



**jack henry™**

Strengthening Connections

---

**Welcome to  
Investor Day 2024**



**jack henry™**

Strengthening Connections

---

**Welcome**

Vance Sherard, VP of Investor Relations

# agenda

<b>Opening &amp; Introductions</b>	1:00 p.m.
<i>Vance Sherard, VP of Investor Relations</i>	
<b>State of Jack Henry</b>	1:05 p.m.
<i>Greg Adelson, President and CEO</i>	
<b>Financial Review</b>	1:50 p.m.
<i>Mimi Carsley, CFO and Treasurer</i>	
<b>Operational Review</b>	2:20 p.m.
<i>Shanon McLachlan, VP and COO</i>	

# agenda

**Jack Henry Platform & AI Update** 3:00 p.m.

*Ben Metz, VP and Chief  
Technology Officer*

**Break** 3:40 p.m.

**SMB Panel Discussion** 3:55 p.m.

*Lee Wetherington, Senior Director  
of Corporate Strategy*

**Sales Update** 4:40 p.m.

*Brian Otte, VP and Chief Sales  
and Marketing Officer*

**Q&A** 5:05 p.m.

- **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 a number of factors that could cause actual results or events to differ materially from those which we anticipate due to a number of 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.



**jack henry™**

Strengthening Connections

## State of the Business

Greg Adelson  
President & CEO

9/5/2024

# contents

Jack Henry Today  
2024 Benchmark Survey  
Focused on the Future

# Jack Henry Today



- **Jack Henry today**

## 2024 highlights

- Record revenue and operating income with improved key metrics
- All-time record for sales bookings
- Culture, service, One Jack Henry and technology innovation were key differentiators
- Technology Modernization strategy and execution continues
- Successful rollout of several high-growth solutions
- Successful transition of key leadership roles



# Organizational Updates

**Shanon  
McLachlan**

VP & Chief  
Operating Officer



**Jonathan  
Baltzell**

VP & President,  
Banking Solutions



**Brynn  
Ammon**

VP & President,  
Credit Union  
Solutions



**Susan  
Geiss**

VP & President,  
Large Client  
Strategy Delivery

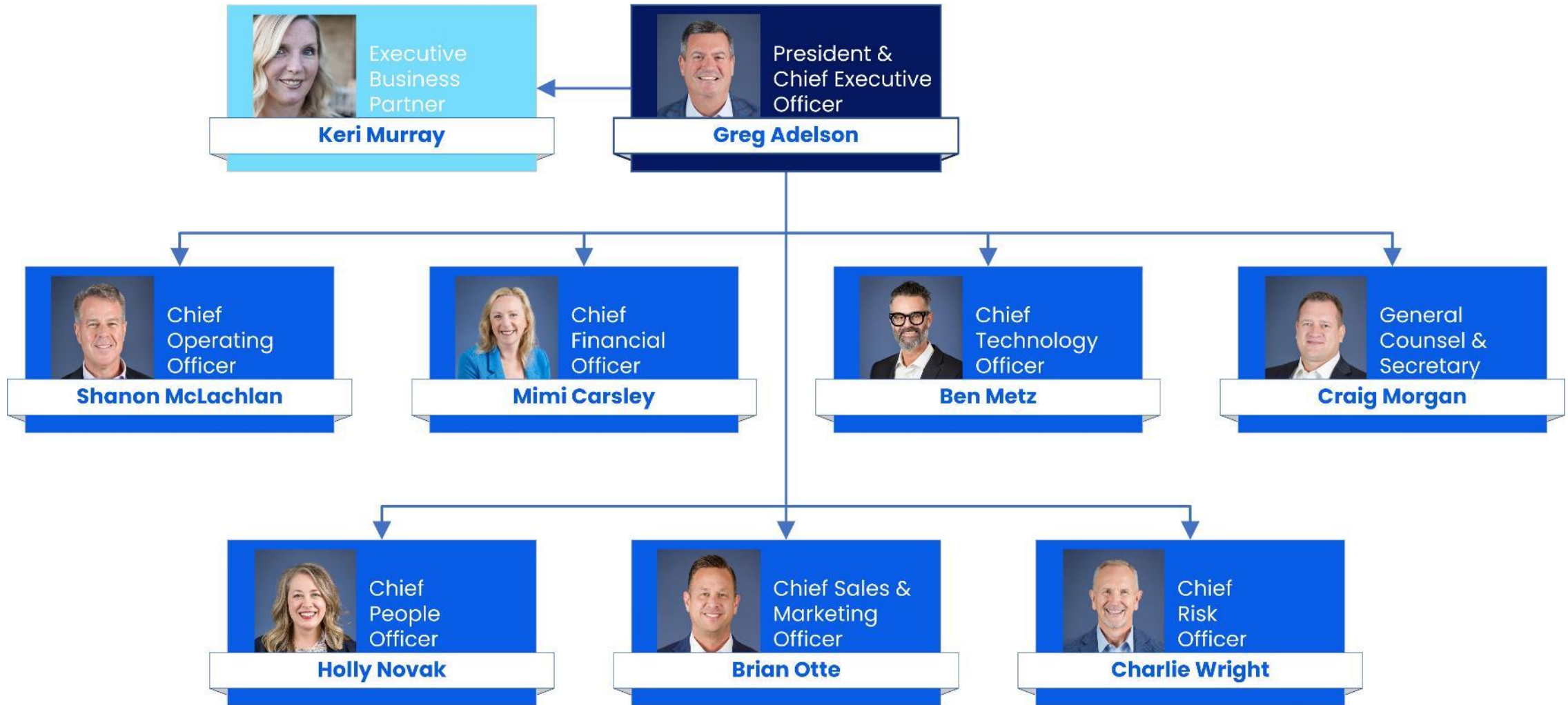


**Abby  
Wood**

Sr. Managing  
Director, Digital



- office of the CEO



# Our Three Pillars Of Success



**Associates**

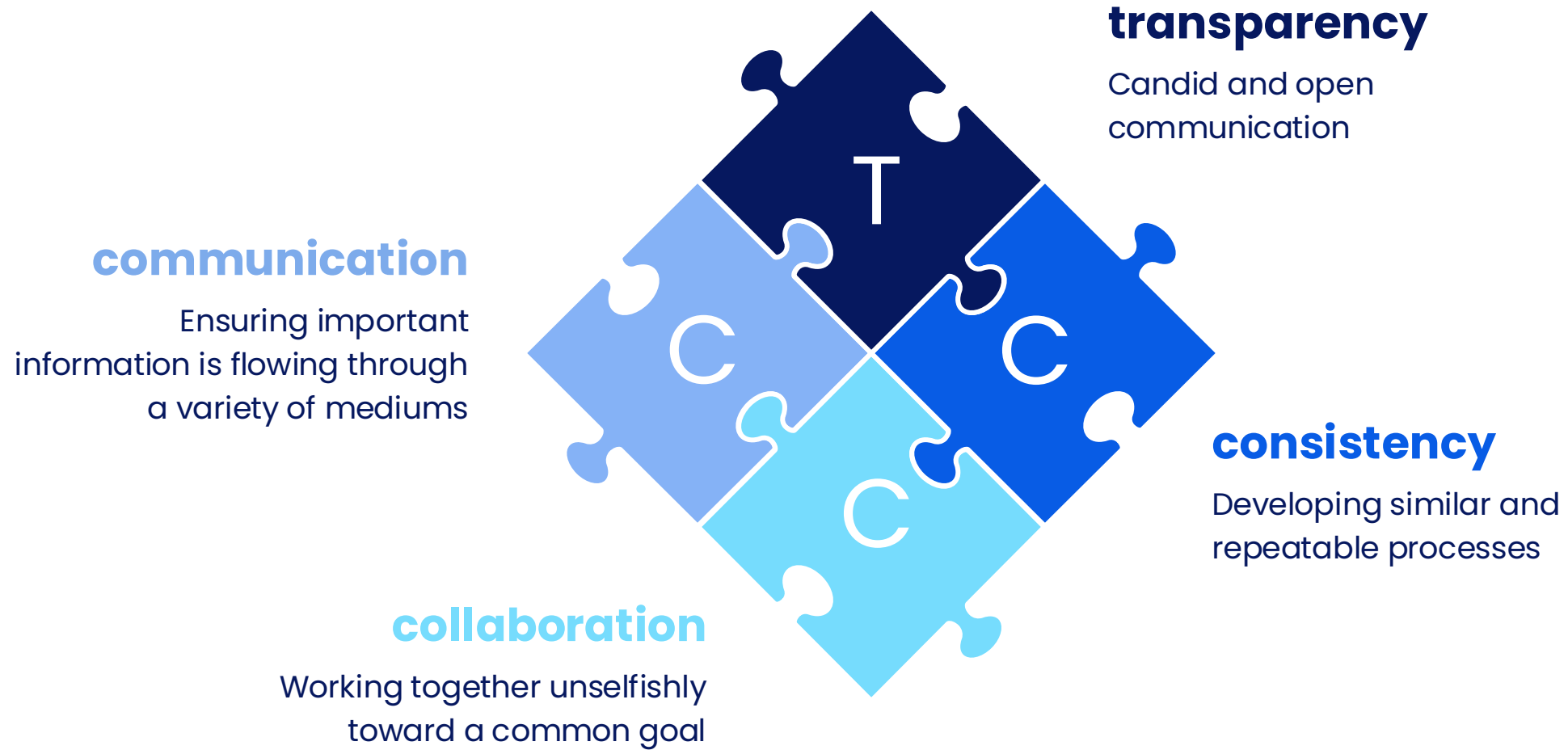


**Clients**



**Shareholders**

- **the four tenets**



# jack henry™ today



>7,100

Associates



4

Core processing  
systems



\$2.2B

Revenue as of  
June 30, 2024



300+

Solutions



73%

Private Cloud  
Model



\$12.5B

Market  
Capitalization  
(NASDAQ: JKHY)

**nurture  
our people and  
unique culture**



# associates



**77%**

say Jack Henry encourages work-life balance



**9.2**

average years of service



**79%**

engagement score



# FY2024 Awards



- **Fintech Breakthrough Award – Best Fraud Prevention Platform**
- **IDC’s Fintech rankings Top 25 (#12)**
- **U.S. News & World Report – Best Companies to Work For**
- **Computerworld’s Best Places to Work in IT for 2024**
- **Time – America’s Best Mid-Sized Companies**
- **Best Place to Work – Locations**
  - Atlanta, Charlotte, Dallas–Fort Worth, Kentucky (12 years in a row), Springfield (Mo.)
- **Newsweek Awards**
  - Most Loved Workplaces (#11)
  - Most Responsible Companies
  - America’s Greatest Workplaces
    - For Families and Parents
    - For Women
    - For Diversity
    - For LGBTQIA+
    - For Mental Well-Being
    - For Job Starters

- associates

# FY24 Employee Experience Monitor



**63%** (over 4,400) of associates participated in this survey, exceeding our 45% target participation

**provide superior  
client service**



# clients



**>7,500**

Clients



**99.8%**

Community and regional financial institutions



**56**

Avg. number of JH products for core clients



**99%**

Client retention (excluding industry consolidation)



**>12.2M**

Digital registered users

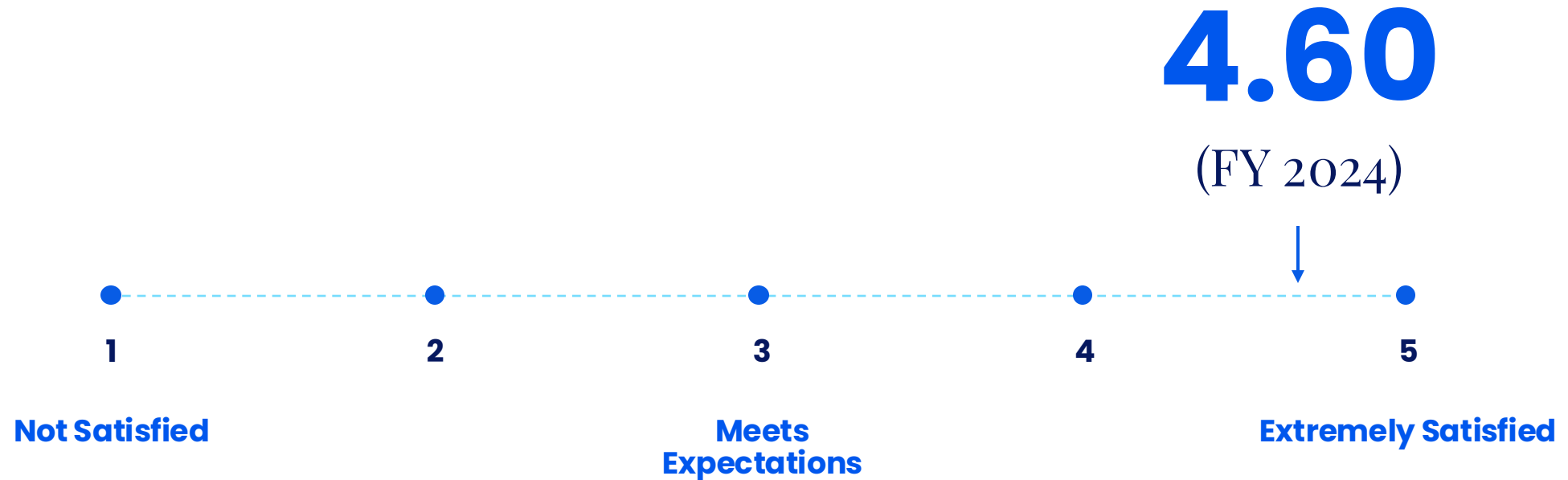


**1,000+**

Fintech alliances

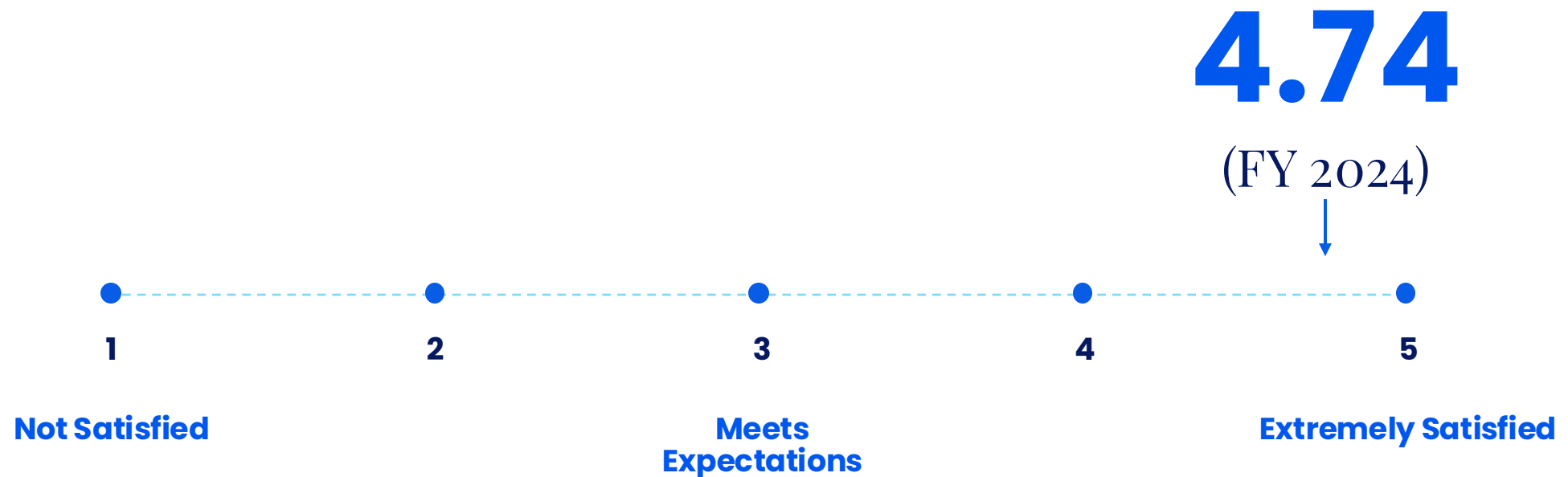
- clients

# Satisfaction With Customer Service Experience



- clients

# Satisfaction With Customer Service Representative



# investment in technology

R&D Expenditure  
(in millions)

14 – 15% of total revenue

2024

\$314

2023

\$309

2022

\$270

## technology priorities

- Digital solutions/Banno Business™
- Technology Modernization strategy
- Financial Crimes Defender
- Jack Henry Payments™ hub - PayCenter
- Compliance and Cybersecurity
- Integrated, enterprise account opening platform
- One Jack Henry program

# generate attractive shareholder value





# shareholders



**\$2.2B**

Revenue as of  
6/30/24



**91%**

Recurring  
revenue



**20**

Calendar years of  
increased  
dividends



**96.7%**

Institutionally held  
(NASDAQ:JKHY)

- **shareholders**

## revenue and EPS results

*(in millions, except per share data)*

### Revenue



- **corporate sustainability**

# key sustainability priorities

- **Purpose and Mission**
- **Commitment to People & Communities**
  - Sense of Belonging and Inclusion
  - Talent Attraction, Development, and Retention
  - Corporate Citizenship and Philanthropy
- **Commitment to the Planet**
  - Low Carbon Transition
  - Environmental Stewardship
  - Climate-Related Risks
- **Commitment to Responsible Business Practices**
  - Information and Cybersecurity
  - Business Ethics
  - Human Rights and Fair Labor Practices



# what makes Jack Henry an attractive company?



- Culture – history of ‘doing the right thing and whatever it takes’
- Sizable market opportunity and we are growing our share
- Durable moat & business model resiliency
- Strong balance sheet & free cash flow generation
- Disciplined capital allocator with attractive shareholder return
- Investing for future growth; experienced acquirer

# 2024 Strategic Priorities

# 2024 Strategy Benchmark



## Sixth annual CEO survey

Showcases strategic priorities and technology plans of Jack Henry financial institutions

## Helps FIs plan, perform, and compete

Benchmarks FIs' strategic plans and priorities against their peers and competitors; identifies opportunities and gaps

127

Jack Henry bank and CU CEOs asset sizes:  
< \$500M – \$50B

Fielded 1/09 – 2/27/2024

- **technology spend continues to rise**



**report plans to increase investments in technology**

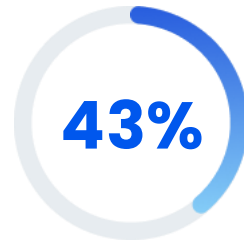
<b>Asset Size</b>	<b>Total</b>	<b>&lt; \$500M</b>	<b>\$500M - &lt;\$1B</b>	<b>\$1B-&lt;\$50B</b>
Increase spend more than 10%	<b>14%</b>	14%	12%	14%
Increase spend 6-10%	<b>35%</b>	36%	28%	37%
Increase spend 1-5%	<b>31%</b>	33%	40%	20%
Keep spend about the same	<b>19%</b>	14%	20%	26%
Decrease spend 1-5%	<b>3%</b>	3%	-	3%

Source: 2024 JH Strategy Benchmark Survey

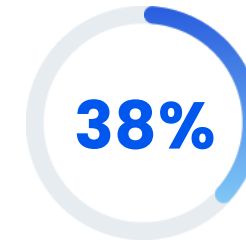
- top three strategic priorities



**Growing deposits**



**Increasing operational efficiency**



**Growing loans**

Asset Size	Total	< \$500M	\$500M – <\$1B	\$1B-<\$50B
Growing deposits	<b>54%</b>	45%	56%	69%
Increasing operational efficiency	<b>43%</b>	44%	48%	36%
Growing loans	<b>38%</b>	44%	41%	25%
Improving accountholder experience	<b>30%</b>	27%	22%	42%
Accountholder acquisition	<b>26%</b>	28%	11%	33%
Adding digital products/features	<b>22%</b>	23%	30%	14%
Leveraging data	<b>21%</b>	17%	22%	28%
Reducing or deterring fraud	<b>20%</b>	20%	26%	14%
Merging with or acquiring another institution	<b>15%</b>	17%	11%	14%

Source: 2024 JH Strategy Benchmark Survey



- top strategic priorities shift slightly year-over-year

**2024**

**54%**

Growing deposits

**43%**

Increasing operational efficiencies

**38%**

Growing loans

**2023**

**43%**

Growing deposits

**41%**

Growing loans

**39%**

Increasing operational efficiencies

**2022**

**67%**

Growing loans

**42%**

Increasing operational efficiencies

**40%**

Digital products/features

Source: 2024 JH strategy benchmark survey

- **78% plan to expand services for small businesses**  
*Over the next two years, will you **expand services for small businesses**?*

