Overview and FAQ

AI Consulting

Financial institutions are facing increasing pressure from their boards to develop an artificial intelligence (AI) strategy, while simultaneously navigating examiner scrutiny and the risks of undocumented shadow AI among staff. Jack Henry AI Consulting provides a focused, modular engagement that helps your financial institution move seamlessly from executive alignment to production capability, ensuring AI is safely governed and highly effective within your regulated environment.

Build a Defensible Posture

Ensure your AI initiatives align with your existing compliance structures and regulatory expectations to satisfy your board, legal counsel, and examiners.

Accelerate Safe Adoption

Transform unused licensed platforms or shadow AI into safe, governed, and productive workflows through targeted champion enablement.

Deploy Grounded Agents

Integrate working AI agents that are securely grounded in your financial institution's specific procedures, content, and approved tools.



Jack Henry AI Consulting

Jack Henry AI Consulting provides banks and credit unions with modular consulting options that help your organization become AI-ready at your own speed. With a catalog of services that encompass strategy, guardrails, adoption, and agent deployment, AI can become a defensible capability rather than a side experiment.

Grounded in your financial institution's unique risk posture and operating model, this service equips your team to govern approved tools and transfer long-term ownership of AI value directly to your staff.

The AI Consulting services include four distinct tracks:

strategic board and executive services

Navigating the complex landscape of AI begins with clear executive alignment and strategic risk management. Our consulting engagement offers executive AI briefings and opportunity framing tailored specifically for your financial institution. By establishing a unified strategic roadmap, we empower your executive sponsor and board to lead your financial institution's AI journey with confidence.

an integrated governance and policy framework

Examiners expect control, ownership, and evidence when it comes to adopting new technologies. We help your team establish practical governance frameworks, define risk-based use cases, and implement operational guardrails that align with your organization's existing processes and risk management practices. This ensures your financial institution has a documented, defensible approval path for data handling, human-in-the-loop processes, and proper escalation.

comprehensive adoption and coaching

Providing your staff with approved tools is only the first step toward a unified AI experience. We conduct hands-on workshops and role-based practice to enable champions within your departments, moving your team away from unapproved tools and toward secure, productive workflows. Your financial institution receives a complete opportunity assessment and coaching plan designed to drive meaningful impact measures across your operations.

working agents and ai fabric

When you are ready to automate named processes, we help your team build and deploy priority agents that are grounded strictly in your standard operating procedures and source content. Rather than dropping a generic program onto your bank or credit union, we integrate these agents using your approved architecture and APIs. Our process concludes with a clear scale-out and ownership plan so your operational owners maintain full control of the technology long after the engagement ends.

frequently asked questions

What is Jack Henry AI consulting?

Jack Henry AI Consulting is a modular, professional services engagement designed to help financial institutions transition effectively from executive AI strategy to productive capabilities. Grounded in your financial institution's risk posture, content, and operating model, our consulting services provide a structured path for AI adoption.

Do we have to complete a massive, multi-year transformation program?

No, our consulting is highly modular, allowing you to mix what you need based on the specific pressures your financial institution is facing. You can begin with a single track, such as Governance, and only add subsequent tracks when your organization is ready to successfully adopt them.

What happens to our customer and member data?

We work exclusively inside your financial institution's approved tools and accounts, never on personal logins. Standard guardrails ensure that no confidential data is placed into unapproved tools, and early workflows run strictly on your policy and procedure content rather than live customer/member records unless explicitly approved by your information security team.

What does our financial institution actually keep when the engagement concludes?

Your team retains all generated artifacts, including strategy decks, governance frameworks, and working agents. We focus heavily on knowledge transfer and deliver a closeout executive summary with findings, lessons, and a maturity roadmap to ensure the value and operating model stay with your staff.

Is this for banks and credit unions?

Yes! Our AI Consultants are able to work with both banks and credit unions.

tracks, deliverables, & scope

What are the different consulting tracks?

We offer four customizable tracks. You can select a single track based on your most pressing need or sequence multiple tracks together over time to meet your needs.

