



Jack Henry's Clients Represent 67% of Financial Institutions on the RTP® Network from The Clearing House

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Banks and credit unions provide consumers and businesses with faster funds availability and improved cash flow

MONETT, Mo., Nov. 23, 2021 /PRNewswire/ -- Jack Henry & Associates, Inc. (NASDAQ: JKHY), a leading provider of technology solutions and payment processing services primarily for the financial services industry, announced today that its clients represent the majority of financial institutions live on The Clearing House's RTP® network. There are currently 118 of the 177 banks and credit union live through Jack Henry's faster payments hub, [JHA PayCenter™](#), plus Jack Henry has an additional 87 clients in various stages of the implementation process.



Through JHA PayCenter, financial institutions enable their consumer and commercial account holders to send and receive real-time payments. Financial institutions connected to JHA PayCenter have been involved in the movement of \$325 million on the RTP network, equating to approximately 700,000 transactions since the first Jack Henry financial institution joined in December 2019. Adoption and transaction volume are quickly growing, demonstrating the demand for real-time payments. Based on a Jack Henry webinar, 37% of participating bankers plan to implement RTP Send and Request for Payment in the next 6 to 12 months.

American National Bank & Trust recently joined the RTP network through its collaboration with Jack Henry, enjoying the seamless integration of JHA PayCenter and the [Banno Digital Platform™](#). Carolyn Kiser, director of marketing and community affairs at the \$3.3 billion-asset bank, said, "We're strategically focused on simplifying our operations and the customer experience, which is why we adopt tools and technology that make it easy to do business with us. Real-time payments support this strategy and have become a necessary product on our digital roadmap. Offering a faster and integrated payment option that is part of our digital banking app makes moving money simple for our customers and brings us a step closer to being the first app they look to for all their financial needs."

Steve Ledford, senior vice president of product development at The Clearing House, commented, "The RTP network continues to grow, seeing 33 million transactions on the network in the third quarter of 2021, and working with Jack Henry has been integral in making the RTP network, and therefore real-time payments, more accessible to diverse financial institutions nationwide. In the digital era, consumers and businesses expect real-time interactions and transactions, and the RTP network clearly positions Jack Henry's bank and credit union clients to meet those expectations."

Rusiru Gunasena, managing director of JHA PayCenter, added, "This is a great milestone for the RTP network, Jack Henry, and our clients. We're continuing to see the increased demand for this service as new use cases emerge, and consumers and businesses expect to move money in their exact moment of need. We anticipate real-time payments will continue to generate vigorous adoption and growth as more convenience-driven businesses and consumers want to improve cash flow with faster access to their money."

About The Clearing House

The Clearing House operates U.S.-based payments networks that clear and settle more than \$2 trillion each day through wire, ACH, check image, and real-time payments. It is the nation's most experienced payments company, with a long track record of providing secure and reliable systems, payments innovation, and strategic thought leadership to financial institutions. Most recently, The Clearing House has revolutionized U.S. payments infrastructure with the RTP network, which supports the immediate clearing and settlement of payments, along with the ability to exchange related payment information across the same secure channel. These RTP capabilities enable all financial institutions to offer safer, faster, and smarter digital transaction services for their corporate and retail customers. Learn more at www.theclearinghouse.org.

About Jack Henry & Associates, Inc.

Jack Henry (NASDAQ: [JKHY](#)) is a leading SaaS provider primarily for the financial services industry. We are a S&P 500 company that serves approximately 8,500 clients nationwide through three divisions: **Jack Henry Banking®** provides innovative solutions to community and regional banks. **Symitar®** provides industry-leading solutions to credit unions of all sizes; and **ProfitStars®** offers highly specialized solutions to financial institutions of every asset size, as well as diverse corporate entities outside of the financial services industry. With a heritage that has been dedicated to openness, partnership, and user centricity for more than 40 years, we are well-positioned as a driving market force in cloud-based digital solutions and payment processing services. We empower our clients and consumers with the human-centered, tech-forward, and insights-driven solutions that will get them where they want to go. Are you future ready? Additional information is available at 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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