

Jack Henry & Associates, Inc. 2016 ANALYST DAY



Welcome and Introductions

Kevin Williams
CFO & Treasurer

Forward-Looking Statement

Statements, remarks or responses to questions concerning future expectations, events, objectives, strategies, trends or results constitute forward-looking statements or deal with expectations about the future. Like any statement about the future, these are subject to a number of factors which could cause actual results to differ materially from those which we anticipate, due to a number of risks and uncertainties; and the company undertakes no obligation to update or revise these statements. For a summary of these risk factors and additional information please refer to the sections in our 10-K entitled Risk Factors and Forward-Looking Statements.

Agenda

1:00 – 1:05 **Welcome**

Kevin Williams, CFO

1:05 – 1:10 **Opening Comments**

Jack Prim, Chairman & CEO

1:10 – 1:40 **State of the Business**

David Foss, President

1:40 – 2:05 **Financial Review**

Kevin Williams, CFO

2:05 – 2:30 **Technology Review**

Mark Forbis, CTO

2:30 – 2:55 **JHA Banking**

Stacey Zengel, President-JHABanking

2:55 – 3:05 **Break**

3:05 – 3:30 **Symitar**

Ted Bilke, President - Symitar

3:30 – 3:55 **ProfitStars**

Russ Bernthal, President-ProfitStars

3:55 – 4:20 **Electronic Payments**

Greg Adelson, GM Payment Solutions

4:20 – 4:55 **Sales Update by Brand**

Jack Henry Banking

Stan Viner, GM Sales

Symitar

Fran Kester, National Sales Manager

ProfitStars

Steve Tomson National Sales Manager

4:55 – 5:10 **Final Q&A**

6:00 – 8:00 **Reception and Mini Tech Fair**

Detailed Product Information

www.jackhenrybanking.com

www.profitstars.com

www.symitar.com

Introduction of Associates Representing Jack Henry & Associates, Inc.



Opening Comments

Jack Prim
CEO and Chairman



State of the Business

David Foss
President

Agenda

- Strategic Direction
- JHA Today
- Solution Overview
- Sales Performance
- Leadership Transition
- FY17 Outlook
- Q&A

JHA Anniversaries

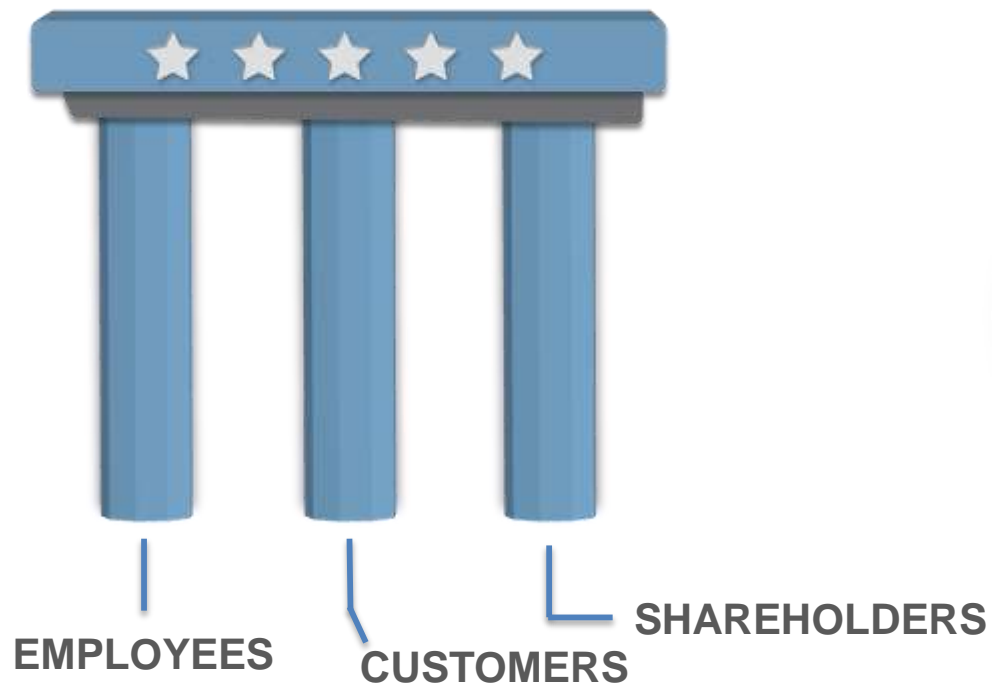
- 2016 marks Jack Henry and Associates' 40th anniversary
- 2015 was our 30th year as a public company



Strategic Direction

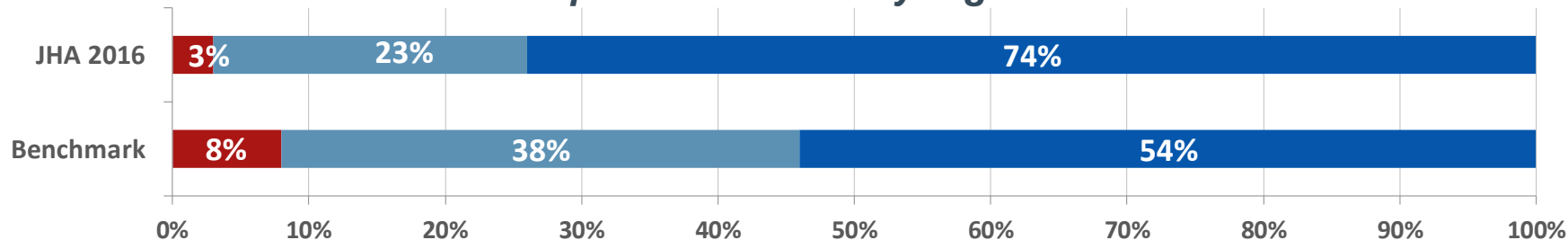
- Provide core processing systems to financial institutions
- Cross sell additional solutions to these financial institutions
- Offer stand-alone solutions to banks and credit unions using competing core systems, and to selected non-financial industry organizations
- Focus on payments and online/digital channels
- Emphasize integration and superior customer service
- Make acquisitions that support the above strategies
- Pay dividends and execute share repurchases to return value to shareholders

Pillars of Success

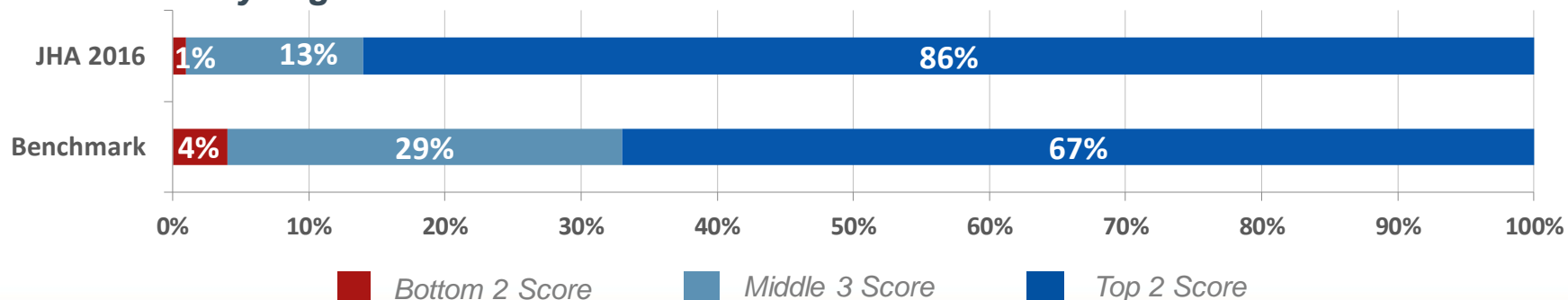


2016 Employee Engagement Survey

I am confident about the future performance of my organization.



I believe in my organization's values.



Best Places to Work

The Dallas Morning News



PLACES TO WORK 2015

Powered by DMNmedia



Daily Customer Satisfaction Surveys

Questions asked of our customers:

Q7

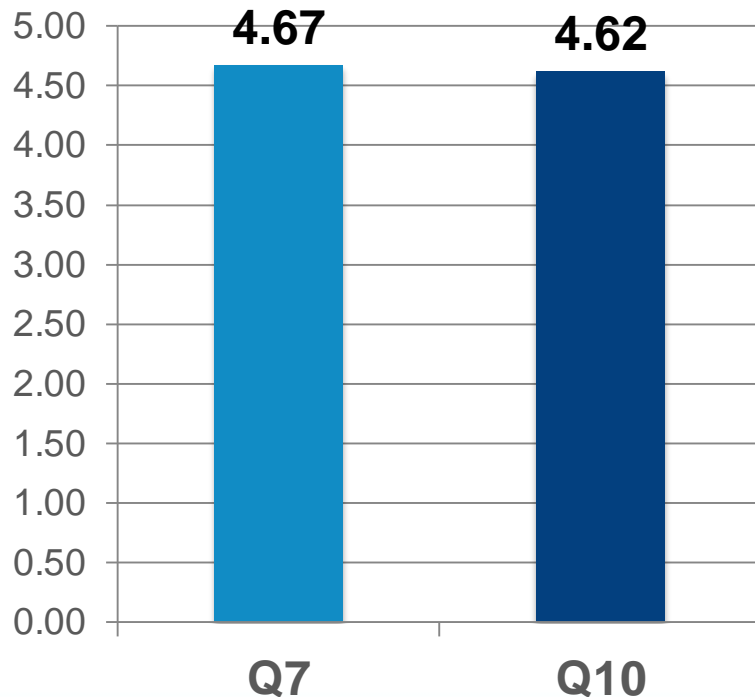
What is your overall rating of the Customer Service Representative?

Q10

What is your rating for this customer service experience overall?

Rating Scale:

- 5) Far exceeded expectations
- 4) Exceeded expectations
- 3) Met expectations
- 2) Needs improvement
- 1) Unacceptable

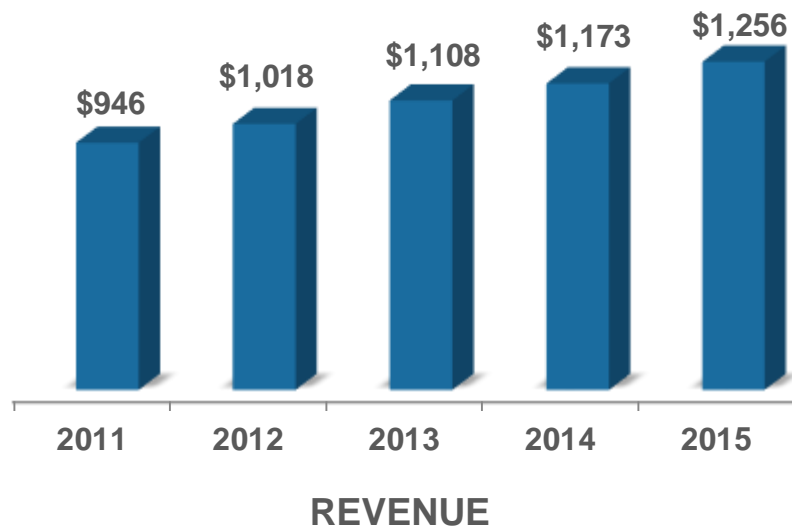


Revenue and EPS Comparison

Fiscal Year Ended June 30

Diluted EPS from Operations

(in millions, except for per share data)



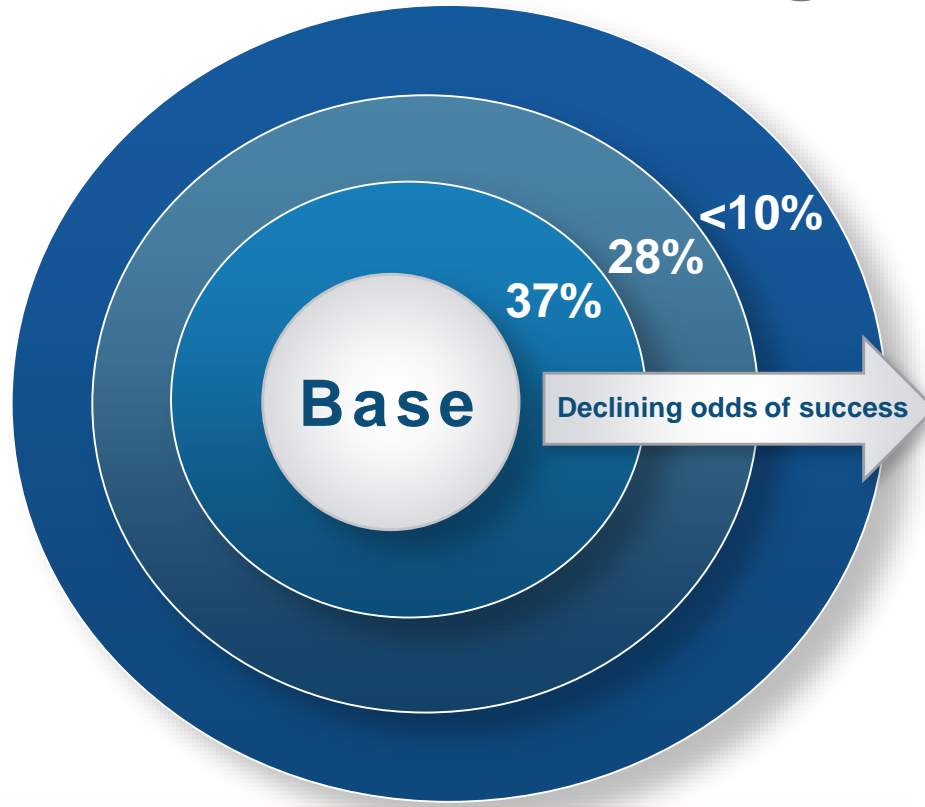
Returning Value to Shareholders

- Dividends
 - FY'16 Estimate of \$1.06 per share or \$84.1 million
- Stock Repurchase
 - Purchased 2.1 million shares YTD for \$155.1 million
- Acquisitions
 - One small acquisition this year for \$8.3 million

Acquisitions/Divestitures

- Acquired Bayside Business Solutions 7/1/15
 - Factoring and Loan Portfolio Management Solutions
 - Part of our ProfitStars Lending Solutions Group
- Divestiture of Alogent Announced 4/19/16
 - Check Capture Solutions for Tier 1 Banks
 - Expected to Close on 5/31/16
- Others
 - Constantly Reviewing Acquisition Options

Successful Growth Comes Through Focus



Source: *Beyond the Core: Expand your market without abandoning your roots* by Chris Zook

