

jack henry®


# Sustainability Report


# 2026



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## 2026 SUSTAINABILITY DISCLOSURES

 [2026 Sustainability Accounting Standards Board \(SASB\) Index](#)

 [2026 Task Force for Climate-Related Financial Disclosures \(TCFD\) Index](#)



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# introduction



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As we prepare to celebrate Jack Henry's 50th anniversary in June 2026, our longevity is rooted in one simple, enduring principle: doing the right thing.

Greg Adelson  
*President & CEO*



## a message from our chief executive officer

As we prepare to celebrate Jack Henry's 50th anniversary in June 2026, our culture is rooted in one simple, enduring principle: doing the right thing. This commitment is at the heart of our people-first mindset – a competitive advantage that drives value for our clients and shareholders. Since stepping into the CEO role in July 2024, my focus has centered on protecting this legacy and executing on our innovative technology strategy – actions that will secure our future.

Our dedicated associates are the foundation of Jack Henry's ongoing success. We continue to invest in their development and well-being because doing so makes us stronger. This year, I embarked on a roadshow to connect with our team. These sessions celebrated Jack Henry's history, reinforced our key differentiators, and showcased our four tenets in action: transparency, consistency, collaboration, and communication. Most importantly, they created space for open dialogue and direct questions – conversations that strengthen our culture.

Engaging each of our stakeholders ensures we can respond quickly to changing priorities and market trends. Feedback from clients, shareholders, and partners makes us a smarter, more dependable partner. It helps to drive our technology modernization strategy, which is focused on delivering open, API-first solutions that allow our clients to innovate on their own terms.

Our strategy centers on delivering innovative technology, data-driven insights, and world-class service. These capabilities are supported by continuous investments in sound governance and resiliency. Recognizing that volatility and rapid technological change are constants, we prioritize robust cybersecurity and data

privacy while modernizing our systems to provide clients with cloud-native solutions that maximize efficiency.

We are also embracing the transformative power of artificial intelligence (AI). But we do so with a responsible, balanced approach. At Jack Henry, we strive to ensure that innovation does not come at the expense of integrity. We are deploying AI to enhance customer service, expedite code development, support quality assurance, and fight financial crime, guided strictly by ethical oversight and robust risk management. Our goal is to empower our clients to deepen their relationships with accountholders, improving financial health while staying ahead of the curve and winning in the markets they serve.

At Jack Henry, sustainability is an extension of *doing the right thing*. It is about creating lasting value and minimizing risk. We have set greenhouse gas (GHG) emissions reduction targets and are embedding responsible practices across our operations that make our business more efficient and resilient for the long haul.

As a leading provider of financial technology and services, we take our responsibility to act as a trusted corporate citizen seriously. Looking ahead to the next 50 years, we remain committed to expanding our impact and delivering lasting value to all stakeholders.

**Greg Adelson**

PRESIDENT, CHIEF EXECUTIVE OFFICER, AND BOARD MEMBER

# about Jack Henry

Since 1976, Jack Henry has served as a trusted technology service provider for community and regional financial institutions. Our robust technology and services strengthen the connections between people and their financial institutions. For comprehensive details about our performance and strategy, please refer to our [2025 Annual Report](#).

Our products and services are categorized across nine key capability types:



DIGITAL BANKING



PAYMENTS



OPERATIONS



INFORMATION SECURITY AND TECHNOLOGY



LENDING AND DEPOSITS



FINANCIAL CRIMES AND FRAUD RISK



COMMERCIAL BANKING



CUSTOMER AND MEMBER RELATIONSHIPS



FINANCIAL HEALTH

## OUR MISSION AND PURPOSE:

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.

## OUR CORE VALUES:

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

## OUR GUIDING PRINCIPLES:

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

Approximately

**7,400 clients**

Nearly

**\$2.4 billion**

fiscal year 2025 revenue

**14.3 million**

registered digital platform users

Over

**7,200 associates**

# how we do business

In fiscal year 2025, we refined our unified strategy to better integrate our purpose with our day-to-day operations. As we've continued to grow, it's become clear that five key attributes set us apart from our competitors: our people-first culture, industry-leading service, technology innovation, and a transparent strategy supported by consistent execution. Our goal is to enable banks and credit unions to win on exceptional user experience and trust through open, innovative technology, data-driven insights, and service – resulting in greater growth and efficiency.

We embrace a client-centric approach focused on supporting our clients to achieve their desired outcomes with our products and services. Doing so leads to increased satisfaction, loyalty, and long-term business growth for our clients and our company. By focusing on understanding client needs, we strive to maintain strong relationships throughout the client lifecycle. As a result, client satisfaction scores averaged a strong 4.61 out of 5 overall during fiscal year 2025.

## Client Engagement Channels:

- Comprehensive Voice of the Customer Program
- Annual Ease of Doing Business Survey
- Jack Henry Connect – Annual Client Conference
- National Customer Advisory Boards
- Regional User Groups
- Customer Success Performance Measurement



## four key tenets

transparency

consistency

collaboration

communication

## Awards and Recognition

We are honored to be consistently recognized for our strong culture, responsible business practices, and commitment to innovation.



# approach to corporate sustainability

## A Message from Tara Brown

At Jack Henry, “doing the right thing” isn’t just a catchy phrase; it’s been the way we strive to operate since 1976. Today, we are taking that long-standing commitment and turning it into impactful sustainability action, recognizing that it is fundamental to generating enduring value for our associates, clients, shareholders, and communities.

This report reflects our ongoing progress, powered by collaboration and accountability. We have set near-term greenhouse gas emissions reduction targets that reflect the urgency of climate progress and are working cross-functionally to identify opportunities for resource efficiency. Reinforcing strong governance and risk management supports our ability to stay ahead of evolving threats. We prioritize a strong culture by upholding our core values and advancing inclusion. Through assessments of our ethical culture, we identify opportunities to maintain integrity throughout our operations.

We seek to positively influence the actions of those around us, from strategically engaging our key supply chain partners to empowering our associates through dedicated Community Volunteer Hours. Our corporate sustainability efforts are designed to build trust with our stakeholders and support resilient communities for decades to come.



**Tara Brown**

HEAD OF CORPORATE SUSTAINABILITY

## Key Sustainability Priorities

Our sustainability strategy is designed to be dynamic and responsive to industry and regulatory shifts. Our efforts and reporting are concentrated on 10 topics, which were identified through a third-party led materiality assessment. We commit to periodically reassessing these priorities to ensure they remain relevant to our operations and stakeholders.

To share feedback on our priority topics, please contact [sustainability@jackhenry.com](mailto:sustainability@jackhenry.com).

## key stakeholders



ASSOCIATES



CLIENTS



SHAREHOLDERS



COMMUNITY



PLANET



### Commitment to People and Communities

-  Financial Health and Economic Development
-  Corporate Citizenship and Philanthropy
-  Inclusion and Belonging
-  Attracting, Developing, and Retaining Talent

### Commitment to Responsible Business Practices

-  Risk Management
-  Information Security, Cybersecurity, and Data Privacy
-  Business Ethics and Regulatory Compliance
-  Human Rights and Fair Labor Practices

### Commitment to the Planet

-  Energy and Climate
-  Environmental Stewardship

# 50 Years of Corporate Sustainability Evolution

In 2026, we proudly celebrate Jack Henry’s 50th anniversary, a milestone that marks our transformation from a vision scrawled on a napkin to an industry leader rooted in purpose and the pursuit of impact.

## 1976

### JACK HENRY AND ASSOCIATES, INC.

Co-founders John W. “Jack” Henry and Jerry Hall jot down the idea for the company on the back of a napkin and open in space rented from an engine repair shop with the guiding principle of “do the right thing” and a mission to support community financial institutions.



## 1980s

### JACK & JERRY ANNUAL MEMORIAL CHARITY GOLF CLASSIC

Since the 1980s, this event has brought associates together to enjoy each other’s company while raising money for charitable organizations.

## 1981

### MONETT HEADQUARTERS ESTABLISHED

The first building is built on our Monett, Missouri, campus, now 154 acres.

## 1985

### INITIAL PUBLIC OFFERING

An initial public offering makes Jack Henry a public company, listed on the NASDAQ exchange as JKHY.



## 1990s

### SHORTS & FLIP FLOPS

A long-standing tradition during the summer months, Shorts & Flip Flops raised money for local charities. Our founders, pictured below, were known to celebrate this campaign by donning Hawaiian shirts.



## 2000

### ACQUISITION OF SYMITAR®

Jack Henry strategically expands its presence in the credit union industry, known for its “people helping people” ethos.

## 2005

### LAUNCH OF THE PROFITSTARS® BRAND

Following the acquisition of Profitstar, this launch represents a pivotal shift in brand development and a strategic move toward market diversification.



## 2010

### ACQUISITION OF IPAY TECHNOLOGIES

The addition of iPay, the country’s largest independent bill pay provider, supports the company’s growing client base.

# 50 Years of Corporate Sustainability Evolution

## 2018

### CORPORATE SUSTAINABILITY WORKING GROUP

Established a cross-functional working group to transition from value-based instincts to a structured, strategic approach.

## 2019

### BUSINESS INNOVATION GROUPS (BIGs)

Jack Henry's first BIG, Women at Jack Henry, was launched to support professional development and associate engagement. Over the years, Jack Henry has established five additional BIGs.



## 2020

### FIRST SUSTAINABILITY REPORT

Published our first sustainability report and defined strategic direction by performing a materiality assessment to identify corporate sustainability priority topics.



## 2021

### GO GREEN

Launched the Go Green BIG to accelerate environmental stewardship.



## 2024

### COBALT AWARDS

Established the Cobalt Awards, honoring clients' dedication to their communities, innovation, and financial health.



## 2024

### GHG EMISSIONS REDUCTION TARGETS

Formalized our commitment to strong environmental management and operational efficiency by establishing near-term GHG emissions reduction targets.

## 2025

### SUPPLIER ENGAGEMENT

Focused on supply chain responsibility with a revised Vendor Code of Conduct and sustainable supply chain survey.

### ETHICAL CULTURE SURVEY

Prioritized internal accountability through an ethical culture survey.

### MOST RESPONSIBLE COMPANY

Recognized by Newsweek as one of America's Most Responsible Companies for the fourth time.



# commitment to people and communities

Key Sustainability Priorities in This Section:



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**Corporate  
 Citizenship and  
 Philanthropy**



PAGE 22  
**Inclusion  
 and Belonging**

PAGE 11  
**Financial Health  
 and Economic  
 Development**



PAGE 17  
**Attracting,  
 Developing, and  
 Retaining Talent**



## financial health and economic development

Our technology and services empower financial institutions to serve as trusted hubs, giving accountholders real-time control over their finances, including credit management, identity protection, and optimized spending.

Jack Henry is proud to be a member of the Financial Health Network (FHN), an organization whose purpose is to unite industries, business leaders, policymakers, innovators, and visionaries in a shared mission to improve financial health for all.

According to the *FHN Financial Health Pulse 2025 U.S. Trends Report*, only 31% of U.S. households are financially healthy. Financial health is measured by the FHN according to eight indicators:

- Spending relative to income
- On-time bill payment
- Liquid savings levels
- Confidence in long-term financial goals
- Debt manageability
- Credit score
- Confidence in insurance
- Planning ahead financially

### Accountholder Financial Health

Our innovative technology and services strengthen the bonds between people and their financial institutions, dismantle financial barriers, and foster financial well-being.

We recognize that the challenge of financial health is driven by a number of limitations, including unequal access to education and financial services, which disproportionately affects underserved communities. We support our purpose-driven clients – like Minority Depository Institutions and Community Development Financial Institutions – that are uniquely positioned to understand and address the distinct, local needs of their accountholders. Our technology provides the crucial tools necessary for these institutions to improve access and foster financial security in communities with low financial inclusion.

