



2023

Sustainability
Report

jack henry™

A Message from David Foss, Board Chair and Chief Executive Officer



our guiding principles

Do the Right Thing.
Do Whatever It Takes.
Have Fun.

Dear stakeholders,

We published our first sustainability report in 2020. It is remarkable to reflect on the progress we've made on our corporate sustainability journey over the last several years, recognizing that there is always room to grow and improve our efforts. The business case for running our company responsibly and sustainably became increasingly clear in 2022, as the world continued to face the impacts of the COVID-19 pandemic, a slowing global economy, unprecedented cybersecurity threats, and increasing climate-related risks. With more of the population becoming financially vulnerable and financial fragmentation increasing, Jack Henry's mission is more important than ever. This year's report provides updates on the efforts we outlined in [prior sustainability reports](#) and highlights new initiatives we've launched.

Our progress and success are only possible because of the work of our exceptional associates. Each day, they bring their best selves to work to take care of each other, support our clients, and make Jack Henry™ great. I am thankful for the opportunity to work alongside them. When I started my career at Jack Henry, I immediately noticed what an extraordinary culture we have here. We do great things together because we have a collective commitment to *doing the right thing, doing whatever it takes, and having fun*.

As a well-rounded financial technology company, our corporate sustainability efforts support Jack Henry's mission and purpose and our

founders' guiding principles. Our corporate sustainability efforts contribute to:

- Enabling our associates to engage in meaningful work they love
- Providing innovative financial solutions to our clients to support responsible business decisions and keep their accountholders connected
- Delivering a strong return on investment to our stockholders while maintaining long-term sustainability for our business model
- Encouraging our communities to flourish by connecting people with technology
- Pursuing environmentally friendly practices to support a strong future for us all

Jack Henry remains invested in championing corporate sustainability and ensuring that the actions we take today benefit the world tomorrow. I look forward to continuing to advance our sustainability efforts by empowering our associates, businesses, and communities to prosper while demonstrating environmental stewardship.

After all, doing the right thing is a key component of our culture.

David Foss

Board Chair and Chief Executive Officer

Contents

- A Message from David Foss, Board Chair and Chief Executive Officer** **2**
- Introduction** **4**
- A Message from Tara Brown, Head of Corporate Sustainability 5
- About Jack Henry 7
 - Jack Henry’s Purpose and Mission 7
 - How We Do Business 7
- Commitment to People and Communities** **9**
- Diversity, Equity, Inclusion, and Belonging 10
 - A Message from Brooke Stovall, Senior Manager of Diversity and Belonging 10
 - Diversity, Equity, Inclusion, and Belonging Highlights 11
 - Measuring Our Progress 11
 - Business Innovation Groups 12
- Attracting, Developing, and Retaining Talent 12
 - Talent Attraction 12
 - Talent Development 14
 - Talent Retention 16
- Corporate Citizenship and Philanthropy 19
 - Business as a Force for Good 19
 - Giving Back 20
- Commitment to Responsible Business Practices** **23**
- Corporate Governance 24
- Investor Relations 26
- Managing Risk 27

- Information and Cybersecurity 28
- Business Ethics 29
- Human Rights and Fair Labor Practices 31
 - Responsible Supply Chain 32
 - Supplier Diversity 32
- Commitment to the Planet** **33**
- Low Carbon Transition 34
 - Greenhouse Gas Reduction Targets 34
 - Low Carbon Transition Plan 35
 - Fiscal Year 2022 Scope 1 and 2 Greenhouse Gas Emissions 36
- Environmental Stewardship 38
 - Go Green Business Innovation Group 38
 - Energy Conservation and Office Sustainability Initiatives 39
 - Environmental Compliance 40
- Climate-Related Risk 40
- Closing Remarks** **41**
- In Conclusion 42
- Appendix 43
 - About This Report 43
 - Sustainable Development Goals 44
 - Key Environmental Data 46
- Disclaimers 47
 - General Disclaimer 47
 - Forward-Looking Statements 47



section 1

Introduction

We are committed to helping associates, communities, and businesses prosper while respecting the Earth's resources we share.

A Message from Tara Brown, Head of Corporate Sustainability

At Jack Henry, we believe that effective corporate sustainability practices are the right thing to do, support the long-term viability of our business model, and preserve value for our associates, clients, communities, and stockholders.

In early 2020, we identified environmental and social topics most relevant to our business through a materiality assessment. (The detailed methodology and results can be found in our [2020 Sustainability Report](#).) Building on that foundation, we've deepened our understanding of the environmental and social priorities that are most important to our corporate sustainability efforts (see sidebar).

