

# Jack Henry Investor Day

03/01



# forward-looking statements

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This presentation contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Statements that are not historical facts, including those concerning future operations, prospects, business growth, financial outlook, events, objectives, strategies, or trends, constitute forward-looking statements. Like any statement about the future, these statements are subject to a number of factors and risks which could cause actual results to differ materially from those which we anticipate. For more details about factors and risks that may impact our business, please refer to the sections in our 10-K and 10-Q entitled Risk Factors and Forward-Looking Statements. Except as required by law, we undertake no obligation to update or revise any forward-looking statements or other information in this presentation as a result of new information, future events, or otherwise.

## non-gaap measures

This presentation will reference certain non-GAAP financial information. A description and reconciliation of non-GAAP measures presented here is included in the Appendix at the end of the presentation.

# Agenda

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Welcome & Introductions

State of Our Company

The State of AI & Data

Break

Update on New Jack Henry Solutions

Financial Performance & Outlook

Q&A Session

Vance Sherard

Greg Adelson

Keith Fulton

Ben Metz

Mimi Carsley

Reception to Follow





# Powering the Technology Evolution of Banks and Credit Unions

Greg Adelson, President & CEO



# Powering the Technology Evolution of Banks and Credit Unions

- **Our Foundation**

Building on 50 years

- **FY26 Highlights**

Delivering results

- **Key Differentiators**

Culture, service, innovation,  
strategy, execution

# foundation



# Our foundation

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## 50 year anniversary

Since our founding in 1976, Jack Henry has always:

- Maintained a people-first culture.
- Focused on helping community and regional financial institutions thrive in the communities they serve.
- Delivered industry-leading service to our clients with a 'doing the right thing and whatever it takes approach'.

**"Our clients are not in business to make Jack Henry successful; we are in business to make them successful!"**

— Jack Henry



**Founders Jack Henry & Jerry Hall**

# The Four Tenets

Said simply. Lived daily.

## Transparency

Candid and open communication.

## Consistency

Similar and repeatable processes.

## Collaboration

Working together unselfishly toward a common goal.

## Communication

Information flowing through a variety of mediums.

# The Jack Henry Way

A cultural model of service and leadership

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## Championing People

A work environment that ensures we can all do our best work

## Elevating Service

Our commitment to one another, our customers, and our shareholders

## Driving Results

How we execute against our strategy



# Our pillars of success

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Our strategy serves three constituents



## Associates

---

People-first mindset helps to create an industry leading culture.



## Clients

---

99%+ core client retention (outside of M&A) from industry leading service teams.



## Shareholders

---

22 consecutive years of dividend increases and increasing shareholder return.

# fy26 highlights



# FY26 Financial Performance: Delivering Results

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## Non-GAAP REVENUE GROWTH

**7.3%**

Beat initial guidance  
of 5.8%–7.0%

## Non-GAAP MARGIN EXPANSION

**92 bps**

Beat initial guidance  
of 20–40 bps

## ROIC

**23.2%**

Continued strong  
capital efficiency

## FREE CASH FLOW CONVERSION

Excl asset sales

**100.7%**

Very strong cash  
generation

## GAAP EPS

**\$6.98**

Beat initial guidance  
of \$6.30–\$6.47

**Disciplined approach. Strong execution.**



# FY26 sales performance

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## RECORD NEW CORE WINS

# 58

competitive core wins

Beating FY26 51 and FY24 57

## GOING UP MARKET

# 14

FIs with more than \$1B in assets

45 >\$1B wins the past 3 fiscal years

## LARGEST NEW BANK IN COMPANY HISTORY

# \$9.2B

In assets

Includes 1.5M accounts

## TRIFECTA WINS

# 59%

Includes core, digital & card

FY25 was 39%

## Building momentum & driving future growth



**Looking forward to Jack Henry Connect conference**  
October 19-21, 2026    Kansas City, MO

# key differentiators



# Key Differentiators

Focusing on what makes us different, makes us successful.



## Culture

Associates are engaged; clients feel the difference.



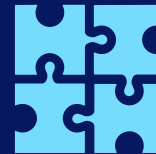
## Service

Relationships deepen trust and create durable retention.



## Innovation

Investment turns client needs into modern capability.



## Strategy

Focused choices connect where we invest to how clients grow.



## Execution

Operating discipline converts strategy into performance.

**culture**

# A culture where associates stay

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**95%**

Values

**86%**

Trust

**85%**

Belonging

**10.6 years**

Average tenure

**88%**

Intent to stay

**Jack Henry's Philosophy: do the right thing, do whatever it takes, and have fun!**

# Award-winning culture

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**Computerworld:** Best Places to Work in IT 2026

**Newsweek:** America's Most Responsible Companies 2026

**Forbes:** America's Best Companies 2026

**USA Today:** Top Workplaces 2026

**American Banker:** Best Places to Work in Financial Technology 2026



**Culture creates consistency for service, innovation and execution**

**service**

# Helping customers win!

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What clients and industry leaders say about partnering with Jack Henry

## INNOVATION THAT KEEPS CLIENTS COMPETITIVE

*"Jack Henry stood out as the **clear choice** because of its modern, integrated platform, open architecture, and public cloud-native services. It is a **forward-looking company**, and we're confident it will help us operate more efficiently, strengthen our digital capabilities, and deliver the experiences our customers expect."*

