

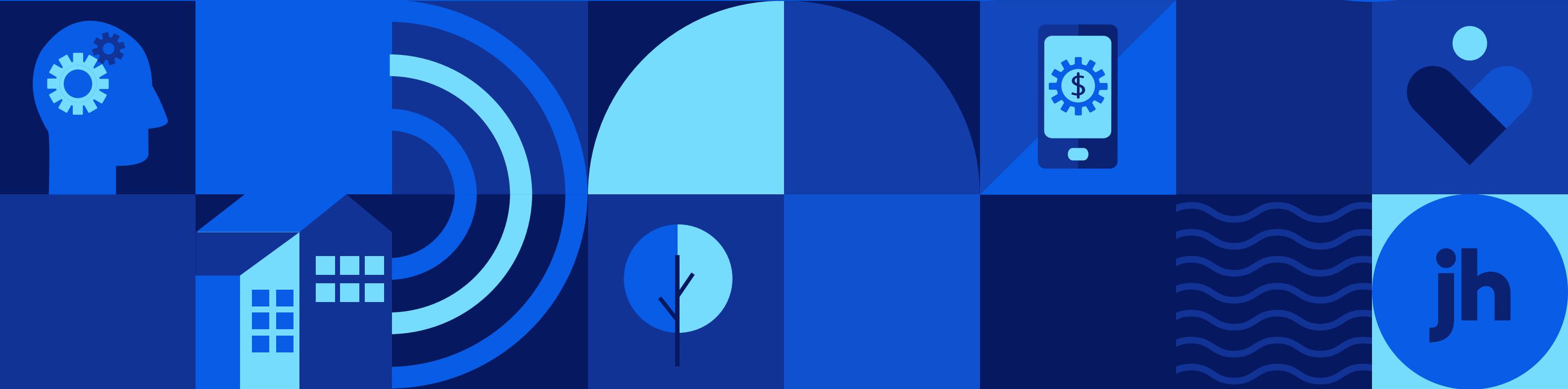


jack henry™

SUSTAINABILITY

report

20
25



CONTENTS

2025 SUSTAINABILITY DISCLOSURES

[2025 Sustainability Accounting Standards Board \(SASB\) Index](#)

[2025 Task Force for Climate-Related Financial Disclosures \(TCFD\) Index](#)



03

10

22

30

38

Introduction

- 04 A Message from Our President and Chief Executive Officer
- 05 About Jack Henry
- 07 Approach to Corporate Sustainability

commitment to
People and Communities

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

commitment to
Responsible Business Practices

- 23 Corporate Governance
- 24 Managing Risk
- 26 Information and Cybersecurity
- 28 Business Ethics
- 29 Human Rights and Fair Labor Practices

commitment to
The Planet

- 31 Energy and Climate
- 35 Environmental Stewardship

About This Report

- 39 Key Environmental Data
- 40 Disclaimers
- 41 Verification Statement

INTRODUCTION

Operating responsibly, managing risks, and communicating transparently is critical to ensuring a strong future for our associates, clients, shareholders, communities, and planet.





A Message from Our President and Chief Executive Officer

I am humbled and honored to serve as President and CEO of Jack Henry. Since joining this remarkable company in 2011, I've had the opportunity to witness our growth and unwavering dedication to taking care of our associates, providing exceptional service to our clients, and delivering consistent value to our shareholders.



We believe that businesses should serve the needs of people and communities. That's why we're committed to breaking down barriers to financial wellness and pursuing sustainable business practices to support a strong future for us all.

Our commitment to operating a responsible organization has matured significantly over the past few years, driven by input from our associates, clients, investors, and the communities we serve. This report is a celebration of the progress we've made and an acknowledgement that our journey continues.

Our people-first approach is key to employing an engaged workforce that is dedicated to our mission and providing best-in-class service and innovative technology to banks and credit unions that enable them to serve their accountholders. Our associates' dedication to cultivating an exceptional workplace is the driving force behind our success. Jack Henry works to empower every associate by nurturing a culture of belonging and investing in their growth and well-being.

Sound governance forms the backbone of our achievements. Key to this work is our commitment to ethical practices and integrity. In an era of rapid technological advancement, we have placed a larger emphasis on prioritizing robust cybersecurity, data privacy, and artificial intelligence practices. We acknowledge the transformative potential of artificial intelligence and the ethical responsibilities that accompany it.

Through responsible business practices and innovative solutions, we pursue reduction of our environmental impact. This report includes near-term greenhouse gas (GHG) emission reduction targets. We are proud to formalize this commitment, which has been an area of focus for several years, and look forward to reporting on our progress.

One Jack Henry is a multi-year initiative aimed at enhancing the associate and client experience as we operate as one company. Key to this initiative, and our corporate sustainability efforts, are four tenets: transparency, consistency, collaboration, and communication. Through transparency and consistency, we build trust. By fostering collaboration, we harness the collective strength of our team. And we hold ourselves accountable through open communications with our stakeholders.

As we navigate the complexities of our fast-paced and ever-changing world, we remain steadfast in our pursuit of sustainable value for our business, associates, stakeholders, and generations to come.

GREG ADELSON

PRESIDENT AND CHIEF EXECUTIVE OFFICER

About Jack Henry

Jack Henry is a well-rounded financial technology company offering innovative technology and services that strengthen the bonds between people and their financial institutions, dismantle financial barriers, and foster financial well-being. For nearly 50 years, we've been committed to the success of community and regional financial institutions. We provide technology solutions and services to approximately 7,500 clients – a substantial share of banks and credit unions in the U.S. For more information about Jack Henry, read our [2024 Annual Report](#).



APPROXIMATELY
7,500 CLIENTS



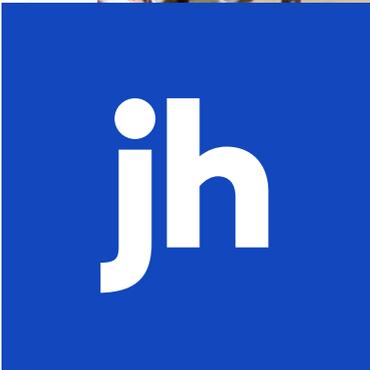
MORE THAN
7,100 ASSOCIATES



\$2.2B FISCAL YEAR 2024 REVENUE



12.2 MILLION REGISTERED DIGITAL USERS



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.

how we do business

Through people-inspired innovation, we place our clients at the center of our technology modernization strategy, a multi-year effort focused on delivering cloud-native solutions that help banks and credit unions innovate faster, differentiate strategically, and meet the evolving needs of their accountholders.

Delivering outstanding customer service has been a hallmark of our company, leading to deeper relationships with our clients. This year, our client satisfaction scores averaged a 4.60 out of 5 for overall satisfaction and a 4.74 out of 5 for satisfaction with a customer service representative.

2024 awards and recognition

We are honored to earn national and regional accolades recognizing our strong culture, sustainability efforts, and commitment to innovation.



KEY SUSTAINABILITY PRIORITIES

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

Approach to Corporate Sustainability

“2024 marked a significant milestone in our journey toward responsible and sustainable operations. We are pleased to announce our climate targets, the result of years of preparation and meaningful dialogue across the business. Additionally, we refreshed our key sustainability priorities to align with the evolving interests of our stakeholders and to address the relevant risks and opportunities throughout our value chain. By integrating insights from diverse perspectives, we’re strengthening our focus on what matters most to our business, our clients, and the communities we impact.”



TARA BROWN
HEAD OF CORPORATE SUSTAINABILITY

key priorities assessment

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. Through interviews, surveys, and document-based research, we included the perspectives of a wide range of stakeholders and experts – including

associates, clients and accountholders, investors, suppliers and business partners, regulators, and peers – into our identification and prioritization of issues. We assessed their importance across multiple perspectives, including:

- How they may represent business risks and opportunities to Jack Henry
- How our company may directly or indirectly impact external stakeholders, society, and/or the environment
- What stakeholders want to know about our approach and performance
- Risks, opportunities, and impacts across our value chain including our supply chain, our direct operations, and our clients and end users

Through this process, we identified 10 priority topics. These results largely confirmed our existing priority sustainability topics, while deepening our understanding of key risks, opportunities, impacts, and stakeholder priorities. We will continue to focus our efforts and reporting on these topics, and plan to reassess our priorities periodically to maintain focus on the most important topics for our company and our stakeholders.

KEY STAKEHOLDERS

	Associates
	Clients

	Stockholders
	Community
	Planet

key highlights

Jack Henry has made significant strides in our commitment to corporate sustainability. Our actions form a solid foundation for meaningful progress and steadfast focus on delivering value to our stakeholders. We recognize that this work is constantly evolving and remain committed to reporting our progress over time.

2020

- Performed a **materiality assessment** to identify priority social and environmental topics
- Conducted a **Scope 1 and 2 GHG** emissions inventory analysis
- Published our first **sustainability report**



2021

- Performed a **climate risk analysis** in alignment with the Task Force on Climate-Related Financial Disclosures
- Conducted a **Scope 3 GHG** emissions screening
- Launched our associate-led Business Innovation Group (BIG), **Go Green**, whose mission is to accelerate Jack Henry's progress with environmental stewardship efforts



2022

- Invited associates to provide feedback on the effectiveness of our ethics-related practices and surface strengths and improvement opportunities through an **ethical culture assessment**
- Developed a **social impact and philanthropy strategy** aligned with our corporate purpose and key geographies
- Received limited external assurance for our **Scope 1 and 2 GHG** emission inventories
- Aligned with Sustainability Accounting Standards Board (**SASB**) and Task Force on Climate-Related Financial Disclosure (**TCFD**) indices



2023

- Identified opportunities to make **long-term investments** aligned with our corporate purpose and key corporate sustainability priorities
- Conducted and published a full **Scope 3 GHG emissions** inventory
- Assessed **physical and transition climate-related risks and opportunities** in the near-, mid-, and long-term
- Launched **jhAVID**, a BIG whose goal is to advocate for Awareness of Visible and Invisible Disabilities (AVID) while empowering associates' success through education and partnership



2024

- Conducted a **materiality refresh**, resulting in key sustainability priorities inclusive of governance-related topics
- Launched a **Community Volunteer Hours benefit** for associates
- Formalized responsible **artificial intelligence (AI)** principles guiding our implementation and use of AI tools



- Announced the **Cobalt Awards**, honoring clients' dedication to their communities, innovation, and financial health
- Revamped our **Give Back at Jack** campaign, uniting associates to give back to students and teachers across the country
- Published near-term **emission reduction targets**



BOARD OF DIRECTORS

Our Board has oversight responsibility for the implementation of our corporate sustainability strategy, with individual Board committees responsible for certain subcomponents. Corporate sustainability matters are discussed regularly with the Board to ensure proper oversight. The Board receives periodic updates and materials related to emerging trends and topics, such as environmental- and social-related information. The Audit Committee has delegated responsibility to Jack Henry's internal audit team to conduct a review of the annual Sustainability Report.