### MyFinancialHealth

In 2025, we announced the launch of MyFinancialHealth, giving more than 1,000 banks and credit unions on Jack Henry's Banno Digital Platform™ the option to embed a new suite of financial health tools powered by Array. The launch introduced a broader suite of tools that will help accountholders monitor and build their credit, protect their identity and privacy, and manage their online subscriptions and federal student loans, all in one place.

### Tap2Local™

This year we further executed on our small and medium-sized business (SMB) strategy, supporting our clients in their efforts to better serve SMBs and recognizing the critical role small businesses and gig workers play in our communities. Our Tap2Local solution, developed in collaboration with Moov, enables merchants to accept debit and credit card payments directly through tap-to-pay, eliminating the need for additional hardware and expediting transactions.



Tap2Local helps small businesses and the millions of people who participate in the gig economy to accept card payments face-to-face and on the go. We've made it easy for them to enroll through their bank or credit union and start accepting payments in their banking app within minutes. Additionally, our automated accounting feature can save them time, giving them back valuable hours to focus on their passion.

Ben Metz,  
VP and Chief  
Technology Officer



## Associate Financial Health

We offer our associates comprehensive resources and benefits to support their ability to build a strong, resilient financial foundation. The Jack Henry Purpose Office is dedicated to fostering financial health and wellness and embedding this commitment throughout our business operations. Purpose Ambassadors support associates in achieving financial resilience and connecting their daily work to Jack Henry's overarching purpose.

### Fostering Financial Education

Jack Henry connects associates with resources for budgeting, retirement planning, and investing, enabling informed financial decision-making and effective future planning. In 2025, our annual learning summit, JackTracks, included popular sessions such as *Mindful Money Management* and *Taking Your Investing to the Next Level*.

### Navigating Everyday Expenses

We recognize the impact that everyday expenses, including medical and educational costs, have on the financial lives of our people. Jack Henry aims to reduce this burden through our benefits program, committing to minimizing increases in associate contributions and deductibles whenever possible to maximize the benefit.

We offer flexible spending accounts (FSAs) and health savings accounts (HSAs), allowing individuals to set aside money for eligible expenses on a pre-tax basis. Jack Henry further supports this effort by making tax-free contributions to HSAs.



## Supporting Higher Education

Our Educational Assistance Program provides financial support for those team members interested in furthering their formal education. The program empowers associates to enhance their skills and advance their careers while reducing the need for personal debt.

Additionally, as a member of the Association for Financial Technology (AFT), Jack Henry supports the annual AFT scholarship program, which awards five scholarships to associates or family members of AFT-member companies pursuing full-time education. Jack Henry provides an additional, dedicated, one-time scholarship to select AFT applicants from the company.

## Building Foundational Wealth

Eligible associates can participate in the Jack Henry 401(k) Retirement Savings Plan through pre-tax or Roth (after-tax) deductions. Jack Henry matches contributions dollar-for-dollar up to 5% of an associate's gross pay, enhancing associates' retirement savings. To promote ease of saving, associates are automatically enrolled 45 days after eligibility begins, and contribution rates automatically increase 1% annually (up to a 15% maximum), unless the individual opts out. This automatic, graduated approach helps associates seamlessly accumulate funds and prepare for a financially stable future.

The **Jack Henry Employee Stock Purchase Plan (ESPP)** allows associates to purchase company stock at a 15% discount from fair market value. By owning Jack Henry shares, associates have the opportunity to share in the company's achievements and participate in long-term wealth creation.



## Breaking Barriers to Financial Wellness at Delta Community Credit Union®

Delta Community Credit Union – an Atlanta-based credit union founded in 1940 – champions a core belief: that a simple roadmap, realistic goals, and a supportive guide can help anyone navigate their financial journey. In 2016, Delta Community established the Financial Education Center.

“As we used [Jack Henry’s] Symitar [product] to generate automated email lists for workshop invitations, we began examining member profile data more closely to identify potential barriers to their financial well-being. By analyzing product usage, transaction behaviors, credit scores, balances, and overall financial activity, we found specific knowledge gaps and financial challenges facing our members,” explained Reina Jones, Assistant Vice President of Community Development at Delta Community.

To address these barriers, Delta Community created a comprehensive monthly series on topics like budgeting, credit, retirement, and investing. They used data to identify specific membership segments whose perceived needs aligned with a designated series, allowing them to target those accountholders with effective resource offerings.

Symitar also provides critical data for Delta Community’s Business Intelligence reporting, which allows the credit union to precisely measure the tangible impacts of their program.

Members who participated in a credit and borrowing series saw real improvements within six months:

- An average increase of 26 points in their credit score
- An average debt reduction of \$1,035
- An average increase in deposits of \$194

In recognition of their innovative spirit and the difference they make in the financial health of their members, Delta Community earned Jack Henry’s Barrier Breaker Cobalt Award. The Cobalt Awards recognize financial institutions and fintechs dedicated to their communities, passionate about innovation, and relentless in helping accountholders improve their financial health. For more details, [read the full case study](#).





### Community Financial Health

As a financial technology company, our investment in advancing financial health is a vital extension of our corporate purpose. In July 2025, Jack Henry conducted the second annual [Jack Henry Financial Sentiment Study](#) – a quantitative assessment of how people feel about their financial situations and factors influencing those sentiments. This study is intended to provide community and regional banks and credit unions with insights to better understand and serve current and potential accountholders.

Key findings of the study revealed:

- Only 44% of respondents report feeling very or extremely financially knowledgeable, underscoring the important role institutions play in providing guidance to accountholders.
- Satisfaction with one’s current financial situation is highest among consumers in their early 30s to mid-40s with high salaries, indicating an opportunity to better support younger and older consumers.
- Only 51% of respondents were satisfied with the content on their primary financial institution’s website for financial decisions based on different life events, demonstrating the importance of accountholder digital experience.

We support local nonprofits in our key geographies that work to address gaps in financial health by delivering accessible financial tools and education. During Financial Wellness Month, Jack Henry invited associates to vote on a purpose-aligned organization to receive a donation, supporting financial education in our communities. As a result, we made a donation to Junior Achievement, supporting their efforts to equip young people with the knowledge and skills needed to own their economic success, plan for their future, and make smart academic and financial choices.

### Strategic Community Reinvestment

Through **CNote**, we distribute long-term deposits to financial institutions that prioritize community economic growth. To date, deposits have been distributed to 11 institutions, strategically supporting branches where financial access is limited and providing loans for low-to-moderate income families.



# corporate citizenship and philanthropy

Our corporate citizenship and philanthropy efforts reflect our commitment to doing the right thing, not only within our business, but also in the communities we serve. Through strategic philanthropy, we aim to drive measurable impact and align with the interests of our stakeholders.

## Key Impact Focus Areas



**SUPPORTING FINANCIAL HEALTH AND WELLNESS**



**CHAMPIONING AN INCLUSIVE AND SUSTAINABLE WORLD**



**EMPOWERING LOCAL COMMUNITIES**

### Giving Back Locally

Associates in hub locations raised \$22,000 and gathered essential school supplies, clothing, and hygiene products for 17 local schools and nonprofits.

### Inviting Associates to Volunteer with Girls Who Code

A lunch and learn with Girls Who Code offered associates the opportunity to learn about the nonprofit and provide direct, skills-based volunteering through virtual technical interview preparation and resume review.

### Disaster Relief

*Strengthening the communities where our associates and clients live and work is a core priority. Direct support for local nonprofits and contributions to disaster relief reflect a fundamental commitment to being present when communities need it most. Our support for disaster relief is both proactive – supporting capacity-building outside of disasters – and responsive to devastating events. During calendar year 2025, we supported several communities impacted by flooding in Alaska, wildfires in California, and tornadoes in Southwest Missouri.*

## Give Back at Jack

Our annual summer giving campaign, Give Back at Jack, highlights the collective impact of our associates as they work to support teachers and students across the country during the back-to-school season.

### Supporting Teachers with DonorsChoose

We raised over \$10,000 via DonorsChoose, supporting 18 teacher wishlists across 15 schools, including teachers nominated by our associates.



Associates collected and delivered school supplies to local organizations during our annual Give Back at Jack summer giving campaign.

## March Madness

Our annual March Madness giving campaign is an opportunity to have fun and come together to support local and national nonprofit organizations during the National Collegiate Athletic Association (NCAA) basketball tournament.

### Bracket for Good

This year, we introduced Bracket for Good, which drove friendly competition while supporting nonprofits. Associates voted to advance their favorite organizations, with the Children's Miracle Network taking home the trophy and a \$15,000 donation. Jack Henry also matched associate donations during the month, resulting in an additional \$12,000 distributed to participating nonprofits.

### NCAA Bracket Challenge

Associates were also offered the chance to predict the outcome of the men's and women's NCAA basketball tournaments. In addition to the pride of selecting the winning bracket, Jack Henry donated to the top three bracket winners' nonprofit organizations of choice.

### Hub Office Events

Our hub offices joined in on the fun, providing opportunities for associates to connect and give back. Activities ranged from cookouts and free throw contests to chip and dip competitions. These activities raised funds for a variety of local organizations in our key geographies.

## Charity Golf Tournament

*The annual Jack & Jerry Memorial Charity Golf Classic stands as a lasting tribute to our founders' commitment to giving back. This year's event successfully raised over \$110,000 to benefit Camp Barnabas. Honoring our founders' vision, this charity tournament ensures that giving back remains a defining, active pillar of the Jack Henry identity.*



## Associate-Directed Giving

Jack Henry supports associates being active stewards of the communities where they live and work. Our Community Volunteer Hours (CVH) benefit enables regular, full-time associates with over one year of credited service to volunteer during traditional work hours. Eligible associates may use up to eight hours per fiscal year. In fiscal year 2025, associates contributed over 6,500 hours in their local communities through the CVH program. Each quarter, we recognize associates who have made an exceptional impact with the Volunteer Hero Award, honoring their service with a donation to their chosen nonprofit.

The associate-led initiatives through our Business Innovation Groups (BIGs) are a strong indicator of an empowered, purpose-driven culture. Their self-directed fundraisers for organizations such as the National Alliance on Mental Illness, Wreaths Across America, AnitaB.org, the National Forest Foundation, and The Trevor Project reflect a strong, associate-driven commitment to supporting meaningful causes.



## talent development and management

Strategic workforce planning ensures we have talent prepared to respond to evolving business needs and market dynamics. This requires continuous investment in the development of our current workforce and educational efforts that strengthen our talent pipeline of future associates and leaders.

### Attracting Talent

Our talent initiatives purposefully balance internal advancement and external recruitment, with the goal of filling critical, specialized roles while consistently bringing in new perspectives to drive innovation.

### Maintaining a Secure and Trusted Workforce

Protecting our organization from emerging cybersecurity, data privacy, and fraud threats begins with a secure hiring process. Through Jack Henry's Trusted Workforce initiative, we significantly strengthened our recruitment, background compliance screening, and onboarding procedures. This robust vetting process for both associates and contingent labor mitigates potential vulnerabilities and supports resilient workforce practices.

### Investing in Future Talent Pipelines

Jack Henry's summer internship and apprenticeship programs are key talent pipelines supporting our broader workforce development goals. Designed to attract qualified, early career talent from a wide range of backgrounds and experiences, these programs cultivate long-term growth and organizational agility. In summer 2025, 24 interns contributed to high-impact, project-based work aligned with Jack Henry's business priorities and connected with senior leaders to learn about our culture and

strategy. Over the past seven years, 84% of interns have received offers for continued employment, reflecting our commitment to career development and upward mobility.