Robert E. Marling Jr. | Chairman & CEO | Woodforest Financial Group

## PAYMENTS BUILT FOR SMALL BUSINESS

*"Jack Henry's Tap2Local is **redefining small business** payments by equipping financial institutions with a modern, frictionless experience through an easy, hardware-free payment solution."*

Steve Johansson | Managing Director | FinTech Breakthrough

## FLEXIBILITY THAT ADAPTS TO CLIENT NEEDS

*"Jack Henry **understands our vision** and what it takes to cater to our members' diverse financial situations. Its **open platform** seamlessly integrates third-party solutions, enabling members to have the financial services they rely on, while easily adding new capabilities as needs change."*

Ray Springsteen | CEO | Abound Credit Union

## FASTER DETECTION. STRONGER PROTECTION.

*"Community banks need **modern, real-time tools** to keep pace with today's fraud and compliance challenges. Financial Crimes Defender™ gives our members greater visibility, faster detection, and more efficient investigations — helping them **better protect customers and their institutions**."*

Kevin Tweddle | Sr. Exec. VP | Independent Community Bankers of America

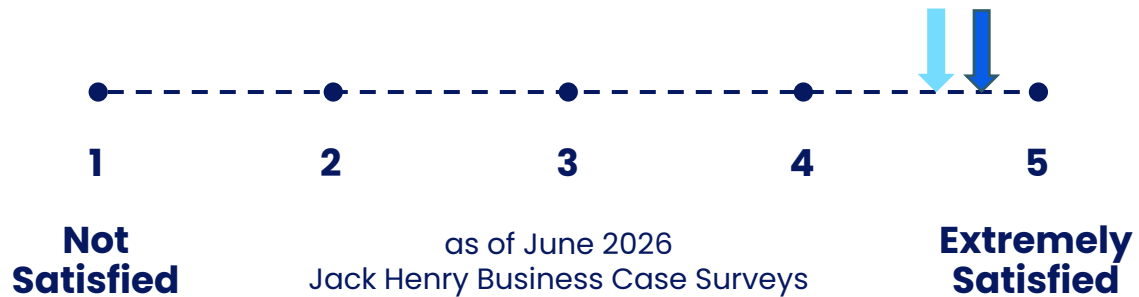
# Great customer service

4.61

Satisfaction  
with customer  
service  
experience

4.75

Satisfaction  
with customer  
service  
representative



**innovation**

# Investing where it matters most

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## R&D Expenditure

# 14–15%

of revenue, every year

**2026**     **\$358M**

2025     \$336M

2024     \$314M

*51 acquisitions over 50 years  
Demonstrated technology-building capability  
Open architecture: 1,000+ partners*

## Technology priorities

- Cloud based JH digital platform and components
- Artificial intelligence – efficiency and products
- Compliance and cybersecurity
- Digital banking & Treasury Management
- All payment solutions — card, SMB, embedded payments, faster payments, stablecoin, tokenized deposits
- Financial crimes technology
- Account opening and lending solutions

# JH Platform – Not Just a Core

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## TODAY'S DIGITAL CORES

- Introduce a new system of record
- Require migration or parallel systems
- Separate data models
- Limited capability set
- Another system to manage & secure

## JACK HENRY PLATFORM

- Use an existing core as system of record
- Capabilities work together
- Can be adopted over time
- Shared understanding of data
- Connect once