Throughout the past year, as we assessed where best to allocate time and resources, we used our environmental, social, and governance (ESG)-related decision-making principles: prioritize people, manage risk, deliver strong financial results, support and align with corporate strategies, and address investor expectations. Highlights of Jack Henry's corporate sustainability progress in calendar year 2022 include:

- Joining 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
- Signing a commitment letter to pursue Science-Based Targets initiative (SBTi) validation for near-term Greenhouse Gas (GHG) emissions reduction targets
- Launching an internal ethical culture survey that showed improved associate favorability scores across all eight topics measured
- Receiving public recognition through awards like the Newsweek® America's Most Loved Workplaces and the American Banker® Best Places to Work in Fintech
- Introducing corporate sustainability considerations into supplier selection and management

key sustainability priorities

Purpose and Mission

Commitment to People and Communities

- Diversity, Equity, Inclusion, and Belonging
- Talent Attraction, Development, and Retention
- Corporate Citizenship and Philanthropy

Commitment to Responsible Business Practices

- Information and Cybersecurity
- Business Ethics
- Human Rights and Fair Labor Practices

Commitment to the Planet

- Low Carbon Transition
- Environmental Stewardship
- Climate-Related Risks



SUSTAINABLE DEVELOPMENT GOALS



Example Sustainable Development Goal icon

Jack Henry's 2023 Sustainability Disclosures

2023 SASB Index

2023 TCFD Index

Calendar year 2022 marked a year of tremendous growth and maturity of our corporate sustainability practices, including expanding our team to advance this vital body of work. Jack Henry continuously evolves our sustainability disclosure practices to better serve our stakeholders. Considering stakeholder feedback on past sustainability reports, we organized our 2023 sustainability report into three major sections:

- Commitment to People and Communities
- Commitment to Responsible Business Practices
- Commitment to the Planet

Subsections detail our progress toward our key sustainability priorities. We also created standalone disclosures aligned with the Sustainability Accounting Standards Board (SASB) and the Task Force on Climate-related Financial Disclosures (TCFD). Data points requested by the Global Reporting Initiative (GRI) were considered when writing the narrative section of these reports.

In addition to aligning this year's sustainability report with SASB and TCFD, we mapped our priorities and progress to the [United Nations Sustainable Development Goals](#) (SDGs). The SDGs were adopted by the United Nations Member States in 2015 and provide a framework for creating a more sustainable future by addressing challenges including poverty, inequality, climate change, environmental degradation, peace, and justice. At Jack Henry, we recognize the

importance of all 17 of the SDGs. Specifically, we contribute to eight goals that reflect our business and key sustainability priorities. We've included square icons showing the applicable SDGs' title and number in areas where we believe our initiatives support the SDGs. Refer to the Appendix to learn more about specific Jack Henry initiatives connected to the SDGs.

We are deeply invested in a sustainable future – one that drives value for all our stakeholders: people, clients, communities, stockholders, and the environment.



Tara Brown

Head of Corporate Sustainability and Executive Sponsor of Go Green Business Innovation Group

About Jack Henry

Jack Henry's Purpose and Mission

Founded more than 46 years ago, we remain focused on providing technology solutions to enable community and regional financial institutions to innovate faster, strategically differentiate, and successfully compete, while serving the evolving needs of their accountholders. Jack Henry offers our approximately 7,800 bank, credit union, and corporate entity clients – and the 244 million accountholders they serve – a vibrant ecosystem of internally developed modern capabilities and the ability to integrate with leading fintechs.

For more information about Jack Henry, read our [2022 Annual Report](#).

How We Do Business

We understand that our success is connected to the success of our clients and believe that delivering superior service is a competitive advantage. Through open, two-way communication with our community bank and credit union clients, we can act on their feedback to continuously improve.

Our [2022 Sustainability Report](#) discusses our client and associate listening programs. These well-established forums enable Jack Henry to deliver the highest value to our clients and associates.

Over
 **6,900**
 associates

 **\$1.94B**
 in revenue in FY22

Approximately
 **7,800**
 clients

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.



jack henry™ connect

We were pleased to gather with clients at our annual Jack Henry Connect conference in August 2022, the first time we've been together in person in nearly three years. We welcomed over 3,700 attendees to explore industry trends and insights, learn about the latest technology developments, and deepen their knowledge of Jack Henry's products and services. Our clients are one of our key sustainability stakeholders; and engagement opportunities like Jack Henry Connect are one way we invest in mutual success.



Board Chair and CEO David Foss (right), onstage with keynote speaker, Chad Littlefield, at the 2022 Jack Henry Connect conference.

In 2022, we launched the Customer Success group, which reports directly to President and Chief Operating Officer Greg Adelson. The group's mission is to proactively partner with our clients to understand their business requirements and enable them to effectively use our products and services to achieve their goals. This year, the group successfully launched three initiatives to enhance our service:

- **Knowledge-Centered Service™:** Leveraging our accountholder relationship management technology, this program equips our associates with the information needed to supply expert knowledge to our clients in real time.
- **Business Process Modernization:** This internal effort aims to ensure that our associates have access to the best technology and tools to deliver exceptional service to our clients.
- **Unified Education:** Our education program is designed for clients to enjoy a consistent education experience across all Jack Henry products and services. After every educational offering, we ask ourselves whether our clients:
 - » Achieved their desired results
 - » Experienced smooth and easy training that allowed them to perform their daily operations quickly and effectively
 - » Used our products and services with confidence and ease

Jack Henry's client experience commitments:

Relationships

Our relationship-focused approach extends through the entire relationship life cycle to ensure that our clients reach their goals. Year-round, we connect with and seek feedback from clients through direct engagement, national advisory boards, regional user groups, and product-specific user groups.

User Centricity

Our clients and their accountholders are the foundation of our decisions related to products, services, and experiences.