**Yes**

78%

▲ Total up from  
65% in 2023

**No**

22%

Source: 2024 JH strategy benchmark survey

# Focused on the Future

# KEY STRATEGIC PRIORITIES



# Jack Henry and Moov for SMBs



## Key Value Proposition for the Financial Institution

- One-click merchant account onboarding creating deposit growth and 'stickiness'
- Increased visibility into SMBs cash flow through same-day deposits
- Solution includes eight settlement windows per day, creating significant differentiation

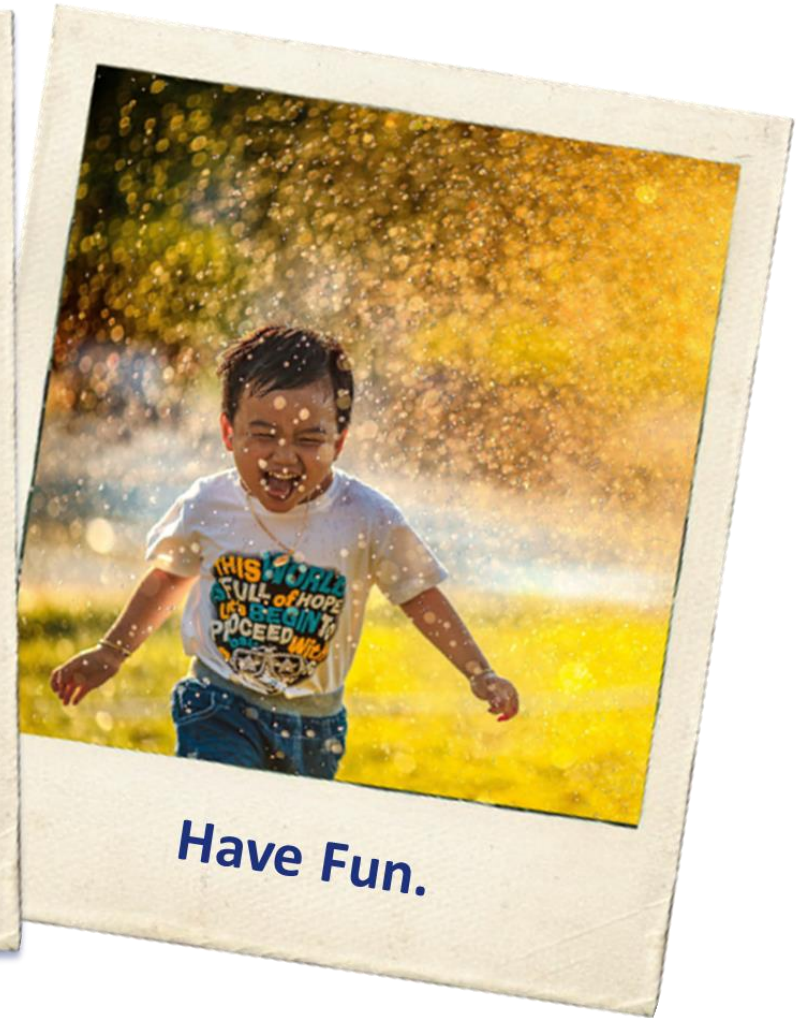
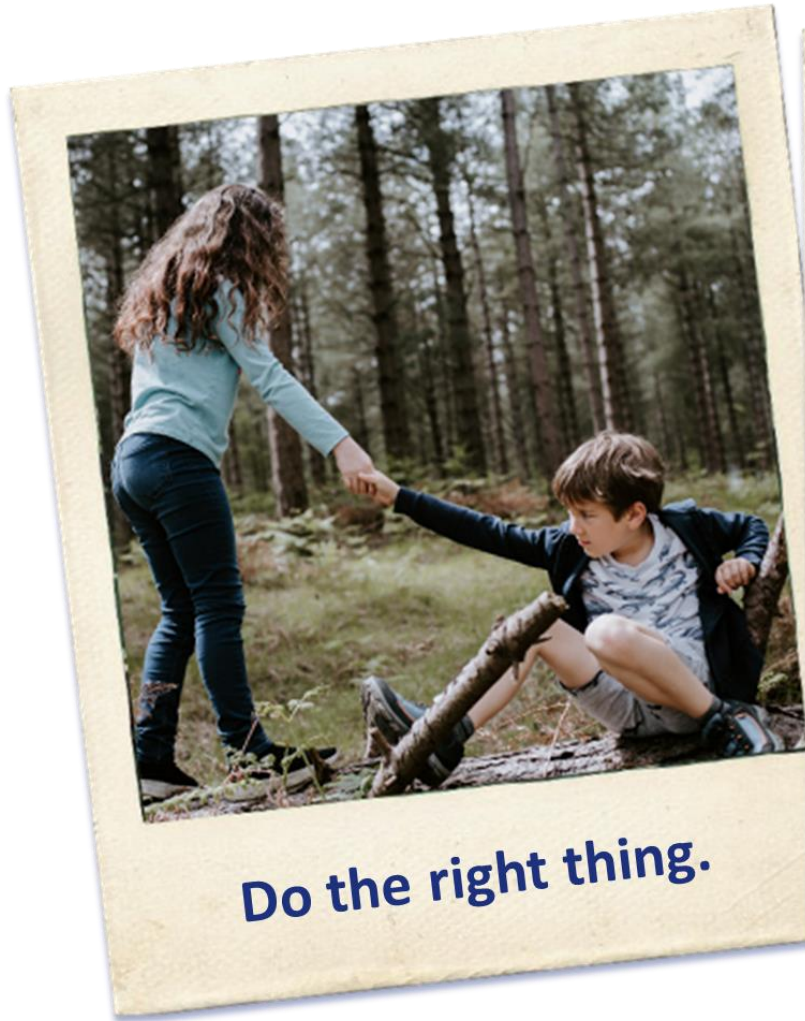
## Key Value Proposition for the SMB

- Tap2Pay capabilities with Banno, including both iOS and Android capabilities
- Itemized transaction acquiring settlement will automate reconciliation; saving SMBs 30 hrs+ a month in manual tasks
- Instant balance transfers from linked, external accounts to cover same-day transaction needs

## ● what's top of mind?

- Election, interest rates, general economy uncertainty
- Bank M&A expected to pick up later this year and into 2025
- Sales pipeline remains very strong; team remains optimistic and hungry
- Staying ahead of FBA, CFPB and the regulatory environment
- Organizational and operational changes – positive feedback to date
- Execution, Execution, Execution – enterprise mantra; building enterprise targets to monitor success
- Successful launch of unique SMB Strategy with Moov and card associations

- **our company philosophy**



# Questions?







**jack henry™**

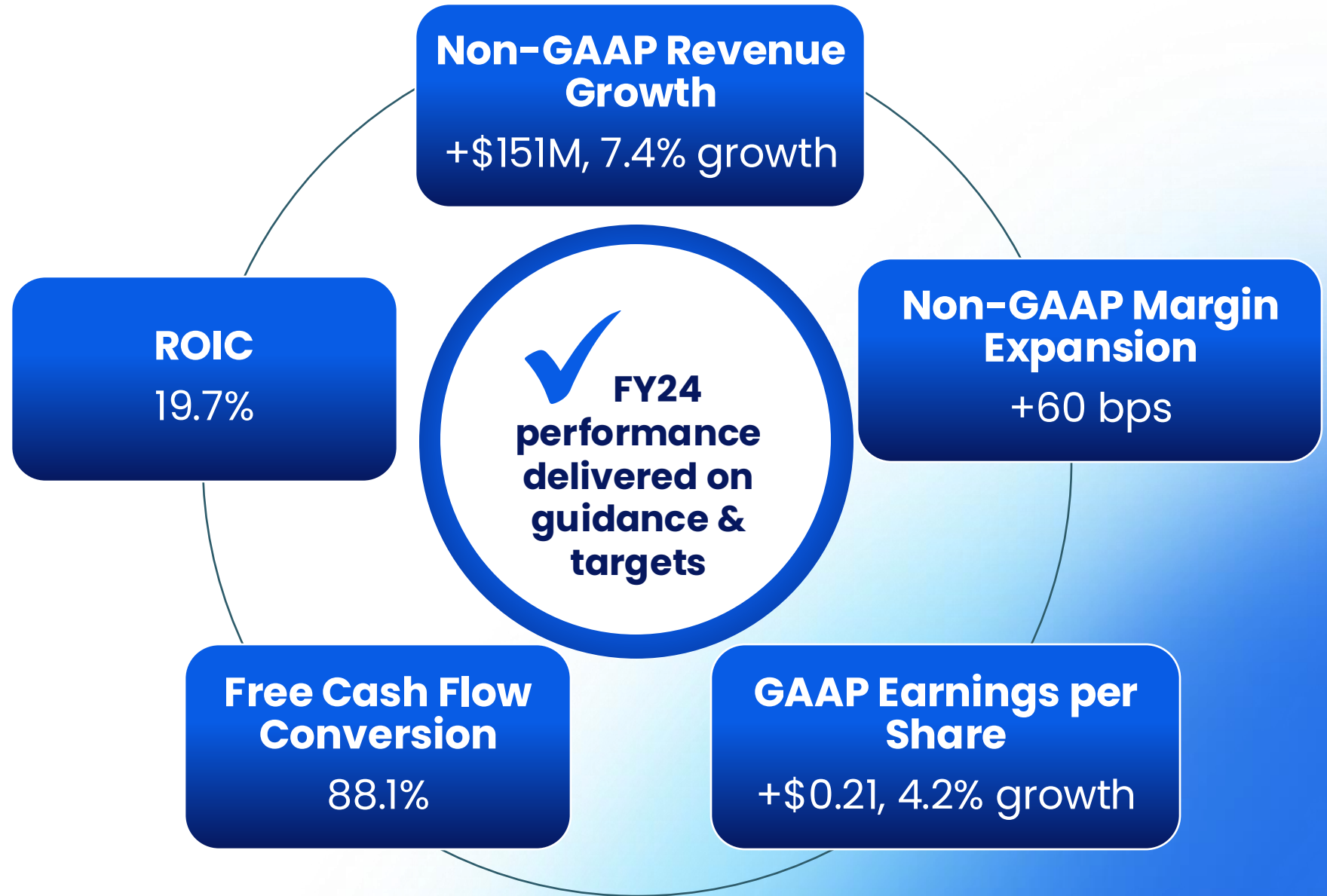
Strengthening Connections

## Financial Overview

Mimi Carsley

9/5/2024

# 5 key metrics delivered



- non-GAAP revenue growth

## contributions of revenue growth

**Key Revenue**  
~75%  
FY24 3-yr  
CAGR 10.1%

**Total FY24 3-yr CAGR 8.2%**  
Only deconversion is excluded; includes acquisition contribution

**Non-Key Revenue**  
~25%  
FY24 3-yr  
CAGR 3.3%

### Key Revenue: Cloud & Processing

- Long term contracts
- Base fee, volume-based or activity-based fees
- Contracts can be fixed or variable

### Non-Key Revenue: Product Delivery & Services and On-Premise Support

- Annual maintenance
- Software usage
- Implementation & consulting
- License & hardware
- Other revenue

- non-GAAP revenue growth

# demand remains strong



**25%**

Market share of  
Banks  
\$1B - \$10B



**80%**

Clients plan to  
increase  
investments in  
technology



**46%**

Market share of  
Credit Unions  
\$500M - \$10B

Integration of mission-critical solutions and practical new technologies

Long-term contracts & relationships

Service levels that consistently exceed client expectations

High recurring revenue

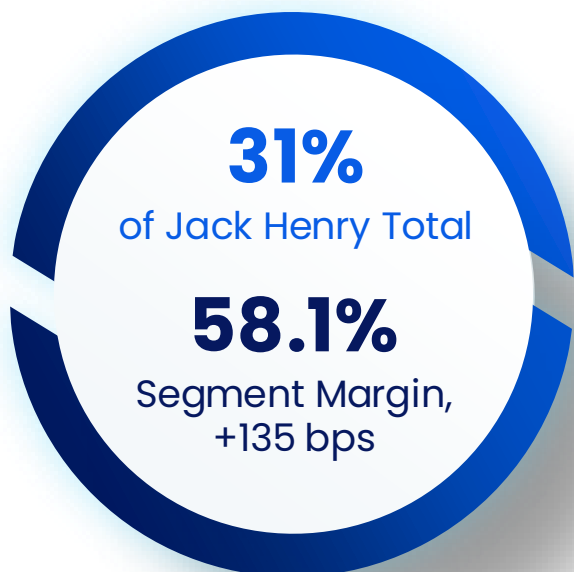
High-quality business systems with cross-sales opportunities

Our clients grow with us

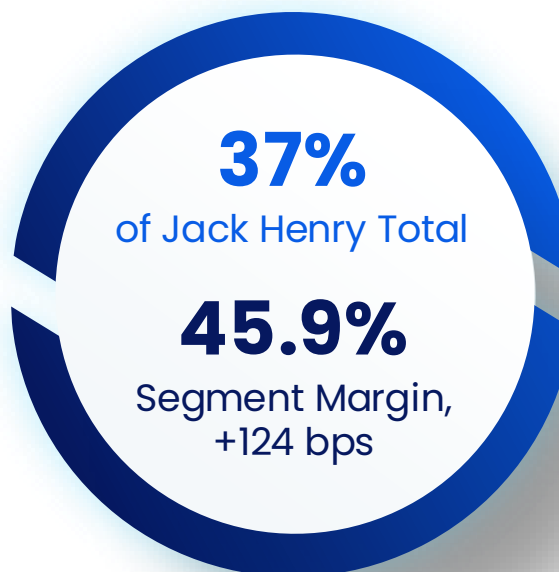
- non-GAAP margin expansion

## consistent growth and portfolio diversification lead to margin expansion

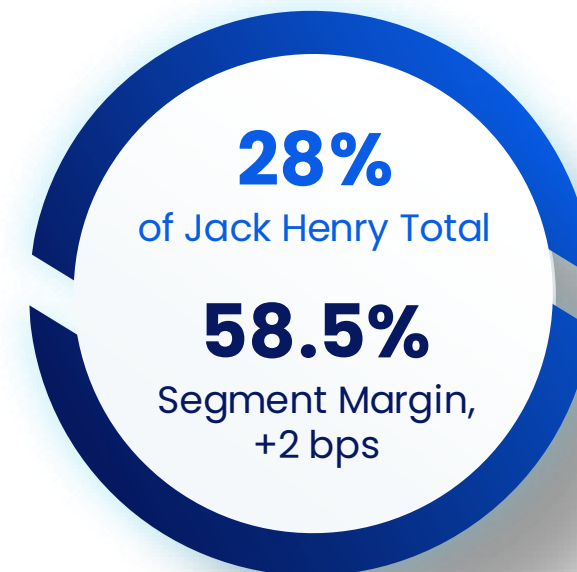
### Core



### Payments



### Complementary



**22.5%**

FY24 Non-GAAP  
Operating Income Margin

**+60 bps**

- **non-GAAP margin expansion**

# **fortified SAAS Model supports margin expansion**

Build once, sell many times

Multi-tenant

Data center scalability

Shared service architecture

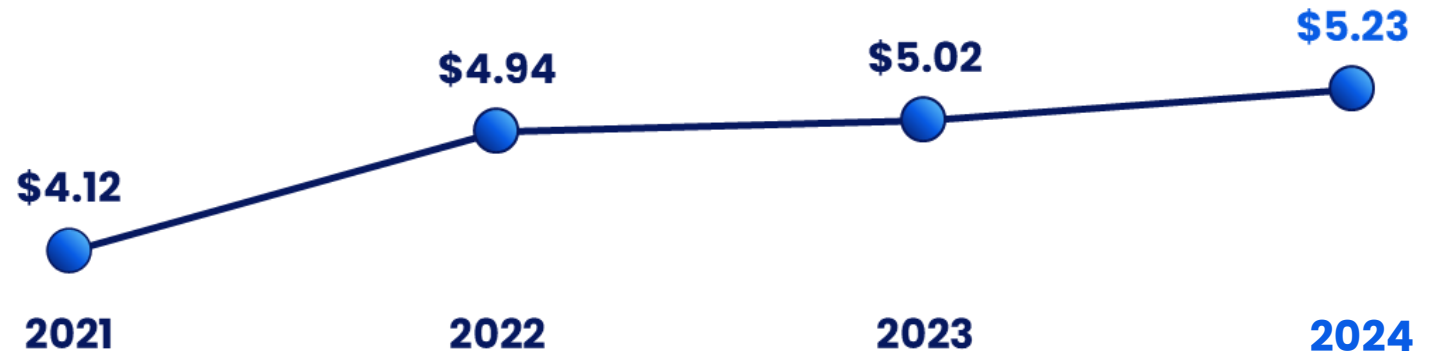
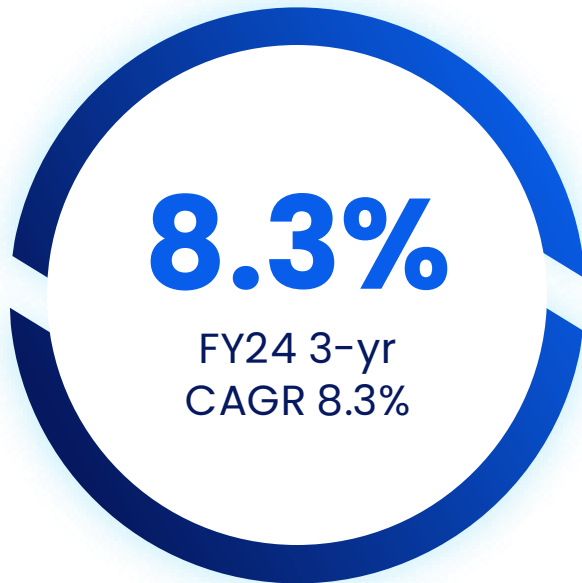
Client growth & volume expansion

Diverse solution portfolio

Disciplined staffing model

- GAAP EPS growth

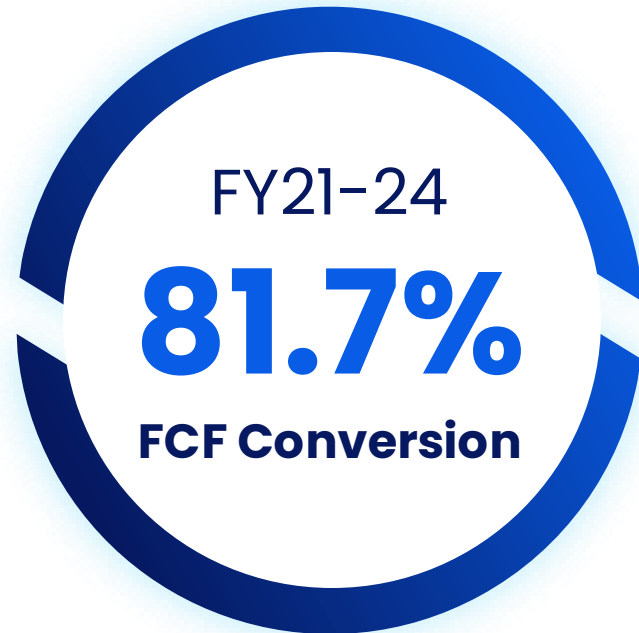
## GAAP EPS: delivering shareholder value



High quality earnings & reporting transparency

- **FCF conversion**

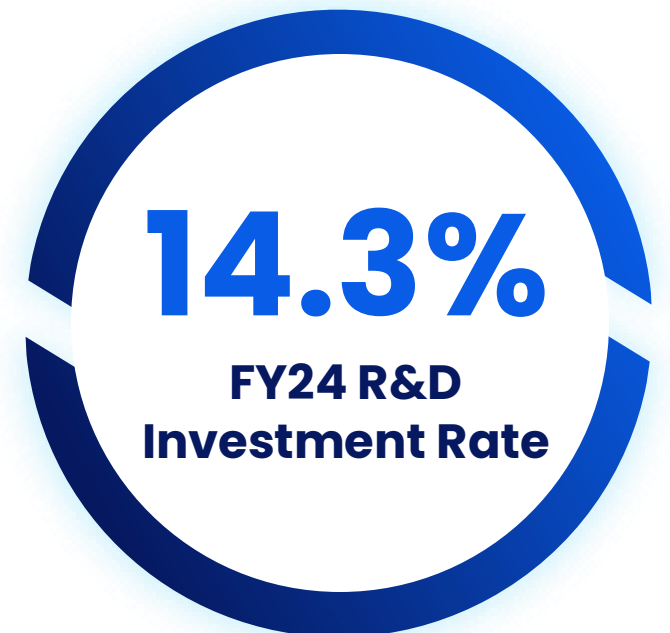
## **strong free cash flow generation & investing in the future**



