



ARE JACK HENRY &
ASSOCIATES, INC.®

2014 SHAREHOLDERS MEETING

November 13, 2014

2014 SHAREHOLDERS MEETING

© 2014 Jack Henry & Associates, Inc.

jack henry.
& ASSOCIATES INC.



ARE JACK HENRY &
ASSOCIATES, INC.®

Corporate and Strategic Update

Jack Prim, Chairman and CEO

JHA Mission Statement

To protect and increase the value of our stockholders' investment by providing quality products and services to our customers. In accomplishing this we feel it is important that we:

- Concentrate our activities on what we know best – information systems and services for financial institutions.
- Provide outstanding commitment and service to our customers so that the perceived value of our products and services will be consistent with real value.
- Maintain a work environment that is personally, professionally, and financially rewarding to our employees.

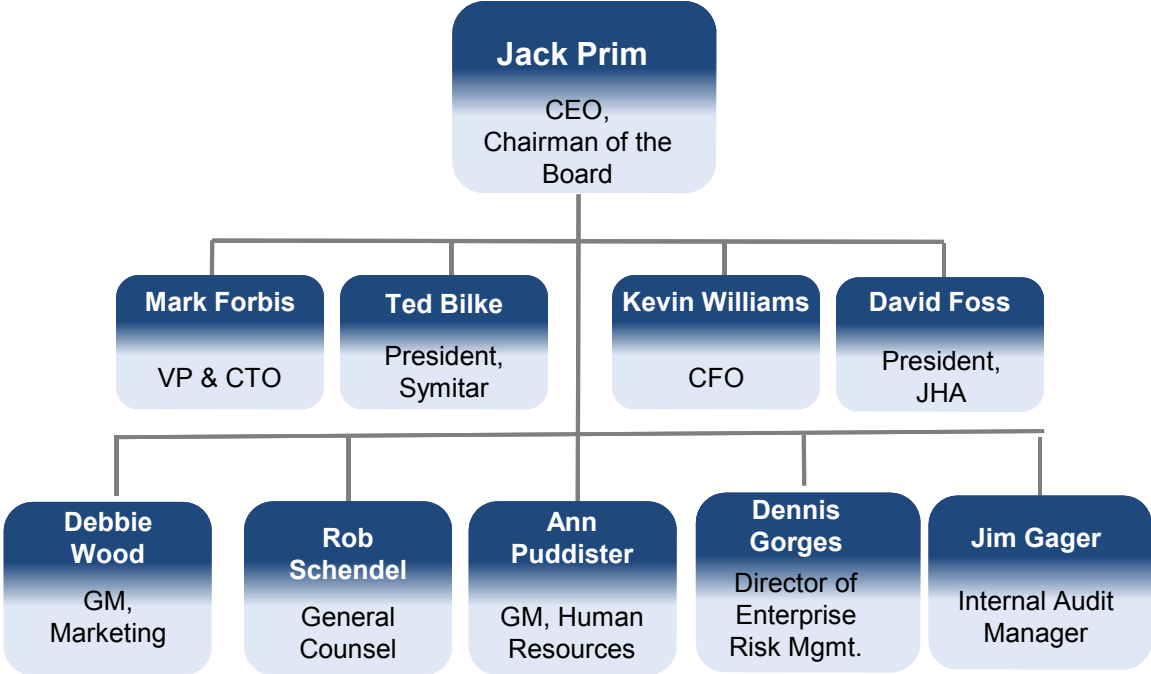
JHA At-a-Glance

- Fortress balance sheet – Essentially debt-free, net cash positive
- Strong organic revenue growth
- Profit margins among the highest in the industry
- Payments business with annual revenue in excess of \$400 million
- High percentage of revenue is recurring in nature
- Business profile that is resistant to current and potential economic issues

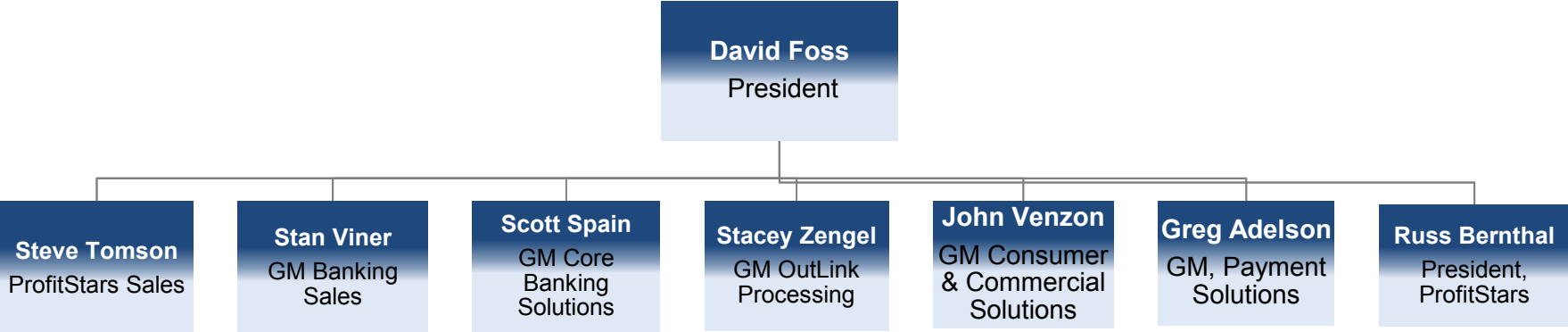
Our Strategic Direction

- Core processing system sales to financial institutions
- Complementary product sales to core clients
- Standalone (non-core) sales to any financial institution
- Emphasis on integration and customer service
- Enterprise best-of-suite solutions
- Continued focus on payments and online delivery
- Acquisitions that support the above strategies
- Return cash to shareholders via dividends and share repurchases

Organization Update



Organization Update



Marketing Brand Strategies



- US Community and Mid Tier Banks
- Core Processing Systems
- Integrated Complementary Products
- In-House or Outsourced Services

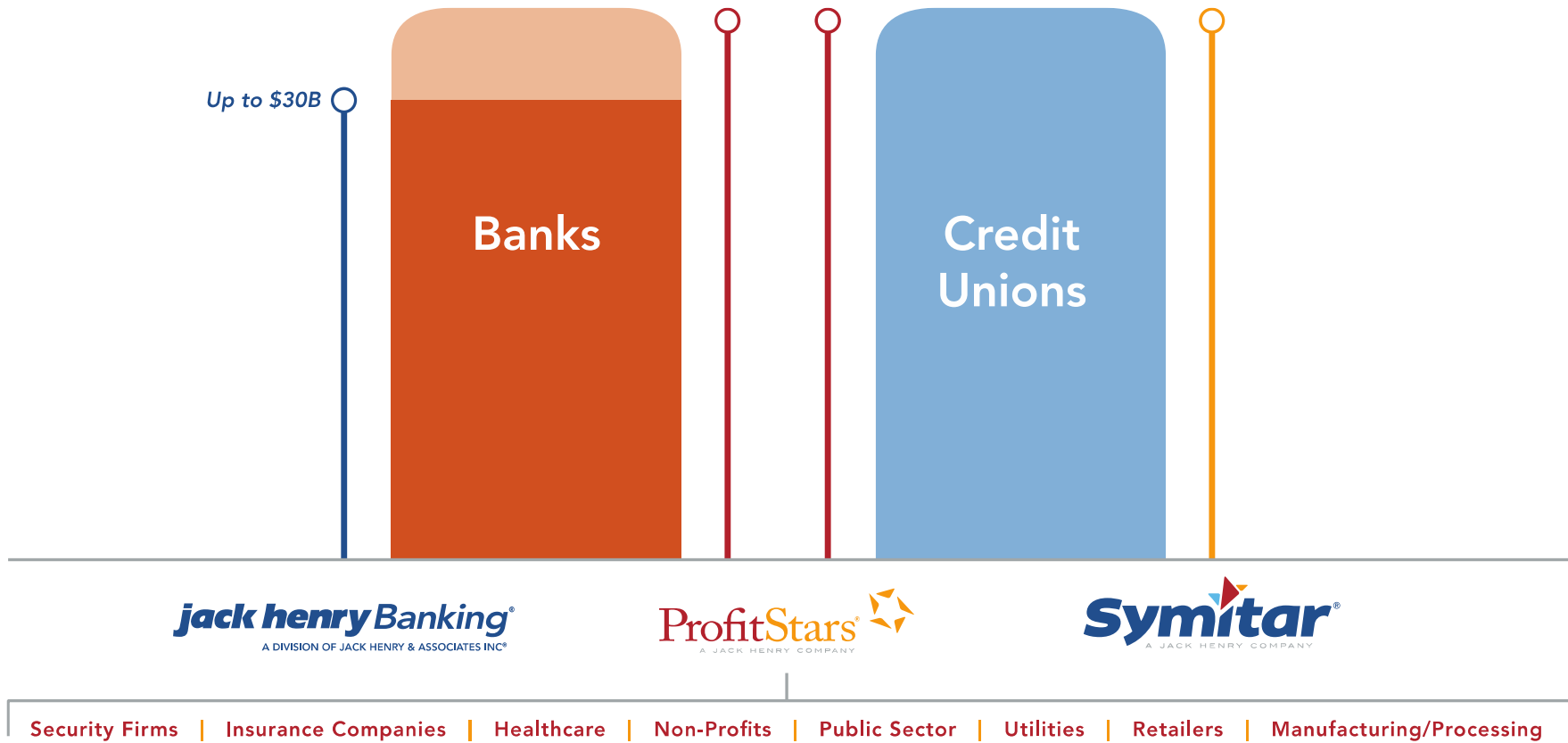


- Core Processing Systems
- Integrated Complementary Products
- In-House or Outsourced Services



- US and International Financial Institutions
- Core Processor Agnostic
- Corporate Entities
- Best of Breed Niche Solutions Services