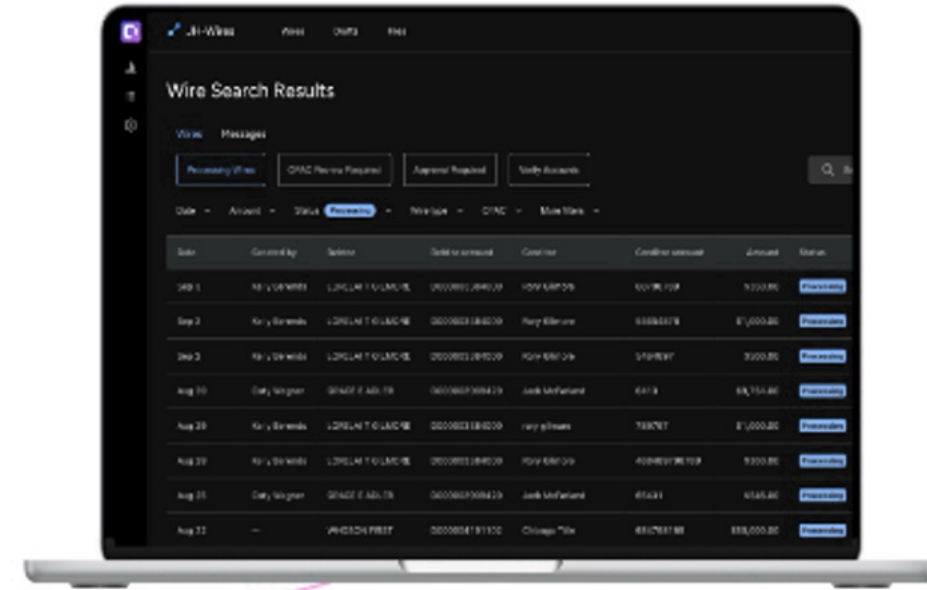


# Modern UI/UX for the Back Office

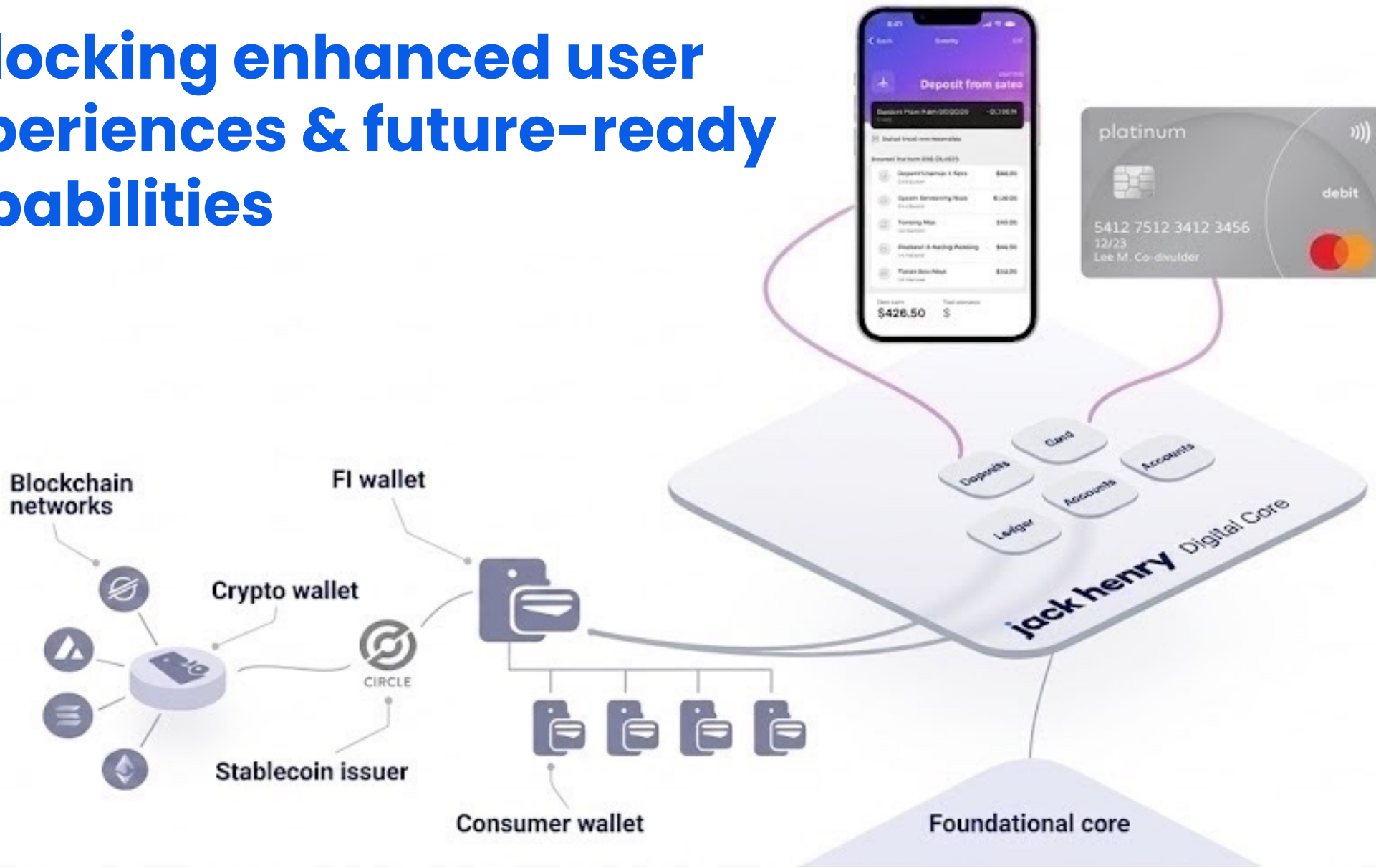
## Jack Henry Design System – V2

### Key features:

- Responsive, Intuitive Interface: optimal user experience across all desktops, tablets, and mobile devices.
- Powered by 100% native web components
- Fully ADA compliant, out of the box