- Long history of FCF generation
- FCF is impacted by Sec. 174 Tax (R&D) changes
- **Targeting 65-75%**

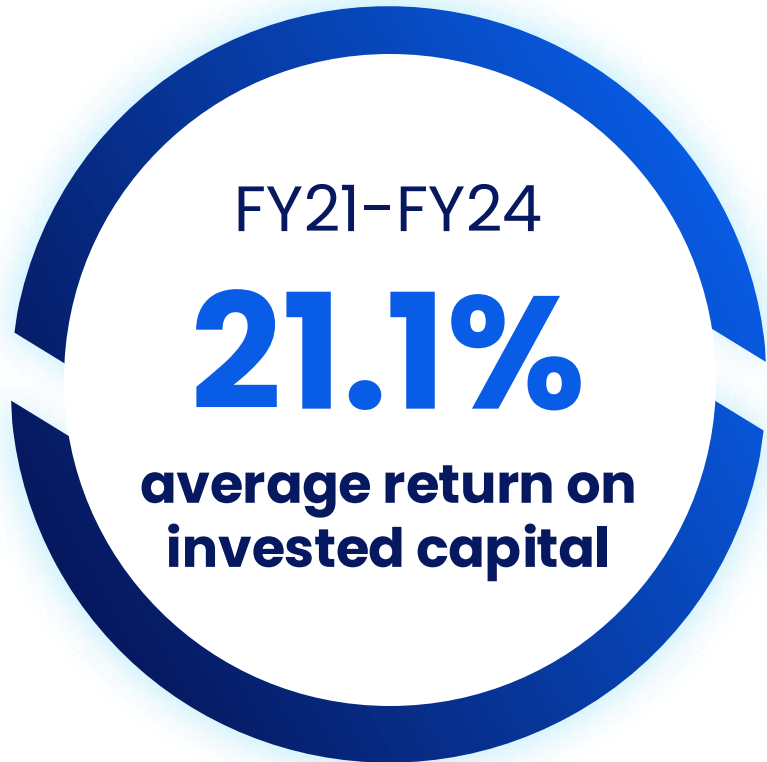


- Product innovation fuels growth and supports operations
- **Targeting 14% - 15%**



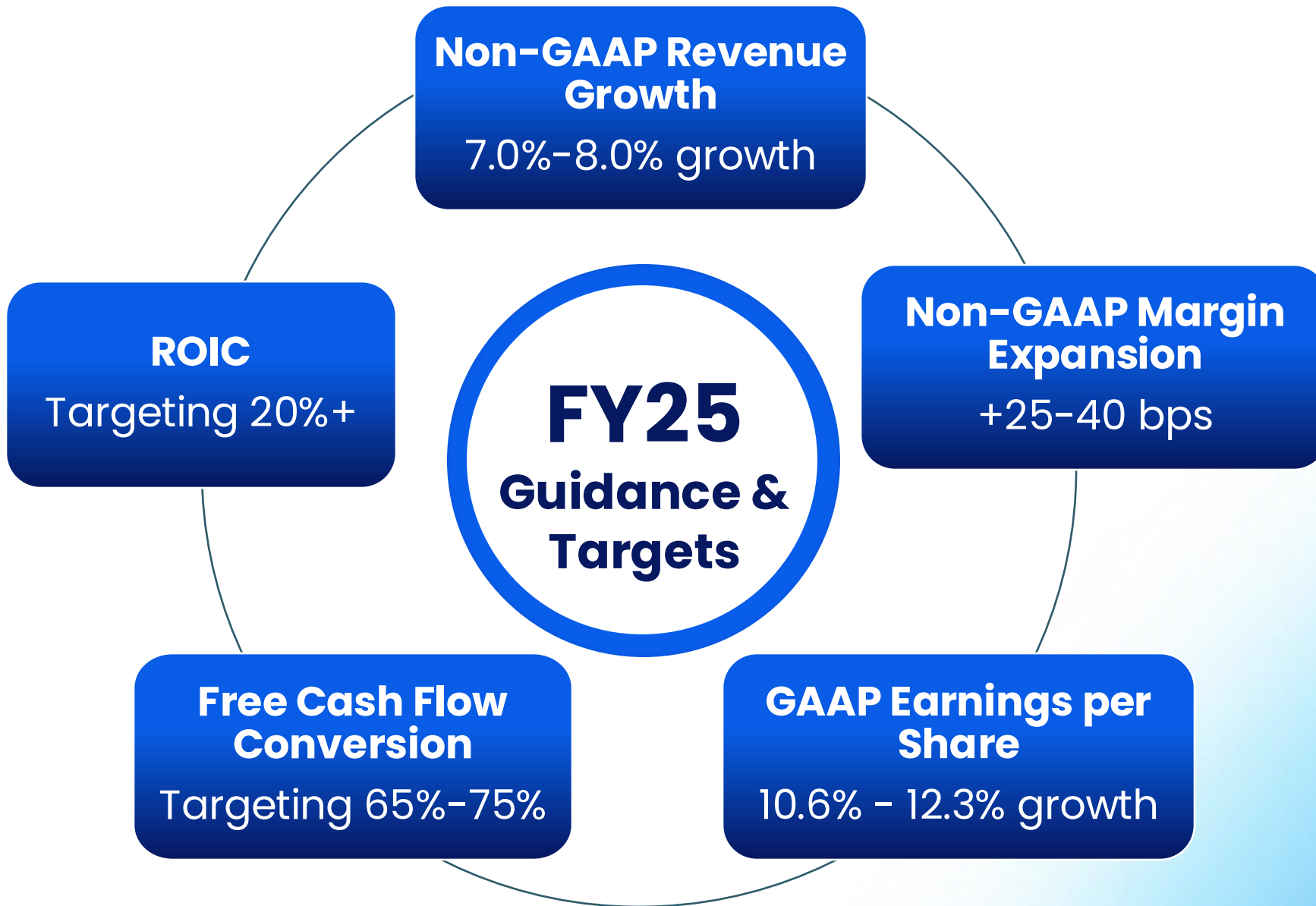


# responsible stewards of investor capital



FY21-FY24			
<b>Dividends Paid</b> \$576M	<b>Share Buyback</b> \$679M	<b>M&amp;A and CapEx</b> \$460M	<b>Debt Repayment</b> \$285M

Dividend raised for the 22nd consecutive fiscal year  
Opportunistically buy back shares and manage dilution  
Focused investment drives innovation and growth  
Very low leverage



**5**

**key metric  
targets**

**we remain committed to sustainable growth and value creation**

**jack henry™**

*Founded in 1976*

Thank you for your support.



**jack henry™**

Strengthening Connections

## Operations Update

Shanon McLachlan

9/5/24

# contents

Introduction

Key Product Update

Internal Use of AI

ONE Jack Henry Progress

- **about the presenter**

# **Shanon McLachlan**

*SVP and Chief Operating Officer*

smclachlan@jackhenry.com



# Key Product Update

key product update

# Financial Crimes Defender



- **key product update**

## Financial Crimes Defender

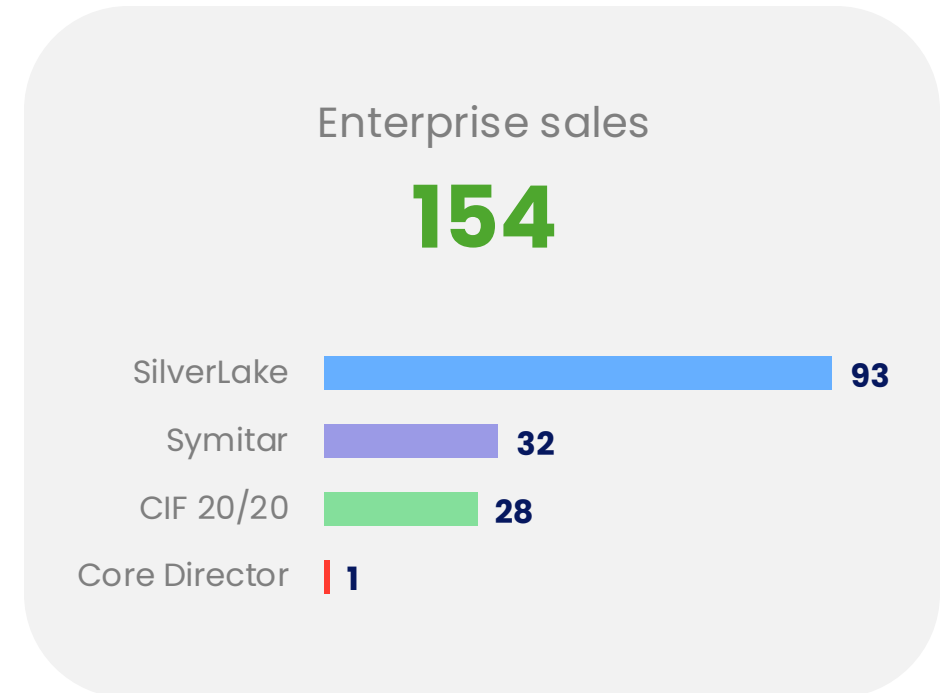
- Real-time fraud / anti-money laundering (Bank Secrecy Act) compliance platform
- Cloud-native, next-generation solution with modern user interface
- Key features include:
  - Fraud and BSA/AML alert engine
  - Comprehensive case management solution
  - Regulatory reporting



- **key product update**

## Financial Crimes Defender

- Current Status:
  - Generally available for Silverlake banks
  - Early adopter status for Symitar credit unions
- Contracts sold to date
  - 154 enterprise solution
  - 83 select module(s)
- Install to date
  - 56 Silverlake
  - 9 Symitar



# Banno Business

Business banking for all

# serving the business spectrum of today



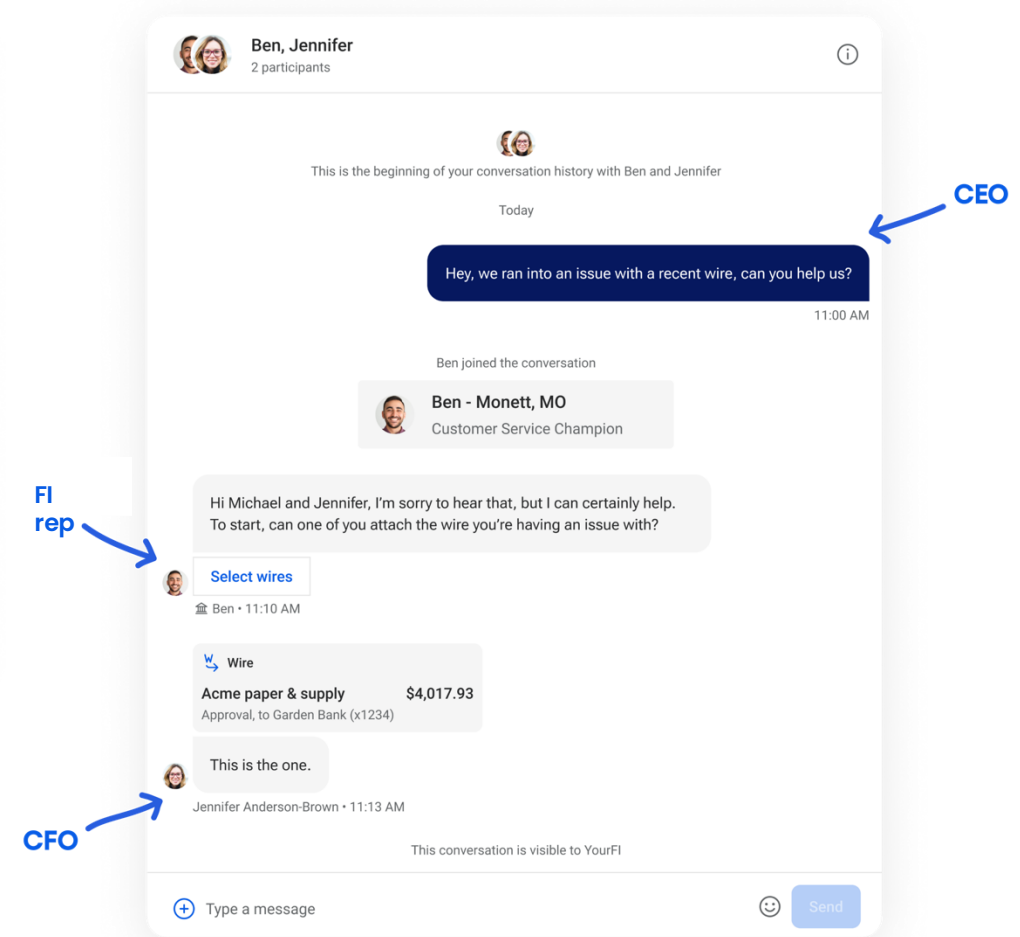
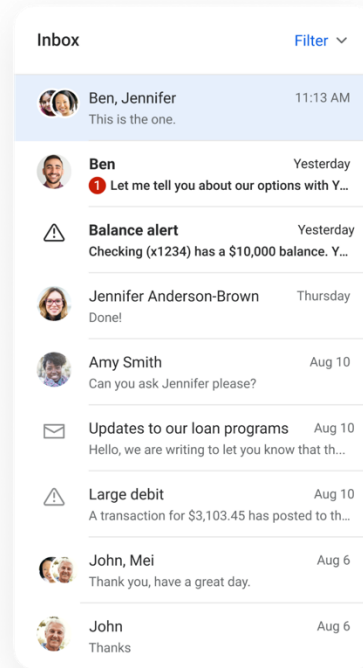
Individual

Large Business

- **key product update**

# Banno Business

- SilverLake and Symitar customers live
- Agreements: 399
- Completed installations: 161



# Faster Payments

- **key products – instant payment adoption trends**

**32%**

of banks to launch real-time payments  
this year

**34%**

of credit unions to launch real-time payments  
this year

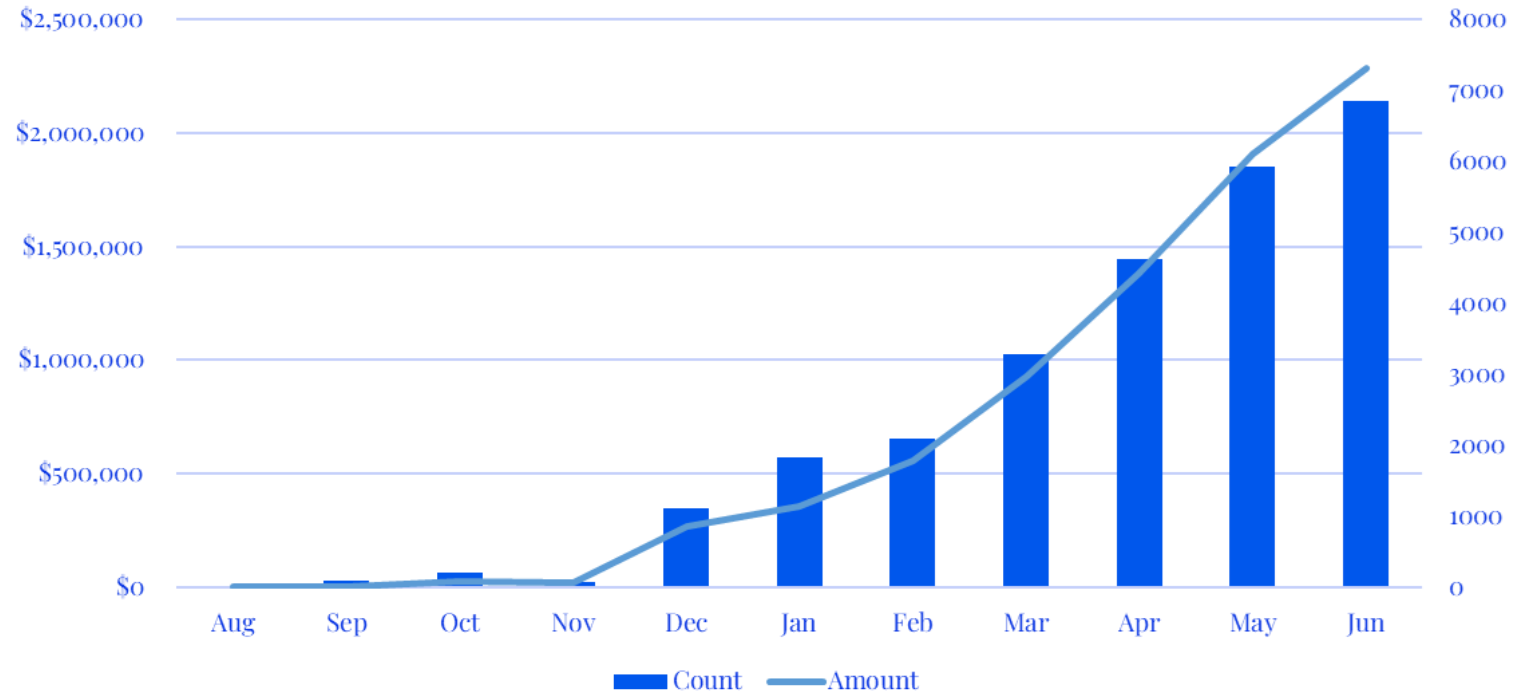
source: Cornerstone Advisory 2024 study

- **key product update**

# FedNow

- Launched July 20, 2023
- 864+ institutions are live on the network
- Agreements: 364
- Completed installations: 265

JH FedNow transactions since launch as of June 30, 2024

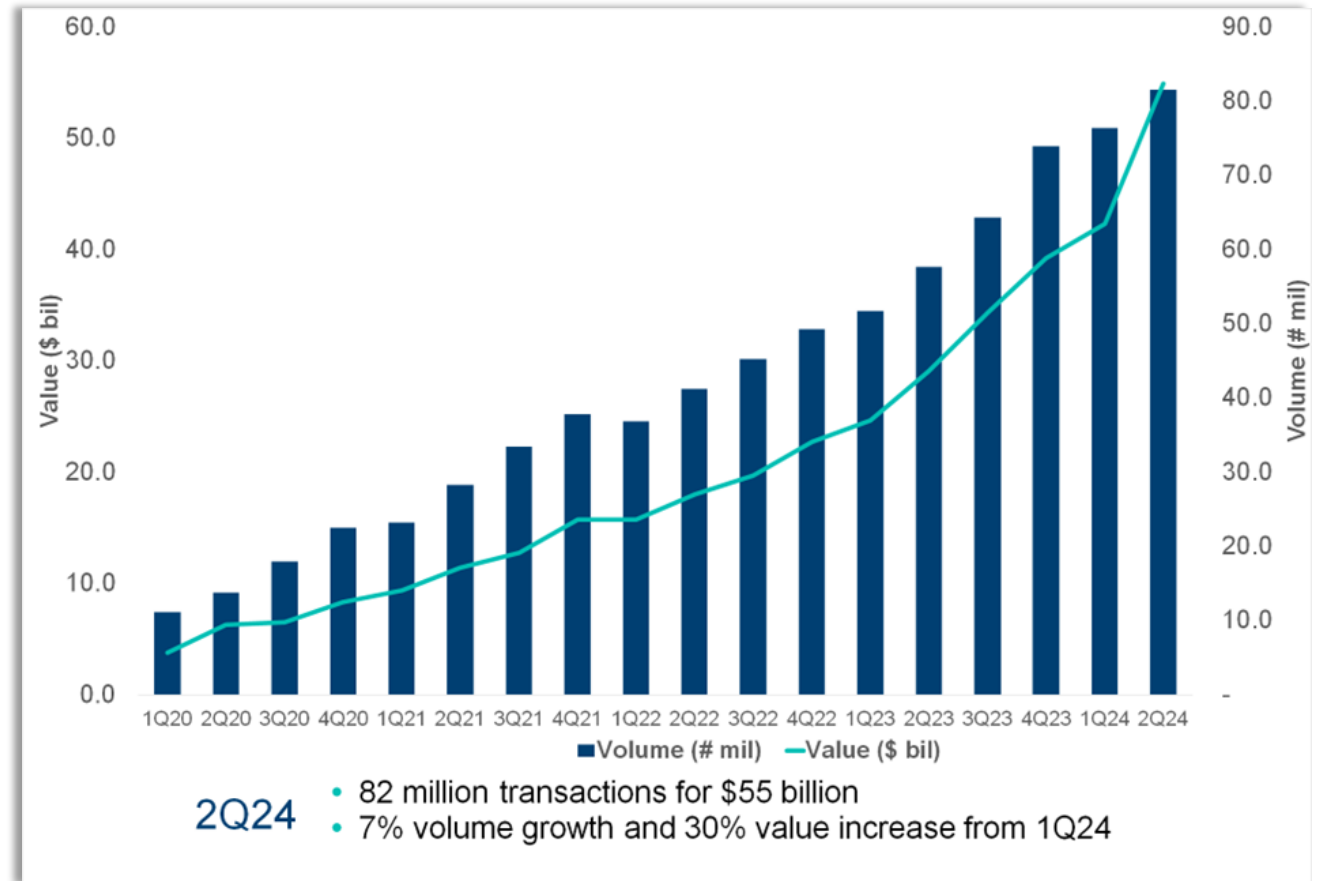




- **key product update**

# RTP

- The RTP® Network launched November 2017
- RTP transaction volume up 41% since July 2023
- 13% of the total dollars are consumer transactions
- 87% of the total dollars are commercial transactions
- Agreements: 417
- Completed installations: 308



## • key product update – payrailz payments platform

### One Platform, All Payments

- Payrailz payments platform removes the disjointed bill pay, person-to-person, and transfer experiences your current payments vendors provide today.

