

FirstBank leverages Jack Henry's open APIs to create VerifyNOW and transform customer authentication



FirstBank

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Assets

\$16.8 billion

Branches

90

Founded

1906

Associates

1,600+

Technology Solutions

jhaEnterprise Workflow™



Cobalt Award Winner: The Changemaker

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.



For more than a century, FirstBank has built its reputation on community banking, combining local decision-making with a commitment to customer relationships. Founded in 1906 and headquartered in Nashville, TN, the bank has grown into a \$16.8 billion institution serving customers across the Southeast while maintaining its focus on authentic, local banking and exceptional customer service.

a growing challenge

As FirstBank expanded, so did the sophistication of fraud threats targeting their customer service channels. High-risk requests like wire transfers, account maintenance changes, and other sensitive transactions required contact center representatives to verify customer identities quickly and accurately. However, the bank's authentication process had traditionally relied on fragmented systems and static security questions, which was creating friction for both associates and customers – potentially leaving them open to social engineering attacks.

Recognizing the need for a more secure and efficient approach, FirstBank's Deposit Operations and Automation team set out to reimagine the customer verification experience.

"We knew the industry needed to move beyond static questions and disconnected tools," recalls Ron Zimmerman, Director of Deposit Operations and Automation. "Our goal was to create an authentication experience that was more secure for customers and dramatically easier for associates."

overcoming friction

The result was VerifyNOW, a custom-developed authentication platform that brings together jhaEnterprise Workflow™ (EWF) SOAP APIs, internal customer data, and modern communication technologies into a single, real-time verification solution. Built using .NET Blazor WebAssembly on the front end and an ASP.NET Core REST API architecture on the back end, VerifyNOW empowers associates with a comprehensive view of customer information while leveraging behavioral insights, transaction activity, and one-time passcodes delivered through SMS and email.



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FirstBank

At the heart of the solution is a proprietary integration framework developed by FirstBank’s automation team working with Jack Henry’s open integration model. The custom library simplifies interactions with Jack Henry’s EWF APIs by handling SOAP request construction, secure transmission, and response processing. This architecture allows developers to focus on business outcomes rather than complex integrations.

“Jack Henry’s open integration model gave us the flexibility to innovate,” notes Zimmerman. “Instead of forcing our staff to adapt to limitations, we built a solution around how our associates work and how our customers expect to be served.”

He adds, “Our CEO, Chris Holmes, has made customer care and experience a top priority, which is the driving force behind these types of ideations.”

measurable impact

The operational impact has been substantial:

- Within the first year of implementation, VerifyNOW successfully authenticated more than 10,000 customers while supporting more than 800 concurrent users across the organization.
- FirstBank achieved a 100% elimination of fraudulent transactions within its customer contact center, representing a dramatic improvement over prior losses linked to fraud attempts.
- Agents now complete authentication in approximately half the time previously required, improving efficiency while strengthening security controls.



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better experiences for associates and customers

The platform has also transformed the employee experience. Previously, associates often navigated multiple systems during customer interactions, manually piecing together information needed to verify identities. VerifyNOW consolidates those workflows into a single interface, providing immediate access to customer profiles, recent transactions, and verification tools.

“One of the biggest wins has been giving associates everything they need in one place,” comments Zimmerman. “They can focus on helping customers instead of searching through systems. That improves speed, confidence, and overall service quality.”

Customers have benefited just as much. Traditional verification processes often depended on a series of intrusive questions that could be frustrating and time-consuming. VerifyNOW enables a more intelligent, risk-based authentication approach that reduces friction while increasing confidence that personal information is protected.

According to FirstBank, customer feedback has been overwhelmingly positive. Customers appreciate the streamlined process and recognize the bank’s commitment to safeguarding their accounts. The result has been stronger trust, improved loyalty, and a more seamless service experience.

a commitment to collaboration and service

The project reflects FirstBank’s broader philosophy of combining local service with forward-thinking innovation. While the institution continues to grow, it remains focused on empowering teams to solve real customer challenges and invest in technologies that strengthen relationships rather than complicate them.

“We’re always looking for ways to make banking safer and simpler,” Zimmerman explains. “VerifyNOW demonstrates what happens when the right technology, the right partnerships, and a customer-first mindset come together.”



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award-winning innovation

In recognition of their creative use of technology to elevate the experience for employees and members, FirstBank was named the 2026 recipient of the Jack Henry Cobalt Awards in The Changemaker category.

This annual award recognizes financial institutions for exceptional accomplishments in leveraging technology, services, and innovation to enhance operational efficiency, advance business practices, and boost both user experience and staff productivity.

delivering changemaking experiences

By leveraging Jack Henry's open APIs and its own development expertise, FirstBank created a scalable authentication platform that enhances security, improves operational efficiency, and elevates both customer and associate experiences. VerifyNOW stands as a powerful example of how community-focused banks can harness innovation to meet modern challenges while staying true to the values that have defined them for more than 100 years.

unlock new possibilities

[Learn more](#) about changemaking technology that can help elevate your operations, boost employee productivity, and enhance accountholder satisfaction.

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