JHA Today

~6,000
employees

~10,800
clients

40+ *offices*
nationwide

5 *core*
processing
systems

*JHA Payment
Solutions™ processes*
380 million
monthly
transactions
representing over
\$90 billion
per month

300+
products
and services

50+
acquisitions

48% *of our core*
clients use the
outsourced delivery model

\$1.256 billion
in revenue in FY15

jha

40
years in business

Jack Henry Banking

- Mergers & acquisitions continue at a steady pace
- In FY15 100% of new banks signed chose the outsources model. In FY16 that number is 85%
- Continuing to roll out our Xperience framework as a new release to all JHA core customers
- New Treasury Management Solution in FY17
- Call Center Services Suite

Core Banking Target Market Stability

Assets	2015	2014	Change	%
\$0 – \$49M	633	724	-91	-13%
\$50 – \$99M	1,056	1,148	-92	-8%
\$100 – \$500M	3,119	3,284	-165	-5%
\$500 – \$999M	674	674	0	0%
\$1.0 – \$10B	601	580	21	4%
\$10B – \$30B	63	59	4	1%
Total	6,146	6,469	-323	-5%

Source: FDIC 12.31.14 vs. 12.31.15

Symitar

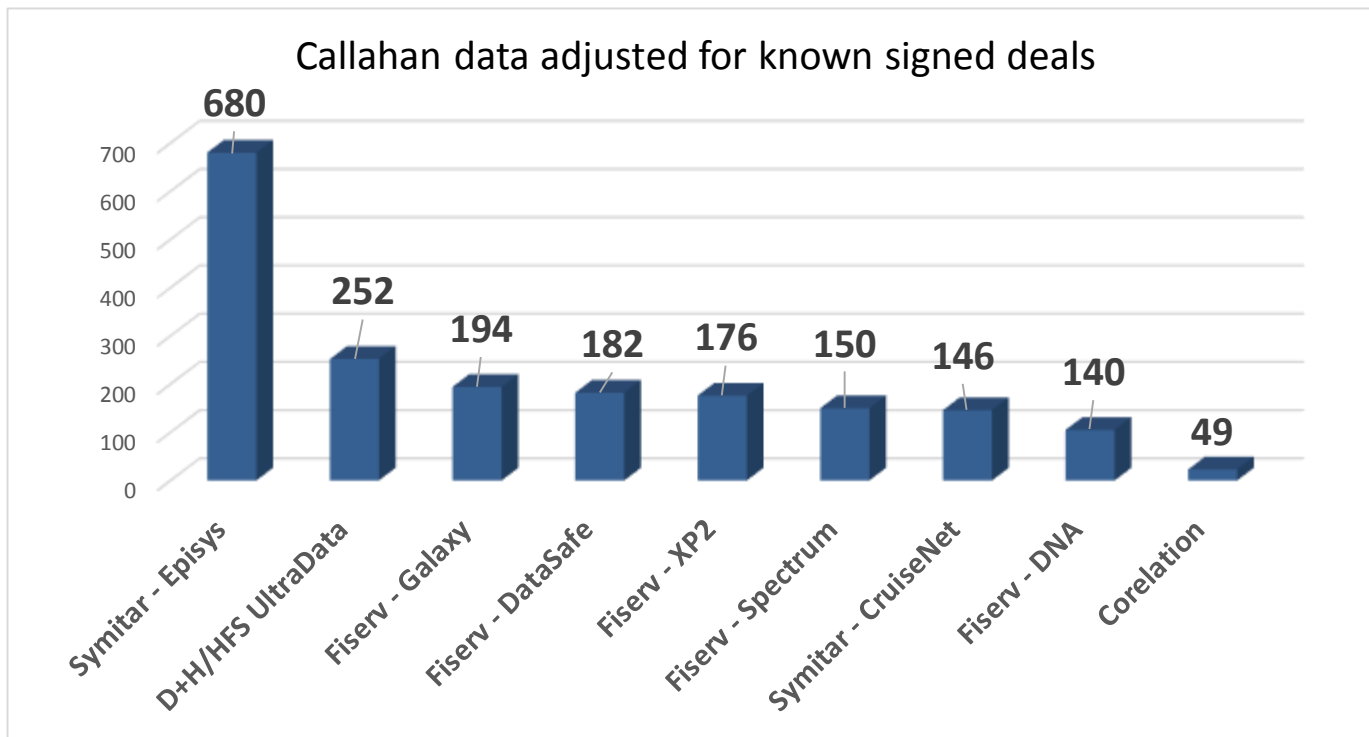
- New core competitive takeaways at historic levels
 - Roughly 25 per year (Competitive = another vendor's core)
- Over 40% market share in the >\$1 billion asset market
 - Of 248 billion-dollar credit unions, 103 use Episys
- Continue on schedule with our Episys Technology Evolution strategy
- Continued growth in penetration of our complementary products into the Symitar base

Core Credit Union Target Market Stability

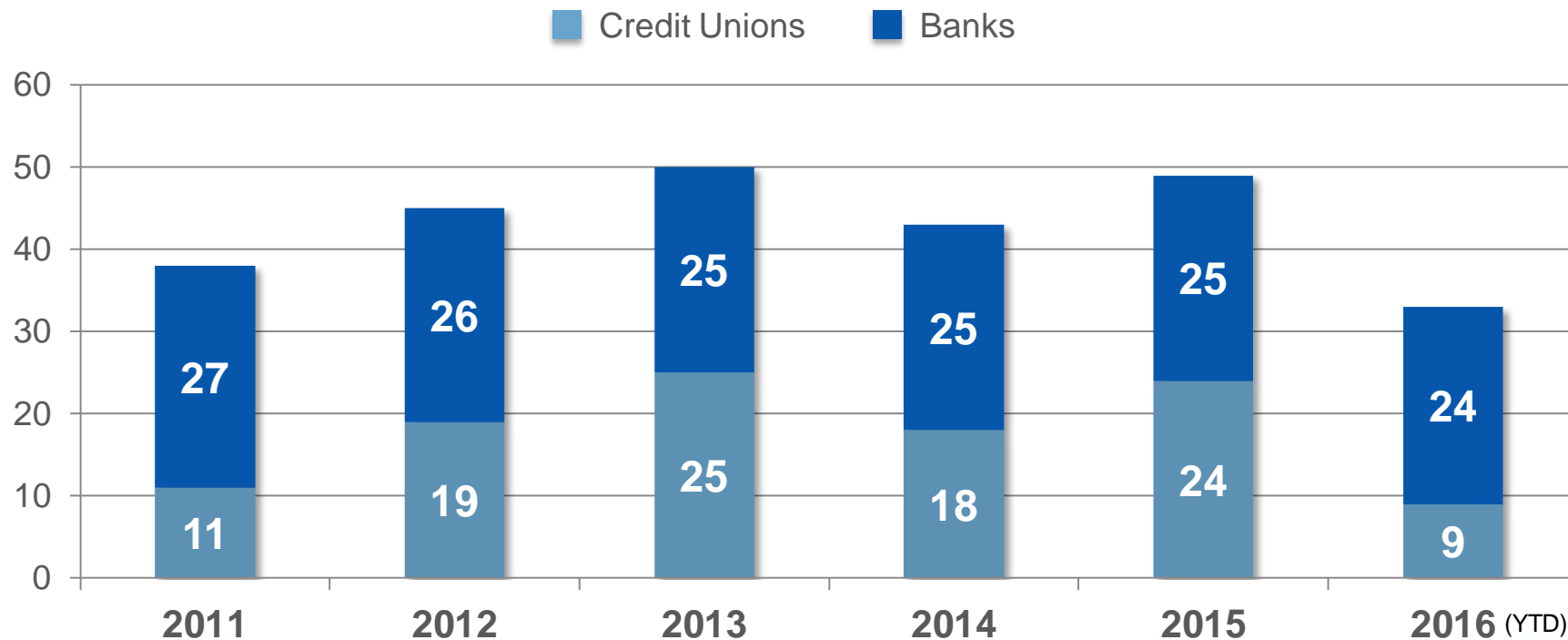
Assets	2015	2014	Change	%
\$0-\$49M	3,849	4,129	-280	-7%
\$50-\$99M	745	753	-8	-1%
\$100-\$500M	1,062	1,060	2	0%
\$500-\$999M	238	231	7	3%
\$1.0-\$10B	248	224	24	11%
Total	6,142	6,397	-255	-4%

As reported by Callahan 12.31.14 to 12.31.15

Credit Union Platform Landscape

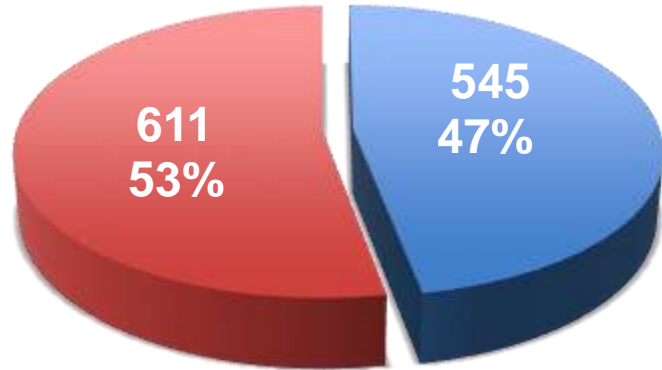
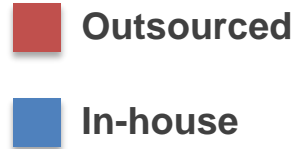


In-to-Out Migrations

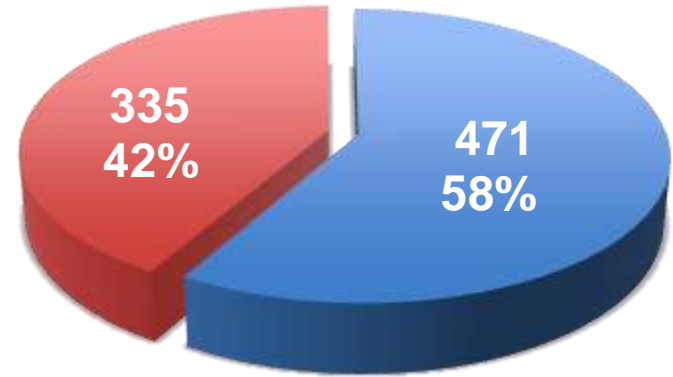


In-to-out Opportunity

BANKING



CREDIT UNION



- Increase total revenue
- Increase recurring revenue
- Multi-year contracts

Jack Henry Payment Solutions



CPS

Card Processing
Solutions™

- ATM, debit, and credit card transaction processing solutions
- Fraud mitigation, cardholder awards, card optimization programs



EPS

Enterprise Payment
Solutions™

- Complete payments platform: remote deposit capture, ACH, card, alternative payments, risk management tools, and sophisticated reporting capabilities
- Sold through channel sales teams and through VARs



iPay

iPay Solutions™

- Consumer and small business bill payment solutions inclusive of P2P, A2A, and Level 1 call center support
- Available in fully hosted or API/back-end operational support

Jack Henry Payment Solutions

PAYMENT SOLUTIONS IMPACT AT JHA

20% *of JHA
employee base*

37% *of
FY15
JHA revenue*

10%

*annual same-store
transaction growth*

5,600+
FI clients

\$90B *monthly
processed volume*

380M *monthly
transactions*

jha

Key Payments Initiatives

- **Biller Direct**
 - Focused on billers with <250,000 invoices per month
 - Allows businesses to store, view, and deliver invoice information online
 - Beta begins in May with planned availability is late June
- **Faster Payments**
 - Announced Partnership with The Clearing House
 - JHA Faster Payments Task Force
 - Rolling out new p2p feature for recipient to receive funds via Visa debit card

Mobile/Digital Strategy

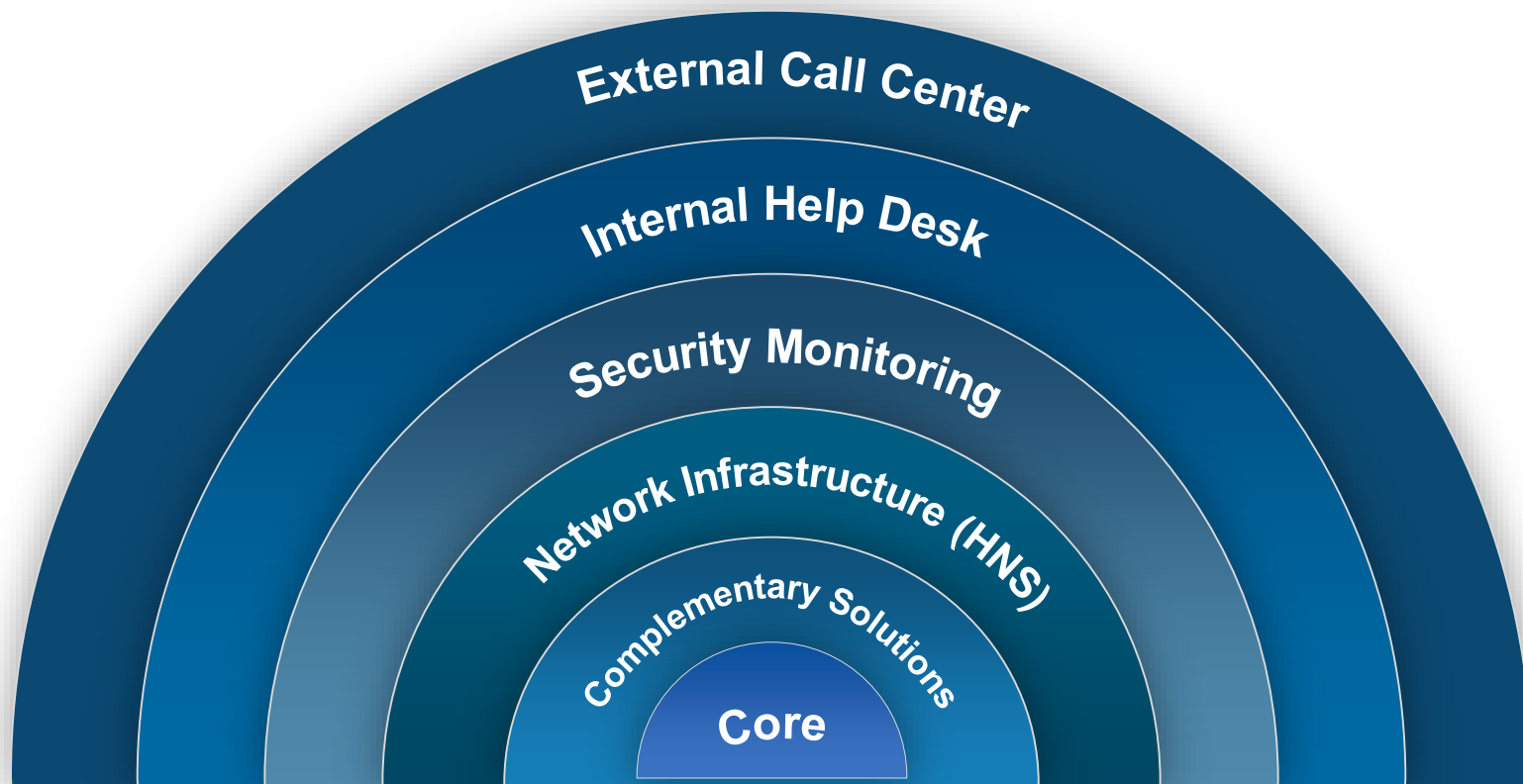
- Banno Digital Platform
 - Acquired Banno in March, 2015
 - Industry leading mobile/digital solution
 - Solution for online and mobile channels, marketing and managing customers/members via the tools in the platform
 - Complete solution can also include the FI's website and the digital content shared across the web
 - Signed 85 mobile clients this fiscal year across all 3 brands

Hosted Network Solutions (HNS)

Progressing as planned...

