

# MAKING WAVES

— 2022 INVESTOR DAY

Welcome to the  
2022 Jack Henry & Associates, Inc.  
Investor Day

# MAKING WAVES

— 2022 INVESTOR DAY

Opening Comments and Agenda

Kevin Williams | Chief Financial Officer and Treasurer



---

# Welcome to the 2022 Investor Day

# Forward Looking Statement

---

Today's presentations include certain forward-looking statements, including remarks or responses to questions concerning future expectations, events, objectives, strategies, trends or results. Like any statement about the future, these are subject to several factors that could cause actual results or events to differ materially from those which we anticipate due to several risks and uncertainties. The Company undertakes no obligation to update or revise these statements. For a summary of these risk factors and additional information, please refer to the quarterly press release and the sections in our 10-K entitled "Risk Factors" and "Forward-Looking Statements."

During the presentations we will potentially also discuss certain non-GAAP financial measures, including but not limited to non-GAAP revenue and non-GAAP operating income. The reconciliations for historical non-GAAP financial measures can be found in the quarterly press release.

# Agenda



## **State of Jack Henry and Technology Modernization Strategy Overview**

David Foss | Board Chair and Chief Executive Officer



## **Financial Overview**

Kevin Williams | Chief Financial Officer and Treasurer



## **Operations Overview**

Greg Adelson | President and Chief Operating Officer



## **Break**

# Agenda



**Digital Solutions & Additional Comments on Technology Modernization**  
Benjamin Metz | Chief Digital and Technology Officer



**Demand Environment Overview**  
David Foss | Board Chair and Chief Executive Officer



**Q & A**



**Technology Showcase**  
6:00 – 8:00 p.m.



# Introductions

Welcome  
Jack Henry Associates  
and Board Members

# MAKING WAVES

— 2022 INVESTOR DAY

Jack Henry  
State of the Business

David Foss | Board Chair and Chief Executive Officer



# Agenda

- ▶ Jack Henry Today
- ▶ FY22 in Review
- ▶ Organizational Updates
- ▶ Three Pillars at Jack Henry
- ▶ Sustainability Report
- ▶ Technology Modernization
- ▶ Closing

# Jack Henry Today

---

6,800  
Associates

4  
Core  
Processing  
Systems

63%  
Private Cloud  
Model

\$1.76 B  
Revenue as of  
6/30/2021

7.2 M  
Digital  
Subscribers

# FY22 in Review

---

- ▶ Solid Financial Performance

- ▶ Delivered solid financial performance, despite the challenges over the past year

- ▶ Technology Modernization Strategy

- ▶ One Jack Henry Initiative

- ▶ Continue to focus on consistency across the organization and into the markets we serve

- ▶ Corporate Responsibility

- ▶ Published our second Sustainability Report

- ▶ Workforce Strategy and Return to Office (RTO)

- ▶ Official RTO is September 6, 2022

# Organizational Updates

---



**Ben Metz**  
Chief Digital and  
Technology Officer



**Holly Novak**  
Chief People Officer



**Greg Adelson**  
President and Chief  
Operating Officer



**Brian Otte**  
Chief Sales and  
Marketing Officer



**Renee Swearingen**  
Senior Vice President and  
Chief Accounting Officer

# Three Pillars at Jack Henry



employees



customers



shareholders

# Q3 FY22 Employee Experience Monitor



Over **3,200 associates** participated in the survey. This exceeds our 45% target participation.



88%  
believe in  
Jack Henry's  
values



77%  
feel a sense  
of belonging



79%  
trust Jack  
Henry



81%  
feel Jack  
Henry  
demonstrates  
integrity

# Best Places to Work



# Daily Customer Satisfaction Surveys

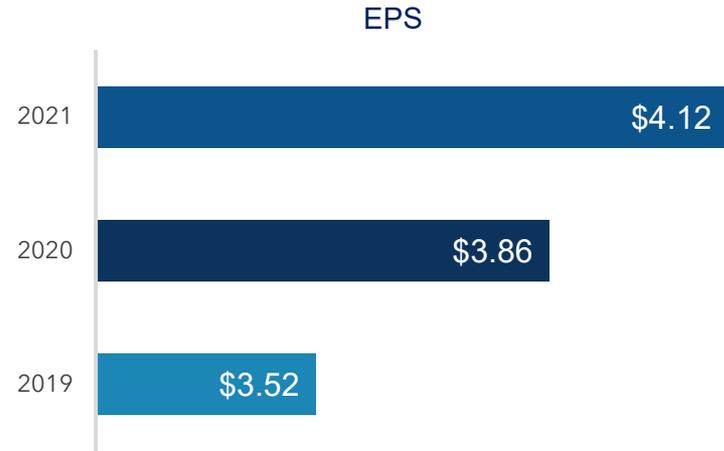
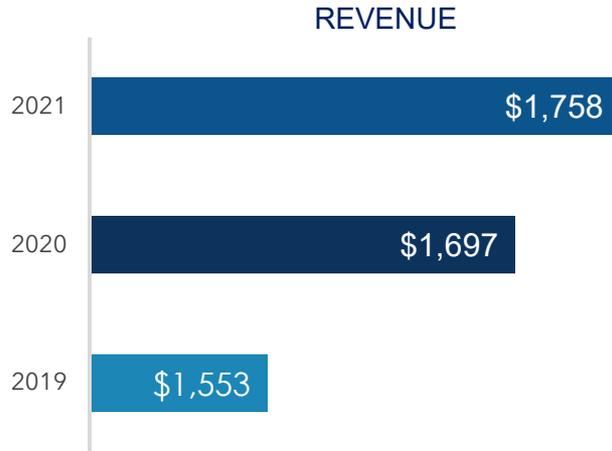


What is your overall rating of the Customer Service Representative?

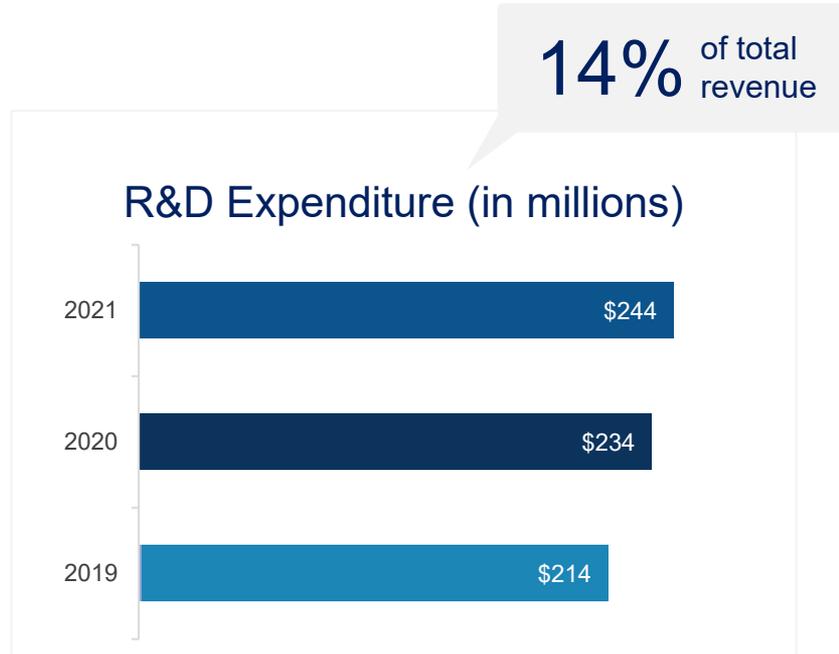
Rating Scale 1 – 5, with 5 being extremely satisfied.

# Revenue and EPS Comparison

Fiscal Year Ended June 30  
(in millions, except per share data)



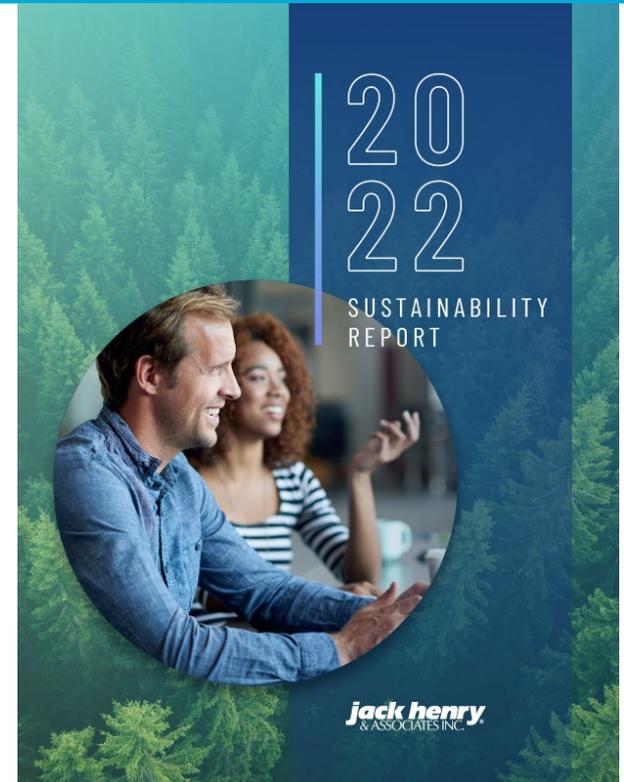
# Investment in Technology



- ▶ Digital Solutions
- ▶ Technology Modernization Strategy
- ▶ Financial Crimes Technology
- ▶ Jack Henry Payments Hub: Zelle and The Clearing House immediate payments
- ▶ Cyber Security
- ▶ Treasury Management Platform and Banno Business
- ▶ Integrated Account Opening Platform
- ▶ One Jack Henry Program

# Corporate Responsibility

- ▶ Recognition
- ▶ Demographic Makeup at Jack Henry
- ▶ Scope 1 and 2 GHG Emissions
- ▶ DEI at Jack Henry

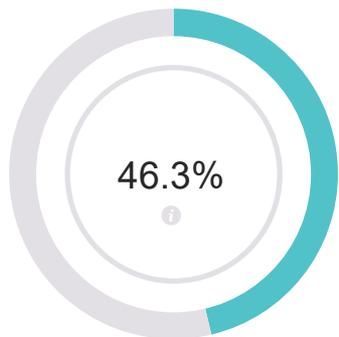


# Recognition

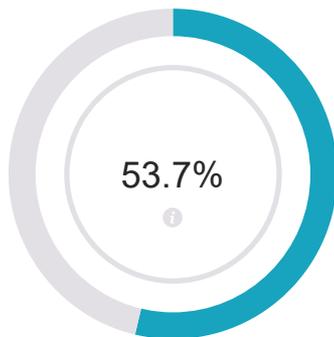
Jack Henry became *certified* as a **Most Loved Workplaces®** based on its scores on the Love of Workplace Index™, which surveyed employees on various elements around **employee satisfaction** and sentiment, including the level of **respect, collaboration, support, and sense of belonging** they feel inside the company.



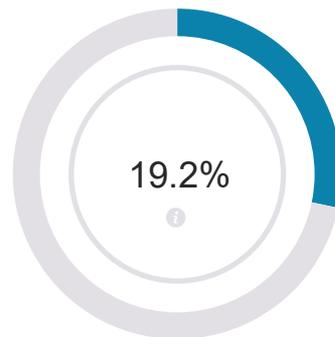
# Gender & Diversity Percentages



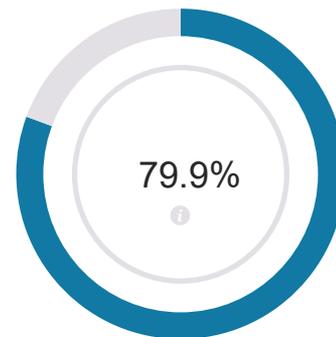
**FEMALE**  
Gender Overall  
Percentages



**MALE**  
Gender Overall  
Percentages

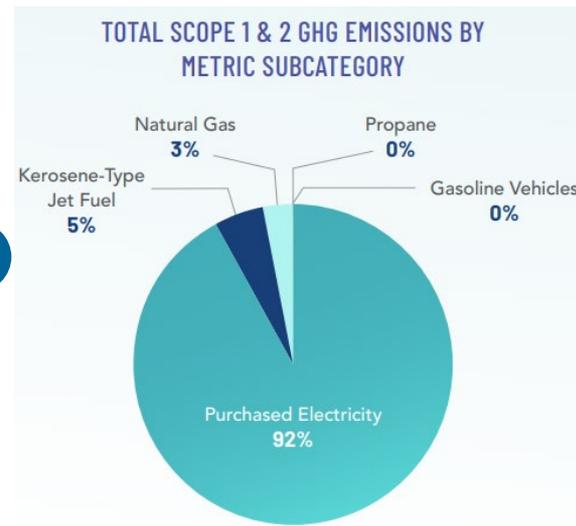
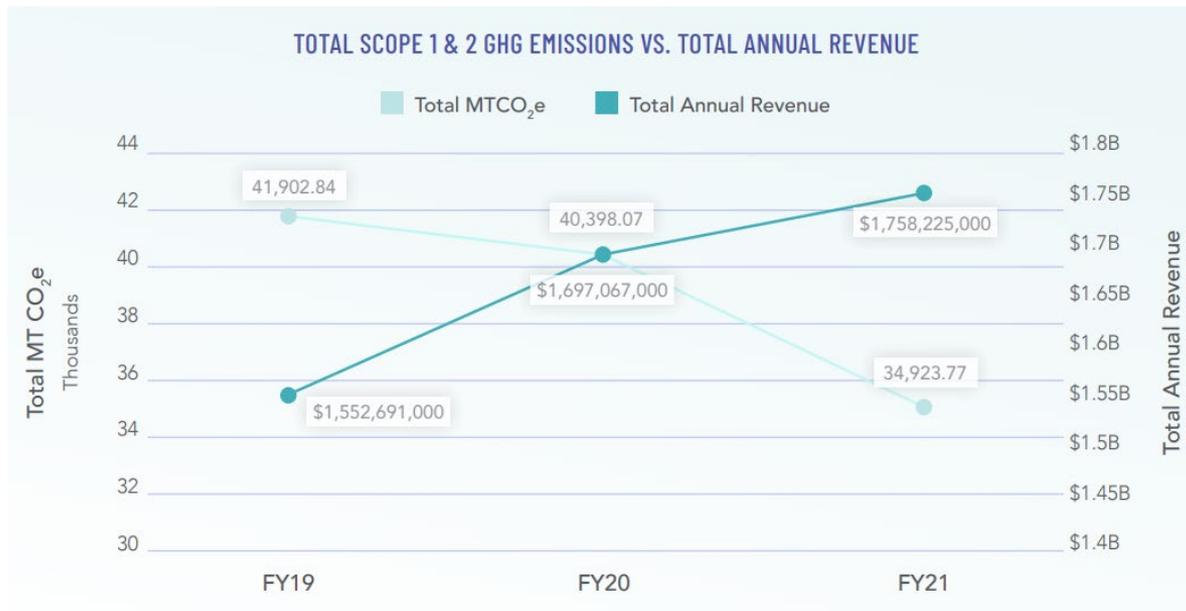


**NON-WHITE**  
Ethnicity Overall  
Percentages



**WHITE**  
Ethnicity Overall  
Percentages

# FY21 Scope 1 and Scope 2 GHG Emissions



# DEI at Jack Henry – Business Innovation Groups

Jack Henry BIG project focus fueling 24% growth from last year

## Recruiting

### Veterans

Create a recruitment and hiring strategy to increase military veteran associates

## Onboarding

### JHAnyWhere

Develop a plan to set up new hires for long-term success, engagement, and retention as we bring them into our remote work environment

### WomenAtJackHenry

Determine how Jack Henry can engage young women in STEM within our communities

## Learning

### PRISM

Create an allyship toolkit to deploy within the business

## Community

### Mosaic

Determine how Jack Henry can partner with organizations to advance underbanked communities

### Go Green

Elevate and advance the *E* of our ESG strategy

# MAKING WAVES

— 2022 INVESTOR DAY

Jack Henry  
Technology Modernization Strategy

David Foss | Board Chair and Chief Executive Officer

**jack henry**<sup>SM</sup>

A Well-Rounded Financial Technology Company

AMERICAN BANKER.

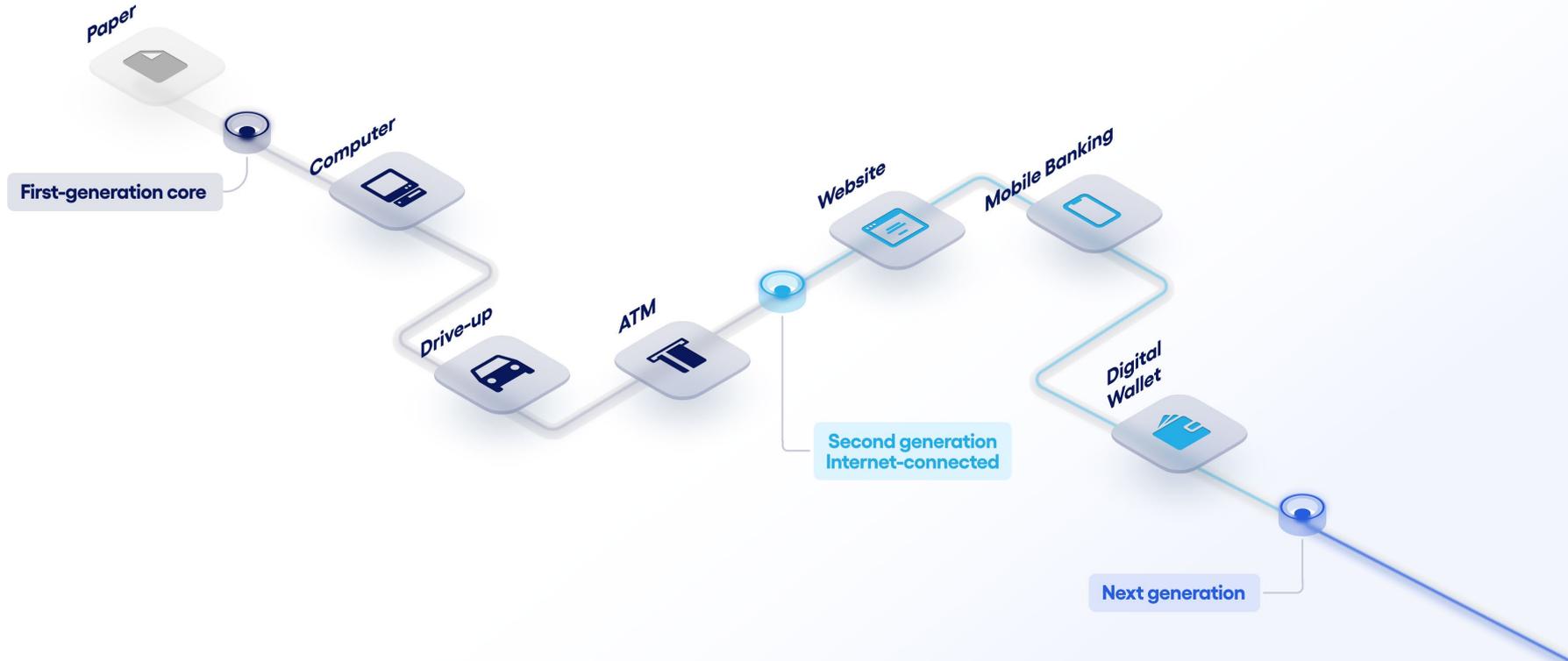
2021

**Best Places to  
Work in FinTech**

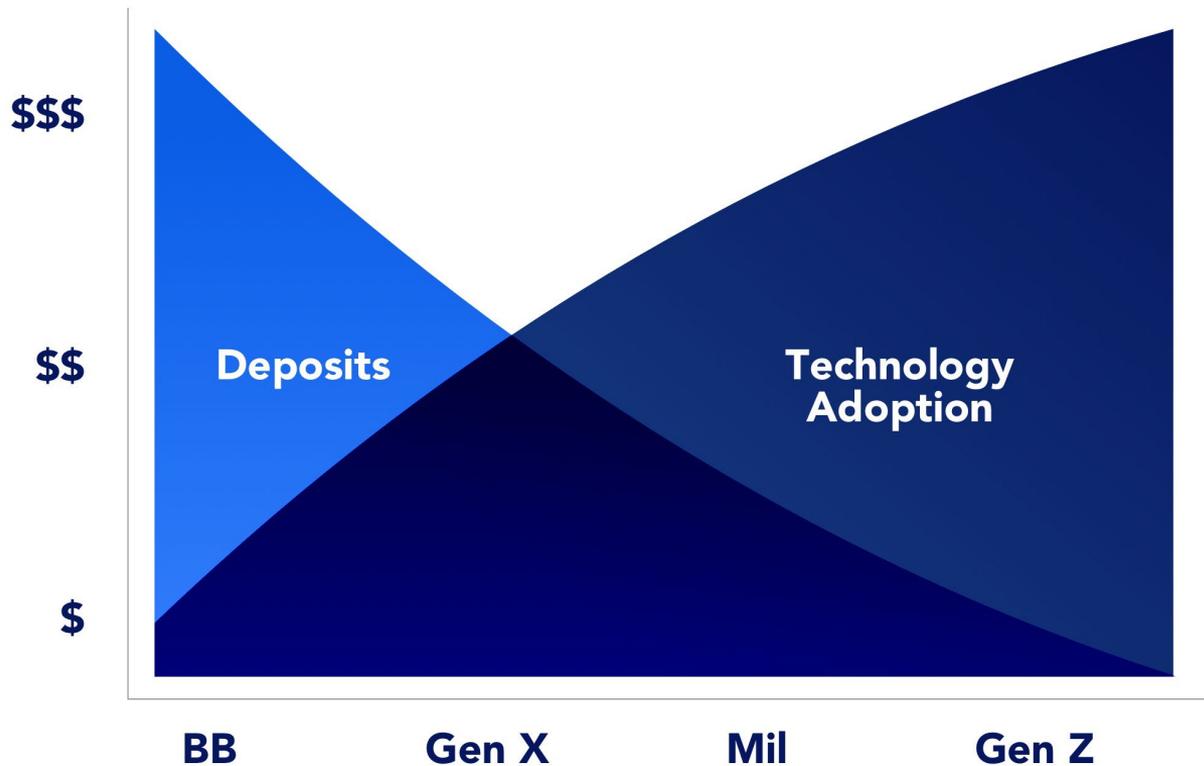
45<sup>TH</sup>

ANNIVERSARY

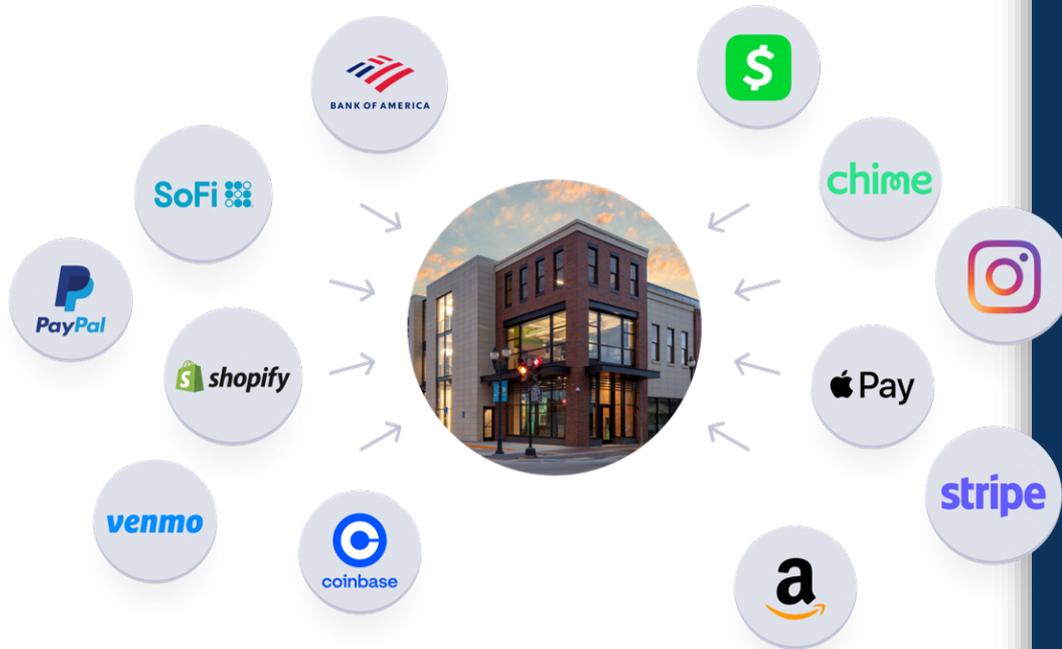
# Evolution of Financial Services & Technology