CORPORATE LEADERSHIP TEAM

Jack Henry's Corporate Leadership Team maintains responsibility for the overall performance of our company, including our key sustainability priorities. Our General Counsel and Secretary, who reports directly to the CEO, oversees the Head of Corporate Sustainability and the Office of Corporate Sustainability.

OFFICE OF CORPORATE SUSTAINABILITY

The Office of Corporate Sustainability, led by the Head of Corporate Sustainability, directs the implementation of our sustainability strategy. It manages the measurement and reporting of key sustainability data, working with business units throughout the organization.

BUSINESS UNITS

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

ASSOCIATES

Associates are invited to engage in our corporate sustainability efforts through a number of steering committees. Our Go Green BIG is open to all associates and regularly meets with the Office of Corporate Sustainability, Travel team, and Facilities team.



corporate sustainability governance

We pursue strong governance and oversight of our key sustainability priorities. Our corporate sustainability efforts are overseen by our Board of Directors and executive leadership and operationalized through the business.

commitment to

PEOPLE AND COMMUNITIES

Our co-founders, Jack Henry and Jerry Hall, are quoted as saying, “Business is about people. It is good to remember that and treat the people you deal with as individuals. Relationships keep us together, and together we can do great things.” This belief continues to shine through our interactions with our associates, our communities, and broader society.



supporting financial health and economic development

Our core business strategy, products, and services which – aligned with our corporate purpose – focus on empowering people and communities to gain the financial freedom to move forward.



corporate citizenship and philanthropy

Amplifying our corporate purpose by focusing our corporate giving and volunteering efforts on financial health and empowerment.



inclusion and belonging

Recognizing the diverse backgrounds of our clients and their accountholders, we foster an inclusive environment that encourages innovation by ensuring our associates feel engaged, respected, and purposeful in their work.



attracting, developing, and retaining talent

Maintaining a strong talent value proposition built on our purpose, value, and people-first culture, and developing, training, and reskilling associates.

Financial Health and Economic Development

We strive to empower people and communities to gain the financial freedom to move forward through our products and services, benefits offerings, and support for the community.

empowering acountholder financial health

We recognize that the world is a better place because of community and regional financial institutions. Our innovative technology and services strengthen the bonds between people and their financial institutions, dismantle financial barriers, and foster financial well-being.

In 2024, we launched the Jack Henry Cobalt Awards, an opportunity to recognize financial institutions and fintechs dedicated to their communities, passionate about innovation, and relentless in helping acountholders improve their financial health. Each winning organization received a \$10,000 donation to a charity of their choice.

We are dedicated to driving innovation for our clients, while staying attuned to the changing financial environment. To support this commitment, we are a member of the Financial Health Network, an organization whose purpose is to unite industries, business leaders, policymakers, innovators, and visionaries in a shared mission to improve financial health for all.



Representatives from Fibre Federal Credit Union and Jack Henry on stage at the Cobalt Awards ceremony.

BREAKING BARRIERS TO FINANCIAL WELLNESS AT FIBRE FEDERAL CREDIT UNION

In early 2023, Fibre Federal Credit Union launched a financial wellness survey. The goal was simple yet profound: to listen intently to members and understand their most pressing financial pain points.

This survey underscored a critical issue affecting a significant portion of the credit union’s membership base. Members were eager to save but found traditional savings products either inaccessible or daunting thanks to high minimum balance requirements and inflexible terms.

“Our Money Builder Share Certificate is designed to build savings for those who need it the most: deposits are allowed and the minimum balance to open was only \$100,” explains Heather Snyder, Associate Vice President of Marketing & Community Development at Fibre Federal. “But we realized that for many, \$100 is too much to scrape together.”

To address this, Fibre Federal leveraged Jack Henry’s Symitar® platform. The credit union utilized Symitar’s “Manage Projections” function to reduce the minimum opening balance from \$100 to just \$25, significantly lowering the entry barrier and making it easier for members to begin their savings journey.

This adjustment reduced the burden, allowing members take confident steps toward securing their financial future. In just one quarter, Fibre Federal saw a staggering 316% increase in the number of accounts and a 3,451% increase in balances compared to the previous year.

In recognition of this creative use of technology to break barriers to financial wellness, Fibre Federal Credit Union was recognized as one of the inaugural recipients of the Cobalt Awards in The Barrier Breaker category. For more details, read the [full case study](#).

empowering associate financial health

Our goal is to offer our associates and their families resources and benefits that support their financial well-being.

- **401(k) Plan:** Jack Henry’s 401(k) plan offers a tax-smart way to save for retirement and we match associate contributions dollar for dollar up to 5%. Associates are automatically enrolled after 45 days and contribution rates increase by 1% each year unless they opt out. This helps associates build their savings effortlessly over time, ensuring a more secure financial future.
- **Employee Stock Purchase Plan:** Becoming a Jack Henry stockholder allows associates to participate in the company’s success and invest in their financial future. Eligible associates may purchase Jack Henry stock at a discount from the fair market value, providing an opportunity for associates to grow their personal wealth.
- **Education:** Jack Henry connects associates with budgeting, retirement planning, and investing resources, enabling them to make informed financial decisions and plan effectively for their future. Our annual learning summit, JackTracks, included a session titled *Financially Empowered: Plan for Retirement Like a Pro!* These resources equip associates to make informed decisions about retirement planning.
- **Educational Assistance:** Jack Henry provides financial assistance to associates interested in furthering their formal education, enabling them to enhance their skills and advance their careers.

empowering community financial health

We continue to work with CNote to distribute long-term deposits with financial institutions focused on social impact. Through these efforts, deposits have been distributed to eight institutions, supporting branches in underserved communities and providing loans for low-to-moderate income families.



Corporate Citizenship and Philanthropy

Our philanthropic efforts not only create positive social impact but also foster community goodwill and enable us to align with causes that matter to our stakeholders. This summary highlights our contributions and progress over the past year, underscoring our dedication to the communities we serve and to causes aligned with our values.

KEY IMPACT FOCUS AREAS



Supporting Financial Health and Wellness



Championing an Inclusive and Sustainable World



Empowering Local Communities

supporting financial health and wellness

Each year, we work with organizations focused on financial health and wellness. Nationally, we supported Junior Achievement, the nation’s largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their future, and make smart academic and economic choices.

We identified local nonprofits advancing financial wellness within our key geographies and aligned our purpose-driven giving to support their efforts. This approach enables us to make an impact in the communities where our associates live and work. During fiscal year 2024, we supported organizations such as Local Support Initiatives Corporation of Kansas City, San Diego Financial Literacy Center, The Job Foundation, All Community Outreach, and Community Partnership of the Ozarks.

championing an inclusive and sustainable world

Our corporate philanthropy strategy is designed to support organizations that uplift communities disproportionately affected by financial insecurity, while also aligning with the key focus areas of our Business Innovation Groups (BIGs). Jack Henry regularly donates to causes offering a variety of financial wellness resources and services including financial education programs, financial counseling, and mortgage support to empower underserved communities to improve their quality of life through smart money management.

We also strive to advance our commitment to protecting the environment by supporting environmentally focused nonprofits. Led by our Go Green BIG, Jack Henry supported the Arbor Day Foundation and sponsored 3,745 trees to be planted on former mining sites in Kentucky and West Virginia.

Further, our Jack Henry Connect client conference featured several environmental stewardship considerations, including a corporate donation to Waste Not, a local organization combating food waste and associated emissions. Read more about sustainability at Jack Henry Connect in the [Environmental Stewardship](#) section.



(Top) Associates in Cedar Falls, Iowa collected school supplies and donations for Cedar Falls Schools Foundation. (Above left) Associates in Charlotte, North Carolina donated school supplies to Classroom Central. (Above right) Associates in Springfield, Missouri donated hygiene items to Care to Learn.

GIVE BACK AT JACK: MAKING A DIFFERENCE IN OUR COMMUNITIES

Give Back at Jack, our annual summer giving campaign, focused on empowering students and teachers with essential resources. A month of activities sought to unite our associates in a spirit of giving no matter where they are located.

Learning with Junior Achievement

Associates learned about Junior Achievement through virtual lunch and learn sessions, and for each associate who attended, Jack Henry pledged to donate to Junior Achievement's efforts to prepare young people for future success.

Supporting Teachers with DonorsChoose

Jack Henry associates rallied together to nominate and support teacher projects through DonorsChoose, raising over \$14,000. Collective efforts impacted over 2,600 students across 33 schools, with a majority of funding supporting under-resourced schools.

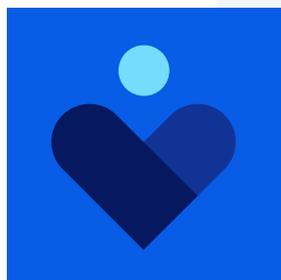
Giving Back Locally

Across our office locations, Jack Henry associates participated in volunteering and fundraising efforts, resulting in over \$23,000 and countless school supplies, clothing items, and hygiene products distributed to 23 local schools and nonprofits.

empowering local communities

Jack Henry is committed to supporting communities during times of need. Throughout the year, the company and associates supported the American Red Cross and Convoy of Hope to provide disaster relief to affected communities across the country. In addition, the annual Jack & Jerry Memorial Charity Golf Classic raised over \$114,000 benefiting the American Red Cross and Convoy of Hope. This event, which we have hosted since the 1980s, is a tribute to our founders' unwavering commitment to giving back to the community.