### Centralized Payment Engine

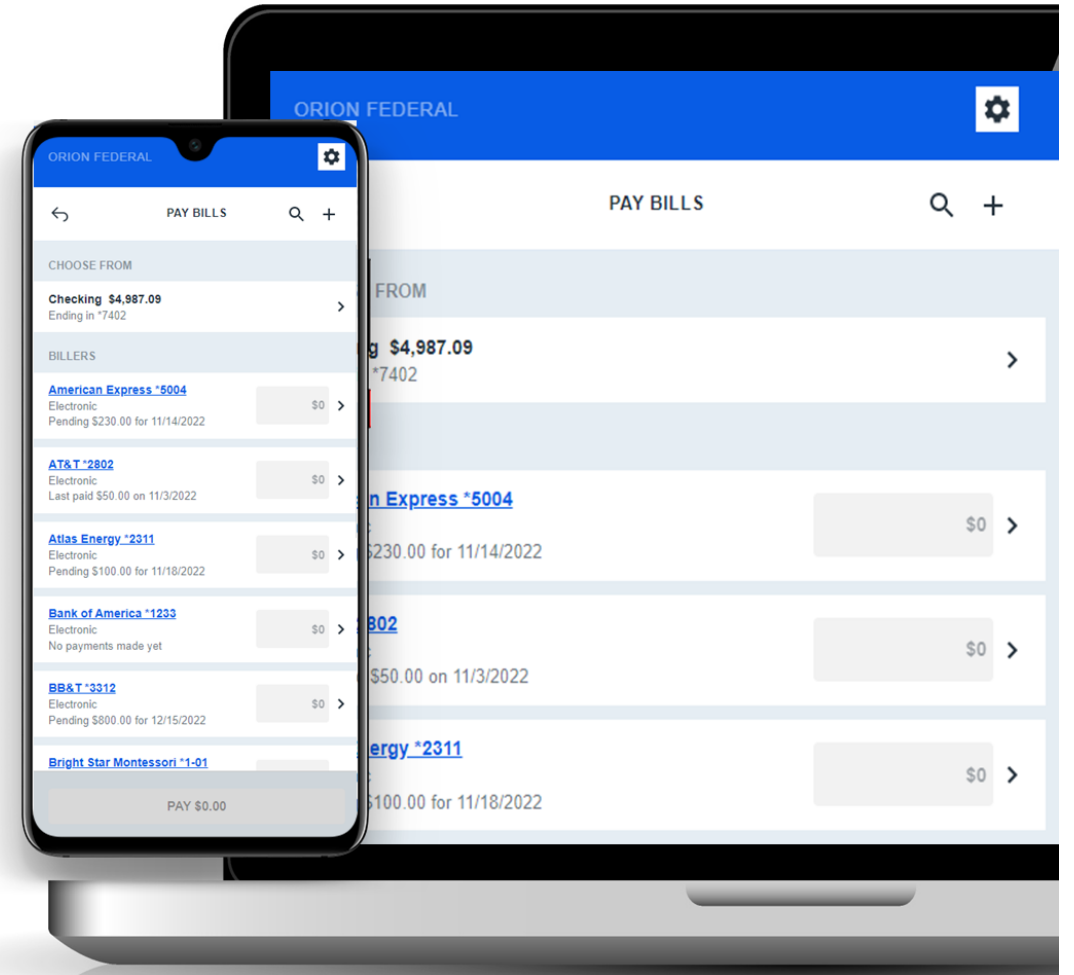
- Our multi-channel payments engine integrates with multiple rails for both funding and disbursement of payments and utilizes dynamic transaction routing for channel optimization.

### Modern Payments Experience

- Payrailz leverages modern design, AI, and machine learning for deeper engagement and increased adoption.

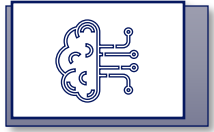
### Superior Security and Fraud Detection

- AI-based integrated fraud monitoring that utilizes data and behavioral analytics to identify potential fraud in real time.



# Internal Use of AI

- understand your institution's vision



## responsibly bold and balanced



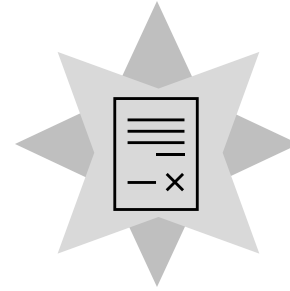
Jack Henry is developing **strategies** and **objectives** that **leverage AI** while also **advancing our mission** of being a well-rounded financial technology company.

- **ask about AI principles**



### **fairness and equality**

Promote fair, just, and equitable treatment and avoid discrimination and bias



### **compliance**

Compliant with all applicable laws, regulations, and standards



### **transparency**

AI use cases should be clearly documented and well-explained



### **privacy and data protection**

Respect privacy, protect data, allow for clear and informed consent



### **accountability**

People are always in charge with clear methods to report ethical issues or misuse



### **safety and security**

Follow security standards, protect systems, and prevent infrastructure disruption

# internal use case POC

- business requirement
- code and test cases
- code transformations
- associate assist



# ONE Jack Henry Progress

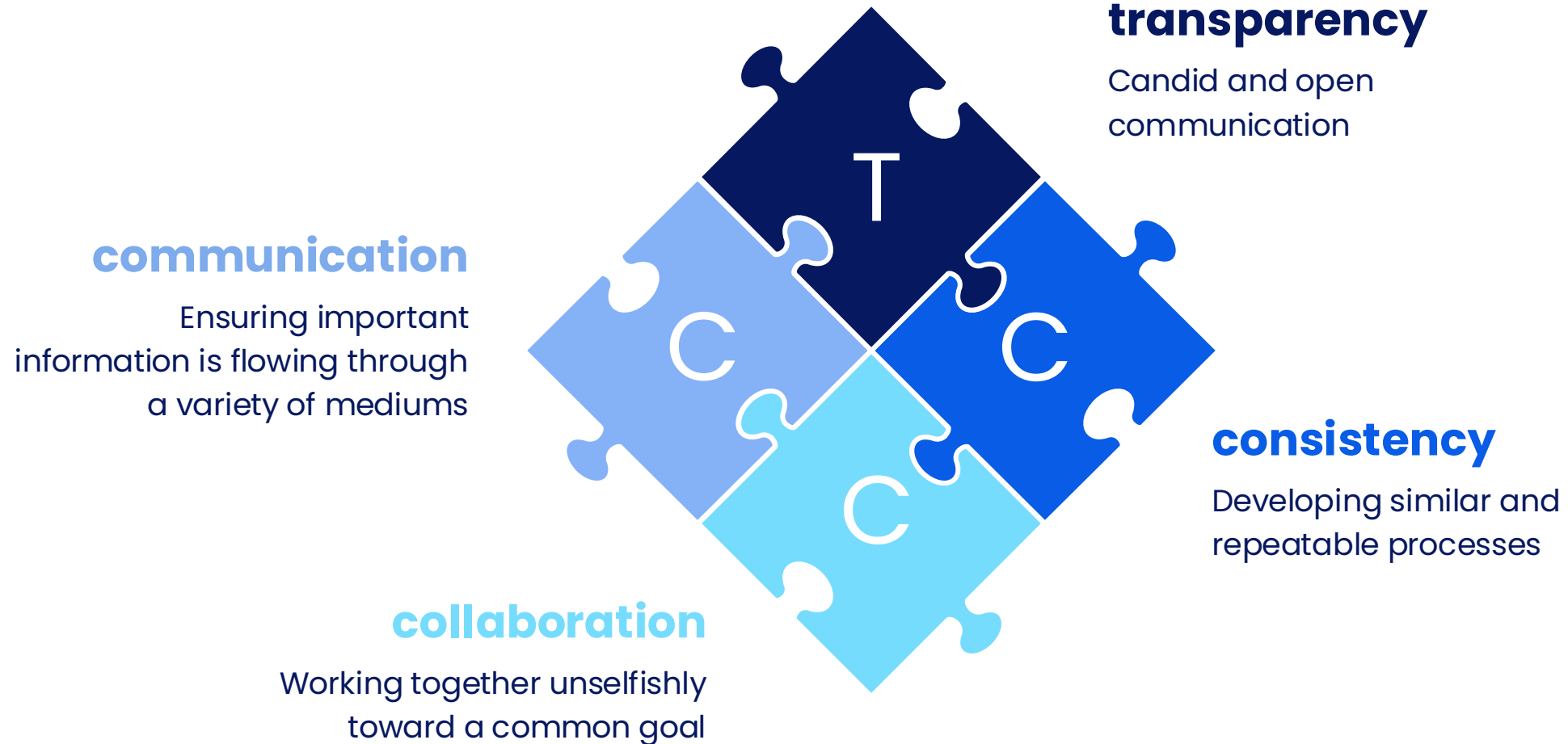
# what is **ONE Jack Henry?**

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



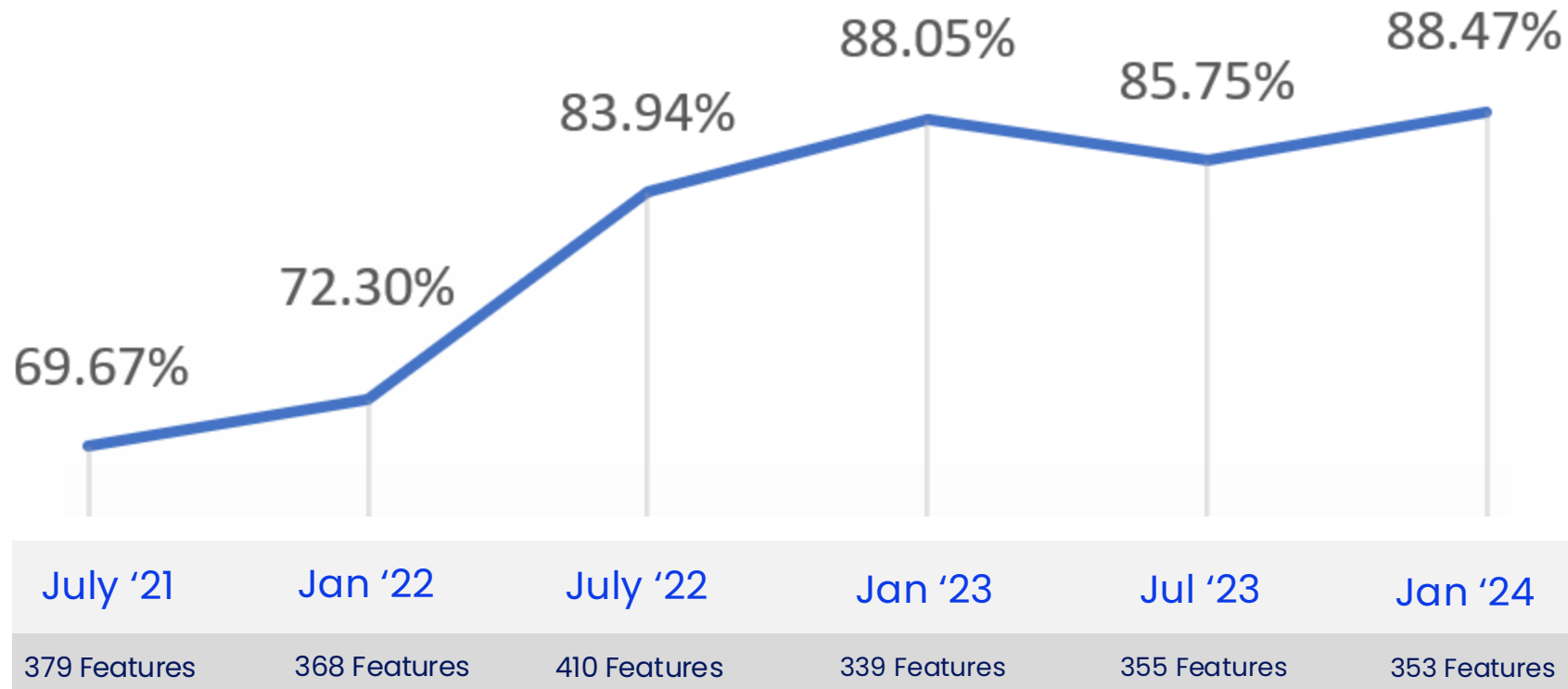


- **our operating principles – the four tenets**



- ONE Jack Henry

## 6-month roadmap metrics



60+ Products



700+ Features Per Year



19% Performance Increase to Plan

- **ONE Jack Henry**

## **FOCUS: transparency and consistency**

- Salesforce CRM implementation
- Knowledge Centered Service
- Focus on Ease of Doing Business
- Comprehensive VOC



**jack henry**<sup>™</sup>

407.488.0142

| [smclachlan@jackhenry.com](mailto:smclachlan@jackhenry.com)

| [jackhenry.com](https://jackhenry.com)



**jack henry**<sup>™</sup>

## Strengthening Connections

---

**AI**

Ben Metz  
VP and Chief Technology Officer

jh ai+

A photograph of a modern, multi-story building with a mix of brick and stone facades. The building features large glass windows and doors, some of which are illuminated from within. The sky is a mix of blue and orange, suggesting dusk or dawn. A traffic light is visible in the foreground, and a street sign is attached to a pole. A white text box is overlaid on the left side of the image.

We believe that

**the US is NOT a better  
place without our  
community financial  
institutions.**



## One Jack Henry

is about improving your experience with us.



## the **Origin Program**

is about improving your account holders' experience with you.





# the **Origin Program**

is a investment to:



**Modernize & improve our existing Cores, Integration, Data, & Reporting layers**



**Create shared services for functions traditionally found in a core product**

*These will augment the existing core system*



**Converge Digital & Core to a single cloud platform**



# the **Origin Program**

is a investment to:



**Modernize & improve our existing Cores, Integration, Data, & Reporting layers**



**Create shared services for functions traditionally found in a core product**

*These will augment the existing core system*



**Converge Digital & Core to a single cloud platform**



# the **Origin Program**

is a investment to:



**Modernize & improve our existing Cores, Integration, Data, & Reporting layers**



**Create shared services for functions traditionally found in a core product**

*These will augment the existing core system*



**Converge Digital & Core to a single cloud platform**



# the **Origin Program**

is a investment to:



**Modernize & improve our existing Cores, Integration, Data, & Reporting layers**



**Create shared services for functions traditionally found in a core product**

*These will augment the existing core system*



**Converge Digital & Core to a single cloud platform**

## The Mission of Origin

**to improve the overall digital  
front door experience for our  
customers.**



**Public Cloud  
Modernization**



**Cloud locating of  
traditional workloads**



**Data, AI &  
Analytics**



**Large strategic  
partnerships**

**jack henry™** | **Google**



# Google Cloud Platform



**Digital Platform Migration  
a major success!**

**12.4 million users migrated  
with zero interruptions.**

**More migrations in  
progress.**



**World Class security  
options now available for  
customers**

**Infrastructure for our new  
data platform**

**Analytics & Reporting**



**Cloud Spanner +  
BigQuery - magical  
combination for Origin**

**AI Platform**

**LLM ecosystem for AI  
Assist Strategy**



New Platform  
**Jack Henry Platform (Origin)**



Google Cloud  
Google Cloud Spanner



Google Cloud Platform

- 99.99% Uptime
- Transactional Guarantee
- BC/DR



**jack henry**<sup>™</sup>

*Finicity*  
 **mastercard**



1989





ally

Upstart

Aspiration

Klarna.

shopify



chime



affirm



robinhood

venmo

Square



SIMPLE



Current

stripe



SoFi



PLAID



acorns

CHASE

citi



Meta

kraken



Digital Core



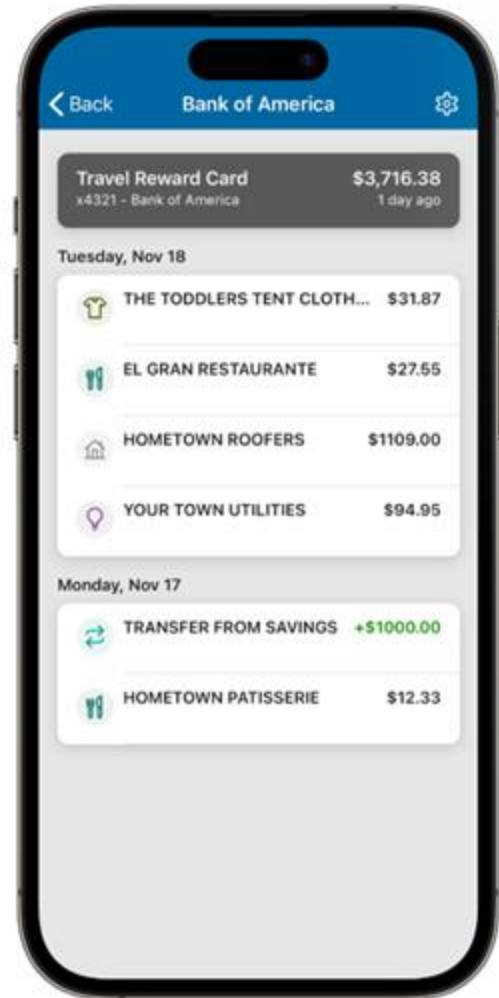
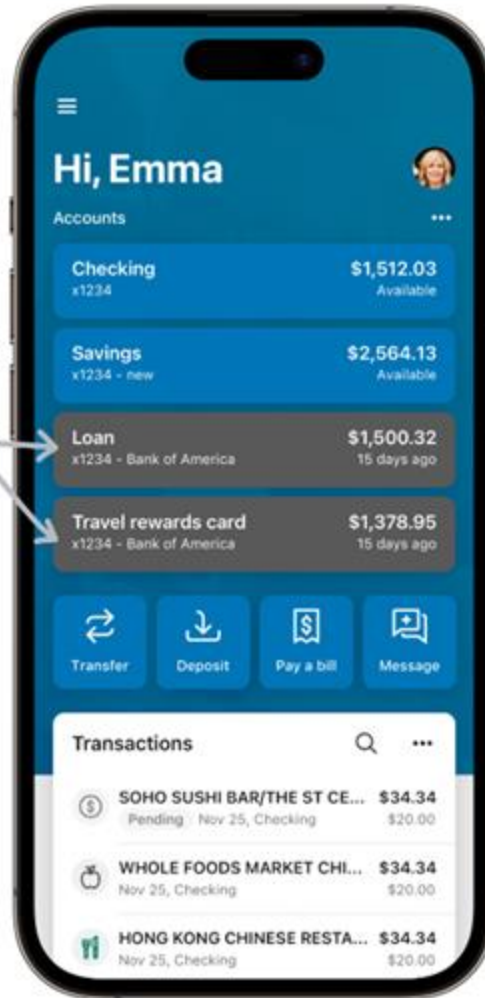
## Now: Time for Innovation



