

JACK HENRY &
ASSOCIATES, INC.®



ANNIVERSARY
1976-2016

**Welcome to the 2016
Jack Henry & Associates
Annual Shareholder Meeting**

40 YEARS STRONG

JACK HENRY &
ASSOCIATES, INC.®



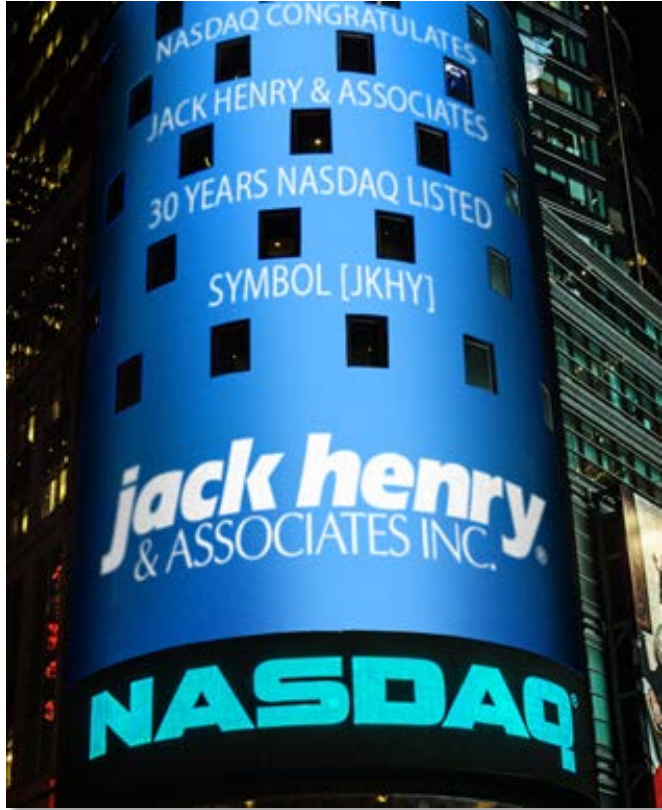
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Corporate and Strategic Update

David Foss, President & CEO

40 YEARS STRONG

JHA Anniversaries



2016

- JHA's 40th anniversary
- We'll ring the NASDAQ Opening Bell on 11/30/16

2015

- 30 years as a public company

JHA Mission Statement

To protect and increase the value of our stockholders' investment by providing quality products and services to our customers. In accomplishing this we feel it is important that we:

- Concentrate our activities on what we know best – information systems and services for financial institutions.
- Provide outstanding commitment and service to our customers so that the perceived value of our products and services will be consistent with real value.
- Maintain a work environment that is personally, professionally, and financially rewarding to our employees.

Strategic Direction

- Provide core processing systems to financial institutions
- Cross sell additional solutions to these financial institutions
- Offer stand-alone solutions to banks and credit unions using competing core systems, and to selected non-financial industry organizations
- Focus on payments and online/digital channels
- Emphasize integration and superior customer service
- Make acquisitions that support the above strategies
- Pay dividends and execute share repurchases to return value to shareholders

JHA At-a-Glance

- Fortress balance sheet – Minimal debt, net cash positive
- Strong organic revenue growth
- Profit margins among the highest in the industry
- Payments business with annual revenue in excess of \$500 million
- High percentage of revenue is recurring in nature
- Business profile that is resistant to current and potential economic issues

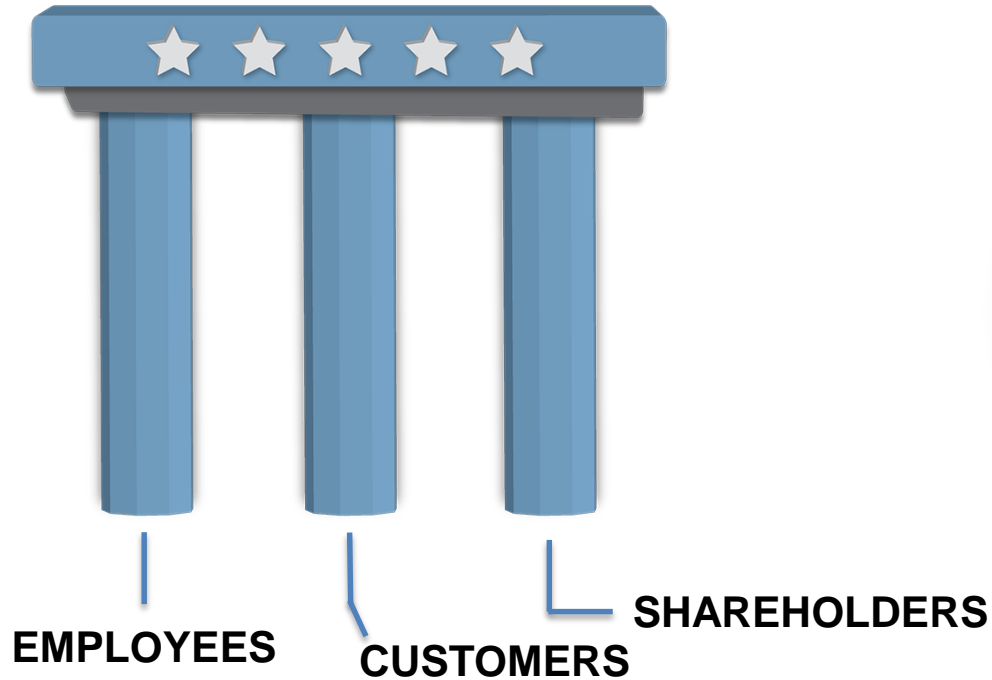
Company Successes in FY16

- Solid financial performance
 - Record revenue and earnings
 - Fortress balance sheet
- Exceptionally high customer satisfaction ratings
- Strong employee engagement ratings
- Successful rollout of a number of new technology solutions
- Great Progress on our Banno Digital Strategy

