Moov + Jack Henry

empower your users with modernized payments

We're committed to helping your financial institution stay ahead by providing your users with the tools they need to succeed. Through our partnership with Moov, we're introducing a modern, cloud-based payment solution that enhances your financial institution's ability to deliver the fast, seamless experience your small to medium-sized business (SMB) users expect. Built on a cloud-native processing engine and supported by API integration, this solution integrates effortlessly with the Banno Digital Platform™ to streamline payment processing and empower growth for your business users and your institution alike.

Merchant Acquisition   Coming Soon

With quick, easy enrollment, your financial institution can help small businesses simplify payment acceptance and automate accounting – all in one place.

Jack Henry Rapid Transfers   Coming Soon

Give your users the power to move money in real-time, whether they're managing business cash flow, transferring funds between accounts, or accessing personal funds from a digital wallet.

# help your small business owners get back to business

Your SMB users didn't open their businesses to spend hours managing payments and balancing books. They started a bike shop to spend more time making bikes or started selling at the farmers market to share their passion with their customers. By integrating Moov's tools into Banno, you're simplifying the way they accept card payments and manage their accounts. In turn, this gives them the freedom to get back to what they love – and empowers your financial institution to stay at the heart of their success.

become the hub for small business banking with merchant acquisition

Running a small business often means juggling a lot, and many business owners rely on multiple third-party platforms to run their business. With our simplified payment processing integration with Moov, we're keeping your financial institution at the heart of the merchant-customer relationship. Now, they can accept, store, send, and spend – all on one platform – reducing the need for multiple tools and interfaces.

Easy Enrollment

Your users can seamlessly sign up to accept card payments directly through Banno. Businesses are issued a merchant identifier, enabling them to quickly start accepting payments. The streamlined onboarding pulls essential details from the core, minimizing time and effort for enrollment.
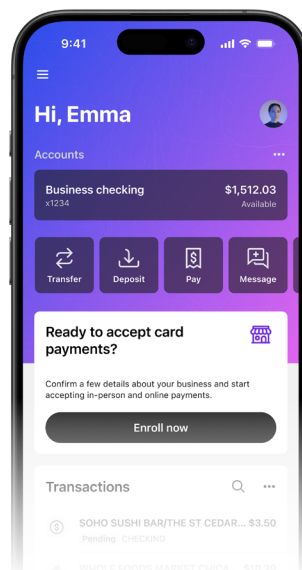
Accept Payments Effortlessly

Once enrolled, businesses can start accepting payments from within their banking app almost immediately, using methods that fit their needs:

- **Tap to Pay:** Accept card-present payments with a simple tap on a compatible device.

- **Payment Links:** Create single or multi-use links to share with customers or post on social media, enabling payments without a card present.

- **QR Codes:** Generate scannable codes for in-person payments, letting customers easily scan and pay without a card present.