Brand Strategies



Best Place To Work



SPECIAL REPORT 100 BEST PLACES TO WORK IN IT 2014

Employer profile

NO. 44, LARGE

Jack Henry & Associates



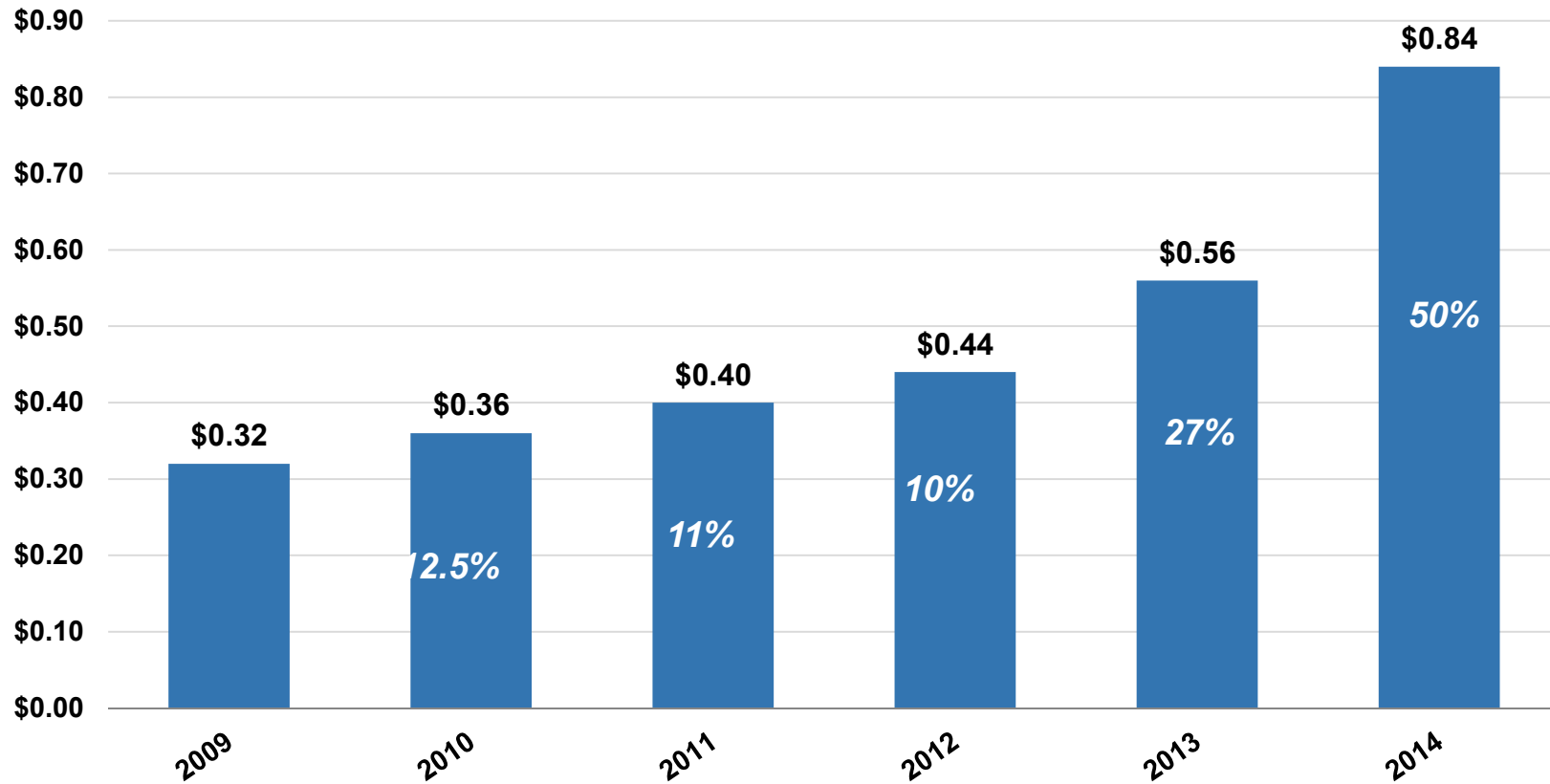
Our Most Recent Acquisition



- **Website:**
 - Design and develop responsive websites utilizing modern web standards.
- **Mobile Banking:**
 - Decoupled mobile solution provides account aggregation, smart merchant details, branch/ATM location search, account-to-account transfers, bill pay, and remote deposit capture.
- **Kernel:**
 - Responsive online advertising solution that automatically segments your online visitors and delivers tailored ads that are product specific based on their interest. The technology inside of Kernel monitors customer and new visitor interactions with your White-label products and then delivers the appropriate and relevant ad.

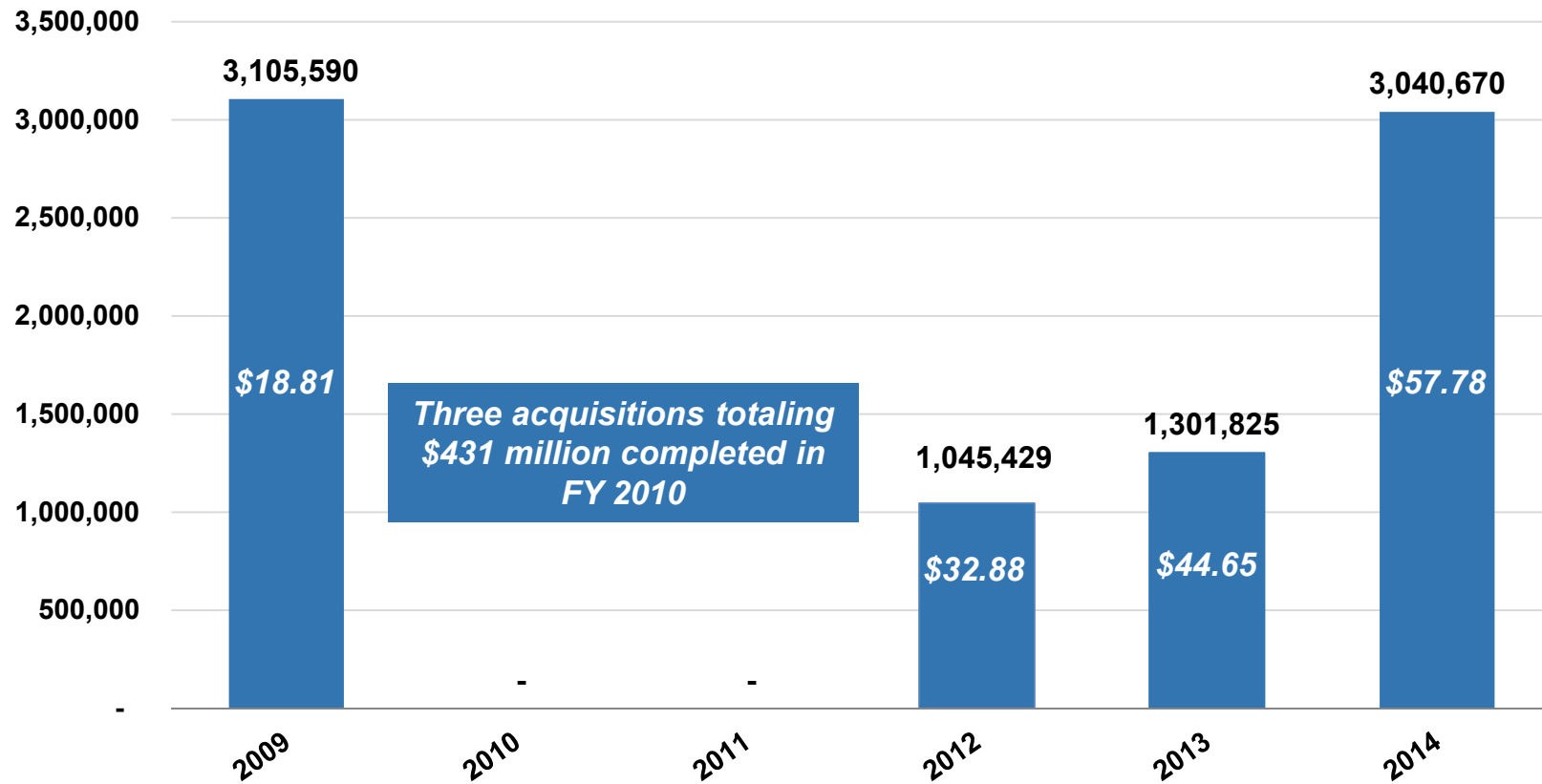
Dividend Trend

(Year over Year Increase)



Share Repurchases

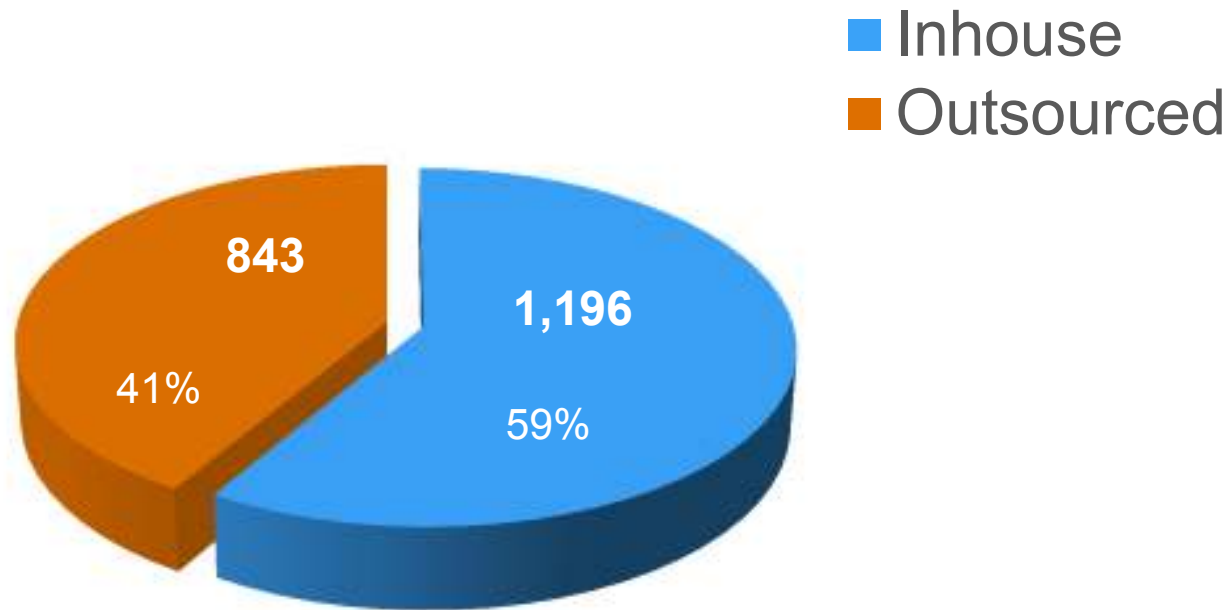
(Number of Shares and Average Price Per Share)



Continued Strong Financial Performance

- Solid revenue growth - \$1,210,053,000
 - Up 7% for the year
 - License fees - 3%,
 - Support & Service + 8%,
 - Hardware - 1%
 - Payments revenue + 9%
- Operating expenses - 2%
- Net income +14% to \$201million
- Balance sheet remained strong
 - Cash \$70 million
 - Debt \$9 million

Core Processing Outsourcing Trend



Other areas of outsourcing interest

- Server network infrastructure
- Call center services

Favorable Internal Indicators

- Solid financial performance
 - Solid organic growth
 - Strong sales performances by all brands
 - Record revenue and earnings
 - Continued strong profit margins
 - Strong and growing recurring revenue
 - Strong balance sheet
- Exceptionally high associate engagement ratings
 - Enthusiastic and engaged workforce
- Exceptionally high customer satisfaction ratings
 - Feature-rich and proven products and services