Jack Henry associates generously donate their time to a variety of nonprofits serving causes they are passionate about. To support their efforts, Jack Henry announced a new Community Volunteer Hours benefit enabling associates to volunteer during traditional work hours. Associates are encouraged to share stories of how and where they used their time. Each quarter, one submission is selected to receive the Volunteer Heroes Award and a donation is made to the winner's chosen nonprofit.



Jack Henry announced a new **Community Volunteer Hours benefit** enabling associates to volunteer during traditional work hours.



Associates at the Jack & Jerry Memorial Charity Golf Classic.



Associates volunteered at Feeding America in Elizabethtown, Kentucky.



DOING THE RIGHT THING IN THE FACE OF DISASTER

After Hurricanes Helene and Milton hit the southeastern U.S., associates stepped forward to offer whatever help they could – to friends, family, neighbors, fellow associates, and even Jack Henry clients. Jack Henry supported impacted associates by giving them the time they needed to get back on their feet. Additionally, several associates took advantage of Jack Henry's community volunteer hours to support affected communities.

Jack Henry organized a payroll deduction fundraiser and matched associate contributions. In the end, over \$30,000 was raised to support relief efforts organized by the American Red Cross and Convoy of Hope.

Several Jack Henry clients saw impacts to their operational abilities. One was Canton, North Carolina-based Champion Credit Union, which lost connectivity in its headquarters west of Asheville due to the impact of Helene. The credit union turned to Jack Henry and we opened our Charlotte office so Champion could set up a mobile command center and complete critical daily tasks while internet connectivity was restored. Multiple associates pitched in to help the credit union set up operations.



Jack Henry received recognition as one of **America's Greatest Workplaces for Diversity 2025** by *Newsweek*, earning the highest possible rating (5 stars).

SELF-DISCLOSED WORKFORCE DEMOGRAPHICS¹

AS OF JUNE 30, 2024

GENDER

Women	46.9%
Men	53.1%

ETHNICITY

Asian	6.1%
Black	7.6%
Hispanic/Latino	5.5%
White	76.1%
Other	3.5%
Not Disclosed	1.2%

Inclusion and Belonging

Our founders believed that business is about people – a philosophy we still stand by today. Recognizing the diverse backgrounds of our clients and their accountholders, we strive to foster an inclusive environment that encourages innovation by ensuring our associates feel engaged, respected, and purposeful in their work. When people are free to be their best selves, relationships thrive, and everyone wins.

By aligning our efforts with the evolving needs of our workforce, workplace, and marketplace, we are fostering an ecosystem where fairness and inclusion drive progress for all. This forward-looking approach reflects our commitment to meaningful, measurable change, and shared success.



Workforce: Cultivating a team that reflects the unique perspectives and needs of the communities we serve.



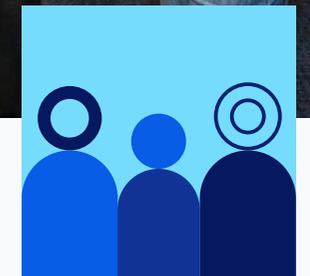
Workplace: Fostering an inclusive environment where everyone belongs and can achieve.



Marketplace: Striving for excellence in how we support our clients and community.

workforce

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, qualified, and diverse applicant pool.



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.**

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



Our new talent acquisition dashboard enables us to monitor hiring trends and identify opportunities to strengthen our talent pipeline. Our Talent Acquisition team attends a wide array of recruiting events, such as hiring fairs for veterans. Furthermore, our Talent Acquisition team has received specialized training, empowering them to recruit inclusively and identify potential gaps in our hiring pipeline. Hiring managers and leaders are also equipped with tools and training to ensure fair and thoughtful hiring practices, supporting our mission to recruit, engage, and retain talent that reflects the needs of a dynamic, modern workplace.

workplace

Jack Henry is committed to fostering and maintaining an environment where all associates feel they belong. We monitor associate sentiment and use feedback to identify areas for improvement. In 2024, 77% of associates reported that Jack Henry creates an environment where they feel they belong.

CREATING A STRONG FOUNDATION FOR BELONGING THROUGH EDUCATION

Education is a cornerstone of our approach. All associates are invited to participate in foundational training such

as *Cultivating Cultural Competence & Inclusion*, which explores the value of seeking diverse perspectives.

We recently introduced an opt-in monthly learning series that covers critical topics, including accessibility, psychological safety, and allyship, supporting associates with the tools they need to navigate complex challenges. In 2024, our annual learning summit featured a session titled *Inclusive Innovation: Unlocking the Power of Connection*, emphasizing the role of collaboration in driving progress.

ADVANCING ACCESSIBILITY

For the second year in a row, Jack Henry received a Seal of Accomplishment as a Leader in Disabilities Inclusion from the Center for Disability Inclusion (CDI). We continue to prioritize accessibility across all aspects of our business. Initiatives include:

- Offering training to leaders on inclusive hiring practices through courses like *Employing Abilities at Work*
- Hosting educational sessions, such as *Neuroinclusive Design – Driving the Future of Innovation*
- Commemorating National Disability Employment Awareness Month with educational opportunities for associates

- Integrating disability-related content into supervisory law training for new people leaders
- Completing an audit of contracted recruiting firms to assess and enhance their inclusive recruitment strategies
- Conducting organizational reviews to identify opportunities for improvement in disability inclusion



Jack Henry received a Seal of Accomplishment as a **Leader in Disabilities Inclusion from the Center for Disability Inclusion (CDI)**. This recognition reflects our commitment to implementing business practices for optimal inclusion of associates with disabilities.



ENGAGING ASSOCIATES THROUGH BUSINESS INNOVATION GROUPS

Jack Henry knows that unique voices, insights, and experiences fuel innovation and create value for our business. Our BIGs provide spaces for associates to engage with peers who share common interests and drive meaningful business outcomes. To learn more about our BIGs, read the Commitment to Associates section of our [Annual Report](#).

marketplace

ENGAGING OUR CLIENTS

We are focused on developing inclusive products and services that support broader access to financial wellness. Recognizing the financial challenges faced by many, we have created a cross-functional committee to identify opportunities for greater accessibility and inclusion in our offerings.

To further engage our clients, our Jack Henry Connect conference featured a session designed to help financial institutions build and sustain their own inclusion and belonging programs, and a booth showcasing our BIGs.

BUSINESS INNOVATION GROUPS (BIGs)



JHAVID

Advocating for disability inclusion and awareness.



MOSAIC

Celebrating cultural representation and awareness.



PRISM

Supporting LGBTQIA+ associates and allies through programming and outreach.



VETERANS

Strengthening collaboration between veterans and civilians to fuel innovative solutions.



WOMEN AT JACK HENRY

Empowering women to drive organizational success.



GO GREEN

Supporting environmental stewardship initiatives.



Our Jack Henry Connect conference featured a booth showcasing our BIGs.

Attracting, Developing, and Retaining Talent

To ensure continued success, we aim to attract, develop, and retain a workforce that is prepared to respond to evolving client needs. Our workforce planning efforts support our ability to deliver best-in-class financial solutions to our clients.

talent attraction

RECRUITING A FUTURE-READY WORKFORCE

At Jack Henry, our people are our greatest asset. We seek to attract a future-ready workforce equipped with the latest skills needed pursue our tech modernization strategy.

Our ability to maintain a healthy pipeline with key technical skills is key to our success. To support this effort, we are proud to have been chosen as a pilot employer for the Google Cloud Affiliate Employer program. This will enable us to find credentialed talent who have earned Google Cloud's security and data-analytics certificates while also empowering newcomers to the industry to access in-demand technical roles.

ENHANCING THE APPLICANT EXPERIENCE

In 2024, we continued the rollout of our revamped external career site to showcase our rich culture and attractive benefits. We published a video series highlighting popular roles and providing a glimpse into life at Jack Henry. Improved search capabilities allow applicants to search for roles that match their preferences. Additionally, we enhanced our presence on job search sites, which has resulted in increased applicants for critical positions.

TAPPING INTO NEW TALENT POOLS

Our internship and apprenticeship programs remain key talent streams that bring qualified external talent to the organization. Our interns and apprentices bring fresh ideas and enthusiasm, helping to address immediate staffing needs while building a pipeline of future talent. This year, we welcomed 25 talented interns, our largest class to date. Many of our interns and apprentices accept part- or full-time continued employment offers with Jack Henry.

talent development

We place tremendous emphasis on building important skills required by our business today and in the future through connecting our associates with high-quality learning resources.

INVESTING IN ASSOCIATE LEARNING

Jack Henry offers all associates development opportunities, including enterprise-wide access to online content libraries, live and recorded sessions with internal and external subject matter experts, education challenges highlighting key organizational priorities, and virtual instructor-led training events.

Our annual enterprise-wide learning event, JackTracks, featured 39 live sessions on a wide range of topics designed and facilitated by associates from across the business. The theme of the event was *Thriving in a Changing World*, empowering associates to lean into change and increase adaptability while strengthening their understanding of how to contribute to Jack Henry's continued success. Over 2,500 associates participated – a 10% increase from fiscal year 2023.



62%



Time associates invested in learning **increased 62%** during fiscal year 2024





DEVELOPING TECH SKILLS

Jack Henry has implemented a combination of strategies to upskill in key technical areas and foster a more innovative, adaptable workforce. We maintain a *Top 20 Skills* list that enables us to strategically focus resources to grow our associates' competencies with critical skill sets like cloud and programming languages. Our dedicated Tech Skills Learning and Development team regularly assesses skill gaps and business needs and develops tailored learning plans and curriculums which include hackathons, coding challenges, sandboxes, labs, and in-house and curated content.

Jack Henry has taken a multi-faceted approach to equip associates with necessary AI skills. We rolled out an organization-wide foundational course to establish a baseline understanding of AI and Jack Henry's AI standards for use. To learn more about our approach to AI, review the [Information and Cybersecurity](#) section.