Company Challenges in FY16

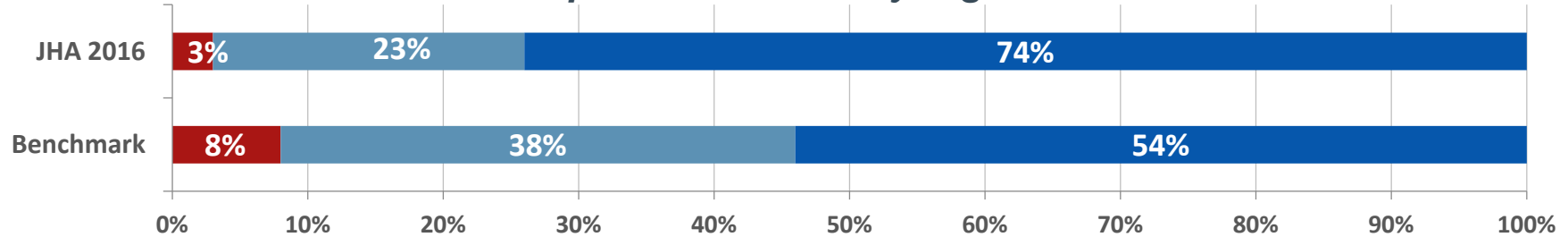
- Costs of security/governance/compliance
- Ongoing capital investment requirements
 - Internal infrastructure and facilities
 - Research & Development (R&D)
 - OutLink Data Centers
- Acquisition prices
- Talent acquisition and retention
- Intense competitive environment

Pillars of Success

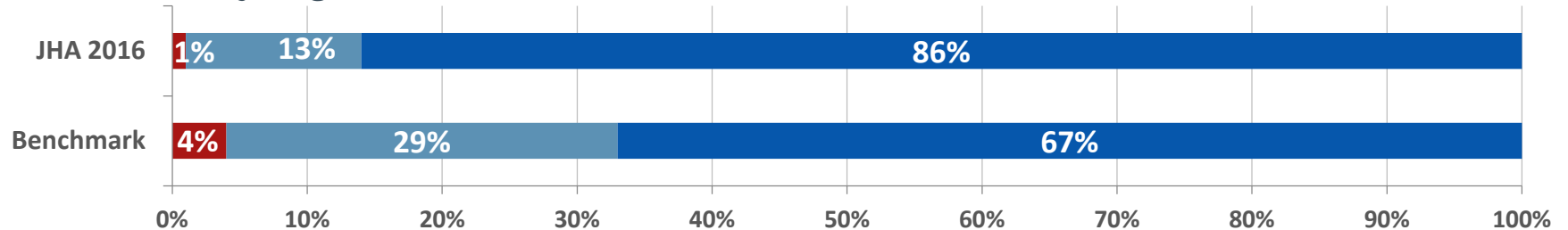


2016 Employee Engagement Survey

I am confident about the future performance of my organization.



I believe in my organization's values.



■ Bottom 2 Score ■ Middle 3 Score ■ Top 2 Score

Best Places to Work

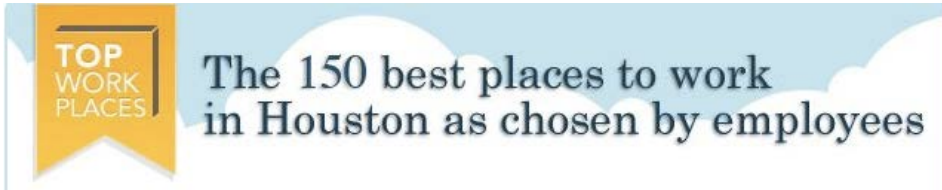


The Dallas Morning News



PLACES TO WORK 2015

Powered by DMNmedia



Daily Customer Satisfaction Surveys (as of 6/30)

Questions asked of our customers

Q7

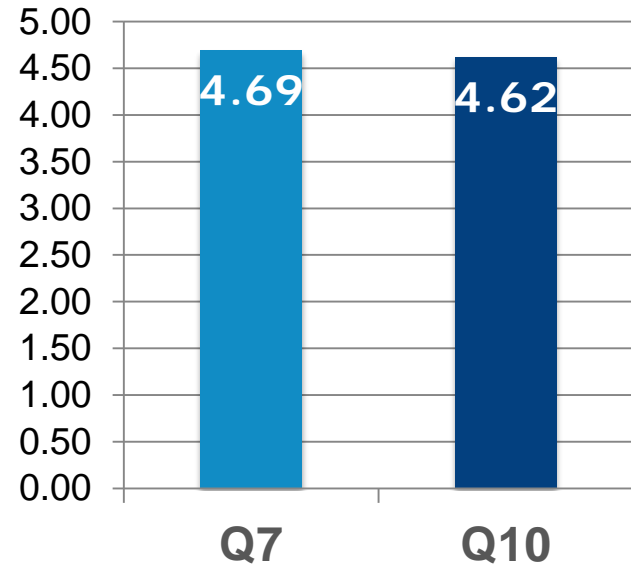
What is your overall rating of the customer service representative?

Q10

What is your rating for this customer service experience overall?

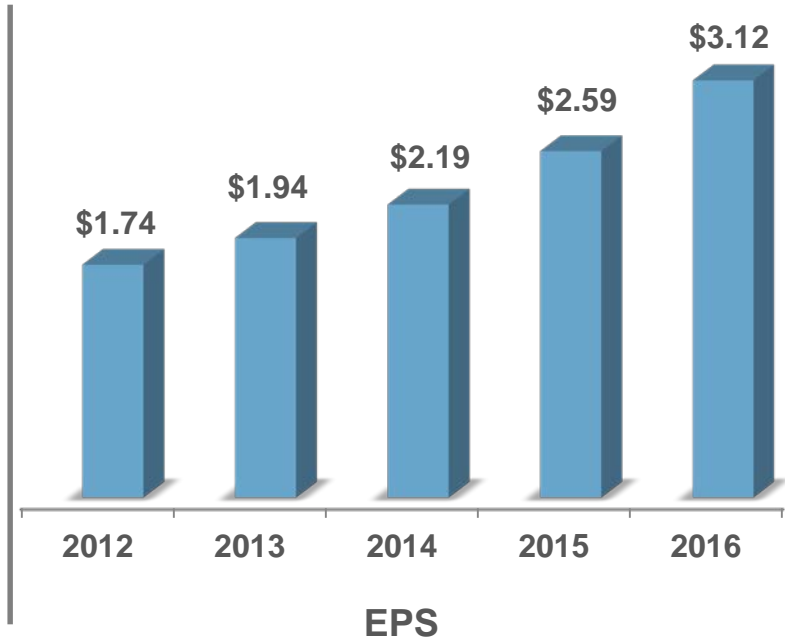
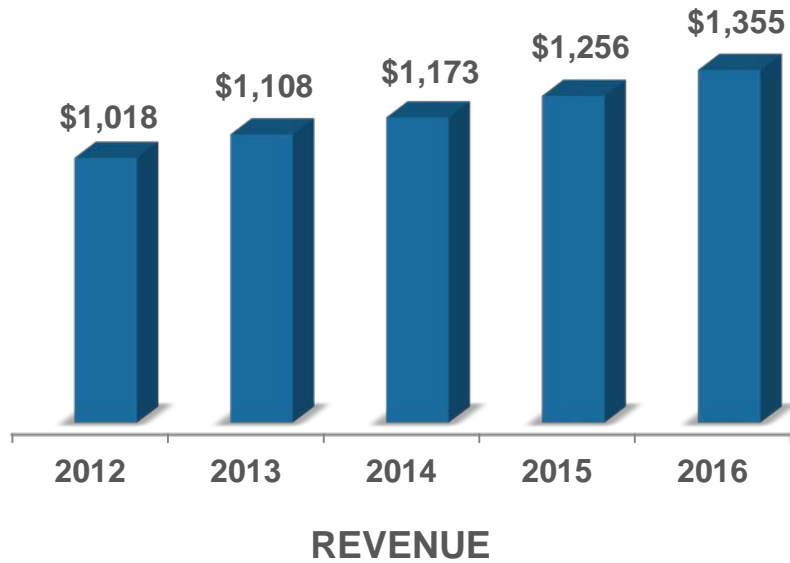
Rating Scale