Service Excellence

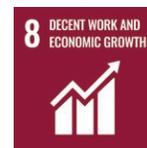
Excellence in service is a cornerstone of Jack Henry's long-term success. We have maintained an average monthly client satisfaction score of 4.7 (or higher) out of 5 for the assistance provided by our representatives since July 1, 2020, and we continuously focus on ways to improve our services.



section 2

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.” More than 46 years since Jack Henry’s founding, this belief continues to shine through our interactions with our associates, our communities, and broader society.



Review the [Appendix](#) for specific Jack Henry initiatives aligned with these Sustainable Development Goals.

DEIB Strategic Focus Areas



Workforce

Build a workforce reflective of the communities we serve



Workplace

Foster an inclusive environment where everyone belongs and can achieve



Marketplace

Strive for excellence in how we support our customers and community

Diversity, Equity, Inclusion, and Belonging

A Message from Brooke Stovall, Senior Manager of Diversity and Belonging

Jack Henry believes that business is about people, and I believe that diversity, equity, inclusion, and belonging (DEIB) is an integral part of our business. DEIB is not a problem to solve once and for all. Rather, it is a continuous growth process driven by intentional actions and measurable outcomes.

Our overall approach at Jack Henry is to integrate DEIB as a business imperative to create sustainable, long-term results and connections that foster a culture of belonging, well-being, and purpose. As we look toward the future, we have three strategic focus areas driving our DEIB efforts: workforce, workplace, and marketplace. Diversifying our workforce, creating a culture of inclusion and belonging, and serving our communities and clients from a diverse and inclusive standpoint will be the way we continue to build, grow, and innovate.

In this year's report, you will see DEIB incorporated in many of our initiatives. This reflects Jack Henry's intention to embed DEIB throughout all areas of our business and strategy. We are committed to building upon the momentum currently underway. I am very excited to work alongside associates across the company as we further advance our DEIB efforts.

“The company is a different place today than it was 15 years ago. The concept of belonging and inclusion has permeated beyond just HR, and the organization has greater awareness and openness about ensuring that everyone feels like they belong here. I’ve had conversations with other managers that we never would have had 15 years ago about the need to be inclusive. The fact that we’re able to even have these conversations now reflects success.”

George Calvert

Software Engineer Manager



Brooke Stovall

*Senior Manager of
Diversity and Belonging*

Diversity, Equity, Inclusion, and Belonging Highlights

At Jack Henry, we are committed to fostering a respectful, diverse, and inclusive workplace. Throughout calendar year 2022, we advanced our DEIB efforts through:

- Growing our new hires' inclusion skills through required unconscious bias and micro-inequities training
- Launching a cultural competence and inclusion learning module for all associates as we expand our unconscious bias education that is part of the CEO Action for Diversity and Inclusion™ pledge signed by Board Chair and CEO David Foss in 2020
- Incorporating DEIB learning opportunities into JackTracks, a three-week virtual development event that offers associates a wide selection of curated topics such as future-readiness, technology trends, and education on company solutions
- Hosting a session on the importance of diversity in our supply chain at our annual Directors Summit, a virtual learning opportunity for Jack Henry's senior leaders
- Engaging in company-wide DEIB conversations on topics like inclusive language, the importance of allyship, and embracing diverse cultures

Jack Henry's Diversity, Equity, Inclusion, and Belonging Statement:

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.

Measuring Our Progress

Creating an environment that reflects the communities in which we live and serve is vital to our efforts to innovate and transform the way we do business. Diversifying Jack Henry's workforce continues to be a primary DEIB focus area.

In March 2022, we made updates to our Human Capital Management system, enabling associates to self-report their pronouns and gender identity. This enhancement demonstrates respect for our associates' identities and inclusion for our queer, non-binary, transgender, and gender non-conforming associates.

Representation matters, and we will continue to analyze our data to inform our talent life cycle strategies and practices. Jack Henry proactively manages our affirmative action plans, and equity is a top priority throughout our talent life cycle processes (e.g., recruiting, performance management, and leadership development).

Self-disclosed workforce demographics

As of June 30, 2022

	Percentage
Gender	
Female	46.9%
Male	53.1%
Ethnicity	
Non-White	20.8%
White	78.2%
Not Disclosed	1.0%



Business Innovation Groups

Our business innovation groups (BIGs) remain an active avenue for associate engagement, education, and innovative thought. BIGs are associate-led groups that are a platform from which associates can work collaboratively to address business needs. Read more about how the BIGs have added value to Jack Henry in our [2022 Annual Report](#).

Attracting, Developing, and Retaining Talent

Our people-first approach is prioritized throughout our talent attraction, development, and retention life cycles. Jack Henry is invested in developing a future-ready workforce that is prepared for market changes, emerging client needs, and technology innovations. We engage in workforce planning activities to optimize how we recruit, develop, and retain talent. These activities support our:

- Ability to deliver best-in-class financial solutions to our clients
- Strategic initiatives, including our technology modernization strategy
- Development of internal talent, like technical experts and successors

Talent Attraction

Ask our associates “why Jack Henry?” and they will tell you that our culture is extraordinary. Many of the reasons our associates choose to join Jack Henry are the same reasons they choose to stay for the long-term. Read more in the Talent Retention section below.