- 29 customers signed and 22 live
- Half of our customers have added additional servers post-implementation
- \$15MM TCV Contracts Received
- \$4.1MM Annual Recurring Revenue

Complete Outsourcing Solution from JHA



Sales Highlights Year-to-Date

- JHA Banking
 - Since February 2016 we have signed seven new Core Footprints, ranging from two Denovos to a \$5.5b FI in New York state.
 - Signed 45 new Call Center clients YTD
- Symitar
 - 19 new core footprints year-to-date
 - Continued success cross-selling JHA complementary solutions
- ProfitStars
 - ProfitStars serves two audiences – JHA Banking/Symitar and All Others
 - ProfitStars averages 2.7 products per customer, up from 2.1 two years ago, and 1.5 five years ago
 - This sales organization drives over 50% of sales into our competitors' clients

Mid-Tier Bank & Denovo Bank Core Success

- Mid-Tier Banks Signed since February 2014
 - 8 New Competitive Wins (Competitive = another vendor's core)
 - 3 Win-a-Merger Deals
 - 10 In-to-Out Deals
 - Today 23% of banks \$1-30 Billion use Silverlake
- Denovo Banks
 - FDIC publicly supporting new bank charters
 - 5 New Banks Chartered since January 2015
 - 4 have signed with JHA

Leadership Transition

- Effective 7/1/16
 - Jack Prim becomes Executive Chairman
 - Dave Foss becomes President & CEO
 - Brand Presidents and Operational GMs remain in place
 - Some consolidation of corporate functions
- Mostly business as usual going forward

FY 2017 Outlook



STABLE BUSINESS ENVIRONMENT



SOLID BALANCE SHEET & SIGNIFICANT FREE CASH FLOW



HAPPY CUSTOMERS & ENGAGED EMPLOYEES



SEASONED & COMMITTED MANAGEMENT TEAM



STRATEGY FOCUSED ON FINANCIAL SERVICES

NASDAQ: JKHY





Financial Update

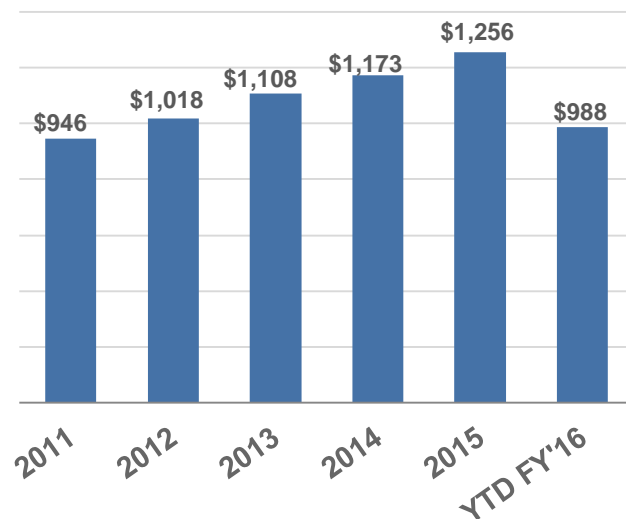
Kevin Williams

CFO & Treasurer

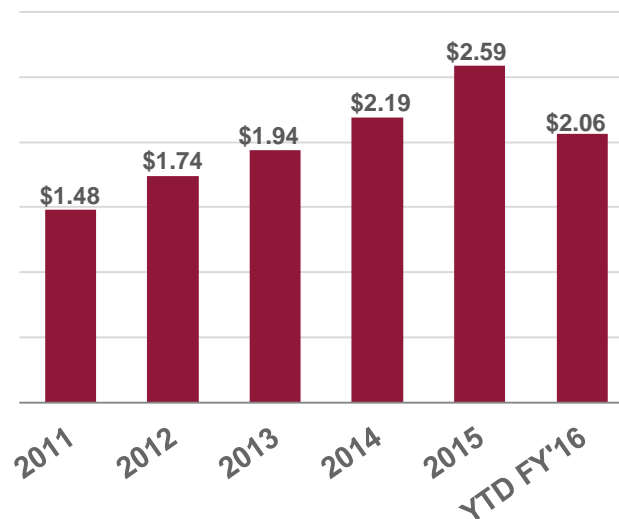
Revenue and EPS Comparison

(in millions, except per share data)

FISCAL YEAR ENDED JUNE 30



Revenue

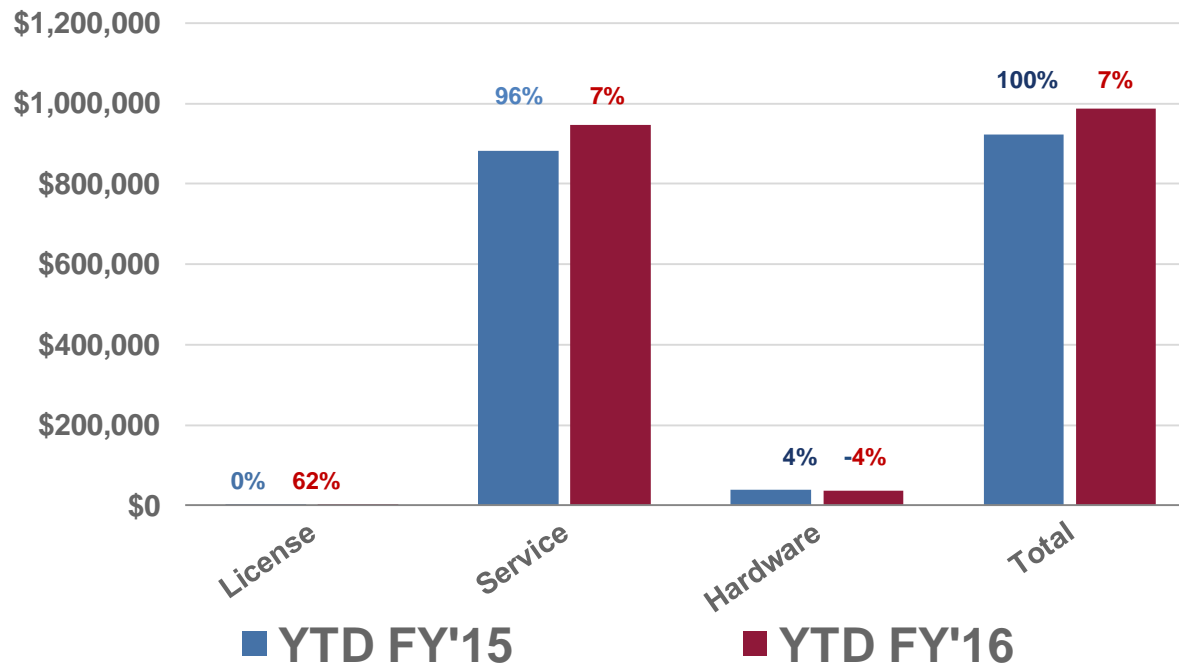


EPS

Total Revenue YTD FY'16

(Percentage of Total Revenue; Year over Year Growth)

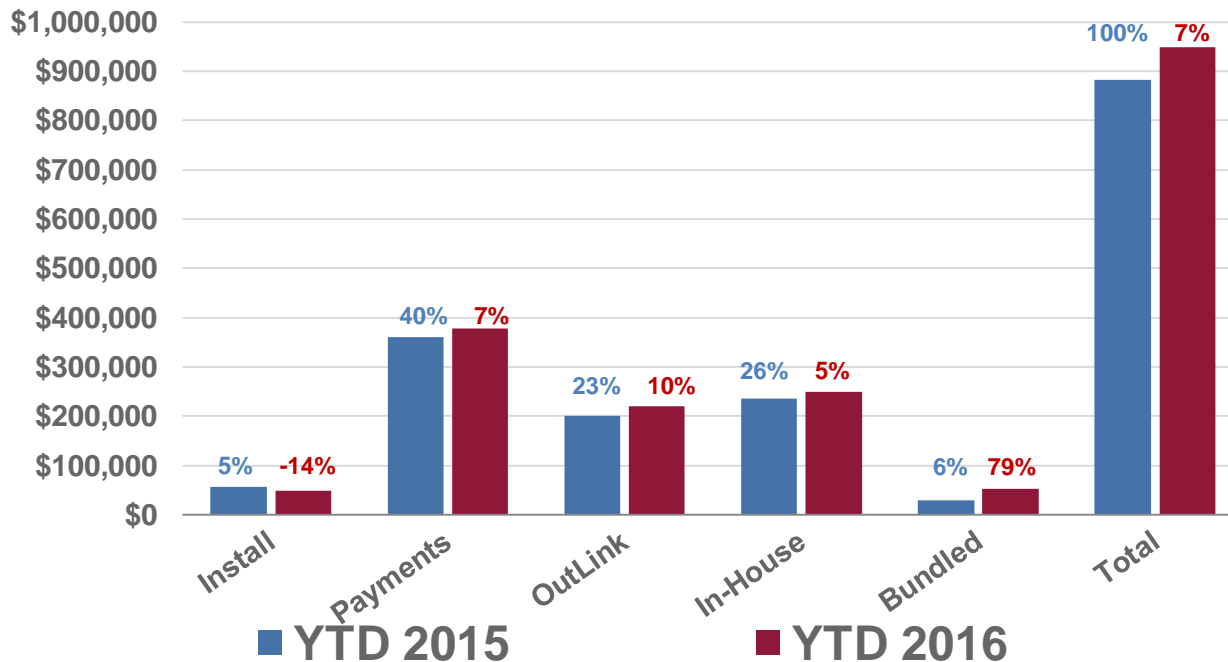
(in thousands)



Support and Services Revenue YTD FY'16

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

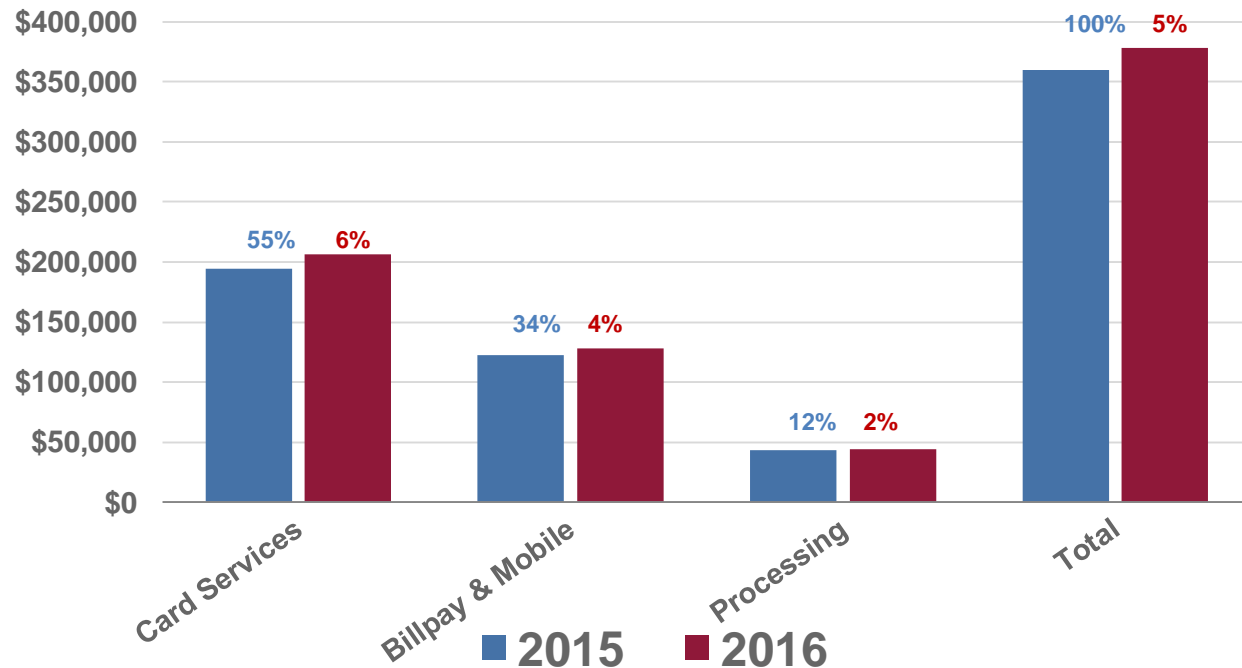
(in thousands)



