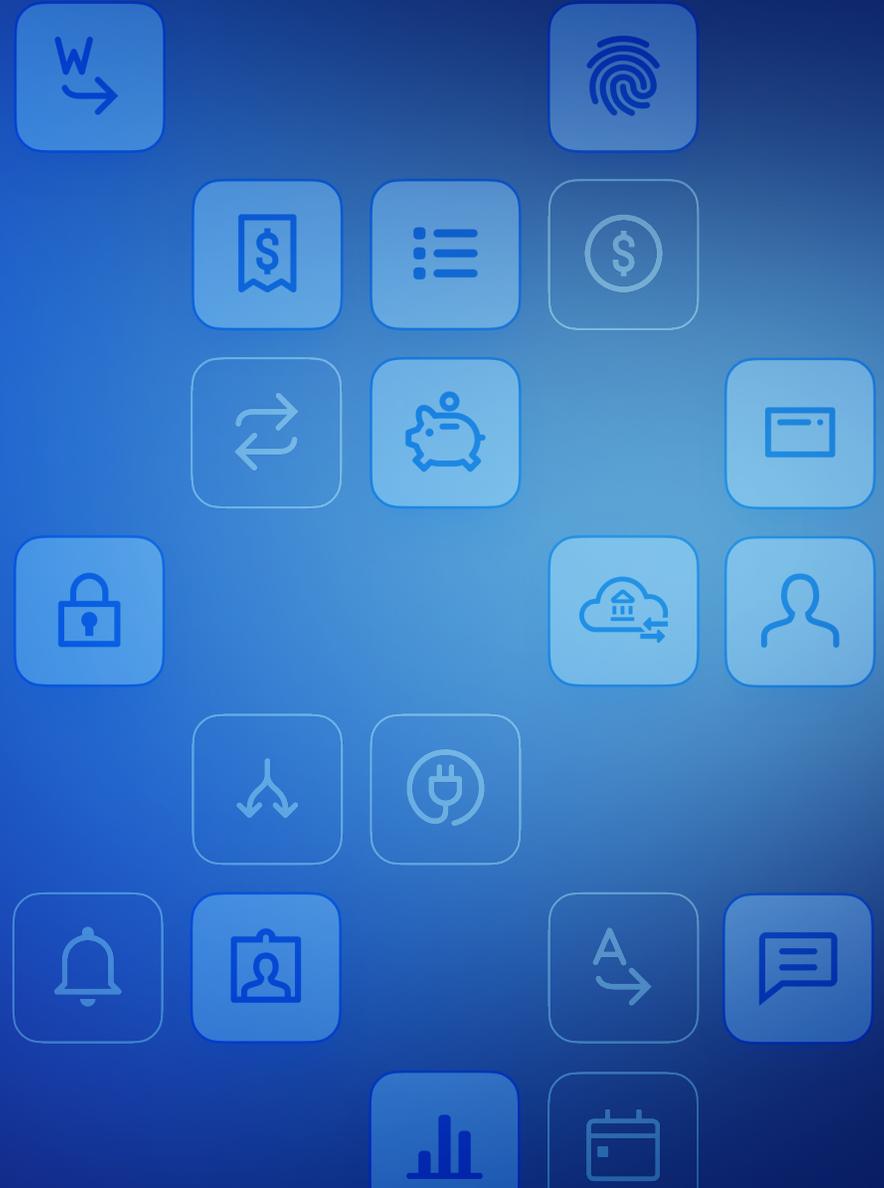


meet the future of core

A comprehensive platform that unifies core functionality with digital and all other services into a single, adaptable cloud-native ecosystem that can be transitioned to over time, enabling innovative strategies for financial institutions.



paving the way for a single platform that runs your entire financial institution

Jack Henry has always prioritized what's best for community and regional financial institutions, building robust core technology and solutions that complement it. Now, we're reshaping the core to transform the financial technology industry and establish you as a leader in it.

We're expanding what's possible from core banking and unifying banking services (think payments, loan and deposit origination, file management, apps, marketing, relationship management, etc.) into a single platform to run your bank or credit union. And we're doing this all in a way that mitigates risk, enables you to evolve at your own pace, prioritizes your bottom line, and still provides you with the most modern (read: future-ready) technology in the market.



what if you could...