# Unlocking enhanced user experiences & future-ready capabilities



## Tokenized Money

- Stablecoins (USDC)
- Tokenized deposits

## Bank Infrastructure

- Hybrid Ledger
- Open APIs
- Core integration

## Use Cases

- Cross-border payments
- Treasury management
- Liquidity oversight

**Helping financial institutions monetize emerging digital asset opportunities**

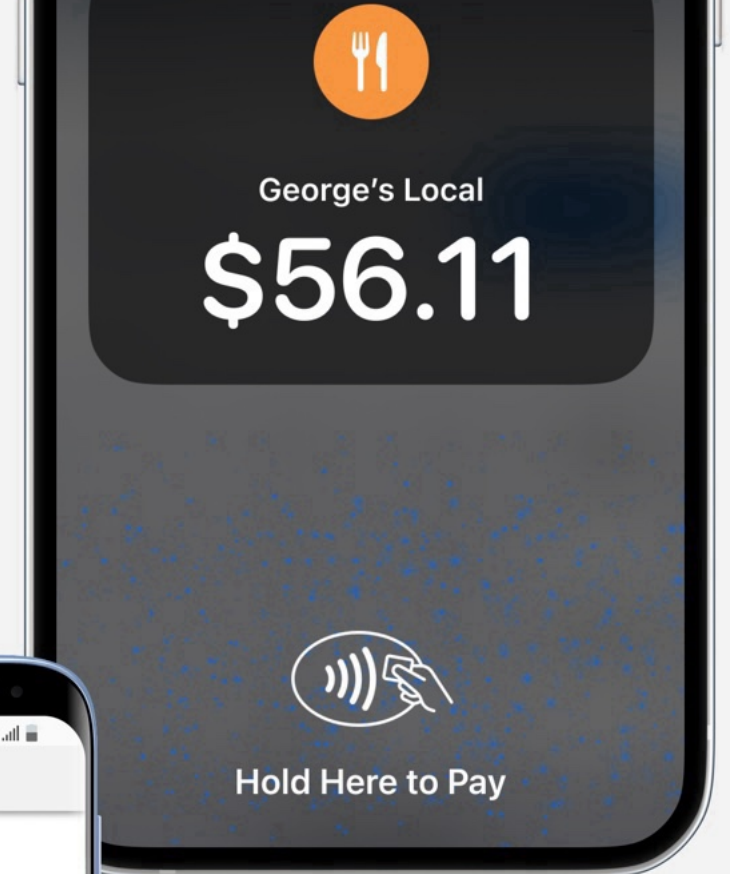
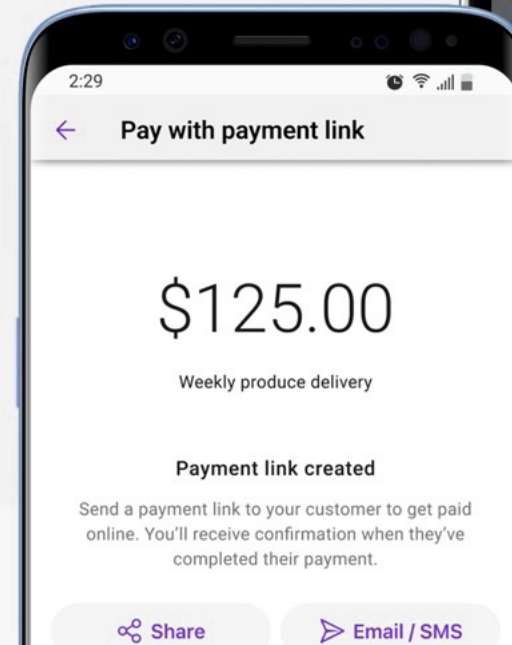
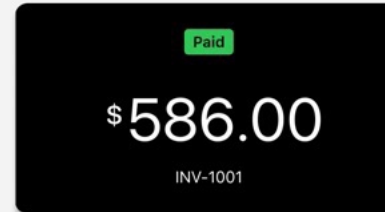
# Tap2Local Rollout

- Announced at Investor Day September 2024
- Full build out + certification began January 2025
- Closed Beta – October 2025
- Full phased rollout began November 2025

*Made available to all 1,000+ Banno customers!*



Named “**Small Business Payments Solution of the Year**” in 2026 FinTech Breakthrough Awards program!



**strategy**

# Key Strategic Priorities

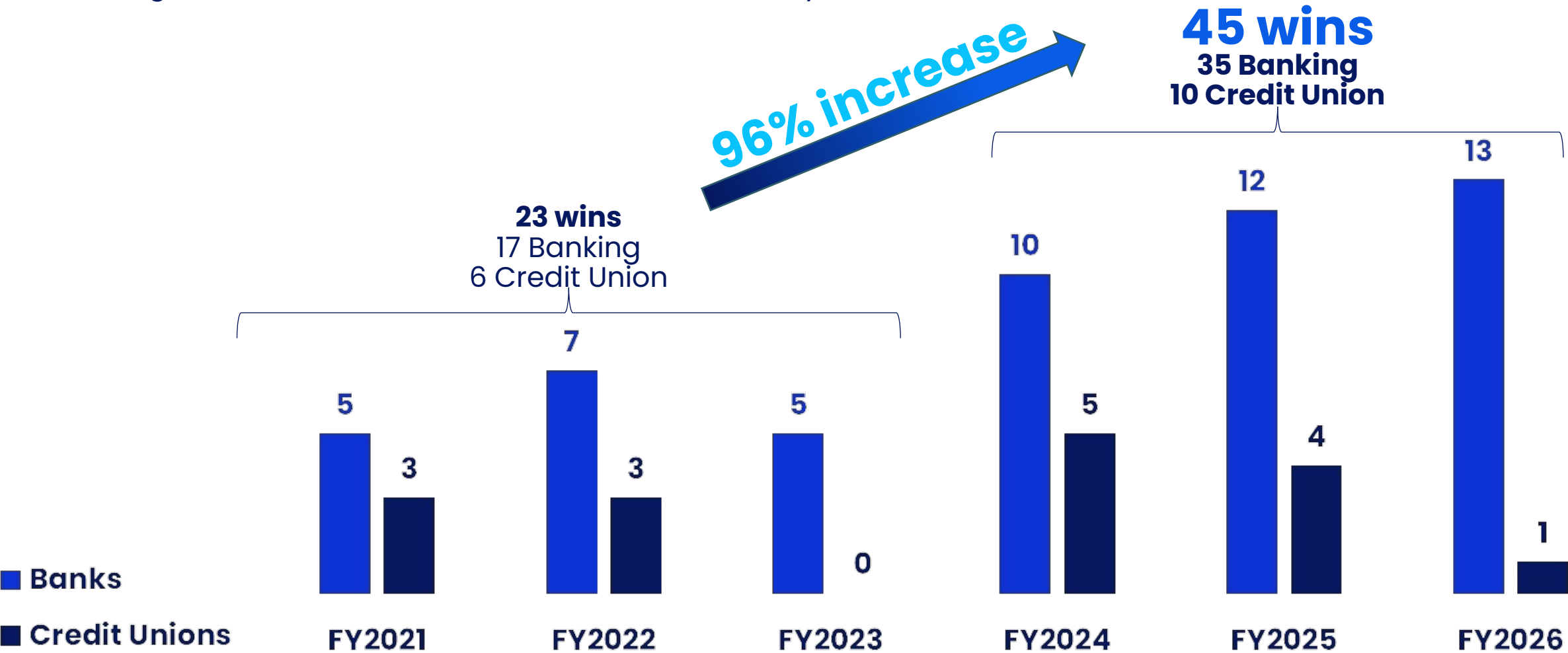
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# We're winning larger deals