GROWING LEADERS

We invest in the development of current and future leaders through several programs:

- *Coaching with Confidence* was delivered to over 85 individual contributors and people leaders. Participants gained valuable coaching skills, building our pipeline of leaders and strengthening our commitment to a supportive work environment with highly engaged associates.
- We offer training programs which prepare leaders to navigate complex performance conversations and meaningful developmental discussions with their teams.
- *People Leader Pathways* is a strategic six-month program designed to accelerate the readiness of high-performing leaders for future roles.
- Our Directors Summit enhances alignment among Jack Henry's senior leaders, focusing on high-risk, high-visibility issues. It deepens commitment to shared goals, broadens operational understanding, builds stronger connections, and cultivates behaviors outlined in our Leadership Framework.

WORKFORCE AND SUCCESSION PLANNING

At Jack Henry, we prioritize a strategic approach to workforce planning to support sustainable growth and operational excellence. Effective workforce planning ensures we have associates with the right skills, in the right roles, at the right time, preparing us for the future. We collaborate cross-functionally to integrate skills data and organizational expertise into workforce planning, ensuring a robust talent pipeline for key business areas. These efforts not only enhance our capacity to deliver value to clients but also reinforce our commitment to providing meaningful career opportunities for our associates.

Succession planning is integral to our long-term strategy, ensuring business continuity and leadership readiness across the organization. Successor readiness includes targeted development through training, mentoring, and stretch projects. We offer executive education via universities, access to executive coaches, small group peer mentoring, and leadership development cohorts. Calendar year 2024 highlighted the strength of this approach, as we promoted an internal candidate to CEO and worked to create opportunities for downstream promotions across key leadership roles. This proactive strategy safeguards our

AWARD-WINNING CULTURE

We are honored to earn national and regional accolades recognizing our strong culture and commitment to our associates.

 America's Greatest Workplaces for **Mental Well-Being**, *Newsweek*

 America's Greatest Workplaces for **Job Starters 2024**, *Newsweek*

 America's Most Loved Workplaces for **Career Advancement**, *Newsweek*

 America's Greatest Workplaces **LGBTQIA+**, *Newsweek*

 America's Greatest Workplaces for **Women 2024**, *Newsweek*

resilience, ensures seamless operations, and supports the continued execution of our mission.

CAREER GROWTH AND PERFORMANCE MANAGEMENT

We encourage associates to pursue new internal opportunities aligned with their career aspirations. Associates are invited to explore our internal career website and register their skills to receive information about development opportunities and new roles for which they may qualify. The site also provides salary ranges, equipping associates with the information needed to determine if a position is the right fit.

Our mentorship marketplace tool offers associates at all levels an opportunity to connect with Jack Henry mentors who offer valuable insights, career advice, and skill development.

We recognize that regular feedback is crucial to associate engagement and growth. Performance management at Jack Henry is viewed as a continuous process with an established cadence of goal setting, regular check-ins, and an annual documented performance assessment.

talent retention

CONTINUOUS LISTENING

Listening to the needs of our associates equips us to provide a remarkable associate experience. Our continuous listening strategy includes an annual survey measuring associate engagement, satisfaction, and sense of belonging. This process enables us to receive a steady stream of data throughout the year to allow us to act on the feedback quicker. Associates are also invited to share feedback through several other channels including pulse surveys, skip-a-level interviews, town halls, a virtual suggestion box, and through their human resources business partners.

ENGAGEMENT SURVEY HIGHLIGHTS

In fiscal year 2024, **63%** of associates responded to the **engagement survey**. Insights from the fiscal year 2024 engagement survey revealed that Jack Henry continues to score **above benchmark** across several key metrics:

	Jack Henry	Benchmark ²
Established overall engagement score	79%	69%
Strongly agree that Jack Henry encourages work-life balance	77%	66%
Trust Jack Henry	77%	68%
Agree that Jack Henry has consistently treated them well	85%	74%
Believe in Jack Henry's Core Values	87%	81%



BENEFITS AT A GLANCE

We have designed our total rewards package to support our associates' physical, mental, and financial health.

- Medical PPO, HDHP and HMO (California and Hawaii only) Plans
- Dental Coverage
- Vision Plan
- Flexible Spending Accounts
- Health Savings Accounts
- Life and Accidental Death and Dismemberment Insurance
- Short-Term Disability
- Long-Term Disability
- Accidental Injury
- Critical Illness Plan
- Hospital Care Plan
- Business Travel Accident
- Group Legal Plan
- 401(k) Retirement Savings Plan
- Employee Stock Purchase Plan
- Paid Time Off and Holidays
- Paid Parental Leave
- Paid Military Leave
- Educational Assistance
- Adoption Assistance
- Employee Assistance Program
- Wellness Incentives
- Paid Community Volunteer Hours

TOTAL REWARDS

With a people-first approach, Jack Henry takes care of associates and their families by providing a total rewards package designed to fit their lifestyle. In 2024, we enhanced our benefits offerings with the addition of virtual-care offerings to support associates with gastrointestinal and musculoskeletal system conditions.

Review Jack Henry's [Employee Benefits Summary](#) for a full listing of our benefits.

COMPENSATION AND RECOGNITION

Jack Henry offers market-competitive base pay based on professionally sourced salary data, and we regularly review our pay structures to ensure we reward our associates appropriately for their job duties and performance.

We offer a cash bonus incentive program to every associate who has completed 90 days of service and met individual performance targets, providing a reward opportunity when the company achieves its operating targets.

For more than a decade, Jack Henry's peer-nominated Dedication to Excellence Award has recognized associates who go above and beyond in demonstrating our core values. Winners are eligible for an annual award which recognizes the best of the best – the Associates' Choice Award, which is voted for by peers.

PROTECTING 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, provides flexibility in meeting client needs and organizational goals, supports our ability to hire and retain a highly qualified workforce, and enhances work-life balance.

Regardless of where they work, providing our associates with a healthy and safe work environment is a priority. Resources include:

- Providing regular communication and trainings on how to effectively identify, correct, and report unsafe working conditions, injury, or illness.
- Offering ergonomic resources and assessments to aid the setup of a work environment that supports healthy working habits, prevents injuries, and optimizes efficiency.
- Investing in mental health by providing learning opportunities to expand understanding of the support tools available.

MENTAL HEALTH AWARENESS MONTH

In May, we recognized **Mental Health Awareness Month** with a variety of activities that encouraged associates to prioritize their mental health and invest in their wellness.

A calendar of wellness activities and a guide to confidential mental health resources **educated associates** on how to stay in tune with their mental health and well-being.



Eligible associates had the opportunity to take a **half-day of self-care**. They were encouraged to engage in activities that increase their overall wellness and support their mental health.

Jack Henry made a donation on behalf of associates to the **National Alliance on Mental Illness**, the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness.



commitment to

RESPONSIBLE BUSINESS PRACTICES

Managing risk and upholding a high standard of ethical behavior ensures the long-term sustainability of our business – and we continuously monitor, evaluate, and improve our processes.



risk management

Our internal process and governance systems to identify and mitigate risks.



information security, cybersecurity, and data privacy

Our core commitment to protecting client, end user, and internal data, as well as responsible and balanced use of AI in Jack Henry's products, services, and internal operations.



business ethics and regulatory compliance

Fostering an ethical culture; complying with current, changing, and upcoming regulations; and protecting associates, clients, and end users from bribery, corruption, and fraud.



human rights and fair labor practices

Our efforts to monitor and address potential human rights issues in our supply chain and own workforce.

Corporate Governance

At Jack Henry, we strive to maintain long-term value for our associates, clients, and stockholders. We believe strong corporate governance practices support this goal, directed by our [Corporate Governance Guidelines](#).

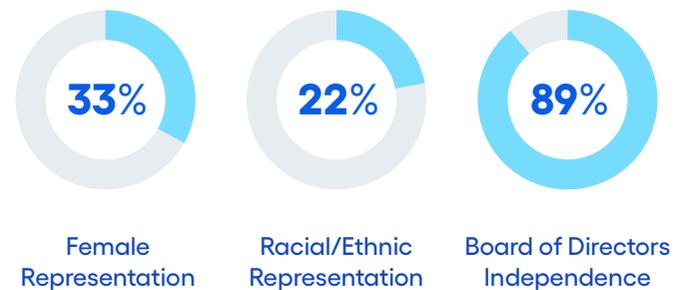
board committees

Our corporate governance structure is composed of a Board of Directors, Board committees, and executive officers. A central role of the Board is to oversee major risks facing the company and review options for their mitigation. The Board has delegated risk oversight to four committees of the Board, guided by committee charters that outline the distinct role and responsibilities of the committee:

- [The Audit Committee](#)
- [The Human Capital & Compensation Committee](#)
- [The Risk and Compliance Committee](#)
- [The Governance Committee](#)

board composition

The Board is composed of nine directors. Eight of these directors are independent, including the Lead Director. To ensure the Board represents the interest of our stockholders, our Board is composed of members with diverse and relevant professional experiences, backgrounds, and viewpoints. We expect that Board members demonstrate a commitment to ethics and integrity and are subject to – and responsible for – compliance with our Code of Conduct. This year, we welcomed two new Board members. For more information, review our [Annual Report](#).



aligning interests

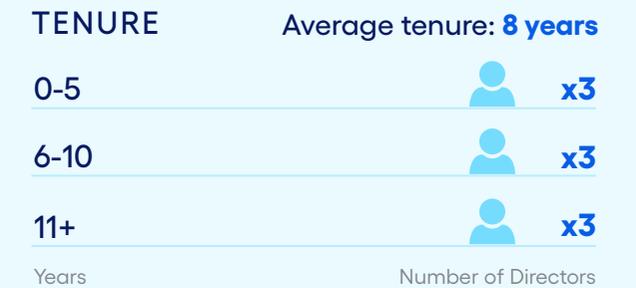
To align the interests of Board members and senior management with the long-term interests of stockholders, stock ownership guidelines for the Board require that Board members and certain senior management hold Jack Henry shares of stock with a market value equal to a

specified multiple of the individual’s salary (for senior management) or of the annual base retainer (for Board members). The guidelines provide a five-year timeframe after an appointment for individuals to reach these ownership targets. As of June 30, 2024, all directors and applicable senior management satisfied these ownership guidelines or were within the five-year compliance window.

