

Array replaces fragmented financial tools with a unified experience, driving engagement, retention, and accountholder financial health



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Founded

2020

Featured Integrations

Banno Digital Toolkit™



Cobalt Award Winner: The Integrator

The Cobalt Awards program focuses on celebrating outstanding achievements in financial institution and fintech performance, dedication to people and communities, and a passion for innovation and reducing the barriers to financial health. Learn more about submission categories (The Changemaker, The Barrier Breaker, and The Integrator) and annual prizes at jackhenry.com/cobalt-awards.



As digital banking continues to evolve, community banks and credit unions face a growing challenge: accountholders expect modern, sophisticated financial tools, but building these capabilities internally requires massive resources.

To bridge this gap between service and technology delivery, Array – a leading fintech company delivering an embeddable private-label platform that complements the existing product experience for many of the world’s leading fintechs, financial institutions, and digital brands –stepped up with a solution: MyFinancialHealth.

seamless integration through the Jack Henry® ecosystem

Launched in 2025, MyFinancialHealth (also known as Array+) is a free-to-premium financial wellness experience that gives accountholders one convenient place to track, understand, and act on their finances – fueling financial security in real time. Instead of requiring accountholders to use fragmented third-party apps, Array makes it simple for financial institutions to offer these capabilities natively.

Built as an API-first platform, MyFinancialHealth seamlessly integrates into the Jack Henry ecosystem using the Banno Digital Toolkit™ and open API framework. It provides a consistent experience across mobile and desktop touchpoints – complete with native push notifications and custom theming – allowing rapid deployment in roughly 30 days.

“MyFinancialHealth is designed not just for engagement, but as a measurable revenue and growth engine,” says Dan Brown, Senior Vice President of Partnerships at Array. “Through a single integration, institutions can offer consumers continuous access to credit monitoring and scores, credit building , identity protection, subscription management, digital finance , debt management tools, and more –creating a centralized hub for managing financial health.”



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Dan Brown

Senior Vice President of Partnerships at Array

leveling the playing field for community financial institutions

By providing a pre-integrated solution through Jack Henry, Array eliminates the need for financial institutions to build, maintain, and manage multiple point solutions. This dramatically reduces operational burdens for engineering, product, compliance, and support teams.

More importantly, it levels the playing field for community banks and credit unions.

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driving measurable financial health and growth

By embedding financial wellness directly into digital banking, MyFinancialHealth turns financial institutions into proactive partners in their users’ financial journeys, closing the gap between access, understanding, and action. The unified MyFinancialHealth platform delivers clear, data-driven outcomes for both financial institutions and their accountholders:

- **Significant credit improvement:** Consumers engaging with embedded credit-building tools saw credit score increases of up to 60 points, with the highest impact seen among users with limited or no prior credit history.
- **Substantial household savings:** Personalized debt payoff plans generated an average user lifetime savings of \$22,424.



“MyFinancialHealth transforms fragmented financial tools into a single, embedded, and continuously engaging digital experience. This alignment of user value and institutional outcomes has a measurable impact: institutions leveraging Array’s platform see increased accountholder retention, higher lifetime value, and new revenue streams through premium services.”

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- **High operational engagement:** The platform maintains a 35% average monthly engagement rate, keeping accountholders actively interacting with their personal finances.
- **Proven monetization engine:** Conversion from free to paid premium tiers is around 5%, backed by an 90.4% six-month retention rate among subscribers. In fact, 32% of users who encounter the upgrade prompt engage with it, yielding a 10.8% click-to-paid conversion rate.
- **Real-world performance:** Demonstrating strong conversion and consumer purchase intent, one top-performing mid-sized financial institution achieved a 5.52% conversion rate from free to premium offerings using Array’s platform.

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award-winning impact: shaping the future of financial health

By unifying transaction processing, personal finance management, and credit security, Array is streamlining the consumer financial experience and expanding access to more accountholders than ever before. And this commitment to simplifying fintech delivery and boosting community financial health hasn’t gone unnoticed.

Array received the 2026 Jack Henry Cobalt Award in the Integrator category, which recognizes fintechs that are bridging the gap between service and technology delivery, streamlining transaction processing, and helping to improve accountholder experiences and the financial health of consumers and businesses.



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While the Cobalt Award honors what Array has already accomplished, the real story is where the platform is headed next.

With over 700 live clients – including approximately 180 Jack Henry clients and another 46 in the implementation pipeline – Array continues to expand its reach. The company is constantly adding new products and features to MyFinancialHealth and its overall portfolio, creating one of the most comprehensive financial wellness suites available.

By embedding financial tools and insights directly into trusted banking channels, Array is powering leading digital experiences across financial institutions – and helping more accountholders fuel financial security.

connect with next-gen technology

[Learn how](#) fintechs can seamlessly integrate with Jack Henry's core platforms and complementary solutions.

For more information about Jack Henry, visit jackhenry.com.