Our apprenticeships combine paid work experience and skill development to prepare individuals for future roles. Apprenticeships create opportunities for those with non-traditional or limited prior experience to enter a new industry or field. Since 2022, over 30 apprentices have joined Jack Henry, with many transitioning into full-time roles through structured training, mentorship, and real-world experience.

Our decade-long relationship with the Greater Ozarks Centers for Advanced Professional Studies (GO CAPS) creates a powerful bridge between education and career readiness. We offer high school students in the Monett, Missouri, area hands-on experience and exposure to varied career paths. Students have contributed to impactful projects, such as the recent design of our Allen, Texas, office, where they worked alongside Jack Henry leaders to envision a modern workplace. The project showcases the power of student-led innovation and career readiness. This collaboration has proven mutually beneficial, as Jack Henry has since hired 15 GO CAPS alumni, many of whom are now excelling in technical support and software development roles within our company.





## Developing Talent

At Jack Henry, learning drives performance and organizational agility. Our talent development strategy focuses on personalized learning, dynamic events, and critical skills development for the future of work. We believe this investment enables us to best serve our clients, now and in the future.

Associates access flexible, role-based learning paths via diverse formats: on-demand, blended, and live. Signature events like JackTracks and Hack@Jack showcase our culture of learning and innovation. In 2025, JackTracks offered more than 30 sessions attended by 2,677 participants – up 54% since 2021. Hack@Jack, our internal hackathon, fostered cross-functional collaboration and hands-on learning.

## Strengthening Skills for Future-Readiness

Skills agility allows us to upskill rapidly and respond to industry and technology changes. We have identified our top 20 skills, those critical to Jack Henry's strategic priorities and harder to find or replace, through extensive data analysis and conversations with business leaders. Our Top 20 Skills List guides hiring, sourcing, and upskilling efforts. This focus allows us to proactively address skill gaps driven by evolving client needs and market shifts.

We design structured learning solutions around our most critical skills to help associates personalize their development. Our skills matrix maps offer curated learning recommendations to the Top 20 Skills List. Additional tools like targeted learning challenges also aid skill-based growth.

To further advance skills development, our licensed learning solutions contain large on-demand libraries that help associates find the learning they need on nearly any topic quickly and easily.



In fiscal year 2025, associates totaled 19,420 hours of voluntary learning in LinkedIn Learning, 7,460 hours in Pluralsight, and earned over 100 Google Cloud Skills Boost badges.

At Jack Henry, we are committed to staying at the forefront of technological advancements and helping associates become well-equipped with the knowledge and tools they need to succeed. To that end, we launched a company-wide AI upskilling focus. The initiative includes a foundational course that covers key concepts and practical applications, enabling associates to integrate AI into daily work. To support varied skill levels, we expanded internal resources and introduced AI sandboxes and labs for hands-on learning. Importantly, our approach includes training on AI bias and ethics to guide associates toward responsible and thoughtful use of the technology.



## Promoting Career Growth

Strong leadership is key to maintaining a strong culture. Our Leadership Academy is an intentional, strategic approach to translate our organizational culture and values into everyday leadership behaviors. People leaders are expected to complete a core curriculum, and then choose from a wide range of electives to sustain ongoing growth.

We back continuous development through programs like the annual three-week Directors Summit, where leaders come together to deepen business acumen, explore external and internal trends, and cultivate peer connections. Our 2025 Directors Summit delivered valuable content to nearly 250 senior leaders.

In 2025, we offered the Every Conversation Matters Program, engaging with over two dozen leaders. This training focuses on building practical communication skills, including active listening, effective feedback, and clear articulation, that drive greater team performance and trust. Separately, we advance a culture of collaboration and peer learning with current senior leaders through our immersive Leadership Coaching Forums for key talent. Both programs are essential to preparing our leaders to navigate challenges and lead with confidence.

To prepare our future senior leaders, the People Leader Pathways Program offers a six-month immersive experience that blends peer coaching, significant project work, and direct executive engagement.

To support broader workforce planning and leadership development, we offer the Leadership Curiosity Series to help individual contributors explore foundational leadership skills. This series focuses on areas like navigating relationships, delivering feedback, and building credibility, and includes a peer coach learning plan to foster collaboration and skill development.



# associate experience and culture

## Fostering a People-First Culture

Our culture is built on the belief that sustained success begins with our associates. We demonstrate this commitment through continuous investment in the people who drive Jack Henry forward, prioritizing four key pillars: competitive total rewards, robust professional growth, a flexible work environment, and a dedicated focus on inclusion and well-being. This holistic approach motivates our teams to deliver innovative solutions for our clients while advancing our purpose: helping people achieve financial freedom and making a positive impact in our communities.

## Driving Action Through Associate Feedback

Listening to our associates is essential to maintaining a strong corporate culture where associates feel enabled to best serve our clients. Our continuous listening strategy includes an annual survey that measures satisfaction, engagement, and sense of belonging. In addition, associates are invited to take a brief, pulse-style survey during their anniversary month focused on their experience. Other channels, including topical pulse surveys, skip-a-level interviews, town halls, a virtual feedback box, and conversations with their human resources business partners encourage associates to share perspectives.

Reinforcing this focus on open communication and transparency, President and Chief Executive Officer Greg Adelson hosted eight roadshow events where he shared important company updates and answered questions directly from associates.



In fiscal year 2025, 60% of associates responded to the engagement survey. We focus on the quality and representativeness of the feedback to ensure the resulting actions are impactful across the organization. Insights from the survey revealed Jack Henry continues to score above benchmark across several key metrics.

	Jack Henry	Benchmark <sup>1</sup>
Established overall engagement score	81%	69%
Strongly agree that Jack Henry encourages work-life balance	81%	66%
Trust Jack Henry	81%	68%
Agree that Jack Henry has consistently treated them well	88%	74%
Believe in Jack Henry's Core Values	88%	81%

1. Benchmark determined by the third-party survey administrator.

## AWARD-WINNING CULTURE

We take pride in earning national and regional accolades which recognize our strong culture and dedication to supporting our associates.

-  America's Greatest Workplaces for **Culture, Belonging & Community**, *Newsweek*
-  America's Greatest Workplaces for **Parents and Families**, *Newsweek*
-  America's Greatest Workplaces for **Mental Well-Being**, *Newsweek*
-  America's Greatest Workplaces for **Gen Z**, *Newsweek*
-  America's Greatest Workplaces for **Women**, *Newsweek*



## Compensating and Recognizing Associates

Our recognition and rewards philosophy is designed to be supportive of our business strategy, competitive with external labor markets, and internally equitable.

We regularly review our pay structures to recognize and reward our associates appropriately for their job duties and performance. A short-term incentive program is available to associates who have completed 90 days of service and met individual performance targets, providing a reward opportunity when the company achieves its operating targets.

Jack Henry’s celebration of Employee Appreciation Day 2025 highlights our commitment to a thriving, inclusive workplace culture. Across hub office locations, teams hosted in-person events that brought colleagues together through themed activities. These events, paired with digital recognition tools, reflect our dedication to associate well-being and community engagement.

The High Five Hub is our innovative recognition platform, launched in March 2025 for Employee Appreciation Day, intended to celebrate associate contributions. The tool invites associates to acknowledge peers for achievements, milestones, and demonstrations of our core values. By fostering frequent, meaningful appreciation across the organization, the Hub cultivates a strong culture of recognition and a connected, supportive workplace environment.

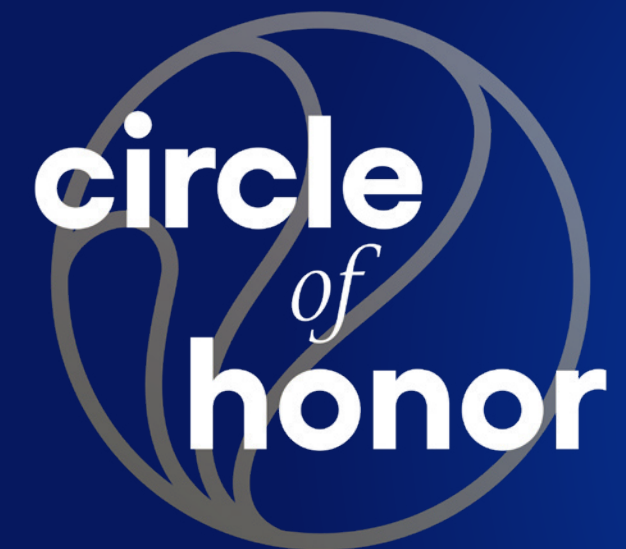
### JACK HENRY’S CORE VALUES:

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



### Circle of Honor Program

*The Circle of Honor program reflects our ongoing objective to cultivate excellence in everything we do. For more than a decade, Jack Henry’s legacy associate award programs, Dedication to Excellence and the Associates’ Choice Awards, have meaningfully celebrated our people. Building on this foundation, we launched a new recognition program called the Circle of Honor. This prestigious award celebrates associates whose contributions create lasting value for their teams, our clients, and the broader Jack Henry community, by actively exemplifying Jack Henry’s four key tenets: transparency, consistency, collaboration, and communication.*



### Total Rewards and Benefits

With a people-first mindset, Jack Henry cares for our associates and their families by providing a total rewards package designed to fit their lifestyle. Whenever possible, Jack Henry strives to minimize increases in associate contributions and deductibles.

Effective July 1, 2025, we enhanced our comprehensive national paid time off plan, which applies to associates in most states. To better support associate well-being and flexibility, associates in this plan now accrue sick time in addition to paid time off. We also increased our paid holiday schedule by adding three additional days, ensuring coverage of all 11 Federal Reserve Bank holidays. Additionally, eligible associates receive paid Community Volunteer Hours. Learn more in the [Corporate Citizenship and Philanthropy](#) section of this report. Review Jack Henry’s [Employee Benefits Summary](#) for a full listing of our benefits.

In 2025, we also expanded our benefits offerings by introducing a new pet insurance program; enhancing virtual health options for primary care, diabetes, and hypertension support; and increasing the number of free employee assistance program (EAP) sessions available to associates annually.

### Fostering a Culture of Inclusion and Belonging

We are focused on cultivating a team that reflects the unique perspectives and needs of the communities we serve. Our inclusion and belonging efforts aim to drive innovation by working to ensure our associates feel engaged, respected, and purposeful in their work.

*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.*

### Business Innovation Groups (BIGs)

Our BIGs provide associates with a platform to engage with peers who share common interests and drive meaningful business outcomes. To accelerate this impact in 2025, Jack Henry’s BIGs launched “innovation squads” – small, cross-functional teams of six to eight associates from across the organization. These highly effective squads have already delivered positive business outcomes, contributing to both planning for Jack Henry’s 50th anniversary and imperative accessibility initiatives. Learn more about our Business Innovation Groups in our [Annual Report](#).

	<p><b>JHAVID</b> Advocating for disability inclusion and awareness.</p>		<p><b>PRISM</b> Supporting LGBTQIA+ associates and allies through programming and outreach.</p>		<p><b>WOMEN AT JACK HENRY</b> Empowering women to drive organizational success.</p>
	<p><b>MOSAIC</b> Celebrating cultural representation and storytelling.</p>		<p><b>VETERANS</b> Strengthening collaboration between veterans and civilians to fuel innovative solutions.</p>		<p><b>GO GREEN</b> Advancing environmental stewardship initiatives.</p>

### Accessible Business Practices

Implementing business practices for optimal inclusion of associates with disabilities is another way we contribute to the success of our associates and business. Jack Henry launched four accessibility champions focus groups to gather feedback on the accessibility of Jack Henry’s people and culture processes.