QR code

Tap to Pay

Payment link
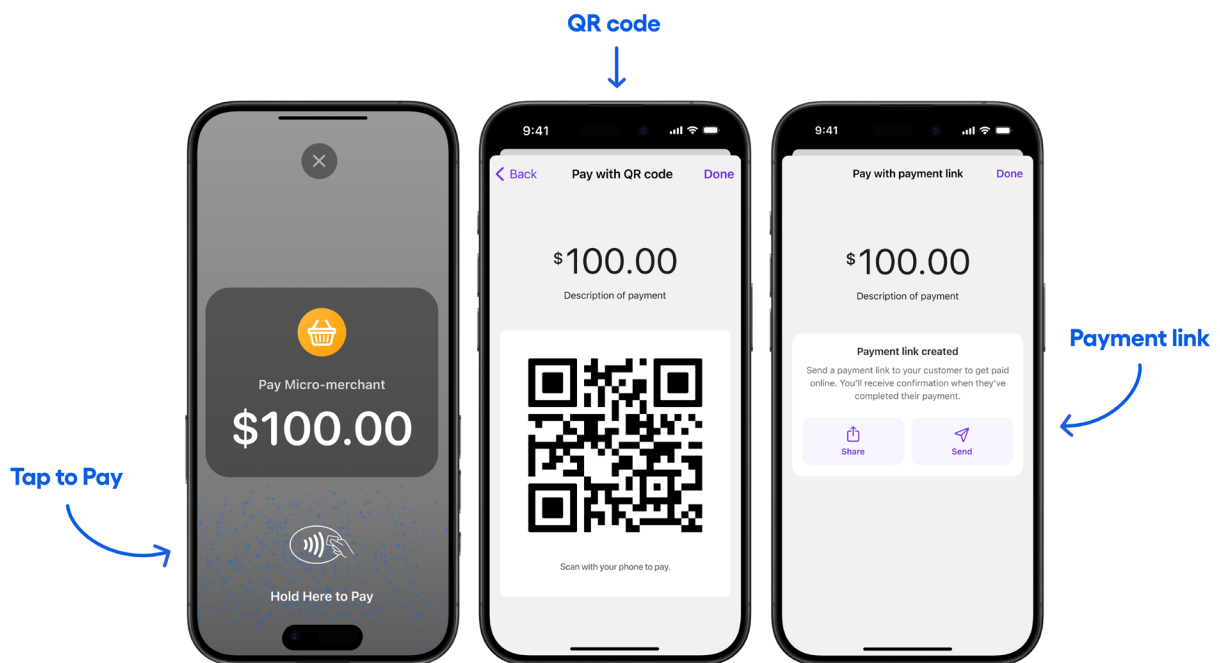
Automated Accounting

By leveraging Jack Henry's open banking integrations and Moov's reconciliation-first infrastructure, your financial institution can automatically reconcile payments with accounting systems like QuickBooks and Xero, streamlining settlement and eliminating the need for manual reconciliation. This not only reduces the burden of manual data entry but also enhances accuracy, ensures compliance with financial regulations, and delivers a seamless experience for your business users.
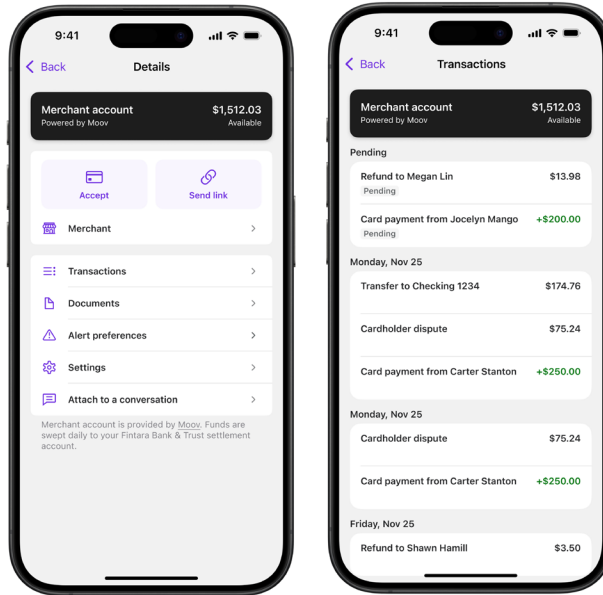
fast access to funds with Jack Henry Rapid Transfers

Time is money – and traditional payment transfers can often mean waiting days for funds to clear. Moov's rapid transfer capabilities leverage real-time payment solutions to move money in seconds, enabling instant refunds, same-day payouts to employees, and quick cash flow management. With Banno, users can link an external debit card to seamlessly push and pull funds between eligible accounts, keeping their business running smoothly and efficiently.

Whether managing day-to-day transactions or personal finances, Jack Henry Rapid Transfers enables your retail and business users to transfer funds in real-time between personal bank accounts at different financial institutions, move money from a digital wallet or prepaid debit card to their primary bank account for quick access to cash, and more – giving them greater flexibility in how they move their money.
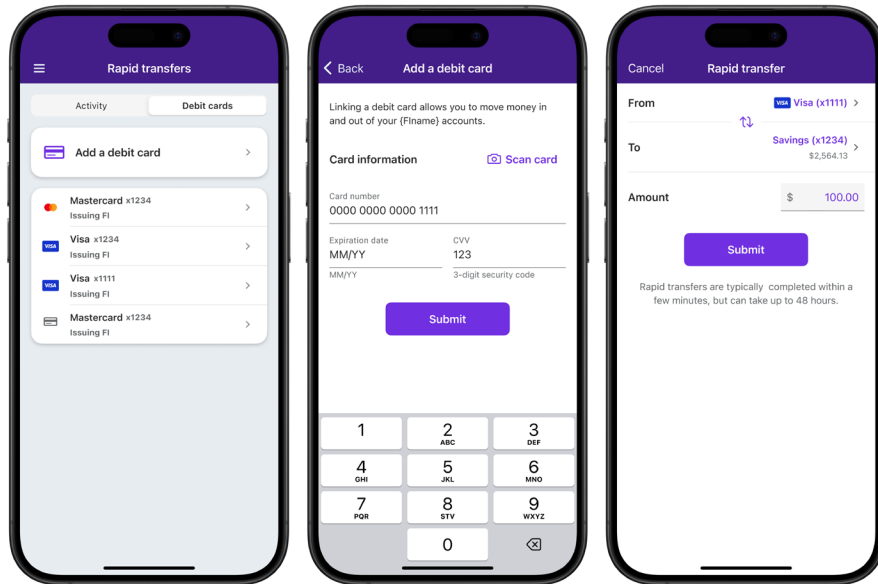
a win for them is a win for you

Empowering your community with modern payment solutions doesn't just help your users – it drives real results for your financial institution. Whether it's a small business owner managing cash flow or a retail user sending money across accounts, Moov's integration into the Banno Platform lets you deliver seamless, competitive services that meet their needs. By supporting both business and personal finances, you can attract new users, increase deposits, and build lasting loyalty.

frequently asked questions

Which payment networks are supported?

Through our partnership with Moov, your financial institution can support multiple payment networks including Automated Clearing House (ACH), Real-Time Payments (RTP), and rapid transfers.

Which platforms support this feature?

Your financial institution can accept card payments via Tap to Pay on Android and iOS. Payment links and QR codes will be supported on Android, iOS, and the web.

What steps are in place to prevent fraud when using Jack Henry Rapid Transfers?

When adding a debit card, Moov and Jack Henry validate it through an "account name inquiry" to make sure it matches the user's name and verify the card's security code. For added protection, any external debit card requires step-up authentication in Banno.

Moov's cloud-native processing engine keeps an eye on transactions across the network, providing extra fraud detection beyond just your financial institution. You can also set limits on the transfer amount and the number of rapid transfers allowed each day, adding an extra layer of security.

Do we need to sign up for Jack Henry Rapid Transfers if we're a Banno customer?

No, your financial institution does not need to sign up for Jack Henry Rapid Transfers if you're a Banno customer. However, you will need to register as a merchant with Moov, where you will be issued a unique merchant identifier for use on Visa and Mastercard, allowing your institution to accept pull from card transfers and send funds to a linked debit card. Visit our partner integrations page on the Knowledge Base for more information on how to enroll.

Will this data be gathered?

Yes, Jack Henry will collect all of this data within JH Data Broker.

Please note that all designs in this document are being finalized and can be changed at any time at the sole discretion of Jack Henry.

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

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