

# 2026

## Jack Henry® Sustainability Accounting Standards Board Index

This index aligns our disclosure with the standards set by the Sustainability Accounting Standards Board (SASB). Our approach is guided by accountability, and we aim to disclose the sustainability metrics most relevant to our industry and our investors. To learn more, visit [sasb.ifrs.org/](https://sasb.ifrs.org/).

This disclosure has been prepared according to the SASB Software & IT Services standard, version 2023-12. Jack Henry does not currently address all disclosure topics or accounting metrics included in the sector standard. However, we continue to evaluate them for future disclosure. To learn more about Jack Henry's corporate sustainability efforts, read our [2026 Sustainability Report](#).

## environmental footprint of hardware infrastructure

SASB Code	Metric	Response
TC-SI-130a.1.	(1) Total energy consumed, (2) percentage grid electricity and (3) percentage renewable	(1) 248,686 GJ. (2) 69% of total energy consumption was grid electricity. (3) For our fiscal year 2025 emissions, Jack Henry procured renewable energy credits reflecting 7% of our total energy consumption.
TC-SI-130a.2.	(1) Total water withdrawn, (2) total water consumed; percentage of each in regions with High or Extremely High Baseline Water Stress	(1) Not available. (2) Not available. Based on a facilities-level physical risk analysis of our fiscal year 2023 real-estate portfolio, water stress possesses no discernible risk for present day under a medium and high scenario. More information on this analysis can be found in our <a href="#">2026 Task Force on Climate-Related Financial Disclosures (TCFD) Index</a> .
TC-SI-130a.3.	Discussion of the integration of environmental considerations into strategic planning for data center needs	We are leveraging co-location and cloud computing to serve client requirements while strategically reducing 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 guarantee business continuity. While this 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. See the Commitment to the Planet section of our <a href="#">2026 Sustainability Report</a> for more information.

## data privacy and freedom of expression

SASB Code	Metric	Response
TC-SI-220a.1.	Description of policies and practices relating to targeted advertising and user privacy	Jack Henry complies with statutory and regulatory obligations for information requests and public disclosures of data privacy and security. Our internal data regarding privacy and security is confidential. See the Commitment to Responsible Business Practices section of our <a href="#">2026 Sustainability Report</a> for more information on how we manage privacy and security.
TC-SI-220a.2.	Number of users whose information is used for secondary purposes	Jack Henry complies with statutory and regulatory obligations for information requests and public disclosures of data privacy and security. Our internal data regarding privacy and security is confidential. See the Commitment to Responsible Business Practices section of our <a href="#">2026 Sustainability Report</a> for more information on how we manage privacy and security.
TC-SI-220a.3.	Total amount of monetary losses as a result of legal proceedings associated with user privacy	Jack Henry complies with regulatory obligations of public disclosure of certain legal proceedings. We decline to disclose further information on legal proceedings outside of these required disclosures. See the Commitment to Responsible Business Practices section of our <a href="#">2026 Sustainability Report</a> for more information on how we manage privacy and security.
TC-SI-220a.4.	(1) Number of law enforcement requests for user information, (2) number of users whose information was requested, (3) percentage resulting in disclosure	Jack Henry complies with statutory and regulatory obligations for information requests and public disclosures of data privacy and security. Our internal data regarding privacy and security is confidential. See the Commitment to Responsible Business Practices section of our <a href="#">2026 Sustainability Report</a> for more information on how we manage privacy and security.
TC-SI-220a.5.	List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring	Jack Henry solutions and services are developed for and deployed primarily in the United States of America. Most of these solutions and services are delivered through a dedicated virtual private network, and as such, would not be subject to any government monitoring, blocking, content filtering, or censoring. Regarding those solutions which are directed toward and are visible to clients and accountholders, the information collected and displayed is not of a nature that is generally subject to government monitoring, blocking, content filtering, or censoring, regardless of where they may be viewed or accessed.

## data security

SASB Code	Metric	Response
TC-SI-230a.1.	(1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of users affected	<p data-bbox="617 241 1529 409">Jack Henry complies with statutory and regulatory obligations for information requests and public disclosures of data privacy and security. Our internal data regarding privacy and security is confidential. See the Commitment to Responsible Business Practices section of our <a href="#">2026 Sustainability Report</a> for more information on how we handle privacy and security.</p>
TC-SI-230a.2.	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	<p data-bbox="617 472 1529 724">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 securely process and store sensitive information, safeguarding privacy and security. Continuous monitoring and proactive risk management support our cybersecurity efforts in remaining robust and adaptive.</p> <p data-bbox="617 735 1529 829">In support of this information and cybersecurity program, Jack Henry systems and services undergo regular reviews performed by the same regulatory agencies that review financial institutions, including, but not limited to:</p> <ul data-bbox="649 840 1104 1039" style="list-style-type: none"> <li data-bbox="649 840 1104 871">• Consumer Financial Protection Bureau</li> <li data-bbox="649 882 1104 913">• Federal Reserve Board</li> <li data-bbox="649 924 1104 955">• Federal Deposit Insurance Corporation</li> <li data-bbox="649 966 1104 997">• National Credit Union Association</li> <li data-bbox="649 1008 1104 1039">• Office of the Comptroller of the Currency</li> </ul> <p data-bbox="617 1050 1529 1176">Additional external reviews assess and identify security gaps or flaws in controls and monitor the effectiveness of our security program. Critical services provided to our clients are subject to annual System and Organizational Controls (SOC) reviews by external independent auditors.</p> <p data-bbox="617 1186 1529 1218">SOC reports are made available for all clients via the For Clients portal.</p> <p data-bbox="617 1228 1529 1260">To strengthen financial resilience, Jack Henry maintains cybersecurity insurance.</p> <p data-bbox="617 1270 1529 1375">Cybersecurity governance is a priority led by the Board’s Risk and Compliance Board Committee. This structure integrates cybersecurity with regulatory expectations and enterprise risk management goals.</p> <p data-bbox="617 1386 1529 1480">See the Commitment to Responsible Business Practices section of our <a href="#">2026 Sustainability Report</a> for more information on how we handle privacy and security.</p>

