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## Jack Henry & Associates Introduces Online Payments, Donations Platform

### -- ProfitStars EPS SmartPay Express makes it easy for financial institutions to power online payments for small businesses, nonprofits and other organizations --

MONETT, Mo., Feb. 26, 2015 /PRNewswire/ -- Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its [ProfitStars](#)<sup>®</sup> division today announced the addition of ProfitStars<sup>®</sup> EPS SmartPay Express<sup>™</sup>. Part of the Enterprise Payment Solutions (EPS) product suite, this platform enables financial institutions to provide custom online payment and donation services for business customers.

ProfitStars EPS SmartPay Express processes payments in a hosted environment, managing the security and IT concerns for businesses. The platform provides a custom branded URL address and microsite for each business and supports single or recurring payments from:

- Checking or savings accounts (processed as an ACH transaction);
- Credit or debit cards;
- PayPal<sup>®</sup> accounts; and
- PayNearMe<sup>™</sup> cash payments.

Northern Indiana-based [First State Bank](#) offers ProfitStars EPS SmartPay Express to its customers, including several churches and nonprofits. As an example, the county fair used it to collect donations for a local food bank. First State Bank also leverages the platform internally to offer retail customers a way to make mortgage application deposits and pay their loans from accounts held at other financial institutions or credit cards. Offering an internal ACH transaction to pay loans eliminates the cost of transferring money and positions the bank as a central hub from a competitive standpoint. Expediting the mortgage application process with an automated down payment gives the bank the edge of added ease and convenience.

Darla Kauffman, electronic banking officer for the institution, explained, "We want to remain ahead of the curve for our payments solutions and maintain a strong wallet share among our customers; ProfitStars EPS SmartPay Express helps us to do both. It meets many business needs for our bank as well as for its business and nonprofit customers. The ease of payment processing is a big win; payments can be confusing and costly if you don't know what you're doing."

Businesses and organizations enjoy the flexibility of different options for configuring payments with ProfitStars EPS SmartPay Express. For example, they can permit access to the Quick Pay feature, which enables one-time payments without logging in and storing customer information, or they can require users to register and sign in, storing credentials and sensitive information within ProfitStars. The platform can also be configured to auto-fill selected fields for returning users. The data is available through ProfitStars' reports and can be easily exported in a variety of formats.

Greg Adelson, general manager of Jack Henry & Associates' Payment Solutions group, explained, "ProfitStars EPS SmartPay Express is the ideal platform for financial institutions to help business customers enhance their online revenue stream or increase donations. Enabling small businesses and nonprofits to tap into ProfitStars' payment processes, leveraging its secure infrastructure and expedited payment processes, is a significant value-add."

### About ProfitStars

As a diverse, global division of Jack Henry & Associates, Inc.<sup>®</sup> (JHA), ProfitStars<sup>®</sup> combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups - Financial Performance, Imaging, Payment Solutions, Information Security & Risk Management, Retail Delivery, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at [www.profitstars.com](http://www.profitstars.com).

### About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc.<sup>®</sup> (NASDAQ: [JKHY](#)) is a leading provider of computer systems and electronic payment solutions primarily for financial services organizations. Its technology solutions serve more than 11,300 customers nationwide, and are marketed and supported through three primary brands. **Jack Henry Banking**<sup>®</sup> supports banks ranging from community banks to multi-billion dollar institutions with information processing solutions. **Symitar**<sup>®</sup> is the leading provider of information

processing solutions for credit unions of all sizes. **ProfitStars**<sup>®</sup> provides best-of-breed solutions that enhance the performance of domestic and international financial institutions of all asset sizes and charters using any core processing system, as well as diverse corporate entities. Additional information is available at [www.jackhenry.com](http://www.jackhenry.com).

*Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.*

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