- 5) Far exceeded expectations
- 4) Exceeded expectations
- 3) Met expectations
- 2) Needs improvement
- 1) Unacceptable



Revenue and EPS Comparison

Fiscal year ended June 30
Diluted EPS from Operations
(in millions, except for per share data)



JHA Today

~6,000
employees

~10,500
clients

40+ *offices*
nationwide

5 *core*
processing
systems

JHA Payment Solutions™ processes more than
380 million
monthly transactions representing over
\$90 billion
per month

300+
products
and services

50+
acquisitions

49% *of our core*
clients use the
outsourced delivery model

\$1.355 billion
in revenue

jha

40
years in business

Three Successful Brands

- » Community and Multi-Billion Dollar Banks
- » Core Processing Systems
- » Integrated Complementary Products
- » In-House or Outsourced Services

jack henry Banking[®]
A DIVISION OF JACK HENRY & ASSOCIATES INC[®]

- » Credit Unions of All Sizes
- » Core Processing Systems
- » Integrated Complementary Products
- » In-House or Outsourced Services

Symitar[®]
A JACK HENRY COMPANY

- » Financial Institutions of All Sizes
- » Corporate Entities and Strategic Partnerships
- » Core Processor Agnostic
- » Best-of-Breed Niche Solutions

ProfitStars[®]
A JACK HENRY COMPANY

FY 2017 Outlook at JHA



STABLE BUSINESS ENVIRONMENT



SOLID BALANCE SHEET & SIGNIFICANT FREE CASH FLOW



HAPPY CUSTOMERS & ENGAGED EMPLOYEES



SEASONED & COMMITTED MANAGEMENT TEAM



STRATEGY FOCUSED ON FINANCIAL SERVICES

**Thank you for your confidence
and investment in JKHY**

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Financial Update

Kevin Williams, CFO

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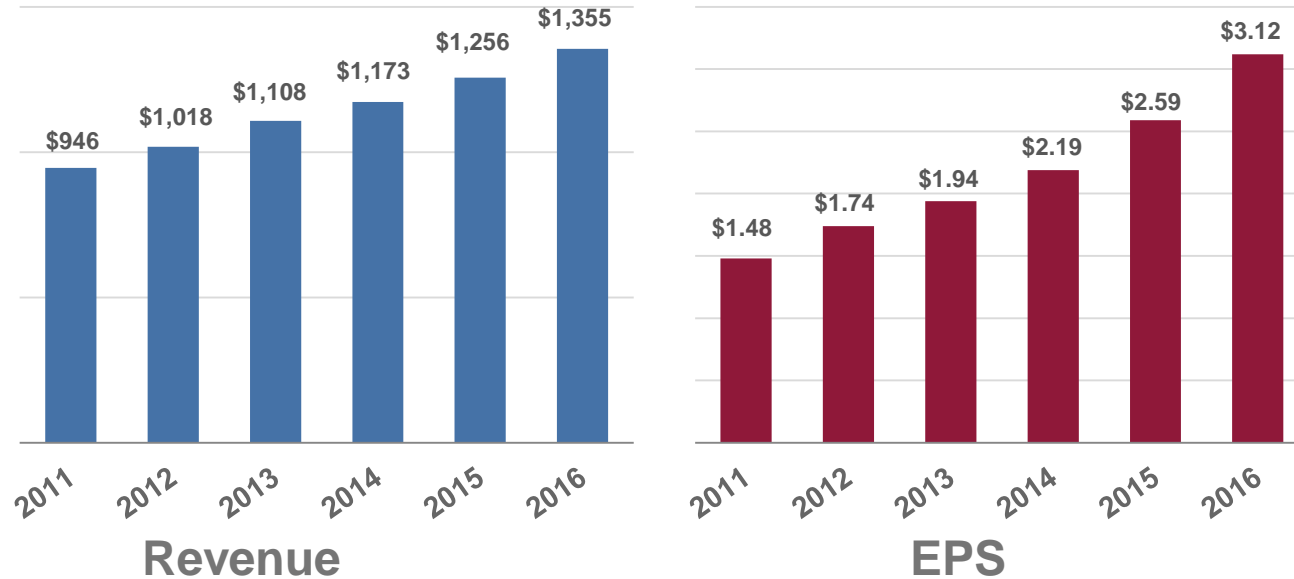
Forward-Looking Statement

Statements, remarks or responses to questions concerning future expectations, events, objectives, strategies, trends or results constitute forward-looking statements or deal with expectations about the future. Like any statement about the future, these are subject to a number of factors which could cause actual results to differ materially from those which we anticipate, due to a number of risks and uncertainties; and the company undertakes no obligation to update or revise these statements. For a summary of these risk factors and additional information please refer to the sections in our 10-K entitled Risk Factors and Forward-Looking Statements.