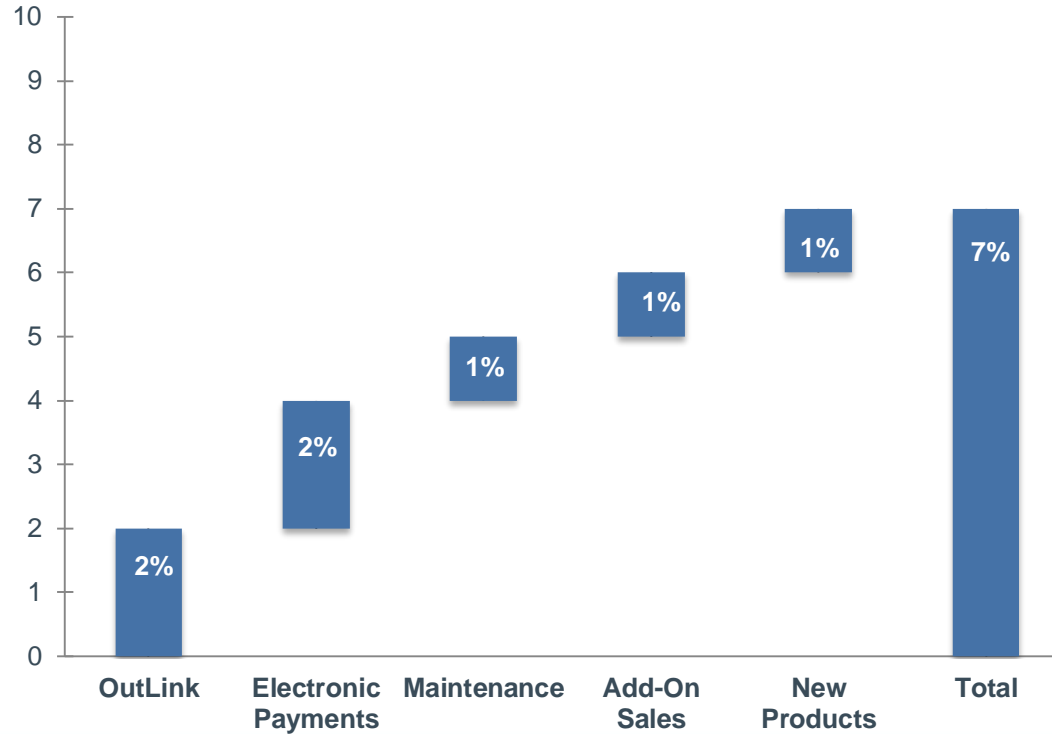
Electronic Payments Revenue YTD FY'16

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

(in thousands)

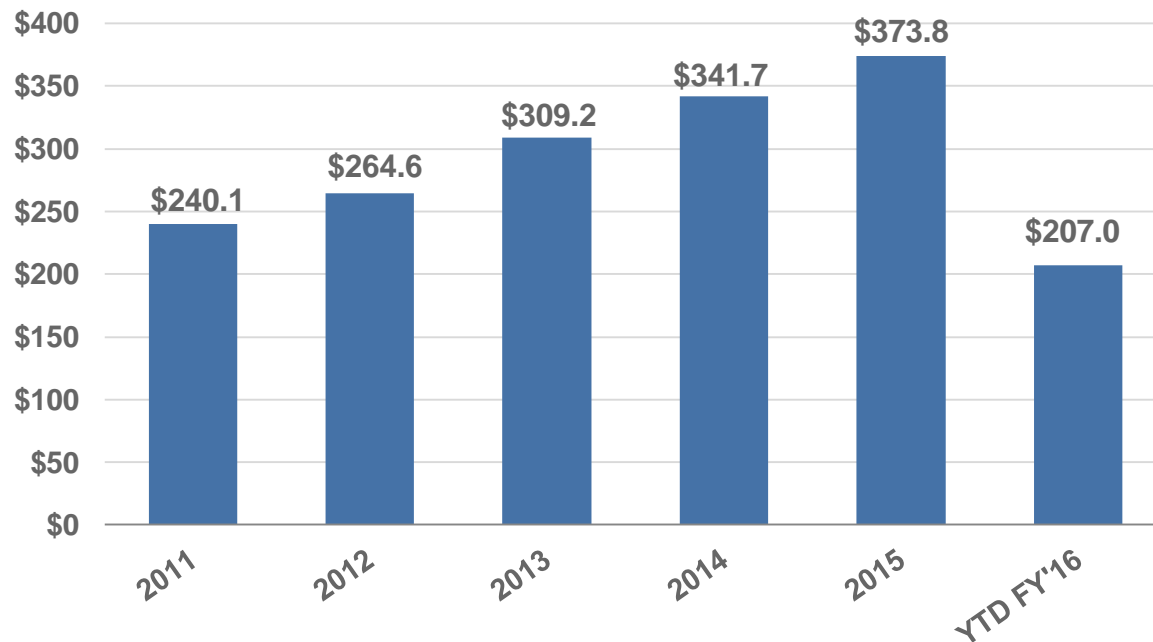


Projected Revenue Growth Drivers



Operating Cash Flow

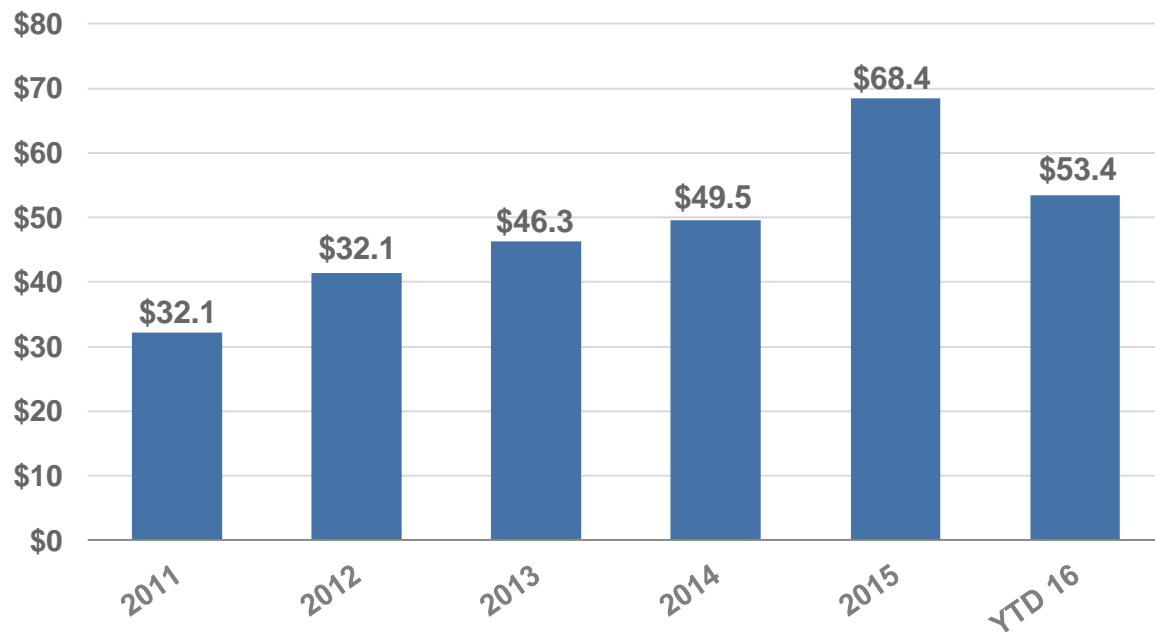
(in millions)



Capital Expenditures

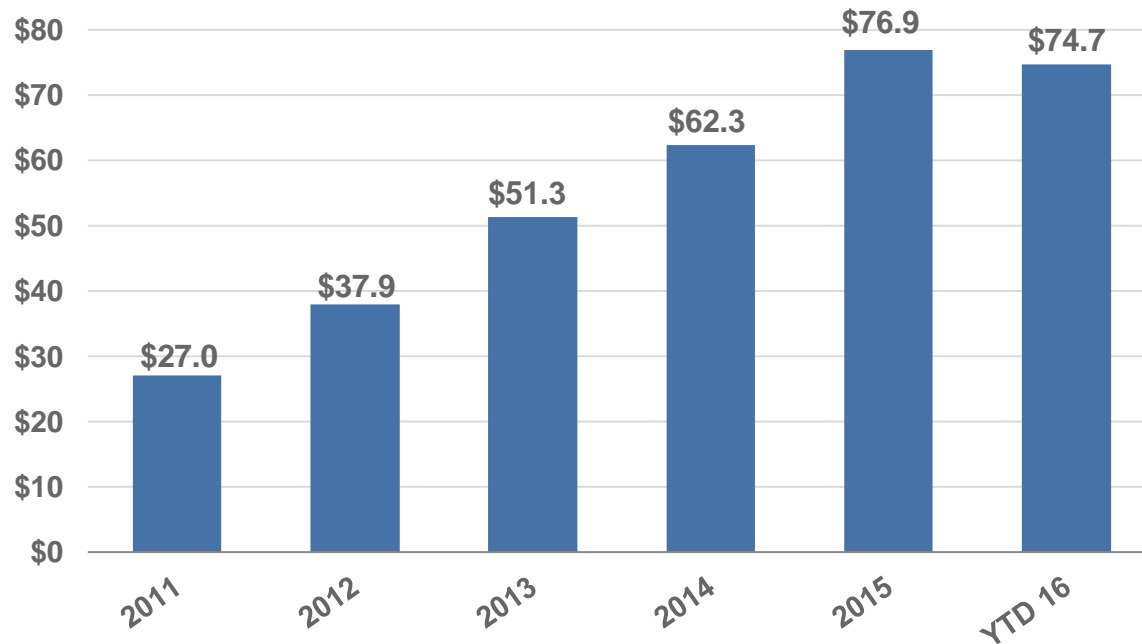
(Includes Internal Use Software)

(in millions)



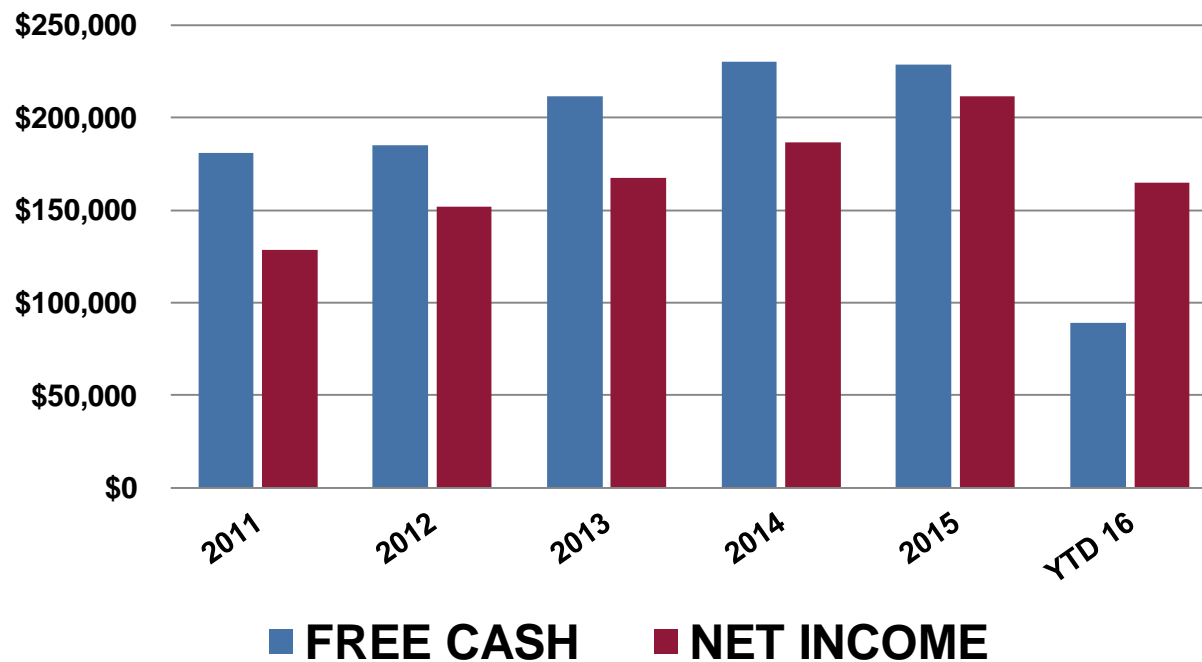
Capitalized Software

(in millions)



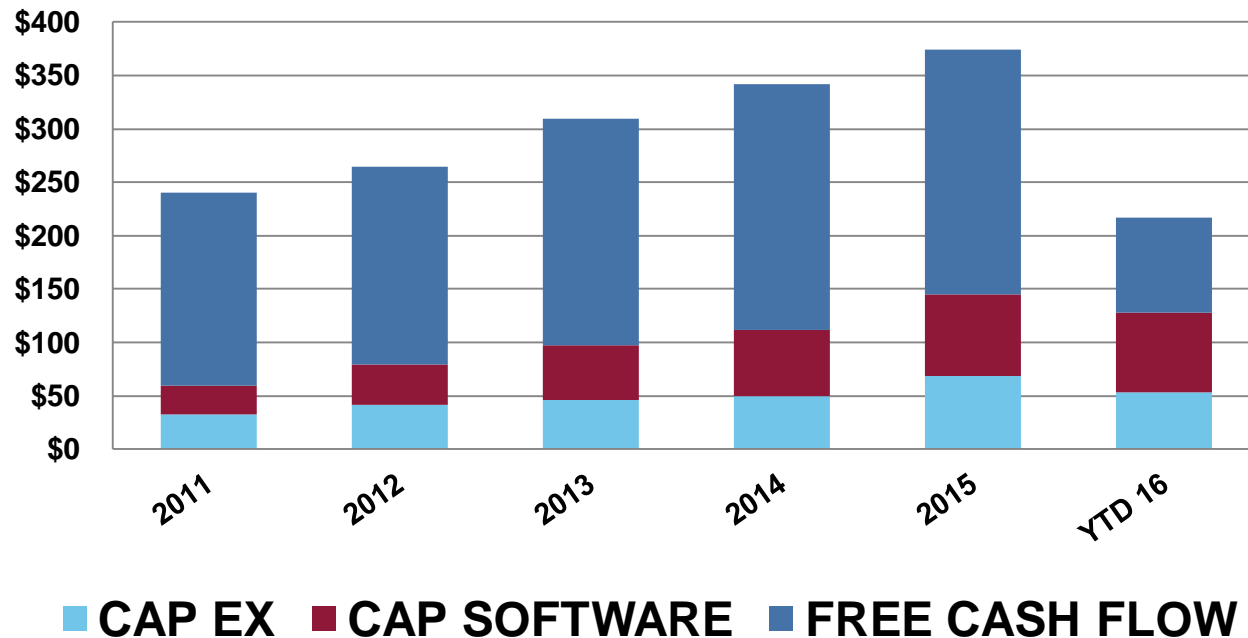
Free Cash Flow/Net Income

(in thousands)