Increasing >\$1B New Core Sales Wins over the last three years

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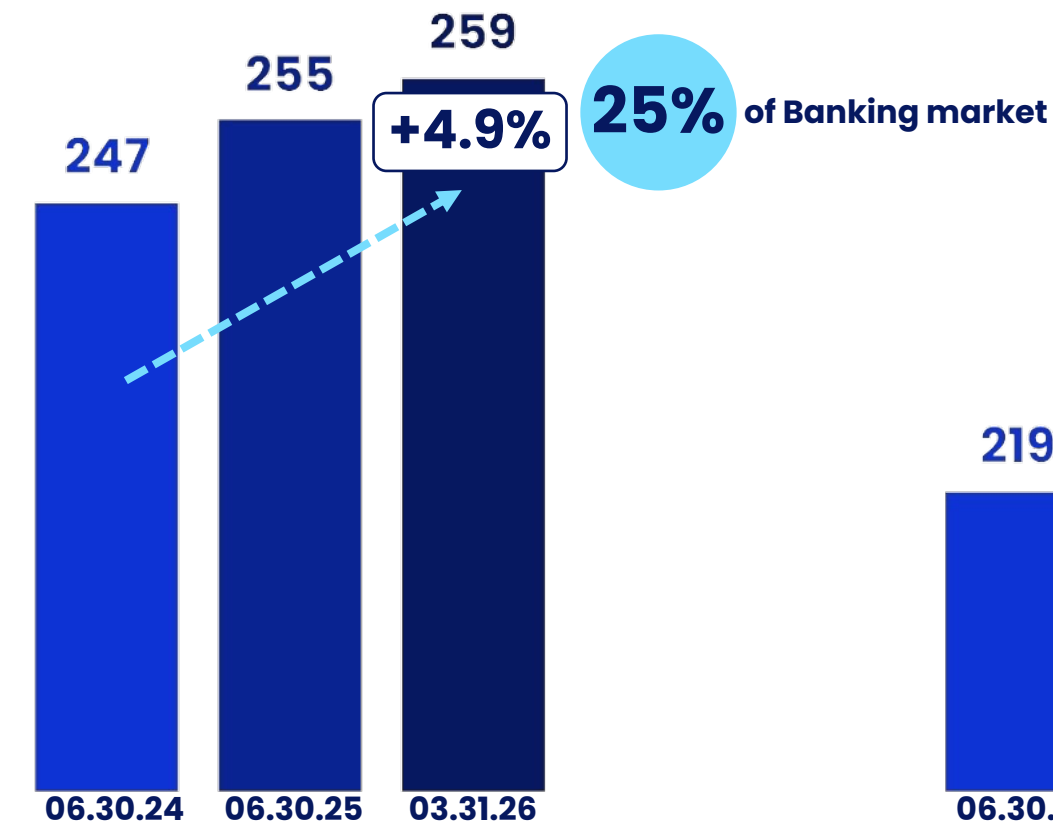
# We're moving up market

