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ProfitStars Announces General Availability of Behavior-Driven Marketing Capabilities with Kernel

- $3.9 billion Great Southern Bank leverages data analysis and segmentation tool to inform, educate and advertise to customers -

MONETT, Mo., Nov. 25, 2014 /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 today announced the general availability of Kernel™, a targeted digital marketing tool that helps financial institutions deliver relevant content to consumers and enhance lead generation.

Springfield, Mo.-based Great Southern Bank began beta testing Kernel six months ago, shortly after it launched a new responsive design website with ProfitStars. Diane Zipf, marketing manager at the bank, commented, "We have been watching Kernel develop since it was first introduced at Finovate. The ability to pinpoint our customers' activities and interests brings us one step closer to winning more of their business."

Kernel delivers a true one-to-one marketing experience by exposing a modern Web application programming interface (API) for integration across any channel. It adjusts advertisement delivery between mobile, online banking, and other experiences based on users' interest and interaction with each channel. As a result, banks and credit unions can cultivate stronger leads and actionable opportunities for their products and services.

Great Southern Bank is using Kernel to monitor prospects' interests and respond accordingly for campaigns surrounding its consumer loans, auto loans, savings, mobile banking and Loyalty Lines (a home equity line of credit, or HELOC, for customers with more than one existing account). The bank sends weekly promotions, such as an offer for an extra quarter of a percent off on interest rates, to individuals who have clicked through advertisements but have not yet taken action. Kernel's ability to deliver communication to each customer's preferred channel is also advantageous for Great Southern Bank, which generates 29 percent of its traffic from mobile devices and experiences 40 percent click-through rates on mobile advertisements.

Russ Bernthal, president of ProfitStars explained, "Financial institutions of all sizes are in a race to know their customers better and communicate accordingly. Kernel allows banks and credit unions to address consumers' interests with purpose and accuracy, and improve service levels by delivering the right product messages and promotions to their preferred devices. We are excited to work with leaders like Great Southern Bank who are paving the way in the industry by implementing technology that analyzes customer behavior to support a more targeted, personalized service experience."

Kernel's automated advertising campaigns are based on the best performing promotions; new website visitors will see ads that have gained the highest click-through rates. Additionally, it tracks leads through a dashboard that distinctly shows what users are viewing on an institution's website, what they click through, and which advertisement is displayed at that time. This gives the financial institution actionable insights to further engage consumers.

About ProfitStars

As a diverse, global division of Jack Henry & Associates, ProfitStars combines JHA's solid technology background with the latest breakthroughs in five performance-boosting solution groups - financial performance, imaging and payments processing, information security and risk management, retail delivery, and online and 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 computer systems and electronic payment solutions primarily for financial services organizations. Its technology solutions serve more than 11,300 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 the leading provider of information processing solutions for credit unions of all sizes. **ProfitStars**® provides best-of-breed solutions that enhance the performance of domestic and international financial institutions of all asset sizes and charters using any core processing system, as well as

diverse corporate entities. 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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