

# the future of banking called. equipifi answered.



## equipifi

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[equipifi.com](https://equipifi.com)

### Founded

2021

### Featured Integrations

Banno™, Banno Digital Platform™,  
Symitar®, SymXchange™, jXchange™



## Cobalt Award Winner: The Integrator

The Cobalt Awards program celebrates outstanding achievements in financial institutions 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](https://jackhenry.com/cobalt-awards).



In the heart of Scottsdale, Arizona, a fintech startup was quietly preparing to change the way Americans pay.

equipifi® wasn't chasing trends – they were building trust.

In 2021, while the world buzzed about Buy Now, Pay Later (BNPL), equipifi saw something deeper: a chance to bring safer, more intuitive, flexible payments back home where they belong – inside the banks and credit unions people already trust with their money.

But vision alone doesn't build revolutions.

With surging demand from financial institutions, equipifi faced a critical need to bring their product to market quickly – and at scale. Speed was essential. Not just in deployment, but in finding the right partner who could help them grow. They began searching for a provider with a robust infrastructure, deep industry access, and trusted relationships across the financial services landscape. Their goal was clear: find a partner who could accelerate their momentum and open doors to the financial institutions they were built to empower.

What they found, was Jack Henry™.

"Jack Henry's strong relationships across the financial ecosystem enabled us to deliver at scale as a first-to-market product," says Bryce Deeney, Co-founder and CEO of equipifi.

"Through their powerful infrastructure, seamless integration process, and open-API approach, we embedded our BNPL solution directly into the digital banking platforms consumers use daily. They also encourage their financial institution clients to collaborate with vendors – helping fintech companies like us engage with their network."

Deeney continues, "If you want to scale your enterprise software company with financial institutions, Jack Henry is one of the most strategic partners you can have."

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**Bryce Deeney**

Co-founder and CEO of equipifi

“Thanks to our turnkey integration with Jack Henry, we’re able to offer a native experience that allows financial institutions to launch quickly and efficiently. In fact, most Jack Henry clients are able to launch in less than ten weeks with minimal resources.”

**Bryce Deeney**

Co-founder and CEO of equipifi

## no extra apps, no redirects: meeting consumers where they are

As BNPL reshapes how consumers manage their money, equipifi is the only infrastructure platform enabling financial institutions to offer BNPL directly in their accountholders’ existing checking accounts and debit cards – fully embedded in their mobile banking app.

What sets equipifi apart is their streamlined experience that guides and supports accountholders through the entire purchasing journey.

In fact, accountholders can accept offers before a purchase, receive funds in their checking accounts, or split completed debit card transactions into installments – all without leaving their digital banking app. Offers are pre-approved and personalized using real-time core data, making the experience intuitive, secure, and relevant.

“Unlike third-party providers, equipifi keeps BNPL within the digital banking experience, giving users a complete view of their finances,” explains Deeney. “Our checking account and debit card BNPL solution is fully automated, directly integrated within the banking core, and requires no manual effort from financial institutions.”

Leveraging SymXchange, Banno, and jXchange APIs, equipifi’s embedded BNPL offering is seamlessly delivered within the digital banking environment. No redirects, no friction.

Once connected, equipifi’s platform enables banks and credit unions to unlock new revenue streams through increased debit card usage, stronger deposit relationships, and enhanced digital engagement. At the same time, it helps meet the growing consumer demand for flexible payment options, intuitive budgeting tools, and a modern, unified digital banking experience.

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clients are able to launch in less than ten weeks with minimal resources,” says Deeney.

Together, equipifi and Jack Henry are bridging the gap between modern payment flexibility and the trusted financial institutions that form the backbone of America – delivering a secure, integrated experience that empowers consumers to manage purchases with confidence and ease.

“This frictionless experience – for both financial institutions and their accountholders – wouldn’t be possible without Jack Henry,” notes Deeney.

## financial health: empowering smarter spending through trusted innovation

Consumers don’t want more apps – they want more control.

That’s why equipifi built their BNPL platform not just for financial institutions, but for the accountholders they serve every day.

While next-gen consumers initially drove BNPL adoption, equipifi quickly saw engagement across a broad range of age and income groups.

“From everyday purchases to unexpected emergencies, BNPL usage spans all demographics and serves a wide range of needs – placing financial institutions at the center of each financial decision,” shares Deeney.

By focusing on both financial institutional needs and consumer expectations, equipifi created a solution that delivers flexible payment options, intuitive budgeting tools, and a modern, cohesive digital experience – all within the banking environment. It’s a win-win for financial institutions and their accountholders.

But equipifi isn’t just redefining payments. They’re helping financial institutions support the long-term financial health of their communities, too.

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With instant access to affordable funds, accountholders can manage their budgets without turning to high-interest credit options. Whether they're preparing for a purchase or balancing their budget after one, having a clear view of their true purchasing power encourages smarter spending and more informed financial decisions.

"By embedding commerce, budgeting tools, and payment flexibility into everyday financial moments, we're not only meeting consumer demands – we're strengthening relationships, supporting financial wellness, and empowering banks and credit unions to thrive in a rapidly evolving payments landscape," states Deeney.

## success you can bank on: proof is in the payments

By the end of 2022, equipifi had completed their integration – with their first client going live just months later.

This milestone sparked a wave of momentum, and what happened next wasn't simply adoption. It was rapid acceleration, marked by tangible results.

"We've seen a measurable impact, with results showing a 750% increase year-over-year in live financial institutions leveraging our Jack Henry integrated solutions," notes Deeney.

Financial institutions that launched equipifi's BNPL solution have seen an 18% increase in digital banking logins and a 14% lift in debit card usage. Even more impressive, over 81% of first-year users continued using the service into the second year – using it 38% more often in year two.

With more than 30 Jack Henry clients already live and many more in the implementation phase, equipifi's white-labeled BNPL solution is gaining strong momentum across the financial services industry – empowering millions of U.S. consumers with safe, seamless access to BNPL through their trusted financial institutions.

“The future of banking isn’t coming. It’s already here. And with Jack Henry, you won’t just be ready for it – you’ll help lead it.”

**Bryce Deeney**

Co-founder and CEO of equipifi

“This momentum reflects the growing demand for embedded finance solutions that prioritize security, transparency, and consumer trust,” says Deeney.

By the end of 2025, equipifi expects to have 65 clients live – further cementing their role as the category creator of debit BNPL and a leading innovator in embedded fintech solutions for financial institutions.

## award winning innovation

In recognition of their transformative impact, equipifi was named one of two winners of Jack Henry’s prestigious 2025 Cobalt Awards in the Integrator category.

The Cobalt Integrator Award honors fintechs that bridge the gap between service and technology delivery, streamline transaction processing, and improve accountholder experiences. equipifi’s embedded BNPL solution stood out for its deep integration with Jack Henry platforms, measurable results, and unwavering commitment to improving consumer financial health.

This award is more than a badge of innovation.

It’s a powerful validation of equipifi’s mission to empower financial institutions with modern tools that build trust, promote transparency, and support financial wellness. By redefining how consumers interact with their finances, equipifi is making flexible payments more accessible, intuitive, and secure.

“The future of banking isn’t coming. It’s already here. And with Jack Henry, you won’t just be ready for it – you’ll help lead it,” concludes Deeney.

## connect with next generation technology

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).