# Follow the Money

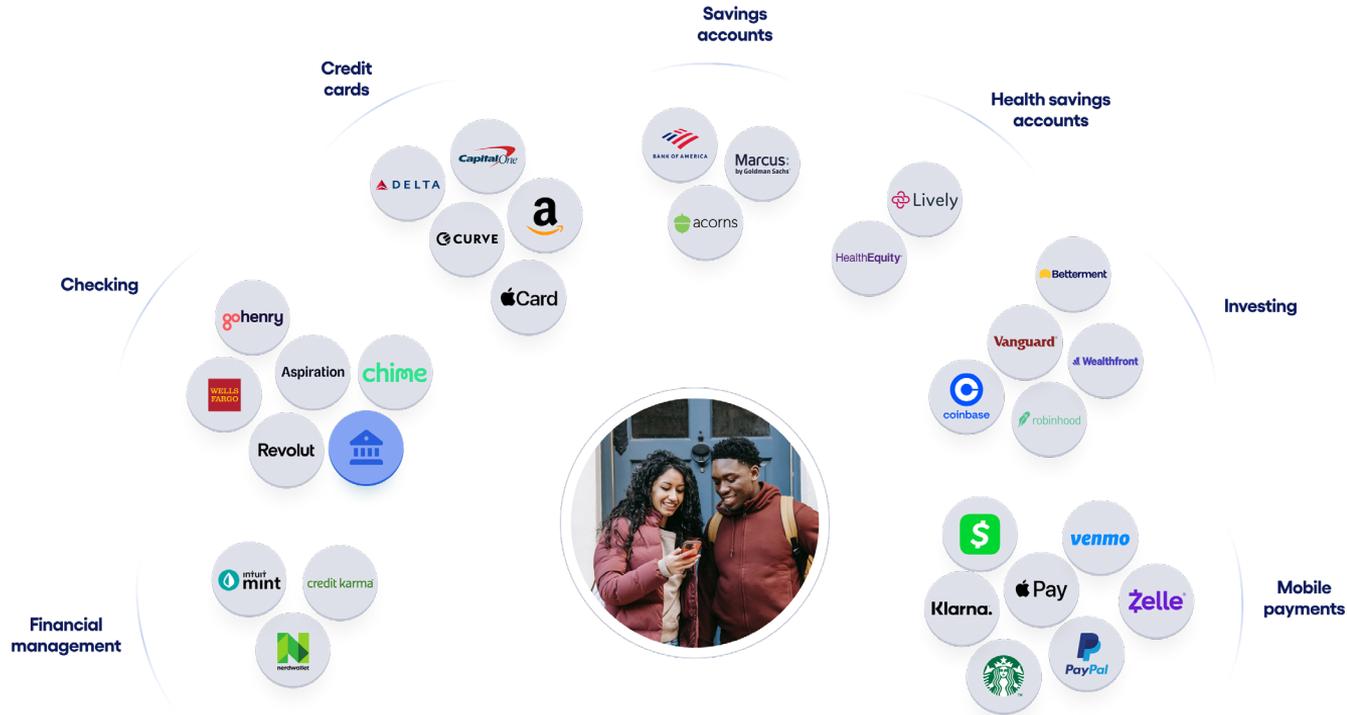


# Disruption



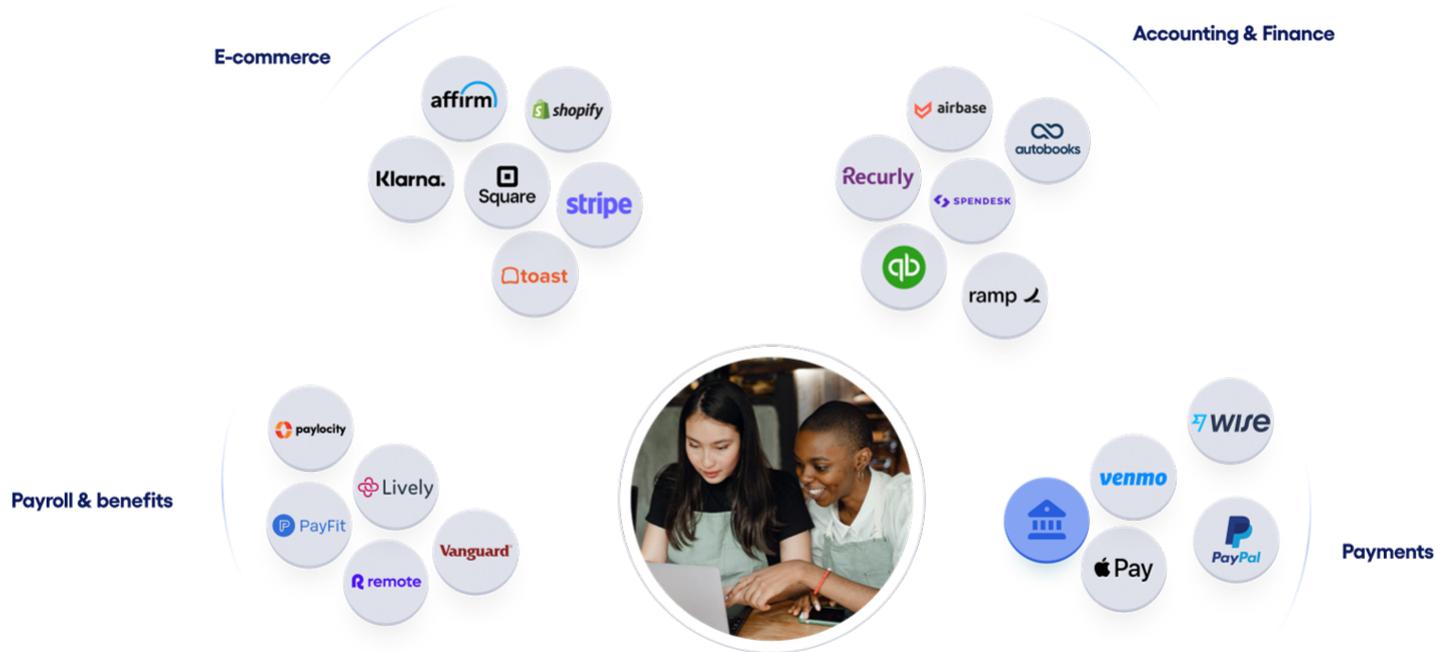
New technologies along with a new hybrid monetary ecosystem are creating greater competition – all accelerated by the pandemic.

# Financial Fragmentation – Consumer



**125M**  
people report being financially unhealthy.

# Financial Fragmentation – SMB



Adapted from © Ron Shevlin

# What Will it Take for FIs to Capture This Opportunity?

---



Clear growth strategy



Product & services strategy



Service strategy for supporting account holders in their moment of need



Technology modernization strategy

# What Is Jack Henry Doing?

---

We are developing and delivering modern, **next-generation** technology to help community financial institutions strengthen connections with accountholders.

## What is next-generation?

- ▶ Component-based
- ▶ Cloud-native
- ▶ Open
- ▶ Digitally-centric

# Modernizing Our Banking Platform

---

1

Redefining the core

3

Delivering industry-leading capabilities across a single next-generation platform

2

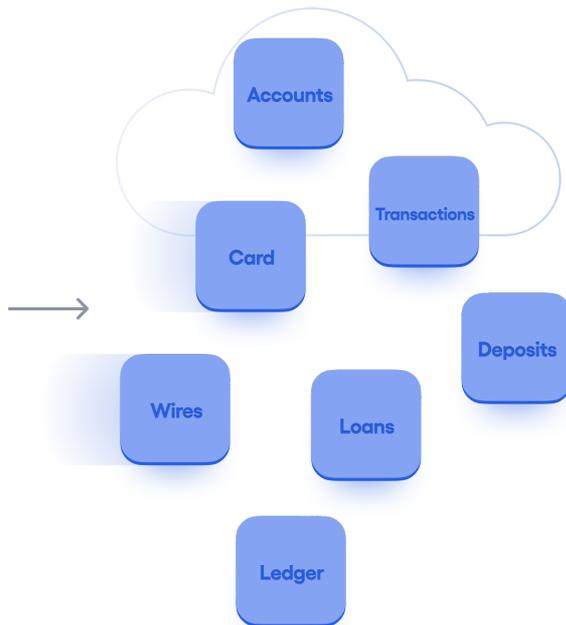
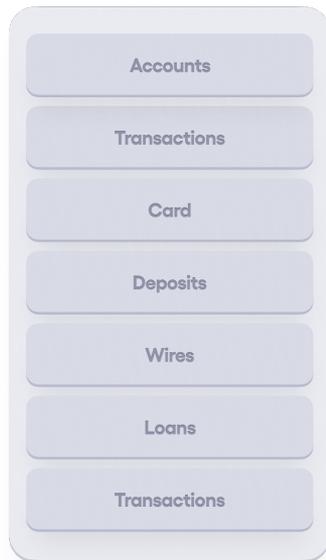
Providing multiple integration options supported by open philosophy & technology

4

Operating as more than a core – a banking ecosystem

# 1

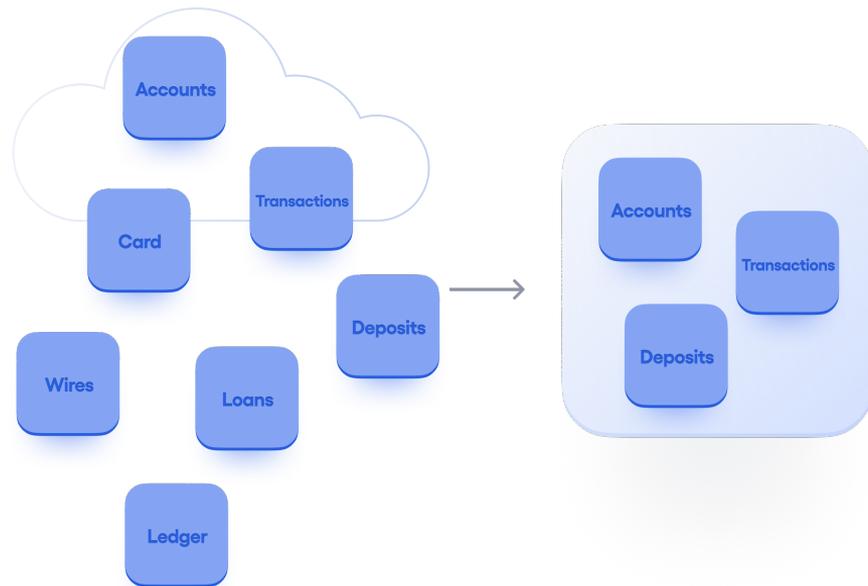
## Redefining the Core



Thinking differently about core systems

Unbundling services to a secure cloud environment offers financial institutions greater flexibility.

# 1 Redefining the Core: Re-bundling Example



## Re-bundle your services

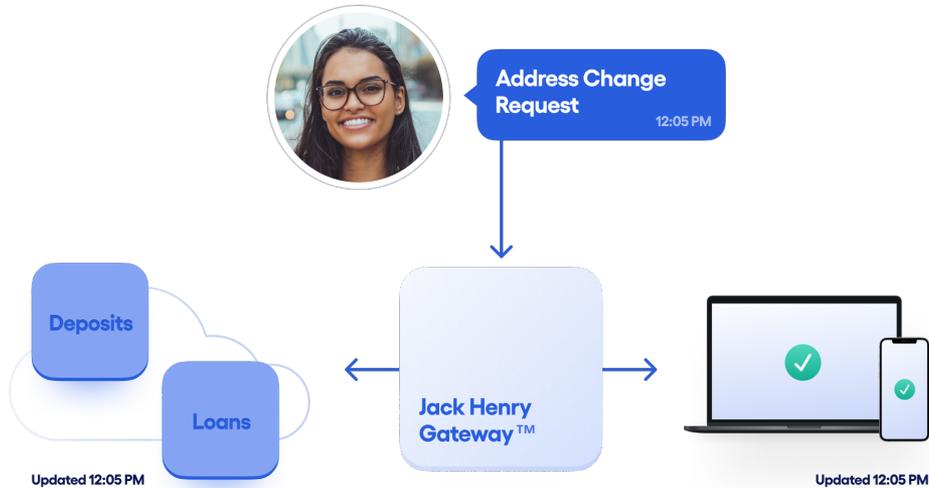
Next generation allows you to repackage services based on your unique strategy – perfect for building a digital-only brand.

### Example

A bundle that supports solely deposit products for deposit gathering.

## 2

# Providing Multiple Integration Options Supported By Open Philosophy & Technology



## Our open philosophy

Jack Henry has set out to help institutions **embrace openness** both technically and strategically.

- ▶ Support for four different integration options through the Jack Henry Gateway
- ▶ Real-time data streaming

# 3

## Delivering Industry-leading Capabilities Across a Single Next-generation Platform



### One platform approach

We're componentizing our best-of-breed capabilities to ensure a seamless and consistent experience for users and financial institutions.

## 4

# Operating as More Than A Core – A Banking Ecosystem



## Scalable ecosystem

With Jack Henry's scalable and flexible platform, you can build your own platform ecosystem that caters to your strategies.

- ▶ Eliminate screen scraping with integrations from all four major financial-data aggregators: Fincity, Akoya, Plaid, & Yodlee
- ▶ Zero-cost, zero-lift integrations and relationships

# How Does This Help Your Financial Institution?

---



Build, differentiate, and evolve digital experiences and products.

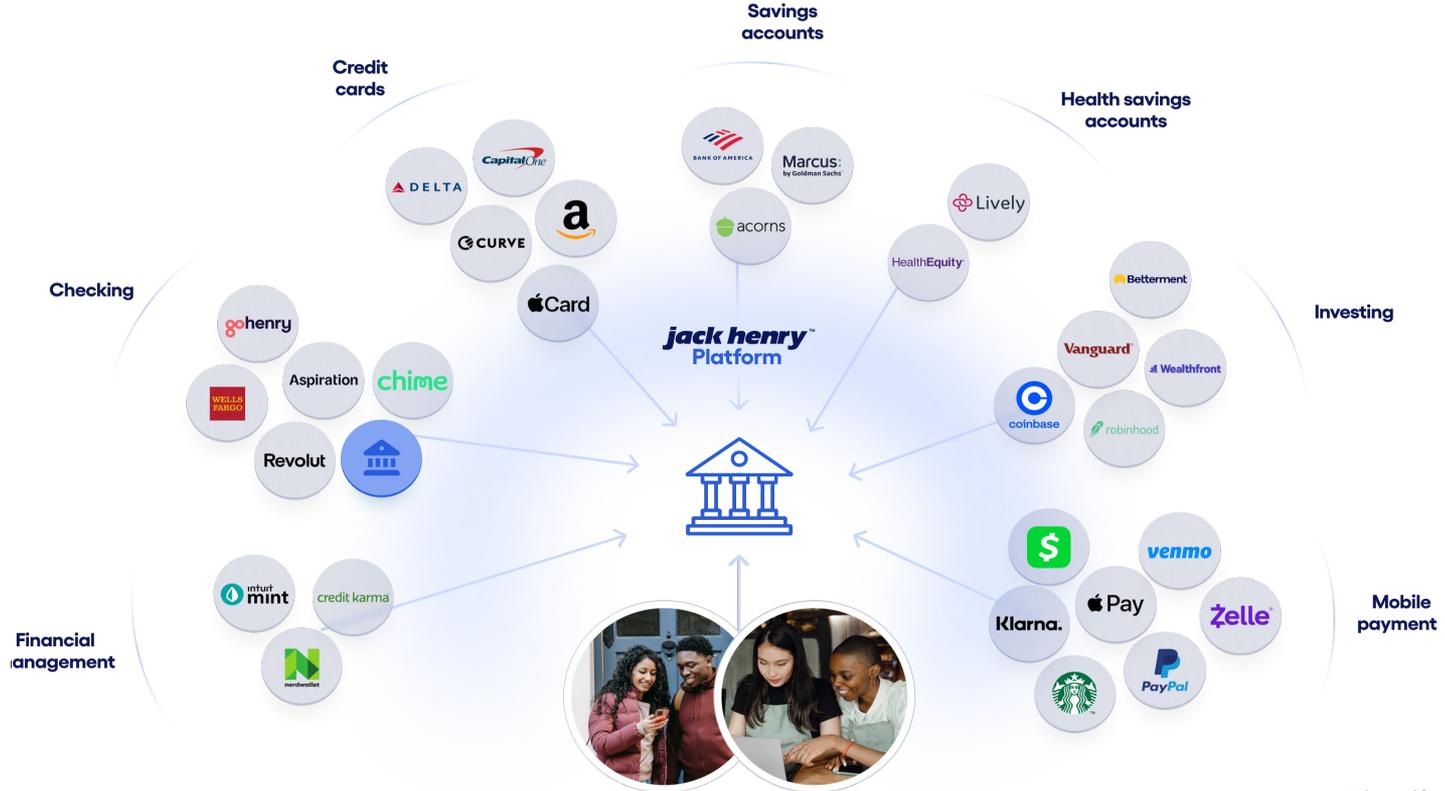


Offer access to leading services – both Jack Henry and third-party – through a single platform to create unique value their competitors can't deliver.



Offer personal service in moments of need and relevance – so you can sustain your competitive advantage of service and trust.

# Fighting Fragmentation



**jack henry**<sup>SM</sup>

A Well-Rounded Financial Technology Company

AMERICAN BANKER.

2021

**Best Places to  
Work in FinTech**

45<sup>TH</sup>

ANNIVERSARY

# Summary

---

**1** **Motivated Workforce at Jack Henry**

We have a highly motivated and engaged workforce.

**2** **High Customer Satisfaction**

We enjoy outstanding customer satisfaction levels – critical in a reference selling business like ours.

**3** **Technology Modernization Strategy**

Our next-generation, cloud native strategy will help clients now and into the future

**4** **Jack Henry is Well-Positioned**

We are well-positioned with new solutions to help address the challenges our clients face every day.

# Future Outlook



## Focus on Financial Services

Continue our dedicated focus on financial services



## Enhance our Products and Services

Leverage advancing technologies to enhance products and services



## Focus on Customer Service

Maintain our high levels of customer service and satisfaction



## Openness

Continue our commitment to open banking

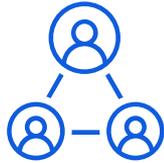


## Pursue Acquisitions that fit our strategy

Pursue disciplined acquisitions

# Who We Are: A Well-Rounded Financial Technology Company

---



## **MISSION: What we do and how we do it**

We strengthen the connections between people and their financial institutions through technology and services that reduce the barriers to financial health.



## **PURPOSE: Why we do it**

To empower people and communities to gain the financial freedom to move forward.

# Founding Philosophy

---



**Do the right  
thing.**



**Do whatever it  
takes.**



**Have fun.**



Questions?