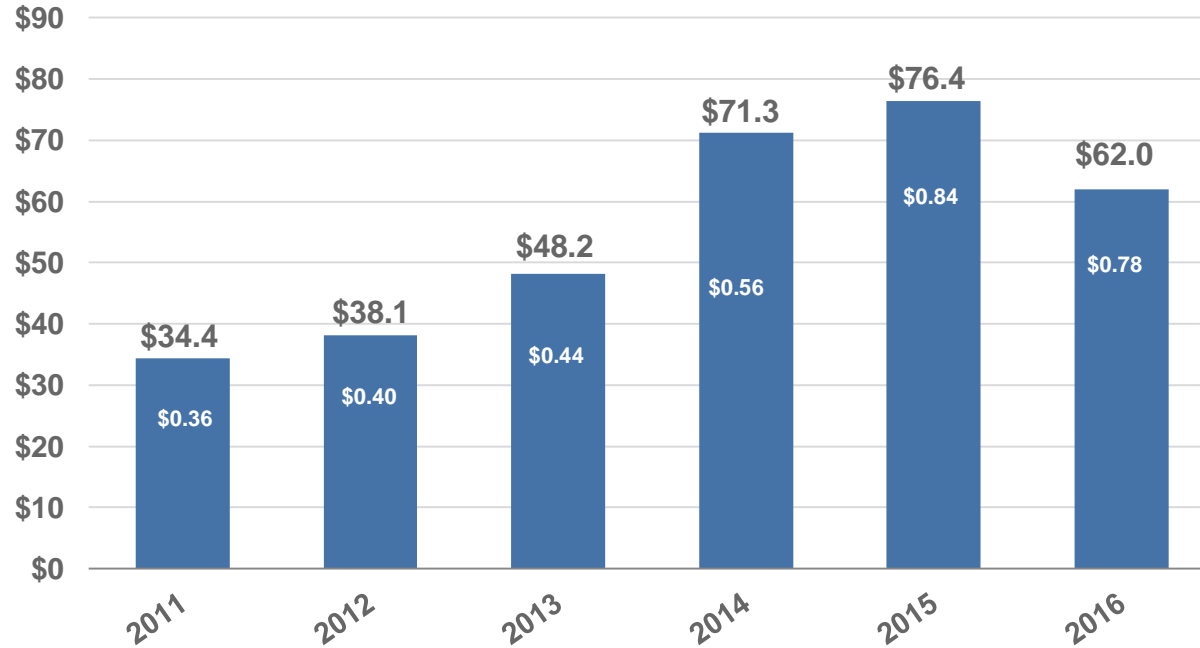
Operating Cash Flow Components

(in millions)



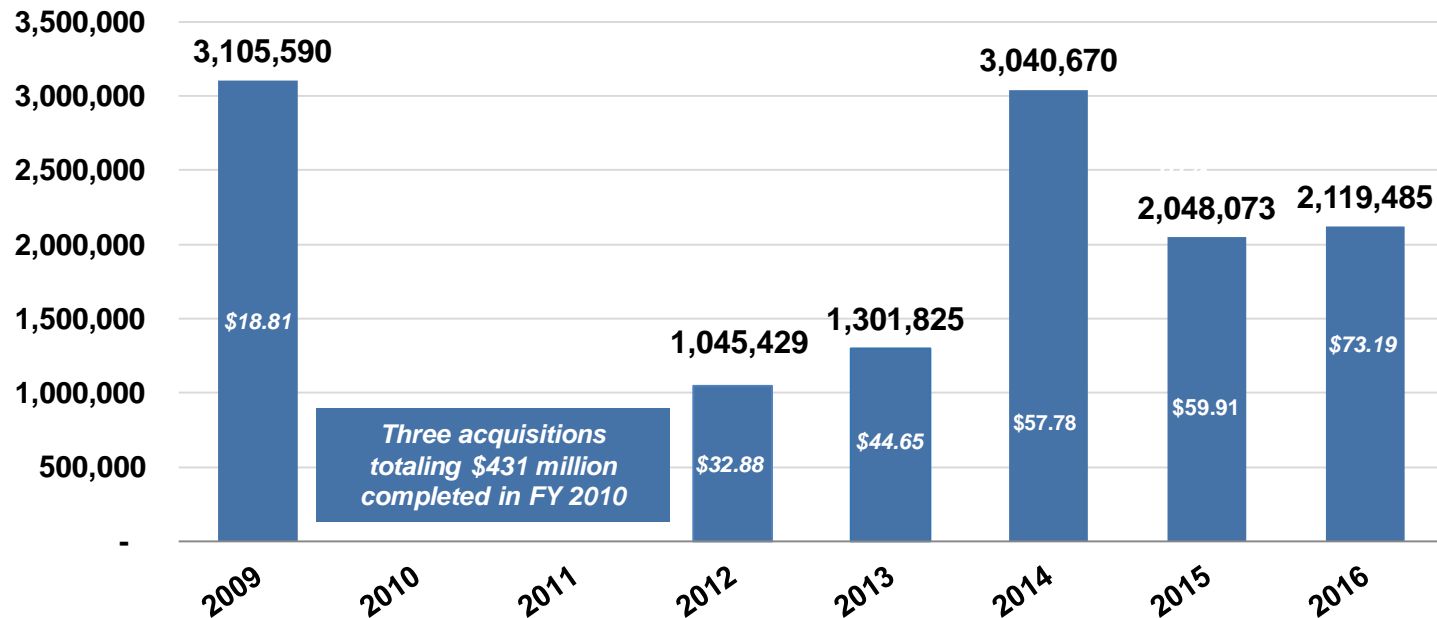
Dividends Paid

(in millions except per share amount)



Share Repurchases

(Number of Shares and Average Price Per Share)



Aggregate Share Repurchased: 23,962,117 for \$855.6 Million

Condensed Statement of Income

(in thousands, except per share data)

	Nine Months Ended March. 31, 2016	Nine Months Ended March. 31, 2015	%
Total Revenue	\$987,677	\$922,476	7%
Gross Profit	\$419,295	\$389,438	8%
Operating Income	\$245,155	\$228,490	7%
Net Income	\$164,597	\$150,679	9%
Earnings per Share	\$2.06	\$1.84	12%
Diluted Shares OS	79,891	81,773	-2%

Condensed Balance Sheet

(in thousands)

	March 31, 2016	March 31, 2015	%
Cash and Investments	\$54,001	\$52,800	2%
Trade Receivables	\$137,406	\$137,415	0%
Total Assets	\$1,702,622	\$1,618,139	5%
Deferred Revenue	\$383,171	\$370,470	3%
Short & Long Term Debt	\$100,213	\$77,447	29%
Stockholder's Equity	\$948,867	\$956,611	-1%

NASDAQ: JKHY





Technology Review

Mark Forbis, VP & CTO

Top Five R&D Initiatives

Solution/Product	FY16 YTD*	FY15 Rank
Episys®	16%	1
Electronic delivery channels (Banno Mobile™, NetTeller®)	14%	3
Electronic bill payment (iPay Solutions™)	11%	2
Enterprise Payment Solutions™ (Remote deposit capture)	8%	4
jhaPassport™	6%	5

(*) Percentage of capitalized software

Episys Technology Vision

❑ Delivering on major focus areas

- ✓ User Interface/User Experience (UI/UX) – Episys Quest
 - ✓ Customized UX, Workflow driven interface, Single Signon
 - ✓ Move towards enterprise standard – Xperience™

❑ Database efforts

- ✓ Release roll out of relational support – Episys Data Store (EDS)
- ✓ Support of Advanced Reporting for Credit Unions (ARCU)
- ✓ Future support of Commercially Available Database

❑ Service Enablement

- ✓ SymXchange, jXchange, CUFx – modern integration support

❑ Extensibility Tools

- ✓ PowerON, PowerON2 (Java, .NET)

❑ Security

Digital Platform

❑ NetTeller Enhancements

- ✓ User Interface/User Experience (UI/UX) delivery in process
- ✓ Cash Management delivery
- ✓ Treasury Management Project

❑ goDough (Mobile) Enhancements

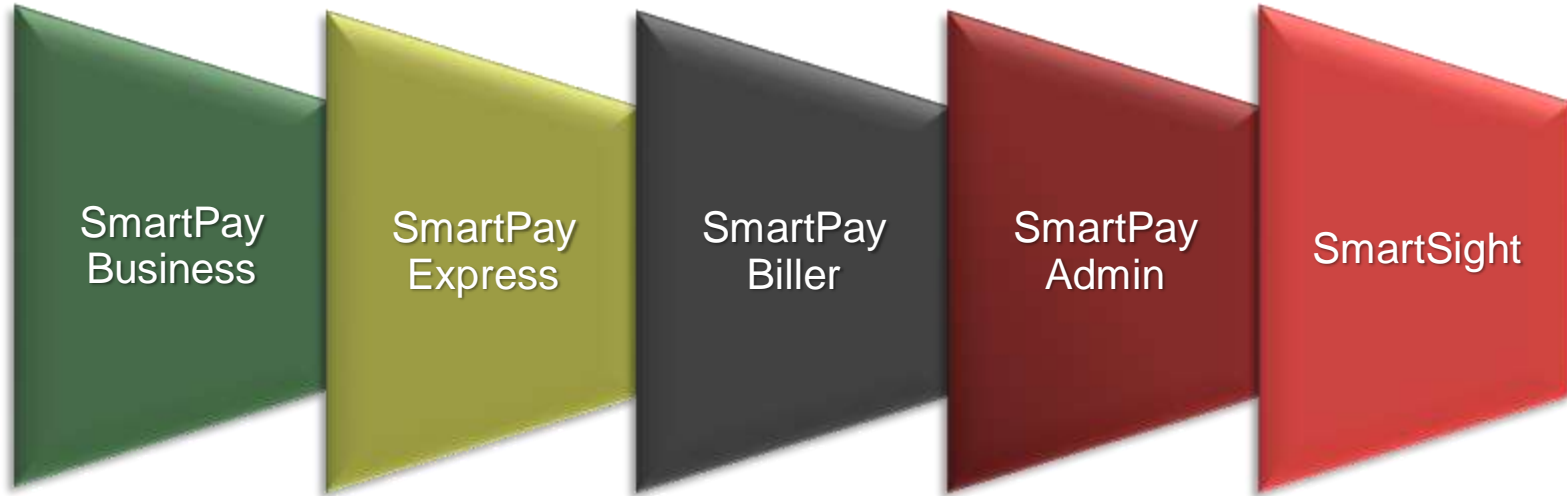
- ✓ Continued feature delivery

❑ Banno Web, Monitor, Marketing, Mobile

- ✓ Feature delivery
- ✓ Integration delivery – Core and Complementary (payments)
- ✓ Leveraging UI/UX expertise across the enterprise

Enterprise Payments Solutions (EPS) Projects

SmartPay Suite new UX brings a clean modernized intuitive look and feel across the EPS platform



iPay Platform Modernization

❑ Enhancing Transaction Processing Engine

- ✓ Changing underlying technology
- ✓ Focusing on: Increased Scalability, Reducing Risk, and Improved Quality
- ✓ Support new payment methods and flexibility in cutoff time periods

❑ Gen4 Platform

- ✓ Newly architected API for external and internal consumption creating a new product suite
- ✓ Core system and complementary product integration creating a strong competitive advantage
- ✓ Foundational for continued improvements of billpay for both consumer and business as well as a standard administration portal

❑ New Features

- ✓ Adding functionality to our P2P solution supporting alternative payment methods, texting, and responsive design technologies



CPS Fraud Management Initiatives

- **Conversion to the industry's leading fraud detection solution FICO® Falcon®**
 - Availability to the largest pool of payments data
 - Automated contact channels (phone, SMS, email) to FI and cardholders expedites suspected fraud resolution
 - Easy integration with other tools providing real time decisions

Effective fraud analysis and mitigation is not achieved through a single platform or solution, but rather a layered approach that leverages additional drivers to maximize the reliability of payment decisions.

Industry Driven:

- EMV
- Tokenization

Cardholder Driven:

- Enhanced Actionable Alerts
- Cardholder Controls

Network Driven:

- MasterCard Expert Monitoring System (EMS)
- Visa Advanced Authorization (VAA)
- Additional Network Score-based Data

Card Processing Services Driven:

- Concierge Services

Enterprise Technology

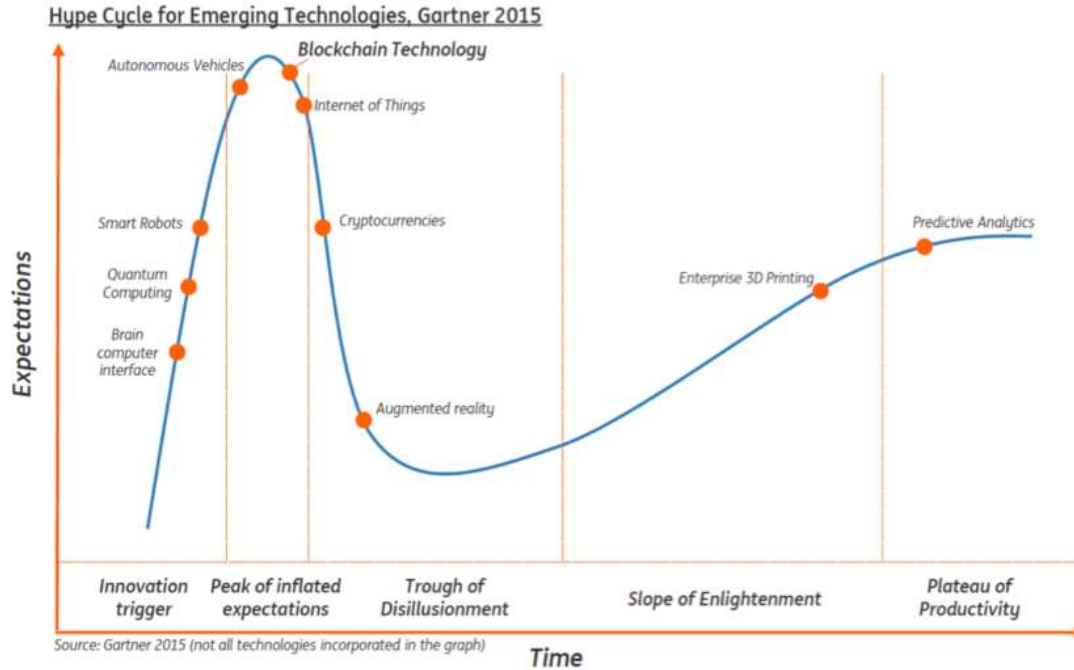
❑ Enterprise Services/Shared Services

- ✓ jXchange/SymXchange - wide deployment
- ✓ *jHA*Enterprise Workflow – available now
- ✓ Enterprise Multi-Factor Authentication (eMFA) – rolling out now
- ✓ Consumer Identity Management System (CIMS) - in dev
- ✓ Enterprise Notification System (ENS) – in BETA
- ✓ Enterprise Eventing System (EES) – available now

❑ Xperience (UI) future generations

- ✓ Prototypes of our next generation UI/UX that fully leverage all screen sizes, touch first and responsive

Blockchain Technology



NASDAQ: JKHY





Jack Henry Banking

Stacey Zengel

President of Jack Henry Banking

Agenda

- The Banking Environment
- OutLink Update
- Our Focus
- Key Initiatives
- Summary

