

Twilio and Jack Henry Shape the Future of Financial Services with Personalized Experiences

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Twilio products across SMS and Account Security enable Jack Henry's financial institution clients to better connect with their customers

SAN FRANCISCO--(BUSINESS WIRE)-- Twilio Inc. (NYSE: TWLO), the customer engagement platform that drives real-time, personalized experiences for today's leading brands, and Jack Henry™ (Nasdaq: JKHY) today announced Jack Henry is leveraging a suite of Twilio products to enable banks and credit unions to better communicate and engage with their customers across digital channels.

Jack Henry uses Twilio's products for various steps across the customer journey – including:

- SMS text alerts for account notifications and marketing messages: The SMS Programmable Messaging API includes software for managing phone numbers, deliverability, compliance, replies, and more – all backed by Twilio's recognized reliability.
- 2FA identity authentication with Authy: Twilio's solution for seamless two-factor authentication for onboarding and login flow with a single API that does the work of a full one-time password (OTP) delivery solution.

Scalability is essential for the combined Banno Digital Platform™ and Enterprise Notification Services by Jack Henry. The platform has nearly 10 million registered users as of June 30, 2023, triple the number of users from just three years ago. With this booming growth, communications need to be reliable. Twilio enables Jack Henry to securely send millions of messages to account holders each month.

"The close collaboration between the Twilio and Jack Henry teams has allowed us to continue to strengthen connections between financial institutions and their account holders," said Chad Killingsworth, Head of Engineering at Jack Henry. "It is imperative that the partners we work with are reliable and able to personalize, all with scale in mind. Twilio checks all these boxes and more. We started working together with the implementation of Authy for 2FA, and our partnership has continued to grow across products and digital channels."

"The platform Jack Henry built, powered by Twilio, is improving the financial services experience for millions of Americans," said David Lowes, Senior Director Global ISV. "Jack Henry understands the importance of investing in customer engagement, not only for their customers but for the growth of their business. Twilio found, in our most recent [State of Customer Engagement Report](#), businesses that invest in digital customer engagement have seen their top-line revenues rise by an average of 90%."

The Twilio's Communications Platform utilized by Jack Henry was recently recognized as a leader in Gartner's 2023 Magic Quadrant for CPaaS¹. Twilio's CPaaS offering was positioned highest for ability to execute, click [here](#) to learn more.

About Twilio

Today's leading companies trust Twilio's Customer Engagement Platform (CEP) to build direct, personalized relationships with their customers everywhere in the world. Twilio enables companies to use communications and data to add intelligence and security to every step of the customer journey, from sales to marketing to growth, customer service and many more engagement use cases in a flexible, programmatic way. Across 180 countries, millions of developers and hundreds of thousands of businesses use Twilio to create magical experiences for their customers. For more information about Twilio (NYSE: TWLO), visit: www.twilio.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. For more than 47 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 account holders. 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.

¹ Source: Gartner, "Magic Quadrant for CPaaS" Lisa Uden-Farboud, Daniel O'Connell, Ajit Patankar, Brian Doherty, 18 September 2023.

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Source: Twilio Inc.