Pillars Of Success



**Thank you for your confidence and
investment in JKHY.**



ARE JACK HENRY &
ASSOCIATES, INC.®

Financial Performance

Kevin Williams, CFO

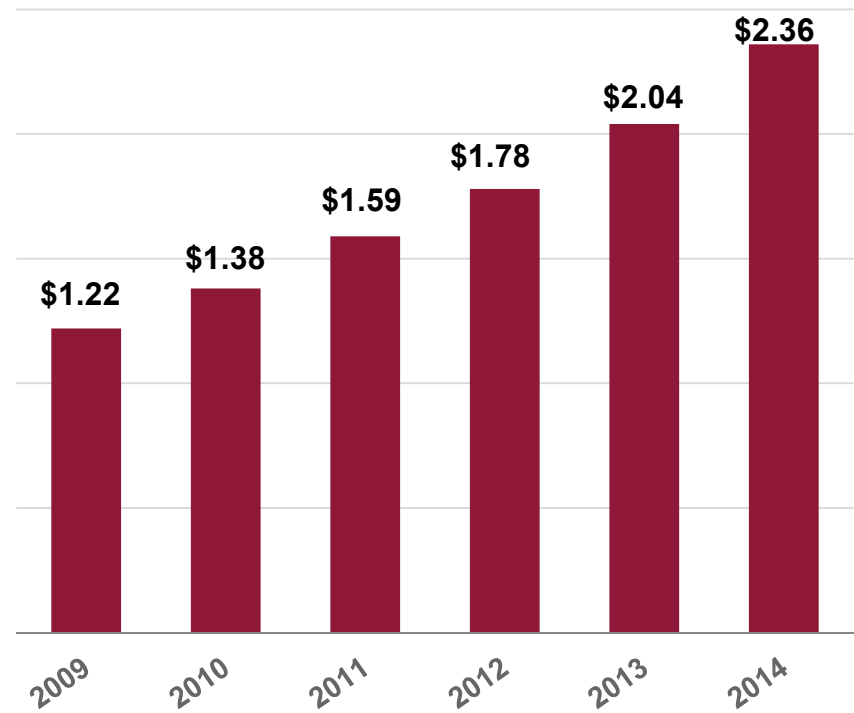
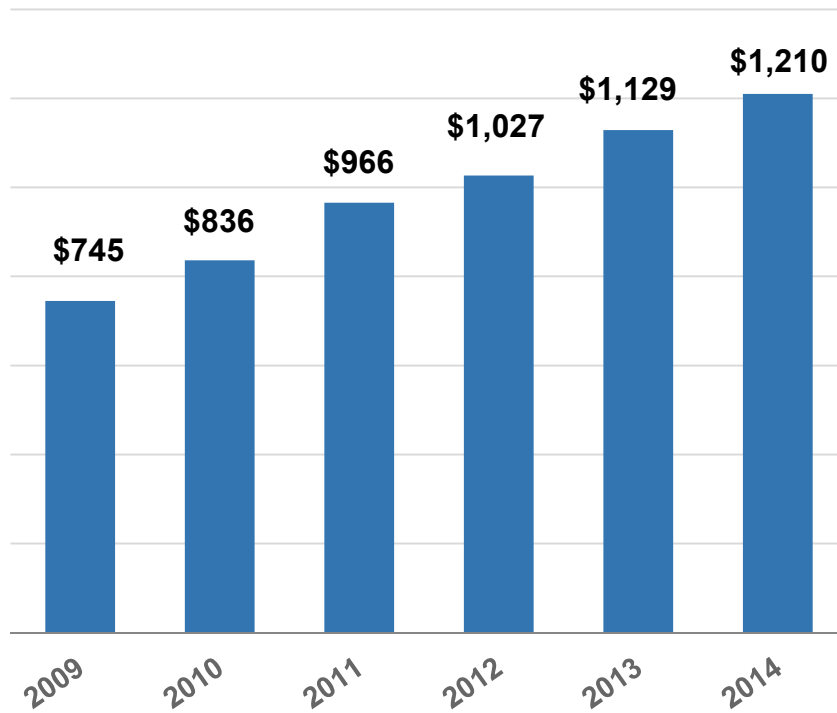
Forward-Looking Statement

Statements, remarks or responses to questions concerning future expectations, events, objectives, strategies, trends or results constitute forward-looking statements or deal with expectations about the future. Like any statement about the future, these are subject to a number of factors which could cause actual results to differ materially from those which we anticipate, due to a number of risks and uncertainties; and 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 sections in our 10-K entitled Risk Factors and Forward-Looking Statements.

Revenue and EPS Comparison

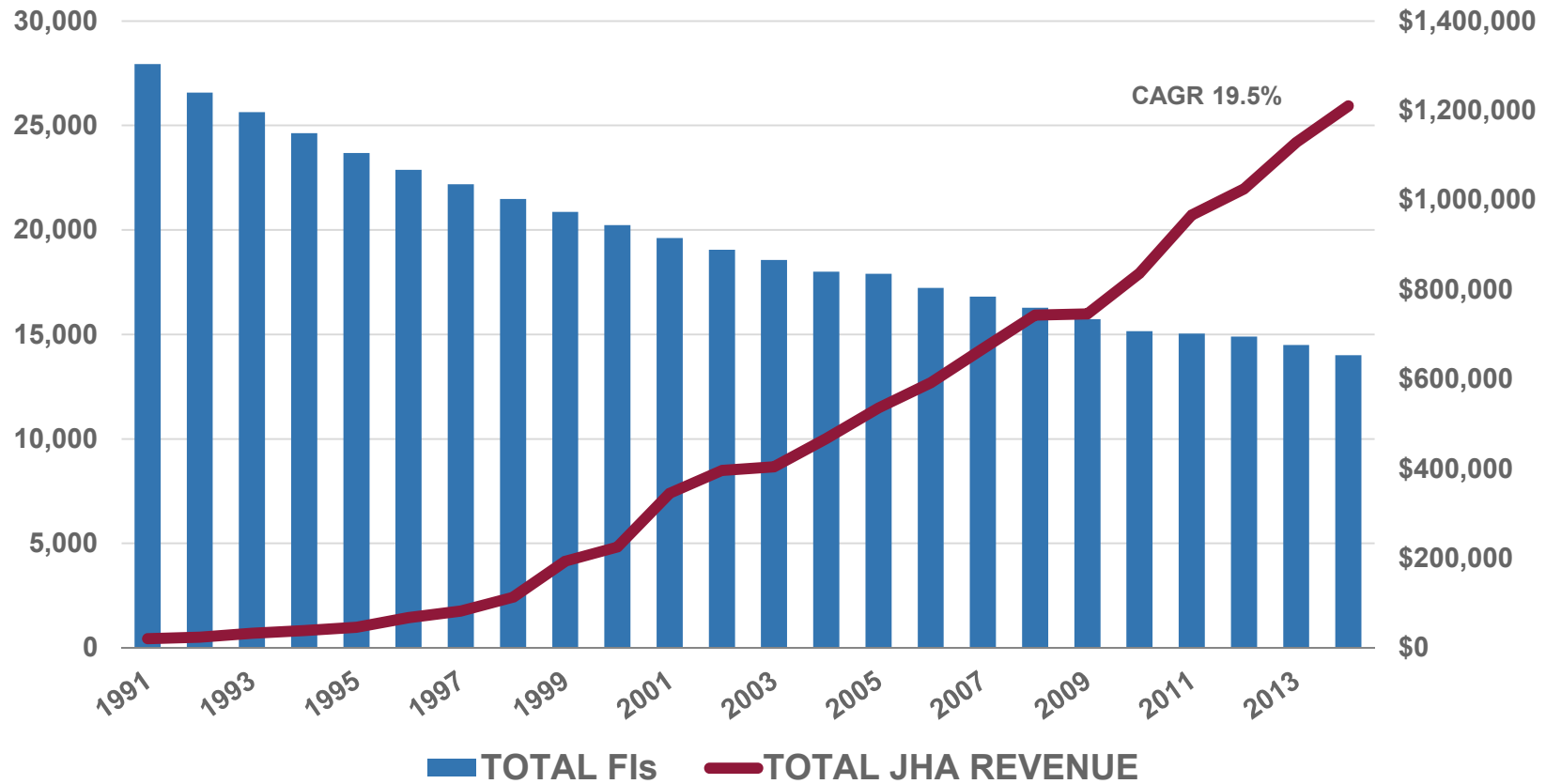
(in millions, except per share data)

FISCAL YEAR ENDED JUNE 30 DILUTED EPS FROM OPERATIONS



Growth in a Consolidating Industry

(Revenue in thousands)

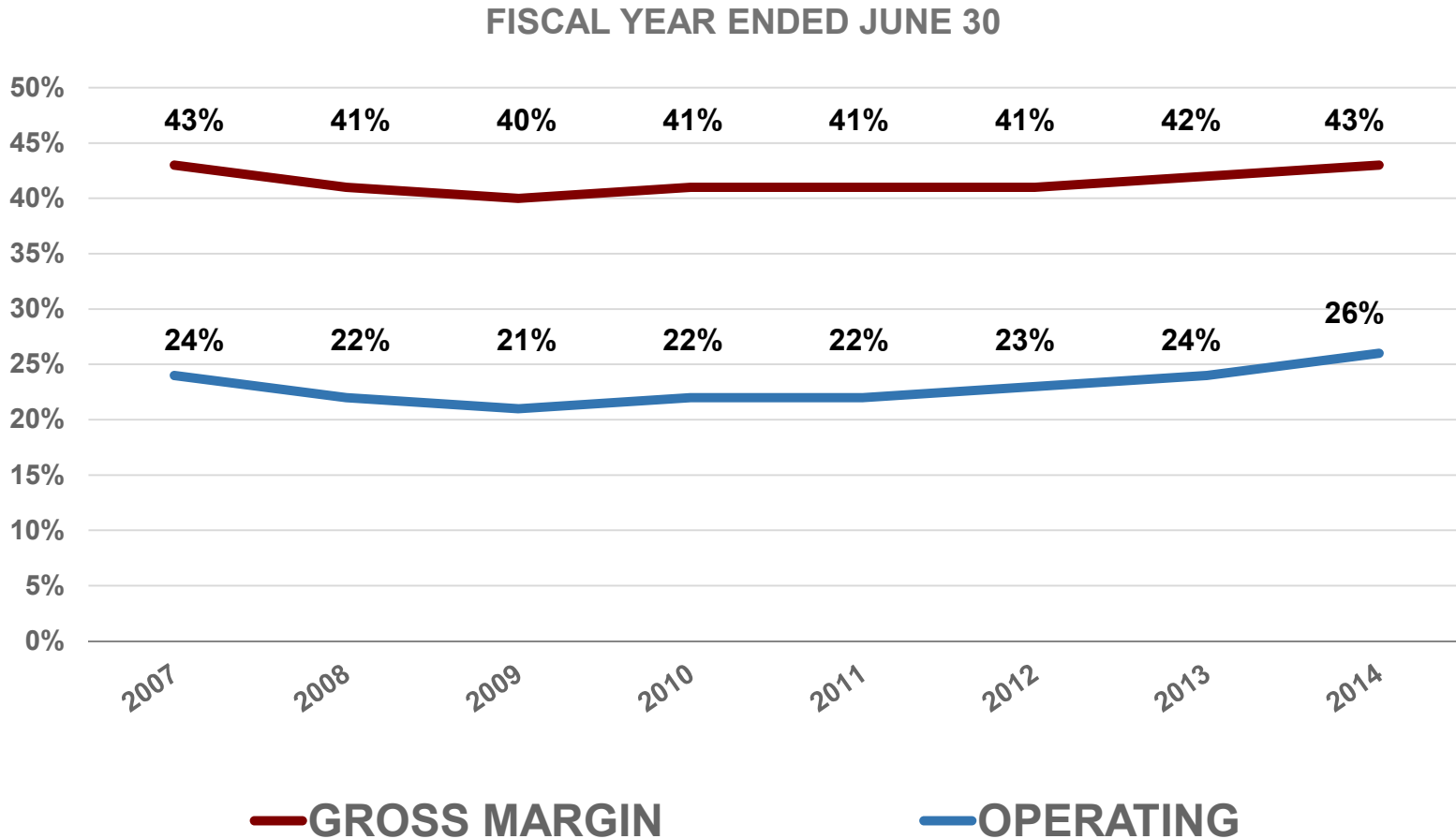


Condensed Statement of Income

(in thousands, except per share data)