 **Deliver personal service faster, more intelligently, and with less cost**

 **Monitor events and reports in real time**

 **Run your entire financial institution in one place**

 **Centralize and customize account origination**

 **Stop fraud before a transaction ever processes**

 **Serve unlimited niche audiences**

What if you could...



deliver personal service faster, more intelligently, and with less cost

We've already started this with Banno Conversations. But what if personal service was woven throughout every part of your back-office? And what if it leveraged AI via your own institution's data to supercharge your staff? While big banks are positioning technology between them and their accountholders, we're positioning technology alongside of you, so you're more efficient while maintaining the relationships and service you're known for.

What are we working on?

- **AI Assist in Conversations:** Past conversations teach AI to speak just like you





What if you could...

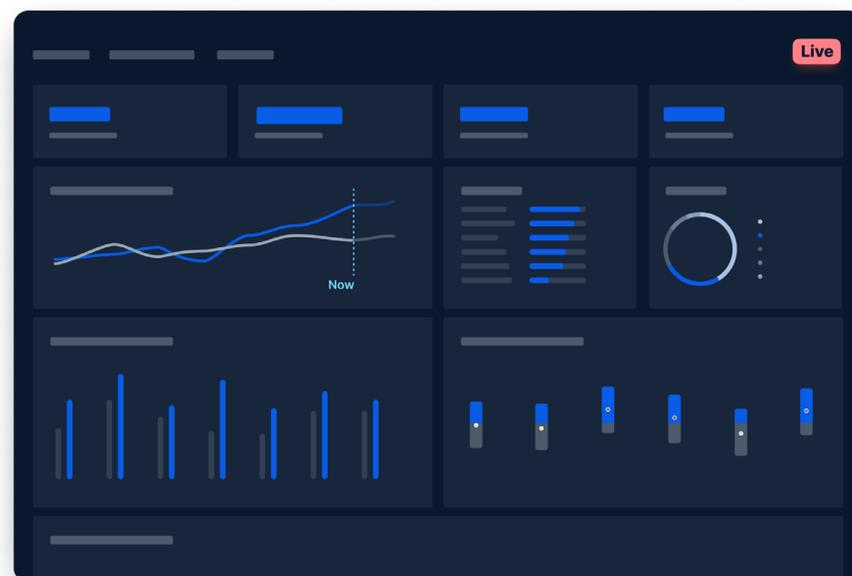


monitor events and reports in real time

As an executive, a lack of visibility into what's happening with your financial institution could be catastrophic. With a cloud-native platform, data can flow in real-time and be easily visualized, filtered, and configured, keeping you apprised of the most important data, as it's happening.

What are we working on?

- **Banno Data:** Digital user data
- **Data Broker (First data sets):** Leverage your core data
- **Dashboards & Reporting:** Dynamic dashboards in your back office



What if you could...



run your entire financial institution in one place

We're moving away from the days where a financial institution needs several different products that each have their own separate back-office interface. In time, we are working on bringing all of this functionality into one, unified back-office, where you can manage everything from entitlements for your employees to chatting securely with your accountholders.

What are we working on?

- **Unified back office:** Jack Henry & Third Party products in one experience, including the following and more:

Wires

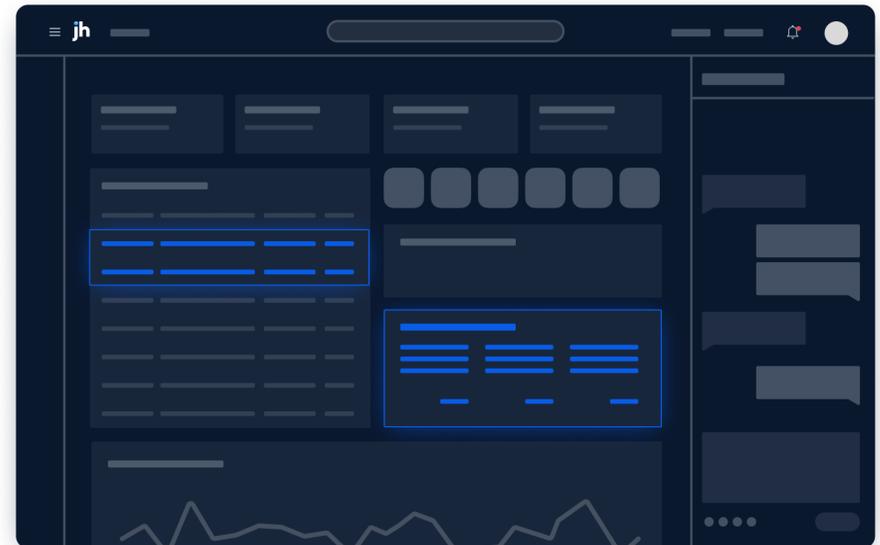
Authorizations

Analytics

Exception Item Processing

General Ledger

Digital Card Issuance & Provisioning



What if you could...



centralize and configure account origination

Imagine not having to manage multiple, complex origination systems that offer too much – or too little – of what you and your accountholders need. We're developing an enterprise approach for account origination that lets you tailor your offering based on your business strategy, add or change as new opportunities emerge, and deliver a modern experience for both applicants and staff.

