

jack henry™

report

24

sustainability

20



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“Jack Henry is a different kind of company. Everything we do starts and ends with our associates. In between, we create innovative products, provide industry-leading service, and strive to deliver value to all our stakeholders.”

GREG ADELSON

PRESIDENT AND
CHIEF OPERATING OFFICER

INTRODUCTION

Our annual corporate sustainability report underscores our dedication to driving positive environmental and social impact while fostering long-term value for all stakeholders.

a message from our board chair and chief executive officer

From our small-town roots to approximately 7,000 associates living in every U.S. state, Jack Henry™ has experienced tremendous growth in our 47-year history. As a well-rounded financial technology company, we proudly serve community and regional financial institutions that support Main Street America.

We provide our clients with modern technology and outstanding service to help them compete with larger financial institutions and strengthen connections with their accountholders. We are making great progress on our technology modernization strategy to deliver innovative cloud-native solutions to financial institutions to help them meet the evolving needs of their accountholders and remain at the center of the relationship. (Read more in our [2023 Annual Report](#).)

There's no doubt that this past year was a challenging one for the financial services industry. We stand by our clients at all times, but especially during times of volatility, and we remained in close contact with our clients throughout the year.

The events of the past year reaffirmed the importance of risk management and operating our company in a responsible manner to ensure long-term sustainability and resilience. For this reason, we have continued to invest in corporate sustainability efforts and are pleased to share our progress.

None of this would be possible without the hard work of our associates and their dedication to our purpose of empowering people to gain the financial freedom to move forward.

Our associates are generous with their talents, providing excellent customer service, developing and delivering innovative technology solutions, and supporting the growth of our business. They are generous with their time, going above and beyond to get the job done, serving as leaders among their peers, and contributing to our Business Innovation Groups. And they are generous with their financial resources. This year, our associates supported a range of organizations, from the United Way to the National Forest Foundation, empowering communities and providing support to those impacted by disasters. Our associates make Jack Henry a remarkable place to work.

Jack Henry was founded on three guiding principles, which continue to drive how we do business today: *do the right thing*, *do whatever it takes*, and *have fun*. These principles, combined with our purpose and mission, are at the heart of everything we do, including our focus on operating responsibly and sustainably. We remain dedicated to championing corporate sustainability and believe that measuring, evaluating, and acting upon data allows us to remain responsible to all of our stakeholders: our associates, clients, stockholders, community, and the planet. We are committed to making progress and positioning Jack Henry for success in the long term.



DAVID FOSS

BOARD CHAIR AND CHIEF EXECUTIVE OFFICER

our guiding principles

Do the Right Thing.
Do Whatever It Takes.
Have Fun.

about jack henry

For more than 47 years, we have provided technology solutions to help community and regional financial institutions innovate faster, differentiate strategically, and successfully compete while serving the evolving needs of their accountholders. We empower approximately 7,500 financial institutions and diverse corporate entities with insight-driven solutions that help reduce the barriers to financial health. For more information about Jack Henry, read our [2023 Annual Report](#).

Who We Serve

Community and regional financial institutions are essential to consumers and small businesses in the local communities they serve. That is why we put them at the center of everything that we do and proudly support the services they provide in communities across the U.S.

Our products and services provide our clients with solutions tailored to support their unique growth, service, operational, and performance goals. These solutions also enable financial institutions to offer the high-demand products and services required to compete more successfully and navigate evolving trends shaping the financial services industry.

Throughout our history, delivering outstanding customer service has been a hallmark of our company, leading to deeper relationships with our clients. In fiscal year 2023, we sent thousands of monthly satisfaction surveys to our clients, which resulted in an overall customer satisfaction score of 4.6 out of 5, and 4.75 out of 5 for satisfaction with our customer service representatives. These scores reflect increases in our already industry-leading satisfaction scores.

We are Jack Henry, a well-rounded financial technology company with a mission to strengthen the connections between people and their financial institutions through technology and services that reduce the barriers to financial health. Our purpose is to empower people and communities to gain the financial freedom to move forward.



~7.5K
clients

~7K
associates

2.08B
fiscal year 2023
revenue in dollars

~10M
registered
digital users

2023 Awards and Recognition

We are honored to earn national and regional accolades recognizing our sustainability efforts, strong culture, and commitment to innovation.



America's Most Responsible Companies
Newsweek



America's Climate Leaders
USA Today



Leader in Disabilities Inclusion
Center for Disabilities Inclusion (CDI)



America's Greatest Workplaces for Diversity
Newsweek



America's Most Loved Workplaces, *Newsweek*



America's Greatest Workplaces, *Newsweek*



America's Greatest Workplaces for Families and Parents, *Newsweek*



Best Places to Work in IT, *ComputerWorld*



2023 Fintech Rankings Top 25, *International Data Corporation (IDC)*



Best Loan Origination Platform, *Fintech Breakthrough*



Key Sustainability Priorities

Purpose and Mission

Commitment to People and Communities

Diversity, Equity, Inclusion, and Belonging

Talent Attraction, Development, and Retention

Corporate Citizenship and Philanthropy

Commitment to Responsible Business Practices

Information and Cybersecurity

Business Ethics

Human Rights and Fair Labor Practices

Commitment to the Planet

Low Carbon Transition

Environmental Stewardship

Climate-Related Risks

approach to corporate sustainability

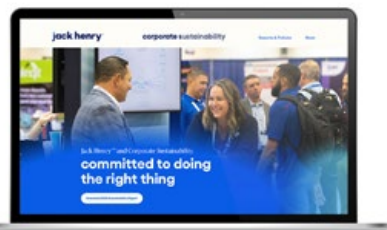
- Enabling our associates to engage in meaningful work they love.
- Providing innovative financial solutions to our clients to support responsible business decisions and keep their accountholders connected.
- Delivering a strong return on investment to our stockholders while maintaining long-term sustainability for our business model.
- Encouraging our communities to flourish by connecting people with technology.
- Pursuing environmentally friendly practices to support a strong future for us all.

key stakeholders



2023 Highlights

- 1 Receiving recognition from *Newsweek* as a Most Responsible Company.
- 2 Promoting strong business ethics, with 83% of associates reporting they believe that Jack Henry demonstrates integrity.
- 3 Launching an internal strategic Diversity, Equity, Inclusion, and Belonging Advisory Council.
- 4 Earning a Seal of Accomplishment as a CDI Leader in Disabilities Inclusion.
- 5 Increasing participation in learning and development initiatives by 46%.
- 6 Supporting stronger communities and financial wellness through impact investing.
- 7 Calculating and disclosing Scope 3 emissions for the first time.
- 8 Conducting a refreshed climate risk and opportunities assessment.
- 9 Earning recognition on *USA Today's* list of Climate Leaders.



To learn more about Jack Henry's corporate sustainability practices, visit our [corporate sustainability website](#), which houses additional disclosures, policies, and previous sustainability reports.



Q & A

Tara Brown, Head of Corporate Sustainability

Tara Brown, Head of Corporate Sustainability, leads the strategy and execution of Jack Henry's corporate sustainability efforts including business ethics, our transition to a low carbon future, philanthropy, and sustainability-related reporting.

Q: What drives sustainability at Jack Henry?

A: Our philosophy, *do the right thing, do whatever it takes, and have fun*, is the foundation of our commitment to running a responsible business. Corporate sustainability is a strategic investment for our stakeholders. By prioritizing responsible practices, we cultivate trust, foster resilience, and create enduring value.

Q: What accomplishments from the past year make you especially proud of Jack Henry's sustainability journey?

A: 2023 was a year of maturing our corporate sustainability program. It was marked by several major milestones: supporting financial wellness through our impact investments and philanthropy strategy, managing our carbon footprint by procuring renewable energy credits and measuring our Scope 3 greenhouse gas emissions, and furthering our commitment to valuing people with disabilities with the launch of our new Business Innovation Group, jhAVID (Awareness of Visible and Invisible Disabilities) and earning a Seal of Accomplishment as a CDI Leader in Disabilities Inclusion.

Q: What excites you about the future of sustainable practices at Jack Henry?

A: Jack Henry's relentless commitment to innovation and continuous improvement is exciting. Embracing cutting-edge technologies, fostering cross-departmental collaboration, and staying agile in our approach will pave the way for even greater strides toward our sustainability commitments. I am looking forward to the opportunity to further integrate responsible practices into our internal operations and our industry. By doing so, we act as trusted and sustainable partners for our clients.

corporate sustainability governance

We pursue strong governance and oversight of our key sustainability priorities. Our corporate sustainability efforts are overseen by our Board of Directors and executive leadership and operationalized through the business.



Board of Directors

Our Board has oversight responsibility for the implementation of our corporate sustainability strategy, with individual Board committees responsible for certain subcomponents. Corporate sustainability matters are discussed quarterly with the Board to ensure proper oversight. The Board receives periodic training and educational material to keep up with emerging trends and topics, including environmental- and social-related information. The Audit Committee has delegated responsibility to Jack Henry's internal audit team to conduct a review of the annual Sustainability Report.

Corporate Leadership Team

Jack Henry's Corporate Leadership Team maintains responsibility for the overall performance of our company, including our key sustainability priorities. Our General Counsel and Secretary, who reports directly to the CEO, oversees the Head of Corporate Sustainability and the Office of Corporate Sustainability.

Office of Corporate Sustainability

The Office of Corporate Sustainability, led by the Head of Corporate Sustainability, directs the implementation of our sustainability strategy. It manages the measurement and reporting of key sustainability data, working with business units throughout the organization.

Business Units

Corporate sustainability is woven throughout our organization, with several business units responsible for operationalizing our sustainability strategy, including the People & Culture team, Procurement, Facilities, Travel, and others.

Associates

Associates are invited to engage in our corporate sustainability efforts through a number of steering committees. Our Go Green Business Innovation Group is open to all associates and regularly meets with the Office of Corporate Sustainability, Travel team, and Facilities team.



“People are at the center of everything we do at Jack Henry. We believe we are part of something bigger than ourselves and we value what makes each of us unique. We are committed to hearing all voices through continuous listening and feedback at each level of our organization. There is something special about our culture, and we hear that often from our associates, vendors, clients, and stakeholders.”

HOLLY NOVAK
CHIEF PEOPLE OFFICER

commitment to

PEOPLE AND COMMUNITIES

Our co-founders, Jack Henry and Jerry Hall, are quoted as saying, “Business is about people. It is good to remember that and treat the people you deal with as individuals. Relationships keep us together, and together we can do great things.” This belief continues to shine through our interactions with our associates, our communities, and broader society.



Review the *About This Report* section for specific Jack Henry initiatives aligned with these Sustainable Development Goals.



Learn more about our DEIB journey from Brooke Stovall, Senior Manager of Diversity and Belonging, on our [Jack Chats podcast](#).

diversity, equity, inclusion, and belonging

Our commitment to valuing diversity, prioritizing inclusion, pursuing equity, and fostering belonging are values that enhance our strong organizational culture and allow us to better serve our clients. Jack Henry's diversity, equity, inclusion, and belonging (DEIB) strategy revolves around three areas of focus:



W O R K F O R C E

Building a workforce reflective of the communities we serve.



W O R K P L A C E

Fostering an inclusive environment where everyone belongs and can achieve.



M A R K E T P L A C E

Striving for excellence in how we support our clients and community.

In calendar year 2023, Jack Henry launched our first DEIB Advisory Council, comprised of eight leaders with distinct points of view, representing multiple areas of the business. The Council provides insight, advocates for ideas, and drives outcomes for the DEIB strategy. To support strong governance in this area, DEIB is also discussed at the Board level through the Human Capital & Compensation Committee, and Jack Henry's Corporate Leadership Team reviews diversity initiatives and data on a quarterly basis.



At Jack Henry, you belong.

Our founders believed that business is about people – a philosophy we still stand by today. When people are free to be their best selves, relationships thrive and everyone wins. Come as you are, and together we'll do great things.

JACK HENRY'S DIVERSITY, EQUITY, INCLUSION, AND BELONGING STATEMENT

Workforce

Jack Henry aspires to employ a workforce comprised of varying perspectives, lived experiences, and backgrounds. We believe diversity strengthens the quality of the products and services we deliver to our financial institution clients and their accountholders.

Diversifying the demographic makeup of our workforce starts with attracting a qualified and diverse applicant pool. In calendar year 2023, members of our Talent Acquisition team, including talent recruiters, sourcers, and coordinators, were certified as Qualified Diversity Recruiters. Throughout this process, the team was educated on several topics such as building cultural understanding, using effective language, and advising hiring managers.

