Jack Henry Launches "MyFinancialHealth" on its Digital Banking Platform, Powered by Array

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New embedded capability delivers credit, identity, privacy, subscription tools and more through a seamless free-to-premium experience

MONETT, Mo., Aug. 11, 2025 /PRNewswire/ -- Jack Henry™ (Nasdaq: JKHY) announced the launch of *MyFinancialHealth*, giving more than 1,000 banks and credit unions on the Banno Digital Platform™ the option to embed a new suite of financial health tools powered by Array. Building on its previous embedded offerings, such as credit monitoring and Array's Offers Engine, this launch introduces a broader suite of embeddable tools. These new capabilities will help accountholders monitor and build their credit, protect their identity and privacy, and manage their online subscriptions and federal student loans, all in one place.

MyFinancialHealth is designed using a configurable free-to-premium model, allowing financial institutions to offer key features at no cost to users, with optional paid upgrades for enhanced control and protection. The platform is easily activated through a single configuration—no APIs, no onboarding burden, and no custom development required.

The launch of *MyFinancialHealth* aligns with Jack Henry's mission to deepen the connection between accountholders and their primary financial institutions. By offering seamless access to embedded third-party solutions, Jack Henry helps reduce financial fragmentation, improve digital engagement, and position financial institutions as the central hub of their accountholders' financial lives.

Oklahoma-based First Fidelity Bank is an early adoptor of the embedded free-to-premium suite. "It's easy to see the value in providing better financial health tools to customers," said John Symcox, senior vice president and chief innovation officer at the $2.7-billion bank. "Credit data and monitoring are foundational, but layering on identity protection, privacy tools, and subscription management creates a full-service experience. It ensures our bank remains a one-stop destination for every financial need."

Array reports that users visit its components an average of 2.2 times a month, with many opting into premium services that offer additional protection and convenience. Banks and credit unions have the flexibility to offer core tools at no cost while unlocking new fee-based revenue opportunities through optional upgrades, such as subscription cancellation and data broker removal.

"Our surveys consistently show that customers want simple access to financial data and free educational tools, and they are willing to pay for value-add," Symcox said. "Jack Henry's embedded model makes it easy for us to provide customers with more insights while also offering competitive and valuable subscriptions for cost-saving tools and enhanced identity protection services. It's a modern, easy way for consumers to opt in and out when they feel the need for added support. It's like a Netflix model, we're offering financial tools that are available on demand, and we'll be ready for customers when life changes."

The foundation for this launch was laid three years ago, when Array first utilized Jack Henry's Digital Toolkit to bring embeddable credit tools to market. This expansion is part of Array's broader strategy to help financial institutions offer best-in-class capabilities with less effort, allowing banks and credit unions to win on exceptional user experience and trust through open, innovative technology, data-driven insights, and exceptional service.

"Banks and credit unions saw clear value in embedding personal, high-touch features from Array," said Erica Pilon, head of corporate strategy at Jack Henry. "This latest expansion is a win for everyone: accountholders gain better control and insight, while institutions strengthen their digital offerings with tools that are both protective and strategically impactful. It's the kind of connection we strive to enable every day at Jack Henry."

About Jack Henry & Associates, Inc.®

Jack Henry ™ (Nasdaq: JKHY) is a well-rounded financial technology company that strengthens connections between financial institutions and the people and businesses they serve. We are an S&P 500 company that prioritizes openness, collaboration, and user centricity – offering banks and credit unions a vibrant ecosystem of internally developed modern capabilities as well as the ability to integrate with leading fintechs. For nearly 50 years, Jack Henry has provided technology solutions to enable clients to innovate faster, strategically differentiate, and successfully compete while serving the evolving needs of their accountholders. We empower approximately 7,500 clients with people-inspired innovation, personal service, and insight-driven solutions that help reduce the barriers to financial health. Additional information is available at www.jackhenry.com.

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