Jack Henry also has an incentive compensation clawback policy that complies with the Nasdaq listing standards, which requires the company to seek recovery of erroneously awarded incentive-based compensation received by executive officers based on financial reporting restatements.

To uphold our commitment to strong corporate governance, we have lowered the voting threshold required for stockholders to amend the Certificate of Incorporation and Bylaws from a super majority to a simple majority. This change was recommended by the Board of Directors and approved by our stockholders in the Annual Meeting of Stockholders held in November of 2024. The Board believes this strengthens stockholder rights in line with industry trends and as permitted under Delaware law. For more information, read Proposal 3 of our [2024 Annual Proxy Statement](#).

BOARD OF DIRECTORS



The chart summarizes certain specific qualifications, attributes, and skills for each director. A mark indicates a specific area of focus or expertise of a director on which the Board relies, but a lack of a mark does not mean that an individual does not possess that skill.

Managing Risk

To maintain effective operations and continuity for products and services, Jack Henry strives to foster an environment that encourages open discussion and reporting on risk-related matters and incidents. Comprehensive communication and training regarding expectations and responsibilities support desired risk management outcomes.

risk management

Jack Henry manages risk in accordance with regulations and industry standards. The Risk and Compliance Committee of our Board maintains oversight of our risk management framework and collaborates with the other Board committees as needed. Jack Henry operates an Enterprise Risk Management Committee at the executive level and an Enterprise Governance, Risk, and Compliance (EGRC) function, which reports to the Chief Risk Officer. Both of these groups routinely present to the Board regarding risk activities.

In collaboration with business units, EGRC implements risk management activities at all levels of the business through:

- A detailed **risk register** which documents and assesses various risks and associated controls
- A **control framework** which reflects control statements derived from the authoritative sources (e.g., laws, regulations, guidance)
- An annual internal **risk assessment survey** used to prioritize risk categories, direct resources, and communicate risks effectively
- **Quarterly risk reviews** in which business units review owned risks and risks which may impact their work to ensure ongoing accuracy of risk descriptions, ratings, and controls



THE THREE LINES OF DEFENSE MODEL

Jack Henry employs the three-lines model, which is widely considered a best practice, to clarify ownership and accountability for enterprise risk management.

1

FIRST LINE

Business units **own and manage risk** by maintaining policies, procedures, systems, and controls for day-to-day risk management and corrective action.

2

SECOND LINE

The EGRC function conducts **objective analysis** of business unit policies, procedures, systems, and controls to **identify opportunities** for improvement and **ensure compliance** with applicable laws and regulations.

3

THIRD LINE

Jack Henry's internal corporate audit team **assesses the design and operational effectiveness** of the Risk Management Framework and associated activity.

preventing fraud and corruption

Jack Henry maintains an internal Fraud Policy to facilitate the maintenance of controls that aid in the detection and prevention of fraud. Our General Counsel and Secretary is responsible for the investigation of all suspected fraudulent acts. We conduct an annual fraud risk assessment to better understand potential risks of fraud within Jack Henry.

Fraud awareness training supports associate understanding and adherence to the Fraud Policy and facilitates the deterrence, detection, reporting, and response to fraud. This training is provided to new hires during onboarding and assigned to all associates annually. Additional training covering the Foreign Corrupt Practices Act and insider trading are conducted regularly.

third-party risk management

At the direction of the Board, our third-party risk management program is designed to effectively identify, address, and act upon potential risk associated with third parties, vendors, suppliers, and contractors. Sustainability risk is included as a category we review within our third-party due diligence process.

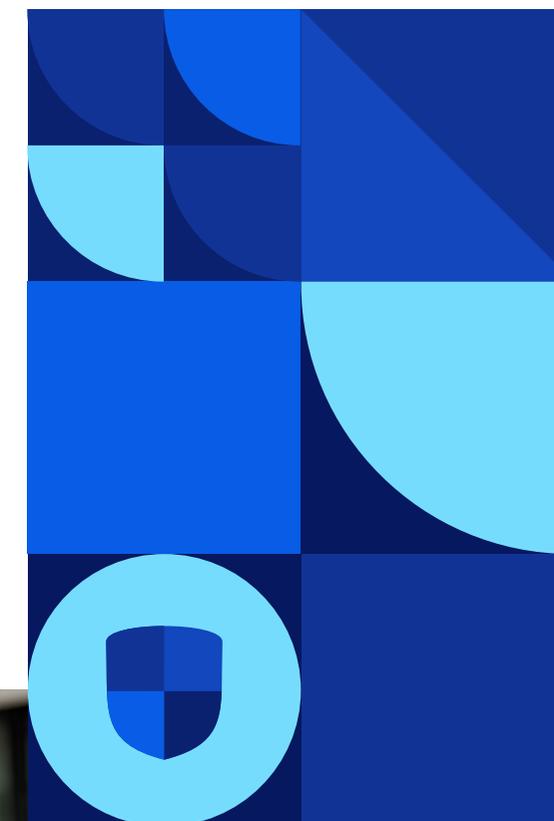
business continuity and resilience

Jack Henry invests in business readiness efforts in preparation to quickly and responsibly detect, respond to, and mitigate the impacts of unexpected disruptions to operations such as natural disasters, cybersecurity attacks, and supply chain issues. We conduct continuity exercises covering a series of divergent, highly disruptive scenarios which support our focus on meeting the needs of our clients and building long-term value for our stakeholders. Additionally, our business resilience capabilities focus on:

- Early detection of events before they impact operations
- Rapid escalation to appropriate teams, if needed
- Up-to-date emergency response plans prioritizing associate safety and restoration of critical technologies
- Consistent communication with internal and external stakeholders
- Continuous improvement in response to an evolving threat landscape

managing corporate sustainability-related risks

Jack Henry's EGRC function and Corporate Sustainability team collaborate to document risks related to our key sustainability priorities that may materially impact the company and review them annually with impacted teams.



Information and Cybersecurity

At Jack Henry, we are dedicated to safeguarding the data of our company, our associates, and the financial institutions we serve. Our commitment to corporate responsibility extends to our robust information and cybersecurity program. This program incorporates modern technology, experienced professionals, and multiple widely accepted industry-standard frameworks, policies, and practices. Our ongoing efforts in monitoring, training, and proactive risk management are key to our approach to cybersecurity.

proactively navigating an evolving risk landscape

We proactively monitor both the external and internal threat environment and take actions as needed to reduce or mitigate the risks they pose to our organization. Jack Henry has made investments in user authentication to bolster security and respond to increasingly sophisticated social engineering risks. We remain focused on our mitigation and monitoring strategies, as well as ensuring our people are armed with the knowledge and tools necessary to combat these evolving threats.

Our workforce plays a vital role in the safeguarding of systems and data. All associates and contractors complete mandatory annual security awareness training on how to effectively identify and report threats. We conduct regular phishing exercises to equip individuals with the skills to identify and responsibly report suspicious emails and provide specialized training for higher-risk individuals and teams.

data privacy

We support the right to privacy, including the rights of individuals to control the collection, use, processing, and dissemination of personal data. While doing business, it is necessary for us to collect, record, store, process, transmit, and otherwise handle personally identifiable information (PII) to help our clients best serve their accountholders. Jack Henry takes this responsibility seriously and provides fair, secure, and legally compliant systems and supporting processes for the appropriate handling of this private information. We do not sell or rent personal data to third parties outside of our services.

We maintain a [Privacy Policy](#), which we periodically evaluate and update to reflect evolving data privacy regulations. This includes expanding our privacy policy to include our products and services. Our associates are required to abide by our enterprise record retention and destruction policy, which directs the storage and destruction of records and data maintained or controlled by Jack Henry.

responsible use of artificial intelligence

At Jack Henry, we believe that AI capabilities have the potential to enable us to deliver on our mission and purpose with increased efficiency and productivity. Our AI principles guide our commitment to deploying AI in ways that enhance associate experience and strengthen the connections between people and their financial institutions. These principles and internal standards for AI use provide a robust governance foundation for the responsible use of AI at Jack Henry. We have established a rigorous review process to ensure use cases are consistent with these expectations.

We acknowledge the complexities surrounding AI data models and their societal and environmental impact. Jack Henry provides training for associates on responsible AI use. We seek to execute a responsibly bold and balanced approach to the use of AI, guided by our AI principles and the regulatory environment.

AI PRINCIPLES



Fairness and Equality



Transparency



Accountability



Compliance



Privacy and Data Protection



Safety and Security

BOOSTING EFFICIENCY AND ACCESSIBILITY THROUGH AI AT INCREDIBLEBANK

IncredibleBank has combined Jack Henry’s Banno Conversations™ and Google Gemini AI to allow their call center to leverage the content on their website, their brand voice, and proprietary AI technology to deliver customer service enhancements.

IncredibleBank also utilizes AI as a Spanish-language translator for chat. “Combined with our use of Banno’s Spanish language application interface, we are able to better communicate with our customers,” explains Philip Suckow, Vice President of Innovation at IncredibleBank. “We’ve been able to use AI in 100% of our incoming messages from Spanish-speaking customers, eliminating extra steps to translate and improving the time it takes to answer customer questions by around 30%.”

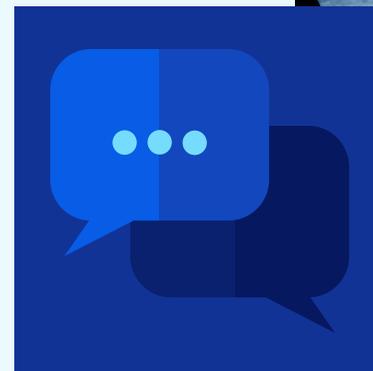
Spanish translation recently helped the bank work with two Spanish-speaking customers who were trying to send money to each other. “Our customer experience representative who helped them is not a Spanish speaker,” says Suckow. “But by using AI translation, the employee was able to facilitate the payment.” He continues, “Before AI, when a Spanish conversation started, our agents would

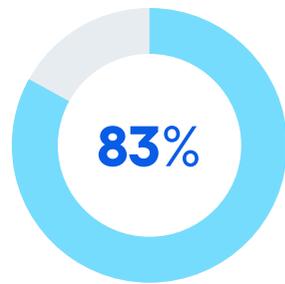
have had to switch between different systems, and the conversations could take 15 minutes or more to complete. In this case, our employee was able to streamline the translation process and meet the customers’ needs within 10 minutes of the conversation being initiated.”