Revenue and EPS Comparison

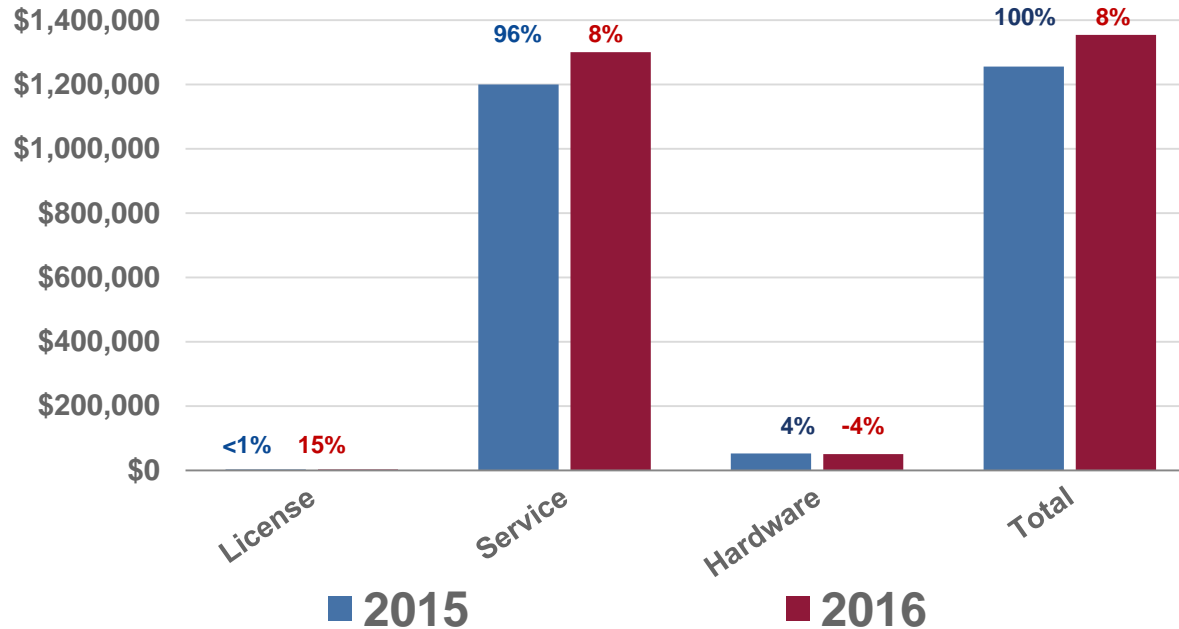
(in millions, *except per share data*)

FISCAL YEAR ENDED JUNE 30



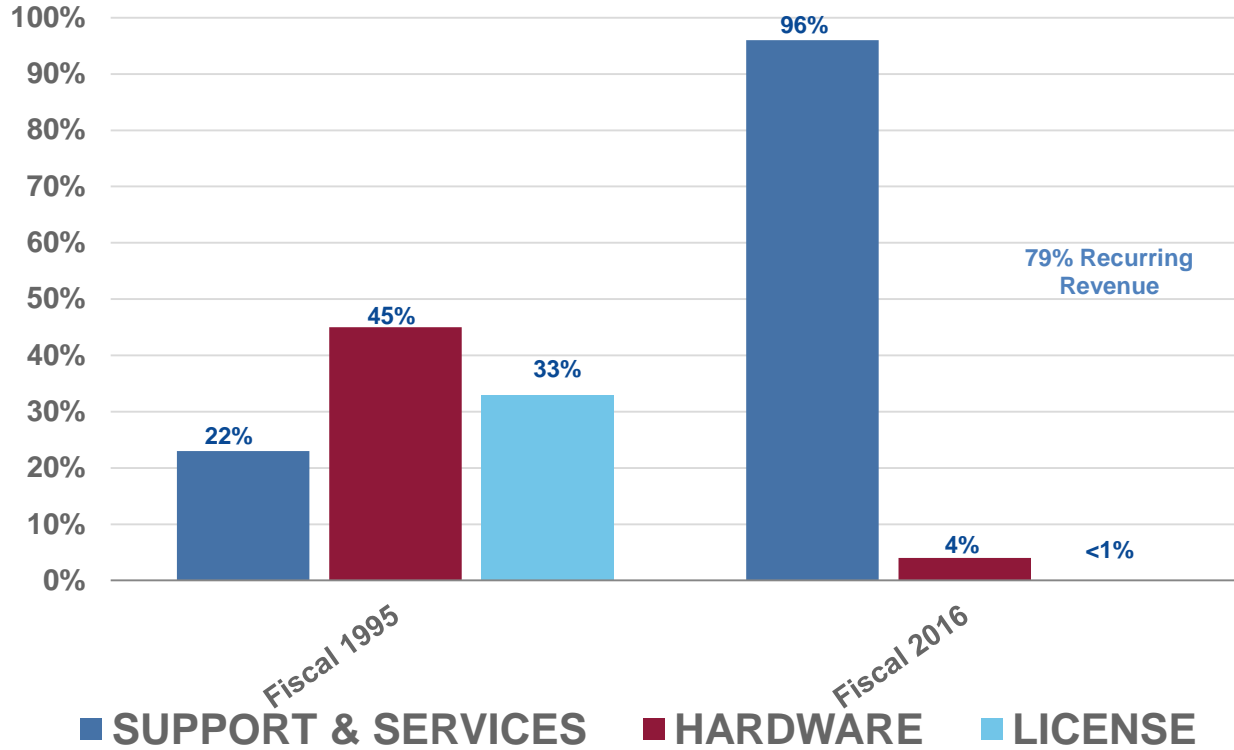
Total Revenue Fiscal 2016

(Percentage of Total Revenue; *Year over Year Growth*)
(in thousands)



