

service and support

Critical Considerations
When Selecting a
Technology Provider

jack henry™





contents

- 3** are they there for you?
- 5** the price you pay for poor technology vendor service and support
- 8** dollars-and-cents benefits of exceptional accountholder service and support
- 10** how to evaluate a potential supplier's service and support
- 12** what to ask prospective technology suppliers
- 16** the bottom line



are they there for you?

The relationship between your financial institution and your technology providers can dramatically impact how effectively you serve your accountholders and compete in today's challenging business environment.

Indeed, you could pay a high price and miss out on significant opportunities by failing to consider the role of service and support criteria when selecting a technology provider.



Poor service and support can lead to:

- Reduced productivity
- Operational interruptions
- System outages or performance problems
- Accountholder dissatisfaction
- Regulatory scrutiny
- Stagnant innovation

Excellence in service and support, on the other hand, can:

- Increase operational efficiency
- Enhance your reputation
- Boost revenue
- Give you a competitive advantage
- Support regulatory compliance
- Reduce costs

In a recent survey, financial institutions indicated that “their primary non-policy concern is their relationship with core providers.” **Three of the top 10 attributes the survey identified relate to service and support²:**

- Provide timely, high-quality accountholder support
- Support my growth and business strategy
- Create a positive working relationship with my staff



You could miss out on significant opportunities by failing to consider the role of service and support criteria when selecting a technology provider.





the price you pay for poor technology vendor service and support

Delivery of technology supplier service and support remains crucial to improving operational efficiency and accountholder satisfaction. This ties in directly to the top strategic priority of financial institutions, as identified by the Jack Henry™ 2025 Strategy Benchmark study.



As increasing non-interest expense and loan-loss provisions continued to put downward pressure on net income, financial institutions entered 2025 with a growing sense of urgency around efficiency. In fact, 47% of credit union and bank CEOs named “efficiency” a top strategic priority. This marks the first time “efficiency” has taken the top spot across total respondents.³

Your technology provider’s ability to deliver top-quality client service directly influences the success and stability of your institution. Providing high-quality client service ensures that you can effectively address the needs and concerns of your accountholders, fostering trust and loyalty.

Conversely, subpar client service can lead to frustration, dissatisfaction, and a loss of confidence among accountholders. As a result, your accountholders may seek other financial institutions that offer better support and services, ultimately impacting your reputation and market share.

Even with a solid technology ecosystem, relying on a vendor with subpar service introduces serious risks. When support falls short, technical issues go unresolved, updates are delayed, and help is lacking when it’s needed most. That can lead to inefficiencies, security vulnerabilities, and missed opportunities to serve your accountholders.



Get the
2025 Strategy
Benchmark
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Here's how subpar service can impact your financial institution:



Reduced Productivity

When your people spend too much time dealing with technical problems instead of focusing on strategic goals, productivity suffers.



Operational Interruptions

Frequent disruptions caused by unexpected core outages, lagging or glitchy systems, breakdowns between third-party platforms, or delayed responses to potential breaches can result in significant operational inefficiencies.



System Outages or Performance Problems

Slow response times and inadequate support can extend outages and performance issues, affecting both your operations and accountholder experience.



Accountholder Dissatisfaction

Poor technology provider service can damage accountholder relationships. This can potentially lead to account closures, negative word of mouth, and a weakened reputation.



Regulatory Scrutiny

Delayed issue resolution may result in regulatory non-compliance, which could expose you to fines, legal consequences, and increased oversight.



Stagnant Innovation

When key staff are tied up managing service problems, it's harder to focus on finding innovative solutions, adopting new technologies, and remaining competitive.





dollars-and-cents benefits of exceptional accountholder service and support

Exceptional service and support from a technology provider who acts as a trusted adviser can create significant benefits for your financial institution.



You can:



Increase Operational Efficiency

Reliable systems and timely support help you to operate more efficiently, enabling staff to focus on serving accountholders and meeting them in their moments of need – instead of having to resolve technical issues.



Enhance Your Reputation

Robust and responsive service and support will help keep your operations running smoothly, leading to fewer disruptions and a more reliable accountholder experience. This, in turn, can enhance your reputation for reliability and trustworthiness, strengthening your brand.



Boost Revenue

Exceptional support helps you serve accountholders more effectively, leading to greater satisfaction and loyalty. When accountholders are happy, they're more likely to stay, expand their relationship, and use more of your products and services. That means enhanced revenue and deeper accountholder connections.



Gain a Competitive Advantage

By consistently providing excellent service and support, you strengthen system reliability – and differentiate yourself from your competitors. It's then easier to retain loyal accountholders and attract new ones, including Gen Z, small business and commercial clients, and the broader community you serve.