External account connection

# become a financial hub

Linked Accounts



**jack henry™** |

**MX**

**INTUIT**

**Finicity**  
mastercard

 **PLAID**

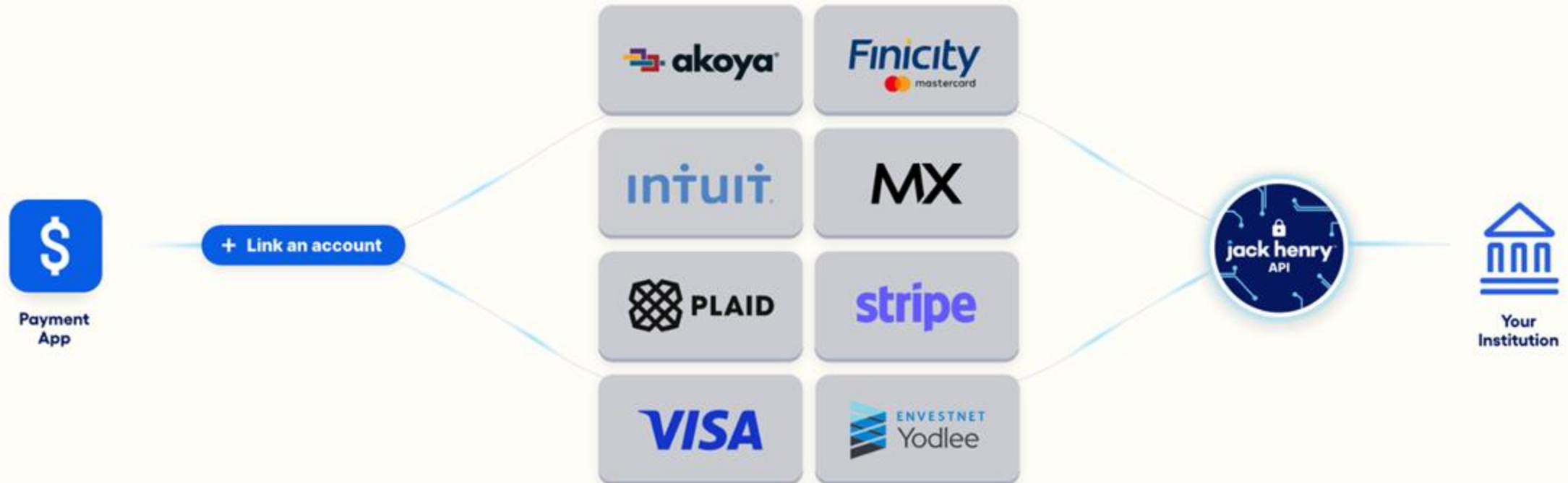
 **akoya®**

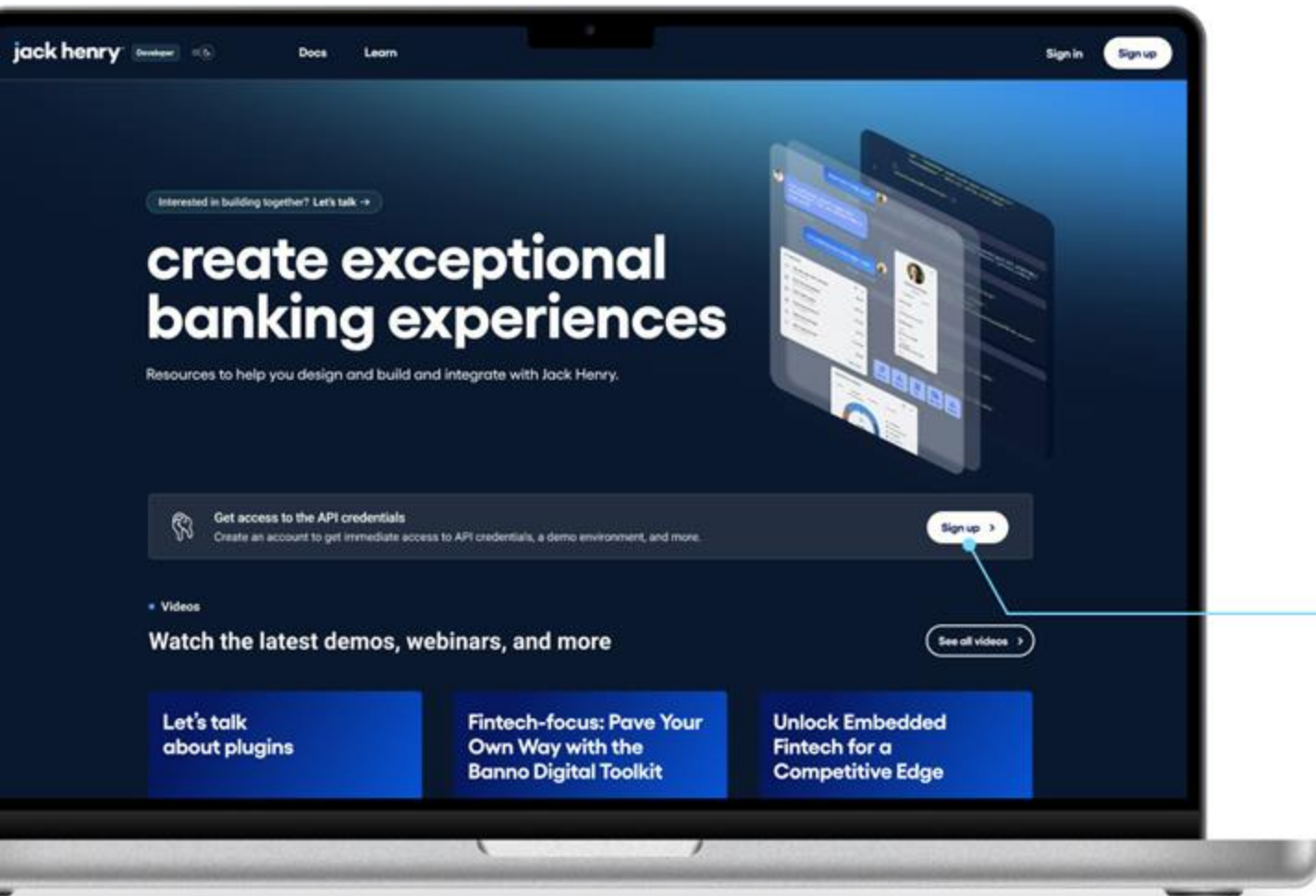
 **ENVESTNET**  
Yodlee

Secure Data Connection

# take back control of account connection

We have strategically partnered with leading data aggregators like Akoya, Mastercard's Finicity, Intuit, MX Technologies, Plaid, Stripe, Visa Open Banking Solutions, and Yodlee to provide you and your accountholders with increased security, visibility, and control over their financial data.





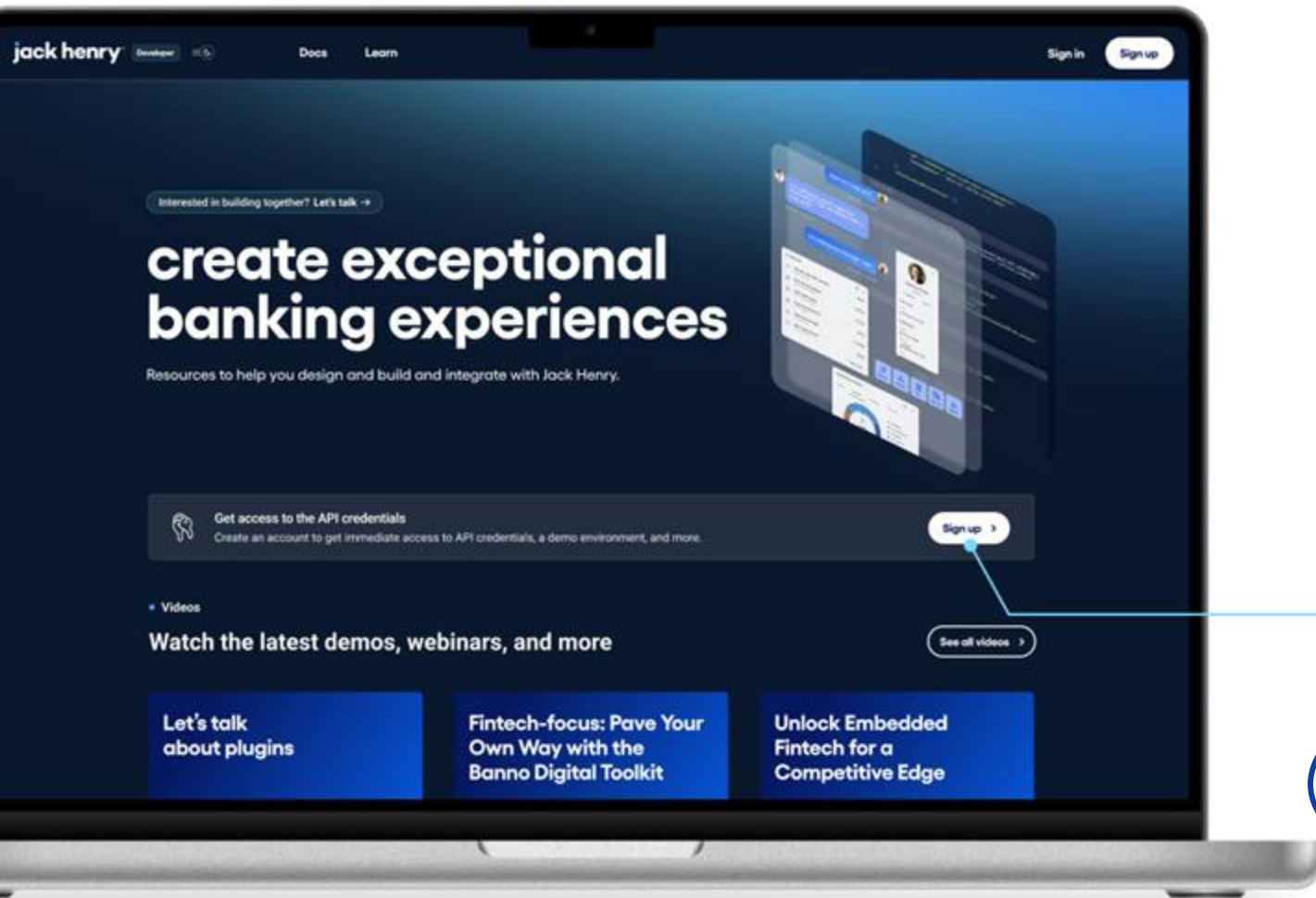
jack henry™ Developer

# The only self-service API

START BUILDING TODAY AT JACKHENRY.DEV

5.5+ million API tokens issued





jack henry™ Developer

# The only self-service API

START BUILDING TODAY AT JACKHENRY.DEV

5.5+ million API tokens issued



**Digital != Core**

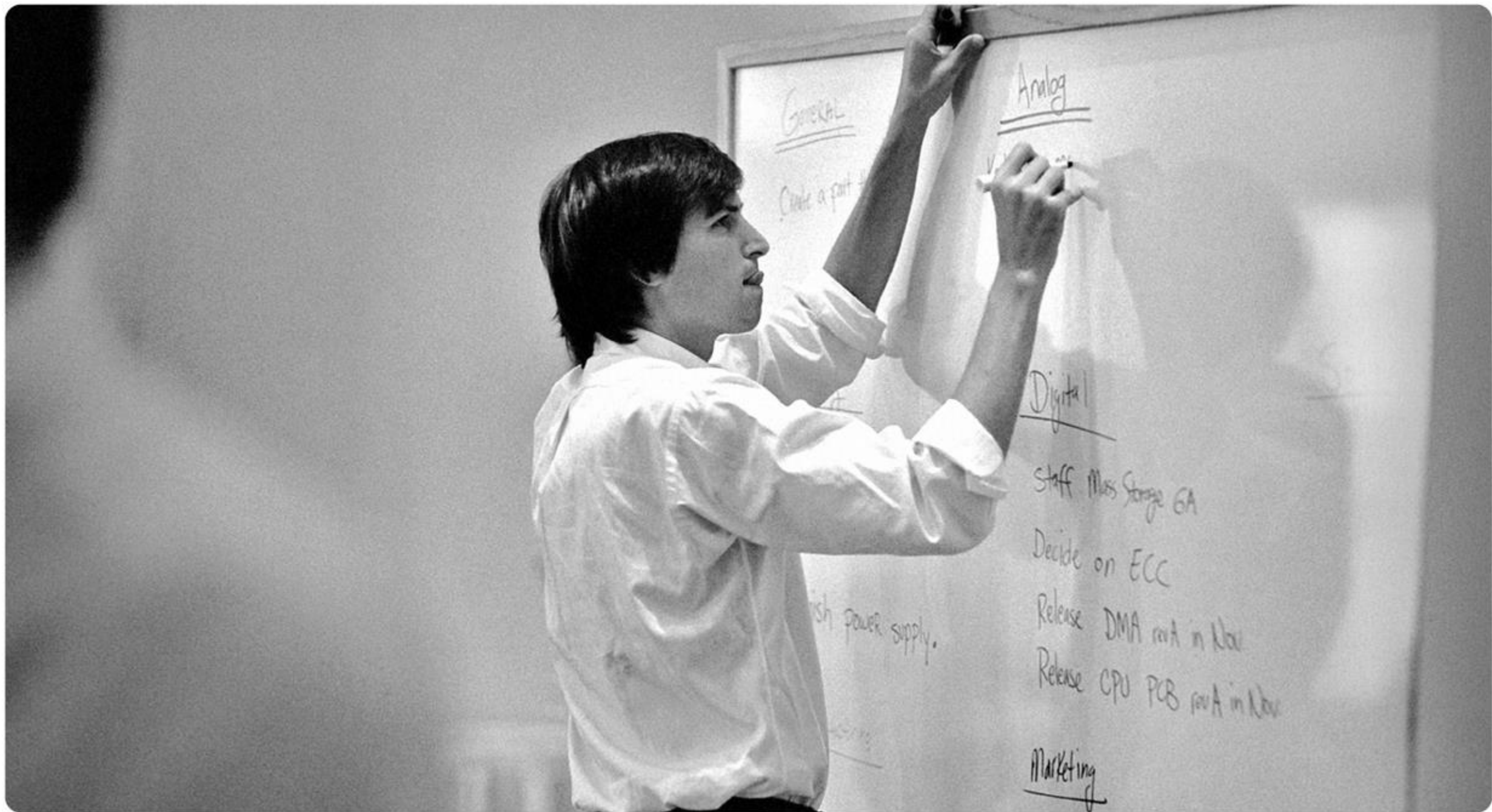
FOREWORD BY ELLIOTT ERWITT  
INTRODUCTION BY KURT ANDERSEN

# FEARLESS GENIUS

THE DIGITAL REVOLUTION  
IN SILICON VALLEY  
1985-2000

DOUG MENUEZ

THE DIGITAL REVOLUTION  
IN SILICON VALLEY  
1985-2000



General

Create a part...

Analog

Digital

Staff Mass Storage GA

Decide on ECC

Release DMA part in Nov

Release CPU PCB part in Nov

Marketing

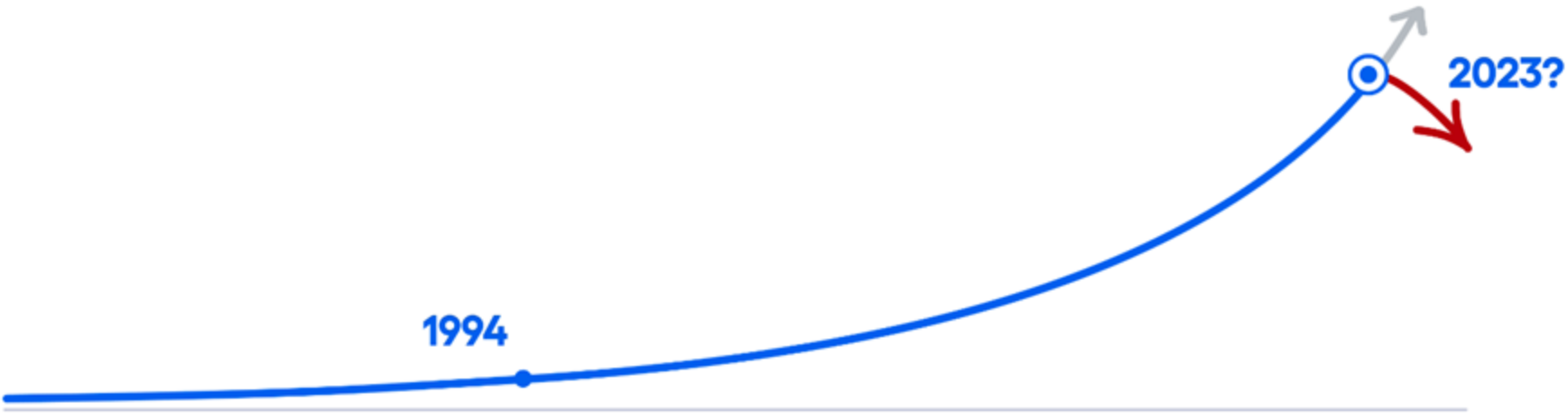
ish power supply.

ing

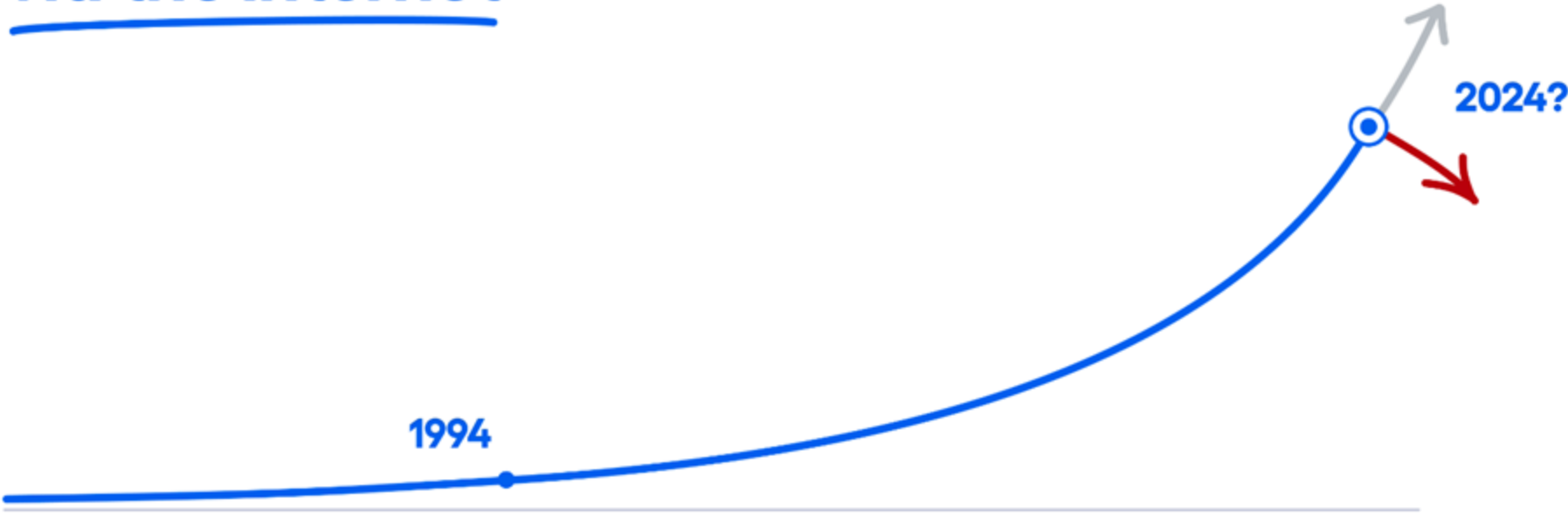
# **Demand for self service via the internet**