Our share of the >\$1B in assets market continues to increase, with room to grow

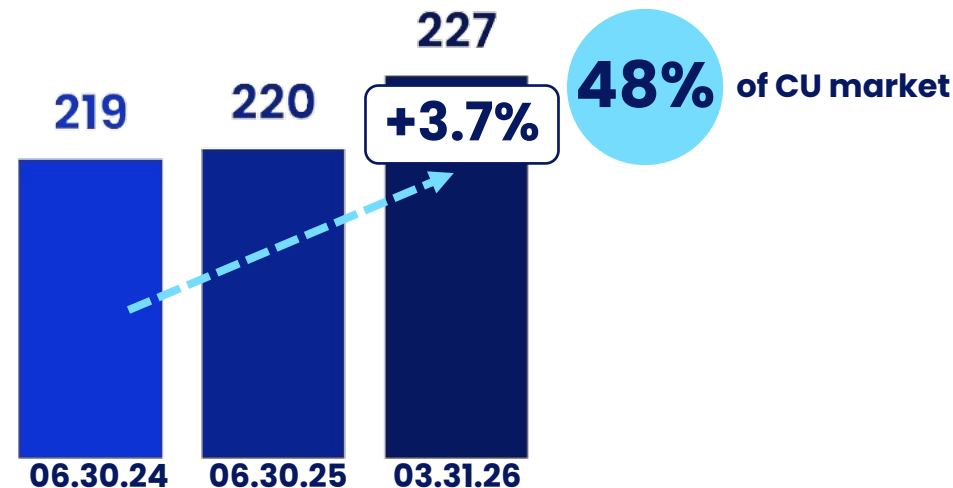
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32%

JH combined  
share of  
>\$1B market



**JH Banking Customers**  
> \$1B in assets



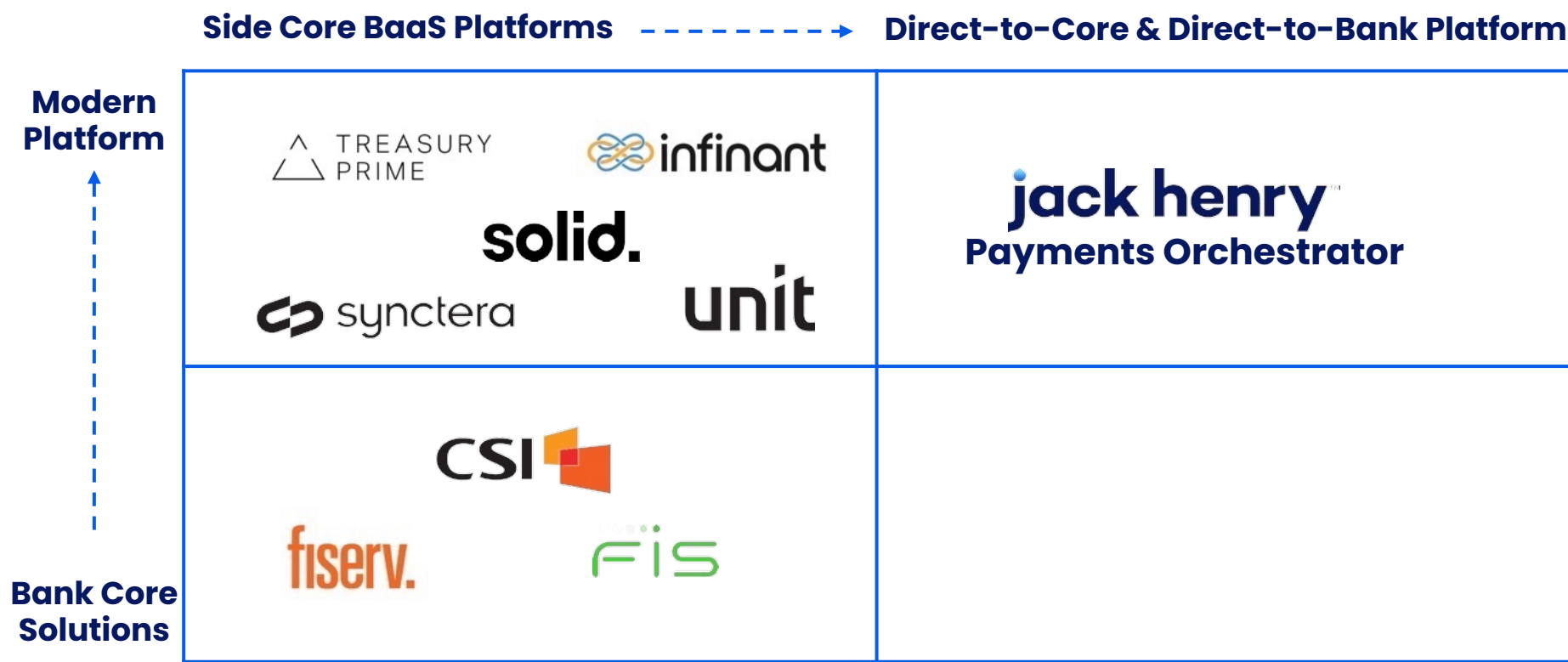
**JH Credit Union Customers**  
> \$1B in assets

Source: FDIC & NCUA as of 03.31.26. Market share percentage based on FI count

# A Winning Model – Payments as a Service

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Jack Henry Payments Orchestrator is the only modern API platform with a **direct-to-core solution** that eliminates reconciliation risk with a **single source of truth**, while also enabling direct-to-bank partnership with fintechs.



# What Does This Mean for Financial Institutions?

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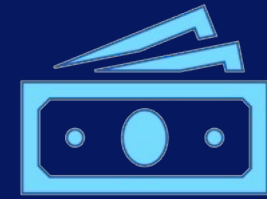
## Deposit growth

Increase deposits efficiently by being the bank of choice for embedded platforms.