We also maintain a multi-year, strategic relationship with the Center for Disability Inclusion (CDI), a national nonprofit organization that partners with businesses to advance disability inclusion in the workplace. Jack Henry has earned the CDI Seal of Accomplishment as a Leader in Disability Inclusion for three consecutive years. This recognition reflects measurable progress across people, processes, and policies.



## Workforce Demographics

A representative and skilled workforce is essential to understanding and serving the evolving needs of our clients and their accountholders. We continuously refine our recruitment processes and implement data-driven strategies with the goal of attracting a broad pool of qualified talent. We track and analyze applicant and workforce demographics to measure and report on our workforce representation and hiring trends. Workforce demographics reflecting fiscal year 2025 can be found in the [Key Data Tables](#).

## Education and Awareness

Education is a cornerstone of our approach, driven by a learner-led strategy that allows associates to choose topics aligned with their individual growth. We continually expand our curriculum with engaging, modern formats. This includes monthly micro-learning videos (each about three minutes) recorded by Jack Henry leaders on important topics like accessibility, allyship, and psychological safety. We further reinforced this focus with a live series, *We Belong Together*, featuring personal storytelling and inclusive design strategies.

We embrace the power of generational diversity, actively fostering collaboration across five generations to unlock innovation and strengthen our culture. In 2025, we hosted a cross-generational panel where associates explored how differences in working styles and communication enhance team dynamics.



## Promoting a Healthy and Flexible Work Environment

Jack Henry promotes an agile business environment that supports in-office, hybrid, or remote work, where job requirements allow. This approach benefits both the organization and the individual, supporting our ability to hire and retain a highly qualified workforce, and enhancing associate work-life balance. We continue to invest in the health and well-being of our associates, enabling them to do their best work.

### Health and Safety

Our health and safety initiatives are rooted in a culture of care, accountability, and well-being. We offer ergonomic resources and assessments for all associates to aid in the setup of a work environment that enables healthy working habits. Our goal is to prevent injuries and optimize efficiency.

### Mental Well-Being

Prioritizing the mental health and wellness of our associates is essential for our shared success. Throughout the year, associates have access to resources such as our EAP. In 2025, Jack Henry doubled the number of free EAP sessions from six to 12 per year. The EAP is available to all associates, eligible dependents, and anyone living in their household. We also recognized Mental Health Awareness Month with activities that encouraged associates to prioritize their mental health and invest in their wellness, including the opportunity to take a full day off for self-care.

# commitment to responsible business practices

Key Sustainability Priorities in This Section:



PAGE 27  
**Risk Management**

PAGE 28  
**Information Security, Cybersecurity, and Data Privacy**



PAGE 30  
**Business Ethics and Regulatory Compliance**

PAGE 31  
**Human Rights and Fair Labor Practices**



# corporate governance

Strong corporate governance is foundational to Jack Henry’s commitment to responsible, ethical, and forthright operations. Guided by our Board of Directors, executive leadership, and established [Corporate Governance Guidelines](#), we pursue long-term value for our stakeholders.

## Board of Directors

Our Board is structured for rigorous and objective oversight. It is currently composed of 10 directors, eight of whom are independent. This independence is reinforced through regular executive sessions held without management present. The independent directors further coordinate their activities through an appointed independent Lead Director.

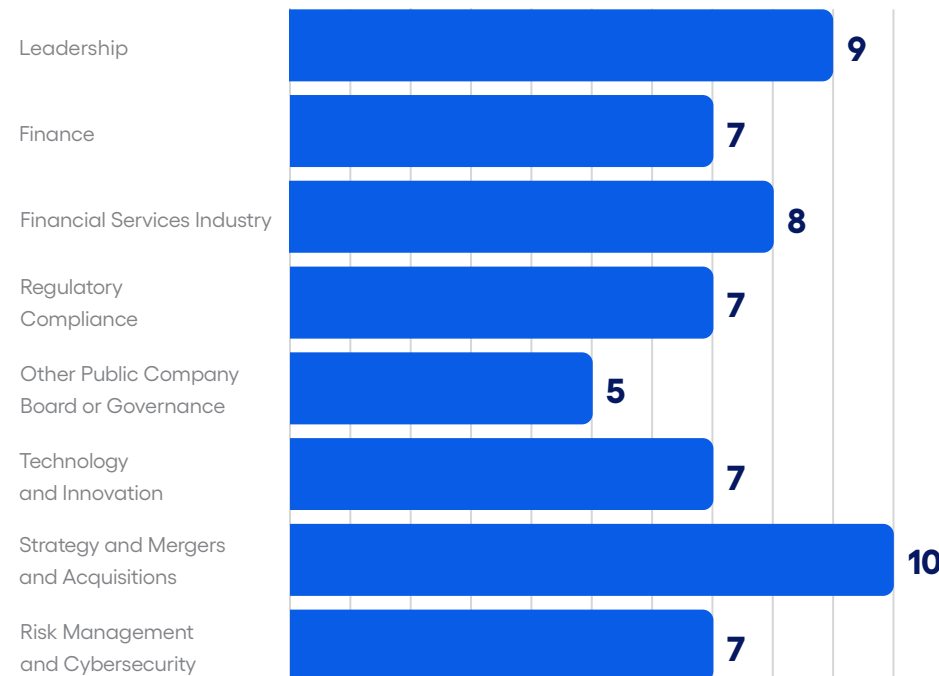
To represent the interests of our shareholders and support the company’s sustained success, our Board is intentionally composed of members with diverse and relevant professional experiences, backgrounds, and viewpoints which enable strong governance and decision-making.

The Board delegates specific oversight responsibilities to four standing committees, each governed by a formal charter:

- **The Audit Committee:** Provides oversight of financial reporting, internal controls, and audit processes.
- **The Human Capital & Compensation Committee:** Focuses on executive compensation, talent management, and the broader human capital strategy.
- **The Risk and Compliance Committee:** Monitors enterprise risk management, cybersecurity, and regulatory compliance.
- **The Governance Committee:** Oversees corporate governance practices, Board composition, and leadership succession planning.

Directors participate in ongoing education and periodic Board refreshment to ensure continued alignment with evolving best practices and stakeholder expectations. The Board regularly considers input from key stakeholders to inform its governance practices.

## Board Member Expertise



The chart summarizes certain specific qualifications, attributes, and skills of the collective group of directors. Each total number indicates the number of directors who have a specific area of focus on which the Board relies, but does not mean that other directors do not possess that skill.

## Aligning Interests

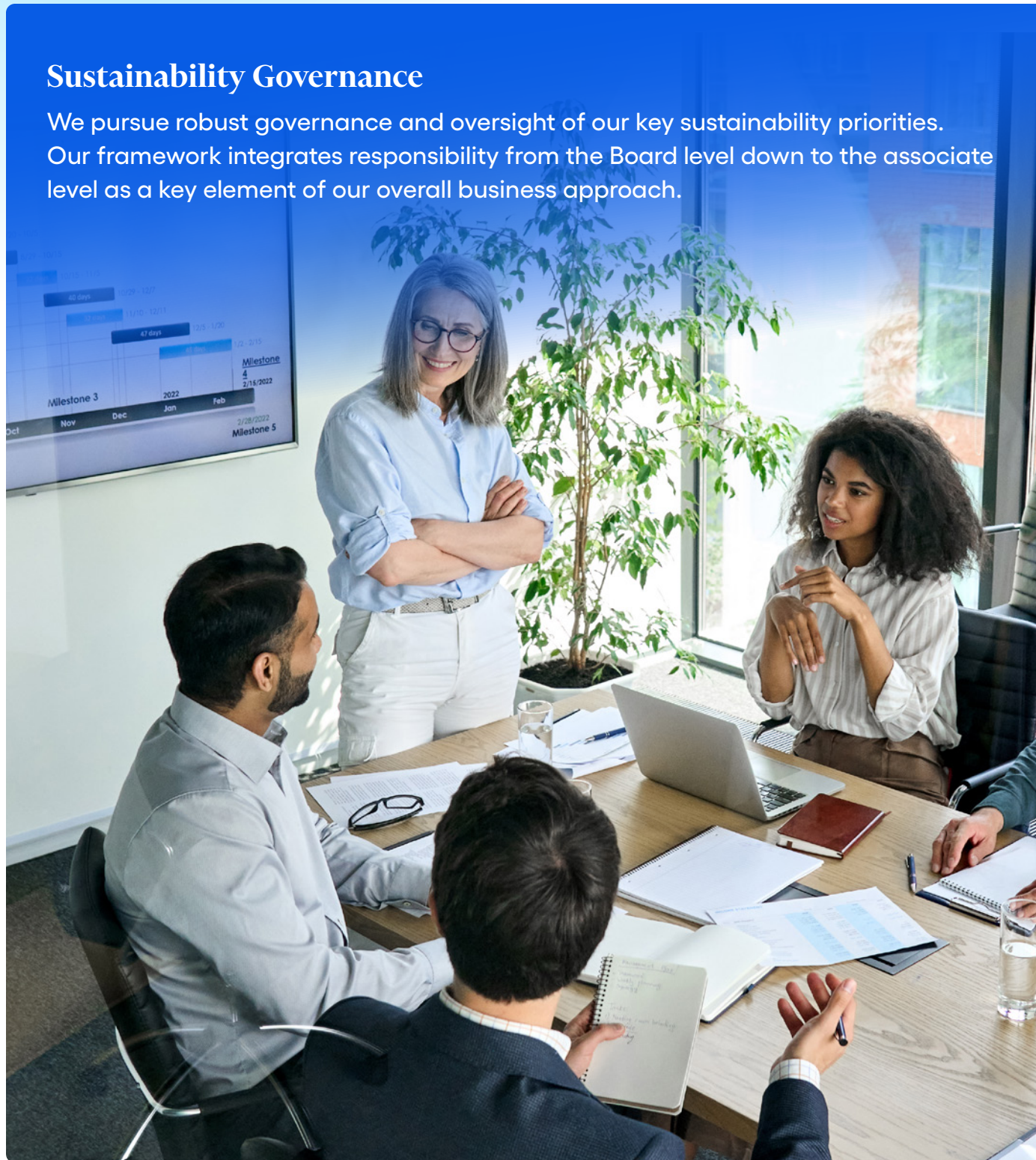
Jack Henry’s executive compensation architecture is designed to align the interests of our Board members and senior executives with those of our shareholders. We reinforce a long-term perspective and accountability through stock ownership guidelines. These require Board members and specified senior management to maintain a holding of Jack Henry shares, with a market value equal to a specified multiple of their annual retainer or salary.

We further align interests through a pay-for-performance philosophy, linking a portion of executive compensation to the achievement of both short- and long-term performance goals. These goals are designed to reward the delivery of long-term shareholder returns.

In line with NASDAQ listing standards, Jack Henry maintains an incentive compensation clawback policy, which requires the recovery of erroneously awarded incentive-based compensation received by executive officers in the event of a financial restatement.

## Sustainability Governance

We pursue robust governance and oversight of our key sustainability priorities. Our framework integrates responsibility from the Board level down to the associate level as a key element of our overall business approach.



### BOARD OF DIRECTORS

The Board maintains ultimate responsibility for our corporate sustainability strategy, with oversight delegated to relevant committees. For example, the Audit Committee reviews sustainability reporting, while the Risk and Compliance Committee monitors climate-related and social risks. The Board receives regular reports on sustainability matters including updates and materials related to emerging environmental and social trends and topics, informing a dynamic and proactive strategy.

### CORPORATE LEADERSHIP TEAM

Our Corporate Leadership Team is accountable for the overall performance of our sustainability initiatives. Our Chief Legal Officer and Secretary, who reports directly to the CEO, provides strategic direction to the dedicated sustainability function.