What are we working on?

- **Business Accounts:** Digitally opened business deposits
- **Omni-Channel Experience:** Consistent account opening experience for both in-branch & online
- **Digital Lending Applications:** Unified loan and deposit origination experience



New Account Application

Which products would you like to apply for today?

Fill out one application, and we'll get everything set up for you.

- Personal Checking
- Personal Savings
- Business Checking
- CD
- Cash Back Credit Card
- Home Loan
- Personal Loan
- Business Loan

Next

What if you could...



stop fraud before a transaction ever processes

Imagine if your accountholders could be notified of a potentially-fraudulent transaction on their accounts the second the transaction is made. They could simply tap “I didn’t make this transaction,” and it would be canceled and a workflow triggered to reset their security credentials and alert your institution for resolution.

What are we working on?

- **Financial Crimes Defender:** Correlate fraudulent activity across all channels
- **Transaction Pre-Processing:** Flag fraudulent activity before it processes

Potential Fraud Detected

This transaction seems out of the ordinary. Did you make this purchase?

Transaction	
Downtown Electronics	\$1,250.88
Checking	Apr 21

No, cancel transaction

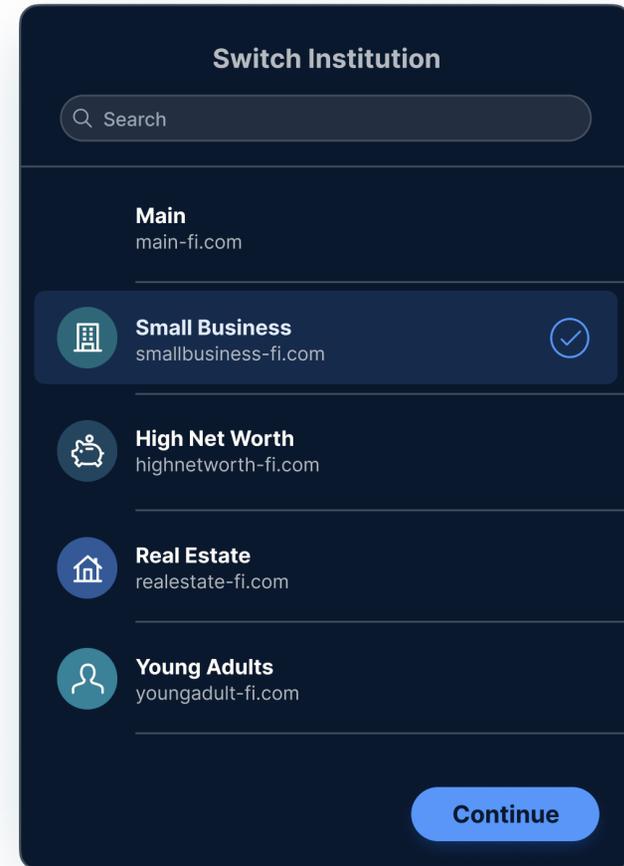
Yes, I made this purchase

What if you could...



serve unlimited niche audiences

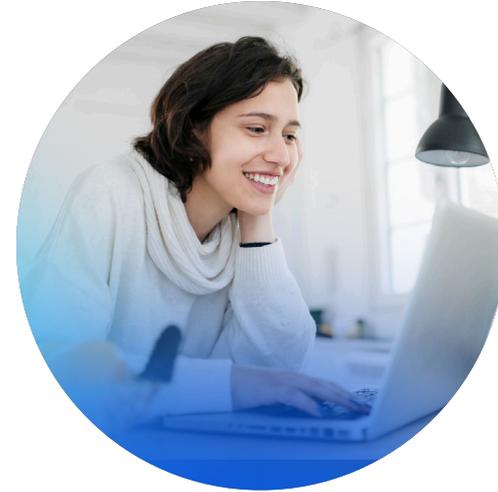
What if you could spin up several different brands that serve niche audiences by reconfiguring your product offerings, all without standing up a new core for each of them? Even better, what if you could manage those brands all within the same back-office, and even have a centralized support team for all of your brands?