Over the last several years, we have made significant enhancements to our talent acquisition and new hire experience. We credit these enhancements with improved hiring-related metrics in fiscal year 2022 compared to fiscal year 2021:

 **171%**
increase in external applicants

 **115%**
increase in the number of associates moving to new internal roles

To support our competitive edge in a rapidly changing employment market, we offer:

- **An Internship Program:** In the last five years of our internship program, we have extended continued employment in a part-time or full-time capacity to 83.5% of our total interns. Of those offers extended, 91.4% of the offers were accepted, supporting our aspiration to employ next-generation talent.

Business Innovation Groups (BIGs)



Go Green



JHAnywhere



Mosaic of People



PRISM



Veterans



Women at Jack Henry

- **Apprenticeship Opportunities:** These roles offer paid training and employment to candidates seeking a career change with limited corporate experience. Our apprenticeship opportunities have successfully yielded high-quality talent from underrepresented groups for in-demand roles.
- **Scholarship Support:** As a member of the Association for Financial Technology (AFT), we participate in AFT’s annual scholarship program by nominating deserving youth and family members of our associates. Additionally, we expanded the program to supply a one-time scholarship to nominees, regardless of whether they are selected by AFT for scholarship.

- **GO CAPS:** The Missouri-based Center for Advanced Professional Studies (CAPS) program is a nationally recognized, innovative high school program. Jack Henry associates help prepare students for the working world through learning opportunities, like mock interviews.
- **University Partnerships:** Jack Henry took part in a case competition hosted by the Wake Forest University School of Business. Students spent three days developing recommendations on actions that Jack Henry can take to advance the United Nation’s Sustainable Development Goals (SDGs), particularly focusing on climate action and quality education. This experience exposed the students to real-life business challenges on the topic of corporate sustainability, while also improving their presentation, teamwork, time management, and strategic thinking skills.

local and national recognition

Jack Henry has had the distinct honor of receiving recognition on several local and national lists as being a great place to work. We believe this is a testament to our associates’ dedication, purpose-driven culture, and our strong total rewards offerings. We are proud to be recognized as an industry leader, and even prouder of the work our associates do every day to take care of each other, our clients, and our company.



Talent Development

Professional Development

Jack Henry offers every associate, at every job level, professional development opportunities to equip them with essential and technical skills. Learning avenues include enterprise-wide access to online content libraries, opportunities to learn from internal and external subject matter experts, learning challenges highlighting key organizational priorities, and virtual instructor-led training events for both individual contributors and people leaders.

Jack Henry has adapted our educational strategy to include a variety of virtual learning opportunities that support workplace flexibility, decreased travel expenses, and reduced environmental impacts:

- In April 2022, we built on the success of our first enterprise-wide, three-week learning event, JackTracks, which first took place in 2021. 2022's theme focused on change management, corporate sustainability, financial health, and ethics along with sessions covering a variety of technical topics and Jack Henry products.

- Our annual six-week virtual Directors Summit for senior leaders connected market strategy to our mission and purpose, ethical decision-making, and supplier diversity.
- Action-focused training called Virtual Leader Labs bring individuals together from across the company to discuss topics such as adapting to remote leadership and supporting women to overcome barriers to career advancement. Senior business leaders invest in rising leaders by hosting educational sessions and facilitating small group discussions.



“I thoroughly enjoyed all the knowledge and resources given during the Virtual Leader Lab. I’m glad that Jack Henry wants to ensure their associates are well-versed in all things possible to achieve in their careers with Jack Henry. The experience definitely gave me hope and opened my eyes to so many new opportunities and network connections.”

Denytria Harley, *Fraud Prevention Representative III*

- In January 2022, we launched access to LinkedIn Learning® for all associates and contractors. LinkedIn Learning allows users to select courses to help develop their performance and prepare for upcoming projects – in areas like business, technology, and marketing.
- Throughout the year, we conduct learning challenges to motivate associates to learn together while promoting personal involvement in sustainability practices. For example, our environmental BIG, Go Green, sponsored an environmental sustainability learning challenge that attracted over 450 participants.

83%

of associates took part in company-sponsored, voluntary training in fiscal year 2022.



In June 2022, Jack Henry ranked sixth on LinkedIn’s inaugural list of best workplaces for career growth in financial services.



Career Growth

Our Leadership Framework, created by Jack Henry associates, outlines expectations for leaders at every level, serves as our core competency model, and acts as a career development guide. The Leadership Framework plays a prominent role in our performance management practices.

An associate’s direct leader is well-positioned to support professional growth, so Jack Henry introduced a new career development section in this year’s performance assessment that prompted every associate with the questions: “What do you want to accomplish next in your career at Jack Henry? How can your leader help?” Paired with career conversation guides for both the associate and their leader, this prompt helps associates plan their next career steps with their leaders’ support.

Associates are empowered to take an active role in their career growth and are encouraged to use career planning resources like individual development plans. They have access to an internal network of mentors to support their career progression. Guides for both mentors and mentees give practical instructions for how to engage in effective relationships that drive growth.

Jack Henry engages in an intentional succession planning process to ensure we have a robust talent pipeline that is ready to lead in key areas of the business. Our process is structured to ensure we have a strong pool of diverse candidates. Successor readiness efforts include intentional,

Jack Henry’s Leadership Framework

outlines expectations for leaders at every level, serves as our core competency model, and acts as a career development guide.



targeted development through ongoing training, mentoring, and stretch projects.