	Year Ended June 30, 2014	Year Ended June 30, 2013	%
Total Revenue	\$1,210,053	\$1,129,386	7%
Gross Profit	\$518,629	\$476,992	9%
Operating Income	\$311,999	\$265,547	17%
Net Income	\$201,136	\$176,645	14%
Earnings per Share	\$2.36	\$2.04	16%
Diluted Shares OS	85,396	86,619	-1%

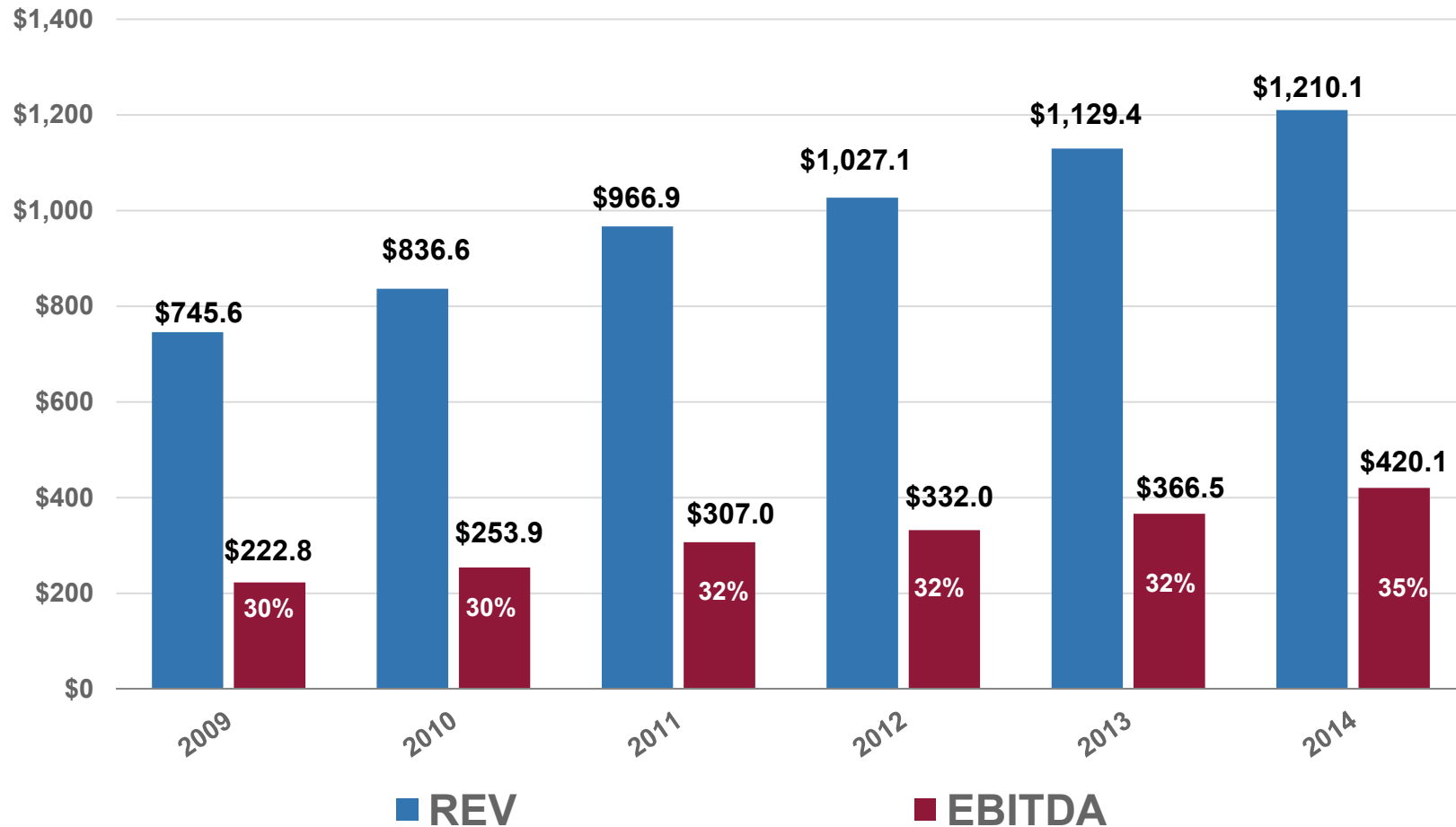
Gross Margin Performance



EBITDA Margins

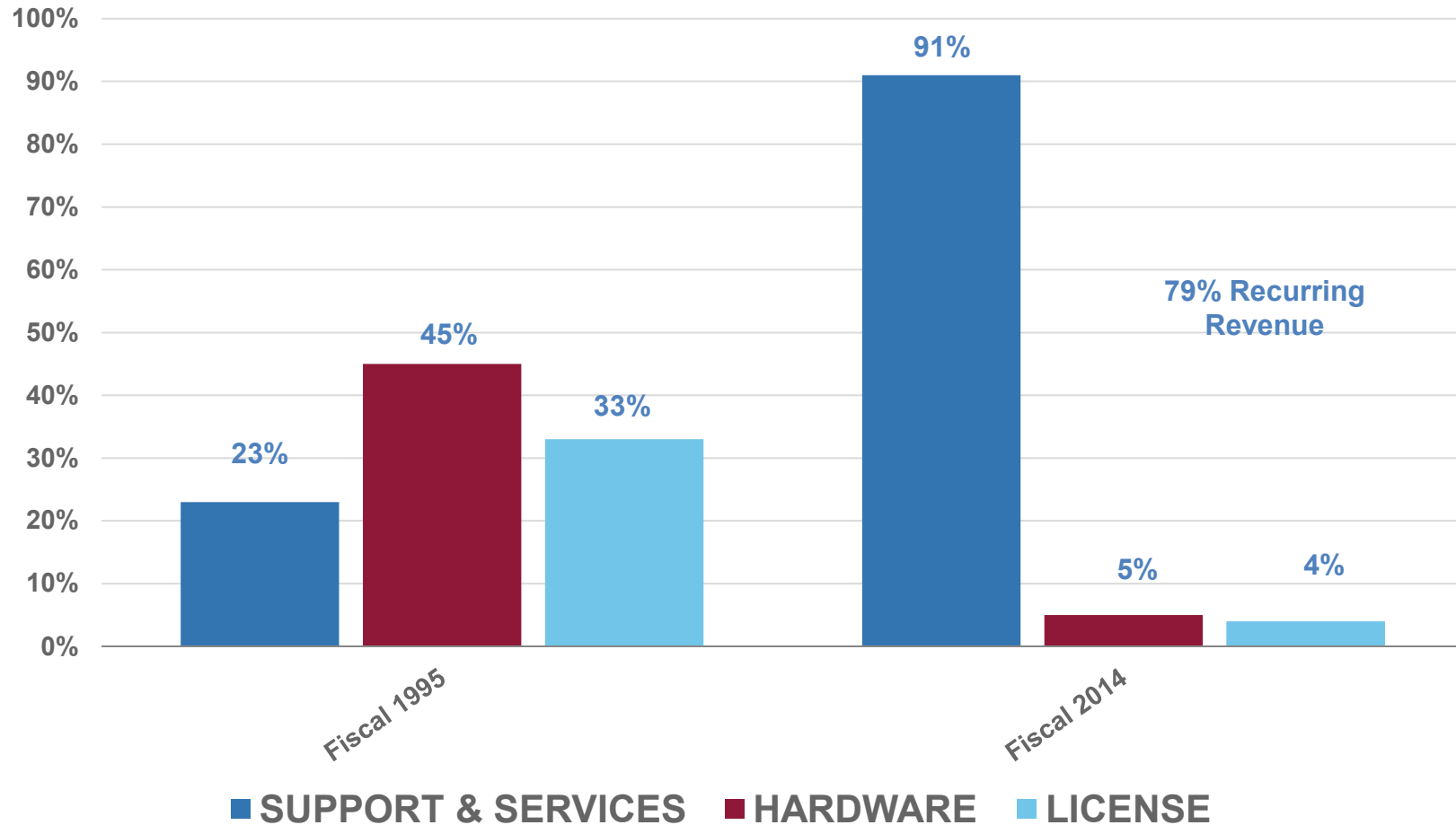
(Fiscal Years Ended: June 30)

(in millions)



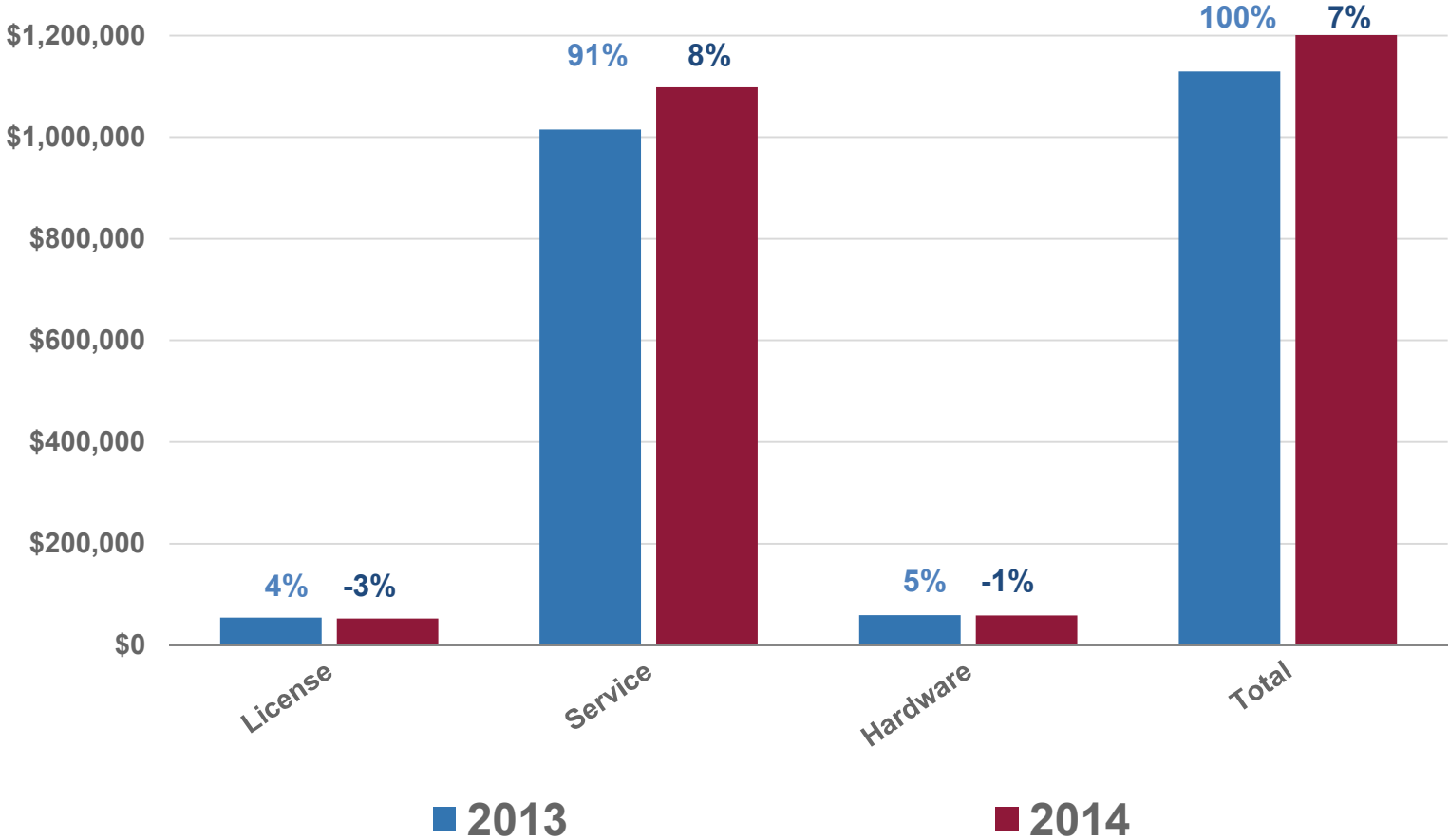
Change in Our Business Model

(% of Total Revenue)



