

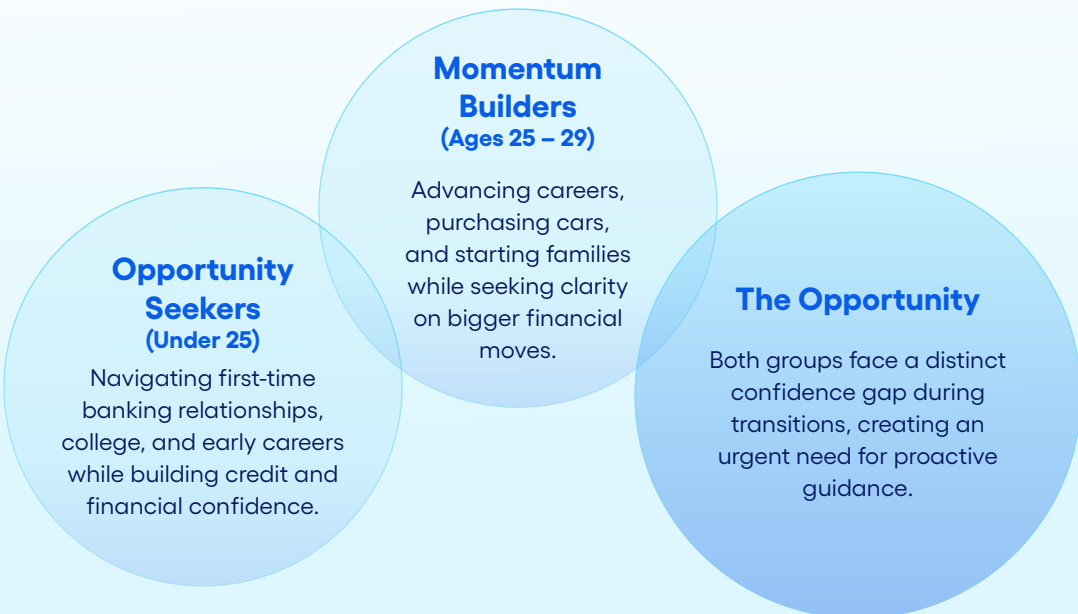
guiding gen Z: meet the next generation where life happens

Help Younger Accountholders Navigate Financial Milestones While Growing High-Value Relationships

\$12 Trillion | Gen Z's projected global spending power by 2030.¹

the strategic value of early engagement

Life transitions shape where future high-value accountholders choose to bank. Younger accountholders don't just need checking accounts – they need guidance. If you don't engage them during these critical inflection points, megabanks and fintechs will.



converting milestones into relationships

Connecting during pivotal moments transforms routine transactions into lasting institutional loyalty.



● **Stage 2 Milestones:** Career growth and major life changes naturally expand their borrowing and wealth management needs. Proactive outreach turns simple checking accounts into high-value lending relationships.

● **Stage 1 Milestones:** Starting college or first jobs creates immediate demand for simple budgeting and seamless money movement. Capturing them here secures your financial institution as their core daily hub.

● **The Bottom Line:** Connecting during these pivotal moments builds deep, long-term trust that lasts for decades.

create seamless experiences with practical digital capabilities

Attract With JHA OpenAnywhere™

Remove friction at the point of intent with effortless digital account opening.

Engage With Zelle® and Digital Wallets

Stay top of mind by offering the everyday payment tools younger accountholders rely on.

Grow With Banno™ and Jack Henry™ Rapid Transfers

Help accountholders navigate increasingly complex financial decisions and real-time money movement.

Educate With the JackHenry Marketing Center™

Bridge the confidence gap with relevant campaigns through the Jack Henry Marketing Center.



growing together through every life stage

When you guide younger accountholders through critical life moments, you do more than build trust. You create a strong foundation for mutual growth. As their confidence builds and their financial lives expand, your financial institution grows naturally alongside them – capturing your share of gen Z's projected \$12 trillion in global spending power by becoming their primary financial home for life.

don't wait for the next milestone to happen

Every life transition is an opportunity to earn a lifelong relationship. [Start engaging](#) your younger accountholders today with pre-built campaigns inside the Jack Henry Marketing Center – and connect with gen Z before competitors do.

Want to dig deeper? Explore our [segmentation guide](#) to turn data into lasting relationships.

