Jack Henry Platform

Jack Henry Wires

A cloud-native domestic wire processing solution designed to help your back office staff streamline their workflows so they can focus on what matters most – providing top-notch service to your clients.

Boost Your Back Office Efficiency

Time is money, so it pays to make the most of it. With time-saving features like saved wire drafts, autofill options, and streamlined approvals, we're helping you to work smarter – not harder.

Improve Your Accountholder Experience

Even though an accountholder will probably never know what wire processing solution you're using behind the scenes, they'll know that they can count on you to wire their money swiftly, safely, and securely – and that's all that matters.

Monitor and Stop Wire Fraud

Jack Henry Wires helps you stay vigilant in the fight against fraud with OFAC checks and dual approvals, protecting your financial institution and your clients' assets.

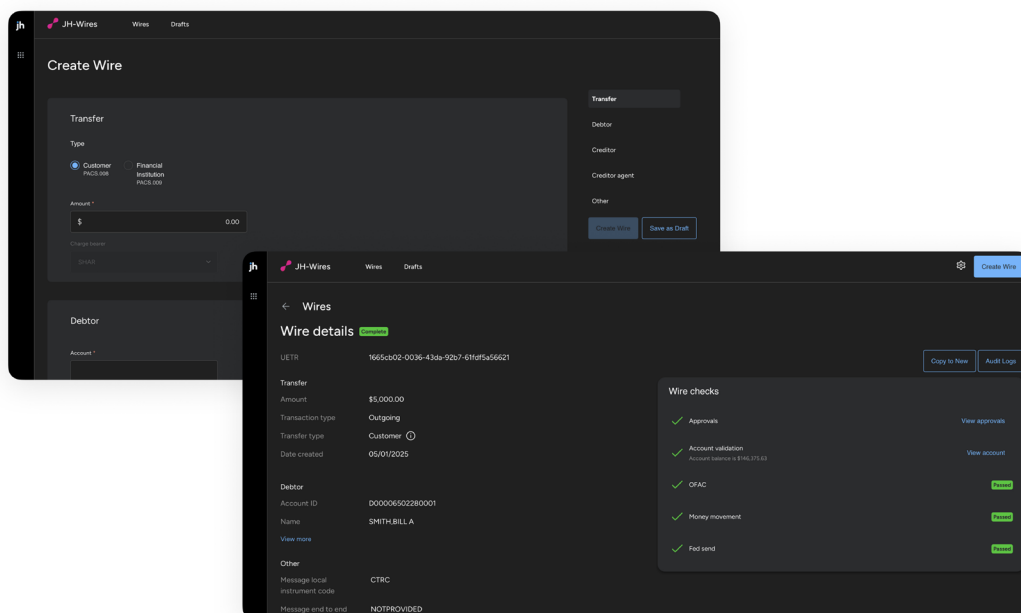Jack Henry Wires

power up your core's wire processing

While other wire processing products are baked into a core's capabilities, Jack Henry Wires is a separate, cloud-native service that integrates with Jack Henry's cores without being a part of a core itself – allowing it to run more efficiently, push frequent updates, and utilize enhanced security methods without disrupting the core system.

boost your back office efficiency

Who doesn't want their back office to run more smoothly? It saves time, it saves money, and maybe most importantly, it saves your employees from getting burnt out by time-consuming administrative tasks. Rather than having to hunt down the necessary details to create, process, and approve a wire, Jack Henry Wires gives your employees the tools and information they need to move money more efficiently.
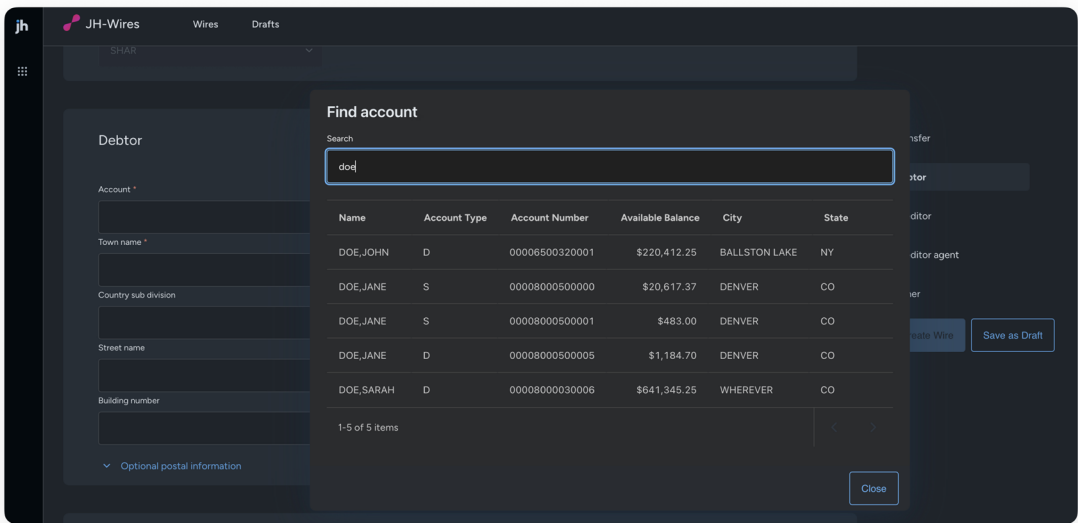
Saved Wire Drafts and Copy a Wire

