

JACK HENRY & ASSOCIATES, INC.
RISK AND COMPLIANCE COMMITTEE CHARTER

(Revised November 12, 2025)

I. Purpose and Authority

The Board of Directors (the “Board”) of Jack Henry & Associates, Inc. (the “Company”) has established its Risk and Compliance Committee (the “Committee”). The Committee has been established to assist the Board in fulfilling its obligation to provide oversight related to risk management, compliance and regulatory matters affecting the Company. The Committee shall oversee and report to the Board as necessary regarding:

- the Company’s management, supervision, and execution of the Enterprise Risk Management Governance Framework, incorporating risk appetite, capacity, tolerances, limits, and key risk indicators essential for aligning our strategy with risk tolerance. Moreover, the Framework establishes uniform procedures for recognizing, evaluating, mitigating, tracking, and disclosing various risk categories, encompassing strategic, operational, compliance , financial, and other risks attendant to the ordinary business operation.
- the Company’s management of compliance with the legal and regulatory requirements of its business operations, including compliance with its business ethics policies.
- Question, challenge, and if needed, oppose the Company’s management recommendations and decisions that could push the risk level beyond its accepted tolerance or compromise its stability and financial health.

While the Committee has the responsibilities and powers set forth in this Charter, the Committee and the Board must rely on the expertise and knowledge of senior management and Company counsel. Accordingly, it is the responsibility of management of the Company to design, implement, and maintain an effective risk management framework as well as ensure compliance with applicable laws, rules, and regulations. The Chief Risk & Compliance Officer is responsible for overseeing and managing the aggregation of all risks at the Company. The Committee may

initiate compliance investigations as it deems appropriate, but it is not the Committee's responsibility to conduct compliance audits in the ordinary course of the Company's business.

II. Organization

The Committee will consist of at least three independent directors designated by the Board. The directors will have experience with the identification, assessment, and mitigation of risk and compliance issues. The Board may vote to appoint or remove a committee member at any time. The Board may also designate a chair.

III. Coordination with Other Committees

The chair of the Committee shall coordinate with other committees of the Board as necessary.

The Audit Committee has primary responsibility for oversight of risks relating to the financial statements and financial reporting process, key credit, market and liquidity risks, and the policies and processes for mitigating such risks.

The Compensation Committee has primary responsibility for oversight of the Company's compensation policies and practices.

The Governance Committee has primary responsibility for oversight and monitoring of the Company's Code of Conduct.

IV. Responsibilities

The Committee's responsibilities and duties include:

Risk Management Oversight:

- Review and assess the Company's risk management framework, policies, and procedures.
- Oversee the identification, assessment, monitoring, and mitigation of key risks facing the Company.
- Review the adequacy of risk controls and mitigation strategies.
- Monitor emerging risks and trends that may impact the Company.

Compliance Management Oversight:

- Review and assess the effectiveness of the Company's compliance management program, including policies, procedures, and internal controls.
- Monitor compliance with applicable laws, regulations, and internal policies.
- Review reports from internal and external auditors related to compliance matters.
- Oversee the resolution of compliance issues and deficiencies identified by regulators or internal audits.

Regulatory and Examination Oversight:

- Review and assess regulatory filings and disclosures.
- Review the regulatory schedule and reports.
- Monitor the progress of addressing regulatory findings.
- Maintain open communication with regulators to address regulatory inquiries and examinations.

Meetings and Access:

- Meet with the Chief Risk & Compliance Officer in executive session at least annually.
- Meet at least quarterly with the Chief Information & Security Officer to evaluate the overall security environment and organization, enterprise resilience, and enterprise information technology.
- Meet at least bi-annually with the Chief Technology Officer and the Chief Data Officer to evaluate their risk management activities and their overall program structures.

Reporting and Communications:

- Provide a forum for management to report on risk and compliance matters.
- Ensure effective communication between the Committee, management, internal auditors, external auditors, and regulators.

Review and Approval:

- Review and approve this Charter annually, or more frequently as needed.

V. Evaluation: The Committee shall conduct an annual self-assessment of its performance and effectiveness of this Charter.

This Risk and Compliance Committee Charter represents the guidelines and principles by which the Committee shall operate in fulfilling its oversight responsibilities. The Committee shall review and update this Charter as necessary to reflect changes in laws, regulations, best practices, and the Company's operating environment.