# Demand for self service via the internet

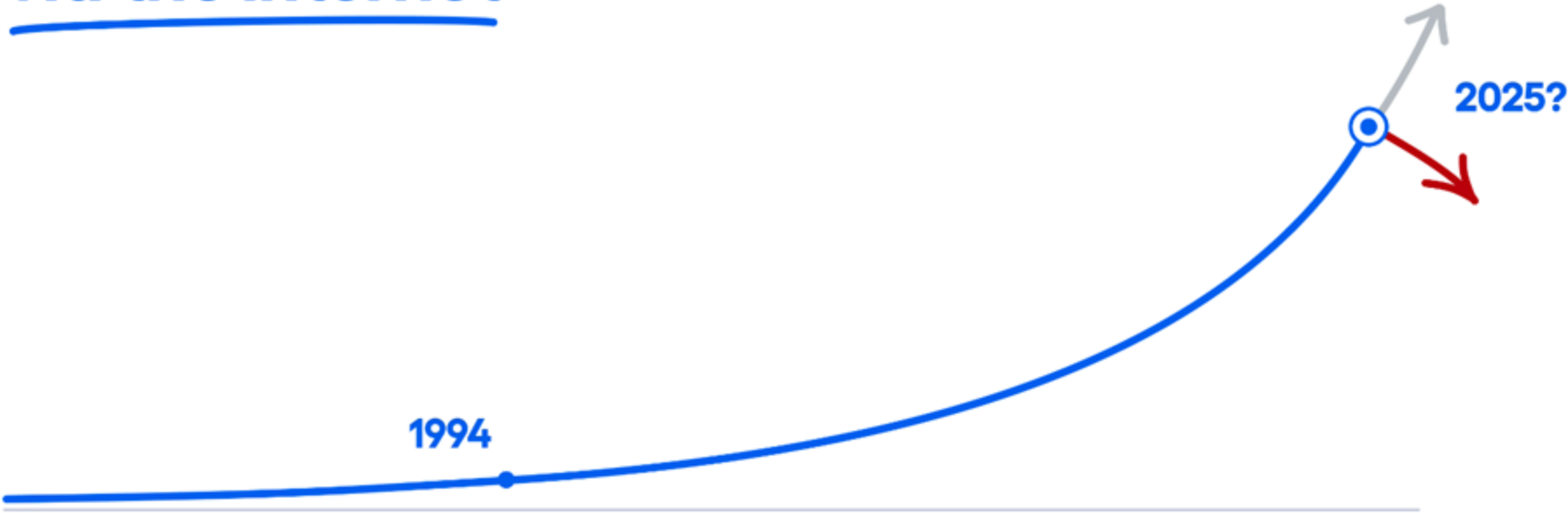


# Demand for self service via the internet

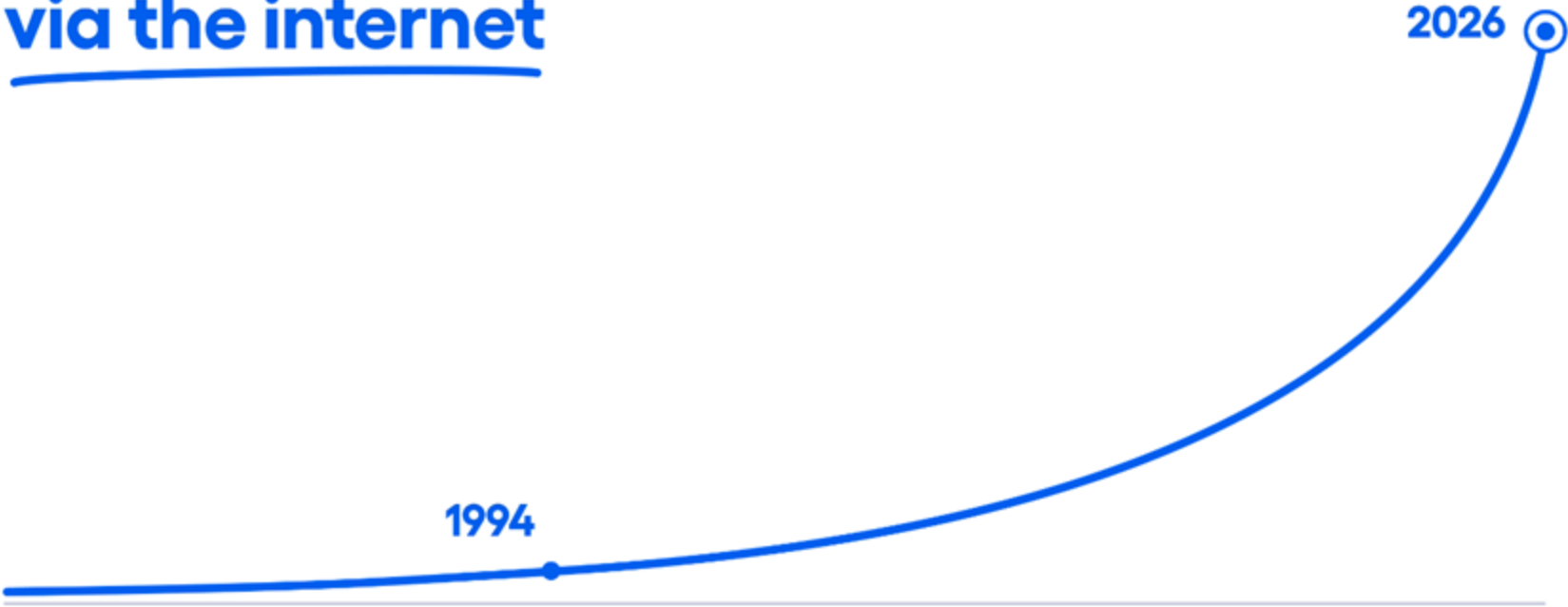




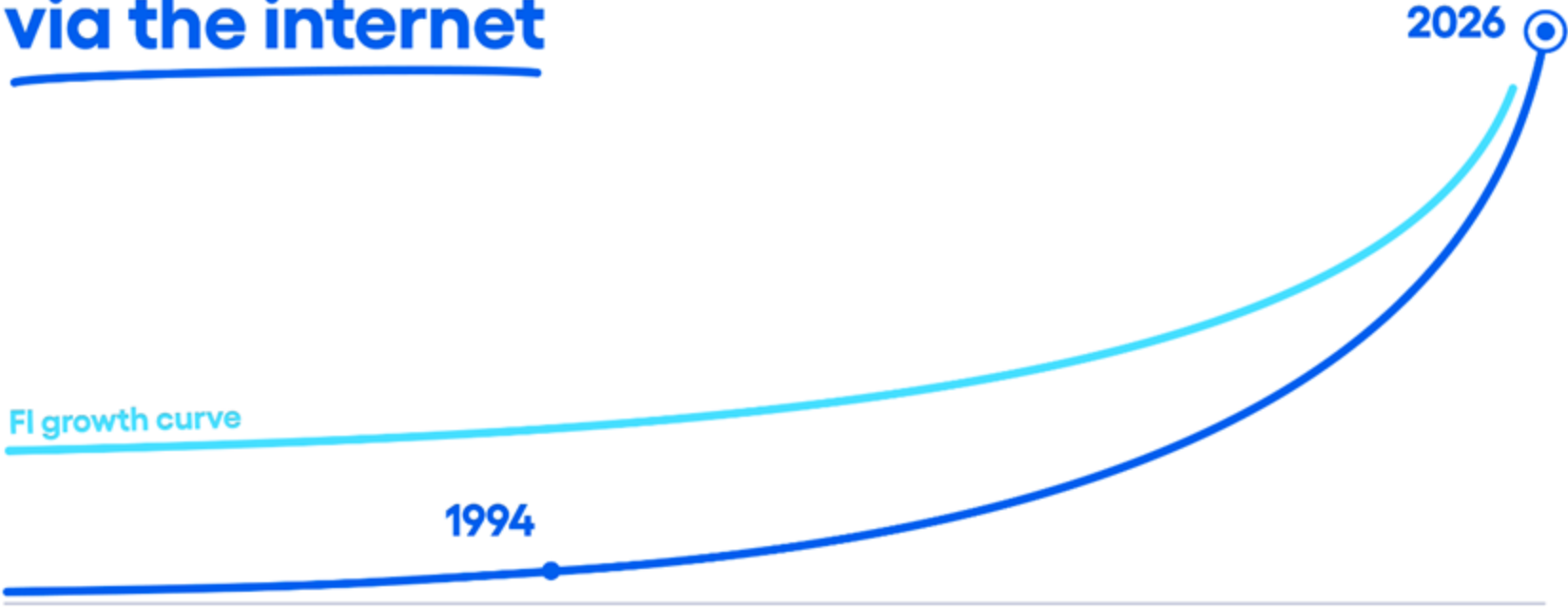
# Demand for self service via the internet



# Demand for self service via the internet

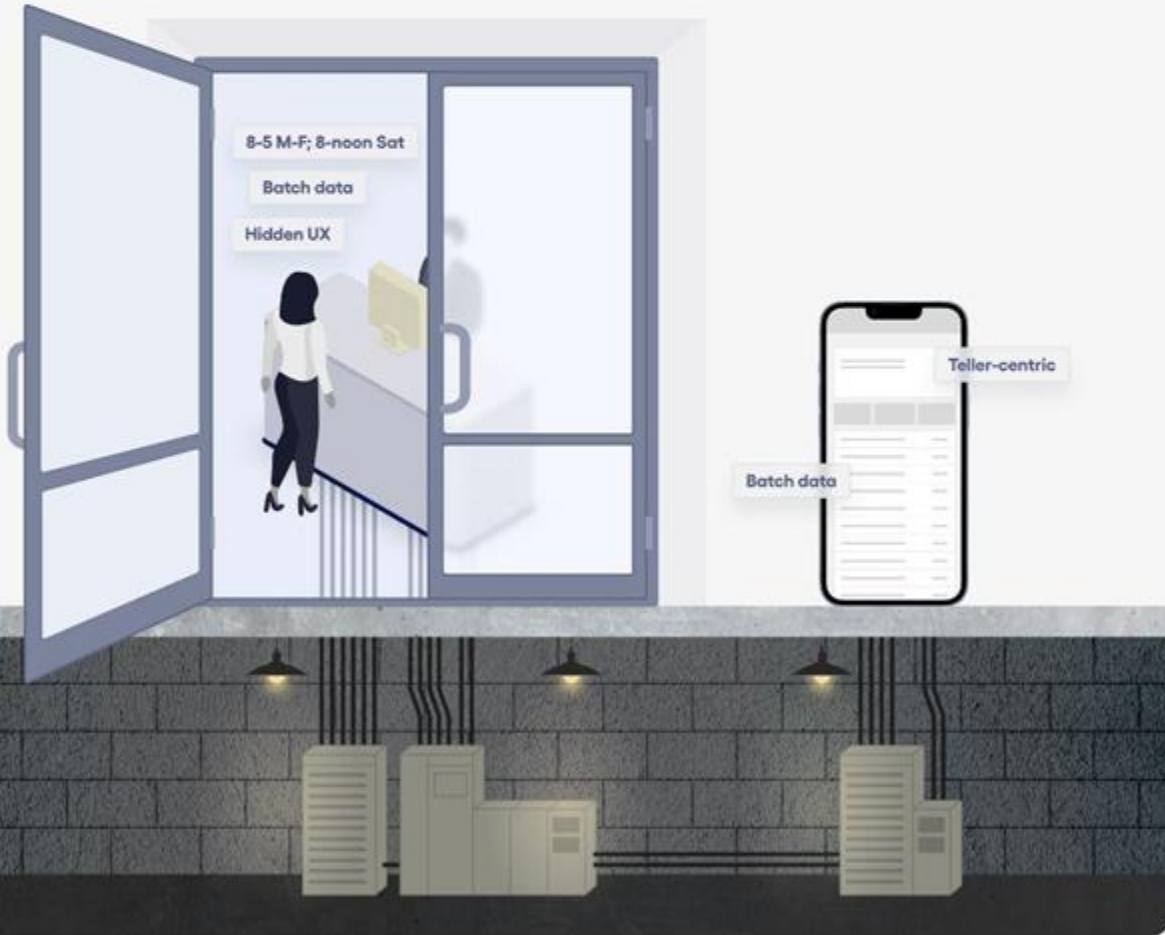


# Demand for self service via the internet



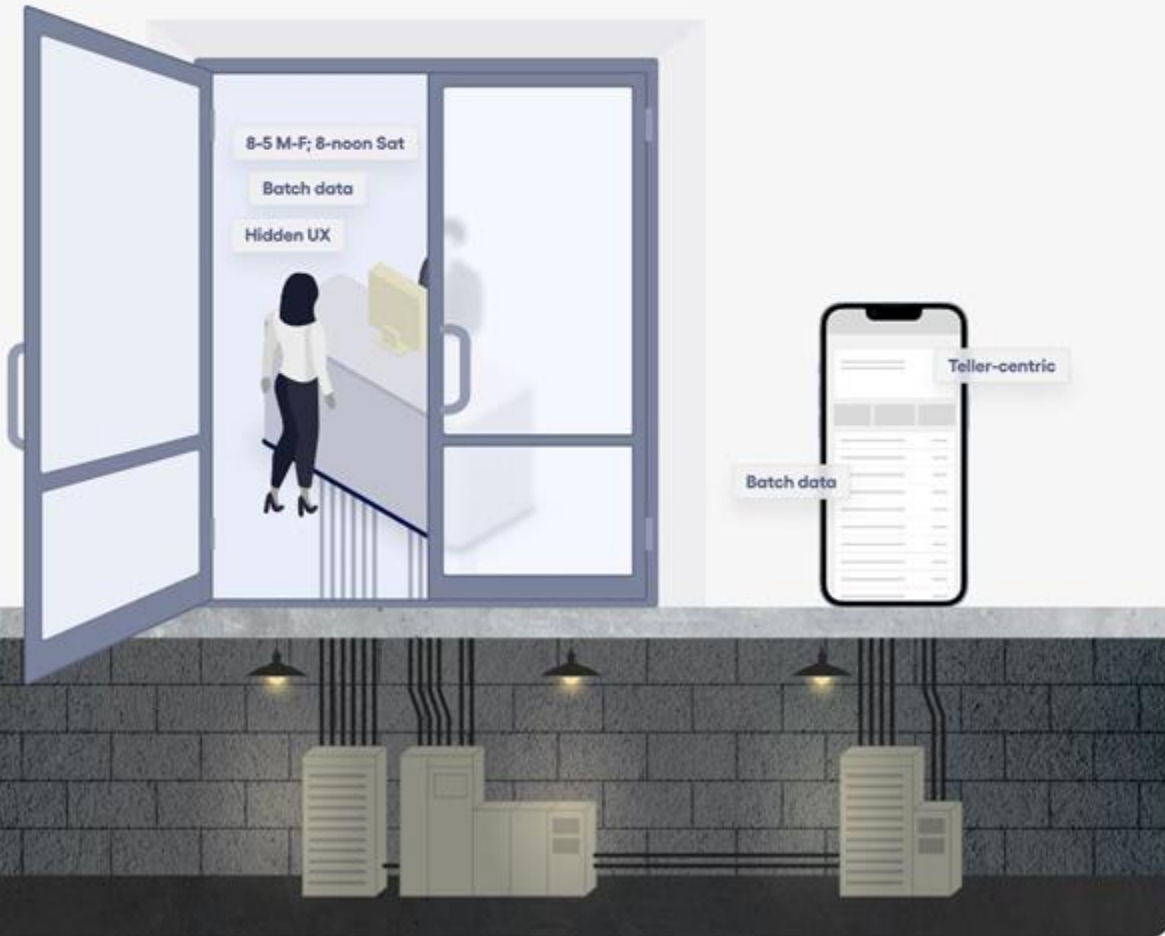
Your new front door

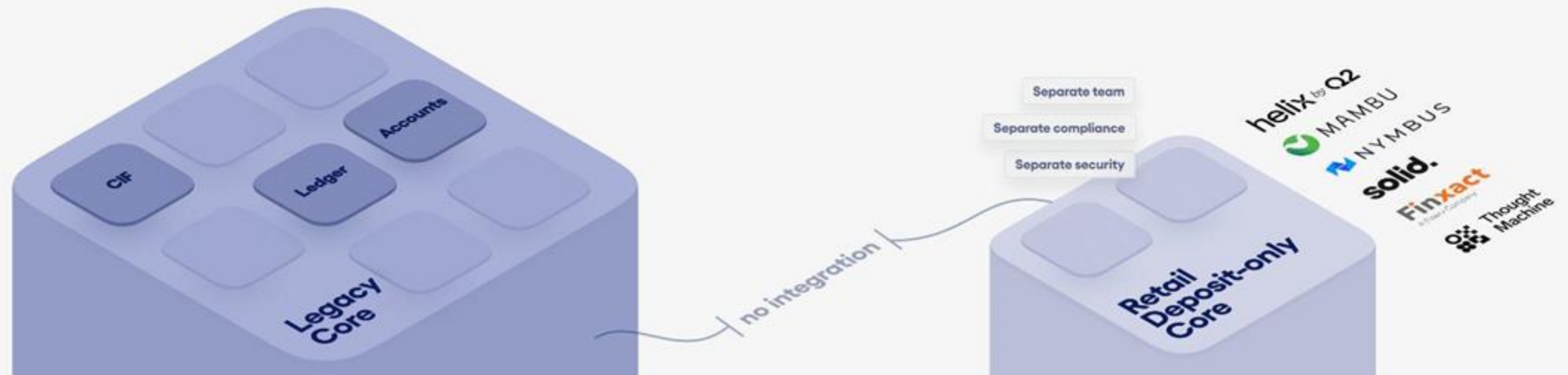
will you have more or fewer digital users next year?

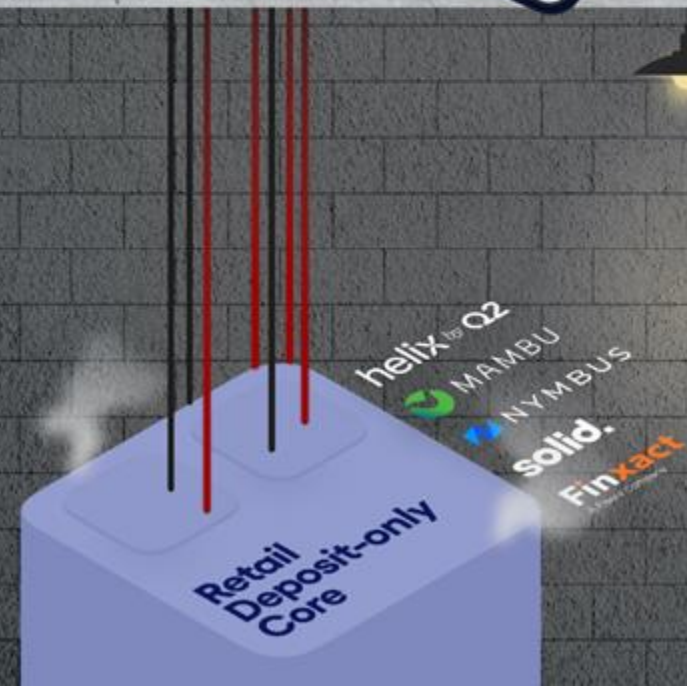


Your new front door

will you have more or fewer digital users next year?











Digital



New Platform  
**Jack Henry** Origin

Store & Forward



# Shared Services



**Successful Wires Rollout  
for Symitar and Banno  
Business**

**Authorizations + RBAC for  
Financial Crimes & Banno**

**Data Broker for all lines of  
Business**



**New integration  
capabilities enabled for  
payments and digital**

**Shared Security  
Infrastructure for security  
team**

**Analytics & Reporting**



**AI and LLM Orchestration**

**Data Ingress <> Egress**

**LLM ecosystem for AI  
Assist Strategy**

# Banno Acquired in 2014:

In 2018 we began building new Digital platform...



**First in class cloud native platform that provides modern API access to all 4 JH core systems.**



**Native apps as the reference implementation for the platform**

*100% native on iOS, Android and 100% Web components*



**Banno Conversations: A built in Digital Helpdesk as native platform feature.**

**400k**

**2018**

**12.4 m**

**2024**

**jack henry™** | **Conversations**



Introducing

# AI Assist with After Hours Support

Inbox Filter

- Greg, Jennifer** Just now  
Thanks for confirming.
- Jennifer, Amy** 1:34 PM  
 No problem! We'll send a new card out ...
- Holiday Hours** 1:34 PM  
Our branches will be closed on Thursday, W...
- Low funds Checking** 1:34 PM  
Available balance is low on Checking
- Deposit to Savings** Friday  
A deposit was made to Savings.
- Annual holiday party** Nov 12  
Come join us to celebrate on Tuesday at th...
- Auto Loans** Nov 12  
Whether you want a l...
- Home improvements made easy** Nov 7  
Find out h...
- Welcome to our new mobile app.** Nov 3

**Greg, Jennifer**  
2 participants

This is the beginning of your conversation history with Greg and Jennifer

Greg joined the conversation

**Greg - Buffalo, NY**  
Customer Service at Garden

Hi there, Greg from Garden here. Can you both please verify that this check is valid before we go ahead and process it?

**Check**  
**Acme paper & supply** \$237.30  
Check 0012294 Nov 19

Greg · 9:30 AM

Hi Greg. That is correct, thank you.

Jennifer Anderson-Brown · 11:50 AM

Yep, that is valid. Thanks!  
10:36 AM

Thanks for confirming.

Greg · Just now

This conversation is visible to Garden

Type a message Send



Customer

How can we help? ✕

Show me the current balance on my car loan

Change my password

How much have I spent on groceries?

Today

Show me the current balance on my car loan

Here's what we found. It looks like your account ending in 8350 is open with a balance of \$2,738.57 and an interest rate of 6.25%.

Type	Acct #	Balance	APY
Auto	8350	\$2,738.57	6.25%


Was this helpful? 👍 👎

🔮 I'd like to refinance my loan please. ✕



Here's what we found. It looks like your account ending in 8350 is open with a balance of \$2,738.57 and an interest rate of 6.25%.

Type	Acct #	Balance	APY
Auto	8350	\$2,738.57	6.25%

 I'd like to refinance my loan please.

🔮 This is a great time to refinance—we'll get you connected to someone who can help!

We're bring you into this conversation because Mitch wants to refinance. Would you like to generate a message back to Mitch that explains his options and sets up an appointment to meet with you?