Our Banking Environment

- Merger & Acquisitions.
 - Continuing at a steady pace compared to prior years.
- In-To-Out transactions continue
 - Security, regulations, and technical talent attraction driving outsourcing.
- New business opportunities are highly competitive
 - Increased negotiation of prices, terms and conditions

Bank Environment

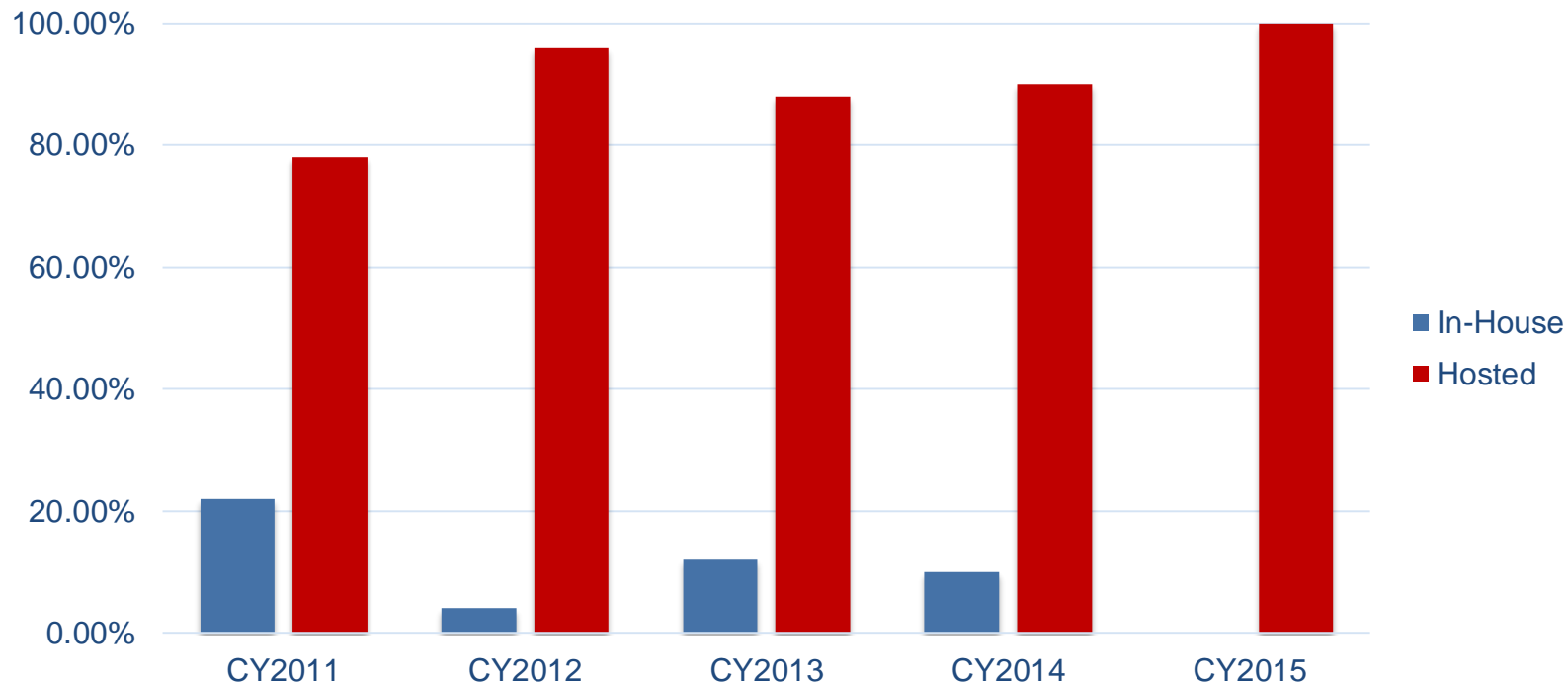
- Loans returning to “normal”.
- Banks continue to investigate means to drive fee income & reduce expenses.
- Banks continue to work to implement new technology.
- Banks are very focused on enhancing their overall customer experience.

Banking Market Segment: Strategic Multi-Billion

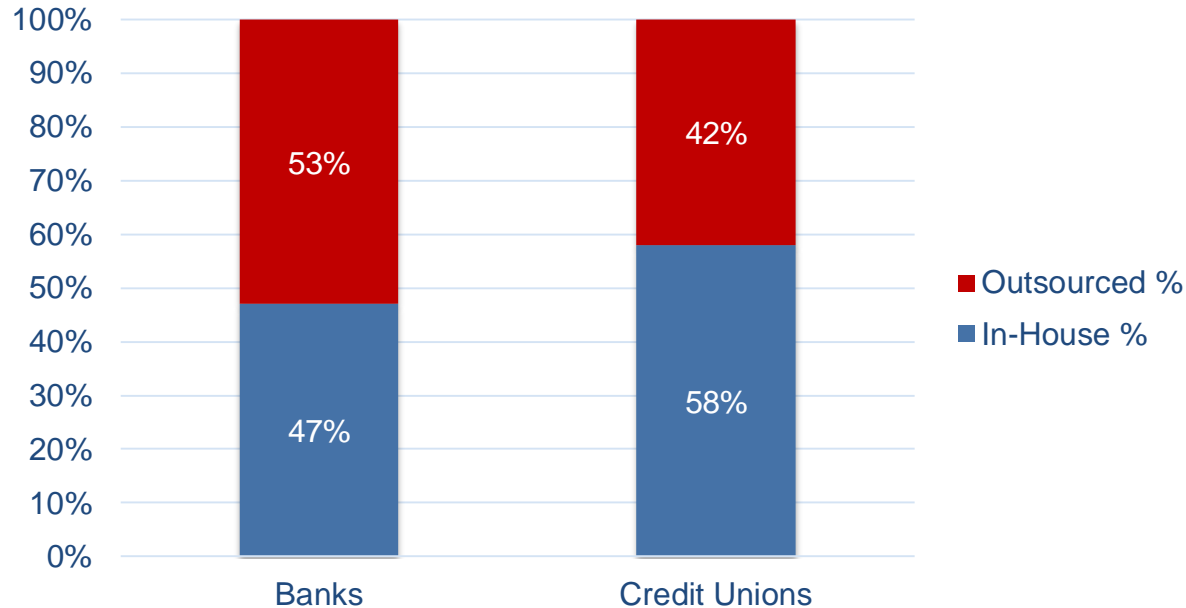
Asset Range	U.S. Banks
\$1 – \$30 Billion	572
Year	JHA Customers
2001	26
2015	144

~ 23% of Multi-Billion Banks Strategic Initiatives

Banking New Core Sales by Hosting Preference

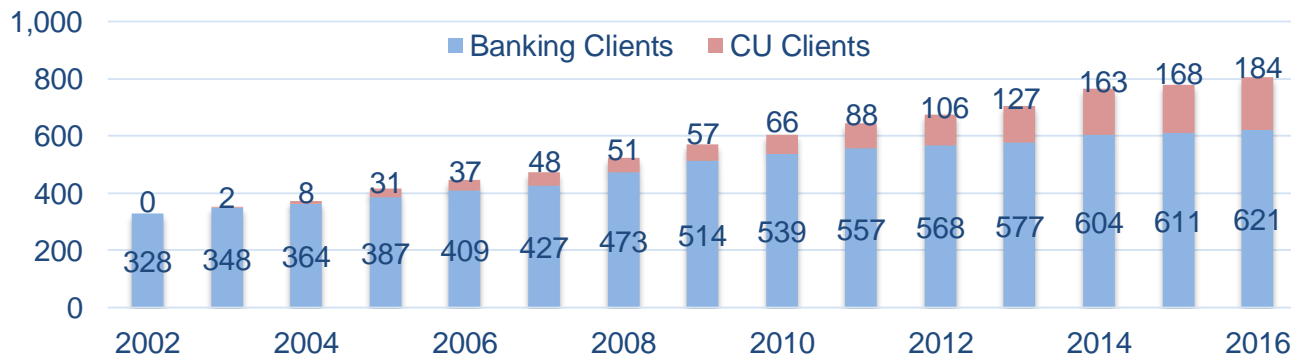


In-House & Outsourced Deployment Ratio's



OutLink Update

- OutLink is our outsourcing business.
- We process for:
 - 805 financial institutions which represent \$308B in assets.
 - 62 banks and 4 credit unions with over \$1B in assets.

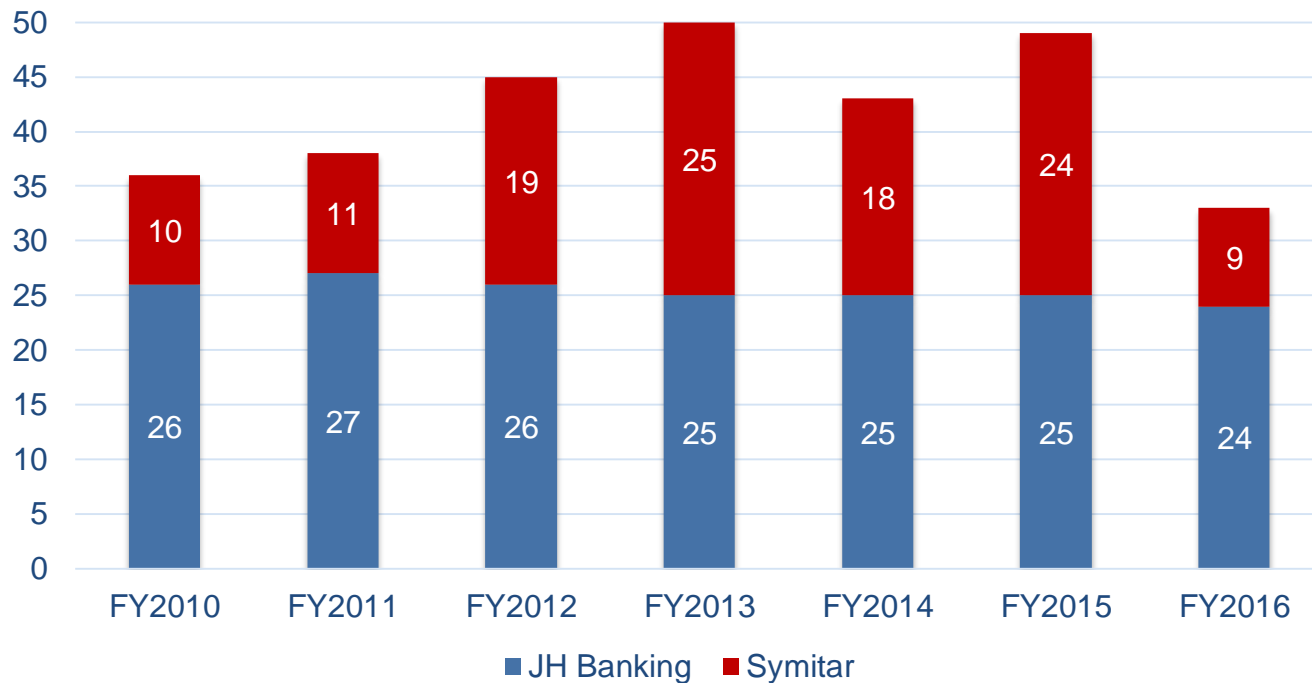


Why do financial institutions outsource?

Financial Institution's comments who have moved to OutLink:

- “Outsourcing helps us manage costs and avoid surprises...”
- “Outsourcing helps us do a better job of managing compliance...”
- “Finding technical staff has become a non-event for our institution...”
- “We no longer worry about providing our own core disaster recovery...”
- “Security had become too major and expensive of a challenge for us...”
- “We now have much more time to focus on building our business...”

JHA In-House to Outsourced Migrations



Key Initiatives

- The roll-out of our new technologies:
 - Xperience = our new user interface.
 - PowerOn = allows open integration.
 - Workflow = helps our customer gain efficiencies.
 - Branch Anywhere = helps our customers perform general support capabilities from a mobile viewpoint.
 - Real Time = allows our customers to post transactions in real time as opposed to the traditional batch protocol in banking.
 - Cash Management Solutions = provides advanced cash management solutions to our customers commercial customers.
 - Jack Henry Call Center = provide call center capabilities for our customers to help them become more efficient.

Summary

- Continued success in a competitive market.
- Continue expanding our multi-billion dollar bank presence.
- Outsourcing continues to be a key growth area for JKHY.
- Our initiatives that are underway will:
 - Enhance the customer experience
 - Make banking simpler for our customers
 - Increasing their satisfaction with our solutions
 - Help us drive new business

NASDAQ: JKHY





Symitar

Ted Bilke

President Symitar

SOLID PLAN

Symitar Direction and Focus

- 
- Two core platforms: Episys® and Cruise®
 - Excellent technical support
 - Quality implementations
 - Tight integration with JHA & ProfitStars® products
 - Open easy integration of third-party products
 - High-value new products and services
 - Continued year-over-year R&D investment

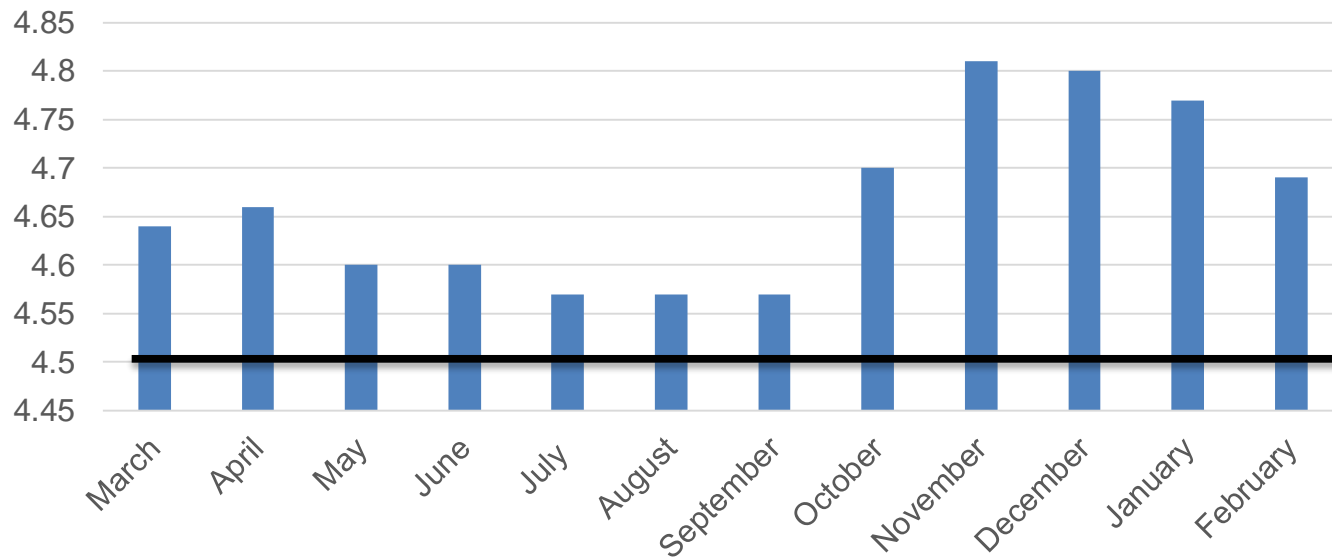
Symitar Sales and Service Strategy

- Continue to win competitive takeaways
- Add-on sales with current customers
- Help our customers achieve operational efficiencies
- Bundled solutions to maximize value for our customers
- *Powered by Episys®* (pick your delivery option)
- Continue exceptional customer retention rates

