

The logo for Jack Henry, featuring the text "jack henry" in a lowercase, sans-serif font. A small blue dot is positioned above the letter "j".

jack henry™

The word "ONLINE" is written in a large, white, uppercase, sans-serif font. The letters are spaced out horizontally. The background behind the text consists of several overlapping, semi-transparent blue leaf-like shapes radiating from a central point, set against a dark blue background.

ONLINE

**2025 Annual  
Meeting of  
Stockholders**

# We enable our clients to **WIN** in markets they serve

For over 49 years, we have provided technology and services to strengthen the connections between financial institutions and the businesses and communities they serve.

A lot of things have changed over the years, but one thing that hasn't is our company philosophy:

**Do the right thing. Do whatever it takes. Have fun!**



Jack Henry & Jerry Hall

# 5 focus areas set us apart from our competitors



## Strength

JH is a strong, healthy company with a deeply rooted people-first culture and nearly 50-year history of technology innovation.



## Partnership

Partnering with our clients and leveraging our industry-leading customer service, we bring innovative and scalable solutions, driving efficiency to help them grow.



## Future Focused

Now more than ever, we must see around corners with an emphasis on consistent execution and transparent strategy to meet a dynamic, fast-paced environment.

# The Four Tenets

## Communication

Ensuring important information is flowing through a variety of mediums

## Transparency

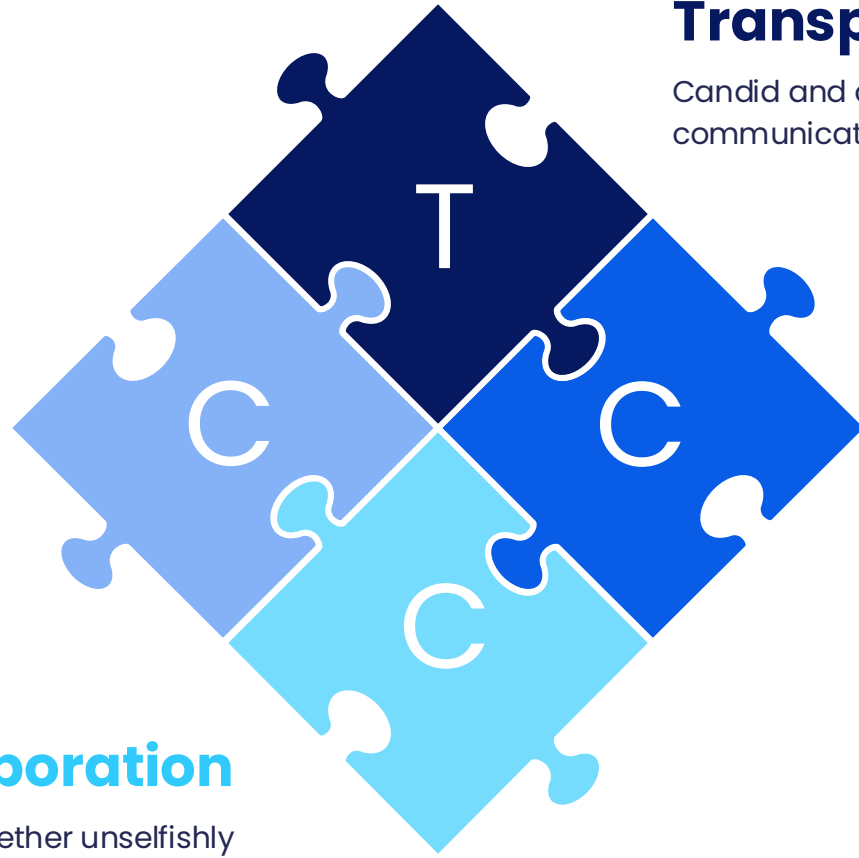
Candid and open communication

## Consistency

Developing similar and repeatable processes

## Collaboration

Working together unselfishly toward a common goal



# Jack Henry Strategic Direction





Pat Hall, Greg Adelson & Brenda Henry

# Nurturing our people-first culture

We value our **7,200+** associates  
~**10** years average tenure  
**81%** overall engagement score





# Industry-leading customer service

# Industry-leading customer service

**~7,400**

clients

**55%**

core clients with us for 20+ years

**99%**

Core client retention  
(excluding industry consolidation)

