the real story of Jack Henry Financial Crimes Defender™



Separating Fact From Fiction

How often do you hear a rumor that doesn't quite match your own experience?

When news moves fast, it's easy for the full picture to get a little blurry, leaving you with questions about what's actually happening. Clear information is essential because it gives you the confidence to lead your financial institution forward.

We want to ensure you have the most accurate, up-to-date context regarding Jack Henry Financial Crimes Defender. You deserve to base your technology strategy on evidence and a clear understanding of our long-term roadmap.

When you have the right facts, you can make the best decisions to protect your accountholders and your community.

evaluating the evidence: fact vs. fiction

Fiction: Jack Henry® Has Abandoned Defender and Is Reverting Back to Yellow Hammer™

Fact: This claim is inaccurate and is largely fueled by competitive narratives from vendors losing market share in a rapidly modernizing market.

You'll find we've invested – and continue to invest – heavily in the Jack Henry Financial Crimes Defender platform. It's a foundational component of our technology modernization strategy and remains one of our highest internal priority initiatives because fraud and financial crime are top concerns for your executive leadership.

Fiction: Defender Is a Temporary Solution With Limited Long-Term Viability

Fact: You can rely on Jack Henry Financial Crimes Defender as a modern, cloud-native platform designed to evolve alongside sophisticated threats.

It isn't a stopgap; it's a core pillar of a sustained commitment to innovation that supports your long-term growth. Because we continue to invest in machine learning and cross-channel intelligence, you'll have access to a platform that adapts as new payment types and regulations emerge. The platform's architecture supports continuous model enhancement and deeper integration across your ecosystem. This means you can modernize incrementally without the headache of disruptive "rip-and-replace" transitions.

When you use it, you'll have future-ready capabilities like behavioral intelligence and automated risk scoring to move beyond static detection.

Fiction: Competitors Offer More Advanced or Future-Proof Fraud Solutions

Fact: Jack Henry Financial Crimes Defender is purpose-built for you, featuring deep core integration and a unified approach to managing financial crime.

Instead of struggling with disconnected point solutions, you'll get actionable intelligence across all channels. This helps your financial institution see risk holistically so you can respond more effectively. The architecture focuses on reducing complexity and scaling with your real-world needs. This means you can adopt advanced capabilities without adding a heavy operational burden to your team.

By combining modern analytics and behavioral intelligence, Defender provides a foundation that stays ahead of changing fraud tactics.



Jack Henry Financial Crimes Defender is purpose-built for you.

Fiction: Defender Is Only a Rules-Based Solution

Fact: While you'll still have configurable rules for transparency and control, Defender extends far beyond traditional detection.

You'll have access to machine-learning models and behavioral intelligence that supplement those rules across key fraud cases. For example, Zelle® fraud detection and the Cross-Channel Trust Score® already operate as fully trained, dynamic models. Trust Score® allows Defender to share intelligence without sharing data to look across hundreds of fraud models. Other channels are currently in "pre-learning" mode, actively analyzing data to establish baselines before they go live. This careful approach ensures accuracy and gives your financial institution confidence in the results before full deployment.

Because we combine deterministic rules with data-driven models, you get a balanced strategy that reduces false positives and improves mitigation.

Fiction: Clients are Leaving Defender

Fact: Participation in the platform remains strong and stable as we modernize.

While a few financial institutions chose different paths during the transition, the vast majority are moving forward together. In fact, more than 165 financial institutions are live on the Defender platform as of February 2026. Steady "go-live" activity and sustained daily usage show that communities are continuing to adopt and operate the system. Despite what some competitors might say, financial institutions are not exiting the platform in meaningful numbers.

This reflects a healthy adoption pattern for such a large-scale technology transformation.

Fiction: Negative Narratives About Defender Reflect Widespread Dissatisfaction

Fact: Negative noise often bubbles up during periods of significant change, but it isn't a reliable indicator of overall health.

In this case, much of that external noise is amplified by competitors trying to capitalize on uncertainty. We've been transparent about



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areas that need refinement, and we're actively investing to address them. We have created monthly client meet-ups which have now transformed into quarterly user groups. We have newsletters that go out twice a month in our effort to be more transparent in the delivery of Defender. To support you, we've expanded product, engineering, and delivery resources while strengthening our execution. This means you can expect faster capability delivery and an even better experience moving forward.

Our ongoing collaboration and visible roadmap show an organization that's proactively listening to your feedback.

confidence in your path forward

Your financial institution is built on trust, and your technology should be too.

Jack Henry Financial Crimes Defender is designed to grow as you grow, providing the stability you need in an ever-changing landscape. When you have the facts, you can focus on what matters most – serving your community with peace of mind.

protect your community with Jack Henry Financial Crimes Defender

Learn more about how the Defender platform can help you proactively combat financial crimes and fraud risk.

For more information about Jack Henry, visit jackhenry.com.

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