Recognizing the mutual benefits derived from personal growth and increased work competence, Jack Henry provides financial assistance to associates interested in furthering their formal education through an accredited institution.



“The long-term sustainability of our business relies on our commitment to talent development and retention initiatives, which support the strength of our workforce today and into the future.”

Shruti Miyashiro
Human Capital and Compensation Committee Chair, Board of Directors

Jack Henry’s Core Values

- Passion for Customer Service
- Relationships
- Integrity
- Drive for Results
- Excellence

Talent Retention

At Jack Henry, we seek to create a work environment where associates feel safe, empowered, and purposeful in their work – a space where they can be their authentic selves, experience the freedom to achieve business objectives in a manner that best suits them, and have fun in the process. Annually, we invite associates to provide feedback on how successful we are with this endeavor through a third-party administered engagement survey. We celebrate the positive feedback provided by so many and are committed to continually improving our work environment for the benefit of every Jack Henry associate.

Core Values

In addition to our guiding principles – *do the right thing, do whatever it takes, and have fun* – our Core Values are central to our strong corporate culture. In our fiscal year 2022 engagement survey, which received a 67% response rate, 87% of our associates reported that they believe in Jack Henry’s Core Values (compared to the 75% industry benchmark).

Our Core Values are the criteria used to determine our quarterly Dedication to Excellence Award winners. Nominees for this award demonstrate our Core Values through performance and behavior. Recognizing and celebrating the character, talent, and hard work of our associates reinforces our commitment to our Core Values.

engagement survey highlights

Insights from the fiscal year 2022 engagement survey revealed Jack Henry scored well above the industry benchmark in the following areas:

	Jack Henry	Benchmark ¹
	79% established overall engagement score	65%
	75% strongly agree that Jack Henry encourages work-life balance	58%
	79% trust Jack Henry	63%
	86% agree that Jack Henry has consistently treated them well	71%
	87% believe in Jack Henry’s Core Values	75%

1. Technology industry benchmark determined by the third-party survey administrator.

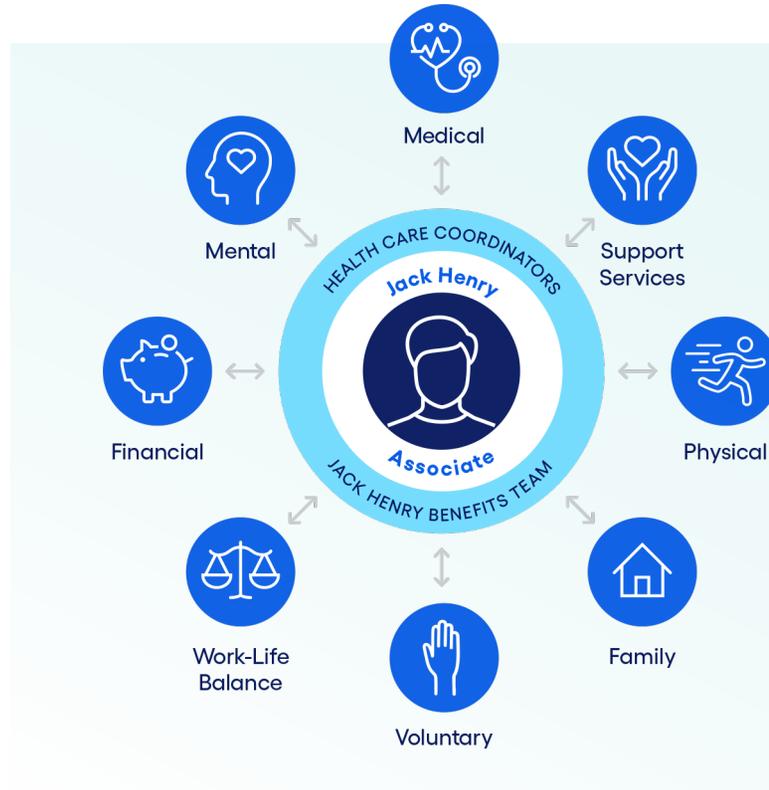
Total Rewards

We provide a total rewards package aligned with what matters most to our associates. As the world adjusts to living with COVID-19 in regular circulation, Jack Henry employs a flexible approach to work arrangements. While many associates are excited to be back in the office and reunited with colleagues, others have determined they work better from home. Jack Henry recognizes the unique needs of each individual and supports our associates and people leaders as they work together to decide the most effective work arrangements.

We offer a wide array of resources such as a 401(k) retirement plan; employee stock purchase plan; health savings account; healthcare, dependent care, and limited flexible spending accounts; and financial education opportunities to support associates' financial health.

This year, we made several enhancements to our total rewards package that will benefit associates and their families in calendar year 2023. They include:

- 100% paid leave for up to 15 calendar days per year for those on approved military leave
- Short-term disability plan coverage at 100% for up to eight weeks for maternity leave (Jack Henry also offers paid parental leave and financial assistance for adoption)



total rewards package

With a people-first approach, we take care of associates and their families by providing a total rewards package which includes compensation, growth opportunities, wellness programs, flexibility, and other benefits designed to fit their lifestyle.