**>14.3M**

Banno users



# Sizeable Core market share with room for significant growth





# Technology innovation

- /Administration
- /Human Resources
- /Legal
- /Accounting
- /Finance
- /Marketing
- /Publicity

# Investments in Technology

- Technology Modernization strategy
  - Continued innovation in foundational core systems
- Banno platform including:
  - Business applications
  - Financial crimes platform
  - Enterprise account opening platform
- SMB strategy and initiatives
- AI operational and product initiatives
- One Jack Henry program
- Faster payments initiatives
- Compliance and cyber security

**14%-15%**

**Non-GAAP Revenue  
reinvested in R&D**

# Banking and Industry Insights

- Financial institution mergers and acquisitions (M&A) continues to increase.
- Regulatory landscape remains unclear in key areas of innovation, specifically stablecoin.
- Stablecoin "hype" remains ongoing, and we are proceeding with our strategy.
- Bank Director survey and JH Connect validated technology spend will increase in 2026:
  - Efficiency, digital everything, deposit growth, fraud mitigation, SMB and embedded payments

# Banking and Industry Insights (cont'd)

- Macroeconomic uncertainty, including higher interest rates, inflation, and geopolitical conflicts, presents a potential risk to bank profitability.
- Artificial intelligence is advancing as we maintain a responsibly 'bold and balanced' approach, yielding highly positive outcomes throughout the enterprise.



# FY25 Highlights

- Record revenue and operating income with improved Key Metrics
- Record sales bookings
- Technology Modernization strategy and execution
- Successful rollout of ISO20022
- Seamless executive transition and additional new leaders in key roles
- Driving AI usage & programs