Support Regulatory Compliance

Reliable, high-quality service ensures systems stay aligned with regulatory requirements, reducing the risk of non-compliance, costly penalties, and damage to your reputation and brand.



Reduce Costs

Proactive support and maintenance helps prevent costly system failures and reduces the need for emergency fixes, leading to significant savings over time.



how to evaluate a potential supplier's service and support

Ensuring Your Technology Provider Can Meet Your Requirements

When selecting a fintech supplier, checking relative rankings on the ABA Core Platforms Survey provides some key insights about the relative levels of service and support offered by a technology vendor.¹



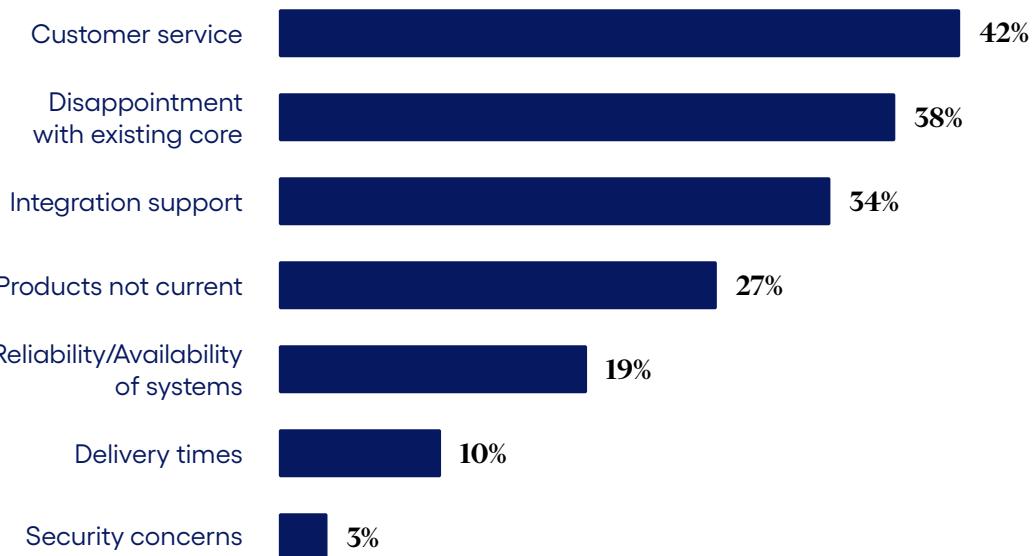
The survey asks questions that reveal general satisfaction, such as:

- How satisfied are you with your core platform provider?
- How likely are you to recommend your core provider to a peer?
- How likely are you to remain with your core provider at contract renewal?

The survey highlights the critical importance of customer service and integration support in changing to a new core. Generally speaking, the way a tech provider deals with service and support for a core should translate to all areas of your financial institution's tech stack.

Reasons given to change cores

If you've completed a core conversion in the past three years or are planning to complete one within 24 months, what were the major reasons, other than cost?



Source: 2024 ABA Core Platforms Survey: All Core Platform Providers Are Not the Same

The way a tech provider deals with service and support for a core should translate to all areas of your financial institution's tech stack.





what to ask prospective technology suppliers

When the time comes to select a technology provider, ensuring that provider meets your service and support requirements can help you avoid disappointment, regret, and risk down the road.

This section details the types of questions you should ask during the selection process, why you should ask each question, and how to evaluate provider responses.



Here are 10 questions or requests you can include in a request for proposal (RFP), along with guidance to help you evaluate and compare prospective technology suppliers during the selection process.

RFP request	Why this is important	How to evaluate answers
<p>1. Existing Client Satisfaction</p> <p>Please provide survey data on existing clients' satisfaction with your current provision of service and support.</p>	<p>Dissatisfaction is a leading reason for taking the significant step of changing technology providers, so ensuring that a prospective provider excels in this area is crucial.</p>	<ul style="list-style-type: none"> Look for evidence of a commitment to client satisfaction and continuous improvement, typically demonstrated by a comprehensive process for surveying client feedback. A high volume of survey data and high satisfaction scores are key indicators.
<p>2. Support case resolution</p> <p>Please provide feedback results from surveys or feedback requests sent to clients following a support case query.</p> <p>Please include the averages and dispersion of case resolution times for the most recent three-month period.</p>	<p>Substandard or slow response times to issue resolution can have knock-on effects for your accountholders, eroding your brand and undermining loyalty.</p>	<ul style="list-style-type: none"> Compare both resolution times and feedback scores concerning issue resolution between the providers on your RFP list to evaluate the service and support culture of prospective providers.
<p>3. Direct communication</p> <p>Do you provide direct communication to my representative, or is it initiated by ticketing?</p>	<p>Substandard or slow response times to issue resolution can have knock-on effects for your accountholders, eroding your brand and undermining loyalty.</p>	<ul style="list-style-type: none"> Compare both resolution times and feedback scores concerning issue resolution between the providers on your RFP list to evaluate the service and support culture of prospective providers.
<p>4. Frequency of communication</p> <p>What is the cadence of communication with the strategic representative?</p>	<p>Infrequent or irregular contact with the provider's strategic representative can allow problems to fester or opportunities to enhance service to be missed.</p>	<ul style="list-style-type: none"> Look for a set cadence of direct and proactive communication with the strategic representative. This should be at least monthly or offer the ability to customize the cadence to suit your specific needs.