Included in every engagement are pre-engagement coordination, readiness discovery, and a closeout executive summary with findings, lessons learned, and a long-term maturity roadmap. Exact milestones live in your custom scope of work.

	Service Summary	What You'll Receive
Board Services	Focused on helping financial institutions generate board alignment and buy-in on AI initiatives	• A board-ready strategy deck • High-level recommendation roadmap • Executive presentation materials
Governance & Policy	Focused on helping financial institutions feel more confident in their policies and security around AI	• Practical governance frameworks tailored to financial institutions' existing risk and compliance structures
Adoption & Coaching	Focused on providing hands-on coaching to help financial institutions make the most of their AI investments and increase meaningful AI adoption throughout their organization	• An opportunity assessment • Coaching plan • Enabled internal champions • Defined impact measures
AI Agents & AI Fabric	Focused on helping financial institutions implement AI agents in a way that aligns with their corporate strategy, defined use cases, risk tolerance, and security policies	• Working agents grounded in the financial institution's scoped content, architecture, and integrations • A plan to help the financial institution scale and own the agents moving forward

Do we need to commit to all four tracks at once?

No. We recommend choosing your first track based on the primary pressure your financial institution is experiencing, and adding tracks when your team is ready to move to the next step.

How long does a typical engagement take?

Typical projects include a week of engagement readiness and then about four weeks per selected track. If you're interested in all four tracks, our consultants are happy to help you create an engagement plan that's sequenced logically for your financial institution rather than run as multiple unrelated projects. All projects include a short engagement readiness window to ensure access, content, and stakeholders are aligned before the project starts.

Are consulting engagements delivered onsite or remotely?

Engagements utilize a flexible, hybrid delivery model. Strategic sessions like Board briefings and interactive team workshops often benefit from onsite or hybrid presence, while technical configuration, policy drafting, and roadmap development are typically conducted remotely. Specific travel preferences are tailored and agreed upon in your statement of work.

How are costs for an AI Consulting engagement calculated?

The final cost of an engagement is determined by the specific tracks you select, total engagement duration, integration complexity, and the delivery model (onsite, hybrid, or remote).

Following a short discovery session, our team provides a tailored Statement of Work (SOW) outlining exact milestones and pricing so that we're all aligned on scope and pricing before the work begins.

Which track should we pick if we're not sure where to begin?

In many cases, Board Services or Governance are a great place to begin, but our team is happy to help you find the right fit for your unique circumstances. Here are a few questions you can ask yourself:

- **Is your Board asking "What is our AI strategy?"** Consider starting with Board Services.
- **Are your employees using unapproved tools, or compliance has no written AI rules?** Head to Governance & Policy first.
- **Tools are approved but nobody is using them well?** Consider Adoption & Coaching as your initial path.
- **A named process is ready for AI efficiencies (SOP, owners, content, approved platform).** Think about Agents & AI Fabric first.

How does a discovery session differ from the readiness engagement?

A **discovery session** ensures that everyone is in alignment on what an engagement both is and isn't; it's held before a Statement of Work is signed and helps determine next best steps and a map forward or a go/no-go decision. For a successful discovery session, attendees should (at minimum) include the executive sponsor (or someone who can speak for them), a compliance or information security lead, and one operational owner who lives the process that you're aiming to improve or enhance with AI. Add IT representation and your Admin team if you're interested in using agents or AI tooling, and a board liaison if a Board Services engagement is a likely outcome.

The **readiness engagement** happens after you've signed a Statement of Work. Its purpose is to align the named stakeholders on selected tracks, roles, cadence, and project readiness items. Takeaways from the readiness engagement include a checklist covering the project agreement and start path, named stakeholders, approved tools and access, content inventory, and logistics.

What happens after the engagement finishes?

Knowledge and ownership transfer are built into every track. Your financial institution retains all deliverables so your team can operate independently after closeout. Depending on the modules you choose, this could include: policy frameworks, trained champions, agent configurations, or actionable roadmaps.

AI guidance designed for your biggest challenges

Let's talk about this together. ai@jackhenry.com

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

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