Participating in community recruiting events enables Jack Henry to connect with new talent streams and enhance our pipeline for current and future roles. Jack Henry connected with prospective talent at several events throughout the year including the Dallas Pride Festival, Springfield's Ozarks Pridefest, Kentuckiana Pride Festival, and the bi-annual Fort Leonard Wood Veterans Transition Assistance Program Career Fair. This year, we also provided sponsorship to the Women in Technology Conference for the Greater Ozarks Center for Advanced Professional Studies (GoCAPS) program, in

which over 100 middle- and high school-aged girls had the opportunity to learn about careers in technology and connect with women in the industry, including associates from Jack Henry.

self-disclosed workforce demographics

AS OF JUNE 30, 2023

GENDER



ETHNICITY



*Includes associates who identify as two or more races, Native Hawaiian or other Pacific Islander, and American Indian/Alaskan Native.

Workplace

GROWING OUR DEIB-RELATED KNOWLEDGE AND SKILLS

At Jack Henry, we believe that learning is a catalyst for creating a more inclusive workplace. Jack Henry Board Chair and CEO David Foss signed the [CEO Action for Diversity and Inclusion pledge](#) in 2020. This pledge is realized through our efforts to create an environment supportive of open dialogue regarding DEIB-related issues and events. Throughout the year, these conversations took place via live, enterprise-wide learning sessions and recorded podcasts on topics such as allyship, advocacy, LGBTQIA+ pride, hiring/retaining military veterans, Black History Month, AAPI/AANHPI inclusion, self-care, organizational norms, gender bias, and racial equity and inclusion.

We also honor this commitment by implementing and expanding training opportunities. All associates are required to complete the *Cultivating Cultural Competence & Inclusion* training course, which highlights the benefits of seeking diverse cultural perspectives. This builds upon our mandatory *Valuing Diversity* course. Further, our annual learning summit invited associates to participate in guided discussions via two workshops: *Building Connections: Thriving Across Our Differences* and *Creating Confidence When You're the First or Only*.

Creating an inclusive environment starts at the top. This year, we offered two affinity-oriented leadership development cohorts targeting female and Black, Indigenous, and people of color (BIPOC) associates. Our most senior people leaders attended a workshop titled *Advancing Diversity, Equity, Inclusion & Belonging Through Impactful Corporate Leadership Communication* and were encouraged to participate in a session titled *Taking DEIB From Intention to Impact*.

Our new quarterly “You Belong” report invites associates to stay informed of the latest DEIB initiatives and offers associates opportunities to get involved. Each report includes a section with tangible ideas, ranging from easy to challenging, that associates can act upon to create a more inclusive work environment.

STRENGTHENING THE STRATEGIC ALIGNMENT OF OUR BUSINESS INNOVATION GROUPS (BIGs)

Our business innovation groups (BIGs) are associate-led, company-sponsored groups that act as an avenue for engagement, education, and innovative thought. The BIGs are intended to complement Jack Henry’s overall DEIB strategy in the following ways:

- Provide insight on Jack Henry’s programs and policies with an eye for equity and inclusion.
- Participate in strategic recruiting efforts and external community events.
- Host professional development opportunities to deepen organizational knowledge of DEIB-related topics.
- Provide diverse perspectives to Jack Henry’s product and services teams to maximize inclusion and impact for Jack Henry’s solutions.

Business Innovation Groups (BIGs)



Go Green



Veterans



Mosaic of People



PRISM



jhAVID



Women at Jack Henry

Jack Henry has five DEIB-oriented BIGs, along with Go Green, our environmental stewardship-focused BIG. jhAVID, our newest BIG, advocates for Awareness of Visible and Invisible Disabilities (AVID) while empowering associates’ success through education and partnership. This year, we also said farewell to one of our original BIGs, JHAnywhere, which was formed prior to the COVID-19 pandemic to foster community and provide resources for the small population of associates working remotely at the time. JHAnywhere played a critical role in Jack Henry’s successful transition to a fully remote workforce during the early days of the pandemic.

REINFORCING OUR COMMITMENT TO DISABILITIES INCLUSION

Jack Henry worked with the Center for Disabilities Inclusion (CDI) to leverage expertise regarding disability inclusion best practices. We earned CDI's Seal of Accomplishment as a Leader in Disability Inclusion and have made several meaningful enhancements to our practices, including incorporating additional training regarding Jack Henry's reasonable accommodation process into our educational resources for new people leaders.



Jack Henry received recognition as one of **America's Greatest Workplaces for Diversity 2024** by *Newsweek*, earning the highest possible rating (5 stars).

Marketplace

Embracing DEIB is not only a commitment we make within our organization, but also one we extend to the world beyond our corporate walls. Read about how we support diverse communities in our [Corporate Citizenship and Philanthropy](#) section.

We believe that inclusive procurement practices support efficiency, innovation, and the success of our business and communities. We expect that our suppliers share our values regarding DEIB and seek to engage with and provide sourcing opportunities to qualified and certified minority-, women-, veteran-, disabled-, and LGBTQIA+- owned businesses, as well as small and local businesses. Read our [Supplier Diversity Statement and Guidelines](#).

Diverse suppliers are invited to learn more about our Supplier Diversity Program via our [Supplier Diversity Portal](#). Program participants must be U.S.-based and maintain certifications from a third-party certification agency.

Throughout the year, we deepened our relationships with national and regional third-party certifying organizations, resulting in further diversification of our spend with underrepresented groups, and leveraged internal and external relationships to support supplier development opportunities. Such organizations include National Minority Supplier Development Council and Women's Business Enterprise National Council.



Our supplier diversity efforts resulted in **including diverse suppliers in 48% of sourcing opportunities** and increasing spend with our diverse businesses by 3% since fiscal year 2022.

SUPPLIER DIVERSITY PROGRAM

The mission of Jack Henry's supplier diversity program is to encourage the **inclusion and utilization of diverse businesses** in our sourcing and procurement process in order to add value and provide high-quality goods and services that are competitively priced, reliable, and aligned with our strategic business model.

attracting, developing, and retaining talent

We know employing a workforce that is prepared for market changes, emerging client needs, and the quickly evolving technology landscape is necessary to support our continued success. We engage in workforce planning activities to optimize how we recruit, develop, and retain talent. These activities support our:

- Ability to deliver best-in-class financial solutions to our clients.
- Strategic initiatives, including our technology modernization strategy.
- Development of internal talent, like technical experts and successors.

Talent Attraction

RECRUITING A QUALIFIED AND DIVERSE APPLICANT POOL

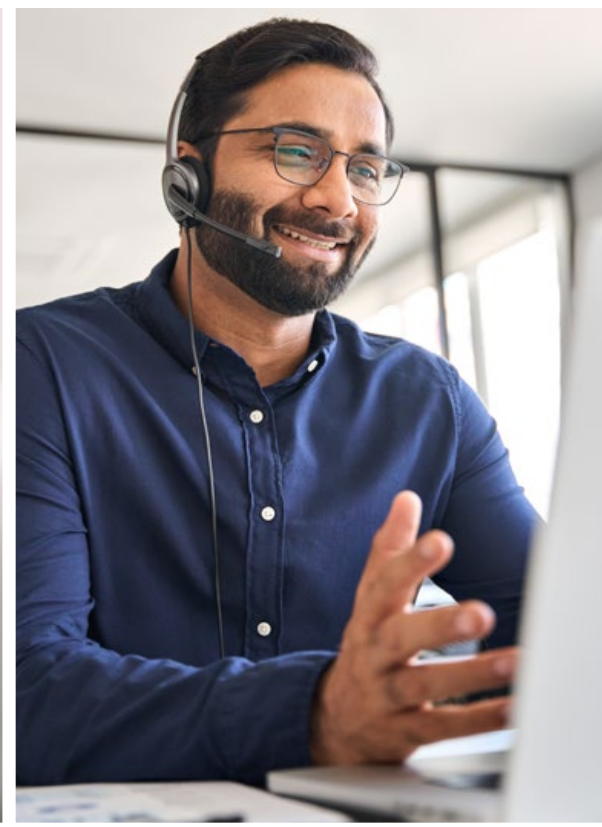
In calendar year 2023, Jack Henry launched a new external career portal that delivers a more seamless applicant experience and highlights our unique culture, innovative technology and work environment, and benefits. The new site supports advanced analytics, enabling our talent recruiters to quickly adapt to the ever-changing needs of the talent market.

We have enacted practices that we believe will reduce barriers to attracting a qualified and diverse applicant pool:

- Defining equivalent experience in lieu of a college degree for positions where appropriate.
- Engaging a new background check vendor who is committed to expediting the background, drug, and I9 screening process while optimizing systems performance and ensuring a smooth and satisfactory experience for end users.
- Updating our drug screening policy which reflects the legality of marijuana use in various parts of the United States.*
- Certifying our talent acquisition team through Qualified Diversity Recruiter training.

Leveraging market intelligence, our sourcing team partners with hiring managers to forecast hiring needs and execute a targeted sourcing strategy so that we can maintain a robust talent pipeline with qualified talent for hard-to-fill niche positions. In fiscal year 2023, our talent recruiters and talent sourcers contacted 7,500+ prospects and achieved a 31.5% response rate.

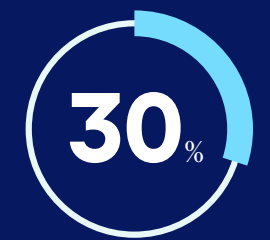
*There are a select number of positions for which Jack Henry still conducts marijuana screening as a result of DOT or government requirements. These positions reflect this enhanced background requirement on the posting.



Enhanced talent attraction practices resulted in improved hiring metrics for fiscal year 2023 compared to fiscal year 2022.



15.6%
increase in
external applicants



30%
of posted
positions filled
by internal
applicants

Our 2024 intern class met with members of Jack Henry's senior leadership team to learn about our culture and strategic direction.



Our 2024 interns got the chance to meet with Jack Henry's senior leadership.

DEVELOPING NEW TALENT POOLS

Our internship and apprenticeship programs remain key talent streams that bring qualified and diverse external talent to the organization, while also contributing to our talent pipeline in a tight labor market.

Our internship program continues to supply us with short-term student talent that often ends in an offer of employment. Twenty-one interns joined Jack Henry in calendar year 2023, representing a variety of higher education institutions across the country.

Jack Henry's apprenticeship program serves as a talent pipeline in support of our technology modernization strategy. Apprentices receive on-the-job training and are paired with peer mentors. Since January 1, 2022, our program has employed over 25 apprentices, many of whom have since accepted full-time roles with Jack Henry.

ENABLING A STRONG START FOR NEWLY HIRED ASSOCIATES

First impressions, especially for our new associates, are very important. In alignment with our company rebranding efforts, and to improve our new associate experience, we enacted the following changes:

- Upgraded our welcome box for new hires to include Jack Henry branded collateral along with their work equipment before they start. The goal is to make new hires feel welcome and begin introducing them to Jack Henry culture.
- Enhanced the on-demand new employee orientation (NEO) curriculum for associates who are unable to attend live sessions.
- Developed a tailored NEO experience for associates who join Jack Henry via acquisition to ensure a smooth transition into the company, help them navigate logistical changes in areas like benefits, introduce them to Jack Henry culture and leadership practices, and reassure associates from acquired companies that they are taken care of and part of a great company.



Information about the internship and apprenticeship programs can be found on our [Careers site](#).

In the last six years of our corporate

INTERNSHIP
PROGRAM,

we have extended part- or full-time **continued employment offers to 82.2% of our interns.**

82.2%

Talent Development

OFFERING VIRTUAL LEARNING AND PROFESSIONAL DEVELOPMENT OPPORTUNITIES

Jack Henry offers every associate, at every job level, development opportunities to equip them with professional and technical skills. Opportunities include enterprise-wide access to online content libraries, learnings from internal and external subject matter experts, education challenges highlighting key organizational priorities, and virtual instructor-led training events.

Jack Henry is an industry leader in skill and career development with external recognition from LinkedIn® as a Learning Champion Talent Award Finalist in March 2023. Associate learning opportunities through our licensed learning platforms are aligned to our business priorities, and the top learning subjects included Google™ Cloud, Kubernetes, Angular, DEIB, and knowledge management.

JackTracks, our enterprise-wide annual learning event, features topics identified and taught by associates at all levels of the company. At this year’s event, 2,283 associates participated in more than 30 unique learning sessions, a 26% increase from fiscal year 2022. This year’s theme focused on who we are as Jack Henry – individually and collectively – as advocates for our clients and communities and as champions of innovation and collaboration.

More than 300 associates took part in our inaugural enterprise-wide “hackathon.” Hack@Jack offered associates the opportunity to collaborate to solve real business problems, use their innovative mindset, connect with other associates, increase and share their knowledge, and have fun.

Recognizing the mutual benefits of personal growth and increased work competence, Jack Henry provides financial assistance to associates interested in furthering their formal education through an accredited institution. Jack Henry also provides select certification opportunities for associates, including Google Cloud certifications and Microsoft® certifications, in support of our technology modernization strategy.



“At Jack Henry, we understand that career mobility isn’t just a perk; it’s a strategic imperative. We believe that nurturing and empowering associates to explore a variety of project opportunities and roles within the company is not only a benefit for them individually but also contributes to our overall success by boosting our collective skills, retaining great talent, and driving collaboration and innovation.”

