Digital Toolkit™

Because we are opening up access to our technology, local institutions can bring together leading fintech services and wrap them into a single, unified experience that can compete with the big guys.

Differentiating Power

With the Digital Toolkit, you can bring unique solutions into the Banno platform, affording you the opportunity to innovate in ways that make sense for your market.

A Seamless Experience

The Digital Toolkit operates on authentication and design frameworks to guarantee that every interaction in your digital experience—in every tool—looks and feels like your FI.

A Complete Package

Built on the same API (Application Programming Interface) as the entire Banno platform, every consideration has been made for the Banno Digital Toolkit, letting you bring in existing Fintech solutions.

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Because we are opening up access to our technology, local institutions can bring together leading fintech services and wrap them into a single, unified experience that can compete with the big guys.

Opening the doors to fintech innovation.

We are opening up the technology on which Banno is built so that local institutions can curate leading fintech services relevant to their market and wrap them into a single, unified experience. We want your FI to have ready access to the tools you need to innovate faster and deliver top-notch experiences that can compete on the digital channel.

Offer a seamless experience.

Partner with any third party to differentiate your FI by plugging their technology directly into your app while maintaining a consistent design and user experience—or develop your own plugins.

What's more? Users can log into your app once and gain access to all the tools offered by your FI via external integrations—eliminating the need for multiple apps and logins.

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Why are we opening up our technology?

Simple. For the greater good of the industry. Local FIs shouldn't have to struggle to keep up while the fintech world leaves them behind. You should be able to leverage those fintech solutions to differentiate your FI and pair the local, relationship-based service you're known for with leading technology to deliver a customer experience that even the big guys can't match.
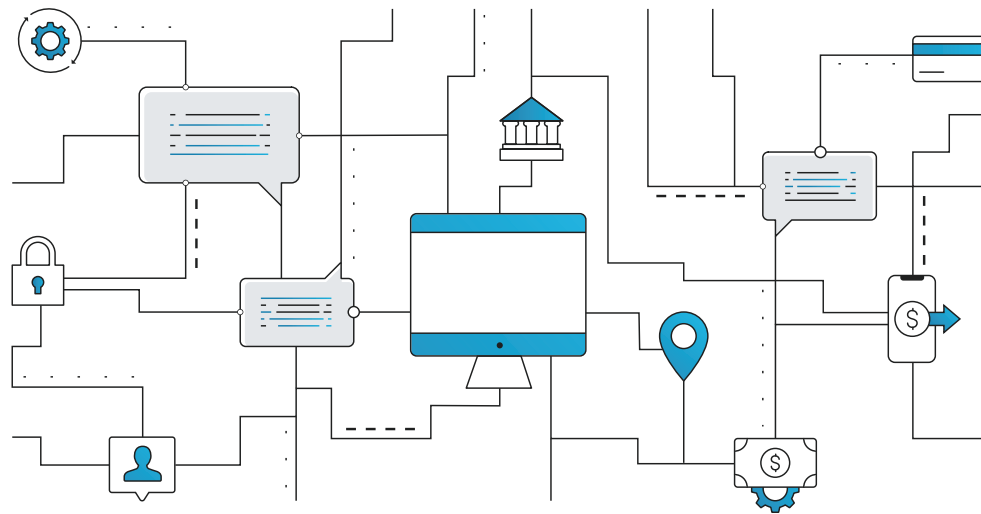
Without an open platform, financial institutions are often locked into their core provider's offerings. So, understandably, they seek third-party solutions which don't integrate well with their platform.

This usually results in a fragmented experience for account holders and the FI's support staff alike. We're talking different platforms to log into, inconsistent user interfaces, and confusion when trying to troubleshoot users' issues.

Our open API solves these problems.

How does it work?

How do we fix a fragmented experience? By giving you access to the same API and tools on which Banno itself is built to help you develop custom solutions—something no other banking platform is doing.

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What's an API?

We're glad you asked—we know it can be confusing. An API (Application Programming Interface) is the middleman securely passing data between different platforms (think your account holders' transactions linked securely to Mint or Clarity).

Our API is reliable.

Simply put—reliability is a *must*. We're not just experimenting here. Our API is the backbone of the Banno platform. You can rest easy knowing that the technology that's powering your FI is our lifeline too.

Since Banno is built on our own API, you can be sure that if there's a bug in the system, we're on it immediately.

What's in the Toolkit?

By giving you and other developers access to our API, design, and authentication frameworks, the possibilities for innovation are practically endless.

Plugins

Your most popular services, plugged in.

In today's market, there are a number of already-incredible third-party tools that your FI can offer to account holders. The problem is that with each of them comes its own interface.

Plugins let you bring these solutions directly into Banno's user interface—simplifying life for your users. This makes it easy for them to view a snapshot of the most important information right in their Banno dashboard, and accessing more detailed information is just a click away.

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 API

What's ours can be yours—keys to the Banno API.

Your users are hungry to bring information from all their accounts together into one place.

The Banno API serves up secure access to data from user accounts to feed third-party applications—whether existing or brand-new. The value here is a low barrier to innovation. It's taking data that must remain secure—which we're doing for you—and allowing others to solve the industry's problems by making smart use of it.

You have full control over which transaction and account data is shared, and you can rest assured knowing our API meets both OpenID Connect and OAuth 2.0 security standards. Push the possibilities with Banno's API.

Built-in user experience.

The Digital Toolkit operates on authentication and design frameworks to guarantee that every interaction in your digital experience—in every tool—looks and feels like your FI.

 Authentication Framework

With the Digital Toolkit, Banno users can authenticate into another third-party system via external integrations and securely pass user context, like a customer identifier, accounts, and your FI's digital brand colors to the third-party.

 Design Framework

We've put a lot of work into creating a design framework that delivers a beautiful and functional product. This same design framework is now available for all plugins and custom apps for a seamless, modern design across all of your FI's offerings.

Start innovating today.

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

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