Yes No, I'll write my own response.

🔮 How can I assist you?

Chatting with

AI Assist Mitch Jackson



Loan advisor

**No Data <> No AI**

# What are we working on?

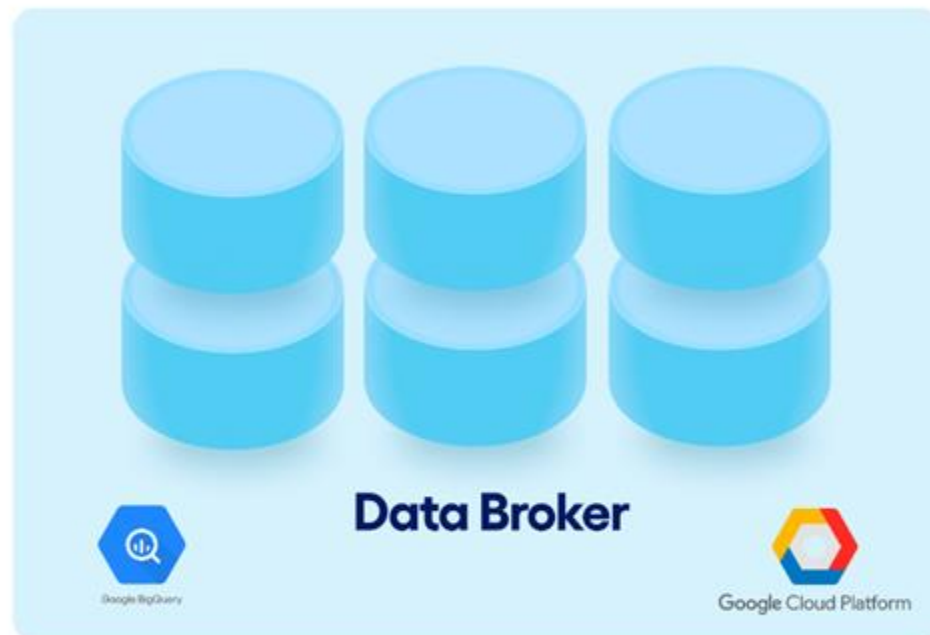




Real-time Streaming

## Stabilizing and improving data integration and access at scale

Available NOW

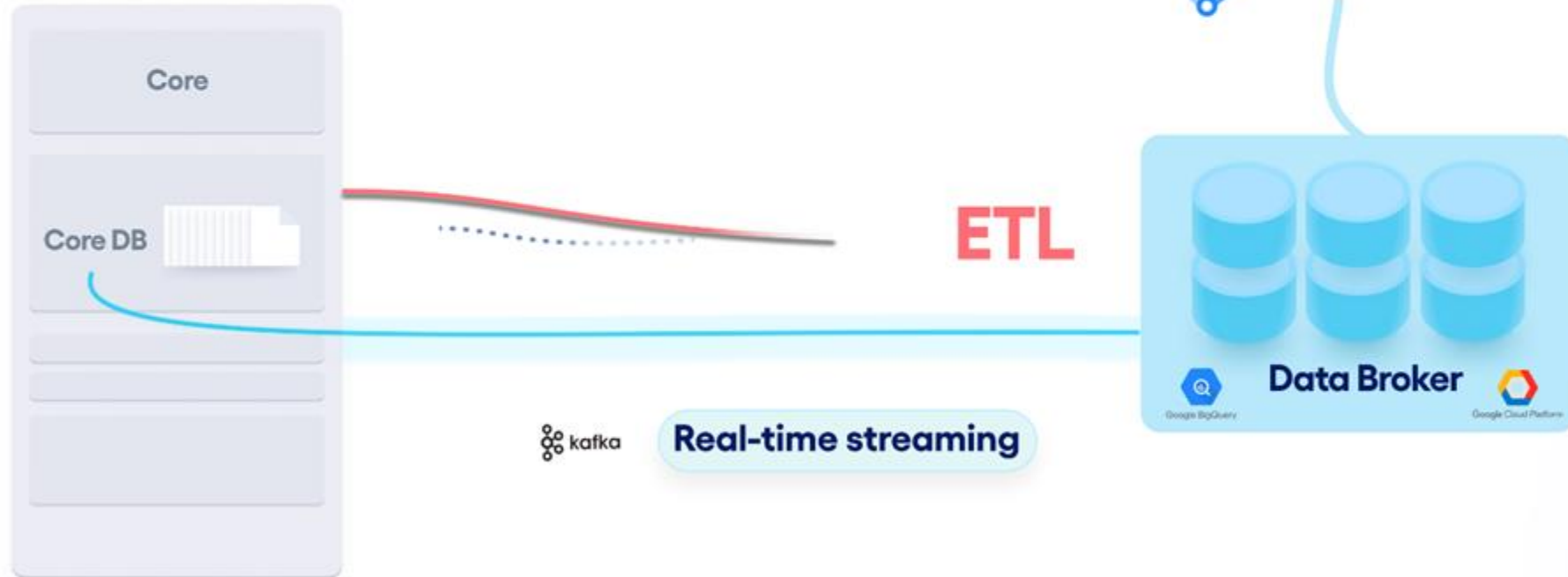


Democratizing Access and AI model integration

## Stabilizing and improving data integration and access at scale

GCP Ecosystem

Gemini ANTHROPIC Meta



Real-time Streaming

Providing out of the box access to entire AI model ecosystem

Available NOW

Gemini

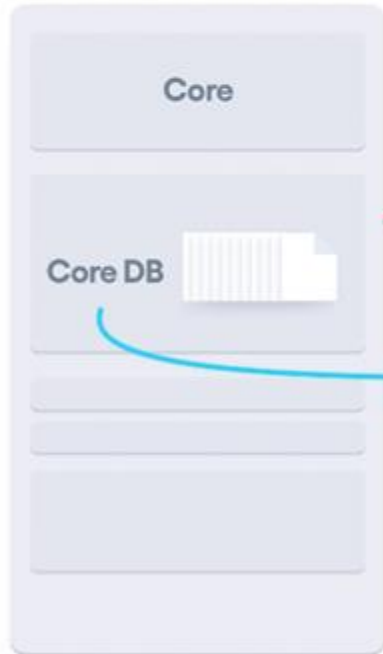
ANTHROPIC



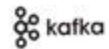
GPT - 4



Vertex.ai



ETL



Real-time streaming

Real-time Streaming

## Providing out of the box access to entire AI model ecosystem

Available NOW

✓ Executive Dashboard with on-the-clock reporting



Gemini

ANTHROPIC

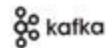


GPT-4

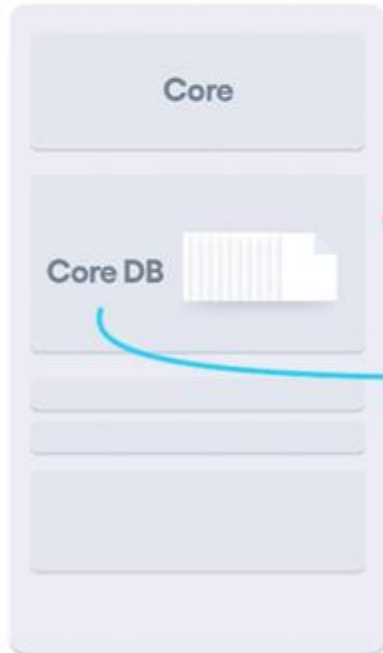


Vertex.ai

ETL



Real-time streaming



Real-time Streaming

## Providing out of the box access to entire AI model ecosystem

Available NOW

✓ Foundation for data access for fintech



Gemini ANTHROPIC

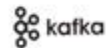
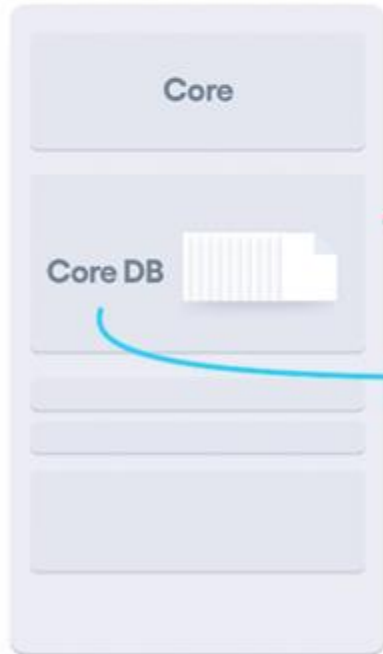


GPT-4



Vertex.ai

ETL

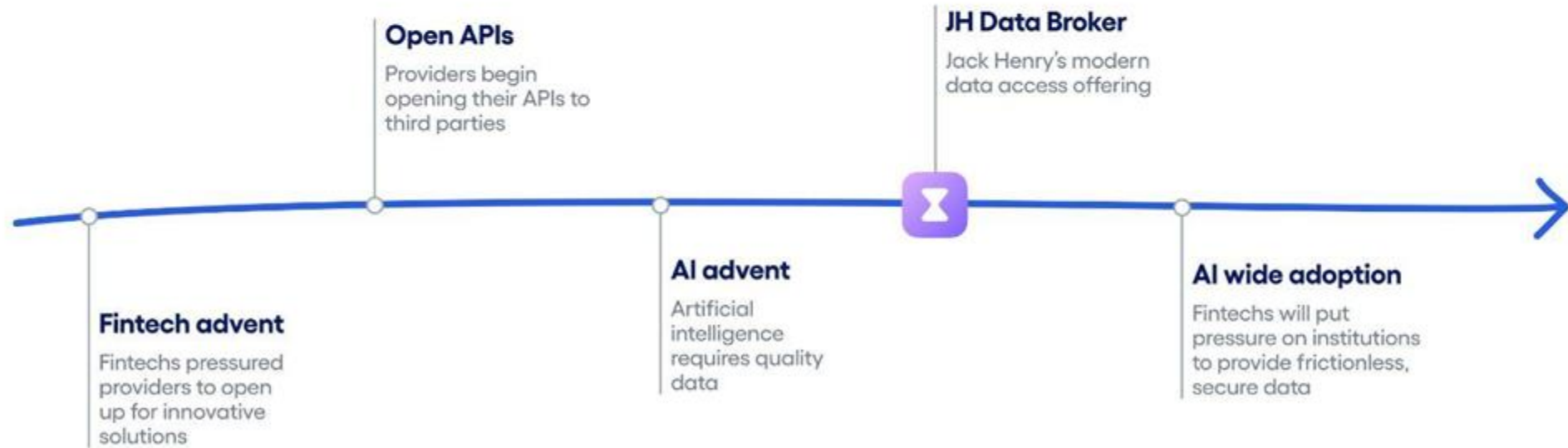


kafka

Real-time streaming

# Why does modern data access matter now more than ever?

We're equipping you for the pressure that fintech will create to provide frictionless and secure access to data.



**jack henry™** | **Executive Insights**

# Executive Overview

Save dashboard

24 hours

Loan-to-deposit ratio

**62%** -1.58%

Efficiency ratio

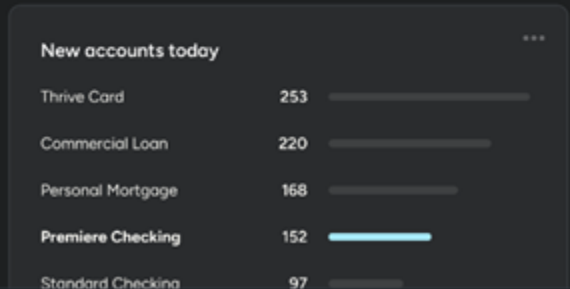
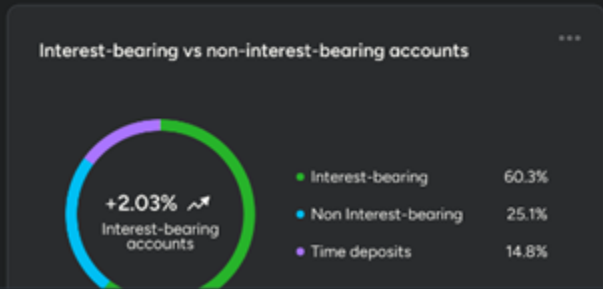
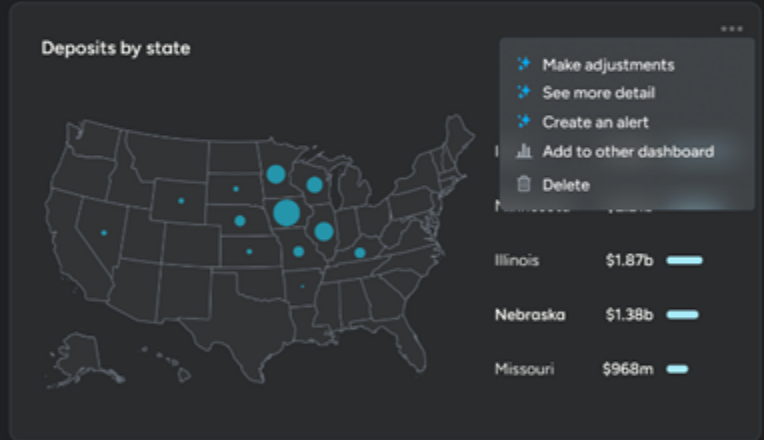
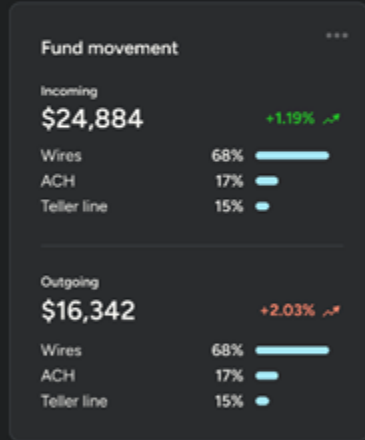
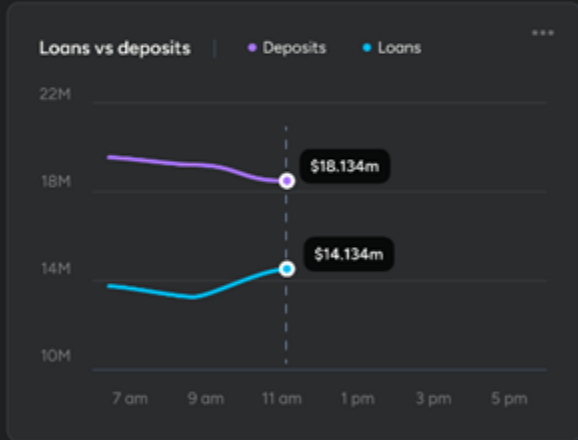
**52%** -2.03%

Interest-bearing balance

**\$46,623** +4.18%

Cash & non-interest bearing balance

**\$29,765** +7.81%



jh ai

Build me an executive overview dashboard with analytics about external connected accounts

Okay! I'll pull together an executive summary of insights for you and add them to a new dashboard view in Analytics. You can modify the dashboard on your own and even chat with me in the dashboard to keep refining the analytics. Should we get started?

Dashboard generated

Done. Keep chatting here to refine what you see, or edit the dashboard manually.

Which accounts have more than 2% variance?

Only one account exceeds 2% variance in the last 24 hours. The Fed account is currently 2.31% under target.

Ask a question, give a command...



# Research with execs & data analysts

## Research methods used

### **Conversational questioning**

Understanding of role, daily work, goals, use of data, frequency of access, pain points, org structure, etc.

### **Concept validation**

Showing static concepts to understand if our ideas are in line with the way users are thinking.

## Who we've talked with so far

 **Chief Financial Officer**

 **Chief Retail Officer**

 **Chief Credit Officer**

 **Chief Executive Officer**

 **Chief Operating Officer**

 **Data Analyst**

 **Data Analyst**

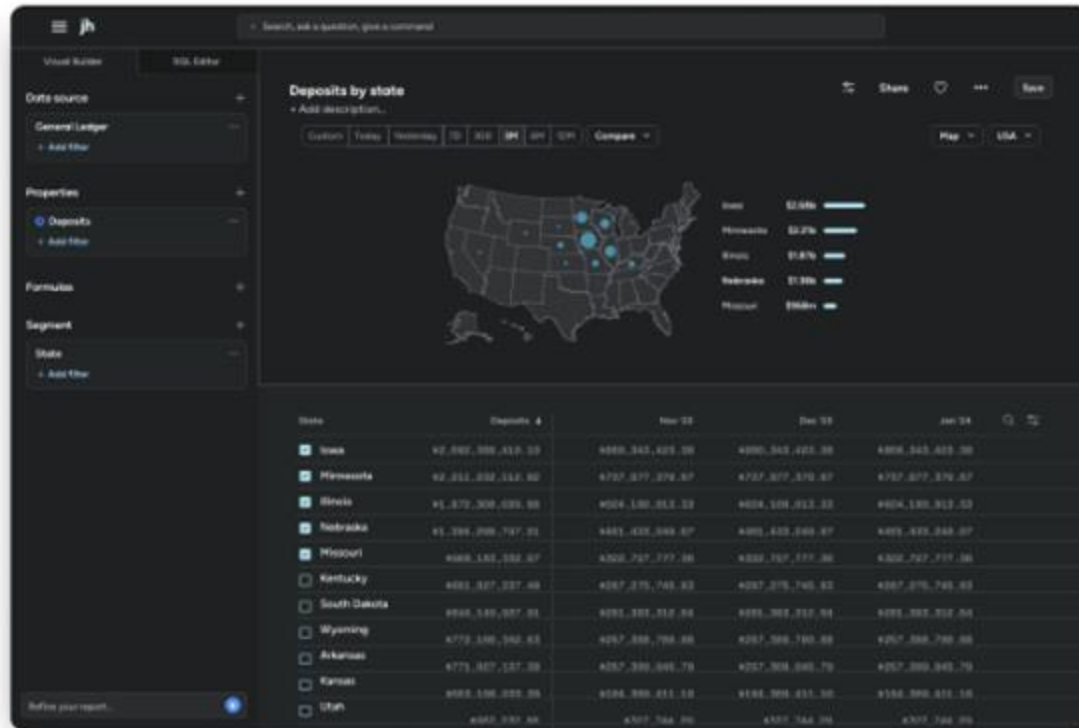
 **Internal SMEs**

# Dynamic data at your fingertips

Envisioning a single environment where dynamic, easy-to-build reports can be generated and rolled up into rich, sharable boards.

## Report

Each report contains a visualization the user can choose and a table of the raw data.



## Board

Boards are collections of reports—many report rollups make up a board.



# Reports anyone can build

## Multiple data sources

Choose from multiple sources, both internal and external to your institution.

## Select & filter properties

Choose which properties to include, if you want to aggregate them (e.g. average), and if you want to relate them through a calculation (e.g. Deposits/Loans)

## Segment the results

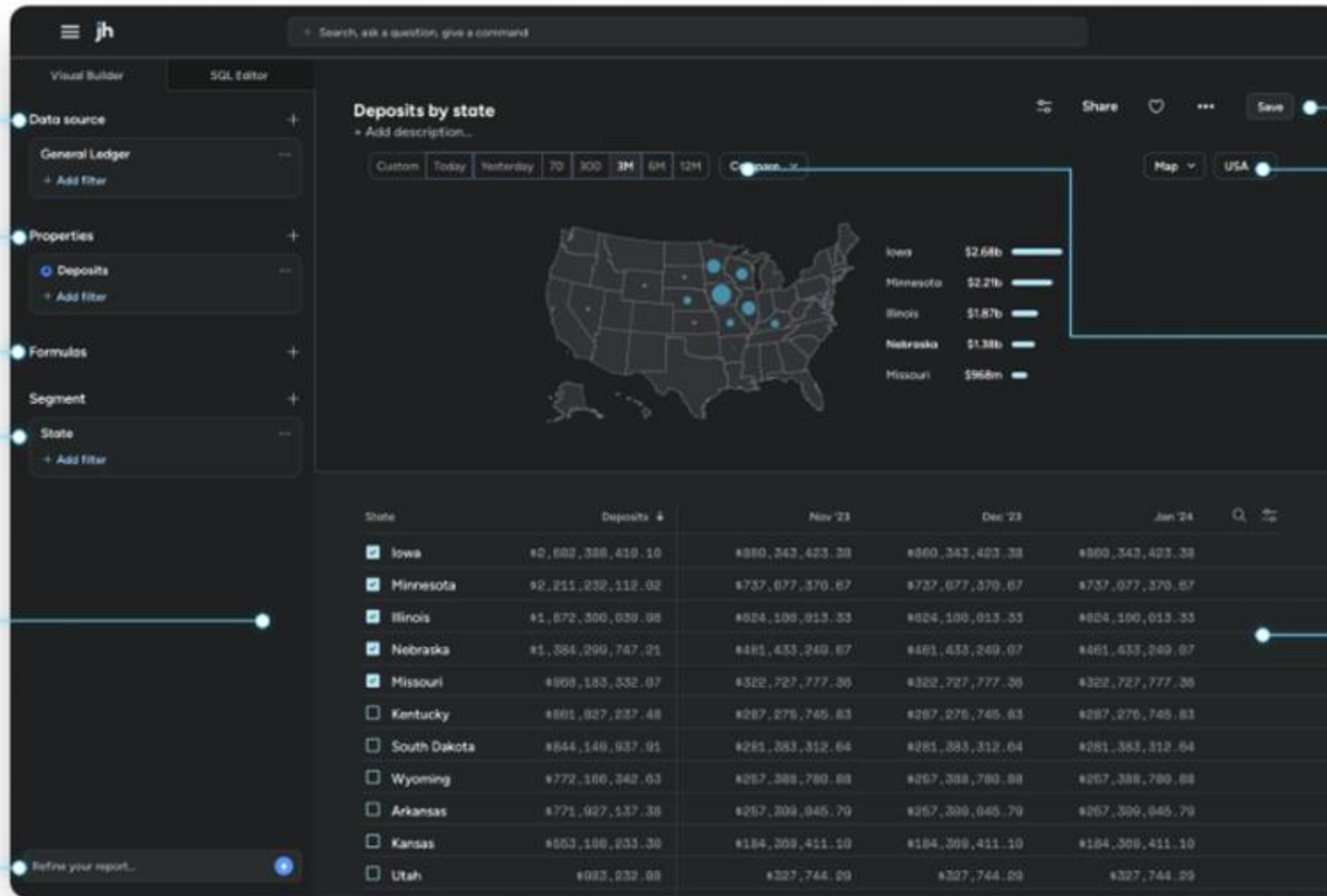
How do you want to view and group the data? By state, by branch, by customer? Select multiple to create sub-groups.