In recognition of their creative use of technology to elevate the experience for their customers and employees, IncredibleBank was named one of the first-ever recipients of the Jack Henry Cobalt Awards in The Changemaker category. For more details, read the [full case study](#).

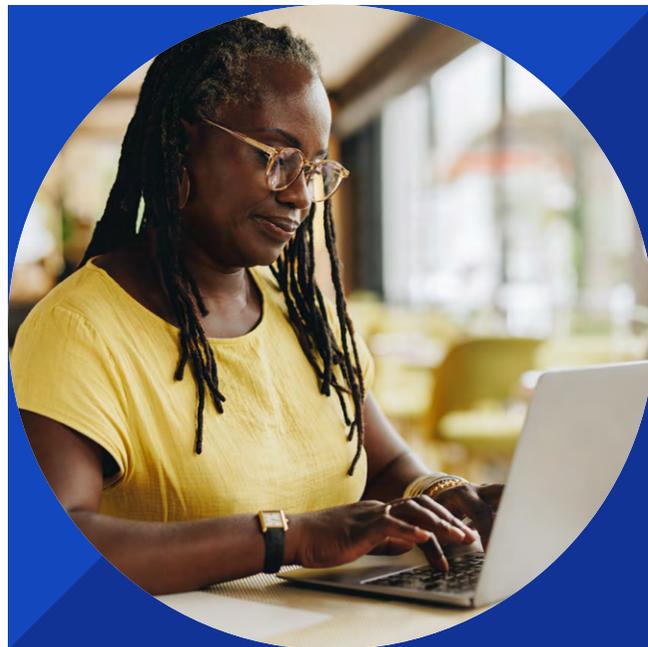
“Combined with our use of Banno’s Spanish language application interface, we are able to better communicate with our customers.”

PHILIP SUCKOW
VICE PRESIDENT OF INNOVATION
AT INCREDIBLEBANK





83% of our associates reported that they believe that Jack Henry, as an organization, demonstrates **integrity and lives by the Code of Conduct**, according to our fiscal year 2024 engagement survey.



Business Ethics

Jack Henry seeks to foster a safe, ethical, and inclusive work environment where the first and last question asked is “What’s the right thing to do?” Our focus on business ethics is important to the success of our organization.

expectations for ethical conduct

[Jack Henry’s Code of Conduct](#) provides specific guidance on our expectations for associates, clients, vendors, agents, and business partners. New associates, contractors, and Board members must acknowledge the Code of Conduct and complete an onboarding course in addition to completing a refresher of the training on a regular basis. Regular compliance trainings and education efforts cover essential topics like insider trading, intellectual property, anti-bribery and corruption, and anti-harassment. Our focus on education ensures that associates understand our Code of Conduct and how to report concerns.

We also require our clients to use our products in compliance with applicable laws and regulations, including the Bank Secrecy Act and Anti-Money Laundering laws.

reporting concerns

Everyone at Jack Henry has a shared responsibility to report unethical behavior and violations of the Code of Conduct, other corporate policies, or relevant laws and regulations.

Our non-retaliation policy protects individuals who report suspected ethics violations. To support organizational justice, we maintain a comprehensive ethics reporting and investigation system. This system is overseen by our General Counsel and Secretary and managed by our Legal, Audit, Compliance, and People & Culture

teams. These teams collaborate to confidentially investigate reports and determine the necessary response, including corrective actions if needed. To promote transparency, we share a quarterly aggregated and anonymized summary of reported concerns and outcomes with associates and the Board.

REPORTING CHANNELS

ASSOCIATES

Associates are encouraged to raise a concern through several channels:



Their Manager



Human Resource Business Partners



24/7, Third-Party Managed Ethics Reporting Tool

STAKEHOLDERS

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



reports@lighthouse-services.com
(Include company name with report)



833-222-4159 (English) | 900-216-1288 (Spanish)

Human Rights and Fair Labor Practices

Jack Henry is committed to respecting and protecting internationally proclaimed human rights and providing a safe work environment free of harassment or discrimination.

Our [Human Rights Commitment and Policy Statement](#) formalizes our dedication to upholding internationally recognized human rights across our operations. This policy incorporates the standards set forth in the Universal Declaration of Human Rights, UN Guiding Principles on Business and Human Rights, the International Labour Organization Declaration on Fundamental Principles and Rights at Work, and the Organization for Economic Co-operation and Development Guidelines for Multinational Enterprises. We implement this commitment in our supply chain through our [Vendor Code of Conduct](#), which expects our suppliers and licensees to provide fair and safe working conditions.

responsible supply chain

In today's dynamic business environment, cultivating a responsible supply chain is essential for companies aiming to enhance sustainability, resilience, and risk management. We seek to do business with vendors who share our commitment to operating responsibly. Our procurement practices, including supplier screenings, selection, and management, consider environmental, social impact, and human rights concerns.

GHG emissions from our purchased goods and services comprise the majority of our Scope 3 emissions. More information regarding our commitment to addressing value chain emissions can be found in the [Energy and Climate](#) section.

Fostering supplier diversity by including minority-, women-, veteran-, disabled-, and LGBTQIA+-owned businesses, as well as small and local enterprises, in sourcing activities not only reflects Jack Henry's dedication to inclusivity but also mitigates risks by ensuring we maintain a robust pipeline of suppliers. By broadening our supplier networks, we increase resilience during supply chain disruptions and secure competitively priced goods and services.

In 2024, our company increased involvement with regional organizations such as the Dallas Fort Worth Minority Supplier Development Council (DFW MSDC) and Women's Business Council Southwest (WBCS) to enhance outreach with qualified and certified diverse businesses. These efforts led to including diverse suppliers in 60% of sourcing opportunities, a 12% increase from the previous fiscal year.

We also implemented an indirect spend, Tier 2, reporting process, allowing us to measure indirect spending through our suppliers. As a result, we estimate that our total direct and indirect spend with diverse suppliers was approximately 7% of our total procurement spend during fiscal year 2024. Program participants must be U.S.-based, maintain certifications from a third-party certification agency, and register [online](#).

To learn more about our expectations for our suppliers, visit our [Vendor Portal](#).



commitment to

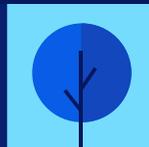
THE PLANET

Our commitment to the planet includes being good stewards of natural resources and doing our part to pursue a low-carbon future. We believe that doing so mitigates risk and presents opportunity for greater efficiency in our operations.



energy and climate

Responsible management of energy use and emissions from data centers and our direct operations, as well as efforts to understand and address potential physical and transitional risks associated with climate change.



environmental stewardship

Responsible resource consumption and management of waste across our facilities and data centers, including e-waste from end-of-life technology.

Energy and Climate

As a provider of financial technology, we recognize the impact that our business has on the environment, particularly through our data centers, offices, and value chain. By measuring and managing our environmental impact, we mitigate risk, create efficiencies, and address stakeholder expectations.

greenhouse gas emissions reduction targets

Jack Henry has established targets that formalize our dedication to reducing our GHG emissions within our operations and across our value chain. Our near-term goals are:

SCOPE 1 & 2

Reduce our absolute emissions by **42%** for fiscal year 2030 from our fiscal year 2023 baseline, in alignment with a 1.5°C pathway as stated by the Intergovernmental Panel on Climate Change (IPCC).

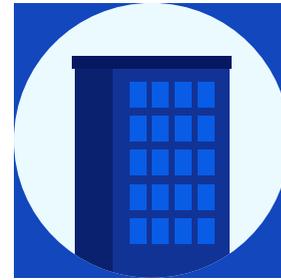
SCOPE 3

Engage with key suppliers reflecting **two-thirds** of our total supplier spend, to support and encourage their commitment to reducing emissions.



reduction strategies

Jack Henry's Low Carbon Transition Plan incorporates a broad range of strategies that will support our reduction of Scope 1 and 2 emissions. During calendar year 2024, we refreshed this plan to ensure a comprehensive and adaptable strategy moving forward.



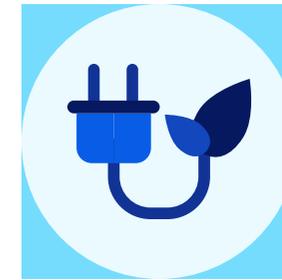
REAL-ESTATE OPTIMIZATION

We continually adjust our real-estate portfolio to align with business requirements and ensure our associates have the necessary space and resources to excel. In some instances, we have transitioned from leased office spaces to shared or co-working environments to better accommodate our workforce.



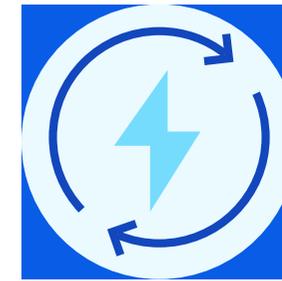
CO-LOCATION AND CLOUD COMPUTING

Our co-location and cloud computing strategies support the reduction of Scope 2 emissions while also serving the needs of our clients, in the near- and long-term. We have begun to shift workloads into a new co-location data center and transition out of our existing primary data center. During this period, both the co-location data center and the legacy data center will operate to ensure continuity, thus potentially causing a short-term increase in emissions. We are actively exploring approaches to mitigate this impact.



RENEWABLE ENERGY AND FUEL ALTERNATIVES

We continue to evaluate renewable energy opportunities such as renewable energy credits (RECs), Virtual Power Purchase Agreements (VPPAs), on-site renewable generation, and purchasing clean energy through utility contracts. As low-carbon fuel alternatives, including Sustainable Aviation Fuel (SAF), become more readily available, we explore options to implement these into our operations.