### OFFICE OF CORPORATE SUSTAINABILITY

The Office of Corporate Sustainability, led by the Head of Corporate Sustainability, is responsible for developing and executing the strategy, measuring and compiling key performance data, and pursuing seamless coordination across business units.

### BUSINESS UNITS

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

### ASSOCIATES

All associates are actively invited to engage in these efforts. Our Go Green Business Innovation Group (BIG) serves as a vital channel, meeting regularly with leadership across the Office of Corporate Sustainability, Travel, and Facilities to crowdsource ideas and drive grassroots innovation.

## risk management and compliance

Our long-term success is underpinned by the identification, assessment, and mitigation of operational, strategic, compliance, and financial risks. We foster a culture of transparency and accountability, where associates are expected to openly discuss and report risk-related matters. Regular training equips our team to detect and address both internal and external risks, strengthening organizational resilience.

### Risk Management

We recognize the rapidly evolving physical, technological, and cyber environments that shape our risk landscape. To sustain our operations and protect our stakeholders, Jack Henry manages risk in accordance with regulatory and industry standards.

The Board has delegated accountability for enterprise risk management to the Risk and Compliance Committee, which collaborates with other Board committees as needed. This oversight is supported by a robust management structure, including the executive Enterprise Risk Management Committee (ERMC) and the Enterprise Governance, Risk, and Compliance (EGRC) function. EGRC reports directly to the Chief Risk and Compliance Officer and routinely presents critical insights to the Board.

By collaborating with business area leaders and subject matter experts, EGRC embeds effective risk management practices throughout the organization. This proactive approach is driven by a schedule of quarterly risk reviews, annual risk assessment surveys, and targeted facility and information security assessments.

We apply significant rigor to detecting, mitigating, and addressing potential risks arising from relationships with our third parties, including vendors, suppliers, and contractors.

Our due diligence process carefully scopes a wide range of risks spanning information security to sustainability standards, underscoring our commitment to responsible supply chain engagement.

### Misconduct and Fraud Prevention

Jack Henry actively works to deter, detect, and respond to misconduct and fraud through policy, regular training, and a strong culture of accountability. Associates are expected to report suspected fraud via internal reporting channels or our anonymous third-party reporting tool. Furthermore, we conduct annual fraud risk assessments to proactively manage and minimize these risks within the organization.

### Regulatory Compliance

Our proactive approach to regulatory compliance reflects our commitment to responsible business practices. We prioritize resilient operations by continually adapting to the evolving regulatory landscape and emerging risks. Our rigorous compliance framework is strategically designed both to meet statutory requirements and proactively identify regulatory changes or potential risks, thereby maintaining product alignment with legal standards and reinforcing trust among our stakeholders.

## Business Resilience and Continuity

Our enterprise resilience and continuity efforts strengthen our ability to detect, respond to, escalate, and recover from disruptive events that may affect associates, facilities, or systems. We prioritize deploying systems that enable the early identification of physical, technical, or cyber incidents, allowing rapid mobilization of the appropriate teams. We regularly conduct resiliency and continuity exercises that simulate highly disruptive scenarios across the organization, which serve to enhance preparedness and limit the potential impact of disruptive events on both associates and clients.

# information and cybersecurity

As cyber threats continue to advance, Jack Henry remains committed to protecting the data of our associates and the financial institutions we serve. Our resilient and forward-thinking information and cybersecurity program combines modern technology, skilled professionals, and industry-standard frameworks. Through this comprehensive approach, we strive to securely process and store sensitive information while prioritizing privacy and security. Continuous monitoring and proactive risk management support our cybersecurity efforts in remaining robust and adaptive.

## Security Awareness

Our associates are a critical layer of defense. Cybersecurity training is mandatory for all associates and contractors and is supplemented by targeted sessions for high-risk teams. Regular phishing simulations and awareness campaigns reinforce secure behavior, supported by a clear threat reporting system that encourages prompt action on suspicious activity.

We actively adjust our security posture to the changing risk environment, which includes challenges posed by remote work and AI-driven risks. Our defense strategy emphasizes observability and vigilance across three key areas:

### Authentication and Access Control

- Robust authentication, leveraging physical tokens and biometrics to strengthen access points.
- Self-service password reset models to mitigate social engineering vulnerabilities.
- A layered defense approach supporting traceability across internal systems.

### Threat Detection and Intelligence

- Continuous monitoring of internal and external threats to minimize unidentified vulnerabilities or gaps in visibility.
- Centralized logging for faster, more accurate threat detection and analysis.
- Context-aware analysis to enhance the interpretation of system events.

### Proactive Risk Management

- Continuous vulnerability scanning that feeds directly into accelerated threat response workflows.
- Comprehensive threat intelligence that supports a swift and informed response to emerging risks.

## Governance and Oversight

Cybersecurity governance is a priority led by the Board's Risk and Compliance Committee. This structure integrates cybersecurity with regulatory expectations, including SEC reporting requirements and enterprise risk management goals.

Our oversight includes maintaining a tested incident response framework and engaging external experts for support during investigations and containment efforts. These measures are supported by a dedicated response team, regular simulations, and cross-functional coordination, all promoting transparency and readiness in a dynamic threat environment. To further strengthen financial resilience, Jack Henry maintains cybersecurity insurance.

### Data Privacy

We acknowledge and support the right to privacy, recognizing the rights of individuals to control the collection, use, processing, and dissemination of their personal data. While business operations require us to handle Personally Identifiable Information (PII) in order to best serve our clients and their accountholders, we reinforce the secure handling of PII across both public and private cloud environments. We aim to provide secure, fair, and legally compliant systems for the appropriate handling of this private information. We do not sell or rent personal data to third parties outside of our service offerings.

Data privacy is overseen by the Office of the Chief Data Officer, whose focus spans data governance, data science, artificial intelligence, and payment card industry compliance. Educational efforts, including training for high-risk groups, work to increase privacy awareness among associates, who are required to acknowledge policies covering data privacy, data classification, and records retention.

### Responsible Use of Artificial Intelligence

Jack Henry is committed to leveraging AI tools to enhance our products, services, and internal operations in a responsible and balanced manner. Our AI principles and internal standards provide a foundation for ethical use, recognizing the potential for innovation and productivity while managing inherent risks.

The use of AI technologies is governed by safeguards, including encryption, access controls, and data loss prevention. We maintain strong restrictions on the use of generative AI in high-risk areas, particularly where its application could introduce bias or affect individuals. A rigorous assessment process is in place for use cases, intended to uphold consistency with these expectations. This governance is complemented by our existing company-wide AI upskilling initiative (detailed in the [Developing Talent](#) section), which includes dedicated training for associates on AI bias and ethics to guide responsible and thoughtful use.

Beyond governance and ethics, we acknowledge the computational complexities of AI data models and their societal and environmental impact. Data center emissions comprise 52% of Jack Henry’s total Scope 1 and 2 emissions. Our co-location and cloud computing strategies are essential to serving client needs, with the added benefit of supporting reduction of these emissions over time. This commitment is detailed further in the [Energy and Climate](#) section of this report.

### AI Principles



**Fairness and Equality**



**Transparency**



**Accountability**



**Compliance**



**Privacy and Data Protection**



**Safety and Security**

## business ethics

Jack Henry is focused on fostering an ethical culture; complying with current, changing, and upcoming regulations and regulatory bodies; and protecting associates, clients, and end users from bribery, corruption, and fraud. We are committed to cultivating a safe, ethical, and inclusive work environment where the first and last question asked is “What’s the right thing to do?”

### Ethical Culture Survey

This year, we conducted our third ethical culture survey, administered by an independent third party, to systematically assess the effectiveness of our ethics practices. This confidential and anonymous process invited candid associate feedback, providing an honest, associate-driven view of our cultural strengths and areas for improvement. Fielding this survey every few years allows us to maintain a clear pulse on our ethics practices and proactively respond to our associates’ needs.

### Expectations for Conduct

Our [Code of Conduct](#) outlines expectations for ethical behavior on topics such as conflicts of interest, insider trading, anti-bribery, and anti-harassment. The Code applies universally to everyone associated with Jack Henry – including associates at all levels, Board members, contractors, consultants, and temporary or contingent workers. We require all new team and Board members to acknowledge our Code of Conduct and stay current with periodic refresher training.

## Reporting Channels

We actively encourage associates and stakeholders to report suspected unethical behavior or violations of our Code of Conduct, policies, or laws. We maintain multiple internal reporting channels, including managers, business unit leaders, human resource business partners, and a confidential and anonymous third-party managed ethics reporting tool. Our non-retaliation policy protects individuals who report suspected ethics violations.

Reported concerns are thoroughly investigated by a cross-functional team from Legal, Audit, Compliance, and People and Culture. To reinforce transparency, we share a quarterly, anonymized summary of reported concerns and outcomes with both associates and the Board.

### ETHICS REPORTING TOOL

All stakeholders – including associates, vendors, clients, stockholders, and the public – are encouraged to report fraud and other unethical behaviors through the third-party, anonymous ethics reporting tool:



[lighthouse-services.com/jackhenry](https://lighthouse-services.com/jackhenry)



[reports@lighthouse-services.com](mailto:reports@lighthouse-services.com)  
(Include company name with report)



833-222-4159 (English) | 800-216-1288 (Spanish)

## Ethics, Conduct, and Culture Committee

The Ethics, Conduct, and Culture Committee, under the direction of the Chief Legal Officer and Secretary, provides foundational support for the development and operation of our ethics program. Key responsibilities include:

- Maintaining the integrity of reporting mechanisms.
- Overseeing the proper and consistent investigation of reported concerns.
- Managing compliance with data disclosure and reporting obligations.
- Systematically tracking and investigating conflicts of interest.
- Periodically reviewing and enhancing reporting mechanisms and third-party vendors.

The Ethics, Conduct, and Culture Committee comprises representatives from Legal, Audit, Compliance, and People and Culture, and meets at least quarterly to maintain sustained focus and responsiveness.

# human rights and fair labor practices

Jack Henry is fundamentally committed to respecting internationally recognized human rights and fostering a safe work environment free of harassment or discrimination. Our focus is to prevent or mitigate adverse human rights impacts from our own operations, as outlined in our [Human Rights Commitment and Policy Statement](#), which applies to all geographic locations where Jack Henry operates or conducts business.

## Responsible Supply Chain

Acknowledging the potential for our business relationships to be connected to human rights impacts, we expect our vendors and licensees to provide fair and safe working conditions and to treat their employees with dignity and respect. Our [Vendor Code of Conduct](#) is a key instrument for communicating these expectations. It explicitly prohibits all forms of forced labor, including human trafficking and modern slavery, and clarifies expectations for responsible business practices, environmental stewardship, and fair labor standards. We expect vendors to conduct responsible sourcing due diligence to proactively identify and address risks related to conflict, forced labor, and human rights violations within their own operations.

## Supply Chain Resilience and Inclusion

To enhance resilience, reduce potential disruptions, and secure competitively priced goods and services, we strategically cultivate a robust pipeline of qualified vendors. We encourage the inclusion of minority-, women-, veteran-, LGBTQIA+, and disabled-owned businesses in our sourcing activities. In fiscal year 2025, 40% of sourcing opportunities included participation from diverse suppliers, with an estimated 7% direct and indirect spend with diverse suppliers.

We seek to partner with vendors who share our commitment to responsible operations, recognizing that this supports the long-term sustainability and resilience of our business. In our efforts to manage supply chain risks systematically, we incorporate environmental and social concerns into our vendor screening and selection processes. Our third-party risk assessment provides a structured framework for identifying potential environmental and human rights risks posed by vendors and outlines specific controls for high-risk engagements.