## Select to visualize

Select the properties that display in the visual above.

## Build with AI

Use prompts to build the report.



## Save & share

Save your report, or save as a new report. Then share it with permissions groups and add a rollup to relevant boards or your home screen.

## Visualize your data

Every report can be visualized the way you want—choose line, bar, map, simple metric, etc.

## Discover trends

Compare vs time periods, averages, or benchmarks.

## Understand your data

In addition to a telling visual, reports also display their raw data in a dynamic, searchable, sortable table.

# The same report, rolled up in many places

Many teams care about similar metrics. Now they can all be looking at the same data, even in different contexts.

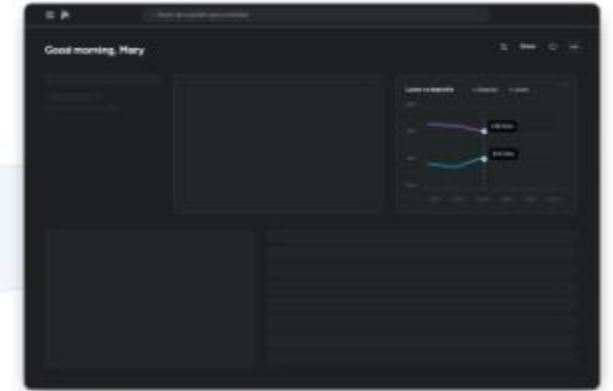


## Report rollup

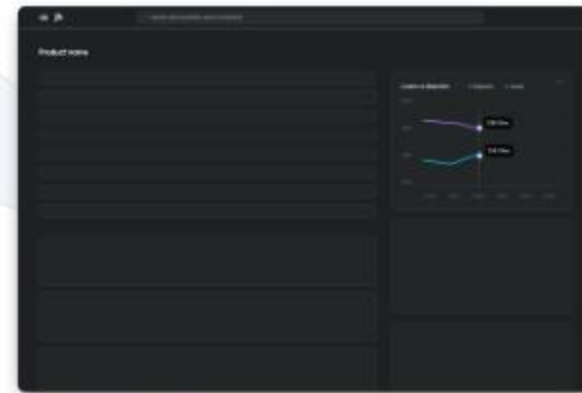
Rollups can be added all over the system—on multiple boards, on a user's personalized home screen, or even within other products



Boards: Executive Overview & Lending Overview



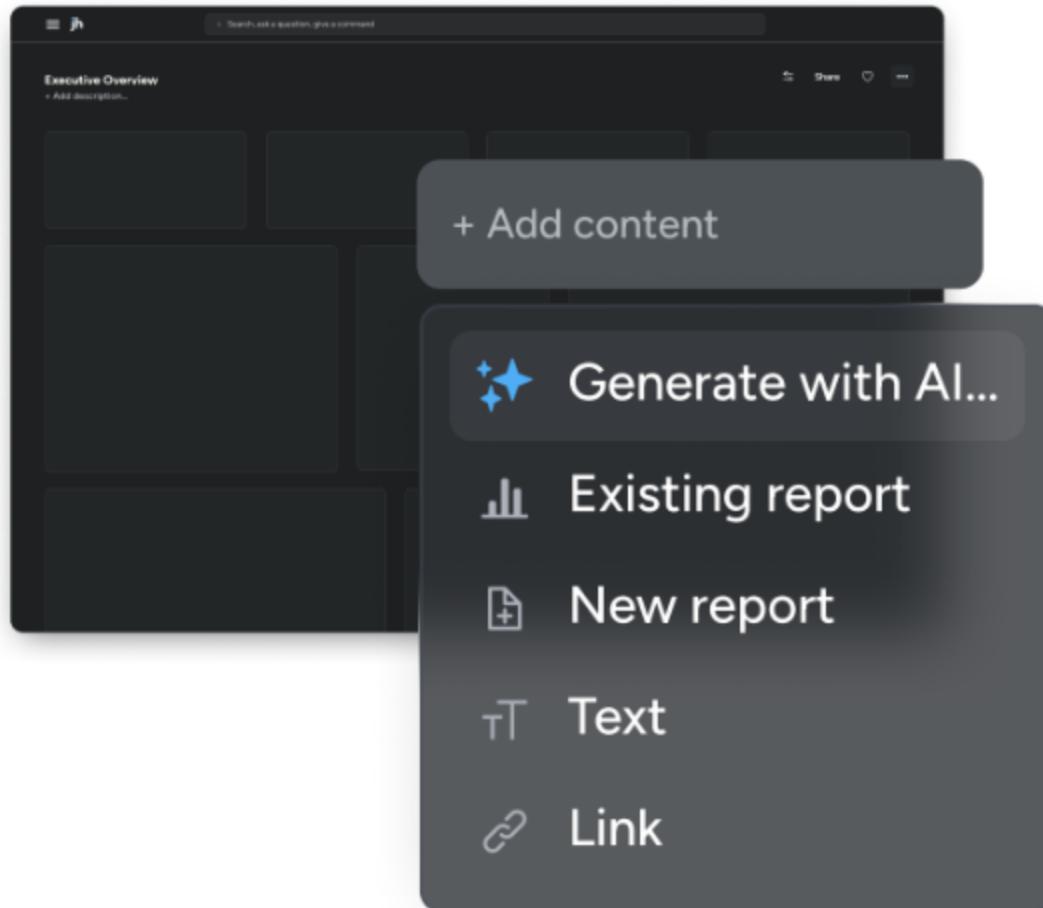
My home screen



Product landing page

# Build reports with AI

Reports can be generated from a new report or directly from a dashboard. AI is selecting data points, filters, formulas, and segments, which users can refine on their own after generation.



What are our total deposits by state over the last 3 months?



## How it works

Reports can be generated from a new report or directly from a dashboard. AI is selecting data points, filters, formulas, and segments, which users can refine on their own after generation.

## What it solves

- Pivot table problem
- Finding novel correlations
- Summarizing or prioritizing "what to look at"











New Platform  
**Jack Henry Platform (Origin)**



Google Cloud  
Google Cloud Spanner



Google Cloud Platform

99.99% Uptime

Transactional Guarantee

BC/DR

AI Integration ↔ LLM

New Platform  
**Jack Henry Origin**



Google Cloud  
Google Cloud Spanner



Google Cloud Platform

99.99% Uptime

Transactional Guarantee

BC/DR











**THOMAS KAINZ**

About



Employer  
Littel, Schroeder and Kessler

Job title  
Legacy Directives Administrator

Contact



Address  
809 Nelson Street  
Suite 517  
Stanfordchester NY, 56131-8445

[View more in Quest](#)

New transaction ▾

**Accounts**

DEPOSITS

**ULTIMATE CHECKING**

Primary, 0000077777

**\$1,776.00**

Balance

**Business Savings Account**

Primary, 0000077777

**\$566.74**

Balance

LOANS

**Home Loan Account**

Primary, 0000077777

**\$289.33**

Balance

**Auto Loan Account**

Primary, 0000077777

**\$996.52**

Balance

**Home Loan Account**

Secondary joint, 0000077777

**\$296.94**

Balance

**Recent transactions**

DATE	TRANSACTION	AMOUNT
May 5	invoice transaction at Collins and Sons ULTIMATE CHECKING	<b>+\$333.00</b>
May 5	payment transaction at Sauer, Murphy and McCullough ULTIMATE CHECKING	<b>+\$333.00</b>
May 5	payment transaction at Powlowski - Hagenes ULTIMATE CHECKING	<b>+\$777.00</b>
May 5	payment transaction at Wolf - Renner ULTIMATE CHECKING	<b>+\$333.00</b>
Jan 19	deposit transaction at Buckridge - Kilback Home Loan Account	<b>\$59.00</b>
Jan 19	deposit transaction at Ward, Quigley and Hegmann Home Loan Account	<b>+\$74.00</b>
Jan 19	deposit transaction at Bergnaum - Feil Home Loan Account	<b>+\$9.00</b>



THOMAS KAINZ

About



Employer  
Littel, Schroeder and Kessler

Job title  
Legacy Directives Administrator

Contact



Address  
809 Nelson Street  
Suite 517  
Stanfordchester NY, 56131-8445

Accounts

DEPOSITS

**ULTIMATE CHECKING** **\$1,776.00**  
Primary, 0000077777 Balance

**Business Savings Account** **\$566.74**  
Primary, 0000077777 Balance

LOANS

**Home Loan Account** **\$289.33**  
Primary, 0000077777 Balance

**Auto Loan Account** **\$996.52**  
Primary, 0000077777 Balance

**Home Loan Account** **\$296.94**  
Secondary joint, 0000077777 Balance

Recent transactions

DATE	TRANSACTION	AMOUNT
May 5	invoice transaction at Collins and Sons ULTIMATE CHECKING	+\$333.00
May 5	payment transaction at Sauer, Murphy and McCullough ULTIMATE CHECKING	+\$333.00
May 5	payment transaction at Powlowski - Hagenes ULTIMATE CHECKING	+\$777.00
May 5	payment transaction at Wolf - Renner ULTIMATE CHECKING	+\$333.00
Jan 19	deposit transaction at Buckridge - Kilback Home Loan Account	\$59.00
Jan 19	deposit transaction at Ward, Quigley and Hegmann Home Loan Account	+\$74.00
Jan 19	deposit transaction at Bergnaum - Feil Home Loan Account	+\$9.00

[View more in Quest](#)

New transaction ▾

AI Assist available on every screen






# Single profile view

Future Concept

jh



## Diego Hernandez

he/him/his • DEE-ai-goh HER-nan-dez

3:33 PM local time

[Message](#) [Call](#)

### Contact

**Address**  
7400 Cahaba Valley Road  
Birmingham, AL 35242

**Email address**  
dhernandez@example.com

**Phone**  
(417) 235-6652

### Overview

**Suspicious activity detected on one or more accounts. [Learn more](#)**

#### The latest

- Last visited Garden Logan Ave. Branch #204. Assisted by Zeke Anderson. Fri, 15 Sep
- Approval needed: Remote deposit capture feature request. Fri, 17 Aug

**Deposits**  
\$2,927

**Payment due**  
\$483.23

**Liabilities**  
\$233,031

**External accounts**  
\$16,024

#### Products

- Small Business Checking
- Vehicle Loan
- VISA Platinum Rewards Card

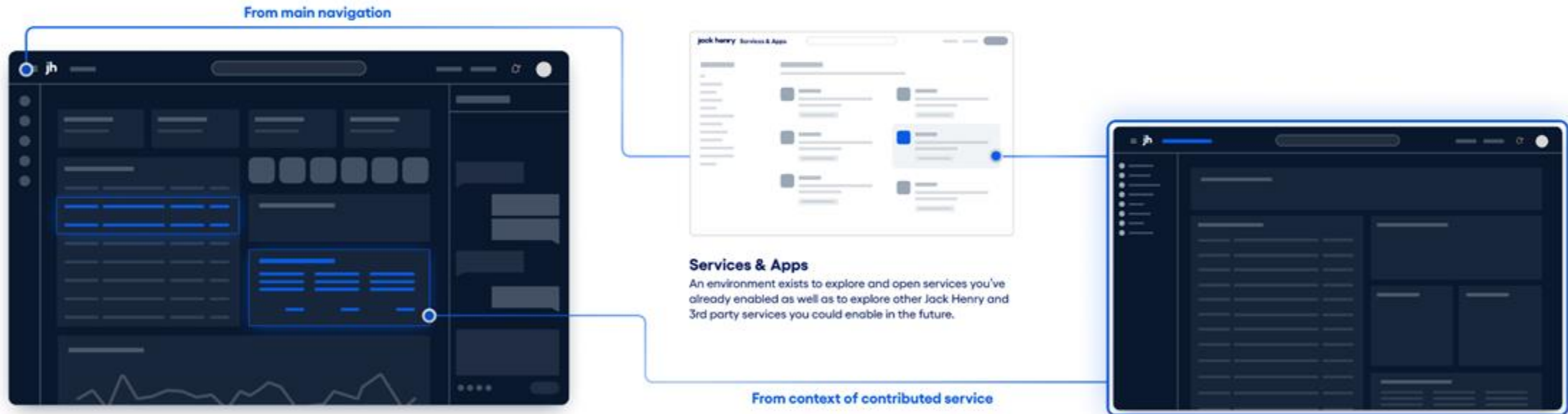
#### Recent transactions

Date	Transaction	Account	Amount
6 mins ago	UnityPoint Health <span>Pending</span>	Panther checking	\$58.28
11 mins ago	Apple.com bill	Panther checking	\$7.00

## Contribution Model

# Rethinking the back office

Envisioning a back office where all Jack Henry services (and 3rd party integrations) can contribute to a single user experience.



### Primary Experience (Contributed Services)

The main interfaces and majority of work is done in an experience where services have contributed data to foundational environments, but some services and apps need their own standalone environment as well.

▲  
Organized by Context

### Services & Apps

An environment exists to explore and open services you've already enabled as well as to explore other Jack Henry and 3rd party services you could enable in the future.

From context of contributed service

### Standalone Experience (Individual Service)

Some services require a dedicated environment in addition to contributing their data and functions to the primary experience. This can be accessed from places where the service is visible within the primary experience or from the list of Services and Apps.

▲  
Organized by Function

## ✦ What are the top connected card accounts and how do they compare to our products?

✦ It looks like your top competitors for card products are **Chase, American Express, and Wells Fargo**. Here's a chart of the percent of funds your account holders have with competitor products versus yours.



Keep chatting

[View search results](#)

Add card to dashboard ▾

[View in Analytics](#)

[Add to my home page](#)

[Add to existing dashboard](#)

[+ Create a new dashboard](#)

System go find

## “The system tells me that...”

We're envisioning a back office the system pulls information all into one experience, bringing it to the user.

tells me

it finds

brings together

monitor

alerts and messages

in one place

more...

expand on

contributes

related info

big picture





**jack henry™**

Strengthening Connections

---



**jack henry™**

Strengthening Connections

## **SMB Panel Discussion**

Lee Wetherington  
Senior Director, Corporate Strategy



**jack henry™**

Strengthening Connections

## **Sales & Marketing**

Brian Otte  
Chief Sales & Marketing Officer

# Honoring Our Past, Embracing Our Future





# our winning is accelerating



## Core Wins

FY23	FY24	Var
<b>47</b>	<b>57</b>	<b>21%</b>



## \$1B+ Core Wins

FY23	FY24	Var
<b>5</b>	<b>15</b>	<b>200%</b>

*\$1B+ Asset Size FIs*

# why are we winning?



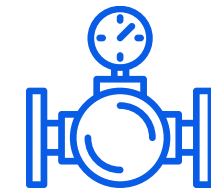
## company unification

- Eliminating confusion
- Working together cohesively
- Using the same language
- Getting more done faster



## delivering innovation

- Evolving our solutions quicker
- Delivering new solutions quicker



## build & nurture the pipeline

- Gauging better than before
  - Unified sales journey
  - Focus on opportunities that matter

# setting a new standard

- **FY23 Broke Records**
- **FY24 Broke Those Records**  
New standards were set once again.



# sales & marketing priorities



## Beat Our Plan

- Forecasting Accuracy
- Maintain strong pipeline
- Always driving forward



## Protect Our House

- Minimize renewal attrition
- Reduce contract compression
- Treat every customer as if they are our only one



## Embrace One Jack Henry

- Ignite culture through communications
- Drive external/internal brand
- Adhere to our founding principles



## Increase Wallet Share

- Cross sell existing customers
- Upsell solutions on net new
- Expand broad and deep



## New Customer Acquisition

- Maximize competitive takeaways
- Focus on winbacks
- Tap into De Novo and new markets



## Gain Efficiencies With Technology & Process

- Standardization on technology
- Consistent use of processes
- Proper use of technology
- Continuous improvement

# sales unification



**Operations**

**Go To Market Strategy**

**Education**

**Territory Planning**

**Teams**

**How We Measure**

**Making It Easier To Do Business With Us**

# One Jack Henry: the right move

Build  | [Join Jack Henry](#) | [For Clients Login](#)



[Who We Serve](#)

[How We Help](#)

[What We Offer](#)

[Who We Are](#)

[Resources](#)



[Contact Us](#)

## connecting possibilities

Strengthening Connections Between People, Businesses, and  
Financial Institutions



 [Banks >](#)

 [Credit Unions >](#)

 [De Novo Banks >](#)

 [Fintechs >](#)

# Jack Henry Connect



jack henry

jack henry™

jh

Visit us on Level 2 to connect with others, share your stories, and work every day. Plus, you'll be entered in a raffle. Stop by the connection call.

capabilities

digital banking

information

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

digital banking for banks

A SMARTER PAYMENT SOLUTION

inc

MARQUIS

# FY24 sales highlights





# sales focus

- Speak the same language
- Gauge all key metrics
- Consistent use of systems

- Understanding customer pain points and journey

- Team collaboration

- Cast a wide net for pipeline
- Nurture leads & opportunities

- Education & team development is key

- Mindset of continuous improvement

# sales pipeline



# sales pipeline



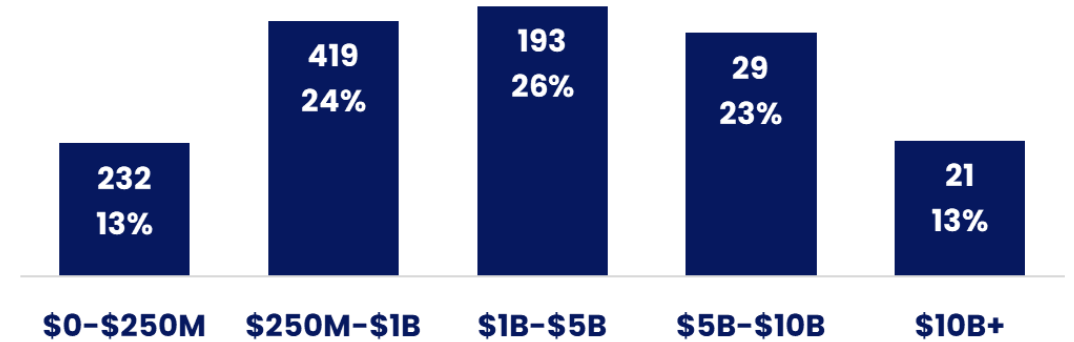
# sales pipeline



# sizable market share with room for significant growth



## Core: Banks



## Core: Credit Unions



Source: FDIC 3/31/2024 Q1

# growth strategies for the future



**Technology  
Modernization**

**Financial Crimes  
and Risk Fraud**

**Jack Henry  
Digital**

**Jack Henry  
Payments**

**Jack Henry  
SMB Solutions**

# Honoring Our Past, Embracing Our Future





**jack henry™**

Strengthening Connections

**Q&A**