# MAKING WAVES

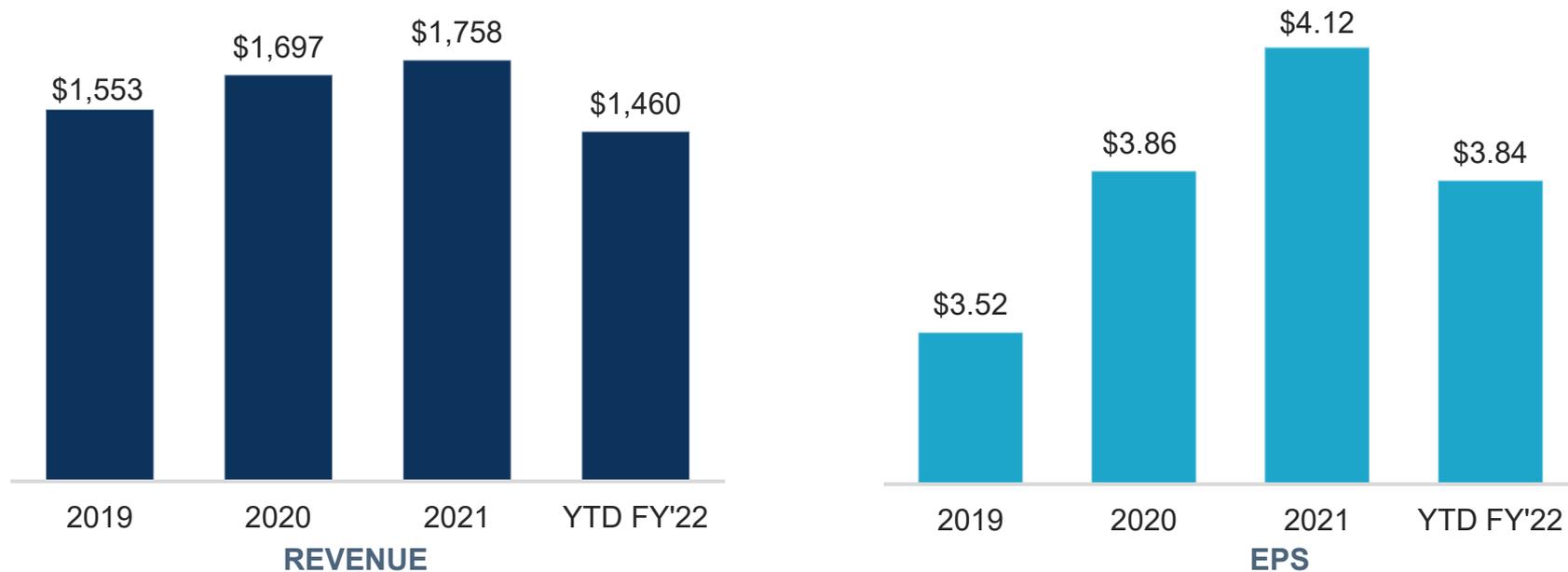
— 2022 INVESTOR DAY

## Financial Overview

Kevin Williams | Chief Financial Officer and Treasurer

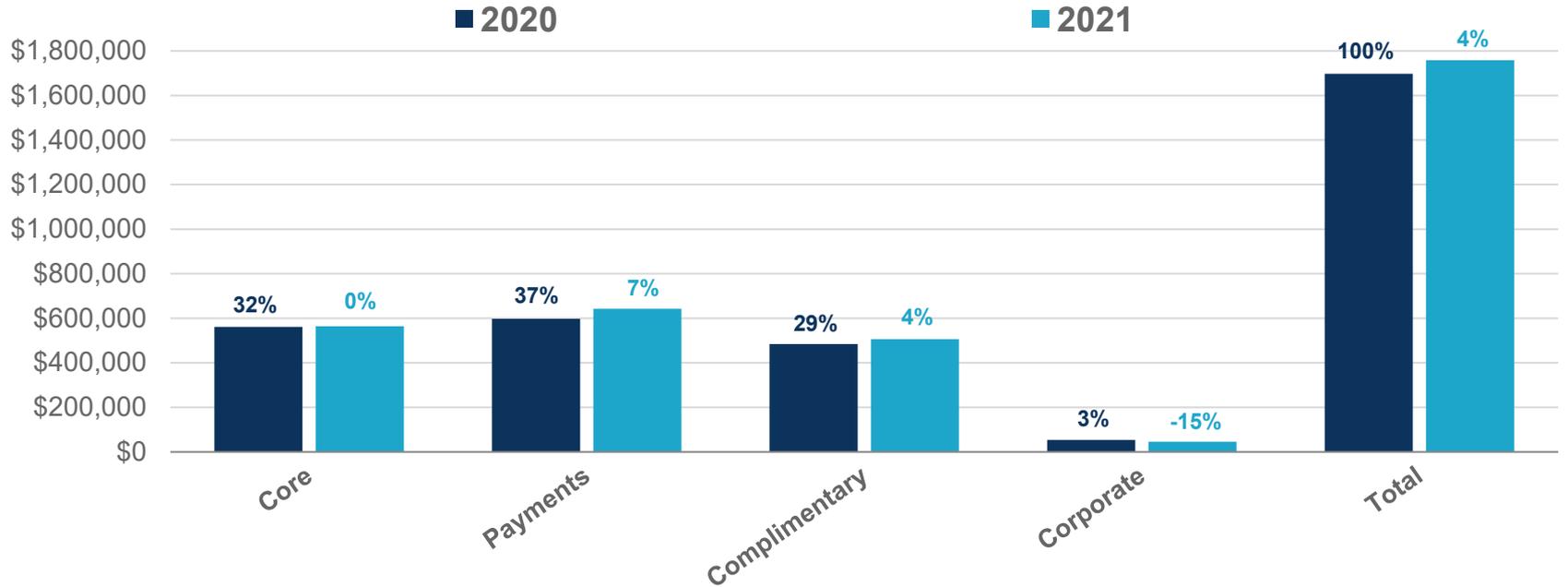
# Revenue and EPS Comparison

(\$ in Millions, Except Per Share Data)  
Fiscal Year Ended June 30



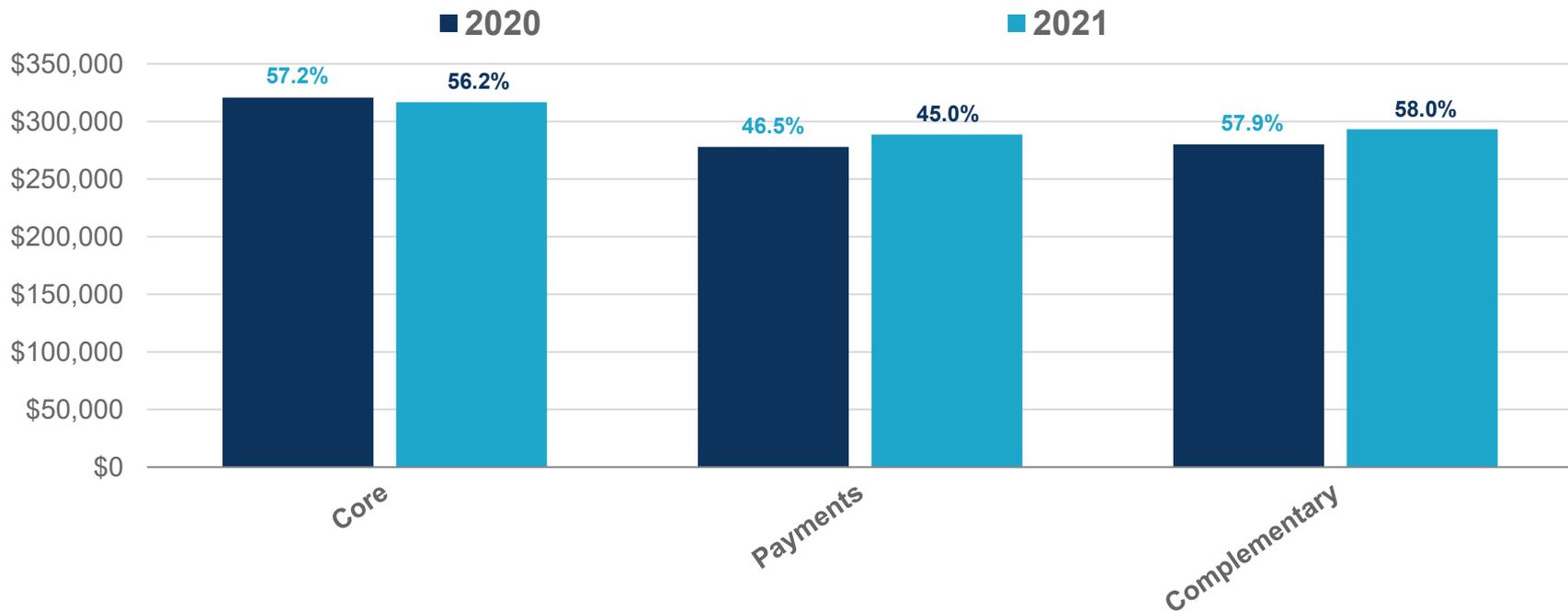
# Segments GAAP Revenue

(Percentage of Revenue; Year-over-Year Growth; \$ in Thousands)



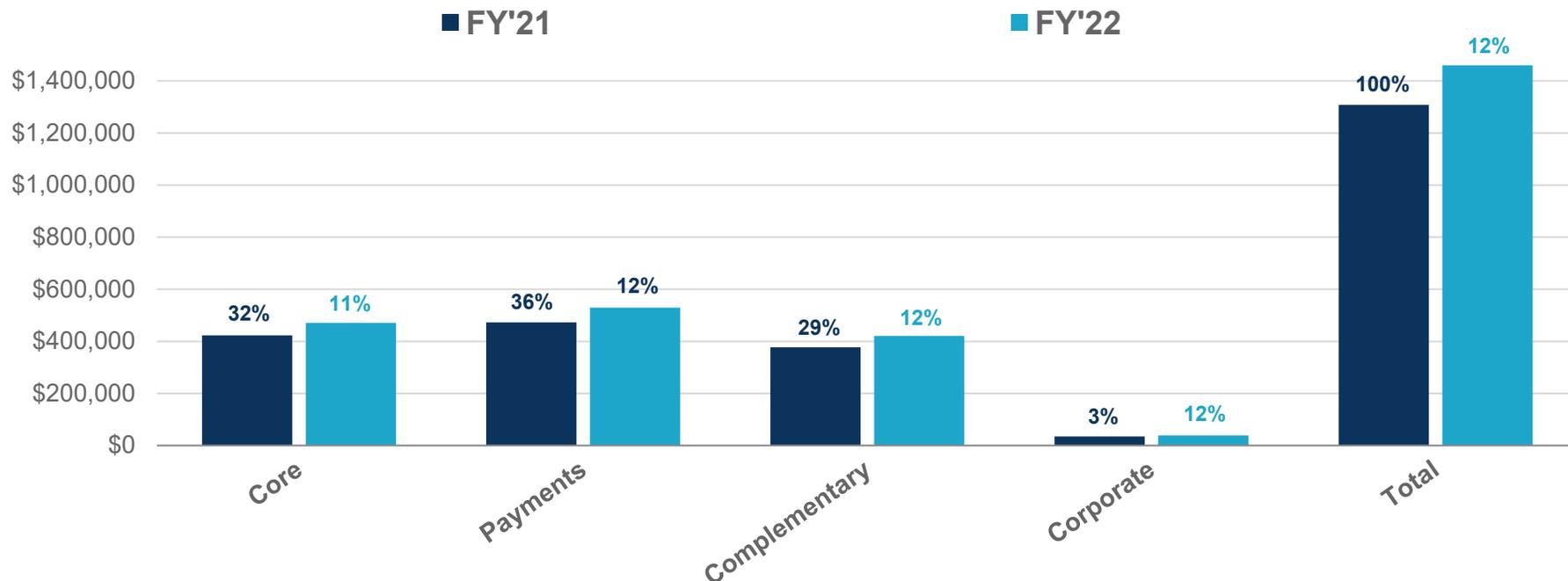
# Segments GAAP Operating Income

(Margin Percentage; \$ in Thousands)



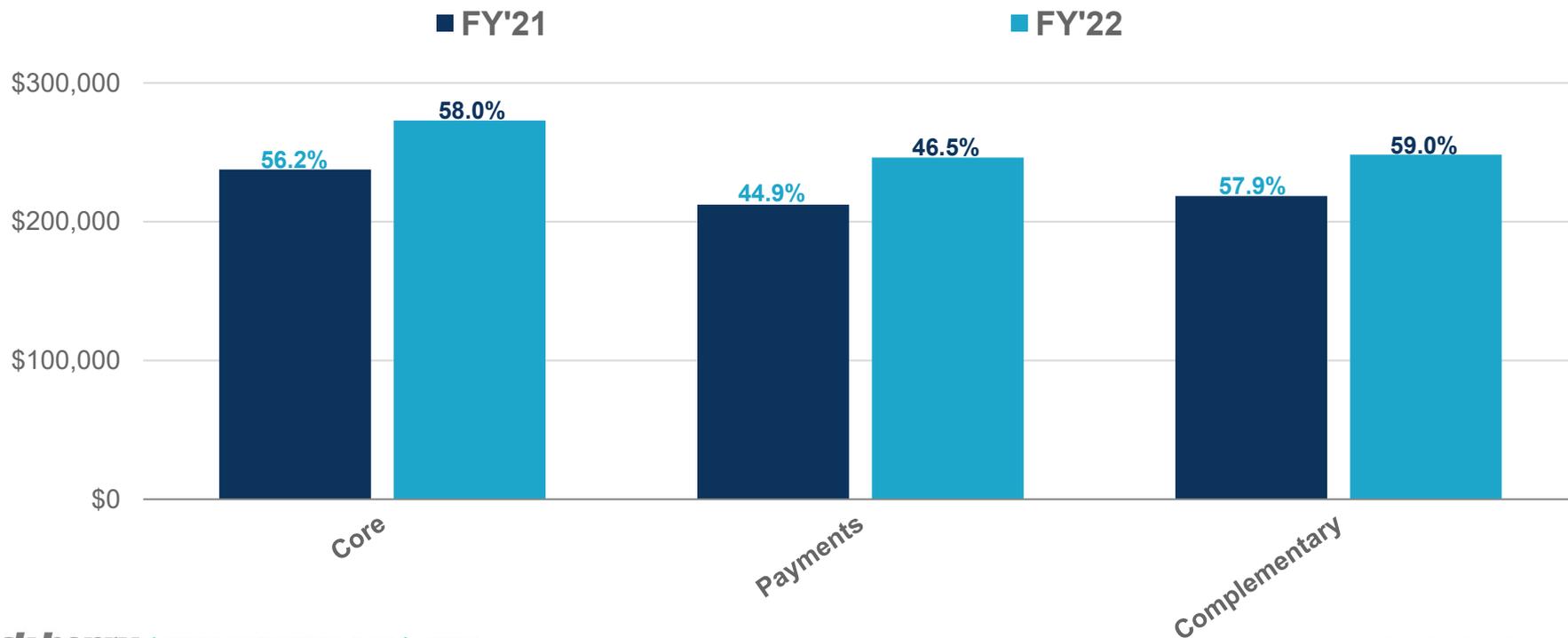
# Segments GAAP Revenue Year-to-Date

(Percentage of Segment Revenue; Year-over-Year Growth; \$ in Thousands)



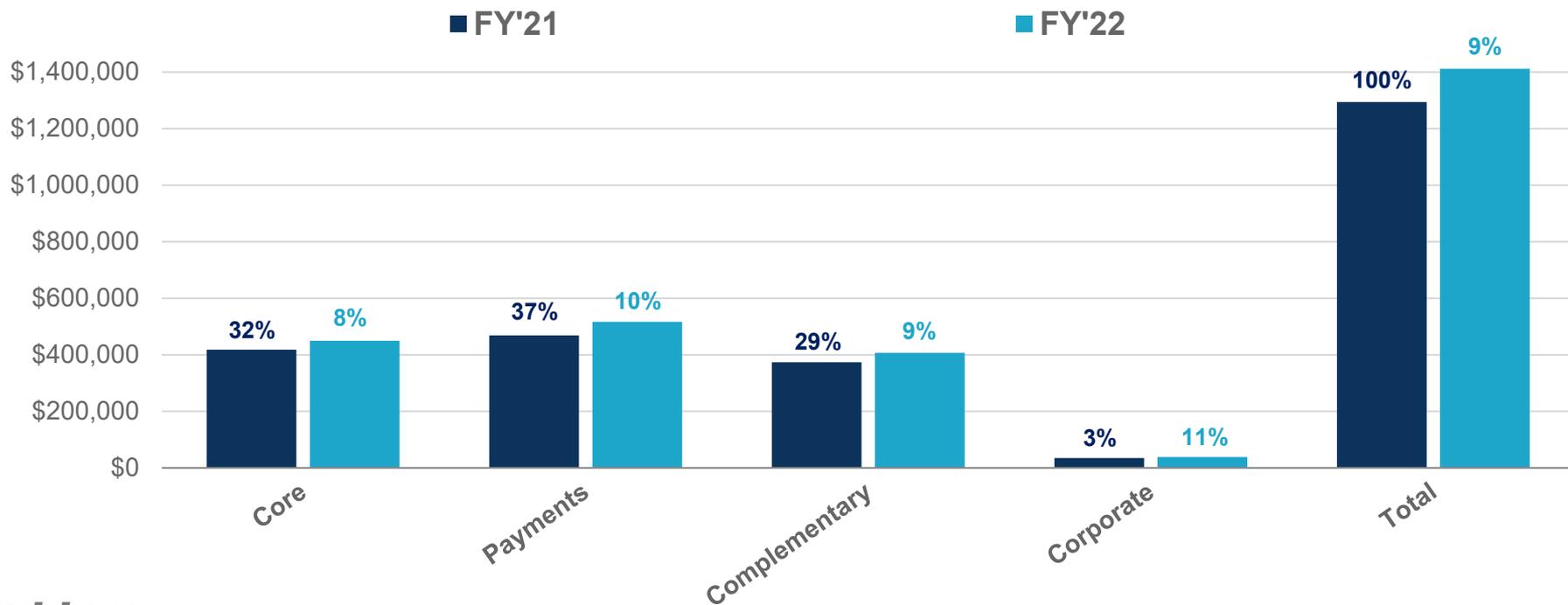
# Segments GAAP Operating Income Year-to-Date

(Margin Percentage; \$ in Thousands)



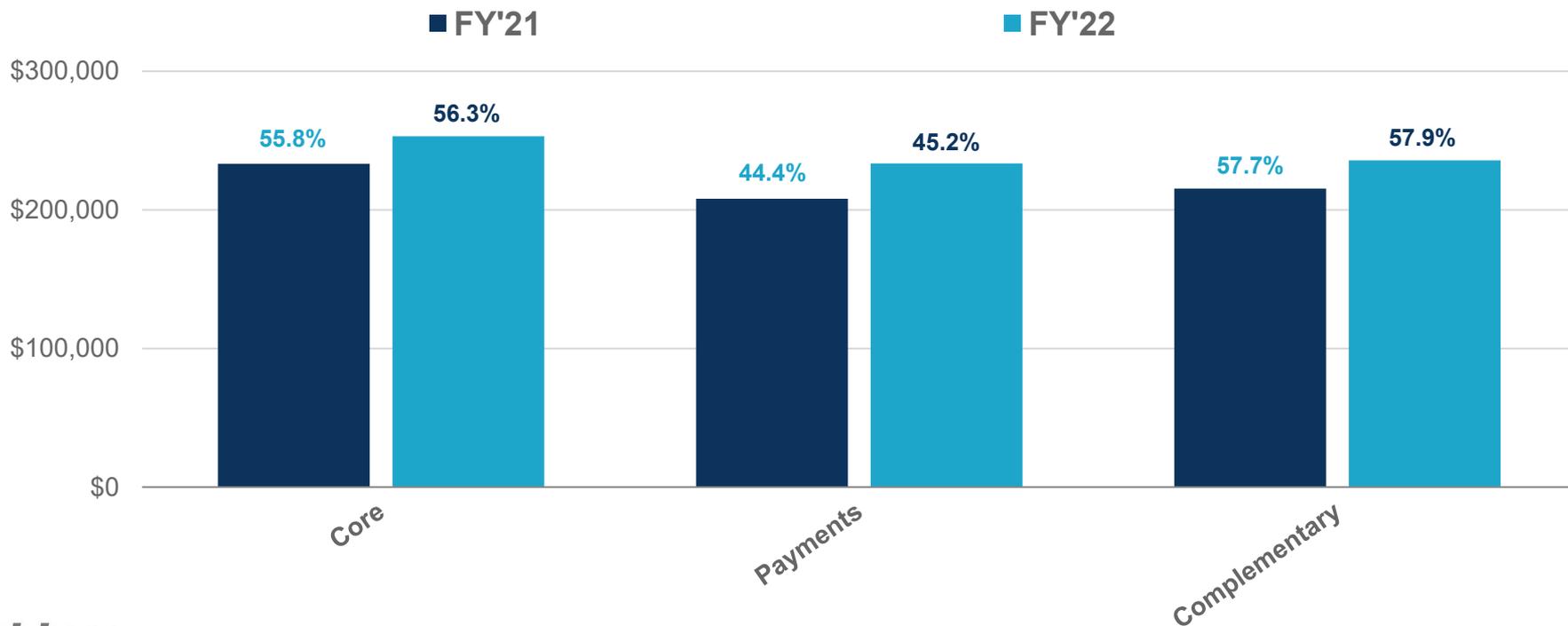
# Segments Non-GAAP Revenue Year-to-Date

(Percentage of Segment Revenue; Year-over-Year Growth; \$ in Thousands)