We actively encourage vendors to manage climate risk, reduce their environmental impact, and set greenhouse gas emissions reduction targets where feasible. We view supply chain risk management as an ongoing process and are dedicated to regularly reviewing and refining our approach. More details can be found in the [Energy and Climate](#) section of this report.



# commitment to the planet

Key Sustainability Priorities in This Section:

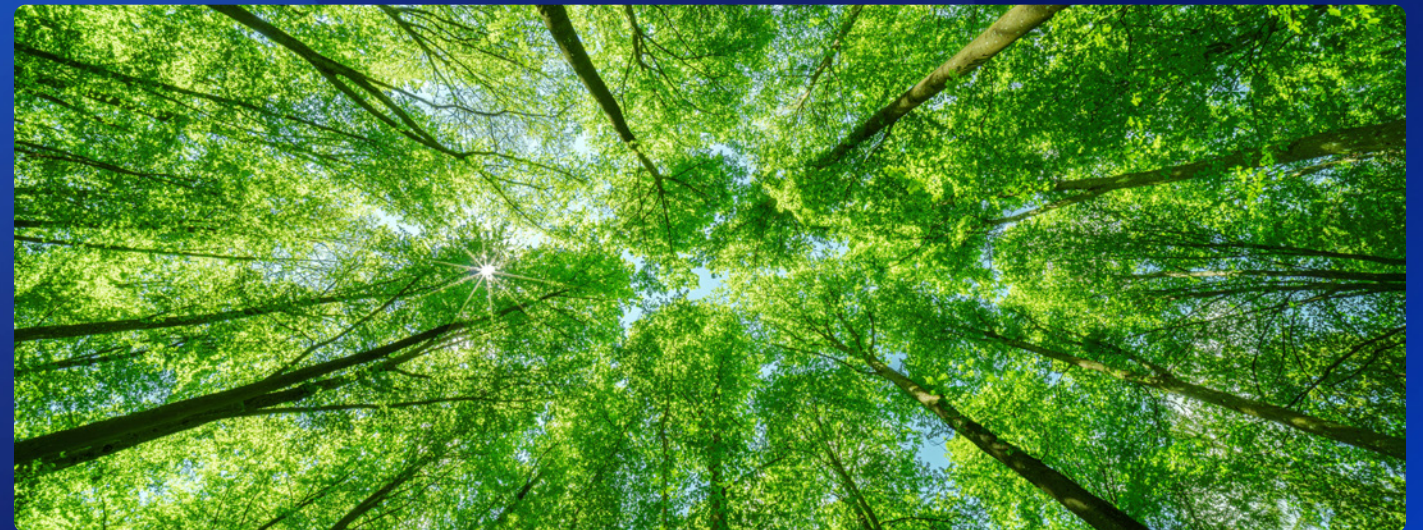


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## Energy and Climate

PAGE 38

## Environmental Stewardship



# energy and climate

As a financial technology company, we recognize the environmental impact of our operations and actively seek opportunities to enhance the resilience of our business and planet. We prioritize measuring and managing data across our footprint to guide strategies that drive operational and energy efficiencies.

## Greenhouse Gas Emissions Reduction Targets

Our near-term greenhouse gas (GHG) emissions reduction targets support proactive management of our operational and supply chain impacts. Our 2030 goals are:

### SCOPE 1 AND 2

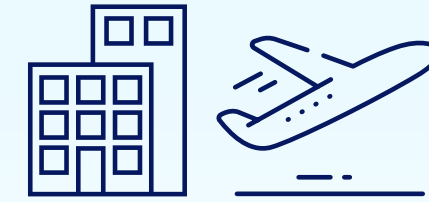
We aim to reduce our absolute emissions 42% for fiscal year 2030 from our fiscal year 2023 baseline.

### SCOPE 3

We will engage with key suppliers, reflecting two-thirds of our total supplier spend, to support and encourage their commitment to decarbonization.

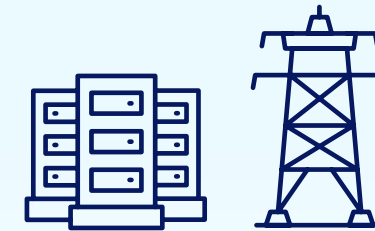


## Key Definitions



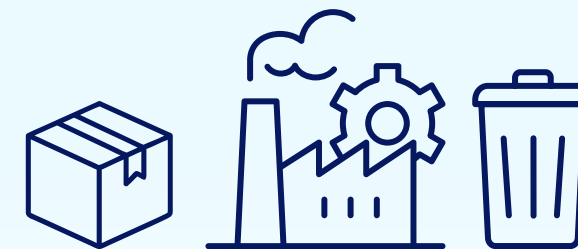
### Scope 1:

Direct emissions from sources that are owned or controlled by our company (e.g., burning fuel in company vehicles, natural gas in on-site boilers).



### Scope 2:

Indirect emissions from the generation of purchased electricity, steam, heating, or cooling consumed by our company.



### Scope 3:

All other indirect emissions that occur in our value chain, both upstream (e.g., purchased goods, commercial travel) and downstream (e.g., use of sold products, end-of-life treatment).

# GHG Emissions Reduction Strategies

Our Low Carbon Transition Plan incorporates a broad range of supporting strategies for reducing Scope 1, 2, and 3 emissions. This plan reflects a well-rounded and adaptable approach to emissions reduction, supporting long-term operational efficiency and resource planning.

## Real-Estate Optimization

Jack Henry manages its real-estate portfolio dynamically, aligning space and resources with business requirements. We optimize our office spaces through consolidation, closure, and architectural redesign to meet evolving needs, providing the opportunity for further reductions in overhead costs. During fiscal year 2025, Jack Henry reduced our leased office footprint by 29,000 square feet, while the square footage of our owned properties did not change.

## Co-Location and Cloud Computing

We are leveraging co-location and cloud computing to serve client requirements while strategically positioning to reduce our Scope 2 emissions in the long run. We have initiated workload migrations to a new co-location partner, which requires a necessary, temporary phase of dual operation to pursue business continuity. While this period may cause a short-term rise in emissions, we are proactively pursuing mitigation strategies to offset this effect. We actively explore and seek to work with data center partners that demonstrate strong commitments to renewable energy and higher energy efficiency.

## Aviation Management

We remain committed to optimizing our flight operations to minimize fuel use while thoughtfully balancing this effort with the ongoing need for essential business travel. When evaluating our fleet of corporate aircraft, we prioritize the most fuel-efficient models and balancing opportunities to expand critical business reach and efficiency. Our Travel Team uses robust reporting tools to collect and analyze corporate flight information, allowing us to safely adopt fuel-saving procedures such as single-engine taxiing and optimized climb and descent profiles.



# GHG Emissions Reduction Strategies



## **Energy Efficiency**

We continue to identify opportunities to increase the efficiency of our facilities by replacing end-of-life equipment with improved, more energy-efficient models. Within our company-managed data centers, we employ a variety of energy efficiency tactics including the use of containment for server cooling. Furthermore, our use of geothermal heat pumps for heating and cooling at one of our key facilities reduces cooling needs and contributes to utility cost avoidance. We are currently working to expand our efficiency strategies, evaluating the effectiveness of project replication across additional facilities, and exploring new ways to decrease energy use. This strategic optimization, combined with initiatives to downsize older, larger facilities, helps us achieve energy reduction while unlocking real estate and operational savings.

## **Renewable Energy and Fuel Alternatives**

This fiscal year, we procured renewable energy credits (RECs) through our utility provider. These RECs match our electricity usage with certificates representing the environmental benefits of the equivalent amount of power generated from renewable sources. We are actively evaluating other alternative energy options, including Virtual Power Purchase Agreements (VPPAs), on-site clean energy generation, and direct utility contracts. Additionally, as lower-carbon fuel alternatives like Sustainable Aviation Fuel (SAF) become more widely available and economically viable, we are exploring potential opportunities to integrate them into our operations.

## **Supplier Engagement**

To reduce emissions from our purchased goods and services, our largest Scope 3 category, we are committed to actively engaging key suppliers to encourage and support their emissions reduction efforts. Our multi-year strategy is already underway, featuring outreach, data collection, and educational programs.

## Measuring Our Progress

### Fiscal Year 2025 GHG Footprint

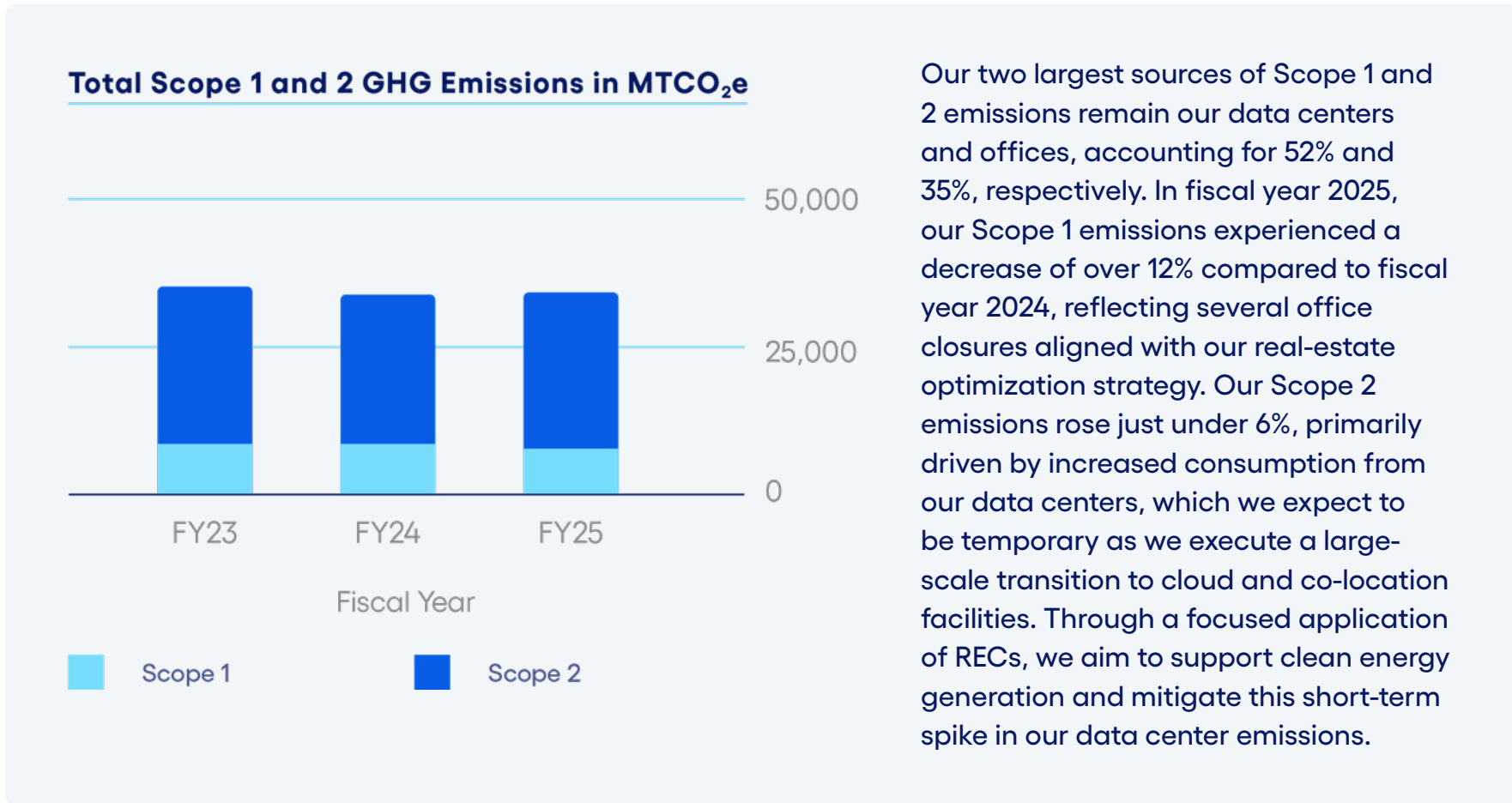
We rely on accurate data to measure our operational impact and inform our strategy. To maintain data reliability, we regularly update our processes and assumptions to align with evolving best practices. Our full inventory is available in the [Key Data Tables](#) section of this report and has received limited external assurance.