SOLID EXECUTION

Episys Excellent Service

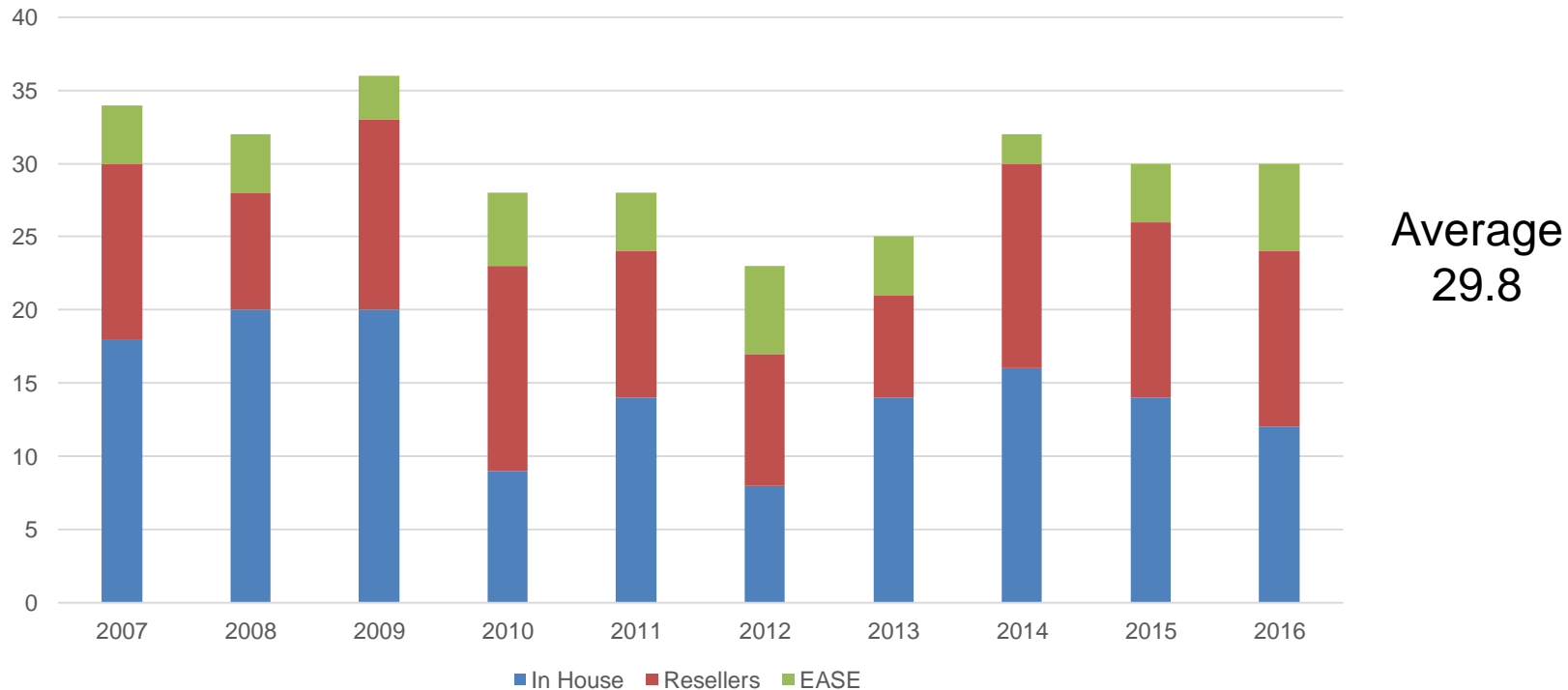
Last twelve months



Rating Scale:	
1 = Unacceptable	
2 = Needs Improvement	
3 = Met Expectations	
4 = Exceeded Expectations	
5 = Far Exceeded Expectations	

Corporate
target: 4.5

Episys Ten Year's of Quality Conversions



Episys Technology Vision

- Workflow driven user interface
- Services architecture with open API
- Multiple database options
- Self-service “do it yourselves” tools enabling customization
- Scalable, secure and always available

New capabilities to
improve our customers
business **TODAY**

SymXchange™

Episys® Data Store™

Single Sign-on

Multi-Host Failover

UX enhancements

External Loans

**AVAILABLE NOW...
and MORE TO COME!**



CELEBRATING MILESTONES

PowerOn Marketplace®

Symitar's shared
application
exchange



Users

2,178

registered credit union
professionals



Downloads

7,674

solution downloads

30
YEARS
700 CREDIT
UNIONS

Episys

Symitar

100
billion-dollar clients on



Summary

Solid plan

Solid execution

Continued success in the CU marketplace

NASDAQ: JKHY





ProfitStars

Russ Bernthal

President, ProfitStars

Agenda

- My Background
- ProfitStars Overview
- Few solutions & initiatives highlights
- Questions

My Background

- BA in Psychology & Business Admin and MBA
- Led or participated in the development of five different product and consulting companies during career
- Joined JHA in 2005 through the acquisition of Tangent Analytics, Inc.
- President of ProfitStars
- Board of Directors – Association of Financial Technology (AFT)
- Company Mentor – Queen City FinTech

Mission Statement



Provides best-of-breed solutions:

- That enhance the performance of domestic and international financial institutions
- For all asset sizes and charters
- Using any core processing system
- As well as diverse corporate entities

Uses successful reseller partnerships and independent sales team

Is focused on maintaining a high level of customer satisfaction that is consistent with Symitar® and Jack Henry Banking®

Is strategically positioned to seek out and absorb additional acquired companies

ProfitStars® Brand



FOUNDED
2006

Founded in 2006 to encompass products and services assembled through JHA's focused diversification acquisitions.



FIs

Serves financial institutions of all asset sizes and charters.



10,500
CLIENTS

Supports approximately 10,500 domestic and international clients including approximately 1,000 core bank customers served by Jack Henry Banking and more than 500 core credit union clients served by Symitar.



**RANGE OF
INDUSTRIES**

Serves diverse businesses outside the financial industry, including:

- » Insurance companies
- » Healthcare providers
- » Non-profit organizations
- » The public sector
- » Utilities
- » Transportation
- » Retailers
- » Manufacturing

We are successfully fulfilling our Mission ...



- Providing a broad suite of solutions
- Serving a variety of core bases
- Serving a variety of industries
- Delivering focused diversification for JHA

ProfitStars® Offers...

Financial Performance

- Asset/Liability Management
- Budgeting, Loan & Deposit Pricing
- Profitability – Organization, Product, Customer
- A/R Financing
- Commercial Lending Solutions

Information Security & Risk Management

- Regulatory Reporting
- Business Continuity & Disaster Recovery
- Enterprise Security Monitoring
- Managed IT Services
- Hosted Network Solutions

Imaging

- Enterprise Content Management
- Enterprise Conversion Services
- Check Imaging
- Branch/Teller Capture
- ATM Deposit Management
- Deposit Fraud Detection
- Remittance Solutions

Online & Mobile

- Consumer and Business Bill Pay
- P2P
- A2A
- Website Design/Hosting
- Mobile Websites
- Mobile Banking

JHA Payment Solutions™

- Enterprise Payment Solutions™
- Bill Payment Solutions
- Deposit Automation
- ATM Management

Retail Delivery

- CRM Solutions
- ATM Management

A Few Highlighted ProfitStars® Solutions

Gladiator® Solutions

- Provides 24x7x365 managed security services and enhanced fraud monitoring to financial institutions
- Designed to protect financial institutions from external and internal threats
- Fraud monitoring capabilities include internal employee fraud and external fraud conducted via commercial account takeover
- Online employee and customer security education training
- Currently delivering services to 977 financial institutions

Gladiator® Solutions

- Enterprise Security Monitoring™
 - Designed to capture key security and performance activity in the core application and host systems to send to Gladiator Secure Operations Centers
 - 24x7 monitoring of the information received to provide proper protection response, escalation, and reporting for the financial institution

ESM Fraud Prevention Trend (12 Months)

*Cash Management Compromised Accounts
Detected*

2,072

Gladiator Hosted Network Solutions™

- Hosted Network Solutions™ (HNS)
 - Cloud-based infrastructure-as-a-service solution that allows customers to eliminate the need for in-house servers and storage
 - Allows the FI to offload the ownership and management of their infrastructure
 - Allows IT to focus on strategic initiatives
 - Eliminates CapEx for initial infrastructure and future refreshes
 - Add on services:
 - Managed IT Services™ (MITS)
 - CoreDEFENSE Managed Security Services™
 - Help Desk



**Hosted Network
Solutions™**
Number of servers running
600+

Gladiator Hosted Network Solutions™

- Why we are better ...
 - Expert knowledge of the applications & environments = more effective customer support
 - Deep understanding of the regulatory and security expectations placed upon banks and credit unions
 - A single point of contact to marshal and coordinate all resources to resolve an issue
 - Trustworthy, dependable and familiar due to our ongoing relationship
 - Handholding through the entire process of designing their cloud topology, performing the migration and supporting their systems moving forward

Lending Solutions

- Provides commercial lending solutions to financial institutions via:
 - Online lending portal with alternative lending marketplace
 - Healthcare accounts receivable solution
 - Industry leading CADENCE factoring solution
 - CADENCE commercial loan portfolio management system
 - Complete suite of solutions covering their lending needs

Lending Solutions

New Product

- Commercial Lending Center
 - Allows the FI to attract and manage commercial loan prospects permitting them to compete with alternative lenders
 - Enables the FI to maintain the customer relationship when a traditional loan doesn't fit

**Commercial Lending
Center**

Number of clients in Year 1

50+

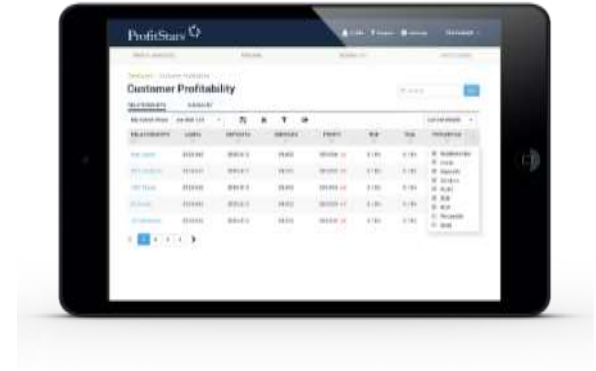
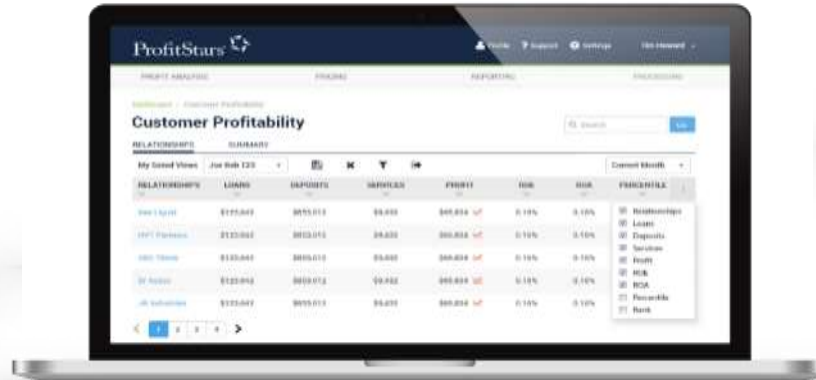
Performance Suite

- Provides banking and credit union software and consulting solutions to assist in managing financial performance via:
 - Asset Liability Management
 - Budgeting
 - Profitability
 - Pricing
 - Dashboard
 - Regulatory Reporting

Financial Performance Suite

New Product

- *Loan & Deposit Pricing*
- *Customer Profitability*



What's Important in 2016



ProfitStars Summary

- Diverse product set and existing client base
- Successful reseller partnerships contribute to our performance
- Independent sales team focused on mining existing core and non-JHA core relationships
- Strategically positioned to seek out and absorb additional acquired companies
- Steadfast focus on attaining high levels of customer satisfaction that's consistent with Symitar and Jack Henry Banking

NASDAQ: JKHY





JHA Payment Solutions

Greg Adelson

General Manager Payment Solutions

Agenda

- Introduction and Background
- Overview and Strategic Goals
- Key Initiatives in Progress
- FY17 Top 5 Priorities

Introduction and Background

- Over 20 years in financial services and electronic payments
- Executive positions with industry leaders in key e-payment verticals:
 - POS check and credit card acceptance (NPC, now BofA)
 - Pre-paid card issuing and processing (FSV, now US Bank)
 - Remittance processing/lockbox (Regulus, now Transcentra)
 - Biller Direct (ChoicePay, now ACI)
- JHA tenure started in July 2011 as group president of iPay Solutions™
- Promoted to GM, JHA Payment Solutions in July 2014

Payment Solutions Division Overview



CPS

Card Processing
Solutions™

- ATM, debit, and credit card transaction processing solutions
- Fraud mitigation, cardholder awards, card optimization programs



EPS

Enterprise Payment
Solutions™

- Complete payments platform: remote deposit capture, ACH, card, alternative payments, risk management tools, and sophisticated reporting capabilities
- Sold through channel sales teams and through VARs



iPay Solutions TM

- Consumer and small business bill payment solutions inclusive of P2P, A2A, and Tier 1 call center support
- Available in fully hosted or API/back-end operational support

Card Processing Solutions™

- Over 1,150 financial institutions supported
- 3 billion card transactions processed in 2015
 - YOY + 7.5%
 - YTD16 + 7.0%
- \$6 billion cardholder purchases settled monthly
- 6,100 ATM devices supported