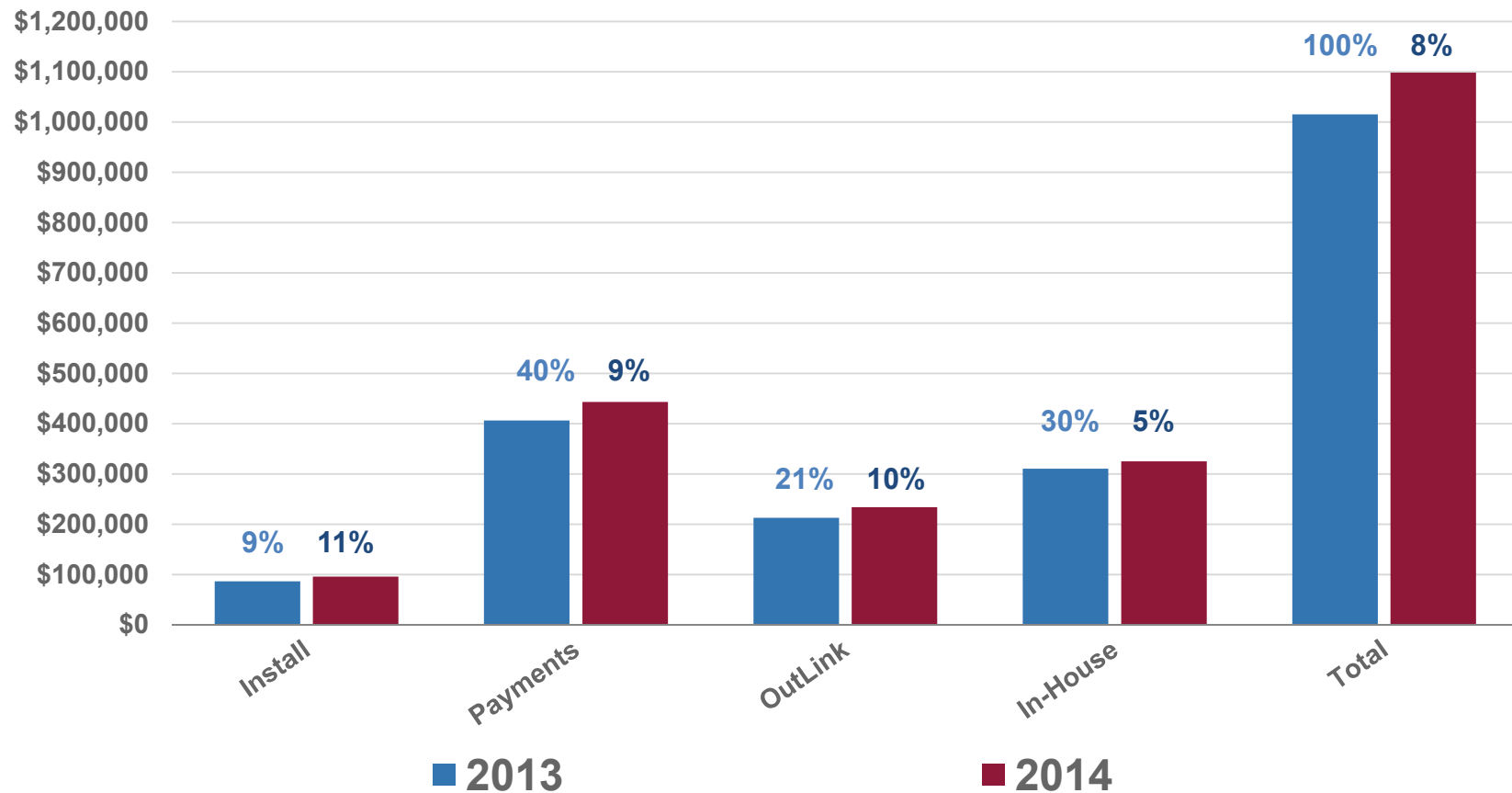
Total Revenue

(Percentage of Total Revenue; Year over Year Growth)
(in thousands)



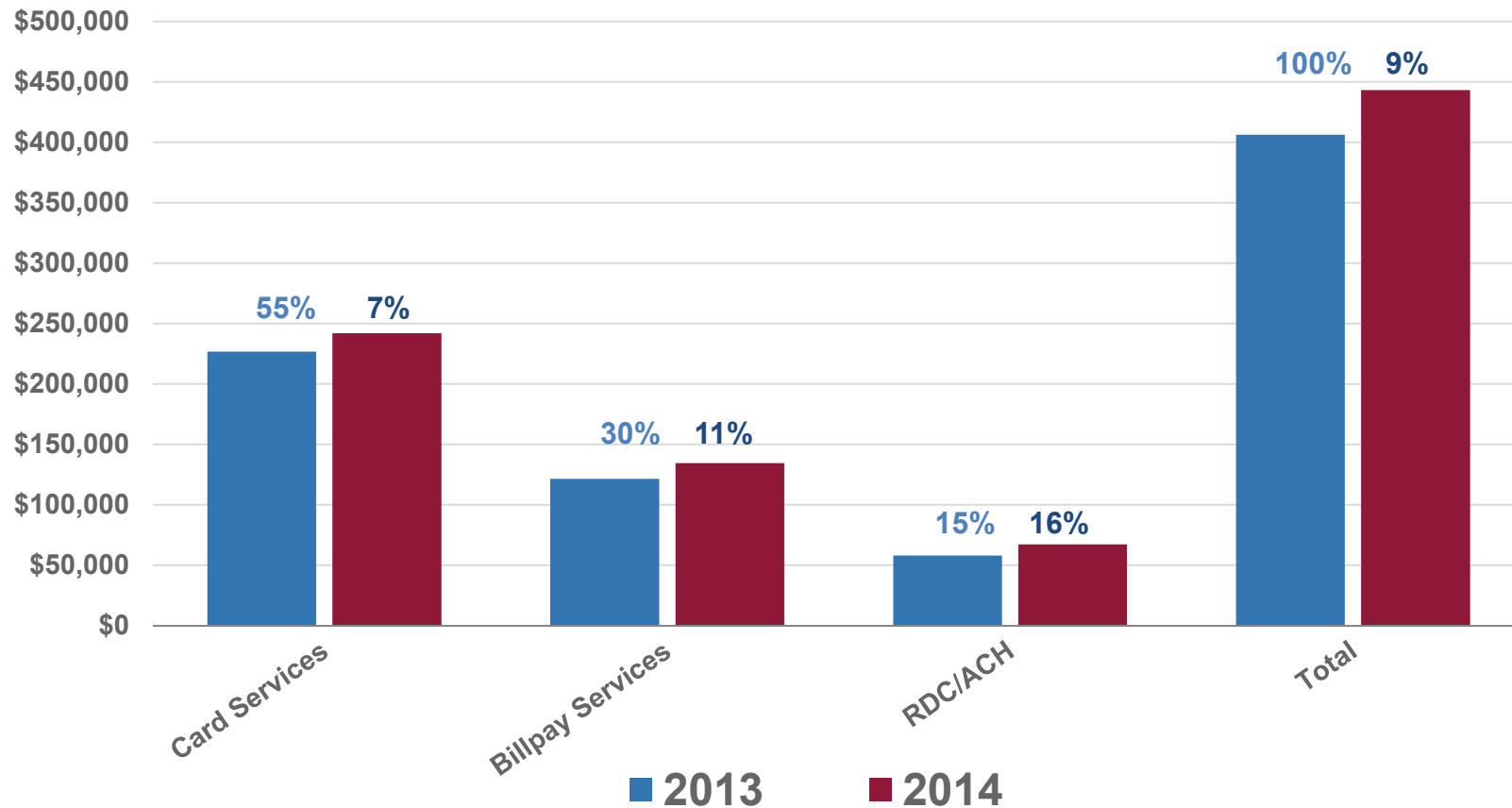
Support and Services Revenue

(Percentage of Support & Services Revenue; Year over Year Growth)
(in thousands)



Electronic Payments Revenue YTD

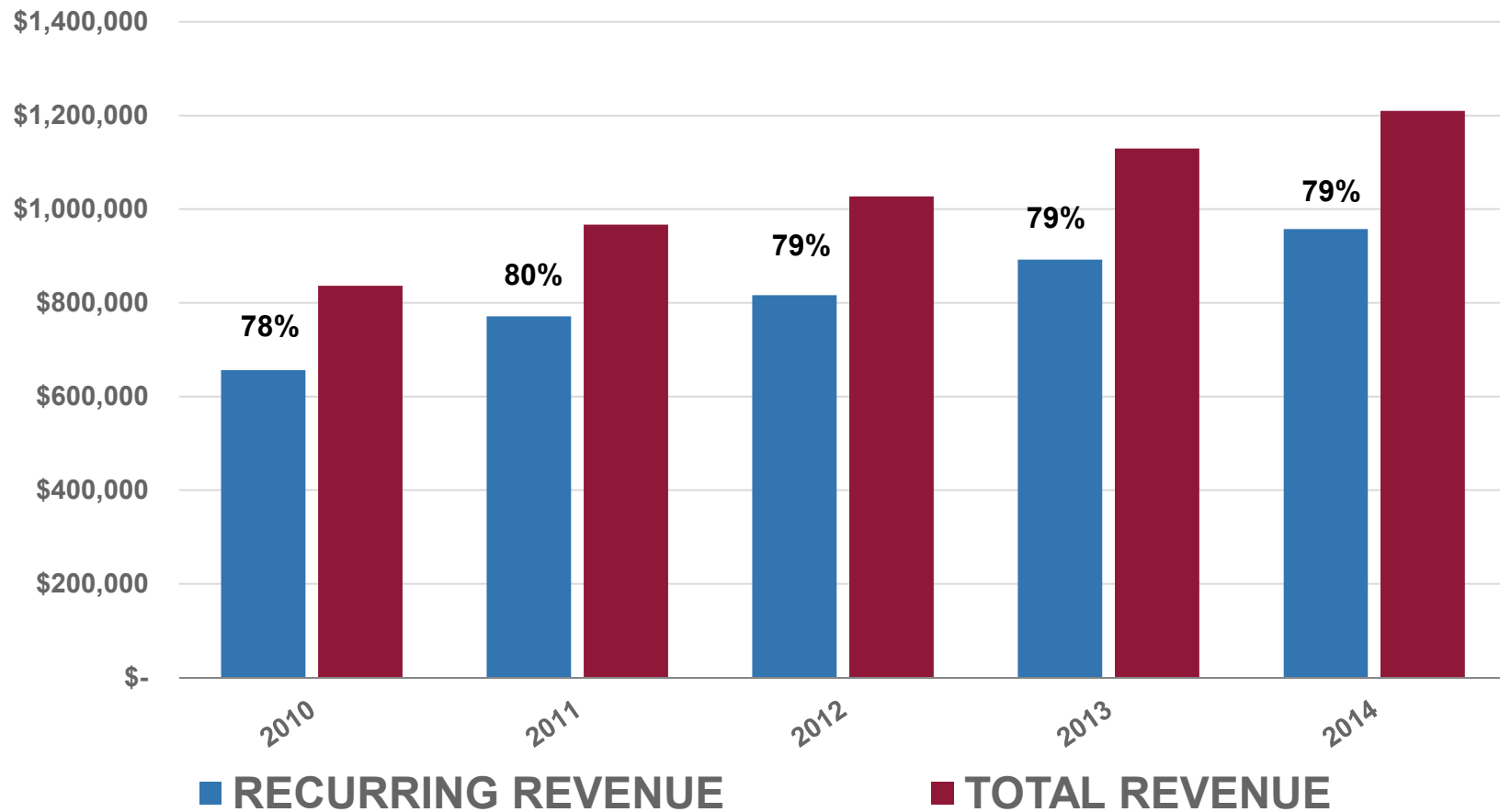
(Percentage of Electronic Payment Revenue; Year over Year Growth)
(in thousands)