## Lower cost of funds

Low cost of deposits from program accounts that support embedded payments.



## Non-interest income

Generate non-interest income from payment transactions and banking fees.

**execution**

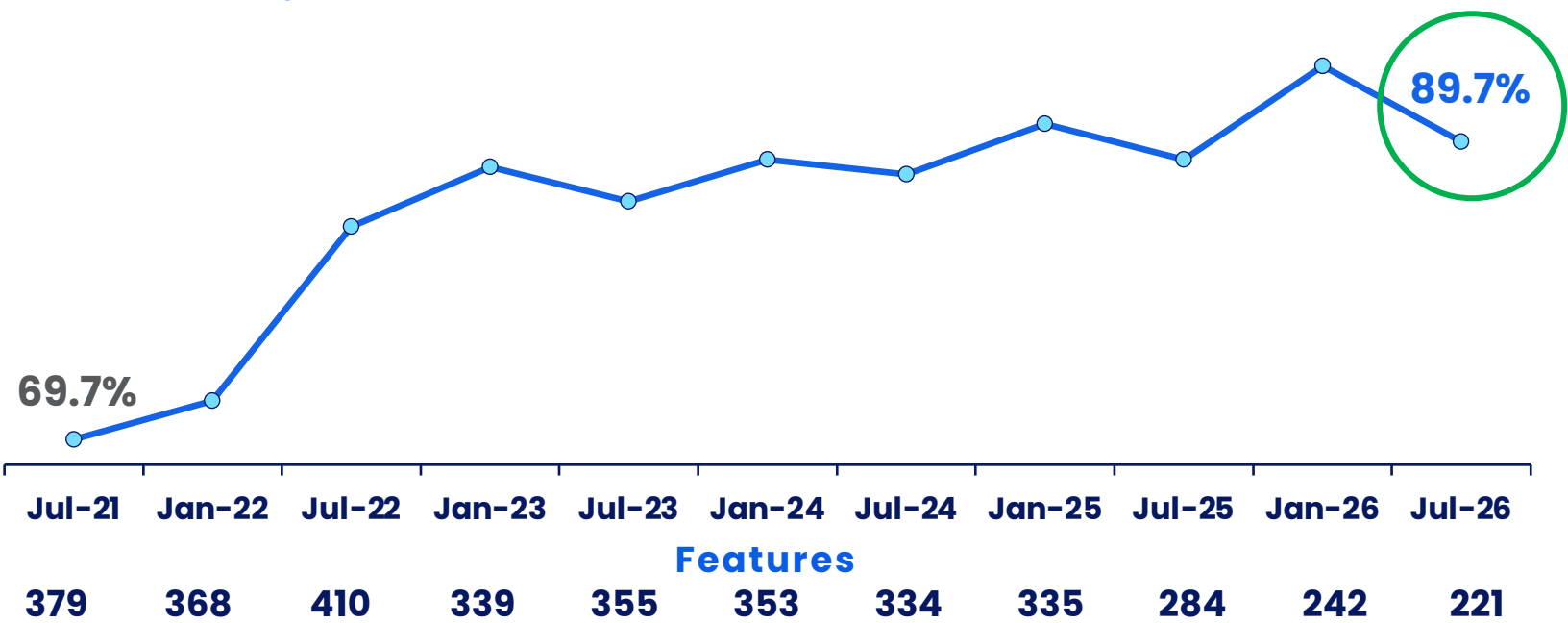
# 6-Month Roadmap Metrics

Roadmap Performance | JUL 2021 – JUL 2026

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## Roadmap Completion Trend

6-Month Reporting Cadence



### Snapshot



Scale  
**60+**

Product categories  
Breadth of roadmap coverage



Throughput  
**650**

Features per year  
Annual delivery volume



Performance  
**+28.7%**

Gain  
Jul '21 to Jul '26

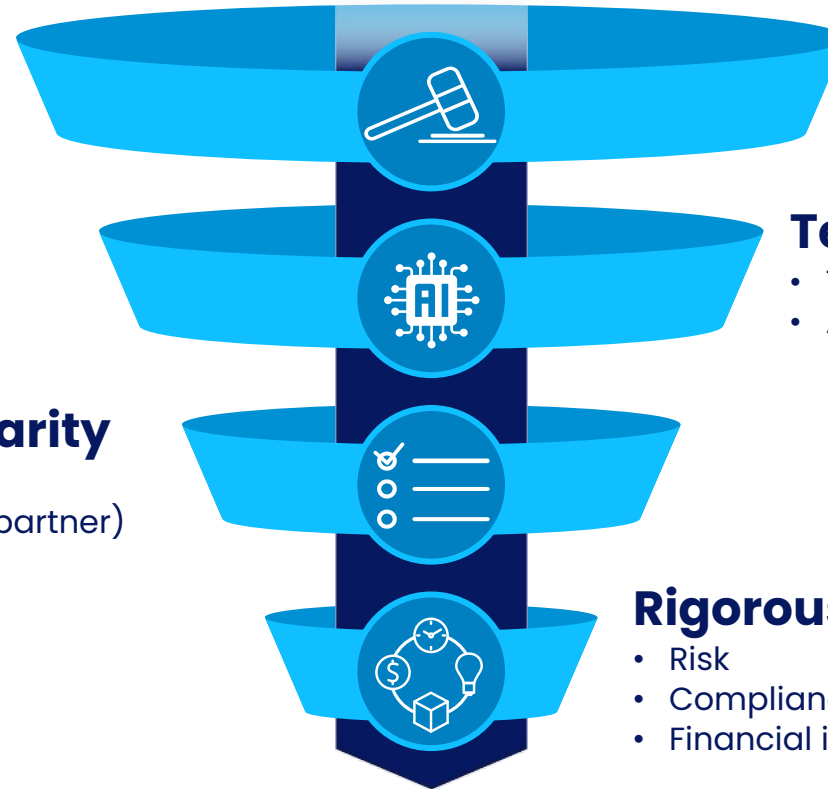
## Factors for Change

### Market/Client Demand

- Demand in the market
- Demand in the client base
- Customer impact

### Capability/Feature Parity

- Build/investment required
- Alternative solution (buy/sell/partner)



### Technology Debt

- Tech stack debt
- AI influence/impact

### Rigorous Prioritization

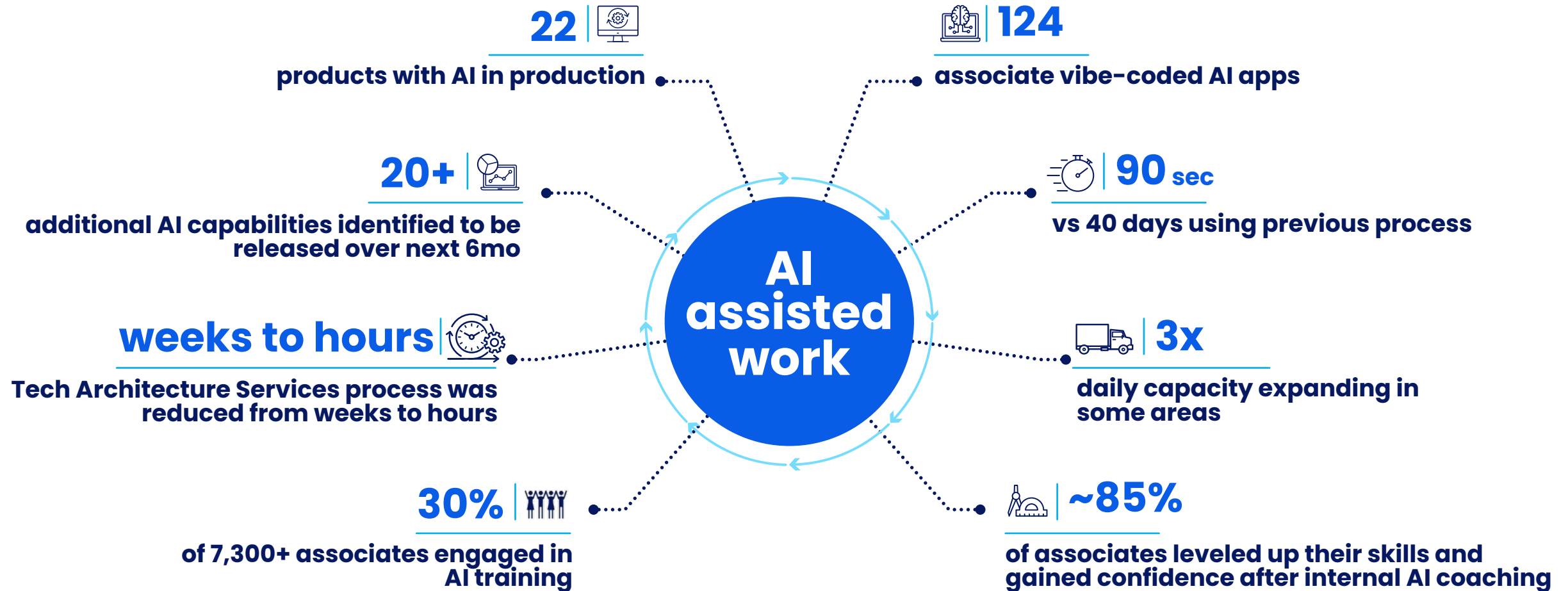
- Risk
- Compliance
- Financial impact

18

Products actively moving through retirement  
2025–current

# AI is Improving Execution Across Jack Henry

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# Frontier AI: From early access to remediation

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## Early Access

### Task Force & Access

Formed a specialized cross-functional task force to join Project Glasswing, securing early access to Mythos Preview and Mythos 5.



## Phased Scale

### Scanning Pipeline

Partnered with the Glasswing Consortium and Google on a phased roadmap to build Jack Henry's AI Vulnerability Scanning and Remediation Pipeline.



## Developer Action

### Engineer Remediation

Published detected vulnerabilities into GitHub for developer-led validation and remediation.

A focused operating model moves discoveries from specialized access through a scalable scanning pipeline and into developer action.



We believe our people-first **culture, service** excellence, technology **innovation** and transparent **strategy** supported by consistent **execution** continues to set us apart from the competition and enables our clients to WIN in the markets they serve!

**Trust matters more than ever now. We remain committed to One Goal: Enable our Clients to WIN**



culture • service • innovation • strategy • execution