

money in motion:

Moov Teams Up With Jack Henry® to
Redefine Modern Payments



Moov

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Founded

2020

Software Solutions

Banno Digital Platform™



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.

Moov was founded in 2020 around a simple idea: payments infrastructure should make it easier, not harder, for companies to build great financial experiences. The team set out to reduce the complexity and fragmentation that businesses face when building payment experiences.

Today, Moov gives businesses the ability to accept, store, send, and spend money through one integration, bringing payment processing, ledgering, compliance, and money movement together in a single platform. Built with developers in mind, Moov connects directly to major payment networks and gives businesses greater visibility and control across complex payment workflows.

Building the infrastructure was only part of the opportunity. To bring these capabilities to more community and regional banks and credit unions, Moov saw an opportunity to pair its payments technology with the deep financial institution relationships, digital banking capabilities, and open technology ecosystem of a leading core provider.

They found a natural collaborator in Jack Henry.

no extra apps, no delays: meeting accountholders in the moment

As consumers and small businesses adopted fintech apps, digital wallets, and other financial tools, managing everyday money movement became increasingly fragmented. Moving money between accounts could mean leaving a primary financial institution's digital banking experience, waiting days for funds to arrive, or relying on separate tools to accept payments and manage business finances.

That fragmentation can contribute to financial institutions losing deposits and transaction engagement to stand-alone fintech apps.



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“A community financial institution should not have to send its accountholders somewhere else for a modern payment experience,” says Wade Arnold, Co-Founder and CEO of Moov. “That was a real infrastructure problem, and the only fix was rebuilding payment processing from the network up. We did that. Now the institution owns the integration instead of renting a redirect.”

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Rapid Transfers

Rapid Transfers addresses a long-standing point of friction: slow account-to-account transfers for everyday consumers.

Using debit card rails through Visa Direct and Mastercard Move, Rapid Transfers enables “me-to-me” money movement from eligible external accounts directly into an accountholder’s primary checking account. Instead of waiting days for traditional ACH clearing, accountholders can pull eligible funds in seconds, 24/7/365, directly within their digital banking experience.

“Nobody wakes up wanting to move money. They wake up needing to cover an expense today. Rapid Transfers makes the answer seconds instead of tomorrow, and the institution is the one that delivered it,” says Arnold. “Deposits follow the shortest path to usable money. For 20 years that path led away from community institutions. Rapid Transfers points it back.”

Tap2Local

For small and medium-sized businesses (SMBs), Tap2Local brings payment acceptance directly into the digital banking experience.

Built on Moov’s payments infrastructure, Tap2Local enables a business owner to turn a compatible smartphone into a secure payment terminal. Local merchants can accept payments via tap-to-pay, custom payment links, or QR codes directly from their mobile banking app, without requiring dedicated payment terminal hardware. Integrations with popular accounting software like QuickBooks and Xero help simplify the flow of payment data and reduce manual bookkeeping.



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“Every small business owner I meet runs banking in one app, invoices in another, and takes cards through a third. Their lender sees none of it. Tap2Local puts acceptance where the owner already checks the balance,” says Arnold. “The phone in a contractor’s pocket is a better terminal than anything the industry used to sell her, and it is already paid for. What was missing was an institution able to turn it on.”

smarter workflows: driving measurable financial health

Modern payments aren’t just about speed. Giving consumers and business owners faster access to funds, simpler workflows, and greater visibility into their money can help them better manage their financial lives while giving community financial institutions more opportunities to deepen accountholder relationships.

- **Faster Cash-Flow Management:** Near-instant transfers give consumers faster access to eligible funds when they need them, helping them manage everyday cash flow without waiting for traditional ACH cycles.
- **No Dedicated Payment Terminal Required:** More than 1,500 small businesses have already signed up for Tap2Local to accept payments using their phones. With roughly 65% to 70% of business applicants qualifying for instant approval, eligible merchants can begin accepting payments quickly.
- **Simplified Accounting:** Integrations with major accounting platforms help reduce manual bookkeeping and give business owners greater visibility into payment and financial data.
- **Deposit Growth and Retention:** Rapid Transfers gives regional and community banks and credit unions another tool to compete for deposits and transaction activity, making it easier for accountholders to bring funds back into their primary financial institution.

“Payments are fundamental to financial health because they shape how quickly people can access and use their money,” says Arnold. “Together, Moov and Jack Henry are making it easier for consumers and businesses to pay and get paid while giving financial institutions the tools to strengthen those relationships.”



As of August 2026, more than 700 banks and credit unions were live on Tap2Local, while Rapid Transfers had deployed across more than 140 financial institutions.

award-winning innovation paves the way for the future of payments

In recognition of Moov's work transforming complex payment infrastructure into seamless, native digital banking experiences, the company received the 2026 Jack Henry Cobalt Award in the Integrator category. The award honors fintechs that successfully bridge the gap between service and technology delivery, streamline transaction processing, and elevate user experiences while strengthening consumer financial health.

The recognition also reflects growing demand from financial institutions for modern payment experiences. As of August 2026, more than 700 banks and credit unions were live on Tap2Local, while Rapid Transfers had deployed across more than 140 financial institutions, with additional institutions moving through implementation.

Together, Jack Henry and Moov are helping community and regional banks and credit unions bring modern payment capabilities directly into the financial experiences their accountholders already use. By making it easier to move money, accept payments, and manage financial workflows, the collaboration gives financial institutions new ways to compete for deposits, deepen engagement, and remain at the center of their consumer and business accountholder relationships.

bridge the divide between tech and service

[Accelerate growth and expand market reach](#) with Jack Henry's core platforms and complementary solutions.

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