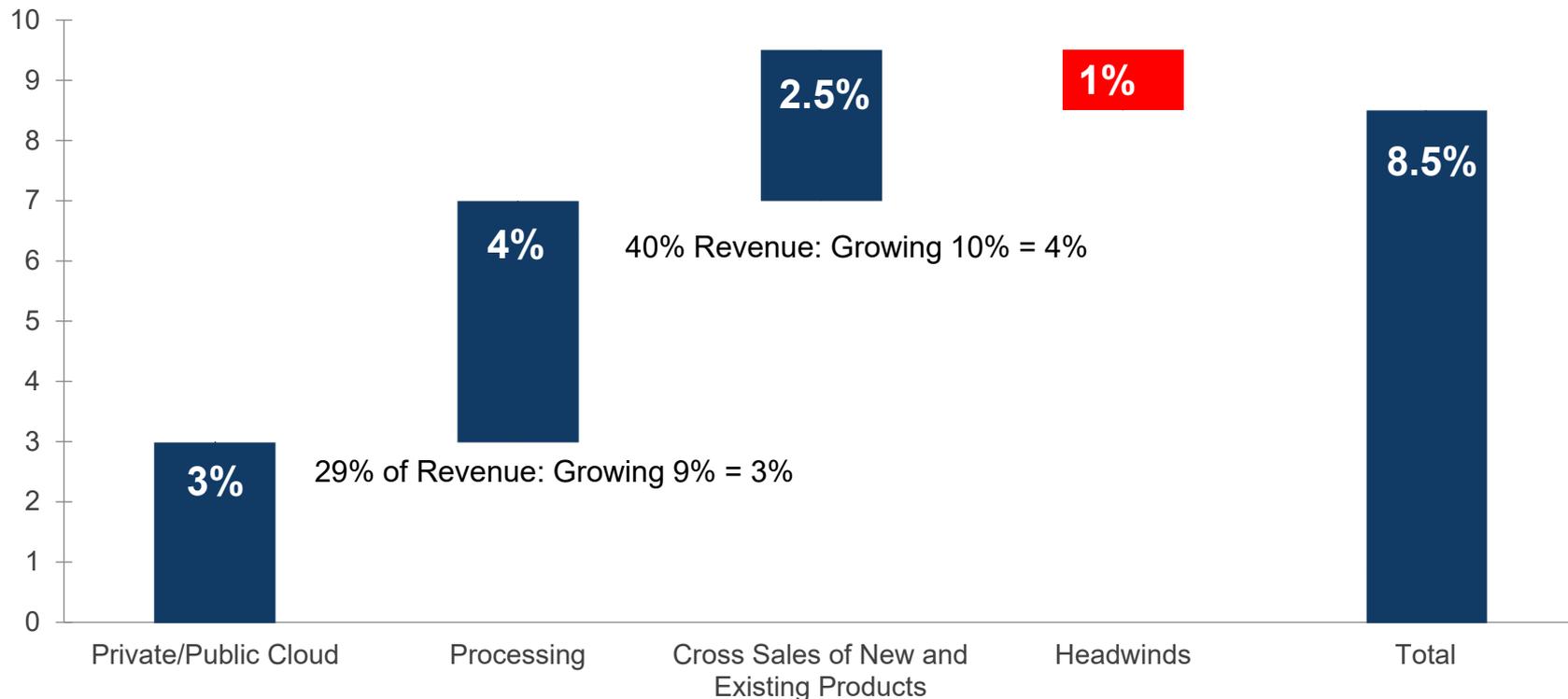


# Segments Non-GAAP Operating Income Year-to-Date

(Margin Percentage; \$ in Thousands)



# Projected Revenue Growth Drivers In A Typical Year Non-GAAP



# Operating Cash Flow

(\$ in Millions)



# Capital Expenditures

(\$ in Millions)



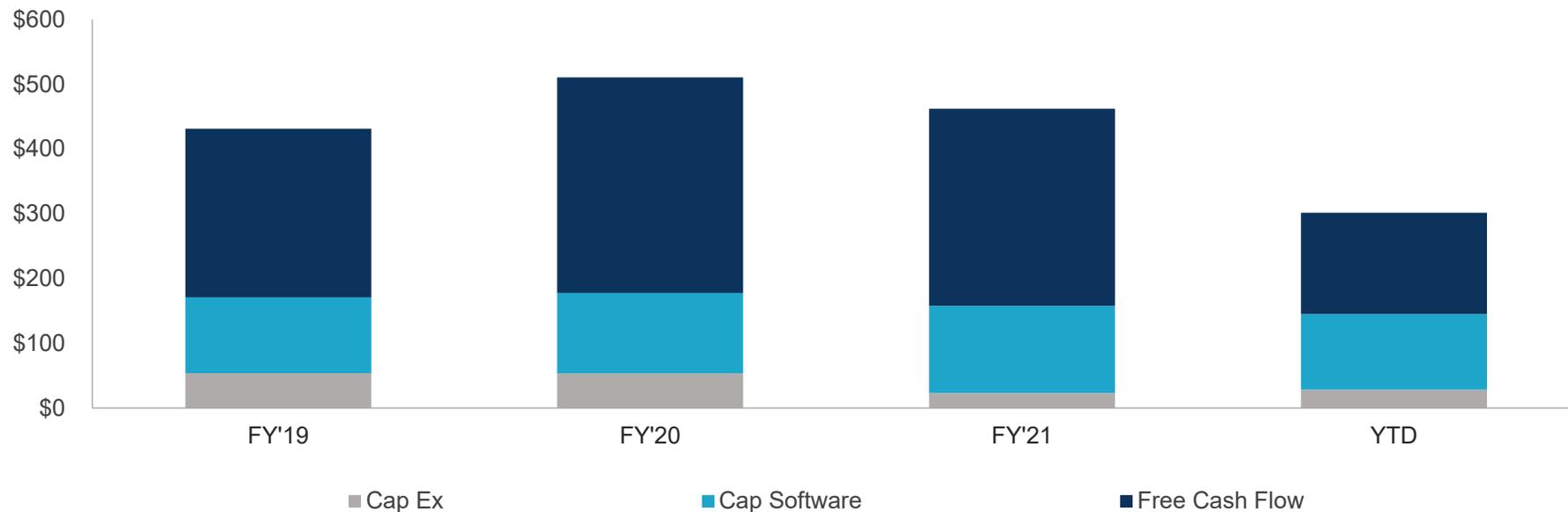
# Capitalized Software

(\$ in Millions)



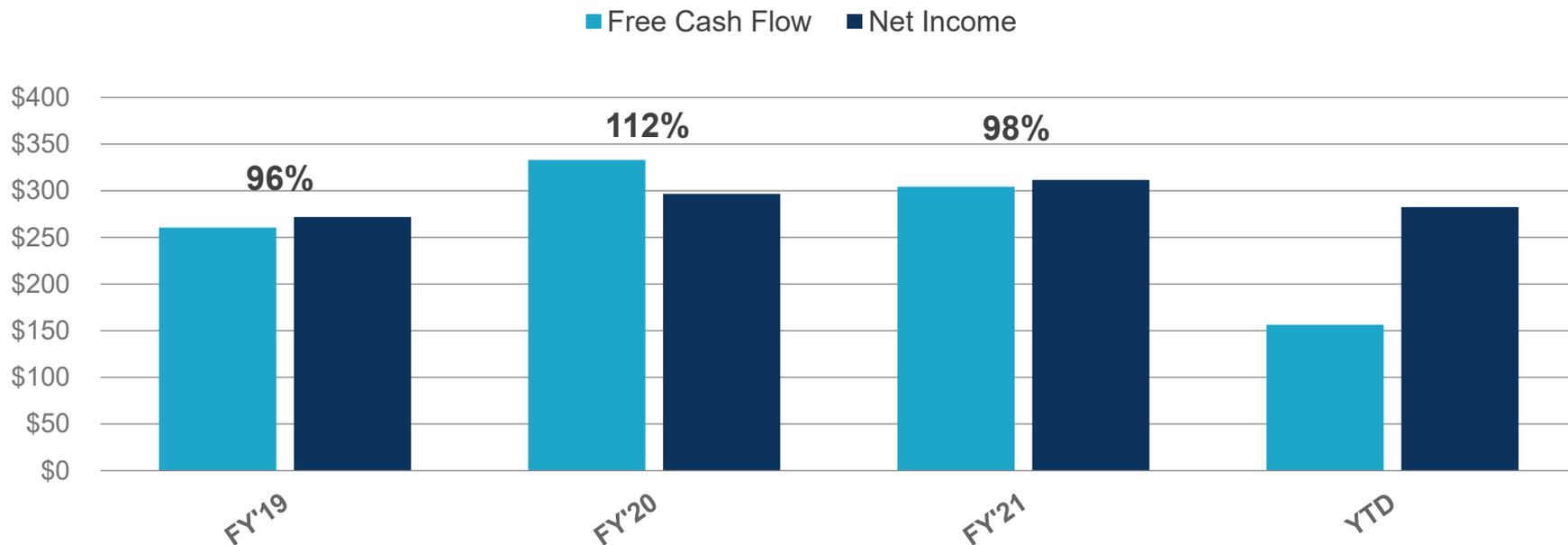
# Operating Cash Flow Components

(\$ in Millions)



# Free Cash Flow Conversion From Net Income

(in millions)



\*2018 Adjusted for TCJA

# Returning Value to Shareholders



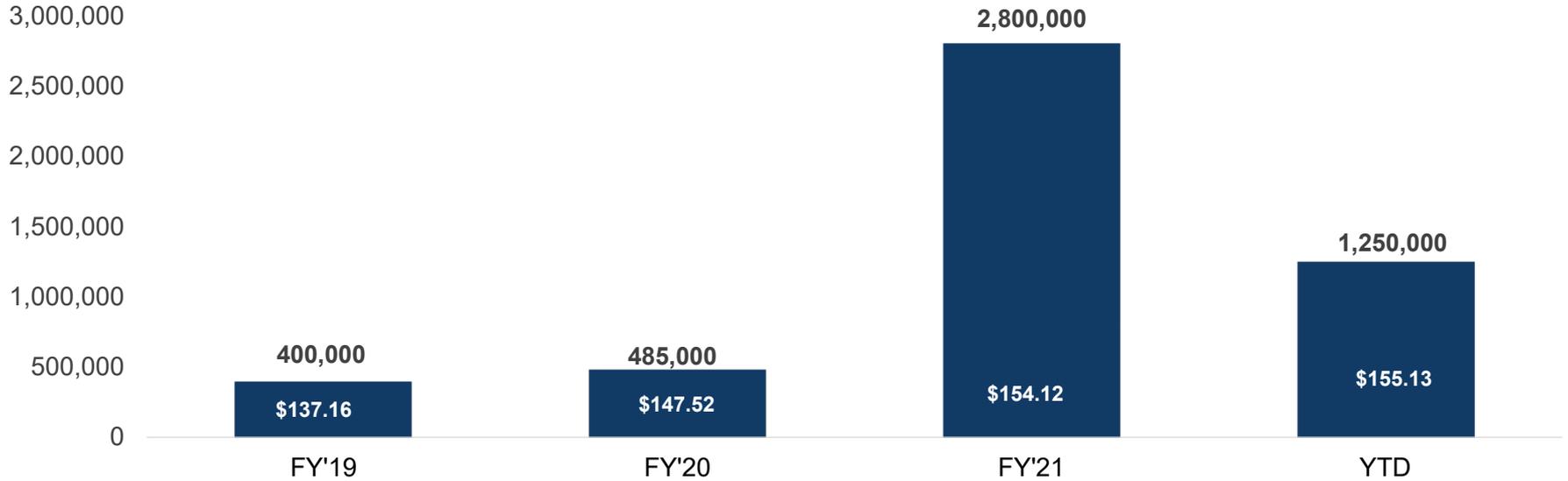
# Dividends Paid

(\$ in Millions, Except Per Share Amount)



# Share Repurchases

(Number of Shares and Average Price Per Share)



» Aggregate Share Repurchased: 31.0 Million for \$1.81 Billion, average price of \$58.21

# Select Financial Metrics

	2019	2020	2021	3/31/22
<b>Current Ratio</b>	1.20	1.35	1.04	1.41
<b>Return on Avg. Assets</b>	12.9%	12.9%	13.1%	**16.0%
<b>Return on Invested Capital</b>	19.5%	19.8%	21.0%	**23.4%
<b>Return on Equity</b>	19.8%	19.9%	21.7%	**27.2%
<b>** Trailing Twelve Month</b>				



# Questions?

# MAKING WAVES

— 2022 INVESTOR DAY

## Operations Update

Greg Adelson | President and Chief Operating Officer

A hand holding a magnifying glass over a landscape, symbolizing focus and strategy. The magnifying glass is held over a scenic view of a river valley with mountains in the background. The background of the slide is a blurred landscape with a blue sky and a yellowish horizon.

# Agenda

- ▶ New Mission and Purpose Statements
- ▶ Key Areas of Focus and Priorities by Segment
- ▶ One Jack Henry and Customer Experience Strategy

# Mission & Purpose

**Who we are:** A well-rounded financial technology company.

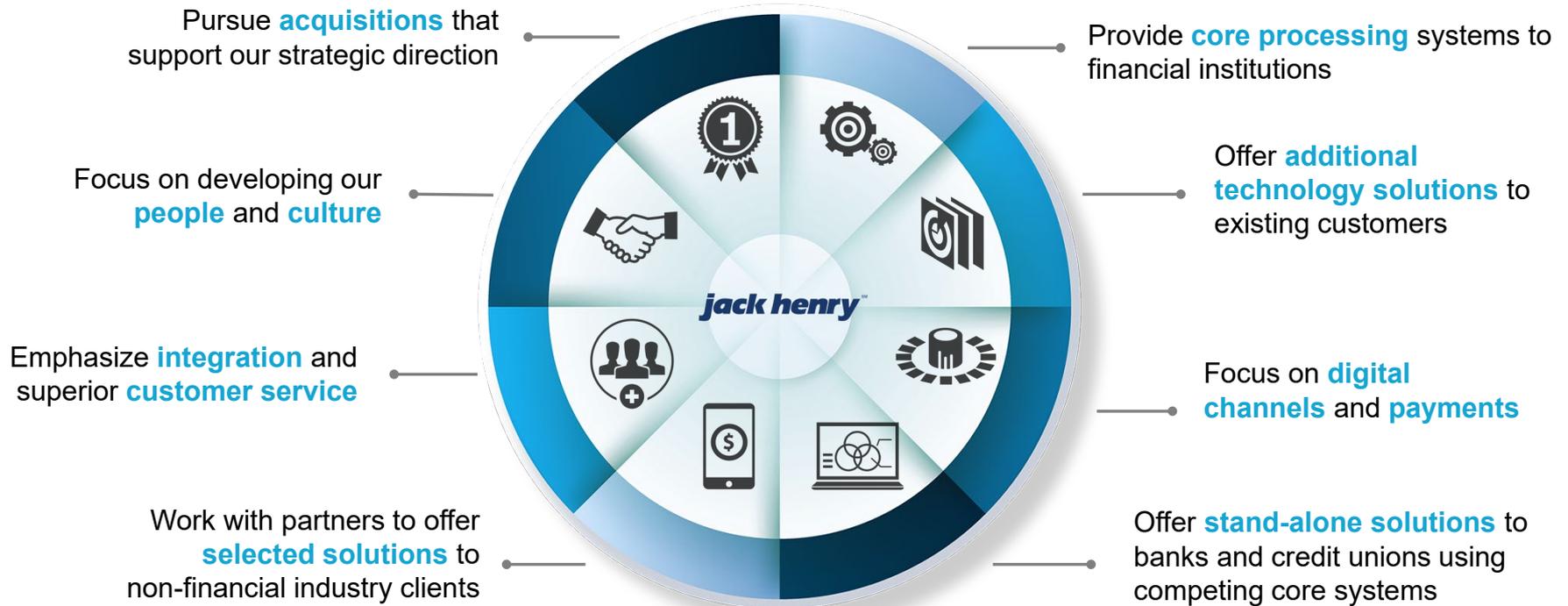
**What we do and how we do it:** We strengthen the connections between people and their financial institutions through technology and services that reduce the barriers to financial health.

**Why we do it:** Because our purpose is to empower people and communities to gain the financial freedom to move forward.

**Founding Philosophy:** Do the right thing, Do whatever it takes, and **have fun.**



# Our Strategic Direction



# Strategic Areas of Focus

- ▶ Digital
- ▶ Payments
- ▶ Fraud and data analytics
- ▶ Enterprise online account opening
- ▶ Enterprise lending platform
- ▶ Technology modernization
- ▶ Fintech engagement team



# Strategic Priorities – Banking

## Regional Banking Office (RBO)

- ▶ Driving scale with subset of key products
- ▶ Enhanced account management structure and team
- ▶ Fully engaged and working with large bank consultants and existing clients



# Strategic Priorities – Credit Unions

## Commercial Services

- ▶ Repackage Commercial Lending Servicing
- ▶ Banno Business™ including ACH, wires, and entitlements
- ▶ Banno Conversations™
- ▶ LoanVantage™ integration

## Mortgage Investor Services (MIS) Reporting



# Strategic Priorities – Digital

## Banno Business

- ▶ Unified identity for all Jack Henry solutions
- ▶ Technology modernization strategy



# Strategic Priorities – Payments

## JHA PayCenter™

- ▶ Payments as a Service (PaaS) – package of services delivered via hosted or cloud
- ▶ Zelle and Real Time Payments (send and receive available); Fed in process

## JHA Card Processing Solutions™

- ▶ Contactless and digital cards
- ▶ Continued refinement of fraud solutions
- ▶ Full service and agent credit card options



# Strategic Priorities – Complementary

## ProfitStars®

- ▶ Jack Henry fraud solutions
- ▶ Enterprise account opening strategy
- ▶ Enterprise lending platform



# Strategic Priorities – Infrastructure

## Facilities

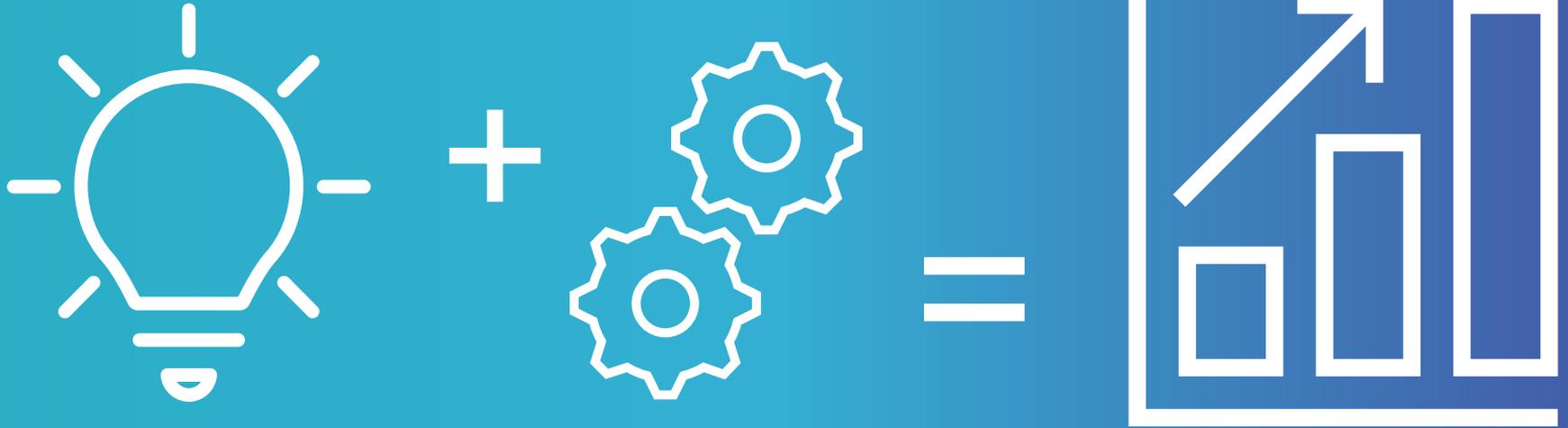
- ▶ Right-sizing real estate

## Data Centers

- ▶ Multi-cloud strategy
- ▶ Rationalizing on-premise data centers
- ▶ Environmental, social, governance (ESG) initiatives



# One Jack Henry



# What Is One Jack Henry?

---

A focused effort to identify opportunities to simplify how prospects, consultants, and clients work with our organization.

Utilize the four tenets to enhance our leadership approach and improve our execution by:

- ▶ Creating consistency across the company
- ▶ Eliminating business unit silos where they exist
- ▶ Elevating and unifying our brand
- ▶ Developing solutions that serve our clients' evolving needs

# The Four Tenets of Leadership and Execution



## TRANSPARENCY

Candid and open communication.



## CONSISTENCY

Developing similar and repeatable processes.



## COLLABORATION

Working together unselfishly toward a common goal.



## COMMUNICATION

Ensuring important information is flowing through a variety of mediums.

# Accomplished

- ▶ Contact Center consolidation
- ▶ Customer Success team
  - ▶ Continuous Improvement teams
  - ▶ Education teams
  - ▶ Customer Experience teams
- ▶ Roadmap consistency and transparency
- ▶ User Interface (UI) Center of Excellence



# In Progress

- ▶ Common Product Development Lifecycle (PDLC)
- ▶ Case Management Improvements:
  - ▶ Knowledge base sharing
  - ▶ Intelligent Swarming
  - ▶ New enterprise-wide metrics/targets for cases (e.g., time to resolution)



## In Progress (cont'd)

- ▶ Consistent enterprise approach to process and tools for implementations
- ▶ Improved operational effectiveness:
  - ▶ Change Management Center of Excellence
  - ▶ Unified observability
  - ▶ Alert process changes
- ▶ Centralized Cloud Services team



# Customer Experience Strategy



LISTEN



ANALYZE



ACT

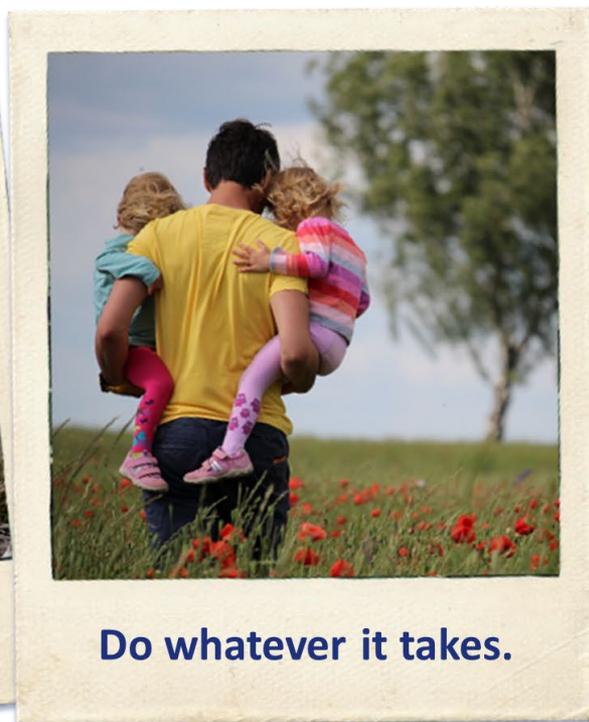


EVOLVE

## Vision, Strategy, and an Outside/In Approach

Our vision over the next three years is for everyone at Jack Henry to have a clear understanding of what defines an exceptional customer experience, how to deliver it, and why customer service is so vital.