ENERGY EFFICIENCY

We frequently assess opportunities to improve energy efficiency across our real-estate portfolio. Our Workplace Evolution team maintains a roadmap guiding real-estate optimization actions across our office locations – whether that be consolidation, closure, or redesign.



AVIATION MANAGEMENT

We remain committed to optimizing our flight operations to minimize fuel use, while thoughtfully balancing our aviation impact with the ongoing need for essential business travel.

SCOPE 1, 2, AND 3 GHG EMISSIONS



measuring our progress

FISCAL YEAR 2024 GREENHOUSE GAS FOOTPRINT

Data is critical to understanding our environmental footprint and informing our efforts. We monitor, evaluate, and refine our processes and assumptions to ensure we have reliable data that reflects evolving best practices. See Key Environmental Data for our full inventory, which has received limited external assurance.³

SCOPE 1 AND 2 EMISSIONS

In fiscal year 2024, Jack Henry experienced a 3% decrease in our combined Scope 1 and 2 emissions compared to fiscal year 2023. Our data centers and offices continue to represent the largest source of Scope 1 and 2 emissions, accounting for 45% and 42% respectively.

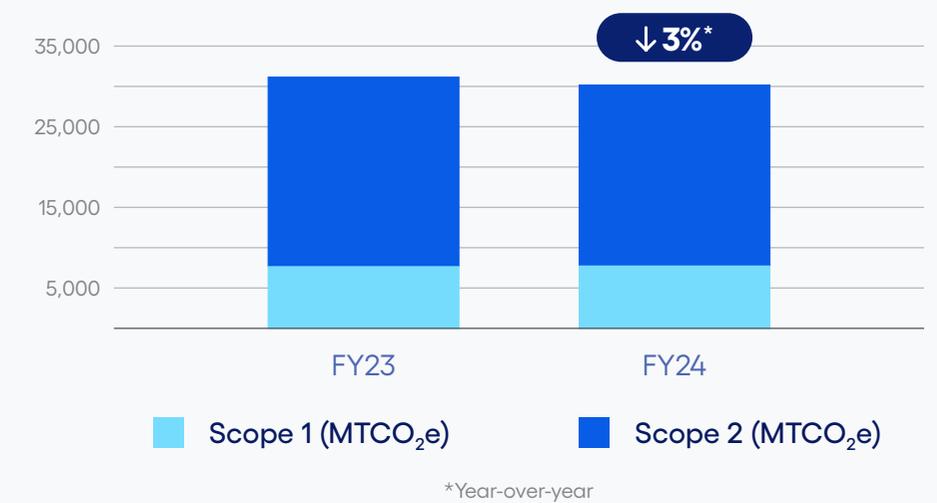
Our Scope 1 emissions are inclusive of direct GHG emissions that Jack Henry generates from fuel combustion at facilities and from company-owned aircraft and vehicles, as well as refrigerants from facilities. In fiscal year 2024, our Scope 1 emissions saw a modest 1% increase.

Our Scope 2 emissions measure indirect GHG emissions from purchased electricity, heat, and steam. Compared to fiscal year 2023, our Scope 2 emissions decreased by approximately 4%. This decrease is attributed to the purchase of renewable energy credits (RECs), which we applied to one of our owned data centers. Because the majority of our Scope 2 emissions are from our data centers, we have chosen to intentionally direct RECs to this source. This targeted approach allows us to amplify our impact by supporting renewable energy generation in an area that is heavily reliant on traditional energy sources.

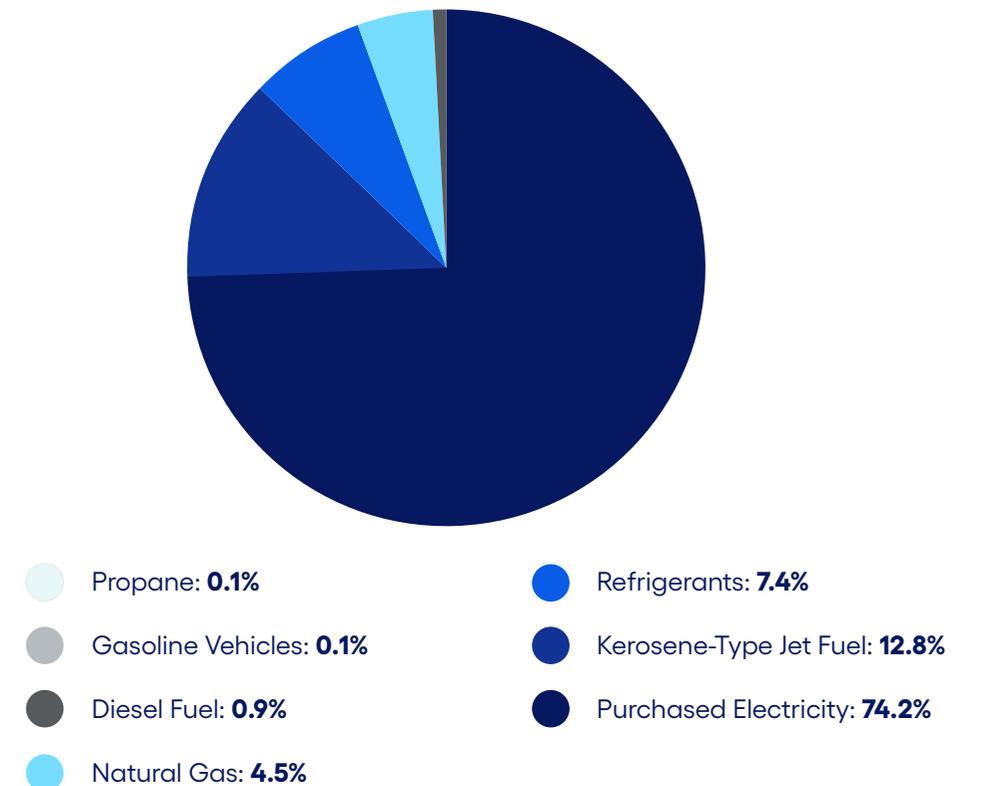
SCOPE 3 GHG EMISSIONS

We remain committed to tracking and understanding the environmental impact of our value chain. Our fiscal year 2024 Scope 3 emissions rose by 35%, primarily due to an increase in purchased goods and services, greater consumption of capital goods, and an uptick in business travel. However, we achieved reductions in Scope 3 emissions linked to waste, employee commuting, and fuel and energy-related activities during the fiscal year.

TOTAL SCOPE 1 AND 2 GHG EMISSIONS IN MTCO₂E



BREAKDOWN OF FISCAL YEAR 2024 SCOPE 1 AND 2 GHG EMISSIONS



3. Scope 1 and 2 GHG emissions are reflective of all leased and owned data centers and offices. Emissions are estimated for leased facilities where usage data is not available. Unless otherwise noted, discussion of fiscal year 2024 GHG data utilizes market-based calculations.

In fiscal year 2024, our Scope 3 inventory included a new category, upstream leased assets. This new category resulted from the use of a shared office space during the fiscal year. Although this category reflects a small portion of our total Scope 3 emissions, its inclusion reflects our commitment to comprehensive emissions measurement.

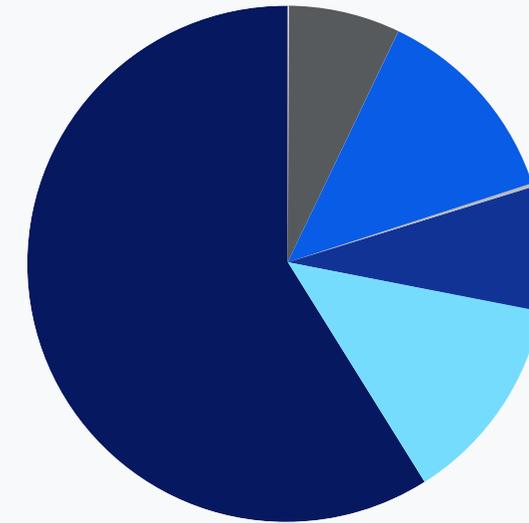
With purchased goods and services comprising the majority of our Scope 3 emissions, Jack Henry is committed to reducing emissions throughout our supply chain by engaging with key suppliers to support and encourage their commitment to reducing emissions. We believe that doing so creates an opportunity to influence and drive emissions reductions throughout our supply chain. We have developed a multi-year supplier engagement strategy that incorporates outreach, data collection, and education efforts. To support this effort, we have incorporated environmental criteria into our Request For Proposals (RFP) process and strengthened our expectations in our Vendor Code of Conduct to include the expectation that vendors disclose the GHG emissions data, if requested by Jack Henry.

climate-related risk

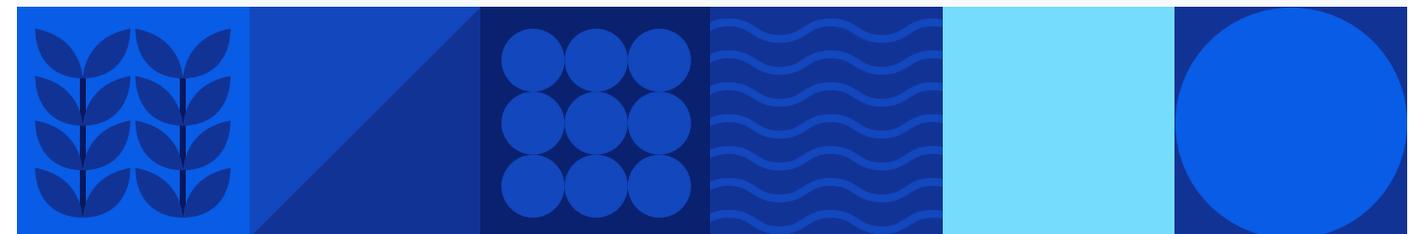
Jack Henry continues to integrate climate-related business risks and opportunities into our overall risk management strategy. Some of these risks include impacts from severe weather events along with market and regulatory changes that may prove disruptive to our business.