With saved wire drafts and the ability to copy previous wires, your staff can avoid the tedious repetition of manually re-entering the same wire details over and over again, freeing them up to take on other tasks at your bank or credit union.
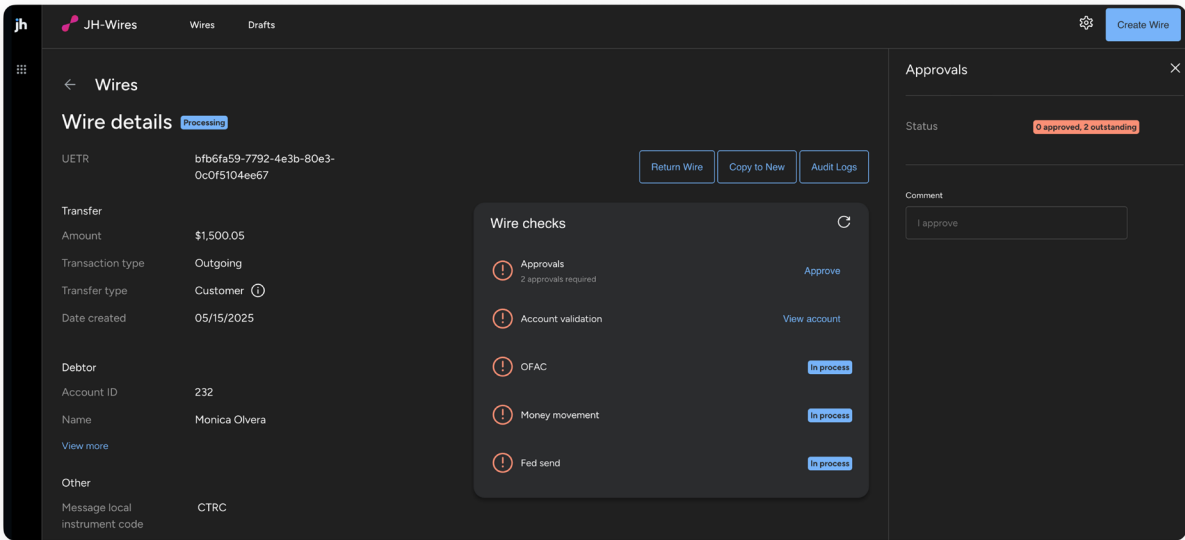
Effortless Account Lookup

When sending a wire, simply search by debtor name or account number and watch as the rest of the debtor fields automatically populate, streamlining your workflow.

Streamlined Approvals

Easily view wire approval status and activity before approving a wire, ensuring it is up to par with your financial institutions' standards.

improve your accountholder experience

When someone sends a wire through your financial institution, all they're thinking about is getting their money from point A to point B quickly and securely. They don't know about all the back office steps, checks, and approvals a wire has to go through before it gets there, nor should they. All they should experience is their money moving to or from your bank or credit union without a hitch.

So Many Ways to Send

Different accountholders have different ways they'd like to send a wire. Some prefer walking into a branch and being personally helped by a teller and others prefer to enter the information digitally from the comfort of their own home. Jack Henry Wires is built to accommodate both of these common interactions so your back office staff can easily create a wire on the spot for that in-person accountholder, or just as easily process a digital wire initiated by a business user.

Note: Jack Henry Wires can currently only process digital wires from Banno Business for credit unions. We are working on adding this functionality for banks soon.

Reduced Call Center Volume

When you're able to process wires faster, your accountholders are satisfied faster, which means fewer calls into your call center asking "has my money been sent yet?"

monitor and stop wire fraud

With wires often containing large dollar amounts and high stakes, it's important to get it right while still staying vigilant against the constant threat of fraud. From integrated OFAC checks to dual approvals, Jack Henry Wires helps your financial institution put the right checks and balances in place so that you can prevent fraud without sacrificing efficiency.

OFAC Integrations

Jack Henry Wires utilizes Jack Henry's Sanction Screening product, which has integrations with various OFAC providers like Soundex, LexisNexis, and Verafin with more coming in the future.

Dual Approvals

If your bank or credit union requires multiple approvers for a wire, we've got you covered. Jack Henry Wires make it easy to see wire statuses, remaining approvals needed, and approve wires with just a few clicks.

frequently asked questions

Is Jack Henry Wires compliant with ISO 20022?

Yes, Jack Henry Wires is fully compliant with ISO 20022 requirements.

Does Jack Henry Wires support international wires?

Currently, Jack Henry Wires supports domestic wires and inbound USD international wires. Foreign exchange international wire support will be available at a later date and will need to be purchased separately.

Can Jack Henry Wires run concurrently with Symitar Wires or SilverLake Wires?

Yes, Jack Henry Wires can run concurrently with existing wire solutions like Symitar Wires and SilverLake Wires.

What's special about Jack Henry Wires being cloud-native?

We didn't build a cloud-native wire processing system just to say we built a cloud-native wire solution. We did it because of what cloud architecture would enable us to do for you: namely, push more frequent upgrades, level up our security standards, and expose API layers to allow for endless integration options. As banking embraces AI, digital transformation, and rapid growth, technology should not just keep pace, but drive progress by broadening the opportunities and choices available to financial institutions – and that's exactly what our cloud framework aims to do.

Can Jack Henry Wires process digital wires for business and consumer accountholders?

Currently, Jack Henry Wires can process digital wires initiated in Banno Business for credit unions, with support for SilverLake Banno Business customers coming in the near future. Additionally, we are working toward supporting consumer wires initiated through Banno so that you can process digital wires from non-business users as well.

What data and reporting is available for Jack Henry Wires?

Jack Henry Wires data is available as a data set through Jack Henry Data Hub. It includes data like wire ID, transaction amounts, approval statuses, and more to give you granular, 360 reporting on wires moving in and out of your financial institution.

transform payments, elevate experiences

Let's talk about this together. Reach out to your account executive to schedule a discussion today.

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