Recurring Revenue Trend

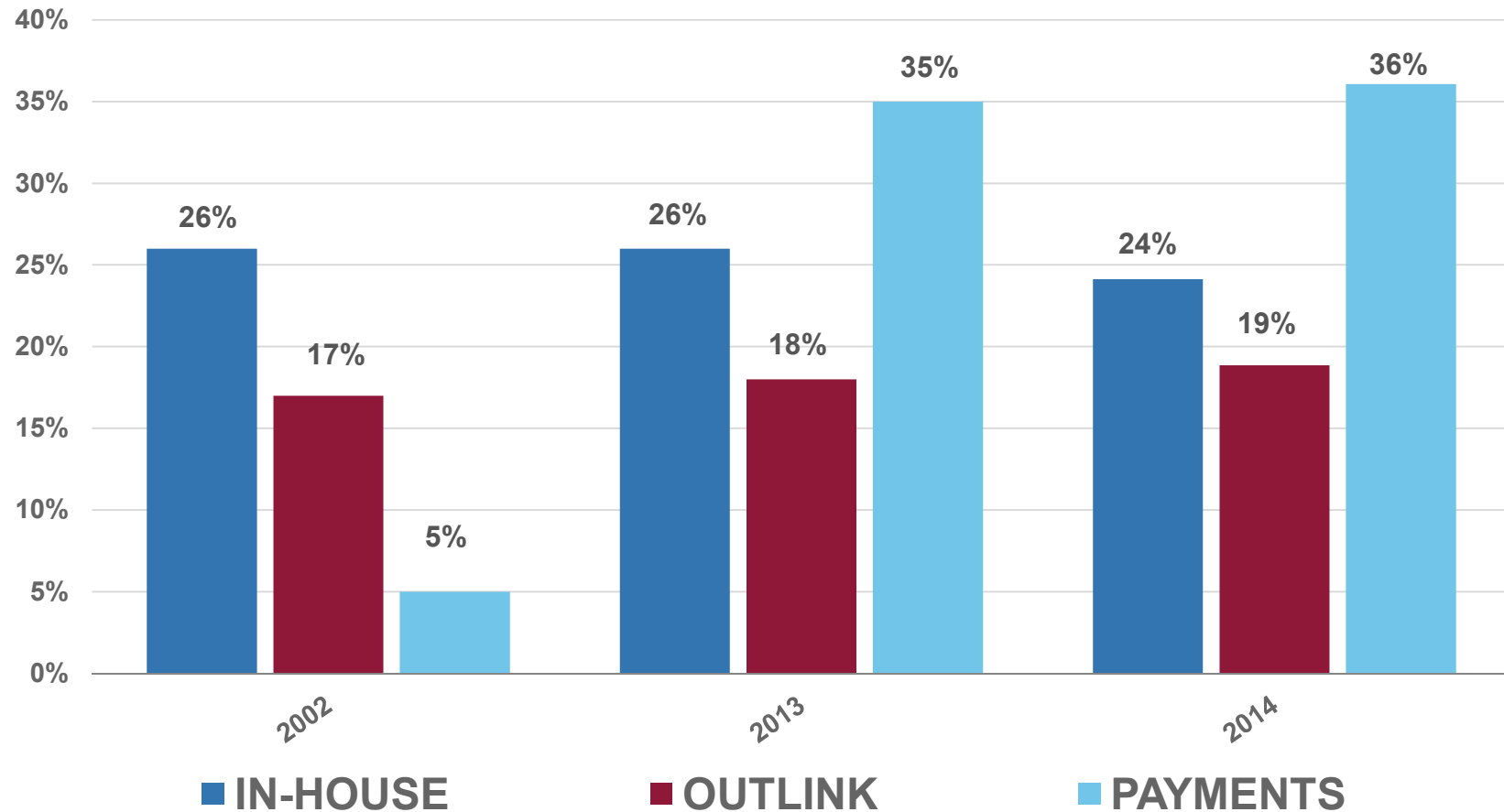
(Percentage of Total Revenue)

(in thousands)



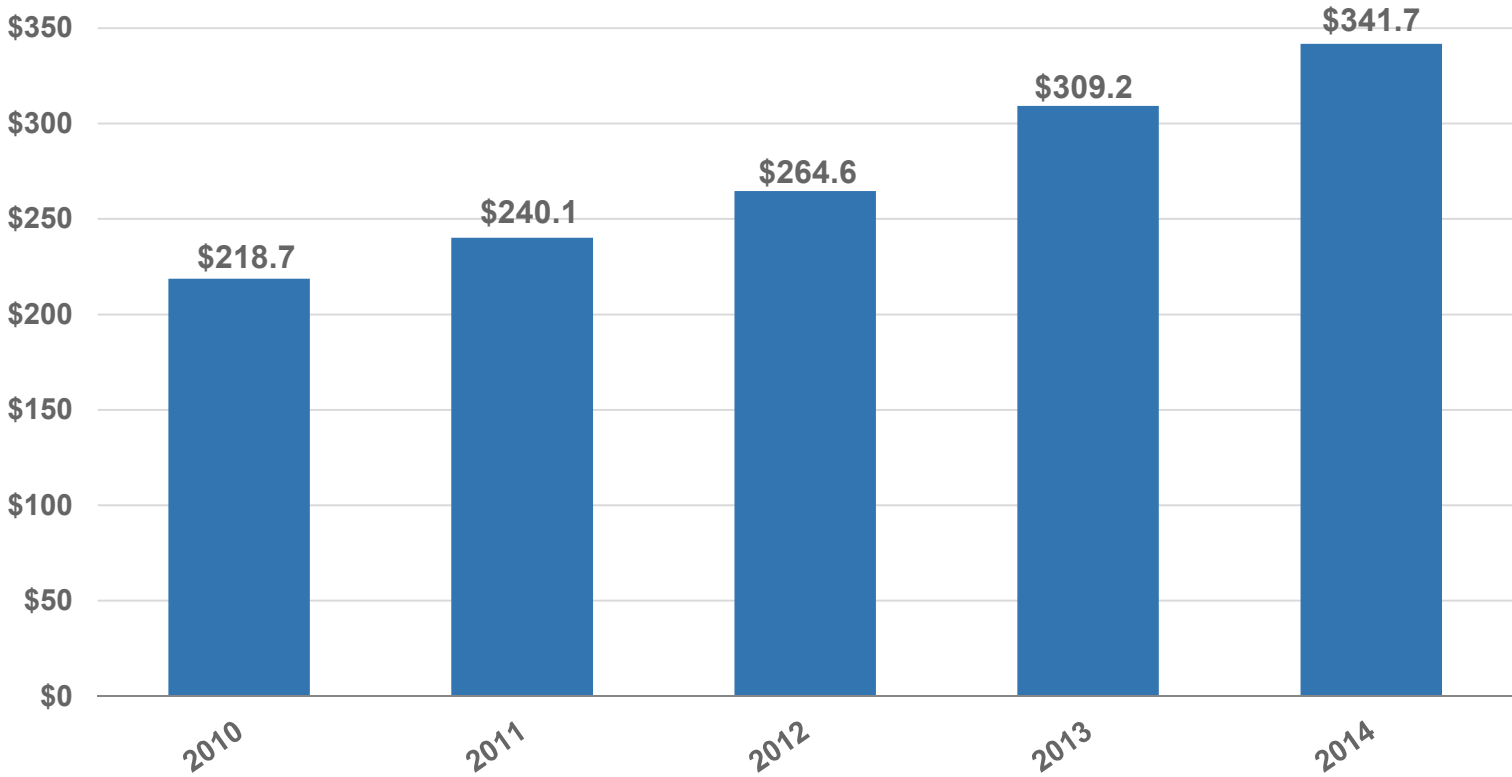
Recurring Revenue Composition

(Percentage of Total Revenue)



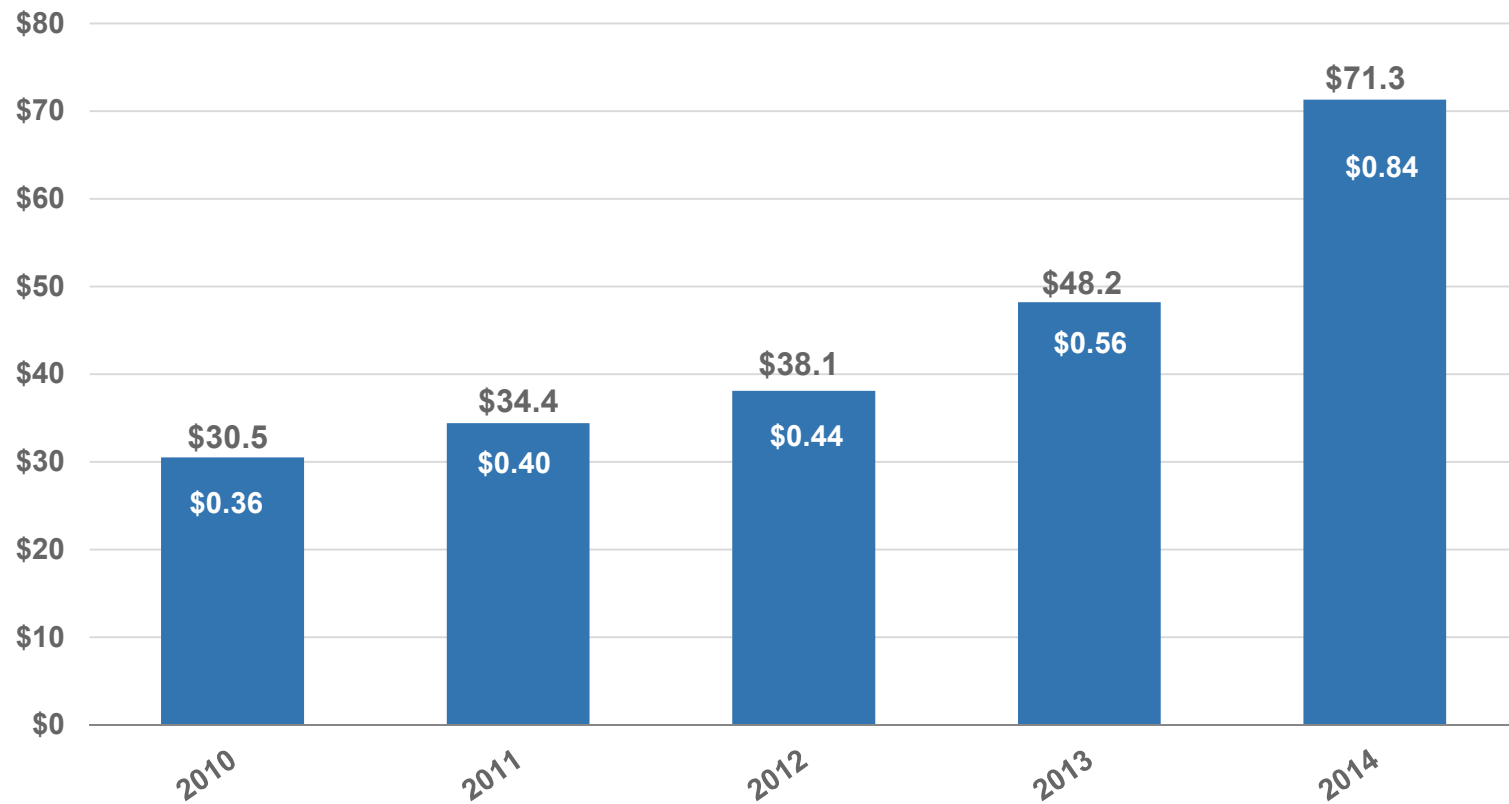
Operating Cash Flow

(in millions)