Enterprise Payment Solutions™

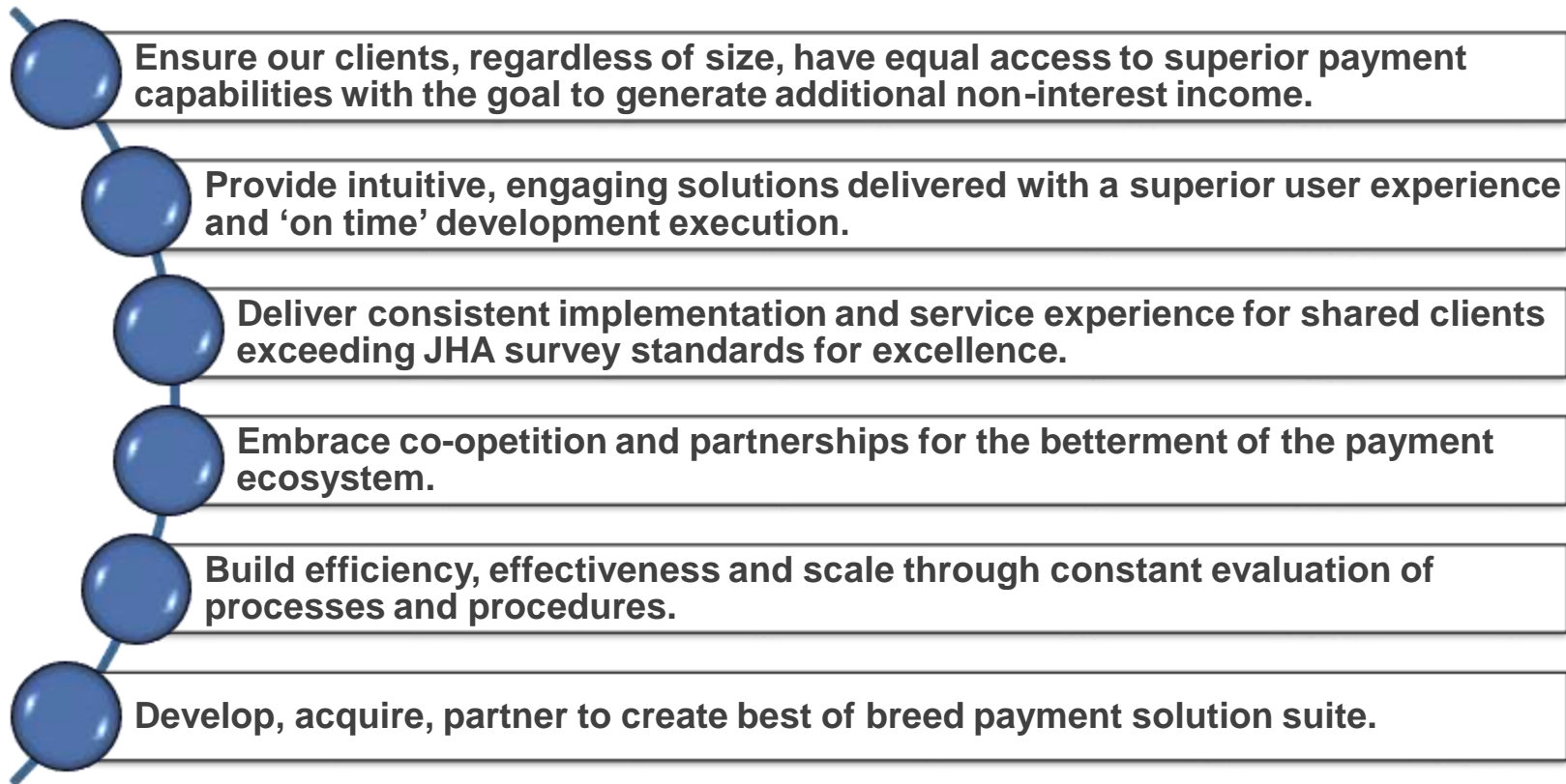
Number of FIs on platform:	Over 1600
Number of Resellers:	Over 300
Number of businesses:	Over 200,000
Number of business locations:	Over 550,000
Number of consumer accounts:	Over 2.5 million
Number of monthly transactions:	Over 75 million
Dollars processed per month:	Over \$80 billion

iPay Solutions TM

- Total # of FI's: > 4,000
 - Banks: ~ 40% of nations community banks
 - Credit Unions: ~ 50% of nations credit unions
- Payment Success Rate: 99.9%
- Average Consumer eRate: >80%
- 67% of electronic payments go through our proprietary network
- Monthly Transactions: ~13M
- \$ Moved per Month: \$5B



Strategic Goals



Key Initiatives in Progress

- **Digital Wallets** – first Apple Pay client in Jan 2015 and first Samsung Pay/Android Pay client live in Mar 2016
- **EMV Rollout** - more than half of client base is live or testing
- **Biller Direct** – provides option for bank's commercial clients to offer a complete solution to accept payments directly from consumers/businesses on website; the other 50% of bill payments not paid at bank bill pay site.

Key Initiatives in Progress

- **Faster P2P Settlement** – ability to receive money on Visa debit card vs checking account; currently working to add other enhancements/partners
- **Faster Payments ‘Hub’** – developing strategy/technical integration to allow transactions to settle outside of standard methods (ACH/Card rails) allowing for less expensive/faster transaction; recently signed MOU with The Clearing House and currently developing other potential partnerships.

FY17 Top 5 Priorities

- **Revenue growth** - new products, features and focused effort on subscriber/transaction adoption
- **Faster payments** – strategic partnerships, execution on current initiatives (p2p, bill pay, etc)
- **Blockchain** - continued evaluation of players and internal proof of concept initiative ensuring JHA is at 'leading edge'
- **Operational efficiency/effectiveness** – consistent/continuous review of infrastructure, processes, and organization
- **Client consistency** – continue to create best practices/consistency for implementation, product development, customer service

NASDAQ: JKHY





Sales Update All Brands

Jack Henry & Associates

Sales Update

Jack Henry & Associates - Sales Update

- Stan Viner - GM/Banking National Sales Manager
- Fran Kester - Symitar National Sales Manager
- Steve Tomson - Director of Sales, ProfitStars
- Questions at the conclusion

Go to Market strategy:

Jack Henry & Associates' focus is not on technology alone. Our ultimate ambition is to provide the expertise and the integrated business tools that financial institutions need to execute and maximize their own unique strategies. Then to assist them in using these tools to capitalize on the dynamic trends shaping the financial services industry.



JHA Banking Sales

Stan Viner – GM

National Sales Manager

Industry

- Anything, Everything Mobile
- Payments Culture
- Marketing Influence – CMO
- Employing a “Self Service” Strategy
- Regulatory Pressure
- Margin Compression = Pressure on Fee Income
- Energy Sector

Industry (cont'd)

- Generational Turnover
- M&A Activity
- Bank Management Churn
- Branch Repositioning
- Vendor Management
- Efficiency Focus
- Denovos

Focus areas include:

- Multi-Billion Market - \$2B and up
- Competitive Replacements < \$2B
- Mobile & Payments Space
- In-House to Outsourcing
- Enterprise Workflow & PowerOn
- Branch Anywhere
- Risk Product Suite

Focus areas include:

- Call Center Services
- Cash Management
- Disaster Avoidance
- Hosted Network Services (HNS)
- Consultant Communication
- Risk Summit Events
- ProfitStars & Symitar Partnerships



Symitar Sales

Fran Kester

National Sales Manager

Credit Union Environment

- Core vendor consolidation continues to drive demand for Episys (>\$50M market space)
- Merger activity has stayed consistent, seeing hints of large CU's combining or considering shared resources
- Not as much change in the low assets range (<\$50M in assets, Cruise market space)

Symitar

New Core Sales

- FY16 new core wins consistent with historical average
- Majority of activity is above \$50M asset range
- Episys owns nearly 45% of the >\$1B credit union space
- Activity from multiple delivery options, in-house, outsourced and CUSO's
- Delivery method is roughly split 50/50 in-house vs. outsourced

Symitar

Add-on sales to existing customers

- Seeing strong demand for JHA complementary products:
 - Expecting strong FY17 for Banno mobile
 - Imaging Solution (Synergy)
 - ATM/Debit/Credit (CPS)
 - CRM, Contact Management (Synapsys)
 - Advanced Reporting for Credit Unions (ARCU)
- In-House to Outsource migrations continue to surge



ProfitStars Sales

Steve Tomson

Director of Sales

FY/SY 2016 Sales Performance

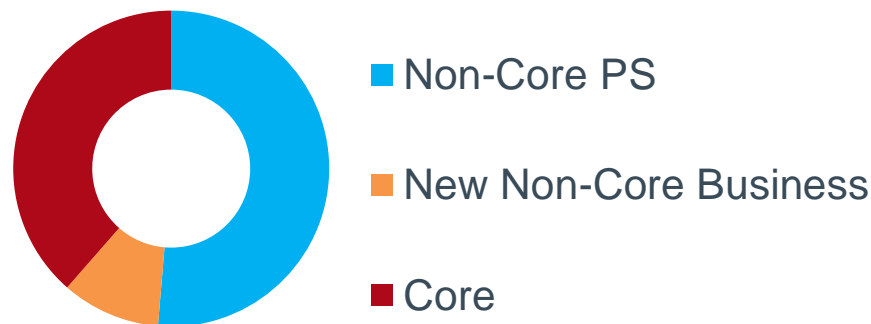
- Broad, strong sales contribution across the organization
- Attractive increase in year over year sales bookings and running ahead of plan
- 8 of the 10 sales units are ahead of YTD plan - 55% of our field sales force is at plan YTD

Y over Y Transaction Comparison

Number of transactions closed are up
Average transaction value is also up

YTD Distribution

Vast majority of sales are to core competitors' FIs



Material Opportunities for FY17 – Continuing to Target Customers' Drivers

- Exploit the lending atmosphere with Cadence and Commercial Lending Center
- Focus on the market opportunities and cloud commitment for Hosted Network Solutions targets
- Leveraging “mobile” – direct sales through EPS, iPay and a blended suite of all
- Partnerships – capitalizing off of Banno/iPay/RD(x) to build upon even more IB distributors
- Launch Financial Performance Suite (FPS) in the cloud delivering robust financial metrics
- Drive expanded payments opportunities via Money Center and Biller Direct

FY17 Focus – My priorities

- Retain high quality performers – eliminate subpar players
- Identify and hire quality athletes in the market place
- Become a household name allowing us to participate in every industry deal
- Exploit Salesforce.com to further improve sales efficiency, effectiveness, productivity
- Continue to utilize the Challenger Sales strategy – thought/action/skill leaders
- Cultivate the next generation of our company's sales leaders
- Integrate any potential acquisitions effectively, efficiently, successfully into the fold
- Ensure attractive sales results outside the JHA core customer base
- Maintain the industry's highest level of sales integrity

NASDAQ: JKHY

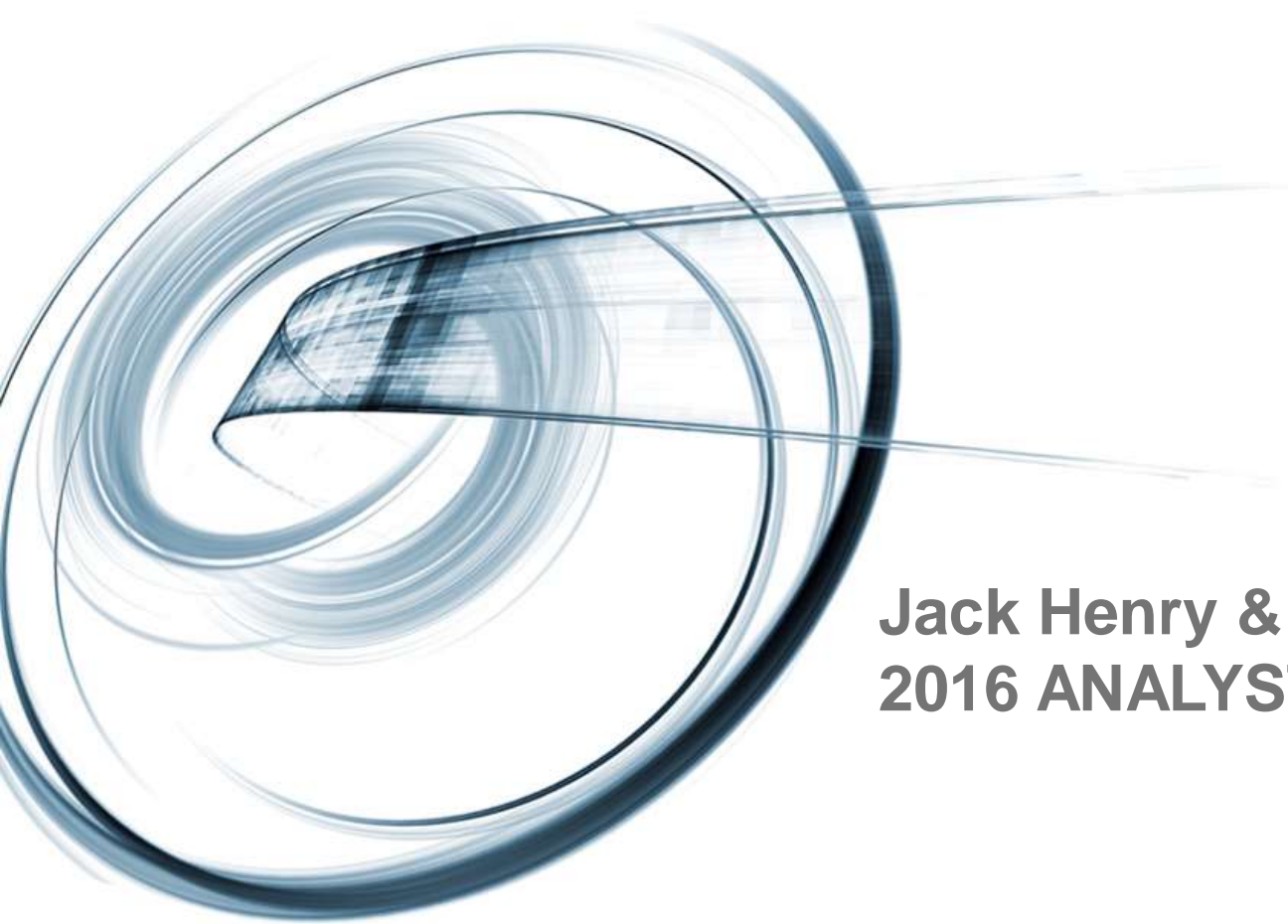


NASDAQ: JKHY

Remaining Questions?

NASDAQ: JKHY

*Thank you for
joining us today!*



Jack Henry & Associates, Inc. 2016 ANALYST DAY