REBEKAH COOPER
DIRECTOR, TALENT DEVELOPMENT

associate learning

Year-over-year increase

33%

INSTRUCTOR-LED

187%

SELF-PACED

52%

LICENSED LEARNING

46%

TOTAL LEARNING

time associates invested in

LEARNING ACTIVITIES

increased in fiscal year 2023



EMPOWERING PEOPLE LEADERS

Our leadership development strategy seeks to develop and retain key talent, accelerate readiness at the manager level for expanded leadership responsibilities, and support team performance.

Virtual Leader Labs (VLLs) are four-week, action-focused development experiences around a specific topic that includes live sessions, asynchronous activities, and small group interactions. Senior business leaders invest in rising leaders by hosting educational sessions and facilitating small group discussions. This year we hosted three VLLs for more than 115

leaders. The VLLs were designed to help leaders cultivate simple, repeatable habits for high-quality conversations with their teams, allowing them to address any topic (e.g., pay conversations, career mobility, and performance issues).

We recently introduced People Leader Pathways – a key talent program focused on preparing a cohort of 20 current leaders of others for future leader of leaders roles.

This year, our most senior leaders participated in intentional professional development through our annual Directors Summit. Content focused on our four pillars of operational excellence: transparency, consistency, collaboration, and communication.

3X

At Jack Henry, active learners on LinkedIn Learning were **three times more likely to move internally** compared to non-active learners, according to LinkedIn data.

PREPARING FOR FUTURE TALENT NEEDS

Intentionally developing a robust and diverse candidate pool for future roles ensures Jack Henry has the talent needed for long-term success.

Our approach to workforce planning involves identifying and developing talent so they are ready with the skills and experience needed over time as our work changes and evolves. We have a cross-functional team that works together to plan, build, and implement talent solutions that are considered best practice. This includes conducting skills analyses to support hiring forecasting.

Jack Henry engages in a succession planning process to ensure we have a robust talent pipeline prepared to lead in key areas of the business. Successor readiness efforts include targeted development through training, mentoring, and stretch projects. We offer executive education via various universities, provide access to executive coaches, connect successors through small group peer mentoring, and develop key talent through leadership development cohorts.

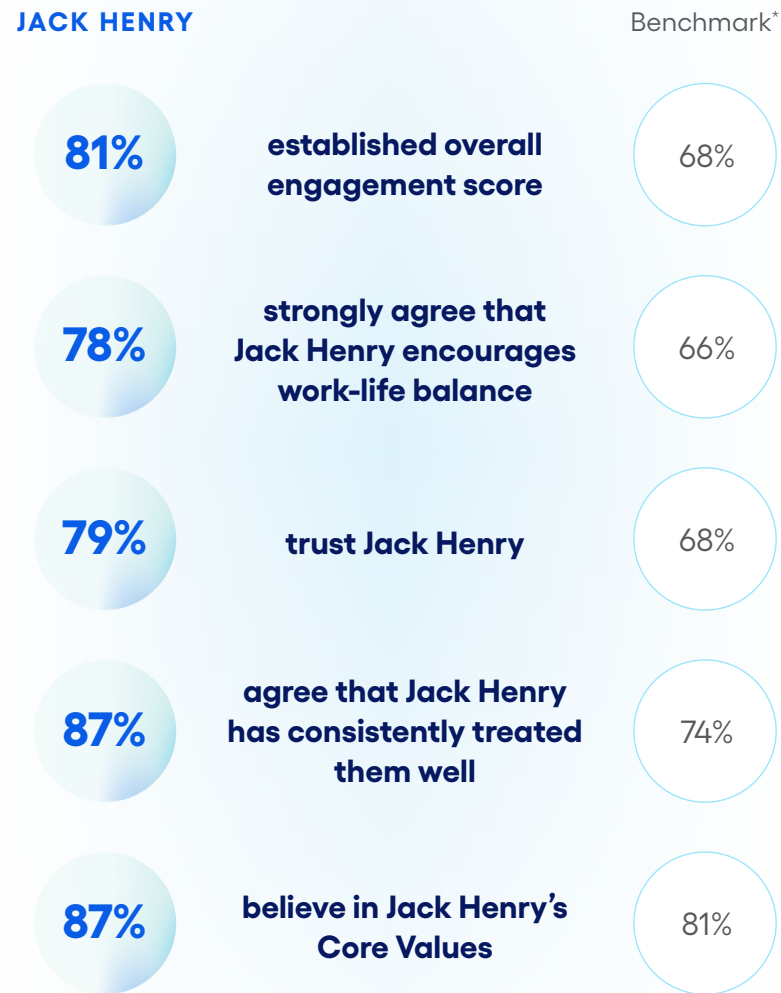


60.7% of Jack Henry people leaders have been **trained to identify the specific development needs** of their team members and create learning plans to support associates' growth.



engagement survey highlights

In fiscal year 2023, 65% of associates responded to the engagement survey, exceeding the industry benchmark of 45%. Insights from the fiscal year 2023 engagement survey revealed Jack Henry scored well above the industry benchmark in the following areas:



*Technology industry benchmark determined by the third-party survey administrator.

Talent Retention

By continuously seeking associate feedback, we aspire to create a work environment where individuals feel safe, empowered, and purposeful in their work. Each year, associates are invited to share feedback about their employment experience through an anonymous, third-party managed engagement survey.

In addition to the annual engagement survey, we conduct periodic pulse surveys on timely topics such as our workplace evolution, ethics, and benefits. Associates can share feedback and receive responses directly from senior leaders through a suggestion box found on our company intranet. This year, members of our Corporate Leadership Team conducted skip-a-level conversations where associates deeper in reporting structures are invited to share candid thoughts and questions. We believe that these practices support an open feedback culture.

Beyond the data and insights we gather from associates on a continual basis, another useful indicator of associate satisfaction is Jack Henry's lower-than-average turnover. In fiscal year 2023, we saw a quarter-over-quarter decrease in associate turnover, which, at its highest level, was still less than the average quarterly turnover for the industry benchmark during fiscal year 2023.

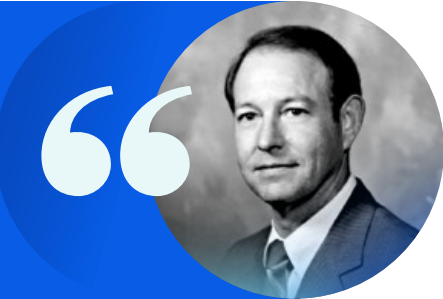
RECOGNIZING AND REWARDING TALENT

Recognition is an important component of the associate experience at Jack Henry. We continue to enhance our recognition programs, which include:

- A Years of Service program that recognizes associates' milestone anniversaries with anniversary yearbooks that allow anyone in the company to write supportive messages.
- Quarterly Dedication to Excellence awards that acknowledge associates who go above and beyond in demonstrating our Core Values.
- An annual Associates' Choice Award to recognize the best of the best.
- A platform for real-time shout-outs to recognize and celebrate peers.

our core values

- Passion for Customer Service
- Relationships
- Integrity
- Drive for Results
- Excellence



“Relationships are worth the investment. Without them, we wouldn’t be as successful – and even if we could be, it wouldn’t be as much fun.”

JERRY HALL
THE LATE CO-FOUNDER
OF JACK HENRY

We employ a people-first approach to take care of associates and their families’ physical, mental, emotional, and financial wellness. Our total rewards program is designed to be supportive of our business strategy, competitive with external labor markets, and internally equitable. It includes a blend of monetary and non-monetary benefits. Our full-time associates enjoy the same eligibility in our benefit plans regardless of location and in compliance with relevant state regulations. Part-time associates (less than 30 hours/week) enjoy access to many of the same benefits our full-time associates have. Review [Jack Henry’s Employee Benefits Summary](#) for a complete listing of our benefits available to full- and part-time associates.

PROTECTING A HEALTHY AND FLEXIBLE WORK ENVIRONMENT

Two key components of our culture are flexibility and trust, and we believe this enables Jack Henry to attract and retain top talent. Jack Henry promotes an agile business environment that encourages associates to do their best work in the location and manner that works best for them and supports business goals, whether that is flexible scheduling or workplace arrangements (in-office, hybrid, or remote). We seek to effectively balance the benefits provided by flexibility and remote work with the benefits of in-person collaboration and innovation. Jack Henry has a workplace evolution committee, which develops and adapts our strategy for optimizing Jack Henry’s facilities to best suit our business and associates’ needs.

Effective communication is crucial in maintaining a healthy culture, especially in a hybrid work environment. In April, we introduced an Internal Communications Standards Guide. All associates were required to participate in a training covering Jack Henry’s best practices for internal communication to promote teamwork and increase our overall effectiveness.

Total Rewards





All Jack Henry associates have access to our Employee Assistance Program

to receive support to identify and access childcare and eldercare, counseling services, financial and legal advice, and more.

The well-being of our associates is paramount and we recognize the importance of providing associates with tools and resources to address challenges when they arise. All Jack Henry associates have access to our Employee Assistance Program to receive support to identify and access childcare and eldercare, counseling services, financial and legal advice, and more.

Several of our People & Culture team members and leaders are certified as Mental Health First Responders through the National Council for Mental Wellbeing. These leaders are now better equipped to provide emotional support and resources to co-workers, family, and friends experiencing a mental health challenge. Jack Henry plans to expand this training to other leaders in the future. In May, we recognized National Mental Health Awareness month by providing associates learning opportunities to expand their understanding of the importance of mental health and support tools available.

We offer ergonomic resources and assessments for all associates to aid the setup of a work environment that supports healthy working habits. Our goal is to prevent injuries and optimize efficiency by equipping associates with the tools and knowledge to identify and control ergonomic risk factors.

BUILDING LONG-TERM OPPORTUNITY INTERNALLY

We are committed to providing equitable opportunity in all of our employment practices, including hiring, performance management, promotion, transfer, compensation, benefits, education, training, and social and recreational activities to all persons regardless of race, religious creed, color, national origin, ancestry, physical disability, mental disability, genetic information, pregnancy, marital status, sex, gender, gender identity, gender expression, age, sexual orientation, and military and veteran status, or any other status protected by local, state, or federal law.

To stay competitive in the talent market, we facilitated an exercise to streamline our internal job titles to remove redundancy and build consistency across the organization. Ensuring consistent job evaluation practices lays the foundation to empower associates to take an active role in their career growth – whatever that looks like for them. Whether it is participating in learning and development activities, joining in new projects, or moving to a new role internally, Jack Henry encourages associates to pursue the type of internal mobility that is meaningful to them.

corporate citizenship and philanthropy

Jack Henry underpins our corporate citizenship and philanthropy initiatives with our corporate purpose: *empower people and communities to gain the financial freedom to move forward*. We seek to use our time, talents, and resources to positively impact the individuals and communities where our associates and clients live and work.

Business as a Force for Good

Our commitment to reducing the barriers to financial health is critical, now more than ever. According to the Financial Health Network, 17% of Americans were financially vulnerable in 2023, an increase from 2022.*

Community and regional financial institutions are increasingly focused on helping accountholders achieve financial wellness and reach their goals. As a well-rounded financial technology company, we aim to strengthen the connections between financial institutions and the people and businesses they serve. Jack Henry’s products and services support our clients on their mission to empower accountholders to get a complete picture of their financial health, improve their relationship with money, and build the economic resilience necessary to ensure they are financially healthy and secure into the future.

*The term financially vulnerable is used by the Financial Health Network to describe consumers struggling with almost all aspects of their financial lives.

JACK HENRY FINANCIAL INSTITUTIONS IN ACTION

Platinum Federal Credit Union (PFCU), in Lilburn, Georgia, serves the financial needs of the Shia Ismaili Muslim community, and its members include many small businesses that support the local community.

To support the growing needs of its community, PFCU selected Jack Henry’s Symitar® platform. The open-banking platform enables members to view their complete financial picture safely and securely in the PFCU app, including information from outside the credit union. Members’ expenses are categorized, providing them with more visibility of their spending habits and patterns.

“Our mission is to equip members with the financial services they need to meet personal and professional goals – and Jack Henry will help us deliver on this commitment,” said Kabir Laiwalla, CEO at PFCU. “By providing a holistic financial view, we can prepare members to make more informed and healthy financial decisions. As a result, this collaboration with Jack Henry will allow PFCU to scale our services while becoming the center of our members’ financial lives.”



“Our mission is to equip members with the financial services they need to meet personal and professional goals – and Jack Henry will help us deliver on this commitment.”

KABIR LAIWALLA
CEO, PLATINUM FEDERAL CREDIT UNION





Jack Henry invited our Jack Henry Connect client conference attendees to join our step challenge benefiting the **Special Olympics**. For each participant, Jack Henry pledged to donate to support Special Olympics' efforts to foster the acceptance and inclusion of individuals with disabilities. At the end of the conference, we were honored to donate to the Special Olympics.