- Hospital care plan alongside critical illness and accident plans
- Diabetes reversal support resources
- Decreased associate-paid insurance rates for associate life, accidental injury, and critical illness coverage



Our full-time associates enjoy the same eligibility in our benefit plans regardless of location and in compliance with relevant state regulations. Part-time associates (less than 30 hours/week) enjoy access to many of the same benefits as our full-time associates, including paid time off, educational assistance, employee stock purchase plan, 401(k) retirement plan, military leave, employee assistance program, business travel accident insurance, financial resources, educational programs, and a fitness program. Review Jack Henry's [Employee Benefits Summary](#) for a full listing of our benefits.

Jack Henry offers market-competitive base pay informed by professionally sourced salary data for the roles and locations of our associates. We conduct an annual review of our pay structures prior to pay increase cycles to ensure we remain competitive and reward our associates at the proper levels for their contributions based on the duties needed for their positions.

We offer a cash bonus incentive program to every associate who has completed 90 days of service and has met individual performance targets, provided Jack Henry has met the minimum operating income thresholds set at the beginning of the performance period.



After 30 days of employment, every associate can buy Jack Henry stock at a discounted rate through our employee stock purchase plan.

Associates can also choose to contribute to a 401(k) retirement account, to which Jack Henry provides a matching contribution up to a specified percentage after six months of employment.

Jack Henry's formal Long-Term Incentive Stock Grant Program for eligible associates serves as an integral part of our compensation strategy. This stock grant program rewards individual contributions to Jack Henry's company-wide performance and helps align associate compensation with stockholder interests. We believe the stock grant program is a key competitive recruitment and retention tool.



“Over the past few years, we’ve experienced unprecedented changes to our society, economy, and businesses. We’ve also seen a dynamic shift in the way people experience work. People aren’t living to work anymore. They want to be involved with organizations that have a strong purpose and a commitment to better the world around them. They want a connection. I’m incredibly proud that Jack Henry not only talks the talk but walks the walk. Jack Henry truly connects associates with possibilities – for their personal well-being, their professional growth and development, and their future.”

Crystal Hodges

Director, Human Resources Operations

Corporate Citizenship and Philanthropy

Jack Henry's guiding principle to *do the right thing* underpins our corporate citizenship and philanthropy initiatives. We seek to positively impact the individuals, communities, and societies where our associates and clients live and work, through our time, talent, resources, and technology.

Business as a Force for Good

As a purpose-driven company, Jack Henry advocates and innovates for the people we serve – our associates, financial institutions and their accountholders, our community partners, and our stockholders. Through our technology and services, we strive to support our clients on the journey to help accountholders achieve their financial goals. To support this commitment, Jack Henry joined 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.

Jack Henry helps people and businesses pursue financial health by equipping them with the right tools and technology. A few examples of how we do that include:

- **Serving communities with limited access to local financial services:** In fiscal year 2022, we worked with nearly 60 Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs) to improve community access to local financial services. For example, we helped three newly formed banks whose customers had limited access to local financial services due to industry consolidation. We partnered with those banks to help them compete with large banks and non-traditional financial institutions using Jack Henry's digitally focused, open, and flexible technology like the Banno Digital Platform™ and LoanVantage™.
- **Enabling more-informed financial decisions through actionable insights:** According to Forbes, it's not uncommon for a Gen Z or millennial couple to do business with [30 to 40 financial providers](#). This complexity makes it difficult to track finances easily and accurately. Jack Henry's collaboration with Mastercard® allows our clients to offer their accountholders secure access to external providers and financial data – consolidating, categorizing, and enriching that data in a simplified digital experience.
- **Sending and receiving payments in the moment of need:** Today, people expect secure, convenient, and flexible ways to send and receive money in a moment of need, and Jack Henry's Payrailz® Digital Payments Platform™ enables banks and credit unions to meet those expectations.
- **Reducing the risk of fraud with our new Jack Henry Financial Crimes Defender™:** The platform, launching in 2023, will deliver enhanced capabilities, including artificial intelligence and machine learning and real-time fraud monitoring, to community and regional financial institutions to better protect their institutions and accountholders' financial health.
- **Expanding access to consumer credit and identity protection tools:** Using the Banno Digital Toolkit™, our strategic alliance with Array enables consumers to monitor their credit directly through their bank or credit union. This protects consumers' data and allows banks and credit unions to better understand their accountholders' financial needs.

supporting community development financial institutions

As the only national American Indian-owned certified Community Development Financial Institution (CDFI) in the country, Denver-based Native American Bank (NAB) is committed to promoting economic development in a community that is typically underserved by traditional financial institutions. Through its partnership with Jack Henry, NAB is able to use technology to reach the underbanked. Jack Henry's JHA OpenAnywhere™ solution enables users to open an account from anywhere in the U.S., ensuring that those who aren't located close to a branch can access financial services.

Jack Henry celebrates the environmental benefits our technology enables. Using our Synergy Express™ data center, we store documents and reports for our clients, eliminating the time and resources needed to scan, copy, and file paper documents. This efficient solution enables clients to reduce operating expenses and decrease the time typically required for online document availability – from days to minutes – while providing an environmentally friendly alternative to paper files and records.