## recruiting and managing a global, diverse, and skilled workforce

SASB Code	Metric	Response
TC-SI-330a.1.	Percentage of employees that require a work visa	2.5% of Jack Henry associates are foreign nationals that require a work visa. We continue to evaluate the disclosure of percentage of workers with visas and associated risks. To learn more about risk management, see the Commitment to Responsible Business Practices section of our <a href="#">2026 Sustainability Report</a> .
TC-SI-330a.2.	Employee engagement as a percentage	Our fiscal year 2025 average engagement index score calculation was 81% and was provided by our third-party administrator. Jack Henry's average engagement score is above the benchmark of like organizations as defined by the third party.
TC-SI-330a.3.	Percentage of (1) gender and (2) diversity group representation for (a) executive management, (b) non-executive management, (c) technical employees, and (d) all other employees	46.8% of Jack Henry associates identify their gender as female and 53.2% identify their gender as male. 6.0% of associates identify as Asian, 7.7% identify as Black, 5.6% identify as Hispanic/Latino, 75.3% identify as White, 3.6% identify as other, and 1.8% did not disclose. Three Jack Henry Board members identify as female and two identify as ethnically diverse. We are working toward achieving consistency in how role types are defined for further breakout of this data. For more information on policies and programs fostering inclusion and belonging, see the Commitment to People and Communities section of our <a href="#">2026 Sustainability Report</a> . <sup>1</sup>

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

## intellectual property protection and competitive behavior

SASB Code	Metric	Response
TC-SI-520a.1.	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	Jack Henry is committed to upholding high standards of ethical business practices. Our associates have received training regarding appropriate business conduct and anti-competitive behavior. Jack Henry complies with regulatory obligations of public disclosure of certain legal proceedings. We decline to disclose further information on legal proceedings outside of these required disclosures.

## managing systemic risks from technology disruptions

SASB Code	Metric	Response
TC-SI-550a.1.	Number of (1) performance issues and (2) service disruptions; (3) total customer downtime	Jack Henry understands that any failure to deliver reliable, effective, and secure services to our clients and partners exposes us to significant business risks including additional development and remediation costs, potential loss of clients, negative publicity, and potential liability claims. Given the sensitive nature of the data we handle on behalf of our clients, Jack Henry declines to disclose the details of our business continuity and disaster recovery plans.
TC-SI-550a.2.	Description of business continuity risks related to disruptions of operations	Jack Henry maintains a corporate commitment to deliver reliable services to our clients. We understand our financial institutions expect continuous availability for critical applications. We focus on identifying and mitigating the technological and environmental risks that may interfere with our ability to deliver services to our clients. Jack Henry operates an enterprise continuity program, which includes business continuity and disaster recovery planning, and provides well-defined policies and procedures to facilitate business and disaster recovery. Incident response and crisis management plans have been designed to prepare for, detect, respond to, and recover from cyber and physical threats at Jack Henry in a timely and coordinated fashion. For more information on risks that may impact our operations, please see our <a href="#">10-K</a> .

## activity metrics

SASB Code	Activity Metric	Response
TC-SI-000.A	(1) Number of licenses or subscriptions, (2) percentage cloud-based	Jack Henry understands that any failure to deliver reliable, effective, and secure services to our clients and partners exposes us to significant business risks including additional development and remediation costs, potential loss of clients, negative publicity, and potential liability claims. Given the sensitive nature of the data we handle on behalf of our clients, Jack Henry contractually cannot disclose the number of licenses, subscriptions, or our hosting arrangements for data we control and maintain.
TC-SI-000.B	(1) Data processing capacity, (2) percentage outsourced	Jack Henry understands that any failure to deliver reliable, effective, and secure services to our clients and partners exposes us to significant business risks including additional development and remediation costs, potential loss of clients, negative publicity, and potential liability claims. Given the sensitive nature of the data we handle on behalf of our clients, Jack Henry contractually cannot disclose the processing capacity and any outsourcing arrangement for data we are contracted to control and/or maintain.
TC-SI-000.C	(1) Amount of data storage, (2) percentage outsourced	Jack Henry understands that any failure to deliver reliable, effective, and secure services to our clients and partners exposes us to significant business risks including additional development and remediation costs, potential loss of clients, negative publicity, and potential liability claims. Given the sensitive nature of the data we handle on behalf of our clients, Jack Henry cannot contractually disclose our server capacity and any outsourcing arrangement for data we control and/or maintain.

## about this report

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

This report reflects the 2025 calendar year. Unless otherwise noted, metrics reflect Jack Henry’s 2025 fiscal year (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.

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

### 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 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.