At our 2023 Jack Henry Connect client conference, we announced plans to provide Array's credit management, online privacy, and other personal finance tools to users of the Banno Digital Platform™. More than 800 community banks and credit unions and 10 million registered users on Banno™ will soon have access to these tools enabling accountholders to:

- Understand their credit score and learn how to improve it.
- Review active recurring subscriptions.
- Be informed when their compromised or stolen personal information is exposed.

Throughout calendar year 2023, Jack Henry worked to eliminate inbound screen scraping on its Banno Digital Platform. Screen scraping, while a common practice throughout the industry, presents multiple challenges in both security and customer experience and makes it difficult for financial institutions to distinguish legitimate login attempts from fraudulent ones. Replacing inbound screen scraping for the more than 700 banks and credit unions on Jack Henry's Banno Digital Platform gives accountholders more control of their financial data and protects financial institutions from a wide range of fraud and security risks.

We are committed to innovating for those we serve while remaining aware of the evolving financial landscape. To support this commitment, we are a member of the Financial Health Network, an organization whose purpose is to unite industries, business leaders, policymakers, innovators, and visionaries in a shared mission to improve financial health for all.



Partnering with our clients to advance industry progress has been a long-standing practice for Jack Henry. This year, Jack Henry supported the CU Build *Build-a-Thon* event. Credit unions using the Symitar core system are invited to send participants to use the architectural and programmatic tools within the Jack Henry fintech ecosystem to design, program, execute, and present a solution to a challenge facing the industry today. The event brought together over 75 industry professionals representing 29 credit unions and 11 vendors to create innovative solutions for real problems faced by credit unions. Behind the scenes, almost 40 Jack Henry associates installed, loaded, tested, updated, and integrated a suite of Jack Henry tools. Financial wellness was the emergent theme throughout the submissions: the winning presentation focused on building credit scores through secured loans for teenagers.

Through our approach to openness and accessibility, we enable fintechs to integrate within our Banno Digital Platform to provide their services to our clients. This not only provides choice for our clients, but it helps fintechs grow their business, which is especially important to startups. We also invite fintechs to participate in the trade show at Jack Henry Connect.

This year, our Treasury, Corporate Sustainability, and Supplier Diversity teams collaborated to identify opportunities to make long-term investments aligned with our corporate purpose and key environmental and social priorities. We worked with CNote to distribute long-term deposits with multiple financial institutions targeting social impact. These funds are deployed at depository institutions supporting underserved communities, particularly in the areas of education equality and pay equity.

Additionally, we have invested short-term excess working capital in Drexel Hamilton's money market fund, VETXX. Drexel Hamilton is a veteran-owned and operated investment bank with a mission of creating finance career opportunities for veterans.

Jack Henry supported and participated in the

CU BUILD BUILD-A-THON

event to help find solutions to the challenges facing the industry today.



8 long-term deposits to mission-driven institutions

Through our work with CNote, long-term deposits have been distributed to **eight mission-driven institutions**, supporting branches in underserved communities and providing loans for low- to moderate-income families and Black, Indigenous, and people of color borrowers.

Giving Back

We seek to use our expertise and resources to create positive impact and build resilient communities. In fiscal year 2023, we strengthened our commitment to social impact and further aligned our philanthropy efforts to our corporate purpose and key business priorities such as DEIB and environmental sustainability. Our philanthropy steering committee supports effective oversight of our program while also inspiring innovation and developing strategy that is reflective of our corporate activities. Additionally, we established a corporate donation decision-making team to guide our strategic giving and support good governance and due diligence efforts.



key impact focus areas

- Financial Health and Wellness
- Diversity, Equity, Inclusion, and Belonging
- Empowering Local Communities

Associates in our Allen, Texas office worked with All Community Outreach to collect holiday gifts for teenagers.

CHAMPIONING FINANCIAL HEALTH AND WELLNESS

In calendar year 2023, Jack Henry gave to several organizations who champion financial wellness and literacy, including:



Morgan State University FinTech Center

During Black History Month, Jack Henry donated to the Morgan State University FinTech Center, which engages faculty and students at Historically Black Colleges and Universities across the country in research, curriculum, and education on blockchain and fintech.



Hispanic Access Foundation

In celebration of Hispanic Heritage Month, Jack Henry made a donation to the Hispanic Access Foundation in support of their efforts to empower Latino leaders and expand economic opportunity and financial literacy.



Financial Health Network

We continue to support the Financial Health Network's work to unite industries, business leaders, policymakers, innovators, and visionaries in a shared mission to improve financial health for all.



Community Partnership of the Ozarks

Jack Henry supported programs that aim to help individuals and families increase their financial assets, so they can be better prepared for the future.

SUPPORTING DIVERSITY, EQUITY, INCLUSION, AND BELONGING

Our BIGs are highly engaged in our philanthropy efforts. They identify causes to support, plan volunteer opportunities, and organize internal fundraisers. Throughout the year, our BIGs led fundraisers for a number of organizations aligned with topics of importance. Donations were matched by Jack Henry. During calendar year 2023, recipients of funds raised included:

- **Women Rising** – The Women at Jack Henry BIG organized a campaign focused on women’s health and raised funds for Women Rising.
- **Special Olympics** – During Disability Pride Month, jhAVID organized a fundraiser for Special Olympics and Special Olympics Missouri.
- **Heartland Canines for Veterans** – Our Veterans BIG fundraised for Heartland Canines for Veterans and was able to raise enough money to sponsor a service animal for a veteran.
- **Out & Equal** – Throughout Pride Month, PRISM raised funds to support LGBTQIA+ workplace equality.
- **National Forest Foundation** – Led by Go Green, Jack Henry was able to sponsor the planting of 25,000 pine trees in Georgia’s Chattahoochee-Oconee National Forest to rebuild the native habitat.



EMPOWERING LOCAL COMMUNITIES

With over 7,000 associates spread across the United States, we have been mindful of opportunities to direct funds to the local communities where our associates and clients live and work. We have also continued to invest in the Southwest Missouri region, where we are headquartered. In 2023, we continued our tradition of hosting the Jack & Jerry Memorial Charity Golf Classic in Monett, Missouri. This event is a tribute to our founders’ unwavering commitment to giving back to the community. Through the golf tournament, we donated to United Way of the Ozarks and the Children’s Center of Southwest Missouri.





This year, we continued our summer giving campaign, now called Give Back at Jack. In the month of August, associates had an opportunity to support two nonprofit organizations addressing challenges faced by families nationwide: Kids in Need Foundation and Feeding America. Associates could either make a voluntary, one-time donation or volunteer their time at a charity of their choice. Jack Henry matched associate donations and made a donation on behalf of those who volunteered their time.

Supporting communities during times of need is a key component of our philanthropy efforts. Throughout the year, we supported the American Red Cross and Convoy of Hope to provide disaster relief to affected communities across the country.

GIVING BACK THROUGH OUR TALENTS

Jack Henry associates generously donate their time to a variety of local and national organizations serving causes they are passionate about. Our associates volunteer with professional organizations such as Electronic Payments Core of Knowledge (EPCOR), International Association of Financial Crimes Investigators (IAFCI), and the Association for Financial Technology (AFT). Many volunteer with organizations specific to their professions like Girls Who Code, the Project Management Institute, and the Society for Human Resource Management. Our Travel team collaborates with Corporate Angel Network to donate the use of our business aircraft and pilots to transport cancer patients and family to treatment centers. Additionally, our Legal team offered pro bono legal assistance to Missouri veterans by establishing estate plans and other essential life-planning documents.



Our Legal team offered pro bono legal assistance to Missouri veterans by establishing estate plans and other essential life planning documents.



“Ensuring Jack Henry’s business practices align with our values, culture, and the needs of our stakeholders is critical to the success of our business.”

CRAIG MORGAN
GENERAL COUNSEL AND SECRETARY

commitment to

RESPONSIBLE BUSINESS PRACTICES

Managing risk and upholding a high standard of ethical behavior ensures the long-term sustainability of our business – and we continuously monitor, evaluate, and improve our processes.



Review the *About This Report* section for specific Jack Henry initiatives aligned with these Sustainable Development Goals.

board committees

The Board has delegated certain authority to four committees that meet and report back regularly to the full Board.



[Audit](#)



[Governance](#)



[Human Capital & Compensation](#)



[Risk and Compliance](#)

corporate governance

At Jack Henry, we strive to conduct business with integrity and in compliance with all laws and regulations. Our standards for corporate governance are outlined in our [Corporate Governance Guidelines](#), and our corporate governance structure is composed of a Board of Directors, Board committees, and executive officers.

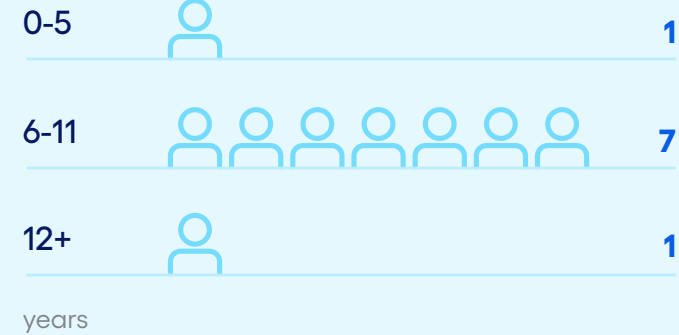
The Governance Committee is responsible for determining whether Board nominees qualify as independent and annually reviewing the independence of all Board members. All of our directors, other than Mr. Foss, qualify as “independent” under the requirements of Nasdaq, as do the members of each of our Board committees. The independent directors meet regularly in executive sessions without Mr. Foss present.

Jack Henry is committed to arms-length dealings in transactions between the company and members of the Board, its executive officers, and certain people and entities with which the Board members and executive officers have relationships. As such, the Audit Committee is charged with reviewing all related party transactions to ensure such transactions conform with internal policies and regulatory requirements. The Audit Committee considers factors including whether the related party transaction is on terms no less favorable to Jack Henry than terms generally available to unaffiliated third parties, and the extent of the related party’s interest in the transaction, with larger transactions receiving greater scrutiny.

Board of Directors composition

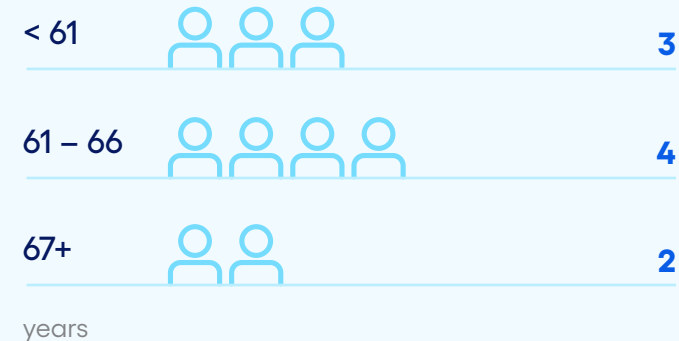
tenure

= 1 Director



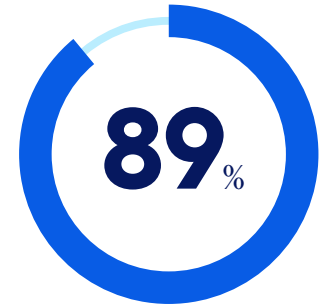
Average Tenure: **9.5 years**

age mix

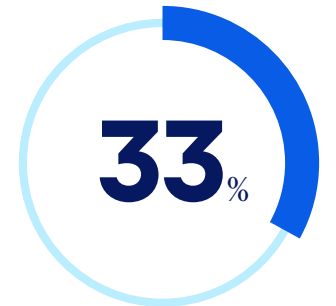


Average Age: **61 years**

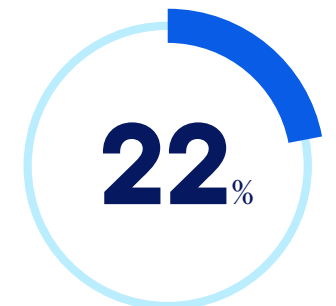
Board demographic data reflects our 2023 Proxy Statement, published October 5, 2023.



