

# Unifimoney empowers accountholder financial health through embedded fintech



## Unifimoney

### Location

San Francisco, CA

### Founded

2019

### Website

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

### Contact

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### Solution

Digital Banking Platform,  
Banno Digital Toolkit™

Today, 70% of Americans are considered financially unhealthy while two-thirds are considered “financially coping” or “financially vulnerable.”<sup>1</sup> This means a staggering number of Americans struggle to save, spend, borrow, and plan in ways that allow them to be resilient and seize opportunities.

In addition to the financial health crisis plaguing accountholders across the U.S., banks and credit unions are facing increased threats from megabanks and fintechs as they try to compete in an ever-evolving, competitive industry.

But what if fintechs, banks, and credit unions worked together to combat the financial health crisis and empower accountholders with the resources and solutions they need to build stronger money management habits?

### **This is where Unifimoney comes into play.**

Unifimoney – a California-based, digital wealth and investment platform – believes investing and developing wealth are key components to building both short- and long-term financial health and sound money management habits. The multi-asset investment company is working to move accountholders across the U.S. from financially vulnerable to financially healthy through diverse investment opportunities that help Americans more efficiently save, spend, borrow, and plan.

“At Unifimoney, we’re all about encouraging people to invest in their futures,” says Ed Cortis, Chief Technology Officer at Unifimoney.

“It’s important for us to provide a wide variety of investment opportunities that help accountholders build wealth, save money, and plan for their futures,” continues Cortis. “Our mission is to be a strong tenant in the quest to move the scale and help bring people from financially vulnerable to financially healthy. With the right technology and provider in place, we can do that.”

Using the Banno Digital Toolkit™ to build their plugin in less than 90 days, Unifimoney is enabling banks and credit unions to offer a full suite of digital wealth management services, including the ability to trade thousands of stocks, cryptocurrencies, gold, precious metals, and more through their new integration with Jack Henry’s digital banking platform.



“Once we integrated with the Digital Banking Platform, the first thing we noticed was the synergy between our platform and the financial institutions we serve. It’s perfect.”

**Ed Cortis**

CTO of Unifimoney

With Unifimoney, banks and credit unions can support both passive and active investment strategies for their accountholders and democratize access to both conventional assets and newer alternatives.

“Whether it’s investing in self-directed trading, buying gold, sports memorabilia, collectible wines, investing in cryptocurrency – anything accountholders can buy and invest in – we plan to offer on our platform. Our goal is to become the Amazon of digital wealth,” explains Cortis. “Using the Jack Henry digital banking platform, we’re able to quickly and easily offer banks and credit unions the opportunity to integrate with us and deliver top-notch experiences to accountholders.”

The Banno Digital Toolkit, which employs the same open API as the Jack Henry digital banking platform, provides fintechs like Unifimoney with a simple, efficient, and secure way to embed their solutions directly into digital banking experiences curated by banks and credit unions – offering institutions fast, secure, and on-demand access to the most relevant innovations in the fintech ecosystem.

“Once the integration was complete, the first thing we noticed was the synergy between our platform and the financial institutions we serve. It’s perfect,” states Cortis.

“The ease of integration is unmatched,” says Cortis. “Not only is the integration process fast and seamless, but with the help of the Banno Admin Portal, we’re able to effortlessly give our clients whatever they need with the click of a button. The power and scalability we’ve experienced with Banno is unparalleled.”

Rather than soliciting and building their solution with one financial institution at a time, the Jack Henry digital banking platform allows Unifimoney to easily scale its business by building one integration compatible with all 700+ Banno™ online clients and eight million accountholders.

Financial institutions also benefit from Unifimoney’s integration as the Unifimoney platform is now available to banks and credit unions as an add-on to their solution set through the Jack Henry digital banking platform. With the Unifimoney integration, financial institutions can easily help their accountholders build wealth, save money, and plan for the future.



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“There’s a very small number of technology providers that get it and a large number that try to get it ... Jack Henry is the pinnacle of providers that get it,” summates Cortis.

“From our first conversation, we knew [Jack Henry] got it. In terms of technology offerings, accountholder service, and everything in between – [Jack Henry] gets it. It’s easy to talk the talk but not so easy to walk the walk ... Jack Henry walks the walk and talks the talk and it’s obvious you’re one of the high performers in the industry.”

Together, Unifimoney and Jack Henry will continue pioneering better ways to help accountholders across the U.S. save, spend, borrow, and plan more mindfully and invest for their short- and long-term futures with the right tools, technology, opportunities, and education available to them – the way it should be.

**sources**

1. *Financial Health Pulse™ 2021 Trends Report*, *Financial Health Network*, accessed October 4, 2022.

## connecting possibilities

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