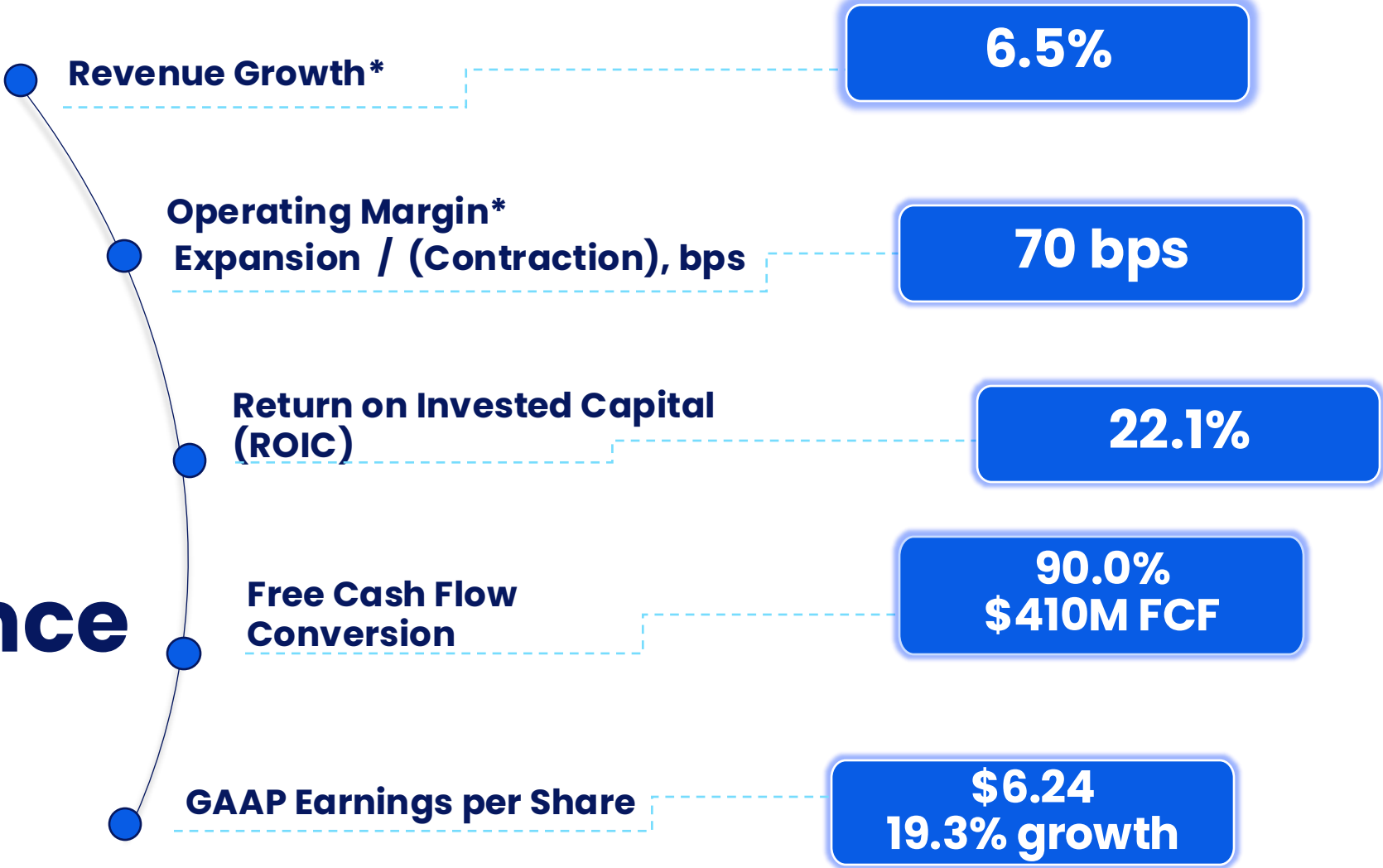


# Financial Update

# Delivered on FY25 targets

# 5

## Key Performance Indicators



\*Non-GAAP

# Consistent execution delivers strong results

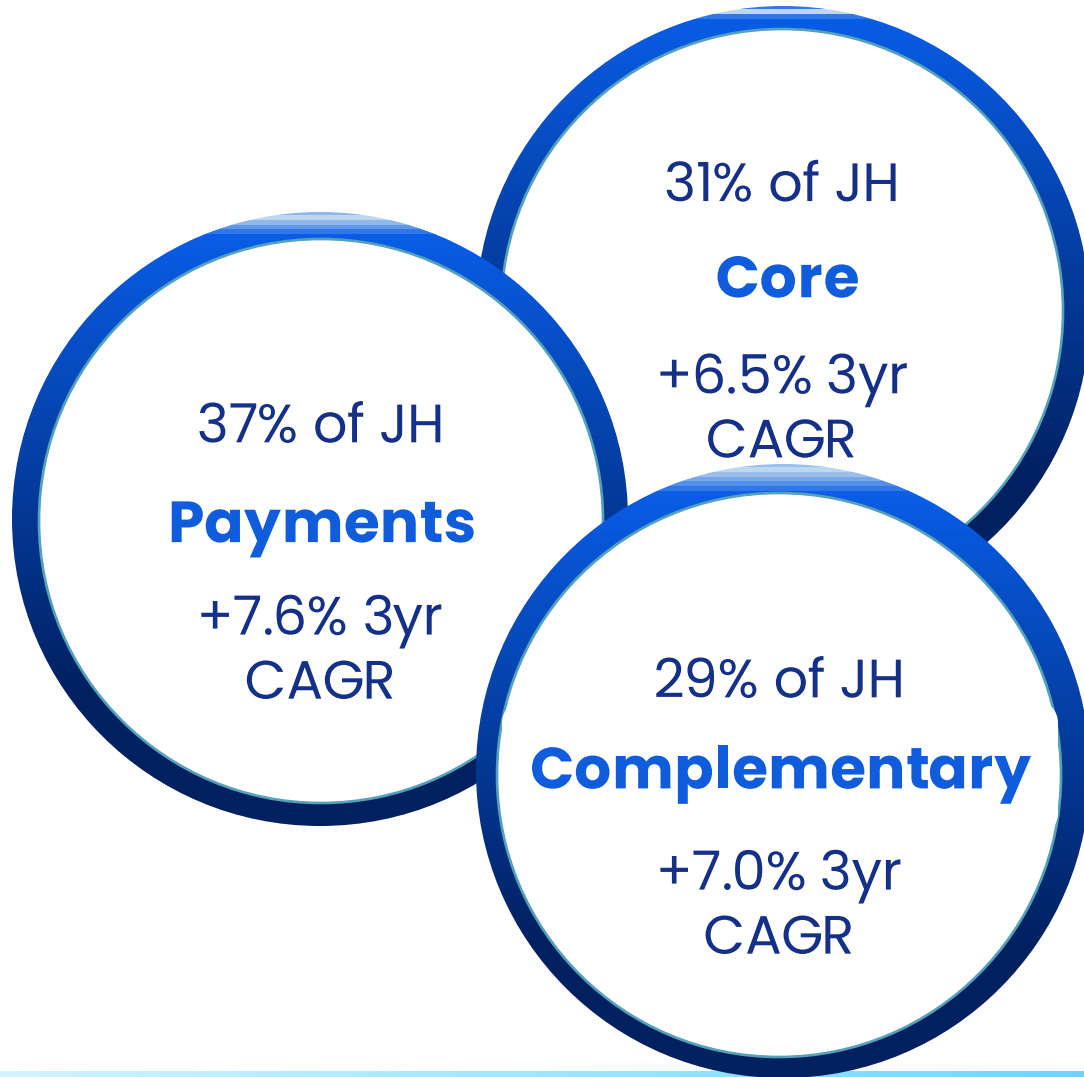
**7.4%**

**Non-GAAP Revenue 3-yr CAGR**

**8.1%**

**Non-GAAP Operating Income 3-yr CAGR**

# Revenue