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ProfitStars Introduces Financial Performance Suite for 24/7 Access to Integrated Profitability and Loan Pricing

Robust, enterprise-wide data empowers financial institutions to make more informed business decisions and develop effective pricing strategies

MONETT, Mo., June 30, 2016 /PRNewswire/ -- Jack Henry & Associates, Inc. (NASDAQ:JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its [ProfitStars®](#) division announced today the ProfitStars Financial Performance SuiteSM. Designed to provide an integrated set of financial tools, this solution enables banks and credit unions to gain a single, concise view of data to better understand consumers and build effective pricing strategies for new transactions.

Industry studies report that up to 70 percent of financial institutions do not feel confident about their pricing and profitability practices. ProfitStars' Financial Performance Suite will give banks and credit unions a clearer picture of overall profitability and a way to consolidate their financial reporting into one system with a single download and single set of business rules to generate consistent results every time. The hosted solution offers comprehensive historical profitability and advanced pricing features with distinct simulation models for a variety of loan types. Financial institutions have immediate access to accurate, timely and meaningful profitability information to increase revenues and contain costs.

Oklahoma City-based First Fidelity Bank is an early adopter of the new ProfitStars Financial Performance Suite, though has a long history of using ProfitStars' predecessor relationship profitability solutions. Scott McLaws, executive vice president and chief financial officer of the \$1.4 billion-asset bank, said, "ProfitStars Financial Performance Suite offers more capabilities to help us understand our customer base and segment it by profit. Being able to better match each loan's structure with customer profitability and smart loan pricing provides us stronger insights to targeted ROEs and rate approvals. We fully expect the solution to more accurately reflect loan pricing and profitability across our portfolio."

Financial institutions that have used ProfitStars' profitability and pricing solutions consistently have higher net interest margin (NIM) and return on equity (ROE) than their competition, with the NIMs achieving six to 10 basis points greater margin than industry averages. Through the ProfitStars Financial Performance Suite, they now have even greater control, discipline and consistency to the pricing process, ultimately powering the ability to maximize net interest income and better identify growth opportunities.

Hosted through Microsoft® Cloud, this new solution provides a thorough, accurate view of customer profitability alongside all loan and deposit pricing data. And since the platform runs in a secure, cloud-based environment, there is no hardware required; it allows access with either a PC or tablet. The platform integrates into any core and extracts data from sources such as the institution's credit and merchant card, as well as applications for leases, mortgages, trusts, deposits and insurance. Those involved with decisioning can interact with the common platform to gain insights and determine the most effective course of action.

Russ Bernthal, president of ProfitStars, added, "Disparate profitability solutions produce inconsistency in pricing results and demand an excessive effort to gather complete data. The ProfitStars Financial Performance Suite eliminates conflicting information so that institutions do not have to price blindly. It has never been easier for banks and credit unions to have the information they need to compete and make better customer-related business decisions."

About ProfitStars

As a diverse, global division of Jack Henry & Associates, Inc.® (JHA), ProfitStars® combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups - Financial Performance, Imaging, JHA Payment Solutions, Information Security & Risk Management, Retail Delivery, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at www.profitstars.com.

About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc.[®] (NASDAQ:JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its solutions serve almost 10,800 customers nationwide, and are marketed and supported through three primary brands. **Jack Henry Banking**[®] supports banks ranging from community banks to multi-billion dollar institutions with information processing solutions. **Symitar**[®] is a leading provider of information processing solutions for credit unions of all sizes. **ProfitStars**[®] provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. Additional information is available at

www.jackhenry.com.

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

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