



## ICBA, ProfitStars Expand Preferred Service Provider Program with Remote Deposit Capture Solutions

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### ICBA member banks gain ability to elevate user experience while better mitigating risk

MONETT, Mo., March 19, 2019 /PRNewswire/ -- Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its [ProfitStars](#)<sup>®</sup> division announced today the addition of JHA Payment Solutions' Ensenta mobile consumer and business remote deposit capture (RDC) services to the Independent Community Banks of America<sup>®</sup> (ICBA) Preferred Service Provider program.

Both Ensenta Consumer RDC – Mobile<sup>SM</sup> and Ensenta Business RDC – Mobile<sup>SM</sup> are compatible with camera-enabled iOS and Android mobile devices. The real-time, cloud-based solutions enable financial institutions to mitigate risk and minimize compliance exposure while improving the customer experience. They incorporate more than 200 risk filters, roles and entitlements, duplicate detection, geolocation protection, and calls to third-party check verification and account status databases. This allows institutions to flag suspicious activities and notify users before rejecting the deposit. Ultimately, Ensenta enhances customer service through increased deposit limits and advanced fraud detection.

Greg Adelson, vice president of Jack Henry & Associates and general manager of JHA Payment Solutions<sup>TM</sup>, commented, "Ensenta has been an excellent acquisition and addition to our remote deposit capture portfolio. Community banks are continuing to differentiate themselves through high-tech, high-touch services such as mobile remote deposit. Furthermore, Ensenta will provide ICBA member bank customers with a superior user experience from login to transaction completion."

More than 1,300 financial institutions leverage Ensenta's remote deposit capture services. The suite also offers Ensenta Agile Risk Management<sup>SM</sup> which allows institutions to improve the customer experience (CX) with higher limits and faster funds availability without allocating new resources.

Chris Lorence ICBA group executive vice president, member engagement and strategy, said, "Community banks continue to seek out solutions that provide greater choice and convenience for customers while freeing up bank resources to focus on delivering an enhanced customer experience. Ensenta is a great addition to our long and mutually rewarding relationship with Jack Henry as community banks continue to meet their customers' evolving payments needs."

JHA Payment Solutions supports approximately 2,300 financial institutions with remote deposit capture services, which includes solutions from Ensenta as well as Enterprise Payment Solutions<sup>TM</sup> (also endorsed by the ICBA). A total of 16 core-agnostic JHA Payment Solutions and ProfitStars solutions have earned the ICBA's stamp of approval, including commercial lending, bill pay, remittance, digital banking, website services, CECL compliance, and profitability services.

#### About ICBA

The Independent Community Bankers of America<sup>®</sup> creates and promotes an environment where community banks flourish. With more than 52,000 locations nationwide, community banks constitute 99 percent of all banks, employ more than 760,000 Americans and are the only physical banking presence in one in five U.S. counties. Holding more than \$4.9 trillion in assets, \$3.9 trillion in deposits, and \$3.4 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers' dreams in communities throughout America. For more information, visit ICBA's website at [www.icba.org](http://www.icba.org).

#### About ProfitStars

ProfitStars<sup>®</sup>, a division of Jack Henry & Associates, Inc.<sup>®</sup>, helps financial institutions of every asset size and charter, and diverse corporate entities, proactively identify and prepare for risks and market changes that could negatively impact their business. ProfitStars' industry-leading solutions and services include JHA Payment Solutions<sup>TM</sup>, Information Security & Risk Management, Online & Mobile, Lending, Financial Performance, and Imaging/Data Management. These solutions help approximately 9,000 clients mitigate and control risks, optimize revenue and growth opportunities, contain costs, and drive future success. Additional information is available at [www.profitstars.com](http://www.profitstars.com).

#### About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc.<sup>®</sup> (NASDAQ: JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. The S&P 500 company's solutions serve more than 9,000 customers nationwide and are marketed and supported through three primary brands. **Jack Henry Banking**<sup>®</sup> supports banks ranging from community banks to multi-billion-dollar institutions with information processing solutions. **Symitar**<sup>®</sup> is a leading provider of information processing solutions for credit unions of all sizes. **ProfitStars**<sup>®</sup> provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. Additional information is available at [www.jackhenry.com](http://www.jackhenry.com).

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

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