Change in Our Business Model

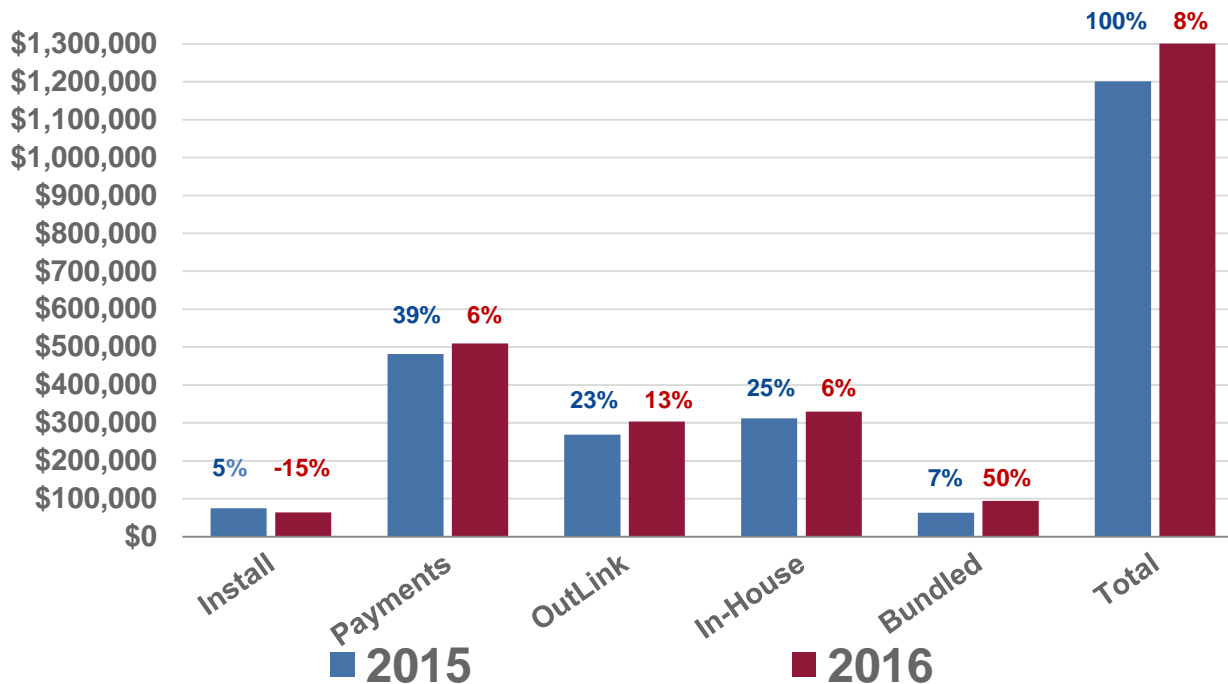
(% of Total Revenue)



Support and Services Revenue FY'16

(Percentage of Support & Services Revenue; Year over Year Growth)

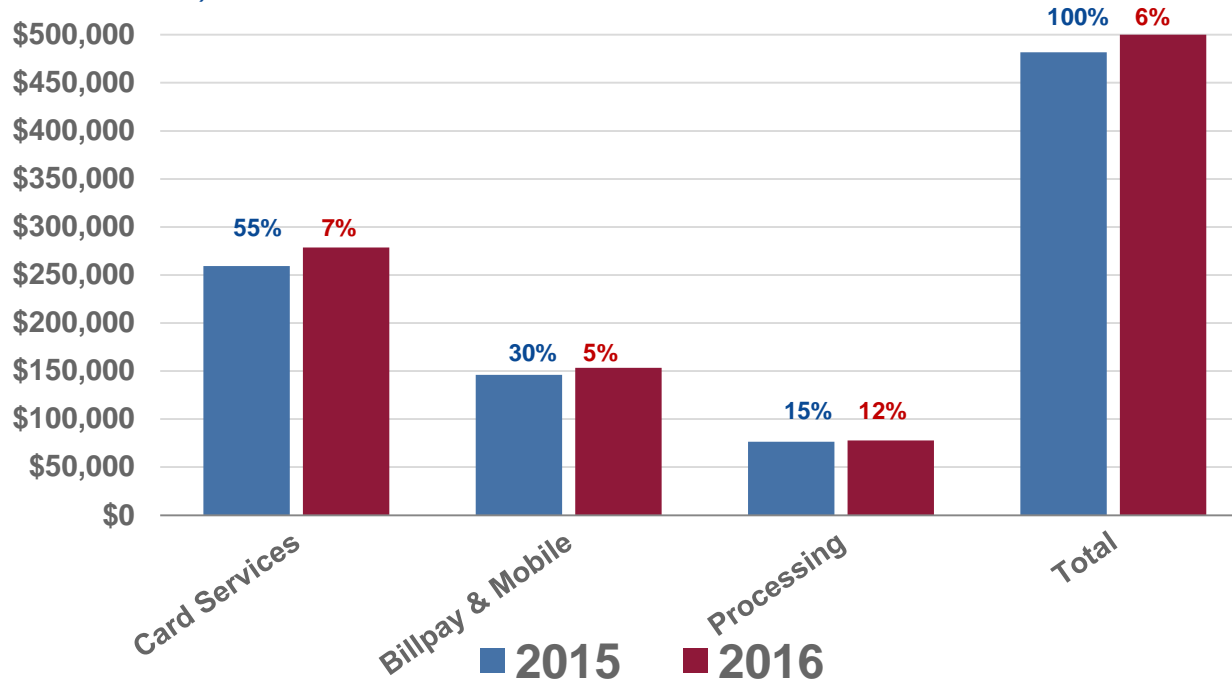
(in thousands)



Electronic Payments Revenue FY'16

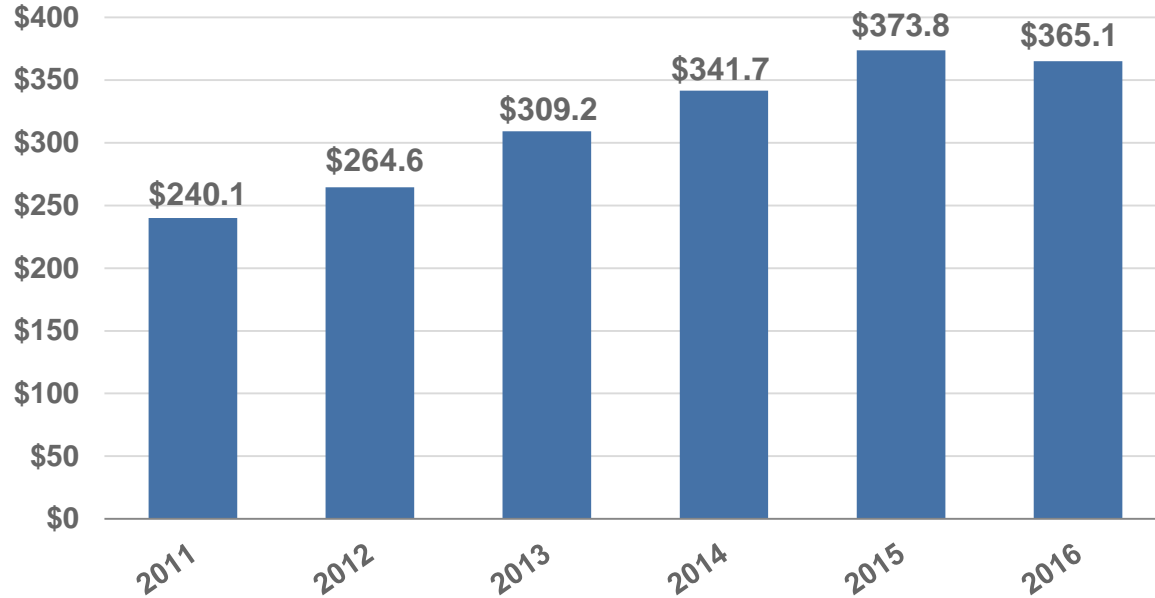
(Percentage of Electronic Payment Revenue; Year over Year Growth)