# Our Company Philosophy





Questions?

# 10 Minute Break

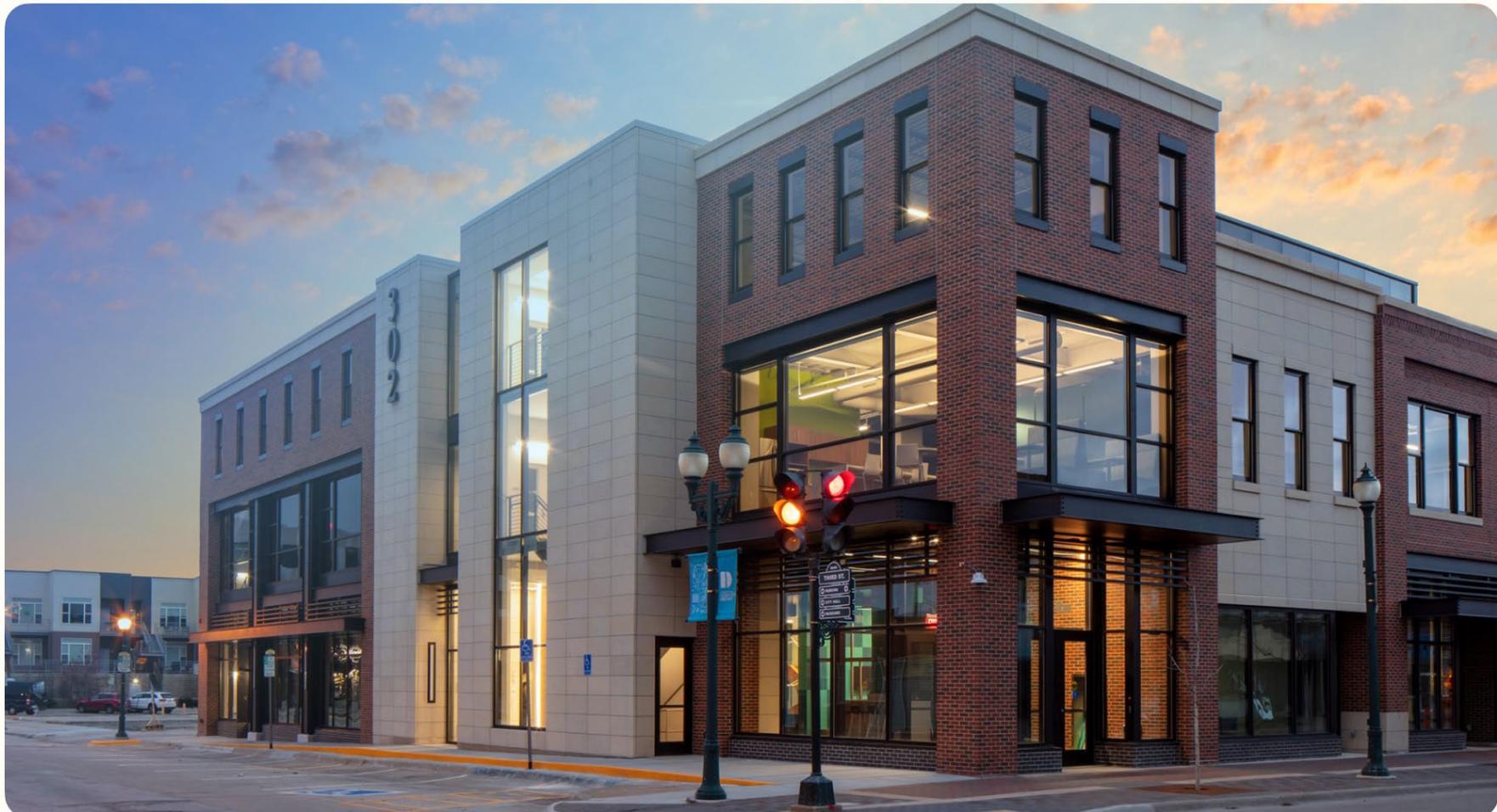


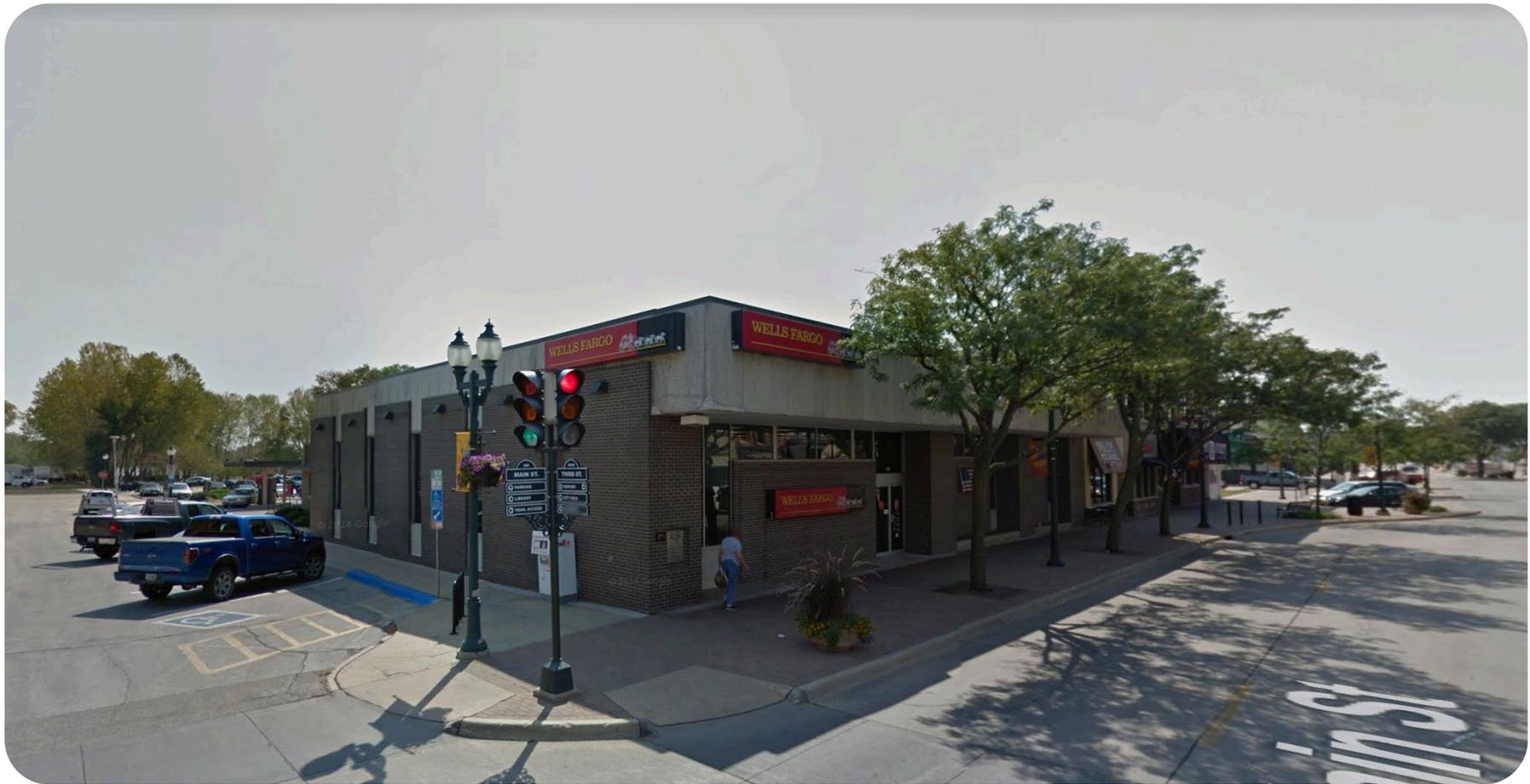
# MAKING WAVES

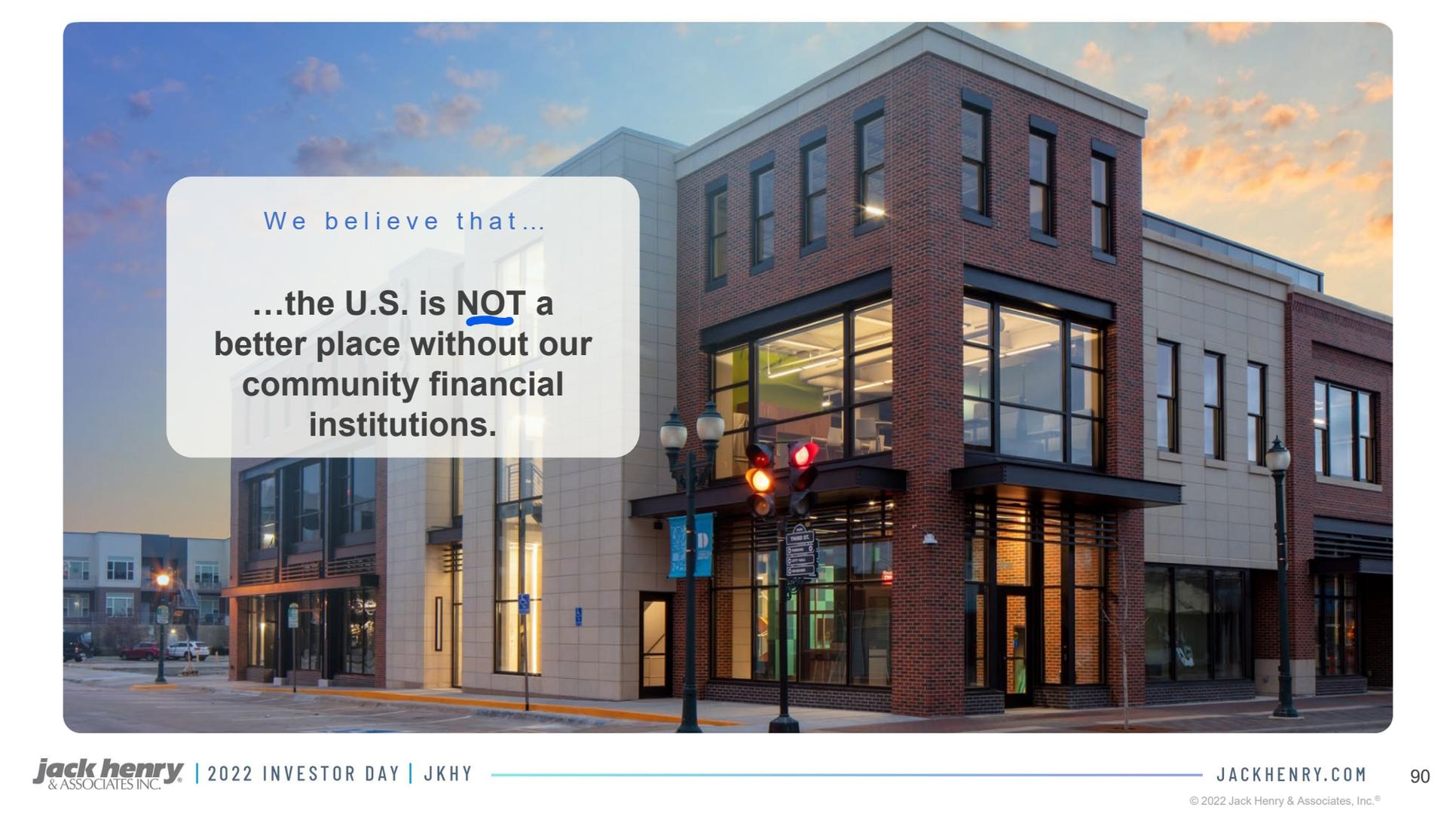
— 2022 INVESTOR DAY

Digital Solutions and Additional Comments on  
Technology Modernization

Benjamin Metz | Chief Digital and Technology Officer







We believe that...

...the U.S. is NOT a  
better place without our  
community financial  
institutions.



**Community financial institutions form a fabric that is woven through the economy—supporting our communities, small businesses, and families.**

**Especially in times of crisis.**



# ORIGIN

Core system  
Modernization - Internal



# CDTO Office



**Digital Ops**



**Digital Eng**



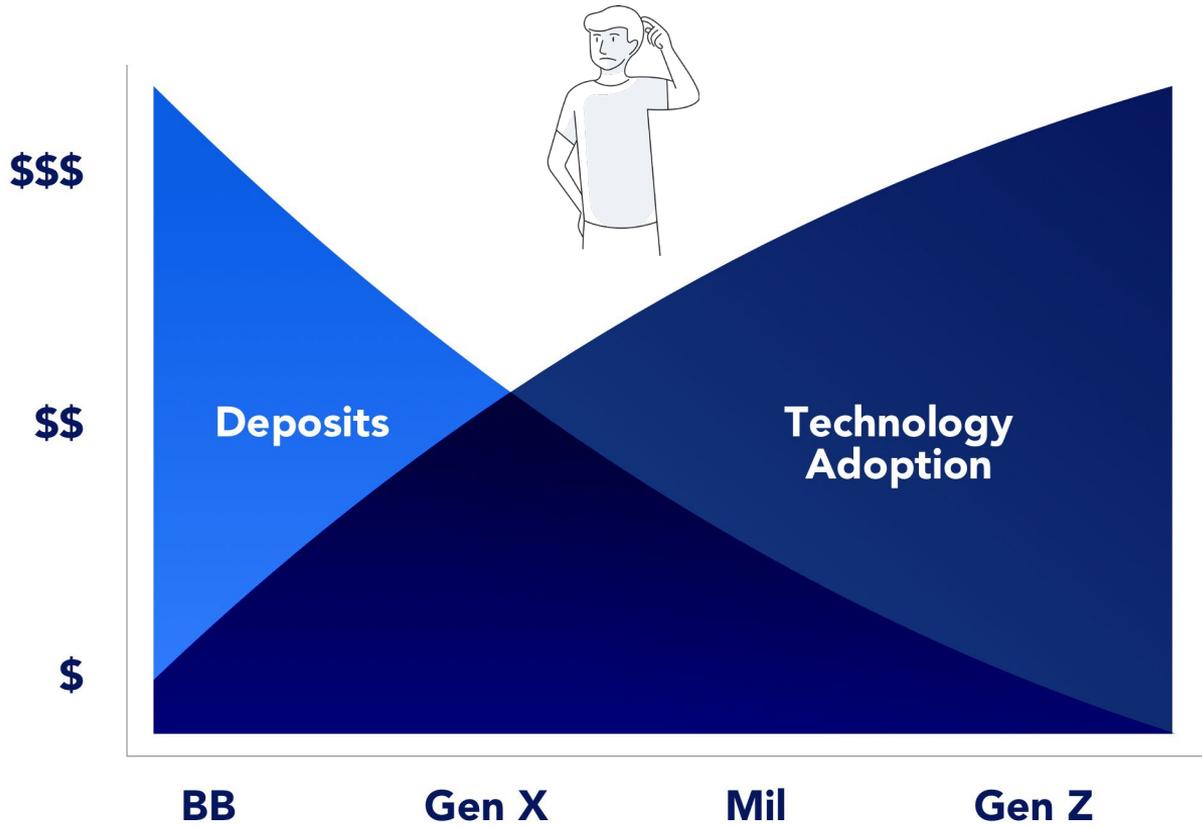
**Enterprise  
Architecture**



**Cloud – DevOps  
Architecture**

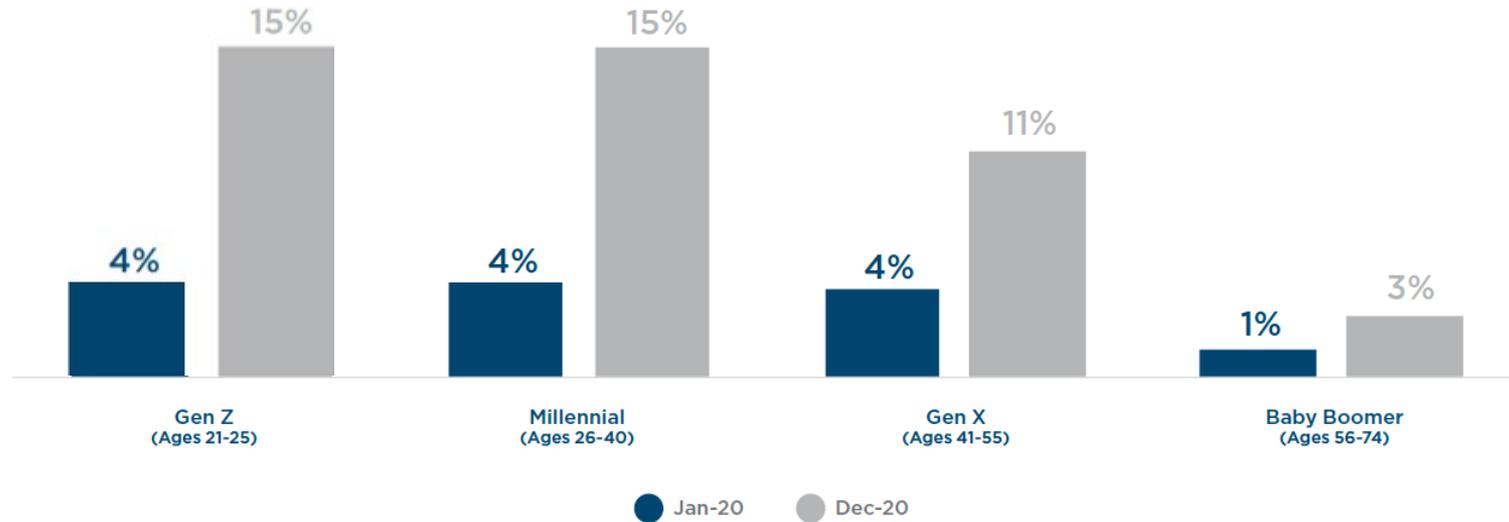


**Origin  
EI&S + Product**





## Percentage of Consumers Who Consider a Digital Bank to be Their Primary Bank



CORNERSTONE ADVISORS Report, "Competing With Google Plex and Digital Banks: How Community-Based Financial Institutions Can Regain Their Mojo" .