Evolving the core

Jack Henry Platform makes all of this possible

We are modernizing our banking technology and services in a way that rebuilds traditional core functions individually into a flexible, cloud-native portfolio of services and solutions that can be combined – with one another and with third-party fintechs – all in one unified platform. Without getting too technical, evolving to cloud-native technology (powered by Google) means every product on Jack Henry Platform will boast these benefits:



✓ **Extremely high up-time**

We're designing for 99.99%, meaning you're virtually always up-and-running.

🛡️ **Automated enforcement of compliance**

Auditable enforcement of compliance policies are woven into the code (read: compliance as code), reducing manual labor and the risk of security breaches and fines.

🔗 **Seamless integrations**

Your tech is internet-based and ready to connect with any other internet-based product or fintech.

🔒 **Modern security standards**

Ransomware-resilient and zero-trust – we assume your system is always at risk, requiring continuous verification.



Real-time processing

Think fraud detection and reporting streamed to you as events happen or KPIs change.



Rapid scalability

If you're growing, it's easy to scale with your institution's changing needs.



Streamlined operations

Easier, better, safer and more cost-efficient to operate the entire financial institution.



Unified Identity

A singular identity and authorization infrastructure for each customer and employee integrated throughout.



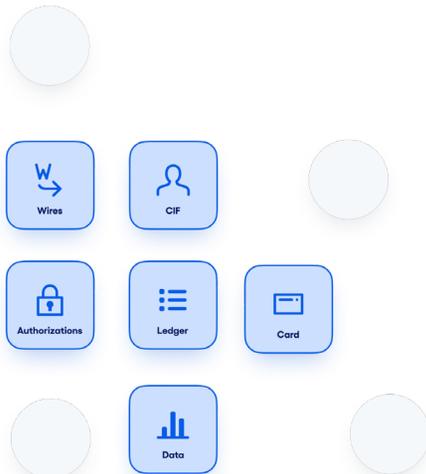
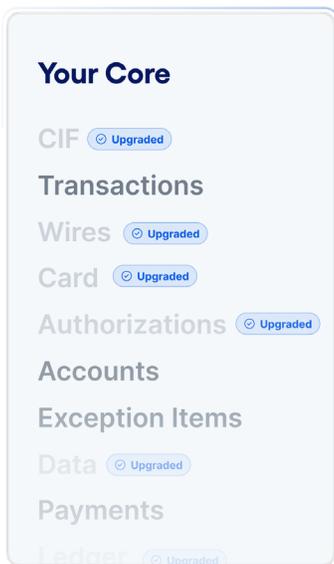
Immediate, continuous upgrades

No more waiting for (and fearing) annual releases – enjoy continuous new features, fewer bugs, and enhanced security, and compliance updates.



Fear-free outages

No more elaborate disaster recovery exercises – we're eliminating restore times and data loss exposures from outages.



Optionality

imagine never needing to do a full core conversion again

The threat of rapid tech changes can be paralyzing when deciding your next move. Instead of risk, pain, and cost of rip-and-replace, we're building modernized components for you to gradually replace functions on your current core at a pace comfortable to you.