(in thousands)



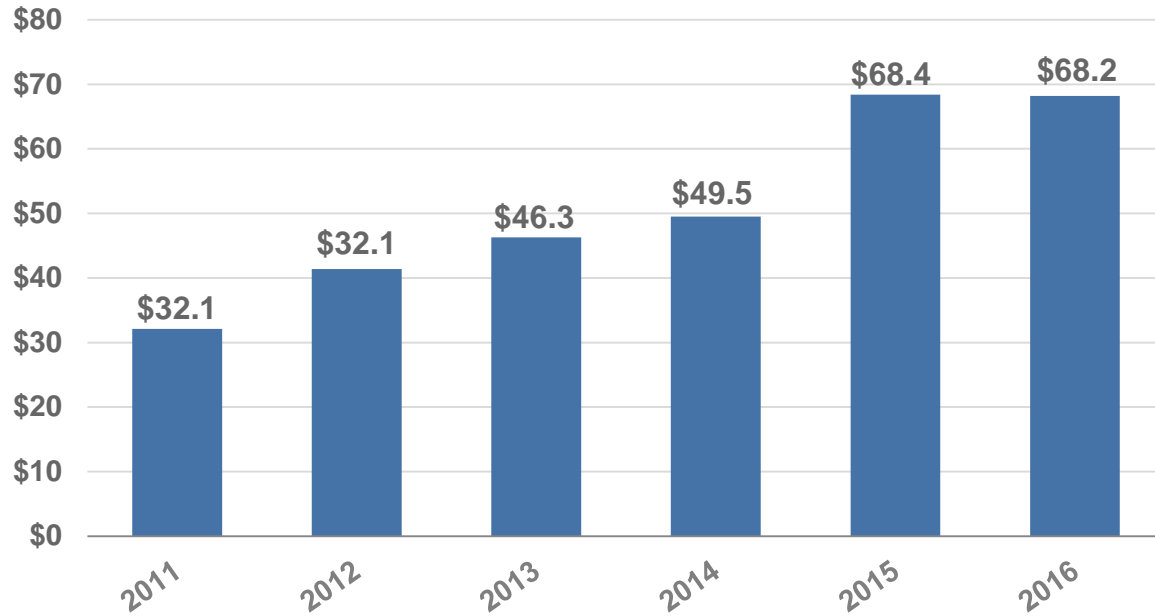
Operating Cash Flow

(in millions)



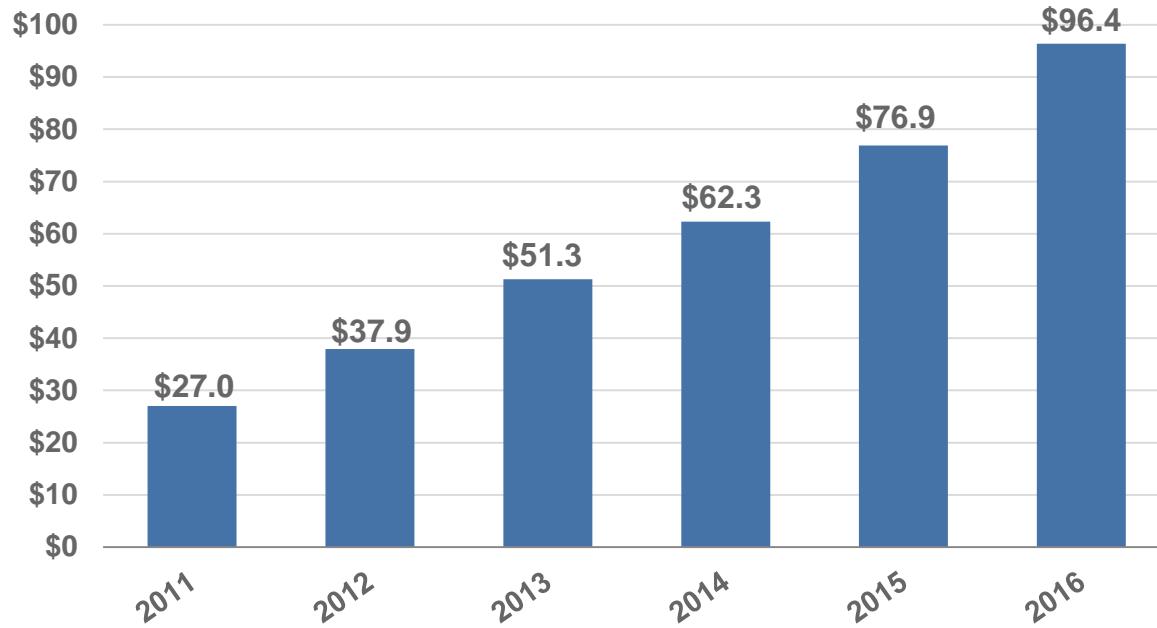
Capital Expenditures

(in millions)