- 
- 
- ▶ The pandemic fast-forwarded digital payments/engagement by at least **five years**
  - ▶ There are two Jack Henry banks that will be minting and issuing stable coins **within 120 days**
  - ▶ **Interim and cross settlement** will be a big deal as the velocity of money increases
  - ▶ We believe the fintech ecosystem provides leverage for our customers

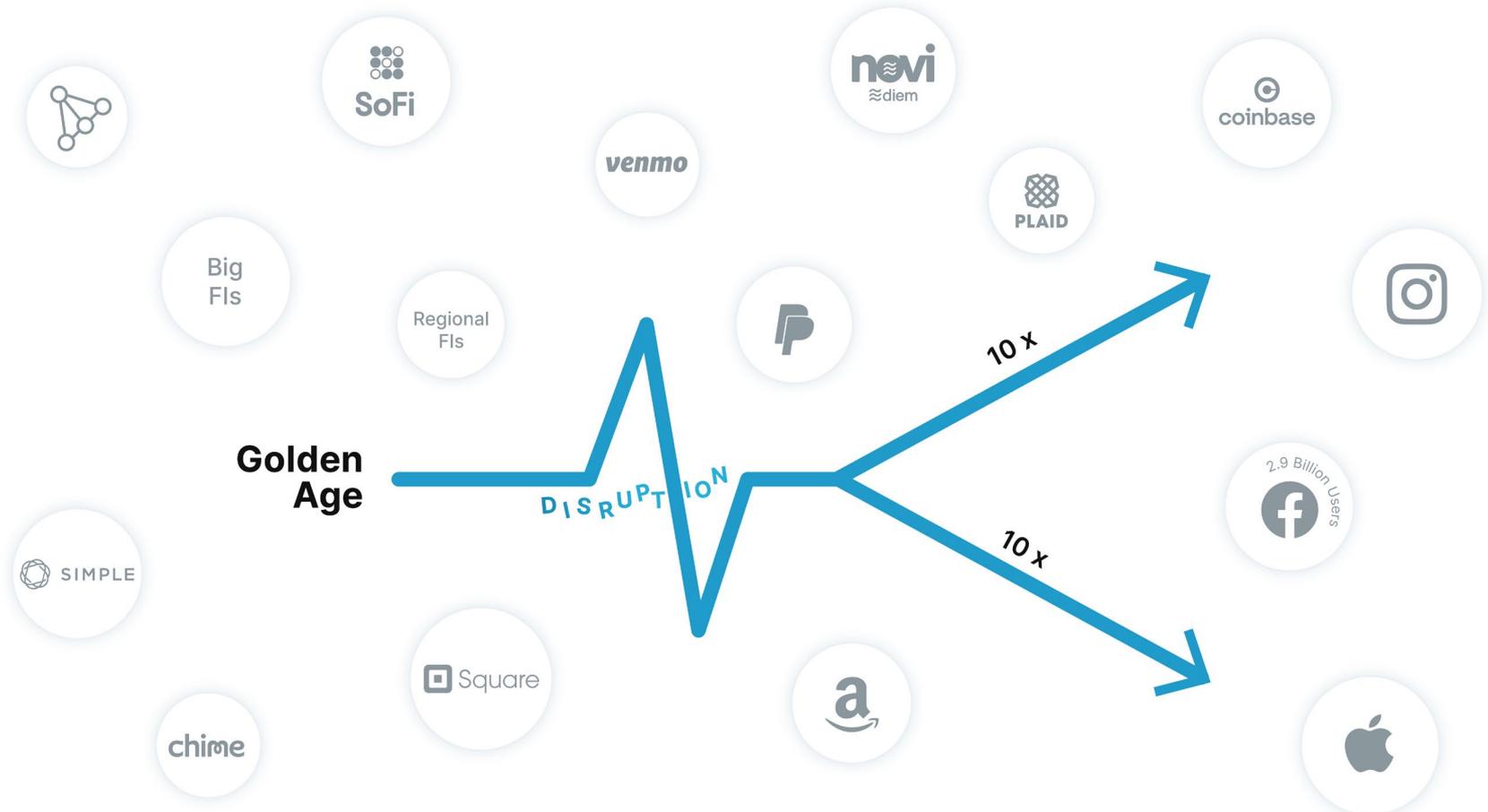


Big  
FIs

Regional  
FIs

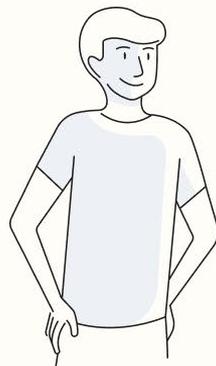
**Golden  
Age** 

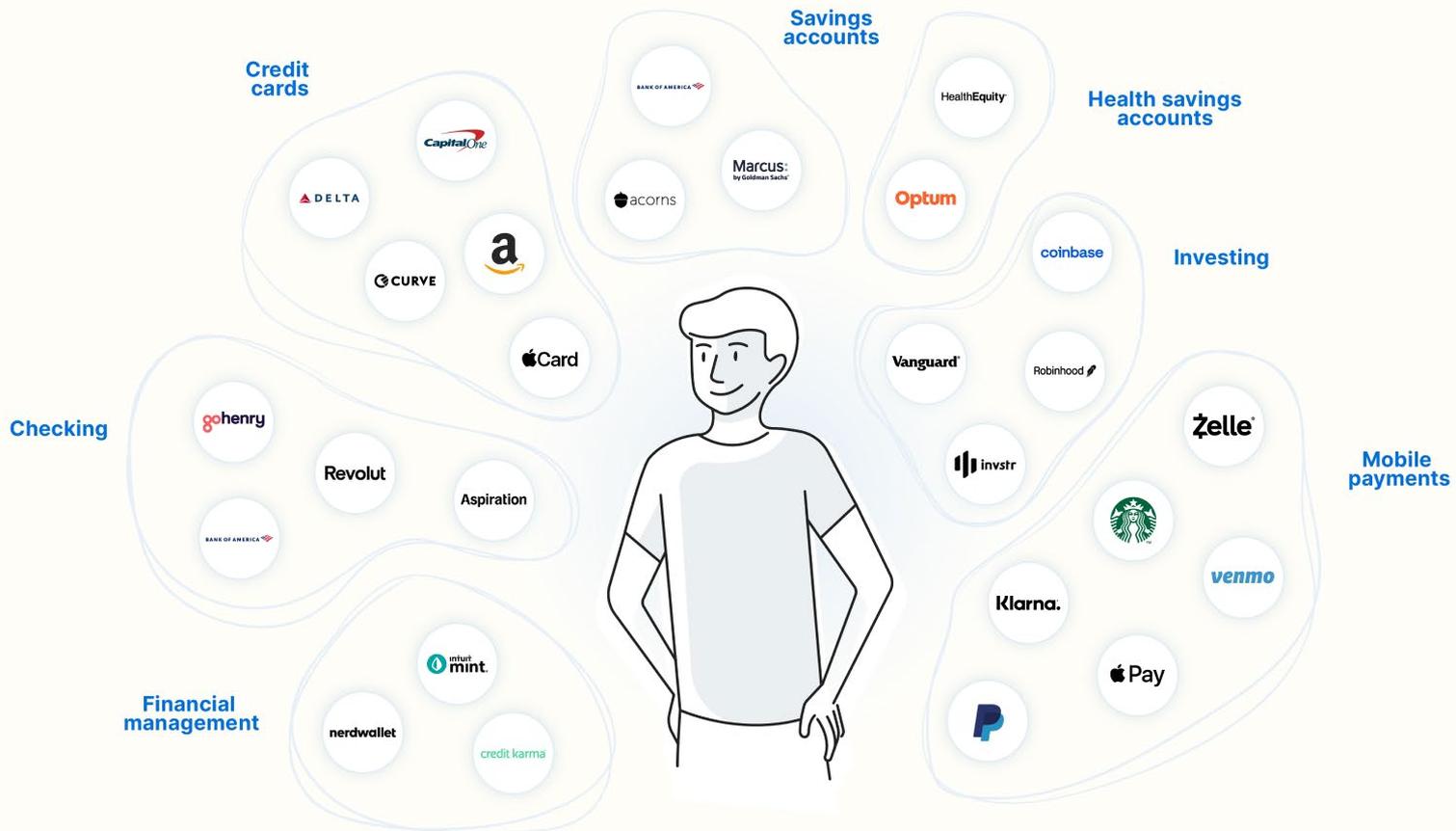
1985

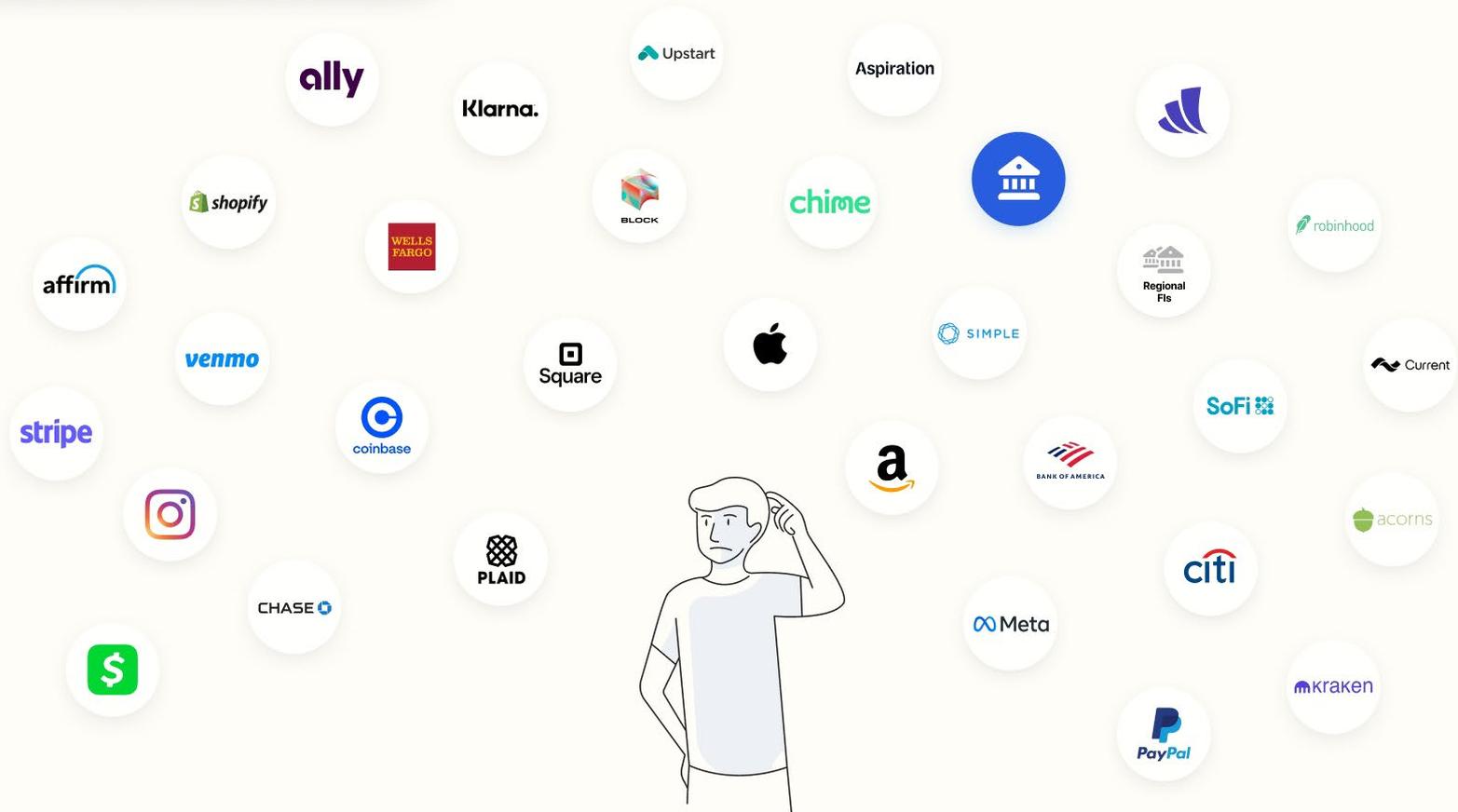


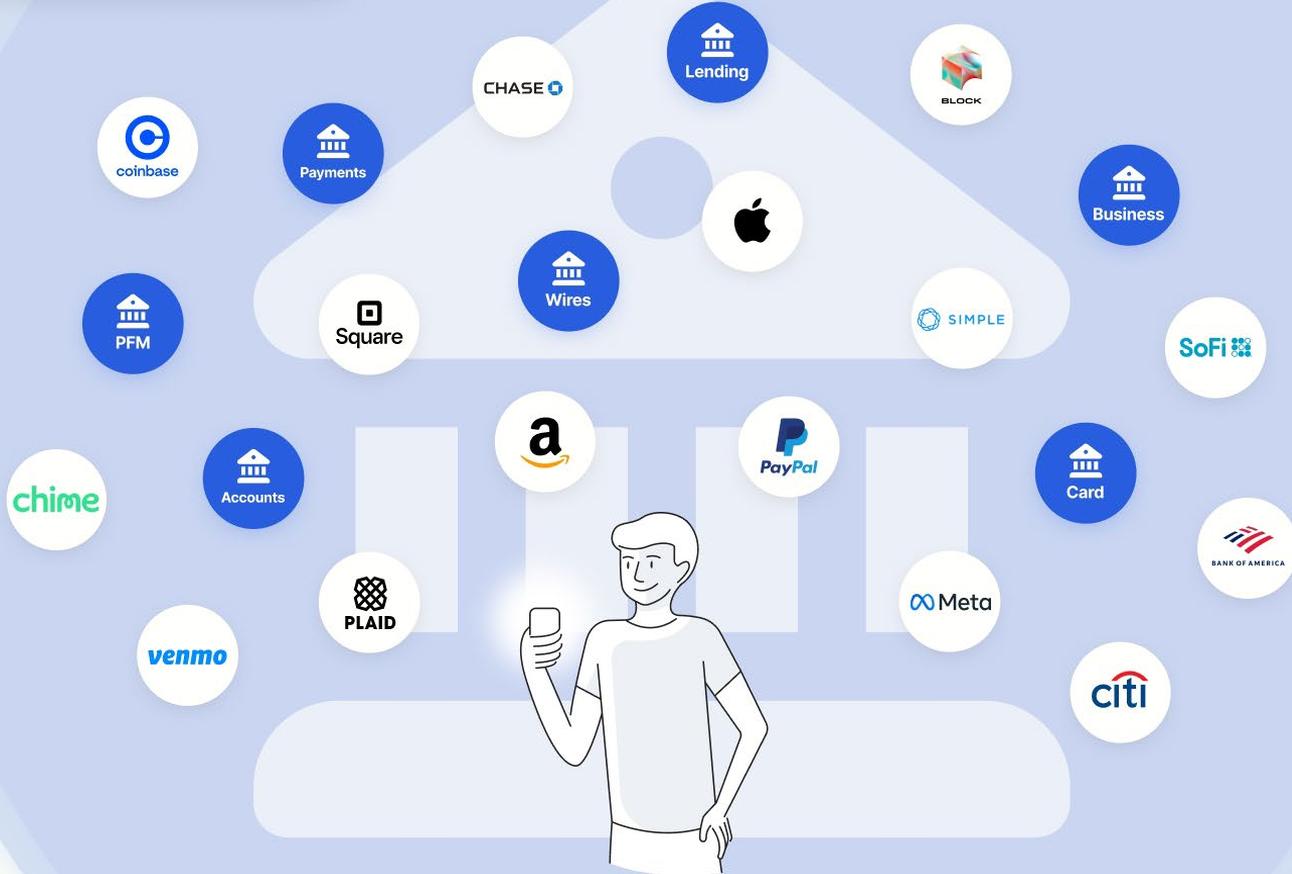


1989









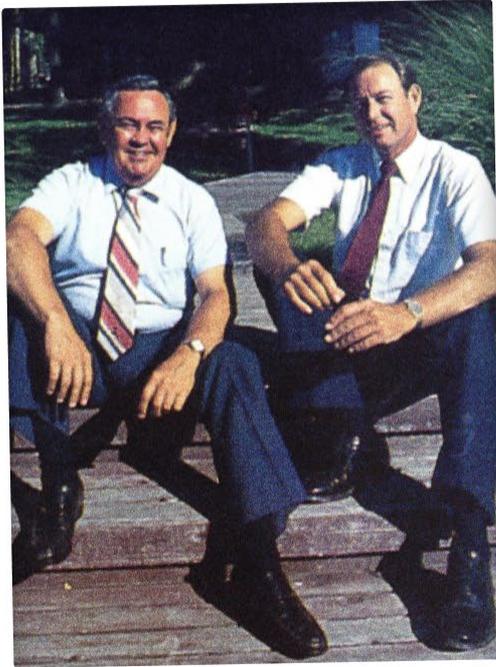


**Finicity**<sup>®</sup>

 **akoya**<sup>®</sup>

 **ENVESTNET**  
**Yodlee**

 **PLAID**



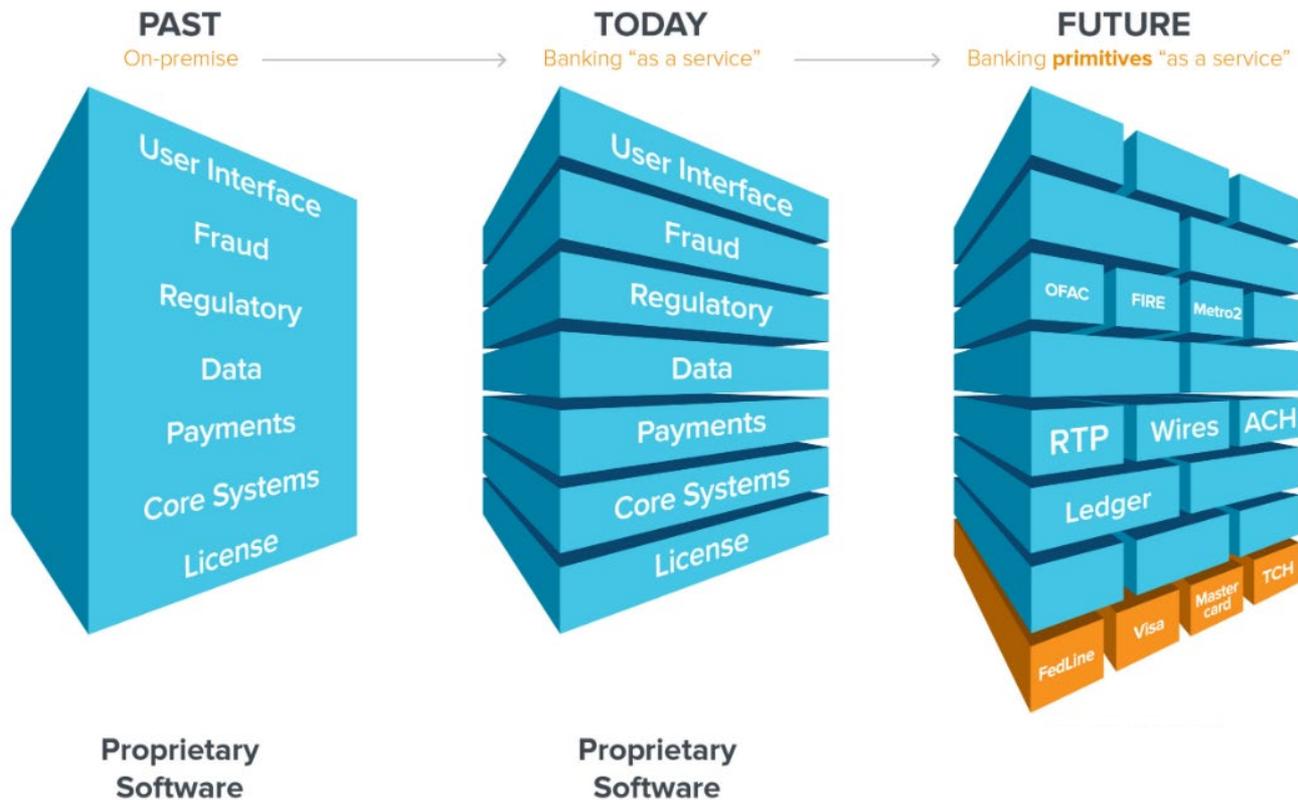
Jack + Jerry  
Circa 1989

**The future must  
be built before it  
can be bought.**

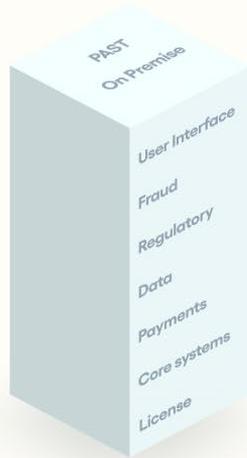


# THE REALITY

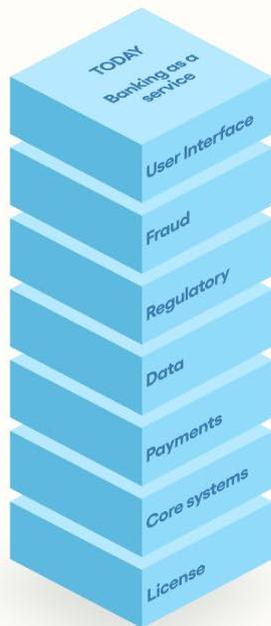
THE UNBUNDLING OF BANKING AND WHAT IT MEANS



## PAST



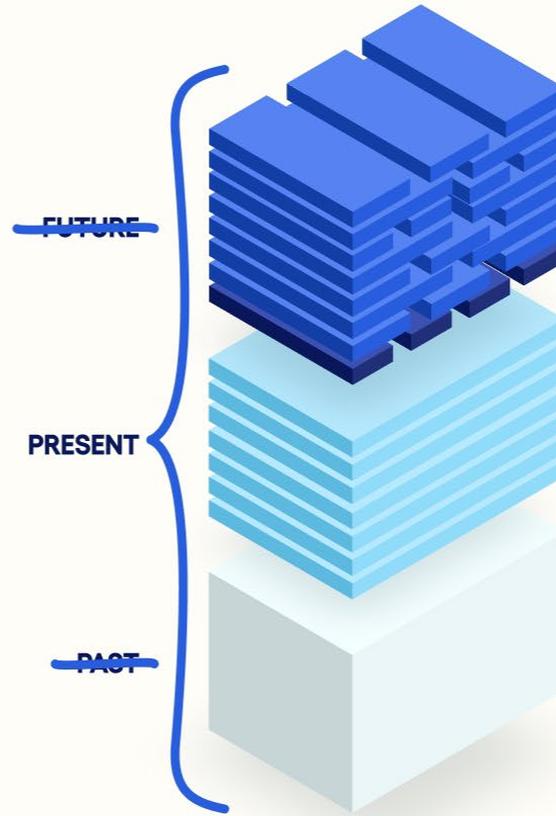
## PRESENT

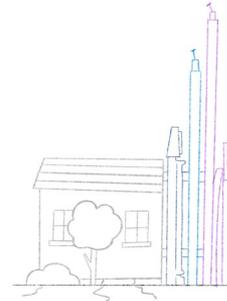
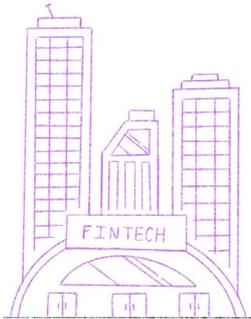
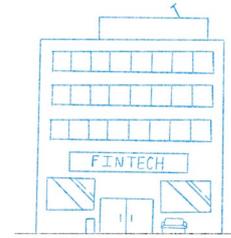


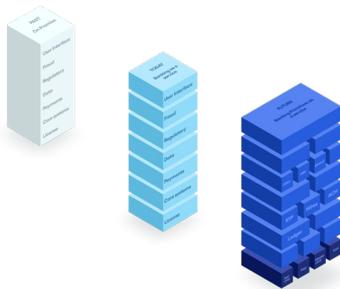
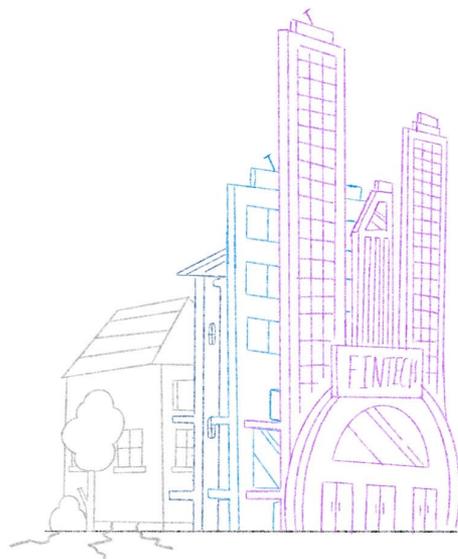
## FUTURE

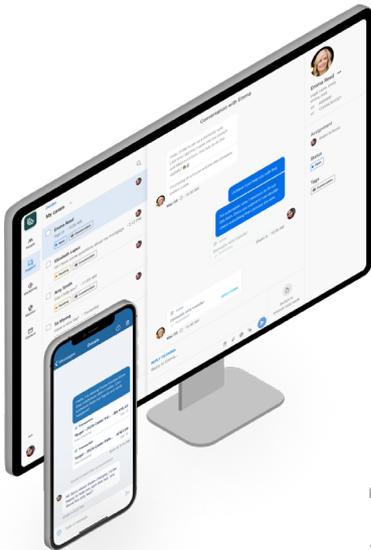


The "future" is still  
being built on past  
technology.