### Scope 1, 2, and 3 Emissions in MTCO<sub>2</sub>e



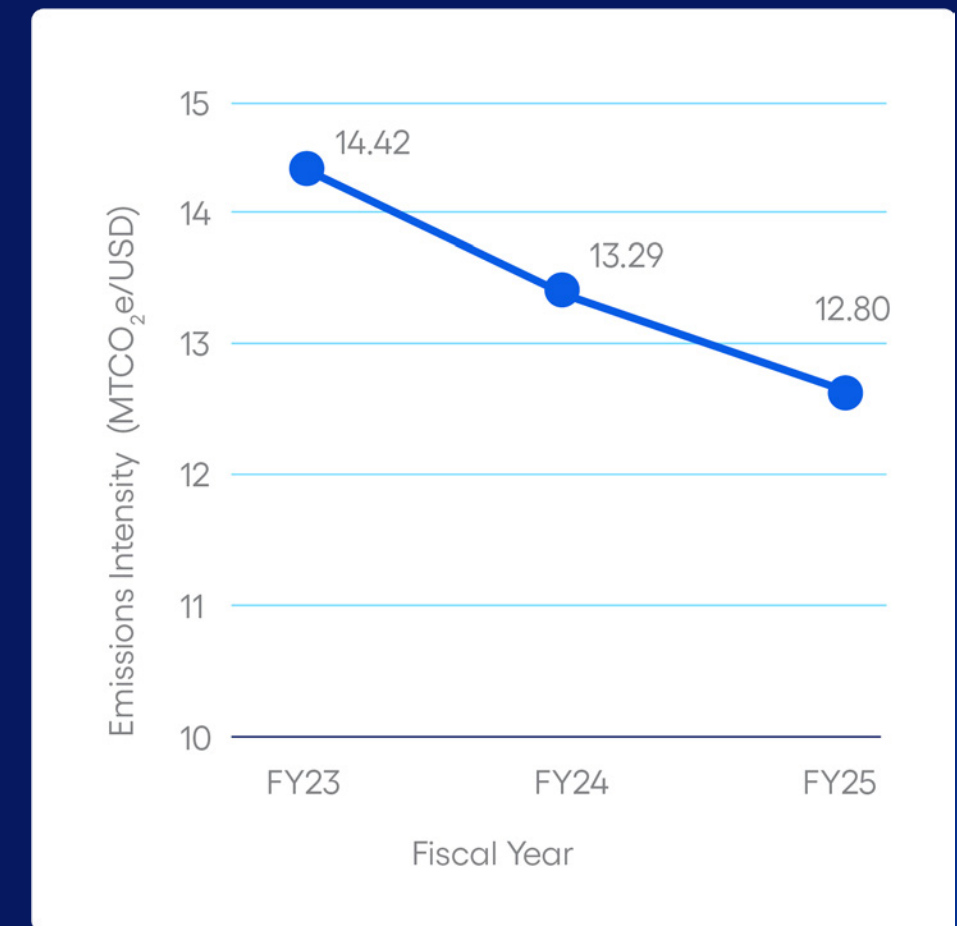
### Scope 1 and 2 Emissions

In fiscal year 2025, our combined Scope 1 and 2 emissions saw a modest 1% increase compared to the previous year.



### Scope 1 and 2 Emissions Intensity (MTCO<sub>2</sub>e/USD)

Our emissions per dollar of revenue decreased 4% from the previous year, reflecting our strategic focus on efficiency. This metric signals the decoupling of our corporate growth from our emissions.



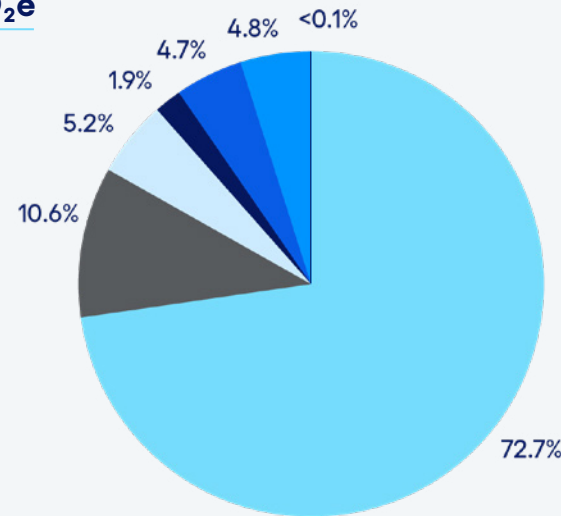
### Scope 3 Emissions

We are committed to tracking and understanding the impact of our supply chain. In fiscal year 2025, our absolute Scope 3 emissions decreased 1%, mainly due to reductions in fuel and energy-related activities, business travel, and employee commuting.

Scope 3 emissions per dollar of revenue decreased nearly 6%, reflecting our efforts to balance efficiency with business growth.

### Total Scope 3 GHG Emissions in MTCO<sub>2</sub>e

- Purchased Goods & Services
- Capital Goods
- Fuel & Energy-Related Activities
- Waste Generated in Operations
- Business Travel
- Employee Commuting
- Upstream Leased Assets



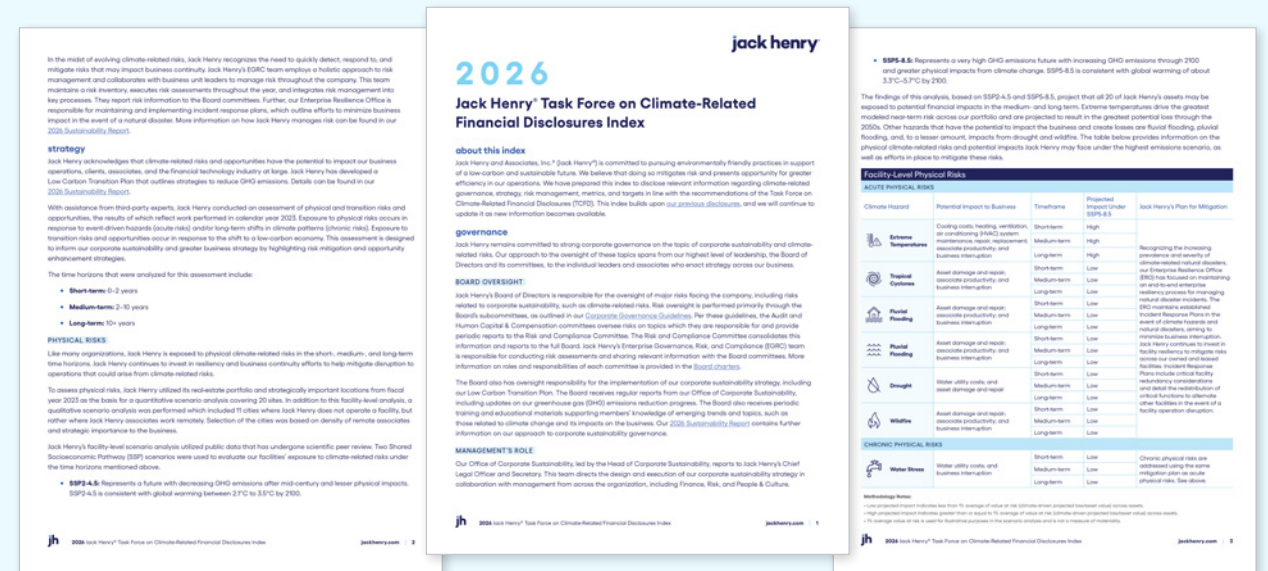
We strive to meaningfully influence emissions associated with our largest Scope 3 category through active engagement of key suppliers. In calendar year 2025, we issued a survey assessing our suppliers' decarbonization efforts. Key suppliers, reflecting two-thirds of our total supplier spend, received this survey which allowed us to determine areas where we can support further emissions reduction opportunities in our value chain. Based on survey results and external research, we estimate that around 47% of our suppliers, as measured by spend, have public emissions reduction targets. We expect this number to shift as we continue our multi-year supplier engagement strategy.

### Climate-Related Risk Management

We are continuing to integrate long-term environmental and market challenges into our overall risk management strategy. This includes planning for the impacts of severe weather events and anticipating disruption from market and regulatory changes.

To better understand the challenges and opportunities facing our business, we engaged a third-party expert to evaluate our facilities portfolio and operations. The assessment analyzed acute and chronic physical risks (e.g., extreme weather) alongside business transition risks (e.g., mandatory disclosure requirements; evolving domestic legislation). The full results of this assessment and details on our climate risk-management approach can be found in our [2026 TCFD Index](#), which is aligned with evolving reporting requirements.

To identify and mitigate climate-related risks within our value chain, we have incorporated the identification of environmental risks into our third-party risk assessment. For specific vendor relationships that are deemed high-risk, we outline a series of controls to protect the resiliency of our business.



## environmental stewardship

We approach environmental stewardship as a fundamental aspect of responsible business, grounded in diligent governance and operational efficiency. Jack Henry approaches this effort as a shared responsibility, driven by leadership and supported by our teams, with a focus on environmental performance and resource efficiency throughout our operations.