Board of Directors Independence



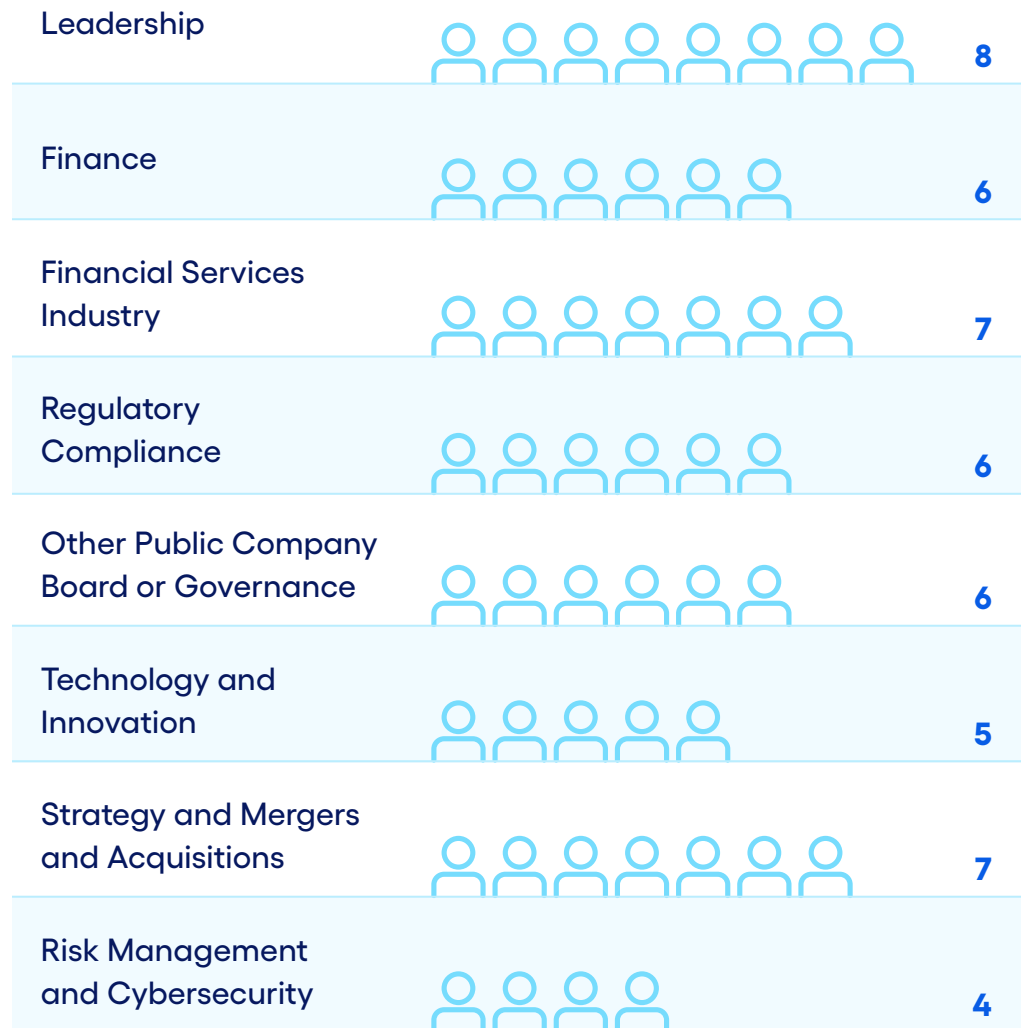
Female Representation



Racial/Ethnic Diversity

Board members' skills

= 1 Director



Skills data reflects our 2023 Proxy Statement, published October 5, 2023.

The Governance Committee considers the skills and characteristics required of Board members when assessing the needs of the Board, including factors such as experience, strength of character, maturity of judgment, technical skills, diversity, and age. Our Corporate Governance guidelines specify mandatory age and term limits for Board members. The Board also reflects a range of specific skills and backgrounds, providing an array of expertise in the Board. Further, we expect that Board members be responsible for setting the “tone at the top” and demonstrating a commitment to ethics and integrity. Board members are subject to – and responsible for – compliance with our [Code of Conduct](#).

The Board believes that significant stock ownership by Board members and members of senior management supports the alignment of their interests with the long-term interests of the company’s stockholders. Efforts to align interests are supported by the Board’s stock ownership guidelines, which require that Board members and senior management hold Jack Henry shares of stock with a market value equal to a specified multiple of the individual’s salary (for senior management) or of the annual base retainer (for Board members). The guidelines provide a five-year timeframe after an appointment for individuals to reach these ownership targets. As of June 30, 2023, all directors and applicable senior

management satisfied these ownership guidelines or were within the five-year compliance window.

The Human Capital & Compensation Committee is tasked with approving compensation programs for the company’s executive leadership, which helps attract and retain highly qualified and motivated executives, rewards outstanding performance, and focuses executives on delivering value to stockholders. Each year the stockholders are given the opportunity to offer a “say-on-pay” advisory vote at the company’s Annual Meeting of Stockholders. In 2023, 94% of the votes cast on say-on-pay at that meeting were voted in favor of fiscal year 2023 executive compensation. The company believes this vote strongly affirms the stockholders’ support of the company’s approach to executive compensation.

Read about our Jack Henry’s corporate sustainability governance practices in the [Approach to Corporate Sustainability](#) section.



Jack Henry’s Board of Directors are subject to – and responsible for – compliance with our Code of Conduct. All Directors completed our Code of Conduct training.

managing risk

Our commitment to responsible business practices includes an acknowledgment of rapidly changing physical, technological, and cyber environments that drive a highly variable risk landscape. It is our policy to comply with law, regulation, and guidance issued by any agency with oversight authority over the company. The Risk and Compliance Committee of our Board of Directors maintains oversight of our risk management framework and collaborates with the other Board committees as needed. Jack Henry operates an Enterprise Risk Management Committee (ERMC) at the executive level and an Enterprise Governance, Risk, and Compliance (EGRC) function, which reports to the Chief Risk Officer. Both the ERMC and EGRC function routinely present to the Board regarding risk activities.

In order to identify and mitigate risk on an ongoing basis, the EGRC function conducts quarterly risk reviews, an annual risk assessment survey, facility risk assessments, information security risk assessments, and fraud risk assessments. Through collaboration with business area leaders and subject matter experts, the function aims to successfully implement risk management activities at all levels of the business.

We employ an Enterprise Compliance framework to ensure that all business units, applications, and products adhere to federal banking regulations. This framework includes a regulatory change program, allowing us to maintain timely compliance with regulations.

At the direction of the Board, our third-party risk management program is designed to effectively identify, address, and act upon potential risk associated with third parties, vendors, suppliers, and contractors. We revised our repository of third-party information security and privacy questions, otherwise known as our Standardized Information Gathering (SIG) questionnaire, to include a section on environmental- and social-related questions. The questionnaires are posted for our clients on the *For Clients* portal under SIG Questionnaires.

Business Continuity

Jack Henry maintains essential capabilities to quickly and responsibly detect, respond to, and mitigate events that may impact business continuity.

Enterprise resilience capabilities include:

- **Observability** – Development and deployment of systems to detect events and conditions before they become service impacting.
- **Fusion Center** – Rapid escalation of events to the appropriate teams for resolution or further escalation, if required.
- **Event Management** – Physical, technical, and cyber events escalation to our major incident management process if specific thresholds are breached.
- **Enterprise Continuity** – Maintenance of disaster recovery plans for the restoration of critical technologies and business continuity plans for restoration of critical business processes.
- **Communications** – Dedicated processes and plans to drive consistent communications internally and externally for escalated incidents.
- **Continuous Improvement** – Evolving and maturing resilience processes, in response to simulations and real-world events.

Jack Henry's business continuity exercises include a robust, technology-enabled "accounting for people" process that enables rapid assessment of the safety and availability of associates, regardless of where they are located. Our enhanced impact assessment process allows us to quickly determine the impact of an event on associates and critical business processes.



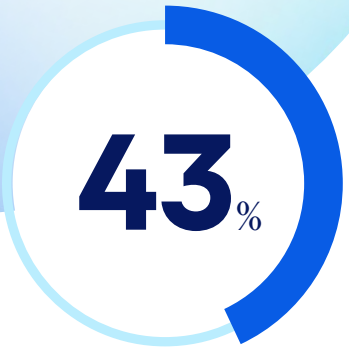
investor relations

For nearly 40 years, Jack Henry stock has been traded on the Nasdaq exchange under the symbol JKHY. We maintain an open-door approach for engaging with our investors and analysts, while also adhering to communication restrictions during quiet periods and complying with disclosure regulations such as Regulation FD (Fair Disclosure).

Throughout the year we communicate with and seek input from stockholders. In fiscal year 2023, Jack Henry participated in 27 investor relations events, including visiting four countries in Europe

to engage with stockholders. We host an annual investor day which offers stockholders the opportunity to hear about our operations, including sustainability efforts, from executive leadership. We have shifted our investor day to follow the close of the fiscal year. This will allow us to offer a better future outlook, including guidance.

We believe aligning our workforce with external stockholder success supports the growth of our business. We offer associates the option to share in Jack Henry’s success by awarding restricted stock units, purchasing company stock in their 401(k), and through our Employee Stock Purchase Plan.



43% of Jack Henry associates are **stockholders** through our **Employee Stock Purchase Plan**.





All associates and contractors complete mandatory annual security awareness training. Additionally, we conduct routine phishing exercises to help associates identify and responsibly respond to suspicious emails.



information and cybersecurity

Jack Henry invests in our information and cybersecurity program to safeguard the data of our associates and the financial institutions we serve. We emphasize securely processing and storing sensitive, personally identifiable information. Our program incorporates modern technology, experienced information and cybersecurity professionals, and multiple widely accepted industry-standard frameworks, policies, and practices designed to protect the privacy of Jack Henry's and our clients' information.

Our associates play a vital role in the safeguarding of systems and data. All associates and contractors complete mandatory annual security awareness training. Additionally, we conduct routine phishing exercises to help associates identify and responsibly respond to suspicious emails. Throughout the year, we target supplemental training and education to higher risk individuals and teams.

Jack Henry's Risk and Compliance Board committee oversees privacy and data security practices. Information and cybersecurity leadership reports to the Risk and Compliance Board committee and the full Board of Directors quarterly. Jack Henry also maintains internal oversight committees that review our practices. Dedicated roles, alongside key leadership, are designated to support a successful and integrated response should a cybersecurity incident occur. Response procedures are tested regularly to support Jack Henry's ability to quickly detect, respond to, and recover from a cybersecurity incident with clear communication to all necessary stakeholders. In addition, our incident response is supported by specialized, external expertise in the event it is needed, and we maintain a robust insurance policy that includes coverage for cybersecurity events. Jack Henry management has created a process to identify and report, in a timely

manner, any material cybersecurity incident to the Securities and Exchange Commission (SEC) in accordance with SEC rules and regulations.

ENABLING DATA PRIVACY AND PROTECTION

Jack Henry supports the right to privacy, including the rights of individuals to control the collection, use, processing, and dissemination of personal data. While doing business, it is necessary for us to collect, record, store, process, transmit, and otherwise handle personally identifiable information (PII) to help our clients best serve their accountholders. Jack Henry takes the responsibility of these activities seriously and provides fair, secure, and legally compliant systems and supporting processes for the appropriate handling of this private information. We do not sell or rent personal data to third parties outside of our services.

We maintain a [Privacy Policy](#), which we periodically evaluate and update to reflect evolving data privacy regulations. This includes expanding our privacy policy to include our products and services. Our associates are required to abide by our enterprise record retention and destruction policy, which directs the storage and destruction of records and data maintained or controlled by Jack Henry. Through our third-party risk management program, we reserve the right to audit third parties on their data protection and privacy programs.

business ethics

Jack Henry seeks to foster a safe, ethical, and inclusive work environment where the first and last question asked is “What is the right thing to do?” Our focus on business ethics is critical to the success of our organization. [Jack Henry’s Code of Conduct](#) provides specific guidance on Jack Henry’s expectations for associates, clients, vendors, agents, and business partners.

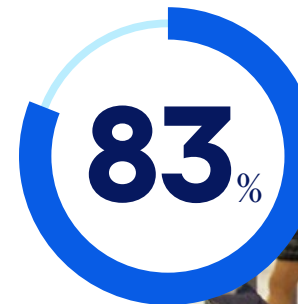
We believe that we all play a role in maintaining an ethical culture, which is why all new full- and part-time associates, contractors, and members of the Board are required to acknowledge the Code of Conduct and complete an educational course during onboarding. All associates, contractors, and Board members must complete a mandatory refresher of the training on a regular basis. The course covers topics such as insider trading, intellectual property, anti-bribery and corruption, and anti-harassment.

To support a culture of organizational justice, Jack Henry operates an ethics reporting and investigation process, which is overseen by our General Counsel and Secretary and managed by our Legal, Audit, Compliance, and People & Culture teams. We maintain a non-retaliation policy to protect individuals who report suspected ethics violations. Associates are encouraged to report suspected violations to their manager, their human resources business partner, or our 24/7, third-party managed ethics reporting tool. The reporting tool is available on our website, enabling an avenue for all our stakeholders – associates, vendors, clients, stockholders, and the public – to anonymously report grievances, fraud, and unlawful, unethical, or other types of improper behavior.

Reported ethics concerns are evaluated by the Legal team which then determines which resources, between the Audit, Compliance, Finance, or People & Culture teams, are appropriate to investigate a report. Following investigation, these teams collaborate to determine the appropriate response, including corrective actions when appropriate. Reports and investigations are treated with confidentiality. To foster a culture of transparency, an aggregated and anonymized summary of reports is shared internally with all associates and the Board each quarter.

We require our clients to use our products in a way that conforms to all laws and regulations, including all Bank Secrecy Act and Anti-Money Laundering laws. We require that our services not be used for any purpose that is unlawful or in violation of our [Terms of Use](#). Suspected violations should be reported through the appropriate channels previously mentioned.