 **740B** gallons of water saved

Since fiscal year 2019, Our Synergy Express data center has stored pages equal to an estimated 28.5 million trees or 740 billion gallons of water.

Giving Back

Partnering with our clients to advance industry progress has been a long-standing practice for Jack Henry. For example, Jack Henry has supported CU Build's "Build-a-Thon" event for the last two years. CU Build's mission is to spark innovation, cultivate learning, and foster development in the credit union system. The event brings together industry professionals who work on the Symitar® core system to create innovative solutions to real problems faced by credit unions. This year, 56 industry professionals from 21 credit unions participated in the three-day event in Dallas, Texas. In preparation

for the event, Jack Henry created the development environment where participants could build their proofs of concept. The event resulted in highly creative projects that reflect the power of collaboration and innovation.

Jack Henry invited our Jack Henry Connect conference attendees to join our Step into Financial Health challenge on behalf of the 176 million Americans who are not considered financially healthy. For each participant, Jack Henry pledged to donate to an organization working to improve financial health nationwide. At the end of the conference, we were honored to donate \$10,000 to the Financial Health Network.

"We're proud to collaborate with CU Build, helping our credit unions build a stronger financial future for their members. There's power in bringing together individuals of a variety of skill sets to solve real-life challenges, then sharing their knowledge and solutions with our credit unions to better serve their members. CU Build allows us to scale these experiences while leveraging the power of our open platform."

Shanon McLachlan
President of Credit
Union Solutions



During fiscal year 2022, our associates reported volunteering more than 4,200 hours with professional organizations like Electronic Payments Core of Knowledge (EPCOR), International Association of Financial Crimes Investigators (IAFCI), and the Association for Financial Technology (AFT). They also volunteered with organizations specific to their professions like Girls Who Code, the Project Management Institute, and the Society for Human Resource Management.

Additionally, Jack Henry associates generously donate their time to a variety of local and national organizations serving causes they are passionate about. In fiscal year 2022, more than 800 associates reported volunteering a total of approximately 55,300 hours of their personal time. All volunteer hours are at the discretion of associates and self-reported. Volunteer hours are not mandatory for employment at Jack Henry.

Several of our offices have active associate-led community stewardship initiative (CSI) teams that organize volunteer events, fundraisers, and donation opportunities for associates to give back to their local communities. For example, our Springfield, Missouri CSI team hosted a car show and a furry friend photo contest, raising money for two local animal rescue organizations.



Jack Henry has a long-standing tradition of a “Shorts and Flip Flops” fundraising campaign during the summer months when associates may wear shorts and flip flops in the office to celebrate their donation of time or money to a philanthropic organization. Our founders, Jack Henry and Jerry Hall, were known to dress casually at the office during this season, hence the Shorts and Flip Flops campaign. This year, we raised more than \$13,000 to support Feeding America, Shoes That Fit, and several local organizations.

This year, Jack Henry sponsored the American Heart Association Collin County Heart Fest in Plano, Texas.

 **4,245** industry volunteer hours reported by associates



\$10K

The Veteran's BIG, with a match from Jack Henry, raised over \$10,000 to lay wreaths for fallen veterans in Springfield National Cemetery.

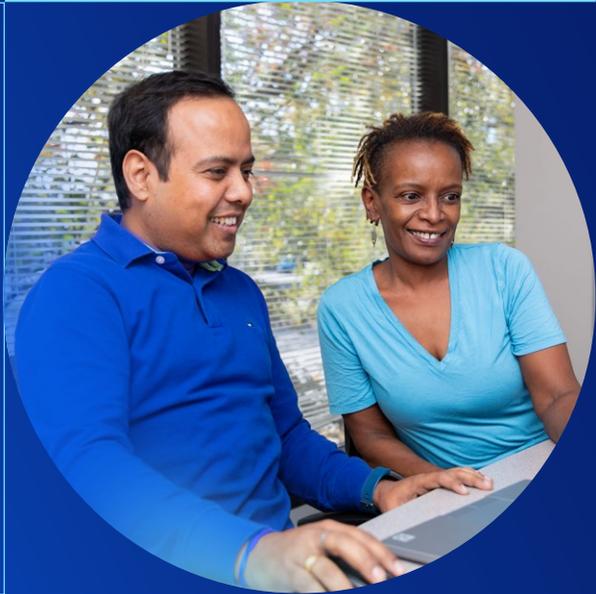
Jack Henry associates regularly donate to causes that closely affect our colleagues and clients and that align with the individual missions of our BIGs. These donations are often matched by Jack Henry. In calendar year 2022, causes we supported included:

- Convoy of Hope and American Red Cross flood relief efforts in Kentucky and Hurricane Ian disaster relief efforts in Florida
- The National Forest Foundation, ensuring landscapes continue to supply the countless benefits to all who depend on them
- Operation Tiny House, helping veterans secure housing and employment
- The Trevor Project, offering free crisis services for LGBTQIA+ individuals
- The National Breast Cancer Foundation, helping those affected by breast cancer through early detection and support services

Jack Henry and many of our associates also regularly donate to several local and national philanthropic organizations. In accordance with our [Code of Conduct](#), we direct corporate donations to accredited 501(c)(3) organizations and do not direct donations toward political purposes.

nearly
⊕ \$100K

Thanks to the generosity of our associates and a match from Jack Henry, we raised nearly \$100,000 for humanitarian efforts in Ukraine through the American Red Cross and Convoy of Hope, which work with international organizations to provide food, shelter, clothing, and other basic needs to the people of Ukraine.



section 3

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.