RFP request	Why this is important	How to evaluate answers
<p>5. Representative tenure</p> <p>What is the average tenure of your client relationship managers (CRMs) or customer service representatives (CSRs)? Please include the number of reps that have over 5 and 10 years of experience.</p>	<p>Experience matters. Inexperienced representatives can cause errors and delays in both conversion projects and issue resolutions.</p>	<ul style="list-style-type: none"> Evaluate the data for signs of high turnover, which might suggest a large proportion of inexperienced representatives. High turnover often points to deeper issues like workplace cultural problems or financial instability that could lead to staff reductions.
<p>6. Client/representative ratio</p> <p>What is the client-to-representative ratio?</p>	<p>From a service and support perspective, a high client-to-representative ratio will dilute the attention that each client receives from their representative.</p>	<ul style="list-style-type: none"> Look for a comparatively low client-to-representative ratio. This suggests a client focus and helps ensure you get the service and support you need.
<p>7. Client tenure</p> <p>What is the average tenure of your client base for this solution? Of those, if applicable, what is the number/percentage of clients that have been with you for more than 10 or 20 years?</p>	<p>Client turnover suggests there could be issues with the provider. With survey data suggesting that service, support, and relationships are key components of decisions to change core providers, client turnover may suggest issues in those areas.</p>	<ul style="list-style-type: none"> Compare client tenure rates to discover the firm with high client satisfaction. If a provider has clients, particularly core clients, that have stayed for 10 or 20 years, it suggests deep satisfaction and an excellent service and support culture.
<p>8. Support team structure</p> <p>What would our relationship team structure look like for this solution? Which roles will be assigned to support the relationship?</p>	<p>A lack of clarity concerning support team structure, the roles of each member of that team, and a clearly defined escalation path can cause confusion and delays during both conversion and issue resolution events.</p>	<ul style="list-style-type: none"> Look for a mature, sophisticated, and comprehensive team structure that potentially includes different specialists to meet specific requirements. Examples might include fraud reps, strategic reps, product reps, and an executive sponsor.

RFP request

Why this is important

How to evaluate answers

Advisory group participation

Do you offer advisory group participation?
Please describe the program and how it works.

A lack of a client-participatory advisory group may indicate a lack of responsiveness to client input. An active advisory group offers a crucial conduit for feedback that helps keep a provider aligned with clients' needs and goals.

- Look for an active advisory council with representation from 10–12 clients of different sizes, tenures, and types to ensure diversity of perspectives.

Independent user groups

Do you have independent client user groups?
If so, what is your level of participation? How do you collaborate with this group?

A lack of independent user groups that have a positive working relationship with their tech provider can indicate potential problems with the support culture of the provider. Collaborative communication between independent groups and the provider can head off problems before they become serious and help align strategy between providers and clients.

- Look for independent regional or market segment user groups that actively collaborate with the provider.

Asking these questions and carefully evaluating the answers can help you to avoid future disappointment in the level of support you receive from your tech provider.





the bottom line

Excellent customer service and support from a technology provider prepared to act in your best interest as a trusted adviser isn't just nice to have. Your financial institution's ability to service accountholders effectively can rest on the robust level of support from your vendor.

The bottom line? Poor customer service from a technology provider can reduce your bottom line.

innovate with confidence

Tech provider service and support goes hand in glove with innovative technology. One without the other may never meet your financial institution's needs.

Meet the Future of Core

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

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SOURCES:

1. *2024 ABA Core Platforms Survey: All Core Platform Providers Are Not the Same*, American Bankers Association, accessed August 15, 2025. URL: aba.com/news-research/analysis-guides/2024-core-platforms-survey
2. *2024 ABA Core Platforms Survey*.
3. *Jack Henry 2025 Strategy Benchmark*, Jack Henry, accessed August 15, 2025.