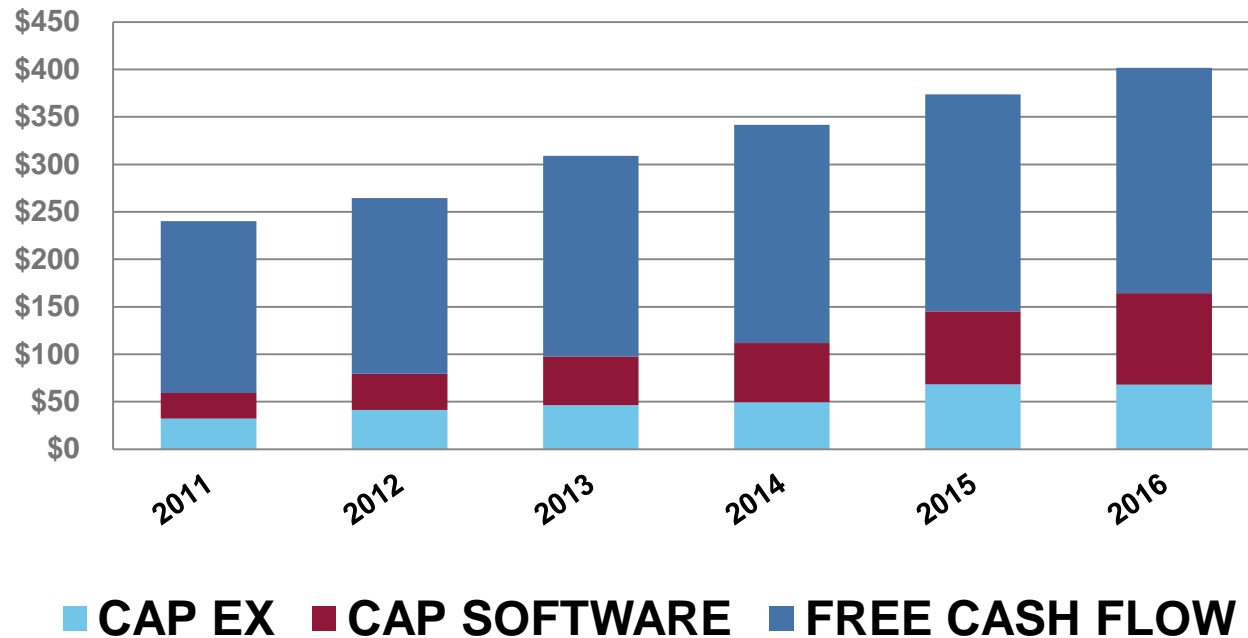
Capitalized Software

(in millions)



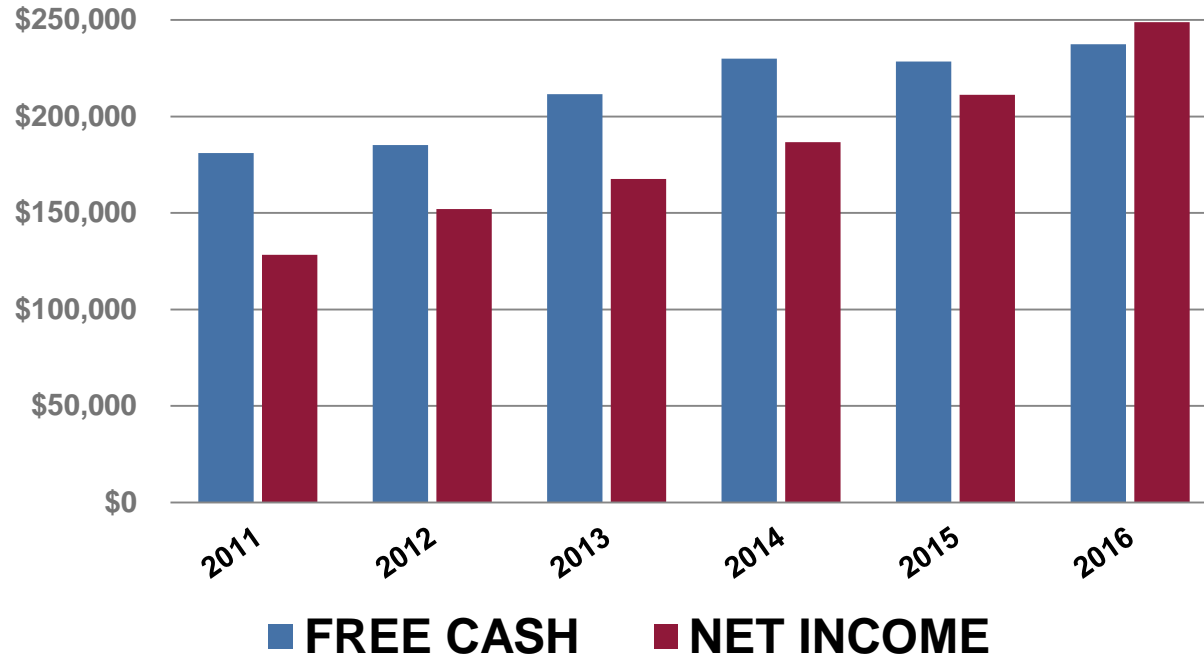
Operating Cash Flow Components

(in millions)