model resiliency



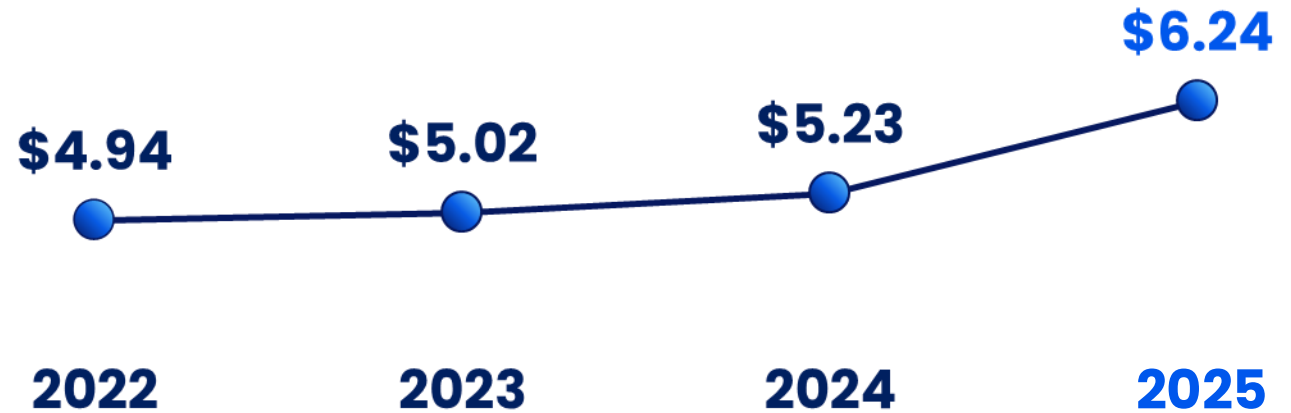
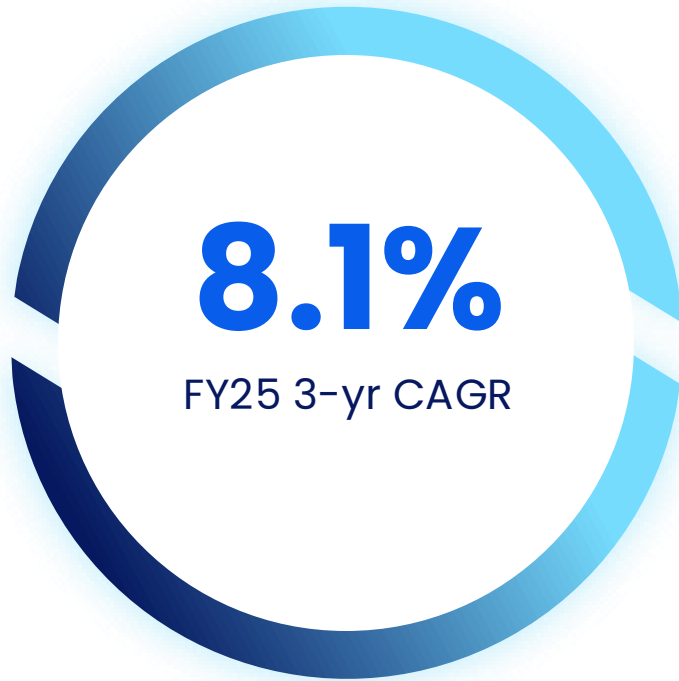
## Client

- Diverse asset size & profile with 900+ bank, 700+ credit union and 5,800 non-core clients
- No single client > 1% revenue
- Strong 99+% core client retention excl M&A
- Mission-critical solutions, diverse & durable