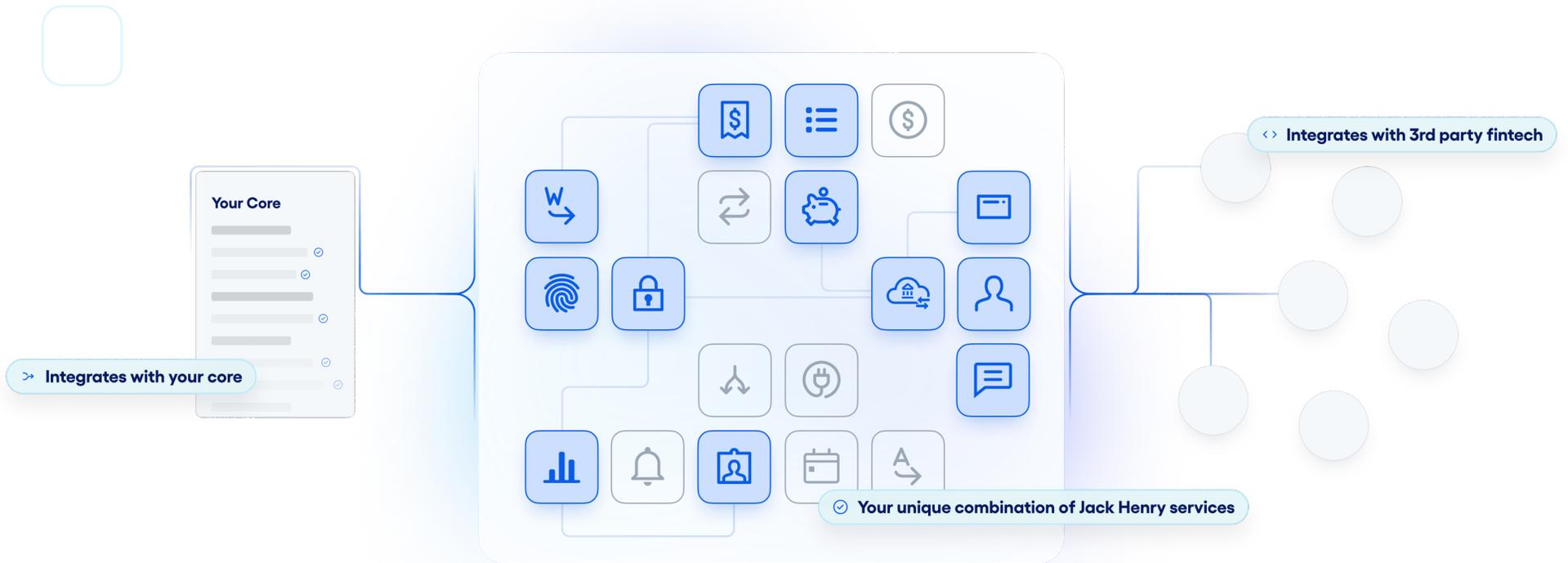
For instance, you could choose to disable only the wires functionality in your core and switch to the modernized Jack Henry Wires component – reaping benefits such as new features and higher up-time. This gives you optionality to transition overtime and pick services that suit your institution.

If you're already running on or switching to a Jack Henry core, you'll be among the first to access the benefits of Jack Henry Platform. The decision is now between a rigid core package or a Jack Henry core that's becoming a flexible, connected, and modern platform. In fact, if you're already running on a Jack Henry core, you may have already done your last core migration – ever. *Take a moment to celebrate!*

Equipping you to win

differentiate your banking strategy

Many legacy cores have limited your ability to evolve digital experiences. Unlike other cores, we're building an open, multi-tenant, cloud-native, central nervous system that includes and integrates best-of-breed products and services. Jack Henry Platform allows you to build your own unique brand, serve niche markets, and power fintechs and businesses.



An unrivaled platform

Jack Henry is perfectly positioned to build this future

We are at an inflection point in which emerging technologies are converging to create a unique opportunity for the financial services industry. Cloud computing costs continue to drop, internet coverage and speeds continue to grow, chips continue to advance, digital currency continues to proliferate, and access to artificial intelligence is now universal.

Pair all of that with Jack Henry's full stack of financial technology, our financial stability, and our enduring commitment to community and regional financial institutions, and we're in the perfect position to rebuild and modernize the infrastructure on which community and regional institutions operate and compete.





Are others building anything similar to this?

In short, no. While others are building technology using the cloud, the similarities end there.

In recent years, pressure to go to market quickly with a separate digital brand or a one-off offering led some financial institutions to deploy a cloud-native “side core.” Side cores are not full-service cores. They cannot run your entire financial institution. Also, because side cores are not integrated with your primary core, they add complexity, operational fragmentation, and technical debt, requiring separate teams, separate compliance, and separate security management.

Jack Henry Platform is not just a “cloud core,” but rather an all-encompassing, flexible portfolio of cloud-native, api-enabled services that can be used together in almost-infinite combinations along with third-party fintechs, modernizing existing core functions like wires, and innovating new functions, like pre-processing real-time fraud detection and interception.

We’re no rookies at innovation

Decades ago, Jack Henry and Jerry Hall hailed the AS/400 as critical new technology on which to build next-generation banking. They made a big bet that led to a long and prosperous era of better, stronger local financial institutions offering more meaningful services and support to their respective communities. Now, cloud computing presents a similar generational opportunity to modernize and transform financial services foundationally for the good of main street institutions serving account holders in ways never before possible.

experience the future of core

Differentiate your brand and strategy, innovate without limits, and make banking easier, safer, and more cost-effective. Discover how Jack Henry Platform can work for you.

For more information, visit jackhenry.com/modernize



jack henry™

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