EDGE Joins the Jack Henry™ Fintech Integration Network

FIN enables EDGE to integrate with Symitar®

CHICAGO, IL, UNITED STATES, October 24, 2025 /EINPresswire.com/ -- EDGE, the cashflow bureau built by lenders for lenders, today announced that it has joined the Jack Henry™ Fintech Integration Network (FIN). Participation in the program will provide EDGE with access to Jack Henry's technical resources to enable its cashflow analytics and underwriting platform to integrate with Symitar®. The Fintech Integration Network (FIN) is designed to help ensure that Jack Henry's customers can easily deploy third-party solutions.

EDGE integrates with Symitar through SymXchange™– services-based programming interfaces that allows third-party fintechs and credit unions to securely access core data and business rules. These integrations maintain data integrity by managing access through a service layer that governs all interactions, ensuring consistent and secure data exchange across platforms.

> “
> By joining Jack Henry's FIN, we're making it easier for Symitar credit unions to turn their own data into actionable insight. ”
> *Brian Reshefsky, CEO of EDGE*

EDGE is a pioneer in cashflow-based credit insights, transforming how credit unions assess member financial health. By activating first-party transaction data already held within the core, EDGE equips credit unions to make faster, fairer, and more predictive lending decisions. Its analytics platform structures raw data into decision-ready attributes that illuminate income stability, spending discipline, and repayment behavior—dimensions often invisible to traditional credit scoring.

“Credit unions have always had the data they need to understand their members more deeply – they just need the tools to put that data to work,” said Brian Reshefsky, CEO of EDGE. “By joining Jack Henry's FIN, we're making it easier for Symitar credit unions to turn their own data into actionable insight. This collaboration reflects our shared belief that first-party data is the foundation for more inclusive and member-centric lending."

Magnolia Federal Credit Union, based in Jackson, Mississippi, is expected to be the first Symitar credit union to integrate with EDGE through the FIN program integration. As an early development sponsor, Magnolia is collaborating with EDGE to help define the integration roadmap and validate new use cases for cashflow-driven lending.

"Our collaboration with EDGE represents an important step toward using data more intelligently," said Dylan Mawhinney, VP of Lending at Magnolia Federal Credit Union. "Through EDGE, we'll be able to leverage member transaction data to better understand each member's financial story – improving the quality and fairness of our credit decisions."

The FIN membership will also extend EDGE's open banking reach through its partnerships with Akoya and MX, giving credit unions a unified ability to analyze both "on us" cashflow activity and "off us" accounts across any credit union in the United States. Together, these capabilities enable a holistic view of a member's financial life and help credit unions serve borrowers with greater precision and confidence.

Jack Henry's FIN takes the customer out of the middle, providing fintechs with direct access to Jack Henry's technical resources and test systems. FIN inclusion is not an endorsement of the fintech's product.

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 7,400 clients with people-inspired innovation, personal service, and insight-driven solutions that help reduce the barriers to financial health. Additional information is available at jackhenry.com.

About EDGE
EDGE is the cashflow bureau powering the next generation of credit innovation. Built by lenders for lenders, EDGE transforms first-party and open banking data into predictive credit attributes that drive smarter, faster, and fairer underwriting decisions. Financial institutions nationwide rely on EDGE to unlock new credit opportunities and strengthen member relationships. For more information, visit edgescore.com.

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