Dividends Paid

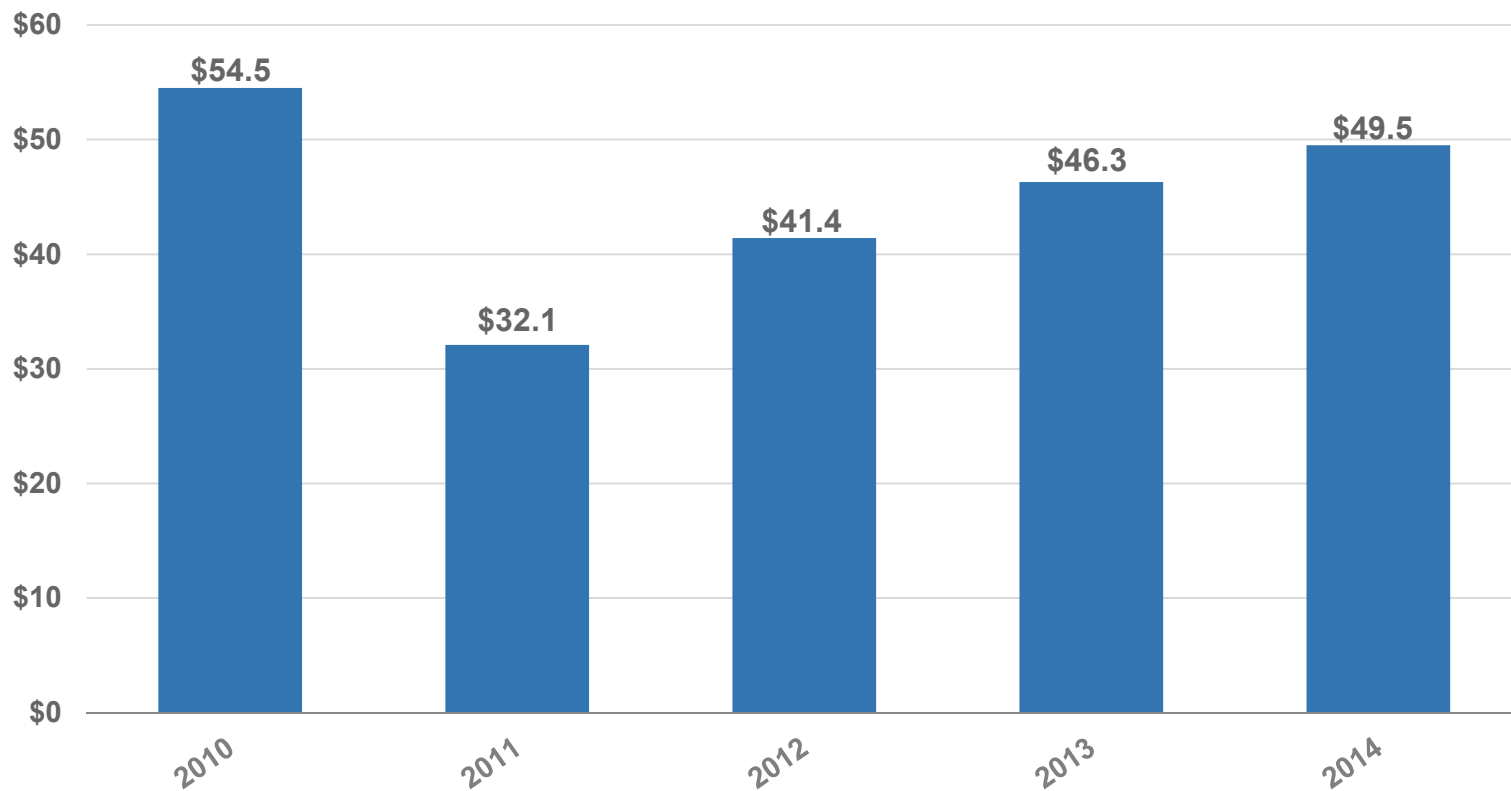
(in millions except per share amount)



Capital Expenditures

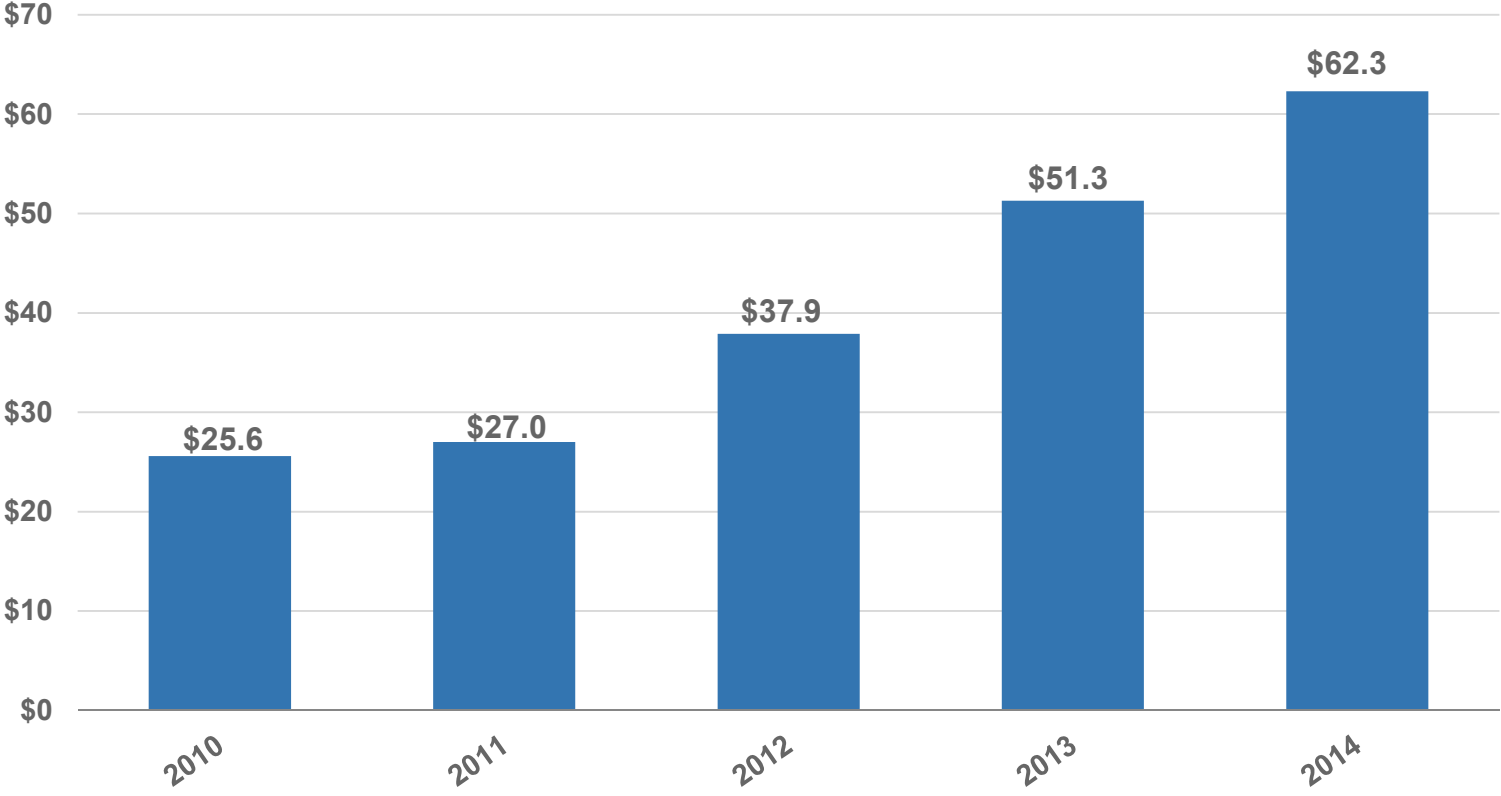
(Includes software developed for internal use)

(in millions)