83% of our associates reported that they believe that Jack Henry, as an organization, demonstrates **integrity** and lives by the Code of Conduct, according to our fiscal year 2023 engagement survey.



Anonymously report a concern through the third-party Lighthouse reporting tool.

lighthouse-services.com/jackhenry

reports@lighthouse-services.com
(Include company name with report)

833.222.4159 (English)
900.216.1288 (Spanish)



human rights and fair labor practices

At Jack Henry, we respect and protect internationally proclaimed human rights. Our [Human Rights Commitment and Policy Statement](#) formalizes our dedication to upholding human rights regardless of race, religion, creed, color, national origin, ancestry, physical disability, mental disability, genetic information, pregnancy, marital status, sex, gender, gender identity, gender expression, age, sexual orientation, military status, veteran status, and any other status protected by local, state, or federal law. All associates are expected to abide by this policy, as are vendors and partners as stated in our [Vendor Code of Conduct](#). The policy outlines our expectation that suppliers and licensees provide fair and safe working conditions for all workers.

We embed corporate sustainability topics into our procurement process to promote an ethical supply chain. Corporate sustainability considerations, including the environment; diversity, equity, inclusion, and belonging (DEIB); business ethics; and human rights and fair labor practices, are incorporated into supplier screenings, selection, and management. This year, we added questions related to these issues into our standard request for proposal (RFP) questionnaire and scoring. For high-dollar and

strategic RFPs, the corporate sustainability team directly evaluates responses for commitment to sustainable practices. This effort is connected to our Supplier Diversity program, which aims to encourage the inclusion and utilization of diverse businesses in our sourcing and procurement process. See the [Diversity, Equity, Inclusion, and Belonging](#) section for more information.

Health and Safety

The health and safety of all Jack Henry associates is of the utmost importance. Our [Health and Safety Policy](#) prioritizes the prevention of occupational injuries and illnesses such that it will be given precedence over operating productivity whenever necessary. We operate an injury and illness prevention program to ensure associates, as well as visitors and others, go home at the end of the day just as safe and healthy as they arrived. Through this program, associates and their leaders are trained on how to effectively identify, correct, and report unsafe working conditions, injury, or illness. We continue to evaluate opportunities to enhance our health and safety performance.





“Taking steps to reduce our environmental footprint makes sense financially and reinforces our commitment to do the right thing. The changes we’re making, big and small – from committing to the Science-Based Targets initiative to the greening efforts on our campuses – will have tremendous impact for years to come.”

MIMI CARSLEY

CHIEF FINANCIAL OFFICER AND TREASURER,
GO GREEN BIG EXECUTIVE SPONSOR

commitment to

THE PLANET

Our commitment to the planet includes being good stewards of natural resources and doing our part to pursue a low-carbon future.



Review the *About This Report* section for specific Jack Henry initiatives aligned with these Sustainable Development Goals.

low carbon transition

At Jack Henry, we are committed to reducing our environmental footprint to drive a sustainable future for our business and the greater good. As a provider of financial technology and services, we are focused on addressing our most significant emissions sources: offices, data centers, and third-party suppliers.

Measuring Our Impact

FISCAL YEAR 2023 FOOTPRINT

We continually monitor, evaluate, and refine our processes and assumptions for our greenhouse gas (GHG) inventory calculations to ensure we have reliable data that reflects evolving best practices. To support real-time, high-quality calculations, Jack Henry leverages a carbon accounting software to support the preparation of our emissions inventory. In accordance with the Greenhouse Gas Protocol, we calculated our fiscal year 2023 Scope 1 and 2 GHG emissions and received third-party limited assurance of those calculations. Discussion of fiscal year 2023 GHG data is based on our market-based calculations. See [Key Environmental Data](#) for location-based data.

We enhanced the completeness of our GHG accounting through the inclusion of refrigerant data and Scope 3 emissions in our fiscal year 2023 footprint. These additions provide a holistic view of Jack Henry’s emissions and better align with the Greenhouse Gas Protocol.

The boundary of our fiscal year 2023 inventory includes:

Scope 1: Direct GHG emissions that Jack Henry generates from fuel combustion at facilities and from company-owned aircraft and vehicles, as well as refrigerants from facilities.

Scope 2: Indirect GHG emissions from purchased electricity, heat, and steam.

Scope 3: All indirect GHG emissions not included in Scope 1 and 2 that occur in the value chain.

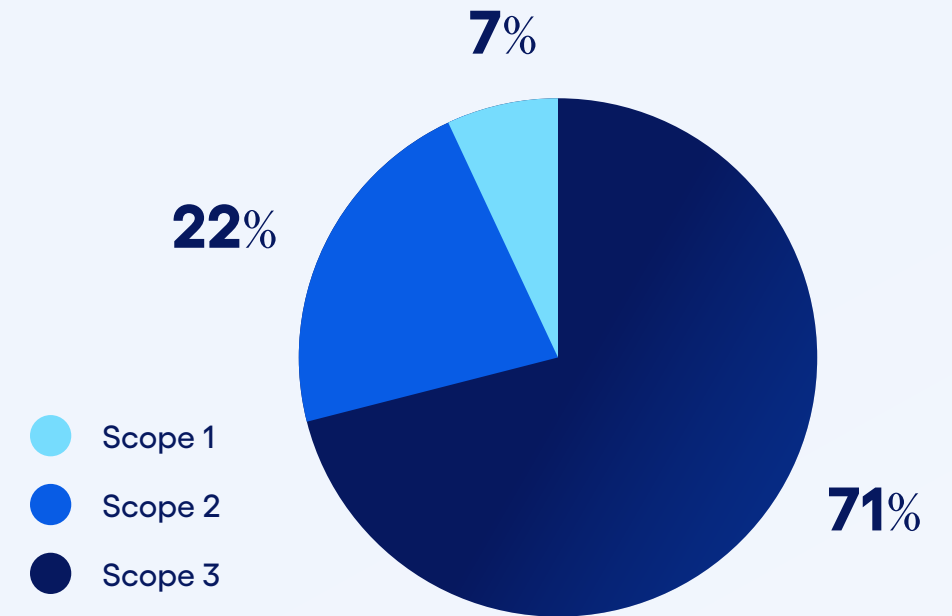


“We believe that strong data is the foundation for understanding our environmental footprint and informing our low carbon transition and climate risk management efforts.”

MEGHNA GEORGE

ENVIRONMENTAL IMPACT ANALYST,
GO GREEN BIG OFFICER

Fiscal Year 2023 Scope 1, 2, and 3 GHG Emissions



SCOPE 1 AND 2 EMISSIONS

Total Scope 1 and 2 GHG Emissions in MTCO₂e

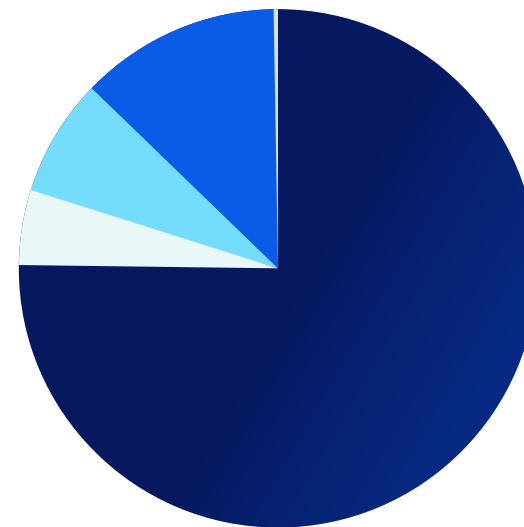


Fiscal year 2023 marked a significant milestone on Jack Henry’s low carbon journey as we procured renewable energy credits (RECs) for the first time. We purchased Green-E certified RECs to address 18% of our fiscal year 2023 Scope 2 emissions. As a result, our fiscal year 2023 Scope 1 and 2 emissions decreased by 2% relative to fiscal year 2022 and 14% relative to fiscal year 2019.*

Prior to the purchase of RECs, Jack Henry experienced an increase in Scope 1 and 2 emissions due, in part, to increased business need for corporate travel and intentional efforts to provide associates with the opportunity to engage with colleagues and clients in person. Relationships are key to the way we do business and we seek to balance the value of in-person interaction with the impacts of corporate air travel and electricity usage in offices. Additionally, the inclusion of refrigerant data, while a positive enhancement to the completeness of our reporting, resulted in a perceived 29% increase in Scope 1 emissions.

*Scope 1 and 2 GHG emissions are reflective of all leased and owned data centers and offices. Emissions are estimated for leased facilities where usage data is not available.

Breakdown of Fiscal Year 2023 Scope 1 and 2 GHG Emissions



Jack Henry consumes energy and refrigerants at our office facilities and company-owned data centers. Offices accounted for 38% of our total Scope 1 and 2 emissions and our company-owned data centers accounted for 50% of our total Scope 1 and 2 emissions.

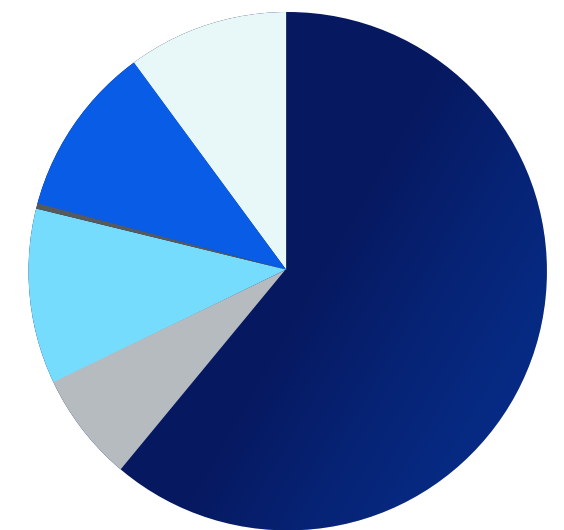
- Gasoline Vehicles: 0.2%
- Kerosene-Type Jet Fuel: 12.5%
- Refrigerants: 7.3%
- Natural Gas: 4.8%
- Purchased Electricity: 75.2%

FISCAL YEAR 2023 SCOPE 3 GHG EMISSIONS

We conducted a Scope 3 inventory using fiscal year 2023 data, and emissions related to our suppliers remain the largest source of our Scope 3 emissions. Reducing emissions from our value chain will be the focus of our Scope 3 GHG emissions reduction target.

- Category 1: Purchased Goods & Services (61.0%)
- Category 2: Capital Goods (6.9%)
- Category 3: Fuel & Energy Related Activities (11.0%)
- Category 4: Business Process Outsourcing (10.0%)
- Category 5: Waste Generated in Operations (0.3%)
- Category 6: Business Travel (10.8%)
- Category 7: Employee Commuting (10.0%)

Scope 3 Emissions



Greenhouse Gas Reduction Targets

In December 2022, Jack Henry announced a commitment to set science-based GHG emissions targets aligned with the Science Based Target Initiative (SBTi). Using guidance from SBTi, we are in the process of preparing near-term targets for our Scope 1, 2, and 3 GHG emissions to be validated by SBTi. Our Scope 1 and 2 GHG emissions target aims for an absolute reduction and our Scope 3 target addresses our most significant Scope 3 source in the form of a supplier engagement target. We will apply flexibility and innovation to our pathway to achieve these targets and look forward to announcing them publicly once validated.

In our 2023 Sustainability Report, we discussed our [Low Carbon Transition Plan](#), which included strategies to achieve reductions. We regularly assess this plan and tailor it to meet business needs, emerging regulations, new technology, stakeholder expectations, and our climate goals.

Reduction Strategies

Our Low Carbon Transition Plan includes four interconnected strategies that we are exploring to reduce our Scope 1 and 2 emissions. Going forward, we intend to use the market-based measurement approach, which excludes grid-greening.

Real Estate Optimization

Since a large majority of our associates work in a hybrid or remote setting, Jack Henry is focused on consolidation and space modernization in key strategic locations. Led by our workforce evolution committee, our rightsizing decisions are centered around protecting our strong culture; creating a collaborative, productive, and innovative environment; and offering accessible office locations in key geographies.

Co-Location and Cloud Computing Initiatives

Jack Henry's co-location and cloud computing strategies support Scope 2 emissions reductions while also serving the evolving needs of our clients and advancing our technology modernization strategy. We continue to pursue cloud-based initiatives. As we evaluate potential co-location vendors, we consider their current and future renewable energy strategy as well as other risks. We believe that this will, over time, allow us to phase out workloads from our directly operated data centers.

Renewable Energy

The development of the renewable energy market will play a vital role for companies seeking to meet climate targets. This year, Jack Henry purchased Green-E certified RECs, allowing us to take ownership of our emissions and address them with equivalent renewable energy generation. We continue to explore longer-term options such as Virtual Power Purchase Agreements (VPPAs), on-site solar, and purchasing clean energy through utility contracts.