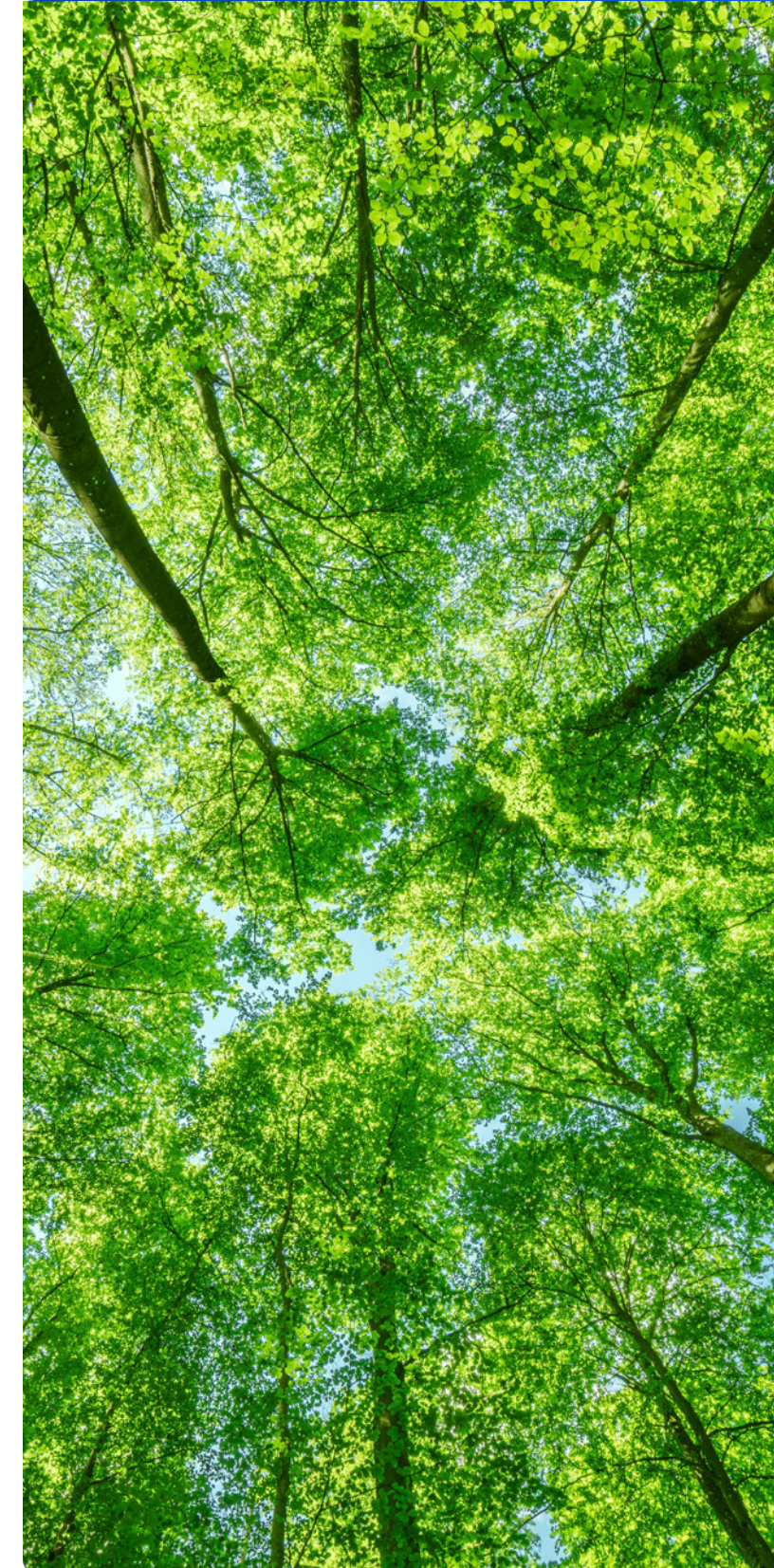
Jack Henry supported the **2025 Girls Who Code Challenge**. This annual community competition, themed **AI and Sustainability**, challenged participants to explore how AI can be used to create a more sustainable future. Jack Henry participated by judging the competition, which featured projects from students ages 13 – 18. Projects included AI-powered tools that provide insights to optimize travel routes for minimal impact, reduce home power consumption, and construct climate-resilient buildings.

girls who  
CODE

### Environmental Compliance

Our [Environmental Policy](#) clearly establishes expectations for our associates, vendors, suppliers, and contractors, reinforcing environmental responsibility across our entire value chain.

We monitor environmental compliance as a part of our established compliance procedures to support our alignment with local, state, and federal environmental regulations. The evolving climate-related disclosure landscape continues to be an area of focus for the Office of Corporate Sustainability, which tracks and prepares Jack Henry for emerging environmental regulations. We continue to align our disclosures with the principles embedded in these key regulations in order to position ourselves to report with confidence and meet evolving requirements effectively.



## Responsible Technology Retirement

Our Responsible Technology Retirement Program is designed to reduce hazardous technology waste, promote environmental consciousness, and support local communities through equipment donation. The effort is made possible through cross-functional partnership across Technology Services, the Office of Corporate Sustainability, and Go Green BIG members. It began with a pilot in our Allen, Texas, office, and has since expanded to five major office locations. Throughout the year, associates volunteered to sort technology inventories and identify items eligible for donation.

Nearly **5,000 monitors, keyboards, and other workspace peripherals** were identified as eligible for donation during calendar year 2025, successfully diverting a significant volume of e-waste for donation to local organizations.

## Go Green Business Innovation Group

The Go Green BIG is a forum for associates to champion environmental stewardship and lead initiatives that enhance resource efficiency and environmental outcomes company-wide. Sponsored by leadership and operating under the Office of Corporate Sustainability, the Go Green BIG has made a tangible difference throughout the organization. This year, the group experienced exceptional growth, expanding over 10% to nearly 500 associates – our largest and most engaged cohort to date.

During calendar year 2025, associate engagement directly supported ecosystem preservation through two major fundraisers for the National Forest Foundation and American Rivers. Additionally, Jack Henry symbolically adopted a bottlenose dolphin from the Galveston Bay Dolphin Research Program, a collaborative initiative led by Galveston Bay Foundation, contributing to the foundation's vital ecosystem protection efforts.

Go Green plays an essential role in educating associates on the integration of environmental best practices into their professional and personal lives. The *Green(er) at Work* educational series

covered practical, high-impact topics, including low-waste catering practices, the environmental impact of virtual meetings, and the carbon footprint of digital communication.

We expanded our annual Earth Day celebration into a month-long series of workshops and learning sessions. Associates focused on the connection between environmental and financial wellness and were invited to sessions featuring insights on responsible business strategies with guest presenters from leading organizations like Mastercard and Dell.



Associates gather to sort technology inventories.



The dorsal fin of Jack Henry's adopted dolphin, photographed by the Galveston Bay Foundation.

# about this report

## ADDITIONAL SUSTAINABILITY DISCLOSURES



[2026 Sustainability Accounting Standards Board \(SASB\) Index](#)



[2026 Task Force for Climate-Related Financial Disclosures \(TCFD\) Index](#)

In 2024, we updated our assessment of the sustainability topics most relevant to our business, incorporating current best practices to build on our previous analysis completed in 2020. A list of our key sustainability priorities can be found in the [Approach to Corporate Sustainability](#) section and detailed methodology can be found in our [2025 Sustainability Report](#). These informed the content of this report. In addition, this report and our additional sustainability disclosures 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)

This report reflects the 2025 calendar year. Unless otherwise noted, key metrics reflect Jack Henry's fiscal year 2025 (July 1, 2024 – June 30, 2025).

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. Jack Henry conducted a Scope 3 inventory and determined seven categories most relevant to our business, including purchased goods and services, capital goods, fuel and energy-related activities, waste generated from operations, business travel, employee commuting, and upstream leased assets. 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. In fiscal year 2025, we implemented methodology updates to further improve the precision of our inventory. As a result, certain fiscal year 2025 metrics may not be directly comparable to prior years. 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. In addition, Jack Henry's internal audit team performed a review focused on the completeness, accuracy, and reliability of the quantitative data included in this report.

# Key Data Tables

## Scope 1 and 2 GHG Emissions by Source

Metric	Unit	FY2023	FY2024	FY2025
<b>Total Scope 1 GHG Emissions</b>	<b>MTCO<sub>2</sub>e</b>	<b>7,715.27</b>	<b>7,793.43</b>	<b>6,832.07</b>
Natural Gas	MTCO <sub>2</sub> e	1,484.69	1,353.47	1,362.81
Propane	MTCO <sub>2</sub> e	0.13	33.49	38.74
Kerosene-Type Jet Fuel	MTCO <sub>2</sub> e	3,890.80	3,868.39	3,768.44
Gasoline Vehicles	MTCO <sub>2</sub> e	74.24	19.70	21.04
Refrigerants	MTCO <sub>2</sub> e	2,265.42	2,242.98	1,641.04
Diesel	MTCO <sub>2</sub> e	—	275.39	—
<b>Total Scope 2 GHG Emissions (Location-Based)</b>	<b>MTCO<sub>2</sub>e</b>	<b>28,699.17</b>	<b>27,052.83</b>	<b>21,464.33</b>
<b>Total Scope 2 GHG Emissions (Market-Based)</b>	<b>MTCO<sub>2</sub>e</b>	<b>23,424.57</b>	<b>22,371.55</b>	<b>23,627.41</b>
<b>Total Scope 1 and 2 GHG Emissions (Location-Based)</b>	<b>MTCO<sub>2</sub>e</b>	<b>36,414.44</b>	<b>34,846.25</b>	<b>28,296.40</b>
<b>Total Scope 1 and 2 GHG Emissions (Market-Based)</b>	<b>MTCO<sub>2</sub>e</b>	<b>31,139.84</b>	<b>30,164.98</b>	<b>30,459.48</b>
<b>Energy (Scope 1 and 2)</b>				
<b>Total Energy Usage</b>	<b>kWh</b>	<b>51,673,775</b>	<b>72,603,323</b>	<b>69,079,383</b>
Percentage of Renewables	%	18%	9%	7%

## Scope 3 Emissions by Category

Metric	Unit	FY2023	FY2024	FY2025
<b>Total Scope 3 GHG Emissions<sup>1</sup></b>	<b>MTCO<sub>2</sub>e</b>	<b>76,164.43</b>	<b>102,731.70</b>	<b>101,736.47</b>
Category 1: Purchased Goods and Services	MTCO <sub>2</sub> e	46,493.50	60,722.36	74,010.80
Category 2: Capital Goods	MTCO <sub>2</sub> e	5,224.93	13,444.58	10,755.20
Category 3: Fuel and Energy-Related Activities	MTCO <sub>2</sub> e	8,348.15	7,870.44	5,277.98
Category 5: Waste Generated from Operations	MTCO <sub>2</sub> e	216.07	183.33	1,944.56
Category 6: Business Travel	MTCO <sub>2</sub> e	8,243.79	13,161.21	4,826.17
Category 7: Employee Commuting	MTCO <sub>2</sub> e	7,637.99	7,348.07	4,917.56
Category 8: Upstream Leased Assets	MTCO <sub>2</sub> e	—	1.72	4.21
<b>Energy (Scope 3)</b>				
<b>Total Energy Usage</b>	<b>kWh</b>	<b>8,740,893</b>	<b>29,472,822</b>	<b>14,106,835</b>

## Self-Disclosed Workforce Demographics<sup>1</sup>

Gender	Percentage
Women	46.8%
Men	53.2%
Ethnicity	Percentage
Asian	6.0%
Black	7.7%
Hispanic/Latino	5.6%
White	75.3%
Other <sup>2</sup>	3.6%
Not Disclosed	1.8%

1. As of June 30, 2025.

2. "Other" includes associates who identify as two or more races, Native Hawaiian or other Pacific Islander, and American Indian/Alaskan Native.

1. 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.

# 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

This report is provided voluntarily and does not cover all information about our business. 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" within the meaning of U.S. federal securities laws. 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 differences may arise from numerous factors, including the non-realization of underlying assumptions, advances in scientific or technological research, shifts in sustainability priorities or strategies, fluctuations in carbon markets, changes in the cost or availability of renewable energy, carbon removal or carbon offset solutions, updates to applicable standards or certification requirements, changes in governmental policies or regulations, our entry into new products, services, technologies, or geographic markets, evolving risk profiles, or other changes in circumstances including those discussed in our most recent Annual Report on Form 10-K and Quarter Report on Form 10-Q.

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. The contents of the various websites mentioned throughout this report are not incorporated by reference and do not constitute a part of any filing we have made or will make with the SEC.



# verification statement



January 8, 2026

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

RE: *FY2025 Greenhouse Gas Emission Verification Statement for Jack Henry & Associates*

Jack Henry & Associates (JHA) engaged Trinity Consultants, Inc. (Trinity or the "Verifier") for verification services for JHA's Fiscal Year (FY) 2025 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 FY2025. 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:

- **FY2025**
  - **Scope 1: 6,832 metric tonnes CO<sub>2</sub>e**
  - **Scope 2 (location-based): 21,464 metric tonnes CO<sub>2</sub>e**
  - **Scope 2 (market-based): 23,627 metric tonnes CO<sub>2</sub>e**

3. Period covered:

- **FY2025: From July 1, 2024 through June 30, 2025**

4. GHG calculation and reporting protocols:

**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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- **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).**
- **Green-e® Residual Mix Emissions Rate Tables**

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 FY2025 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 50 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.

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

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January 8, 2026

**Sundar Sadashivam**

- **Principal 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  
Principal Consultant  
Trinity Consultants

**jack henry**<sup>®</sup>

[jackhenry.com](https://jackhenry.com)