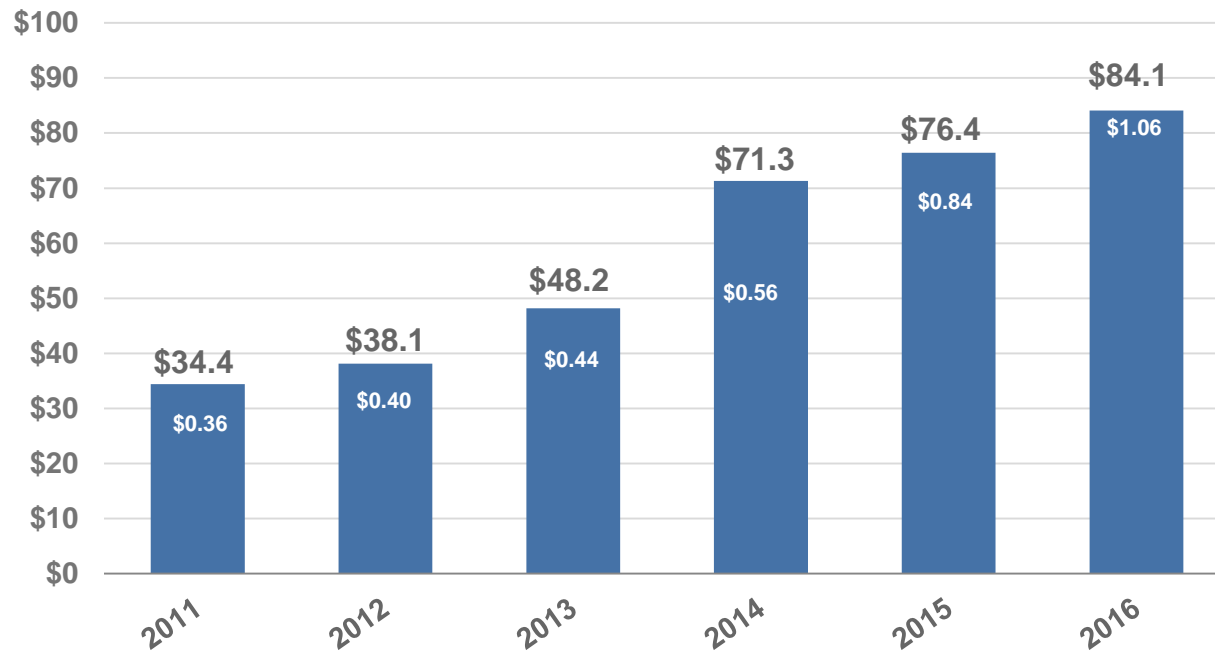
Free Cash Flow/Net Income

(in thousands)



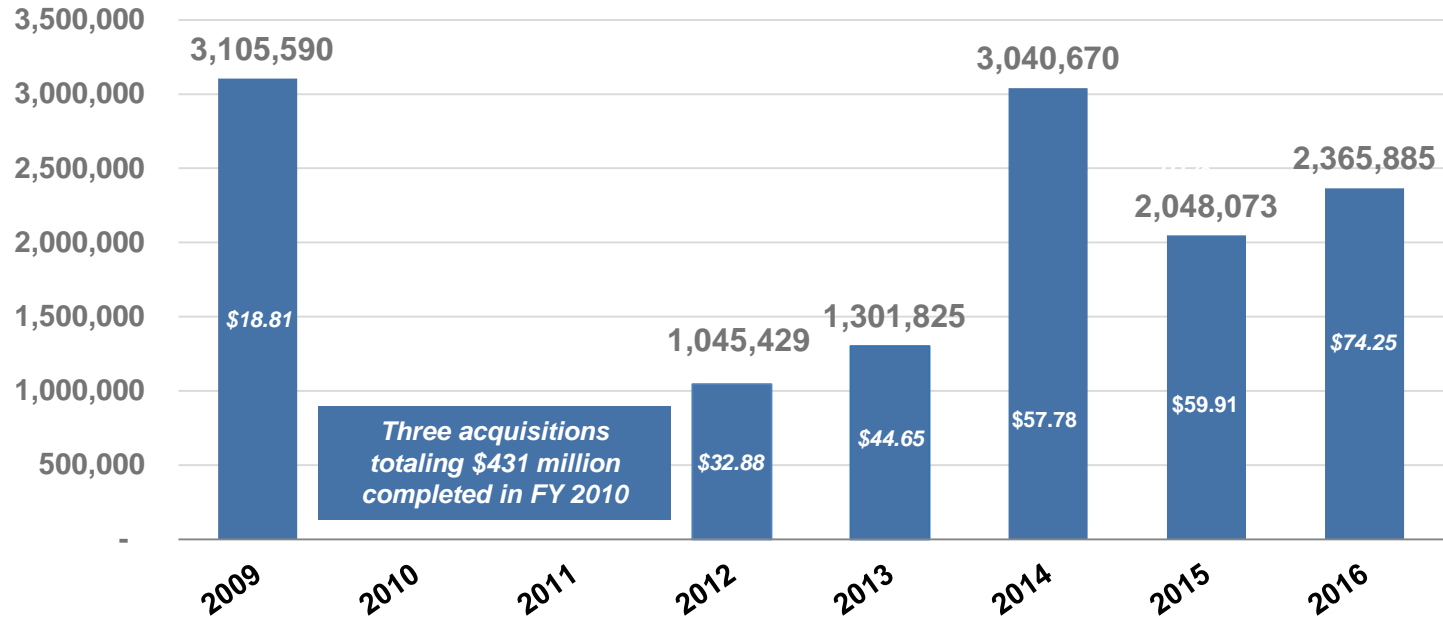
Dividends Paid

(in millions except per share amount)



Share Repurchases

(Number of Shares and Average Price Per Share)



Aggregate Share Repurchased: 24,208,517 for \$876.1 Million, Average Price of \$36.19

Condensed Statement of Income

(in thousands, except per share data)

	Year Ended June 30, 2016	Year Ended June 30, 2015	%
Total Revenue	\$1,354,646	\$1,256,190	8%
Gross Profit	\$580,995	\$535,854	8%
Operating Income	\$361,659	\$317,865	14%
Without Alogent	\$343,460		8%
Net Income	\$248,867	\$211,221	18%
Earnings per Share	\$3.12	\$2.59	18%
Without Alogent	\$2.90		12%
Diluted Shares OS	79,734	81,601	-2%

Condensed Balance Sheet

(in thousands)

	June 30, 2016	June 30, 2015	%
Cash and Investments	\$70,310	\$148,313	-53%
Trade Receivables	\$253,923	\$245,387	3%
Total Assets	\$1,815,512	\$1,836,835	-1%
Deferred Revenue (Current)	\$343,525	\$339,544	1%
Short & Long Term Debt	\$200	\$52,697	-99%
Stockholder's Equity	\$996,210	\$991,534	0%

NASDAQ: JKHY

Results of First Quarter Fiscal 2017

Condensed Statement of Income

(in thousands, except per share data)

	Quarter Ended September 30, 2016	Quarter Ended September 30, 2015	%
Total Revenue	\$345,028	\$321,618	7%
Gross Profit	\$150,265	\$137,955	9%
Operating Income	\$91,417	\$80,537	14%
Net Income	\$62,214	\$51,366	21%
Earnings per Share	\$0.79	\$0.64	21%
Diluted Shares OS	78,844	80,735	-2%

Condensed Balance Sheet

(in thousands)

	September 30, 2016	September 30, 2015	%
Cash and Investments	\$84,518	\$84,485	0%
Trade Receivables	\$148,428	\$147,652	1%
Total Assets	\$1,732,251	\$1,714,197	1%
Deferred Revenue (Current)	\$295,911	\$293,775	1%
Short & Long Term Debt	\$0	\$1,107	-100%
Stock Holder's Equality	\$972,589	\$954,283	2%

NASDAQ: JKHY



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**Thank You for Your Support!
And Investing in JKHY!**

2016 Annual Shareholders Meeting

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