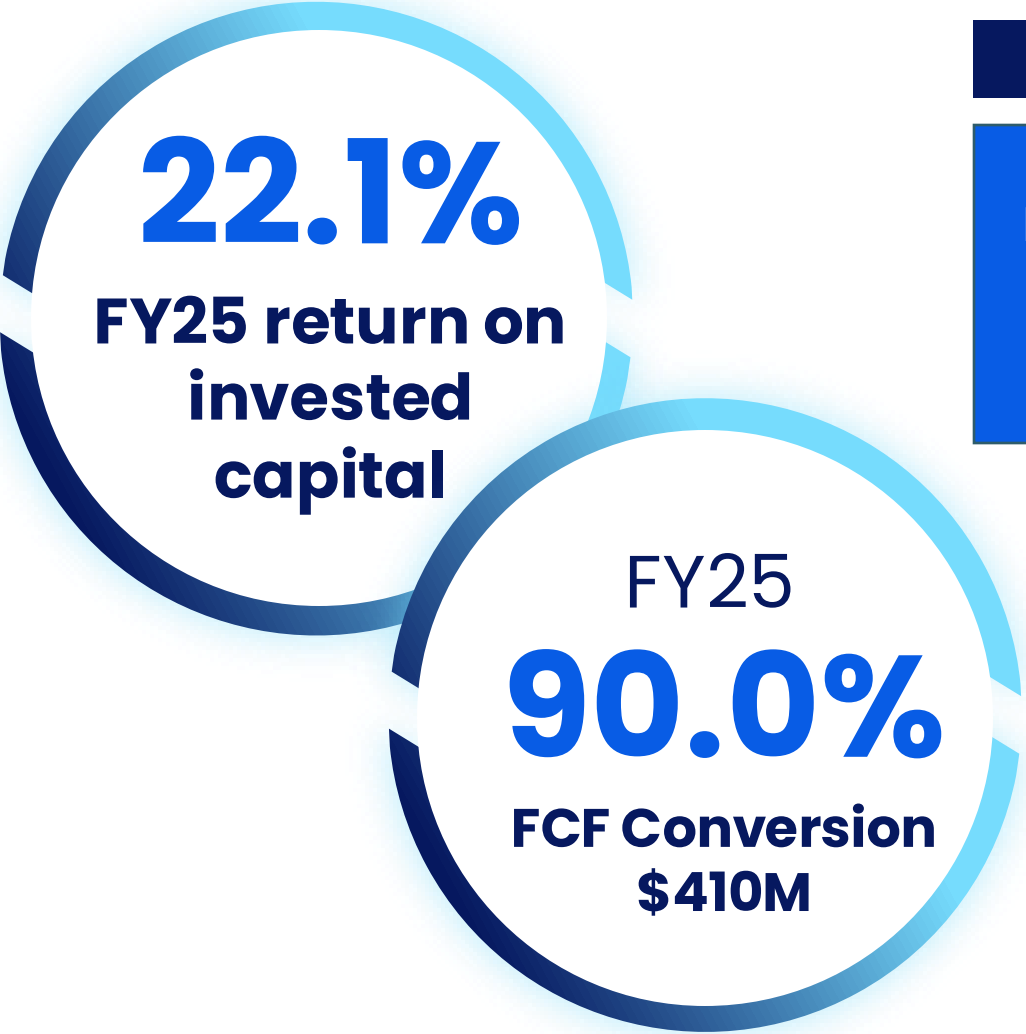
## Billing structure diversification

- SaaS Model
- Multi-year contracts
- Escalators
- Transactions/ Accounts/ Members/ Assets/ Banno users
- One-time (less than 10% of revenue)

# GAAP EPS: quality earnings delivering shareholder value



# Responsible stewards of investor capital



FY25			
<b>Dividends Paid</b> \$165M	<b>Share Buyback</b> \$35M	<b>CapEx and M&amp;A</b> \$60M	<b>Debt Repayment</b> \$150M

Dividend raised for the 22nd consecutive calendar year  
Opportunistically buy back shares and manage dilution  
Focused investment drives innovation and growth  
Ended the year with \$0 debt

# Looking ahead to FY26

## FY26 Guidance

# 5

## Key Performance Indicators



\*Non-GAAP



**Thank you for  
your support**