



Jack Henry's transaction enrichment, powered by Bud Financial, brings greater clarity and accuracy to digital banking experiences

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MONETT, Mo., Jan. 28, 2026 /PRNewswire/ -- [Jack Henry™](#) (Nasdaq: JKHY) today announced the successful rollout of its native transaction enrichment capabilities on the Banno Digital Platform™, delivered in collaboration with [Bud Financial](#) ("Bud").

The collaboration enables banks and credit unions on the Banno platform to deliver clear transaction details to their accountholders, improving everyday money management and empowering financial institutions with high-quality data.

With evolving spending patterns and ongoing financial challenges and opportunities, gaining a firm grasp on individual finances is more important than ever. Understanding financial transactions is essential for both financial institutions and their accountholders. As a first step in expanding its enrichment offerings, Jack Henry integrated Bud's [Enrich](#) product into Banno to provide high-quality transaction categorization and merchant detection with exceptional accuracy and speed. This enhancement helps the Banno platform deliver even more user value while giving financial institutions actionable data to personalize experiences and inform decisions.

"Integrating this capability into Banno gives clients clearer visibility into spending behaviors and merchant activity, enabling them to deliver more relevant and trusted experiences," said Julie Morlan, Assistant Vice President of Core and Digital Product Management at Jack Henry. "Enrichment technology is imperative as we continue to evolve our human-focused user experience that provides the most intuitive and immediately insightful experience possible."

"Bud was founded to make financial data truly useful," said Edward Maslaveckas, CEO of Bud. "We're thrilled to work with Jack Henry to bring our transaction enrichment to Banno. Together, we're equipping banks and credit unions with cleaner, smarter transaction data so they can deliver intuitive digital experiences today and unlock powerful data-driven opportunities tomorrow."

With native Transaction Enrichment available on-request to Banno customers, financial institutions can expect:

- **Market-leading categorization**, providing instant understanding of each transaction
- **High-accuracy merchant identification** that adds insight and reduces uncertainty
- **Broad coverage** designed to cover all types of financial transactions, from discretionary spending to income

About Bud Financial

Bud Financial ("Bud") enriches financial data, identifying the likes of merchant, category, location and regularity of transactions, to provide actionable insights and understanding of customers in the financial services industry.

Scaling rapidly, Bud has been a trailblazer in personalization since 2015. The company has enabled banks and fintechs worldwide to get customer context from their transaction data so they can personalize the banking experience, proactively manage risk and optimize their business operations. With tens of billions of transactions processed, Bud's market-leading transactional enrichment, categorization and analysis helps financial institutions to become intelligent enterprises, fully harnessing their customer data and finding new, data-driven opportunities to grow.

More at: thisisbud.com

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 including a focus on best-of-reed solutions for data enrichment and personalization. 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 7,400 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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