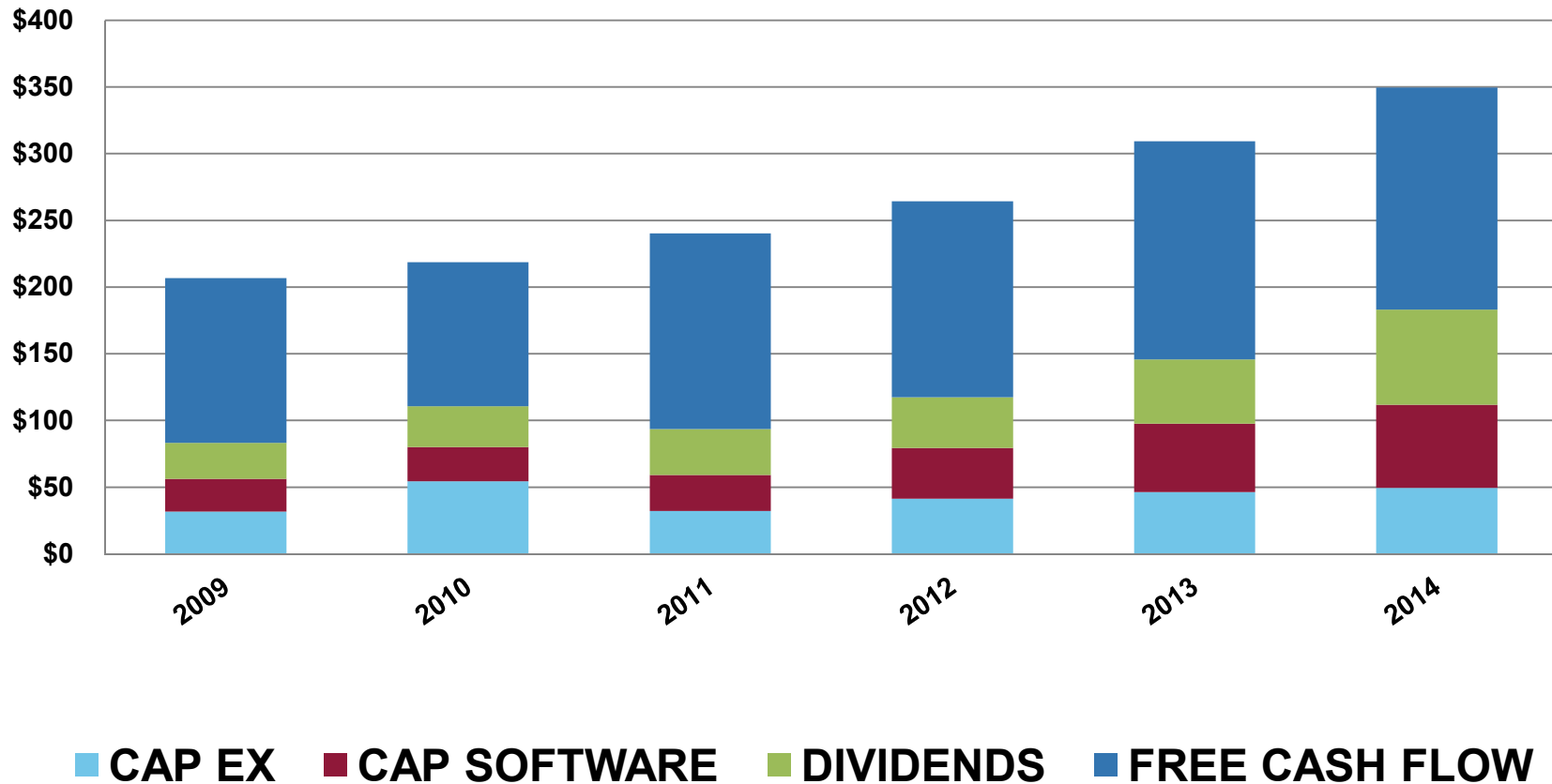
Capitalized Software

(in millions)



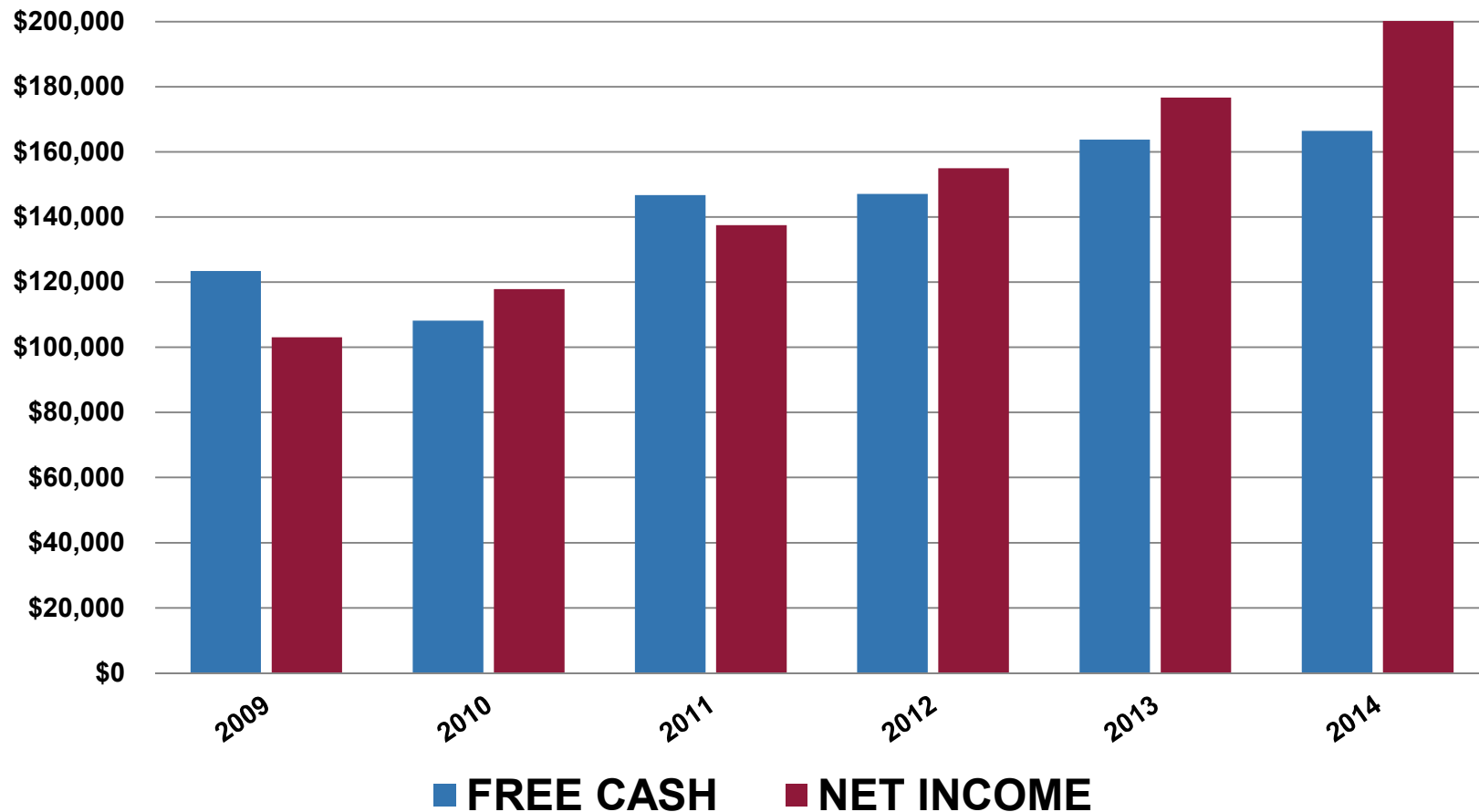
Free Cash Flows

(in millions)



Free Cash Flow/Net Income

(in thousands)



Condensed Balance Sheet

(in thousands)

	As of June 30, 2014	As of June 30, 2013	%
Cash and Investments	\$70,378	\$127,905	-45%
Trade Receivables	\$224,041	\$231,263	-3%
Total Assets	\$1,624,292	\$1,629,155	0%
Deferred Revenue	\$320,987	\$304,597	5%
Short & Long Term Debt	\$9,136	\$15,295	-40%
Stockholder's Equity	\$1,038,161	\$1,072,169	-3%

NASDAQ: JKHY

Results of First Quarter Fiscal 2015

Condensed Statement of Income

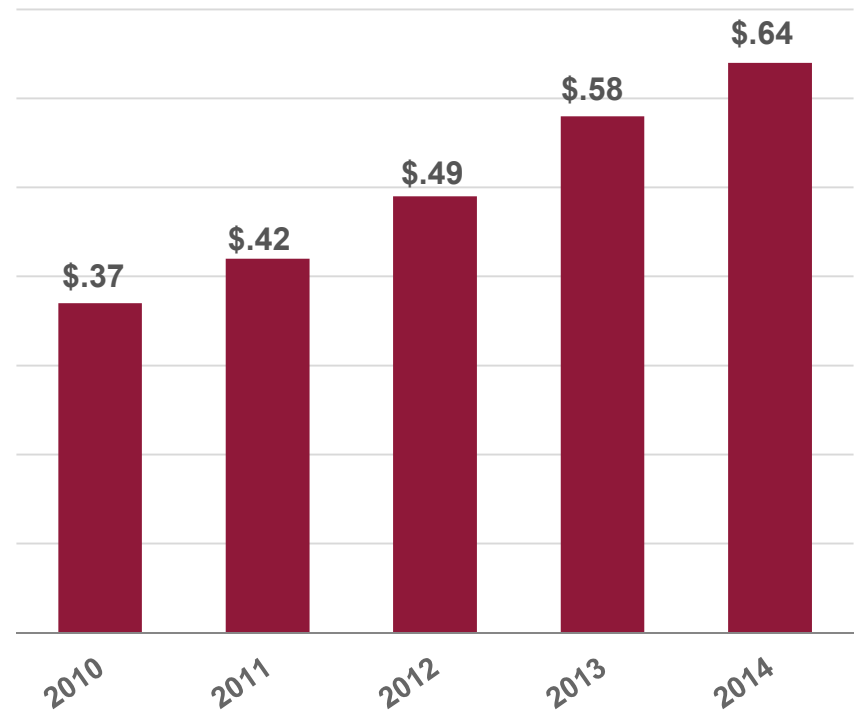
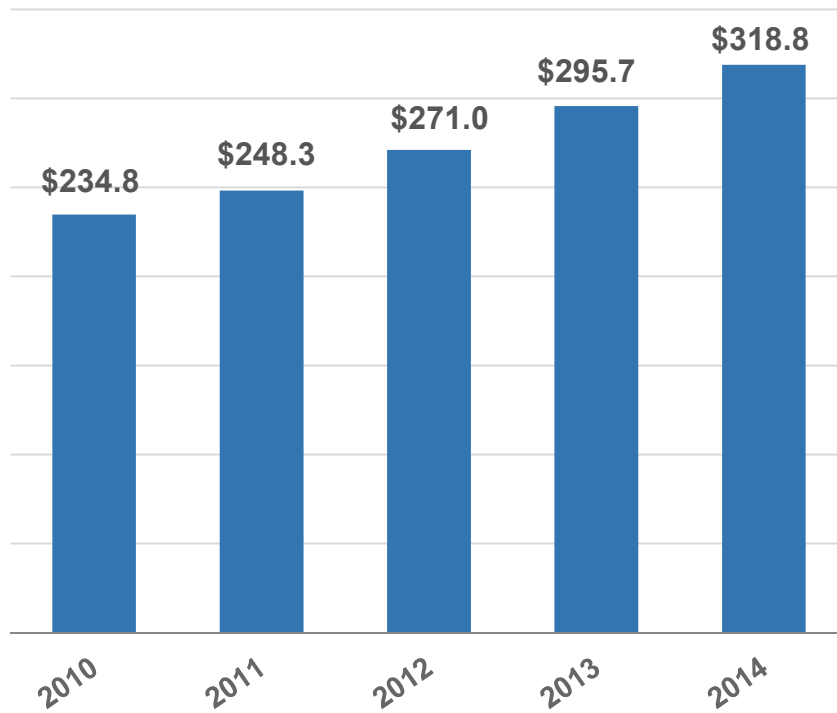
(in thousands, except per share data)

	Quarter Ended September 30, 2014	Quarter Ended September 30, 2013	%
Total Revenue	\$318,819	\$295,660	8%
Gross Profit	\$138,348	\$128,724	7%
Operating Income	\$82,639	\$77,344	7%
Net Income	\$52,762	\$49,788	6%
Earnings per Share	\$0.64	\$0.58	10%
Diluted Shares OS	82,589	85,854	-4%

Revenue and EPS Comparison

(in millions, except per share data)

1st Fiscal Quarter Ended September 30,



Condensed Balance Sheet

(in thousands)

	September 30, 2013	September 30, 2012	%
Cash and Investments	\$39,402	\$181,787	-78%
Trade Receivables	\$169,110	\$152,624	4%
Total Assets	\$1,558,054	\$1,615,142	-4%
Deferred Revenue (Current)	\$260,552	\$241,986	8%
Short & Long Term Debt	\$11,005	\$17,990	-39%
Stock Holder's Equality	\$1,011,919	\$1,104,781	-8%

NASDAQ: JKHY





ARE JACK HENRY &
ASSOCIATES, INC.®

Thank You for attending the
2014 Shareholders Meeting