**400k**  
active users



**7.2 million**  
active users

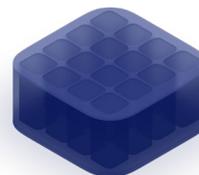
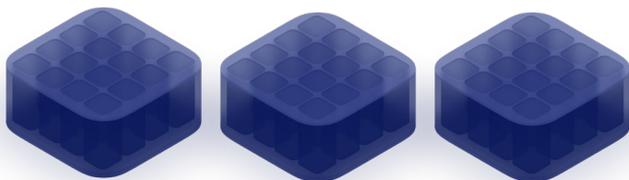
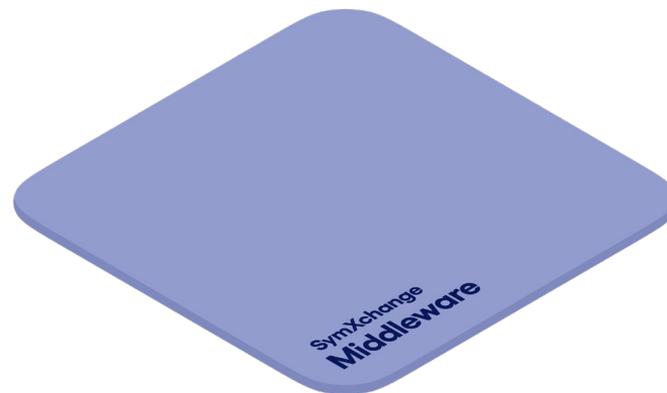
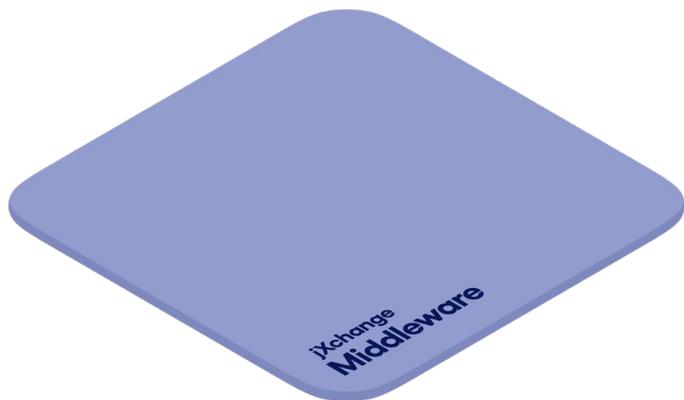


2018

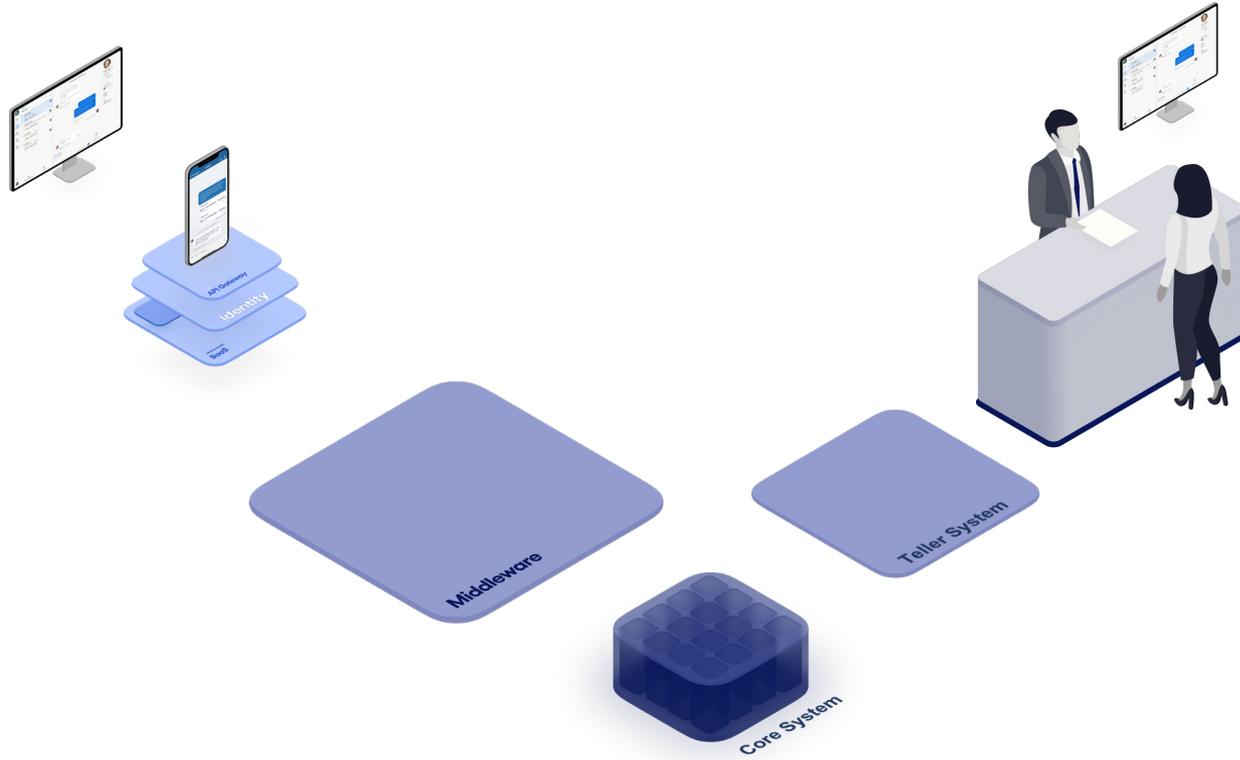


Today

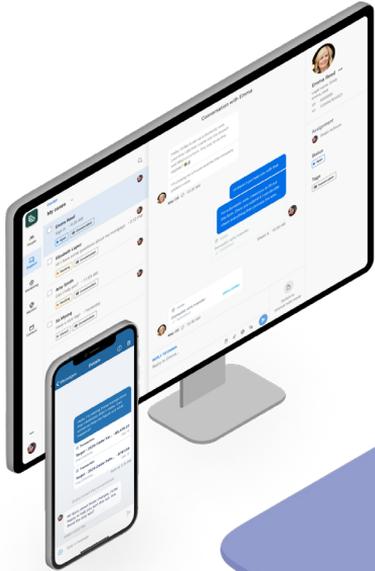
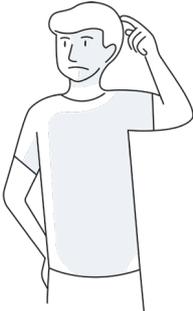
# When Jack Henry Acquired Banno



# Bifurcated Customer and FI Experience



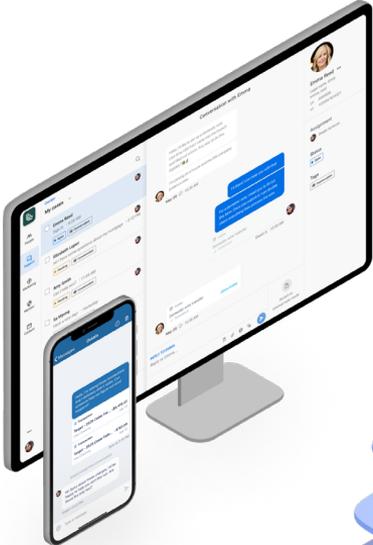
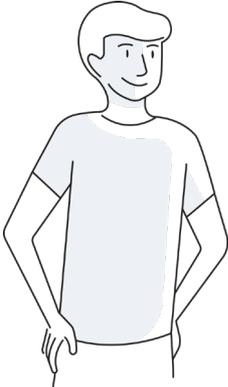
We had to figure out how to solve for digital service, relationships, and trust in the modern era.



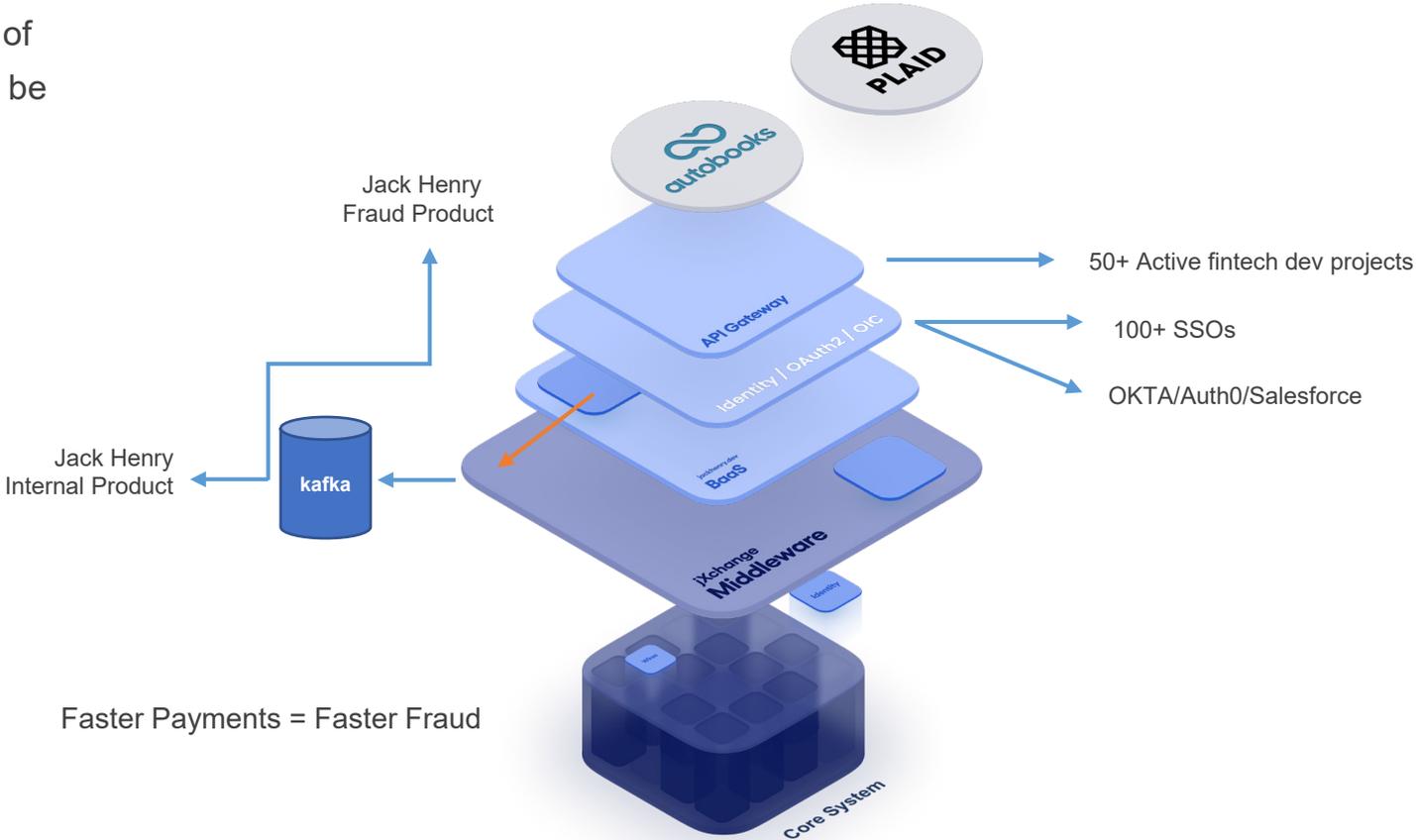
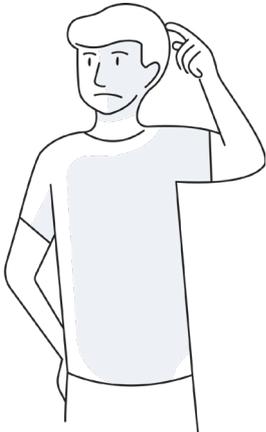
1989



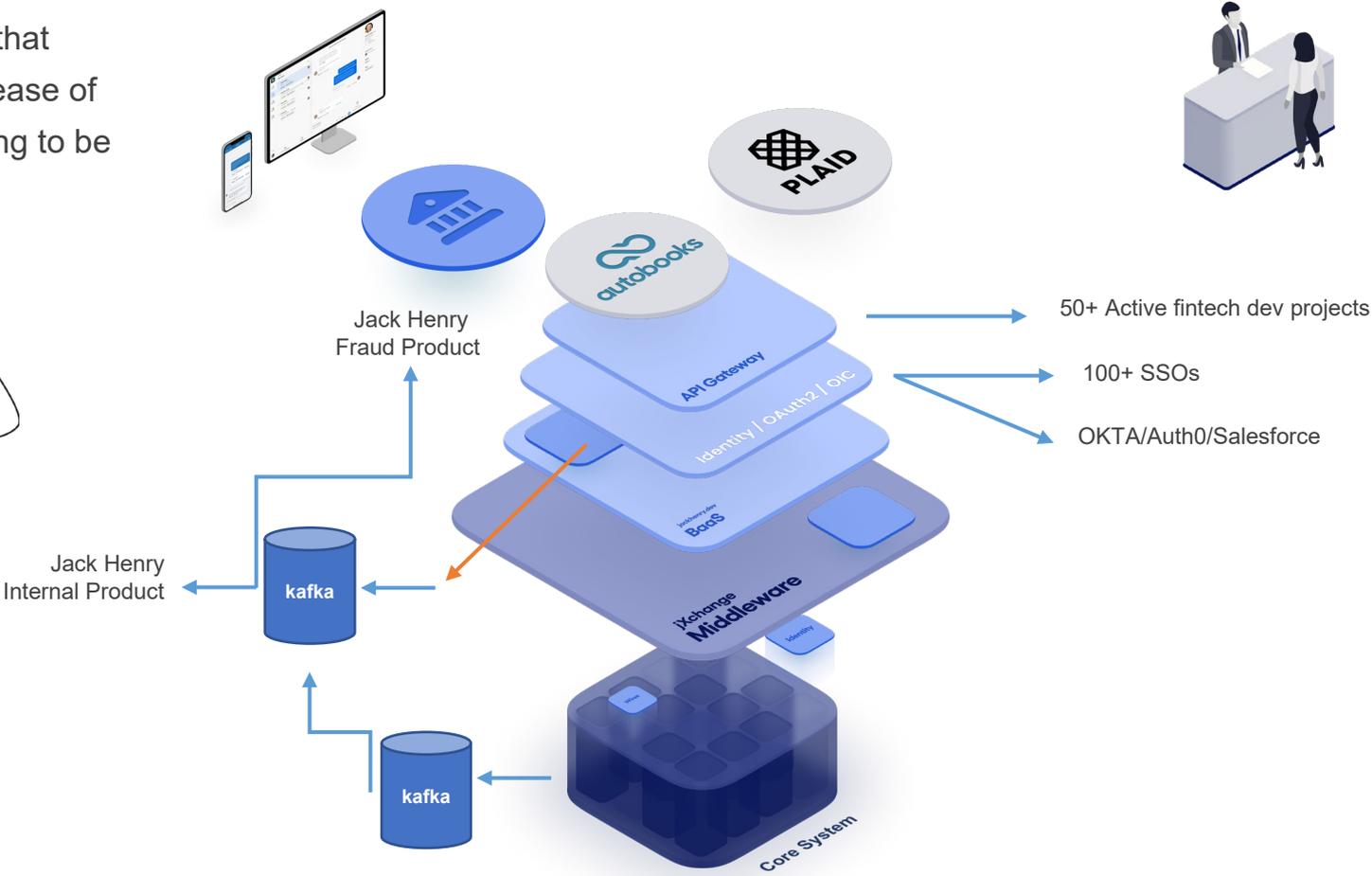
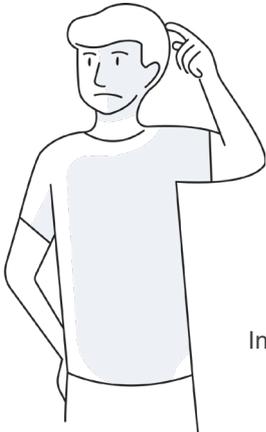
We really believed that open banking and ease of integration was going to be a big deal.



We really believed that open banking and ease of integration was going to be a big deal.

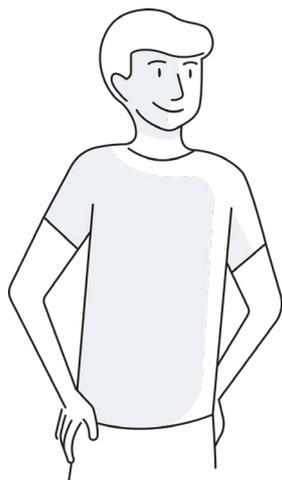


We really believed that open banking and ease of integration was going to be a big deal.



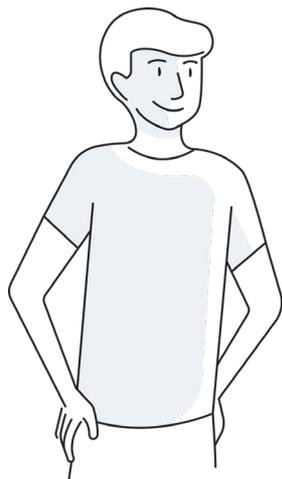
jackhenry.dev

jackhenry.design



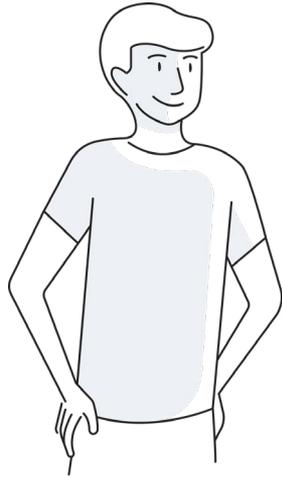
jackhenry.dev

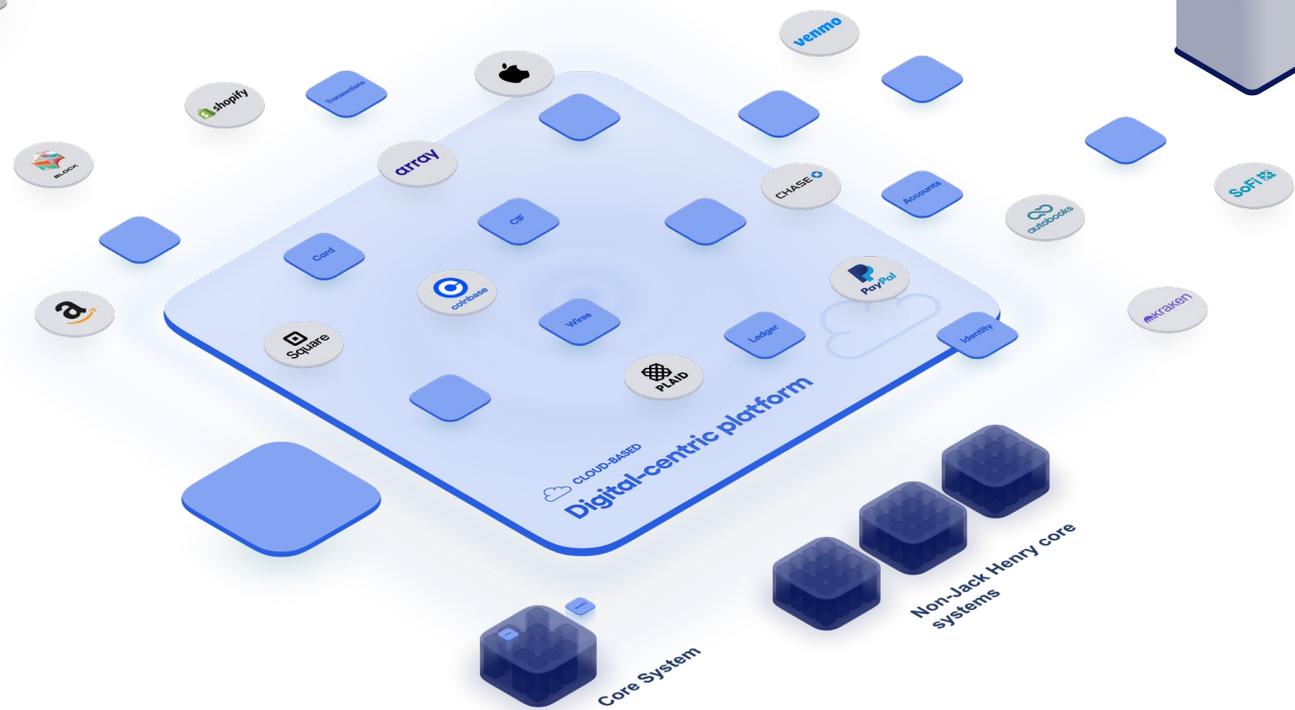
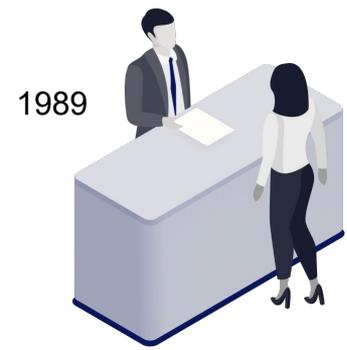
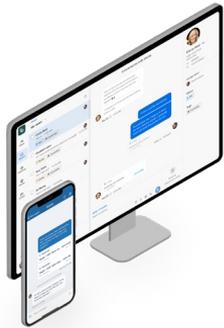
jackhenry.design