Energy Efficiency Projects

We are exploring energy-saving opportunities in our owned and leased facilities. During calendar year 2023:

- We collaborated with master's students from Wake Forest University to design creative solutions for reducing our GHG emissions through energy efficiency projects at two of our highest emitting locations. The solutions are being evaluated to determine feasibility for our operations.
- Our leased office in Alpharetta, Georgia received LEED certification. LEED certification is one of several criteria used when evaluating our facilities portfolio.





Environmental Stewardship Efforts

environmental stewardship

We believe that adopting environmentally friendly practices helps support a sustainable future for our business and communities.

Travel

Jack Henry uses robust reporting tools to collect and analyze corporate flight information. This supports the accuracy of flight and emissions reporting and allows us to safely adopt fuel-saving procedures such as single engine taxiing and optimized climb and descent profiles. Our Travel team embraces advances in sustainability and business aviation through its involvement with the Environmental Sustainability Subcommittee of the National Business Aviation Association.

Information Technology Services and Data Centers

Jack Henry seeks to improve end-to-end oversight of our data center operations, allowing for more efficient power consumption. Optimized reporting supports power-saving decisions on a granular level and extends equipment lifecycles. We pursue electronic recycling providers for responsible disposal of electronic equipment from offices.

Procurement

We have updated our procurement processes to include sustainability considerations, allowing us to make informed purchasing decisions that include how procured products and services impact the environment. Our request for proposal templates and scoring matrices feature environmental factors which we use to evaluate suppliers, such as climate-related risks, GHG emissions, and climate targets. We continue to work with our suppliers to understand their low carbon transition efforts to ensure they align with our priorities.

Facilities

We continuously evaluate the sustainability of our existing and future real estate assets. Jack Henry considers the use of native or pollinator plants in landscaping at our offices, and portions of our previously maintained land have been intentionally shifted to natural landscape across select campuses. This initiative reduces irrigation and landscaping needs and fertilizer and pesticide use while promoting biodiversity and housing pollinators.

Go Green Business Innovation Group

Under the leadership and guidance of Jack Henry’s Corporate Sustainability team, our Go Green Business Innovation Group (BIG) supports, informs, and champions Jack Henry’s environmental stewardship initiatives to drive value creation for our business. Its membership, which grew by nearly 15% this year, is dedicated to identifying and promoting environmentally friendly practices that honor Jack Henry’s commitments to clients and associates. Go Green members can engage in a variety of projects and events throughout the year, including:

Green Promotional Items: In calendar year 2023, Go Green took on a major strategic project focused on sustainable purchasing and distribution of promotional products.

Recycling: Go Green also supports the “greening” of Jack Henry campuses, collaborating with the facilities department to identify improvements that reduce environmental impact, including the placement of recycling bins in corporate offices and the creation and distribution of signage promoting environmentally friendly changes for in-office associates.

Green(er) at Work – Shake and Fold Campaign

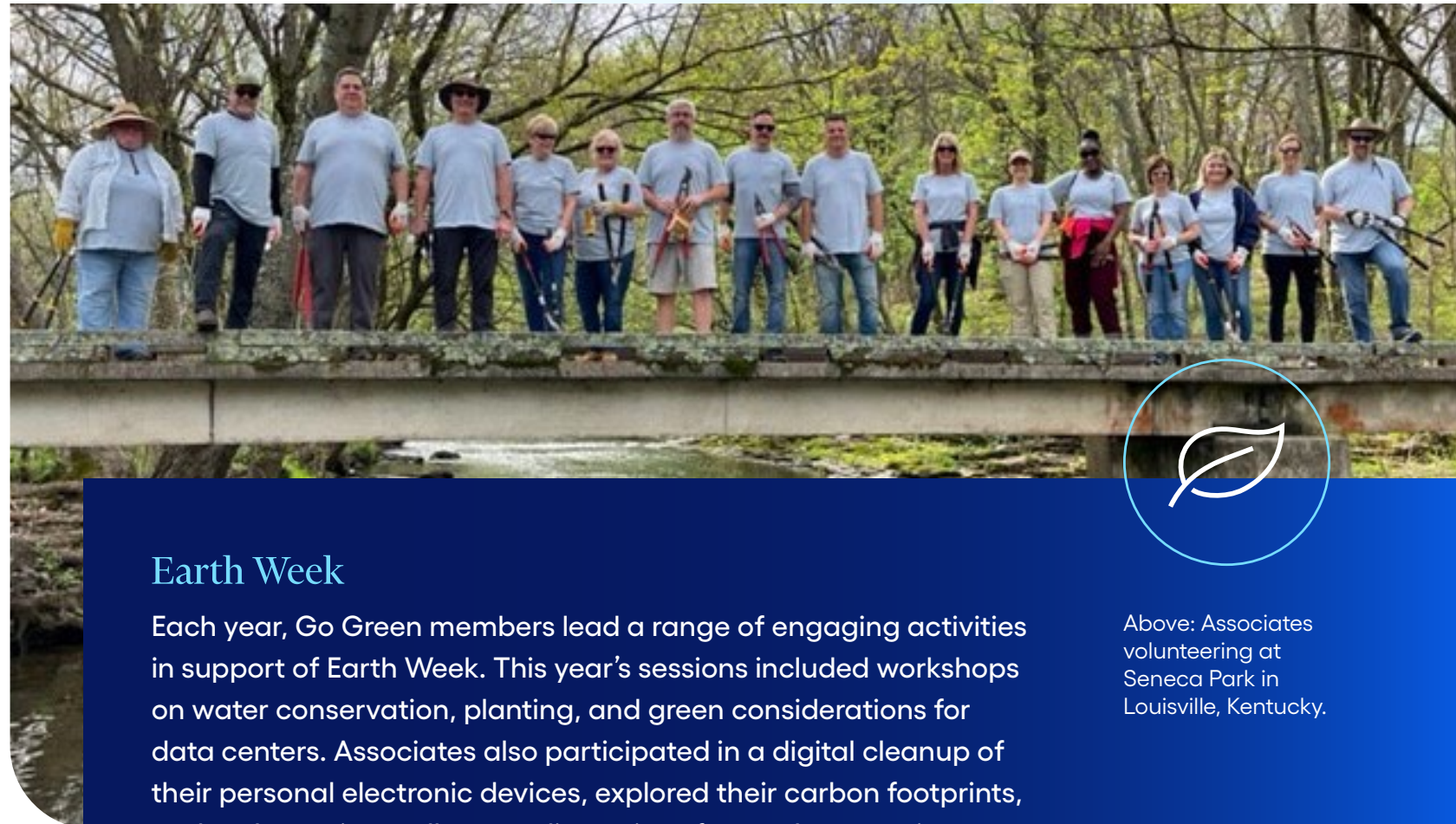
Go Green sponsored an educational campaign aimed at reducing paper towel usage among associates. This effort included purchasing mirror clings for restrooms describing best practice to reduce the number of paper towels used.

Dry Your Hands with One Paper Towel
Yes, it really works!

shake hands 12 times over the sink **fold** paper towel in half and dry hands

Make a difference, one paper towel at a time.
Americans use 13 billion paper towels each year. If we all cut our use by one paper towel a day, it would save 571 million pounds of paper a year.

jh Sponsored by Jack Henry™ and the Go Green Business Innovation Group. **go green**



Earth Week

Each year, Go Green members lead a range of engaging activities in support of Earth Week. This year’s sessions included workshops on water conservation, planting, and green considerations for data centers. Associates also participated in a digital cleanup of their personal electronic devices, explored their carbon footprints, and took part in small-group discussions focused on a variety of sustainability topics. The week culminated in the planting of an October Glory Maple tree on our Monett campus.

Above: Associates volunteering at Seneca Park in Louisville, Kentucky.

Associate Engagement: Go Green works to provide regular opportunities for members to share and explore how they can work and live more sustainably. These efforts include weekly internal “Green Monday” posts, with over 20 associates writing about educational environmental topics throughout the year. Go Green also offered several “Green Tea” small-group discussion opportunities for members to discuss topics of personal interest (like gardening, composting, and recycling) and organizational sustainability goals.

Support for National Forest Foundation: Go Green continued its support of the National Forest Foundation (NFF), sponsoring a company-wide fundraiser for the organization, in which associate contributions were matched by Jack Henry.



Environmental Compliance

Jack Henry seeks compliance with local, state, and federal environmental regulations and is committed to reducing environmental impacts to our communities. Our [Environmental Policy](#) outlines expectations for our associates, vendors, suppliers, and contractors and formalizes our commitment to the environment. Our Enterprise Governance, Risk, and Compliance function monitors environmental compliance as part of their established compliance procedures.

In calendar year 2023, Jack Henry established Storm Water Prevention Plans for seven locations to document measures taken to prevent oil discharges to navigable waters in the United States. These plans detail our commitment to complying with discharge prevention and controls, storage requirements, inspection requirements, and training.

In the unlikely occurrence hazardous waste is generated, experts are contacted to ensure regulatory requirements and best practices are met. As required by the Environmental Protection Agency (EPA), Jack Henry also completes Tier 2 reports to provide state, tribal, and local officials, as well as the public, with specific information on potential hazards. In calendar year 2023, Jack Henry completed Tier 2 reports for nine office locations.

climate-related risk

Jack Henry continues to monitor climate-related risks and integrate them into our overall risk management strategy. This includes acute and chronic physical risks (e.g., floods, wildfires, extreme heat) and transition risks (e.g., GHG pricing and regulation, changing consumer expectations). In calendar year 2023, Jack Henry leveraged a third-party expert to refresh our climate risk assessment aligned with the Task Force for Climate-Related Disclosures (TCFD). The assessment reflects our most current real-estate portfolio and assesses physical and transition risks in more detail. The results of this assessment and additional information on how we manage climate-related risks can be found in our [2024 TCFD Index](#).

ABOUT THIS REPORT

additional disclosures



[2024 Sustainability Accounting Standards Board Index](#)



[2024 Task Force on Climate-Related Financial Disclosures Index](#)

In early 2020, Jack Henry identified environmental and social topics most relevant to our business through a materiality assessment. (The detailed methodology and results can be found in our [2020 Sustainability Report](#).)

In fiscal year 2023, we deepened our understanding of the sustainability priorities that are most important to our corporate sustainability efforts. These topics informed the content of this report. In addition, this report considered major reporting frameworks and stakeholder reporting expectations, including:

- Sustainability Accounting Standards Board (SASB) Standards for Software and IT Services
- Task Force on Climate-Related Financial Disclosures (TCFD)
- United Nations Sustainable Development Goals

This report reflects the 2023 calendar year. Unless otherwise noted, metrics reflect Jack Henry's fiscal year 2023 (July 1, 2022 – June 30, 2023).

Environmental metrics presented within this report are representative of all of Jack Henry's operational facilities, which are in the United States. Where utilities are paid for as part of the lease and primary data was not available, Jack Henry has estimated emissions for facilities based on building type and size, combined

with EPA-estimated emissions factors. Scope 1, 2, and 3 emissions are calculated using the GHG Protocol. Calculating Scope 3 emissions data can be difficult and requires the use of standard, industry-accepted processes. Where primary data was unavailable, we utilized assumptions, spend data, and emissions factors to estimate the amount of carbon dioxide per dollar spent for various industries. Even with such estimates, our calculations may be incomplete. We continually monitor, evaluate, and refine our processes and assumptions for our GHG inventory calculations to ensure we have reliable data that reflects evolving best practices. Unless otherwise noted, emissions data is reported using the market-based method.

All financial information has been reported in U.S. dollars. Figures presented within this report may have been approximated or rounded, as applicable.