We leveraged a third-party expert to conduct a climate-risk and opportunities assessment of our facilities portfolio and operations. This assessment reviewed acute and chronic physical risks (e.g., floods, wildfires, extreme heat) and transition risks (e.g., GHG pricing and regulation; changing consumer expectations). For the results of this assessment and greater detail on our strategy for managing climate-related risks, review our [2025 TCFD Index](#).

SCOPE 3 EMISSIONS



- Category 1: Purchased Goods & Services **(59.1%)**
- Category 2: Capital Goods **(13.1%)**
- Category 3: Fuel & Energy Related Activities **(7.7%)**
- Category 4: Waste Generated in Operations **(0.2%)**
- Category 5: Business Travel **(12.8%)**
- Category 6: Employee Commuting **(7.1%)**
- Category 7: Upstream Leased Assets **(<0.1%)**



Environmental Stewardship

Every Jack Henry department plays a role in embracing environmentally friendly practices in order to sustain our business and communities.

TRAVEL



Our Travel team uses a data-driven approach to collect flight information to safely adopt fuel-saving procedures such as single-engine taxiing and optimized climb and descent profiles. As a member of the Environmental Sustainability Subcommittee of the National Business Aviation Association, we continue to monitor advancements in sustainable aviation practices and technology. To further our commitment to the community, we collaborate with Corporate Angel Network to donate the use of our business aircraft and pilots to transport cancer patients and family to treatment centers.

FACILITIES



We regularly evaluate the environmental impact of our existing and future real-estate assets. Our Facilities team leads a Workplace Evolution Program to optimize our office spaces and create workspaces for connection, collaboration, and innovation. As we revitalize our spaces, we incorporate improved insulation and energy-efficient lighting, appliances, and technology.

PROCUREMENT



We evaluate and enhance our procurement processes with the goal of understanding and mitigating the environmental impact of our procured products and services. Our request for proposal templates and scoring matrices feature environmental factors such as climate-related risks, GHG emissions, and climate targets.

INFORMATION TECHNOLOGY SERVICES AND DATA CENTERS



We are modernizing and optimizing our IT workloads and data center infrastructure to increase business value, minimize risk, and reduce costs and power consumption. Additionally, our IT-asset disposal efforts contribute to waste reduction by responsibly disposing of electronic equipment from our facilities.

go green business innovation group

Our Go Green BIG supports, informs, and champions Jack Henry’s commitment to environmental stewardship. Working with Jack Henry leadership, Go Green strives to embed environmentally friendly practices within the organization, and among associates. Throughout the year, Go Green led several projects:

Green Promotional Items: To improve sustainable purchasing and distribution of promotional products, members curated a list of environmentally friendly options and encouraged an opt-out choice that allows associates to decline corporate gifts. This option is provided to reduce waste and ensure that only those who truly want or need the items receive them, supporting a more sustainable and mindful approach to corporate gifting.

Recycling: Members led the charge to introduce new recycling options in several recently renovated offices.



The cafeteria at our Monett, Missouri, office joined the celebration, decorating the halls for Earth Day and offering a vegan meal.



In honor of **Earth Day**, Jack Henry planted a tree on its Monett Campus.



Associates gathered to plant a tree on our Monett, Missouri campus in honor of Earth Day.

Volunteering and Fundraising: Members organized volunteer opportunities, including trail cleanups at the Nature Center in Springfield, Missouri, and planting a pollinator garden and trees in Monett, Missouri. Each year, Go Green also supports reforestation efforts by organizing a company-wide fundraiser for the National Forest Foundation.

Sustainable Online Habits: Throughout the year, Go Green curated content to encourage associates to make small changes in how they worked in order to collectively have a significant environmental impact. Examples of practices shared by Go Green included linking to cloud-based documents instead of attaching items to emails and adjusting virtual communication habits to reduce energy consumption.

Earth Month: Associates joined weekly events on topics such as recycling and upcycling, veganism, and reforestation. Go Green also sponsored a session at our annual learning summit featuring a panel of Go Green members discussing small, simple, and repeatable actions that foster a healthier environment.



ENVIRONMENTAL STEWARDSHIP EFFORTS

at our Jack Henry Connect Conference in Phoenix, Arizona

GIVING NEW LIFE TO FOOD WASTE

To combat food waste, the convention center's catering partner participated in the Waste Not recycling program to send leftover food to food banks. The convention center also collaborated with the City of Phoenix Public Works department to turn food waste into compost material. This cut down on emissions and ensured that food went to people who needed it the most. In support of these efforts, Jack Henry also donated to Waste Not Arizona, a nonprofit organization dedicated to eliminating hunger and food waste.

RECYCLING SIGNAGE

The conference organizers ensured event signage was recycled. By partnering with local recycling facilities, they arranged for the proper processing and repurposing of materials, reducing waste from the event.

REDUCING PLASTIC WASTE

To reduce single-use plastic waste, Jack Henry provided attendees with reusable water bottles. Each bottle had a unique QR code that allowed users to track how their water refills prevented emissions, waste, electricity consumption, and ocean pollution. Additionally, each time an attendee used their bottle, a donation was made in support of clean water, nutrition, and reforestation projects.

environmental compliance

Jack Henry is dedicated to complying with local, state, and federal environmental regulations. Our [Environmental Policy](#) sets expectations for our associates, vendors, suppliers, and contractors, reinforcing our commitment to environmental stewardship. Our Enterprise Governance, Risk, and Compliance function monitors environmental compliance as part of their established compliance procedures.

We remain committed to ensuring that our disclosures remain compliant with emerging regulations in order to maintain transparency and stakeholder confidence. To do so, we have established a dedicated cross-functional working group to ensure compliance with impending and proposed regulations that may impact Jack Henry and our clients.



ABOUT THIS REPORT

content and frameworks

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. More information on the methodology and a list of our key sustainability topics can be found in the [Approach to Corporate Sustainability](#) section. These topics informed the content of this report. In addition, this report 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)

environmental metrics

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. Unless otherwise noted, emissions data is reported using the market-based method.

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

ADDITIONAL SUSTAINABILITY DISCLOSURES



[2025 Sustainability Accounting Standards Board \(SASB\) Index](#)



[2025 Task Force for Climate-Related Financial Disclosures \(TCFD\) Index](#)

timeframe

This report reflects the 2024 calendar year. Unless otherwise noted, metrics reflect Jack Henry's fiscal year 2024 (July 1, 2023 – June 30, 2024).

financial information

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

Key Environmental Data

scope 1 and 2 GHG emissions by source

Metric	Unit	FY 2022	FY2023	FY2024
Total Scope 1 GHG Emissions	MTCO₂e	5,231.85	7,715.27	7,793.43
Natural Gas	MTCO ₂ e	1,532.34	1,484.69	1,353.47
Propane	MTCO ₂ e	37.18	0.13	33.49
Kerosene-Type Jet Fuel	MTCO ₂ e	3,510.10	3,890.80	3,868.39
Gasoline Vehicles	MTCO ₂ e	152.23	74.24	19.70
Refrigerants	MTCO ₂ e	—	2,265.42	2,242.98
Diesel	MTCO ₂ e	—	—	275.39
Total Scope 2 GHG Emissions (Location-Based)	MTCO₂e	26,091.49	28,699.17	27,052.83
Total Scope 2 GHG Emissions (Market-Based)	MTCO₂e	26,505.00	23,424.57	22,371.55
Total GHG Emissions (Location-Based)	MTCO₂e	31,323.34	36,414.44	34,846.25
Total GHG Emissions (Market-Based)	MTCO₂e	31,736.85	31,139.84	30,164.98
Energy (Scope 1 and 2)				
Total Energy Usage	kWh	54,357,119	51,673,775	72,603,323
Percentage of Renewables	%	—	18%	9%

scope 3 emissions by category

Metric	Unit	FY2023	FY2024
Total Scope 3 GHG Emissions¹	MTCO₂e	76,164.43	102,731.70
Category 1 : Purchased Goods and Services	MTCO ₂ e	46,493.50	60,722.36
Category 2: Capital Goods	MTCO ₂ e	5,224.93	13,444.58
Category 3: Fuel and Energy-Related Activities	MTCO ₂ e	8,348.15	7,870.44
Category 5: Waste Generated from Operations	MTCO ₂ e	216.07	183.33
Category 6: Business Travel	MTCO ₂ e	8,243.79	13,161.21
Category 7: Employee Commuting	MTCO ₂ e	7,637.99	7,348.07
Category 8: Upstream Leased Assets	MTCO ₂ e	—	1.72
Energy (Scope 3)			
Total Energy Usage	kWh	8,740,893	29,472,822

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

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 risks and uncertainties include, but are not limited to, those discussed in our most recent Annual Report on Form 10-K and Quarter Report on Form 10-Q, and those discussed in other documents we file with the Securities and Exchange Commission. 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.



Jack Henry leadership celebrated redesigned office space in Springfield, Missouri.

Verification Statement



November 25, 2024

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

RE: *FY2024 Greenhouse Gas Emission Verification Statement for Jack Henry & Associates*

To Whom it May Concern:

Jack Henry & Associates (JHA) engaged Trinity Consultants, Inc. (Trinity or the "Verifier") for verification services for JHA's Fiscal Year (FY) 2024 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 FY2024. 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 — broken down by Scope 1 and Scope 2 categories with figures given; option to include other relevant data that has been verified with figures:

- **FY2024**
 - **Scope 1: 7,793 metric tonnes CO₂e**
 - **Scope 2 (location-based): 27,053 metric tonnes CO₂e**
 - **Scope 2 (market-based): 22,372 metric tonnes CO₂e**

3. Period covered (e.g. '12 months to DD MM YY):

- **FY2024: From July 1, 2023 through June 30, 2024.**

HEADQUARTERS
12700 Park Central Dr, Ste 2100, Dallas, TX 75251 / P 800.229.6655 / P 972.661.8100 / F 972.385.9203

Jack Henry & Associates – Page 2
November 25, 2024

4. GHG calculation and reporting protocols:

- **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).**

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 FY2024 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.

Jack Henry & Associates – Page 3
November 25, 2024

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

- Sundar Sadashivam, MS, CM**
- **Managing 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
Managing Consultant

cc: Grace Saunders, Trinity Consultants

jack henry[™]

jackhenry.com

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