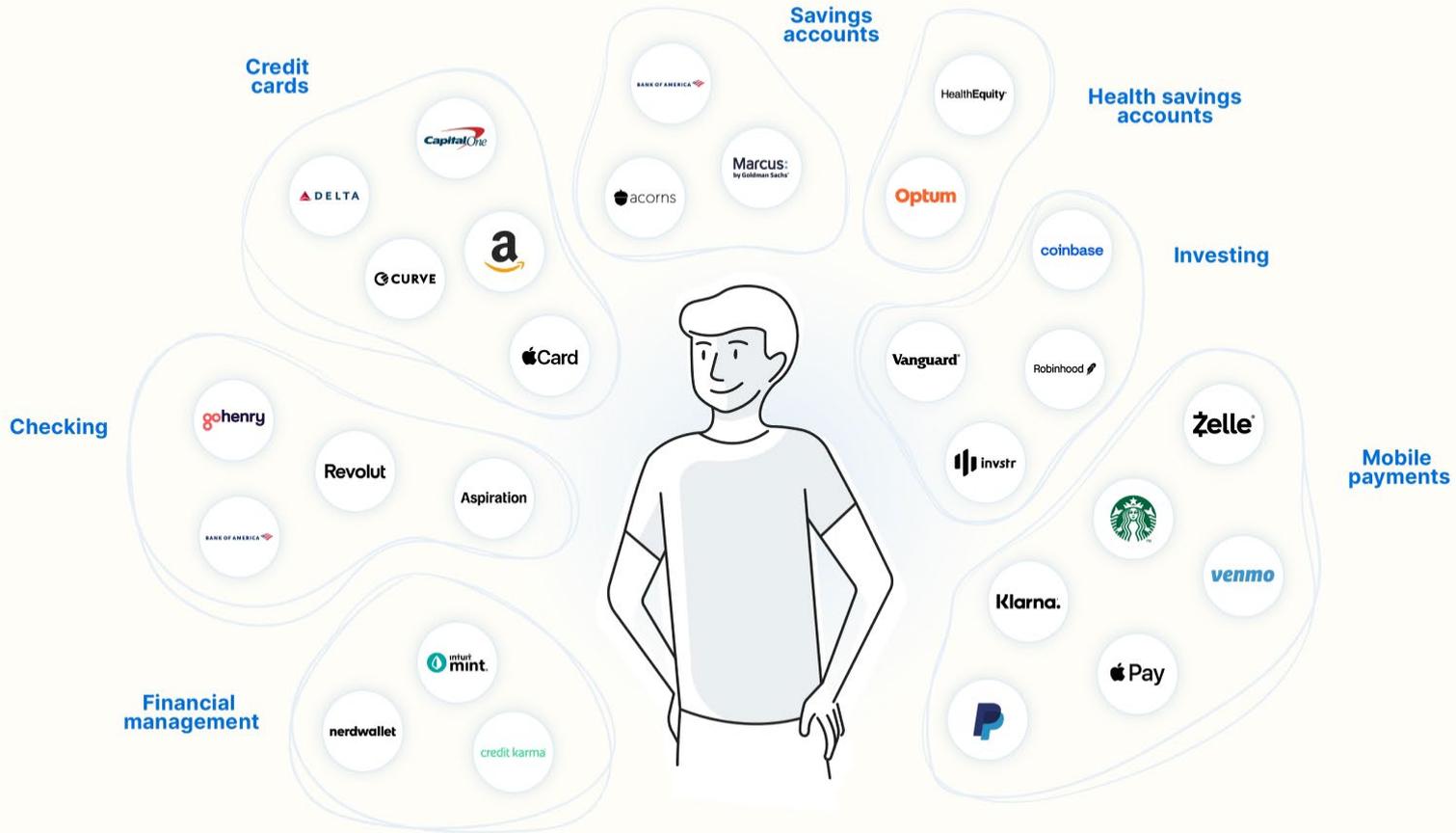


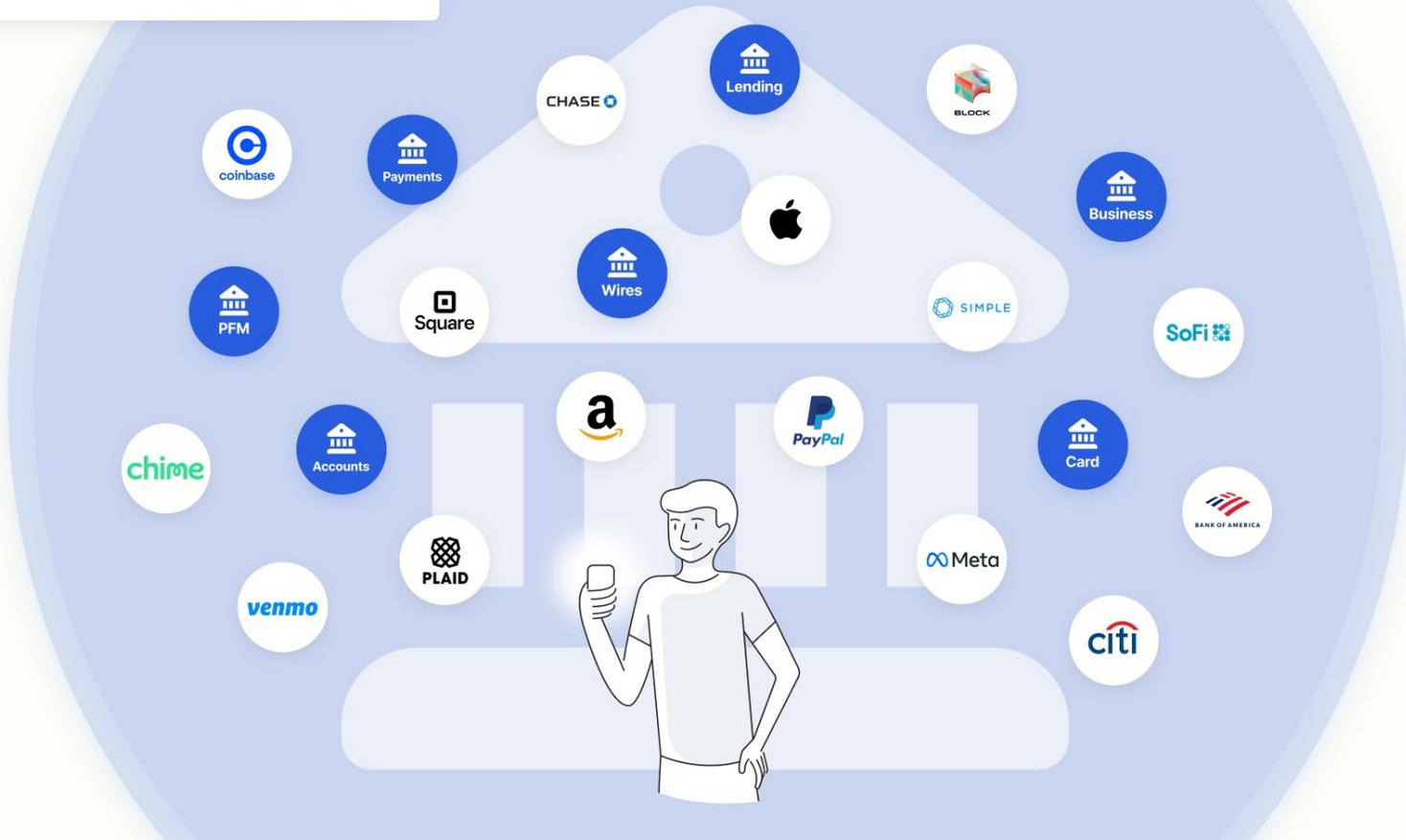
jackhenry.dev

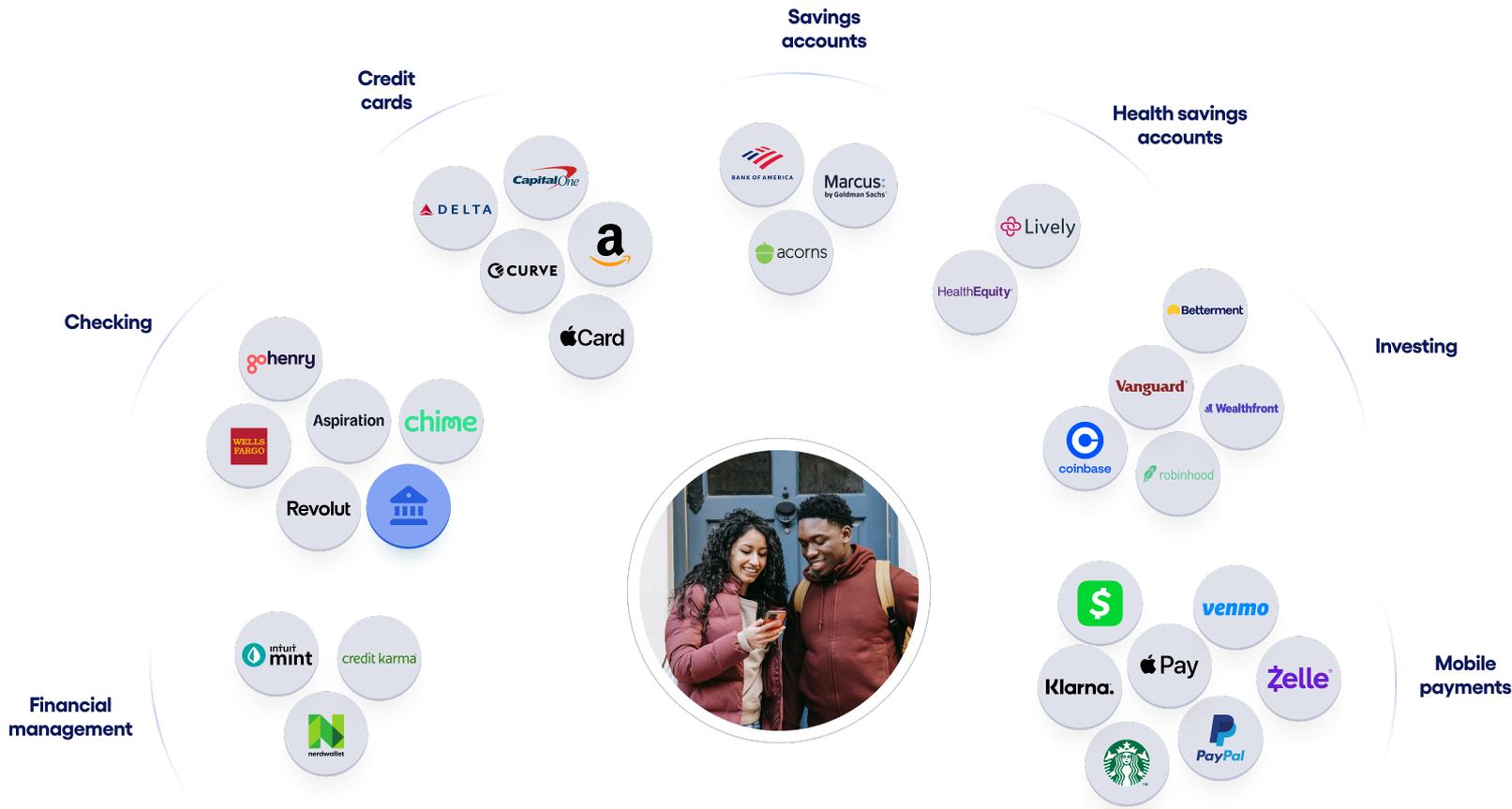
jackhenry.design









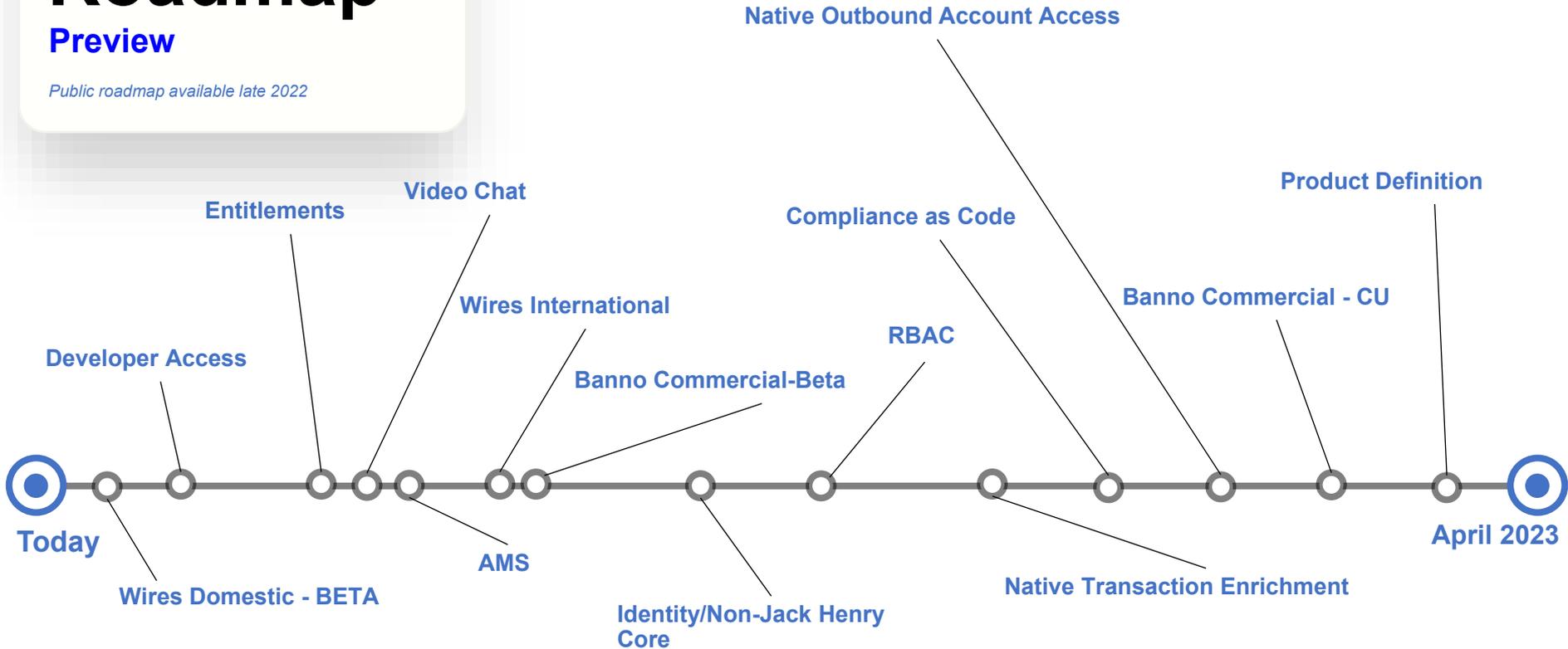




# Roadmap

## Preview

Public roadmap available late 2022





# QUESTIONS

# MAKING WAVES

— 2022 INVESTOR DAY

Demand Environment Overview

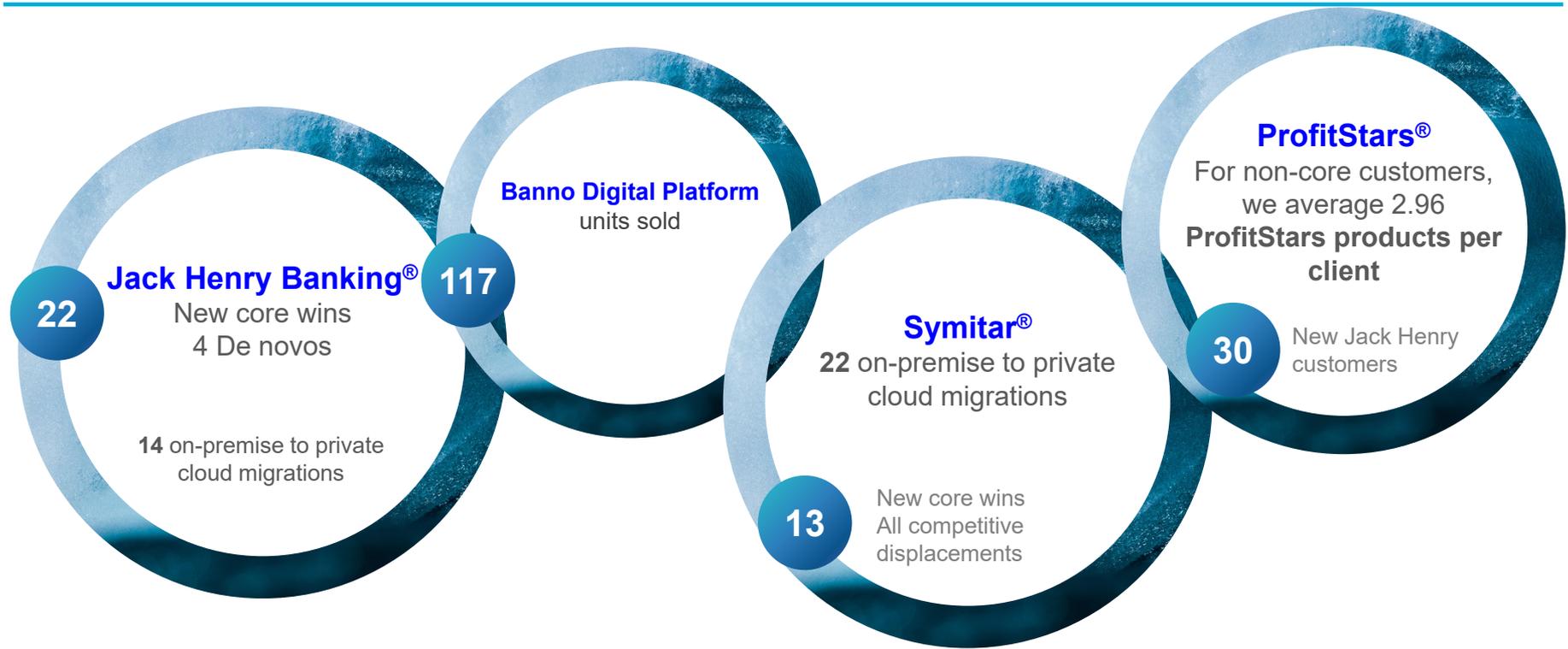
David Foss | Board Chair and Chief Executive Officer

A hand holding a magnifying glass over a landscape, with a white circular overlay containing text. The background is a blurred landscape with a body of water and hills under a blue sky. The magnifying glass is held over a cityscape, which is visible through the lens. The white circle is on the left side of the image, and the text is inside it.

# Agenda

- ▶ Sales Highlights
- ▶ Industry Report
- ▶ Growth Strategies for Clients
- ▶ Marketing Highlights
- ▶ Closing

# Sales Highlights Year-to-Date





Replenishing and building our sales pipeline despite record sales achievements



Ensuring all three brands exceed their respective quotas – continuous tracking



Early involvement in RFP process – consultant collaboration & engagement

## Sales Performance



Closing over half of all de novo banks – ensuring we are engaged early



Averaging at least 13 new core wins per quarter – competitive displacements not migrations



Increasing client/prospect attendance at all Jack Henry educational and executive events

# 2022 Technology Plans and Spending

Improving **efficiency** and acountholder experience are among the top three **technology priorities** for both banks and credit unions.



FIs realize that their **vendor relationships** are critical to their ability to **innovate, digitally transform, and deploy new technologies.**



**Digital Account Opening** continues to be a **top focus** for new system selections/replacements and a growing percentage of banks and credit unions plan to **enhance digital loan origination.**

Source: Cornerstone Advisors, What's Going on in Banking 2022

# FI Technology Spending 2022

How will your institution's tech spending change in the upcoming year compared to the prior year?

	Banks			Credit Unions		
	2020	2021	2022	2020	2021	2022
Significantly higher (>10% higher)	16%	22%	23%	25%	19%	25%
Somewhat higher (1% - 10% higher)	56%	51%	60%	63%	58%	61%
No change	19%	22%	14%	6%	15%	12%
Somewhat lower (1% - 10% lower)	9%	5%	2%	5%	5%	2%
Significantly lower (>10%)	0%	1%	1%	1%	2%	0%

Source: Cornerstone Advisors, What's Going on in Banking 2022

# FI Technology Priorities 2022

What are your institution's most important technology priorities for the coming year?

	Banks			Credit Unions		
	2020	2021	2022	2020	2021	2022
Improve customer/member experience/service delivery	67%	67%	61%	78%	70%	36%
Get more value from tech and vendor relationships	51%	53%	43%	34%	43%	36%
Improve efficiency	36%	41%	41%	47%	40%	69%
Invest in new systems	29%	30%	28%	31%	30%	32%
Increase revenue generation opportunities	17%	25%	23%	17%	31%	29%
Better address fraud and risk management	15%	13%	23%	13%	16%	18%
Pursue partnerships with fintech startups	NA	5%	15%	NA	9%	23%

Source: Cornerstone Advisors, What's Going on in Banking 2022

# Growth Strategies for the Future

## Jack Henry Lending

Jack Henry Lending™ offers a seamless lending experience that incorporates all-digital loan origination, decisioning, and portfolio management workflows.

## Jack Henry Digital™

Banno Digital Platform™ coupled with Cash Management and Personal Financial Management provides a complete digital ecosystem.

## Jack Henry Payments™

Jack Henry has been critical in connecting core banking systems to real-time payment networks to prepare them for faster payments.

## Technology Modernization

Community financial institutions need modern, next-generation technology that enables openness and flexibility, optionality, and easy integration of banking components or services.

## Financial Crimes and Fraud

Jack Henry helps protect clients by leveraging advanced technologies and unique experience and insights that combat current and emerging financial crimes and fraud threats.

# 7.2M+

Banno Digital Monthly Users

# 850+

Third Party Point Integrations

# 60%+

of all FIs (banks and credit unions) using the RTP network are connected through Jack Henry's payment platform

# Marketing Media Update



Reach

**53M+**



Social Media Engagement

**26%**



Podcasts and Articles

**36+**

## Technology Modernization for Future-Ready Financial Services

**jack henry™**



# Summary

---



Highly engaged sales force



Attractive spending environment



Robust sales pipeline



Technology strategy that resonates with market



Long track record of success

# Questions

# Q&A Session



Thank you for your  
interest in Jack Henry!