We have obtained limited external assurance of our Scope 1 and 2 GHG emissions calculations. Jack Henry's internal audit team performed a review focused on the completeness, accuracy, and reliability of the quantitative data included in this disclosure.

key environmental data

SCOPE 1 AND 2 GHG EMISSIONS BY SOURCE

| Metric | Unit | FY 2019 | FY 2020 | FY 2021 | FY 2022 | FY 2023 |
|---|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Total Scope 1 GHG Emissions | MTCO₂e | 5,275.82 | 5,180.20 | 3,565.93 | 5,231.85 | 7,715.27 |
| Natural Gas | MTCO ₂ e | 809.29 | 1,210.30 | 1,638.14 | 1,532.34 | 1,484.69 |
| Propane | MTCO ₂ e | 49.03 | 56.84 | 41.33 | 37.18 | 0.13 |
| Kerosene-Type Jet Fuel | MTCO ₂ e | 4,159.98 | 3,761.69 | 1,785.62 | 3,510.10 | 3,890.80 |
| Gasoline Vehicles | MTCO ₂ e | 257.51 | 151.37 | 100.83 | 152.23 | 74.24 |
| Refrigerants | MTCO ₂ e | — | — | — | — | 2,265.42 |
| Total Scope 2 GHG Emissions (Location Based) | MTCO₂e | 29,947.59 | 27,179.56 | 26,573.36 | 26,091.49 | 28,699.17 |
| Total Scope 2 GHG Emissions (Market Based) | MTCO₂e | 31,041.48 | 28,614.51 | 27,505.91 | 26,505.00 | 23,424.57 |
| Total GHG Emissions (Location Based) | MTCO₂e | 35,223.41 | 32,359.76 | 30,139.29 | 31,323.34 | 36,414.44 |
| Total GHG Emissions (Market Based) | MTCO₂e | 36,317.30 | 33,794.71 | 31,071.84 | 31,736.85 | 31,139.84 |
| Energy (Scope 1 and 2) | | | | | | |
| Total Energy Usage | kWh | 61,619,766 | 60,581,021 | 57,431,240 | 54,357,119 | 51,673,775 |
| Percentage of Renewables | % | — | — | — | — | 18% |

SCOPE 3 GHG EMISSIONS BY CATEGORY

| Metric | Unit | FY 2023 |
|--|--------------------------|------------------|
| Total Scope 3 GHG Emissions* | MTCO₂e | 76,164.43 |
| Category 1: Purchased Goods and Services | MTCO ₂ e | 46,493.50 |
| Category 2: Capital Goods | MTCO ₂ e | 5,224.93 |
| Category 3: Fuel and Energy-related Activities | MTCO ₂ e | 8,348.15 |
| Category 5: Waste Generated from Operations | MTCO ₂ e | 216.07 |
| Category 6: Business Travel | MTCO ₂ e | 8,243.79 |
| Category 7: Employee Commuting | MTCO ₂ e | 7,637.99 |
| Energy (Scope 3) | | |
| Total Energy Usage | kWh | 8,740,893 |

* Jack Henry does not produce a physical good therefore certain categories according to the GHG Protocol are non-applicable to the company and have not been reported.



United Nations Sustainable Development Goals

The United Nations Sustainable Development Goals (SDGs) were adopted by the United Nations Member States in 2015 and create a framework for a more sustainable future by addressing challenges including poverty, inequality, climate change, environmental degradation, peace, and justice. Jack Henry believes in doing our part through responsible business practices to support the aims of the SDGs. Specifically, we contribute to eight goals that reflect our key sustainability priorities and business practices.



End poverty in all its forms everywhere.

TARGETS 1.1, 1.2

Jack Henry’s mission is to strengthen the connections between people and their financial institutions through technology and services that reduce the barriers to financial health. Through our technology and services, we strive to support our clients on the journey to help accountholders achieve their financial goals. Read about how our products advance financial wellness in the [Corporate Citizenship and Philanthropy](#) section.



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

TARGETS 4.4, 4.5, 4.7

Our internship, apprenticeship, and scholarship programs equip both youth and adults with technical and vocational skills. Read more in the [Talent Attraction](#) section.

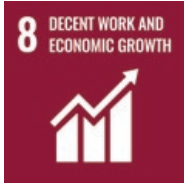
Jack Henry offers a library of on-demand learning resources covering topics such as corporate ethics, unconscious bias, and cultural competency. Our Go Green BIG also organizes sustainability-related learning opportunities for associates. Read more in the [Talent Development](#) section.



Achieve gender equality and empower all women and girls.

TARGETS 5.1, 5.5

Our Diversity, Equity, Inclusion, and Belonging efforts work to support gender equality in three focus areas: workforce, workplace, and marketplace. We will continue to take actions that support gender equity at all levels of our organization. The Women at Jack Henry BIG continues to encourage allyship within our organization. Read more in the [Commitment to People and Communities](#) section.



Promote inclusive and sustainable economic growth, employment and decent work for all.

[TARGETS 8.5, 8.6, 8.7, 8.10](#)

Jack Henry’s products and services equip people and businesses with the tools they need to improve their financial health. Our Payrailz® Digital Payments Platform enables people to send and receive money in moments of need. Further, our Banno Digital Toolkit™ and alliance with Array provides consumers with the ability to monitor their credit directly. Read more in the [Corporate Citizenship and Philanthropy](#) section.

Our internship and apprenticeship programs offer full employment for youth and adults. Read more in the [Talent Attraction](#) section. Additionally, our [Vendor Code of Conduct](#) outlines expectations for any corporation, individual, or other entity that provides, or seeks to sell, goods or services to Jack Henry including prohibiting child labor, forced labor, and human trafficking in all forms.



Reduce inequality within and among countries.

[TARGETS 10.2, 10.3](#)

We uphold our [Human Rights Commitment and Policy Statement](#), which outlines our commitment to respecting and advocating for human rights, regardless of sex, disability, race, ethnicity, origin, religion, or economic or other status. Our [Code of Conduct](#) includes our commitment to creating an atmosphere that promotes equal employment opportunities and prohibits discriminatory practices, including harassment.



Ensure sustainable consumption and production patterns.

[TARGETS 12.5, 12.6, 12.7, 12.8](#)

We embed sustainability topics into our procurement process to promote a responsible supply chain. This includes the incorporation of environmental considerations into our supplier screening, selection, and management process. Read more in the [Commitment to Responsible Business Practices](#) section.

Additionally, we aim to implement environmental stewardship practices across our business. Jack Henry continues to improve end-to-end oversight of our data center operations, aiming for more efficient power and water consumption. We also seek to reduce waste through our IT asset disposal efforts. Read more in the [Commitment to the Planet](#) section.





Take urgent action to combat climate change and its impacts.

[TARGETS 13.2, 13.3](#)

In December 2022, Jack Henry announced a commitment to set science-based greenhouse gas (GHG) emissions targets aligned with the SBTi. In line with this commitment, we operate a Low Carbon Transition Plan to mitigate our carbon emissions to do our part to pursue a low-carbon future. We seek continuous improvement as we measure, report, and reduce our environmental impacts. Our Go Green BIG improves education and awareness on climate-related topics throughout the organization. The group works to find and implement environmentally friendly practices that honor Jack Henry's commitments to clients and associates. Read more in the [Commitment to the Planet](#) section.



Promote just, peaceful, and inclusive societies.

[TARGETS 16.6, 16.7, 16.B](#)

Jack Henry's ethics reporting program supports accountability at all levels of our organization. To increase the internal transparency of our ethics reporting program, Jack Henry shares quarterly updates on the results of reported ethics violations from the past quarter on our company intranet. Read more in the [Commitment to Responsible Business Practices](#) section.

Our [Human Rights Commitment and Policy Statement](#) and commitment to maintaining a responsible supply chain support policies prohibiting discrimination, harassment, human trafficking, or modern slavery within our own operations and those of our suppliers.



disclaimers

General Disclaimer

This report includes corporate sustainability data that is non-financial, non-GAAP, and non-audited. The Company does not make any express or implied representations or warranties and shall not assume any liability for providing guidance or for any errors, mistakes, or omissions in this report. Any use of the concept of materiality, or similar language indicating significance, in this report is not intended to correspond to the concept of materiality associated with disclosures required by the Securities and Exchange Commission. This report covers the Company's owned and operated businesses and does not address the performance or operations of any suppliers, contractors, customers, or partners unless otherwise noted.

Forward-Looking Statements

Certain statements made in this report, other than purely historical information, including estimates, projections, statements relating to our business plans, corporate sustainability initiatives and corporate sustainability metrics as a result of such initiatives, objectives and expected operating results, and the assumptions upon which those statements are based, are "forward-looking statements." Forward-looking statements generally are identified by the words "believe," "project," "expect," "seek," "anticipate," "estimate," "future," "intend," "plan," "strategy," "predict," "likely," "should," "will," "would," "could," "can," "may," and similar expressions. Forward-looking statements are based only on management's current beliefs, expectations, and assumptions regarding the future of the Company, future plans and strategies, projections, anticipated events and trends, the economy, and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent risks and uncertainties that could cause actual results to differ materially from those expressed or implied by such statements. Such risks and uncertainties include, but are not limited to, those discussed in our most recent Annual Report on Form 10-K and Quarter Report on Form 10-Q, and those discussed in other documents we file with the Securities and Exchange Commission. Any forward-looking statement made in this report speaks only as of the date of the report, and the Company expressly disclaims any obligation to publicly update or revise any forward-looking statement, whether because of new information, future events, or otherwise.



verification statement



306-885 Don Mills Road, Toronto ON M5A 0E7 / P 437.291.5891 / trinityconsultants.com

December 22, 2023

Jack Henry & Associates
663 W. Hwy 60
P.O. Box 807
Monett, MO 65708-8215

RE: *FY2023 Greenhouse Gas Emission Verification Statement for Jack Henry & Associates*

To Whom it May Concern:

Jack Henry & Associates (JHA) engaged Trinity Consultants, Inc. (Trinity or the "Verifier") for verification services for JHA's Fiscal Year (FY) 2023 corporate Greenhouse Gas (GHG) emissions inventory. The verification scope is defined as an independent and objective review of the emissions data reported for Scope 1 and 2 categories for FY2019 – FY2022. The verification standard used in this effort was the ISO 14064-3:2019 Standard (Greenhouse gases — Part 3: Specification with guidance for the verification and validation of greenhouse gas statements).

This letter and the verifier's project deliverables, including the opinion(s), are addressed to you and are solely for your benefit in accordance with the terms of the contract. The scope of this verification is limited assurance. Verification activities applied in a *limited level of assurance* are less extensive in nature, timing, and scope in comparison to a *reasonable level of assurance*.

Following our engagement contract with JHA and for the avoidance of doubt, we confirm that our Scope 1 and Scope 2 GHG emissions verification incorporated the following matters:

1. Boundaries of the reporting company covered by the assurance report and any known exclusions:

- **Operational control of JHA's facilities (offices, data centers, and airport hangars).**
- **United States of America (USA).**

2. Emissions data verified – broken down by Scope 1 and Scope 2 categories with figures given; option to include other relevant data that has been verified with figures:

- **FY2023**
 - **Scope 1: 7,715 metric tonnes CO₂e**
 - **Scope 2 (location-based): 28,699 metric tonnes CO₂e**
 - **Scope 2 (market-based): 23,425 metric tonnes CO₂e**

3. Period covered (e.g. '12 months to DD MM YY'):

HEADQUARTERS

12700 Park Central Dr, Ste 2100, Dallas, TX 75251 / P 800.229.6655 / P 972.661.8100 / F 972.385.9203

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December 22, 2023

- **FY2023: From July 1, 2022 through June 30, 2023.**

4. GHG calculation and reporting protocols:

- **World Resources Institute (WRI) / World Business Council for Sustainable Development (WBCSD) Greenhouse Gas Protocol - A Corporate Accounting and Reporting Standard.**
- **WRI / WBCSD Scope 2 Guidance (amendment to the GHG Protocol Corporate Standard).**
- **IPCC AR6 Global Warming Potentials (GWP).**
- **EPA Center for Corporate Climate Leadership (CCCL) Emission Factors for Greenhouse Gas Inventories (EPA Emission Factors Hub).**
- **U.S. Department of Energy Building Performance Database.**
- **U.S. EPA HFC Emissions Accounting Tool for US Federal Agencies.**
- **U.S. EPA Emission & Generation Resource Integrated Database (eGRID).**

5. Verification standard used:

ISO 14064-3:2019 Standard (Greenhouse gases — Part 3: Specification with guidance for the verification and validation of greenhouse gas statements).

6. Assurance opinion (including level of assurance and any qualifications):

This verification statement attests with a limited assurance that JHA's FY2023 corporate GHG emissions inventory is assured of being free of material misstatements for each category of emissions including Scope 1 and Scope 2 emissions. (i.e., the estimated percent error/discrepancy is less than 5% of the verified total for each scope of emissions).

7. Verification provider and accreditations (if relevant):

Trinity Consultants is an international consultancy with over 45 years of experience developing, reviewing, and providing assurance on emission inventories of all types – including GHG inventories. Professional competence, due diligence, and impartiality were exercised via:

- **Independence** – Neither Trinity Consultants nor Verification Team members had any participation in development of the enterprise-wide GHG inventory for JHA. The team maintained objectivity throughout the GHG assurance process and made determinations based on objective evidence gathered and generated during the evaluation.
- **Ethical Conduct** – The Verification Team demonstrated discretion and observed appropriate confidentiality procedures throughout the GHG assurance process.
- **Fair Presentation** – The findings and conclusions presented in this report are presented truthfully and accurately. No significant obstacles were encountered in executing the GHG verification.
- **Due Professional Care** – The Verification team members possess several years of collective experience in developing and reviewing GHG inventories. Due professional care and judgment were exercised in conducting the GHG inventory assurance.

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December 22, 2023

8. Lead verifier name and relevant accreditations/professional membership (if relevant)

Sundar Sadashivam, MS, CM

- **Managing Consultant at Trinity Consultants**
- **GRI Certified Sustainability Professional**

The verifier has extensive experience in conducting GHG emissions quantification and auditing for various types of facilities and has an excellent understanding of the methodology for the verification of greenhouse gas emissions data.

TRINITY CONSULTANTS

Sundar Sadashivam
Managing Consultant

cc: Grace Saunders, Trinity Consultants

jack henry™

jackhenry.com

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