Review the [Appendix](#) for specific Jack Henry initiatives aligned with these Sustainable Development Goals.

Board committee charters

The Board has delegated certain authority to four committees that meet and report back quarterly to the full Board.

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

Corporate Governance

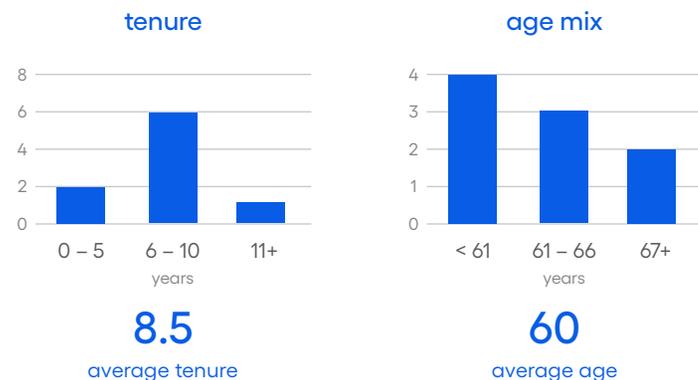
Jack Henry’s governance structure is composed of a Board of Directors, Board committees, and executive officers. The Board of Directors is led by our Board Chair and Chief Executive Officer David Foss. As required under our Corporate Governance Guidelines, the lead director and vice chair’s responsibilities complement the Board Chair’s duties. Matthew Flanigan currently serves in this capacity for Jack Henry. All of our directors, other than Mr. Foss, qualify as “independent” under the requirements of Nasdaq, as well as all members of each of our Board committees. The independent directors meet regularly in executive sessions without Mr. Foss present.

Under the company’s Corporate Governance Guidelines, the Governance Committee determines the appropriate skills and characteristics required of Board members. The committee must also consider such factors as experience, strength of character, maturity of judgment, technical skills, diversity, and age, when assessing the needs of the Board. It has been the practice of the Governance Committee to apply the term diversity broadly, resulting in Board composition over the years that has reflected diversity in race/ethnicity, gender, and age, as well as diversity in business experience and in representation of the markets served by the company.

We believe that all the company’s directors possess required common attributes such as good judgment,

intelligence, strategic perspective, financial literacy, and business experience. They exhibit a strong commitment of time and attention to their roles as directors. We also have sought certain specific skills and backgrounds in our directors to provide an array of expertise in the Board. Jack Henry considers potential directors’ expertise when filling open Board positions.

Board of Directors composition



Data reflects our 2022 Proxy Statement, published October 6, 2022.

Jack Henry’s Board of Directors adheres to governance principles, as specified in a set of [Corporate Governance Guidelines](#), including setting the “tone-at-the-top” and a commitment to ethics and integrity. Board members are subject to – and responsible for – compliance with our [Code of Conduct](#).

The Board has oversight responsibility for matters related to ESG, with individual Board committees responsible for certain subcomponents. ESG matters are discussed quarterly with the Board to ensure proper oversight. The Board receives periodic training and educational material to keep up with emerging trends and topics, including ESG-related information.

The Board believes that significant stock ownership by Board members and members of senior management helps to align their interests with the interests of the company’s stockholders. Accordingly, the Board has established stock ownership guidelines that require Board members and senior management to hold Jack Henry shares of stock with a market value equal to a specified multiple of the individual’s salary in the case of management or of the annual base retainer in the case of Board members. The guidelines allow a five-year period for each individual to achieve the ownership level after being first appointed to their position. As measured on June 30, 2022, all directors and applicable senior management on this date satisfied these ownership guidelines or were within the five-year compliance window.

The Board and the Governance Committee regularly evaluate the need for revised corporate governance measures. For example, in fiscal year 2021, the Board recommended, and the stockholders approved, an amendment to our certificate of incorporation to remove a supermajority voting standard for stockholder approval of an acquisition of the company by another person or entity. Further, in fiscal year 2021, the Board amended the Corporate Governance Guidelines to set 12-year term limits to apply to all directors first elected or appointed after May 14, 2021. Both revisions represent a strengthening of stockholder rights and a commitment to director accountability and responsiveness to stockholders.

Board members’ skills*

Number of directors reflecting each skill



Leadership



Finance



Financial Services Industry



Regulatory Compliance



Other Public Company Board or Governance



Technology and Innovation



Strategy and Mergers and Acquisitions



Cybersecurity and Risk Management

*Skills are defined in Jack Henry’s 2022 Proxy Statement.

“Maintaining a Board that reflects a variety of skills and backgrounds allows us to draw upon diverse perspectives while ensuring good governance and leads to great results.”

Laura Kelly

Governance Committee Chair, Board of Directors



Corporate Governance Guidelines

Our Board has adopted the [Corporate Governance Guidelines](#), which outline certain governance practices of Jack Henry, including the following:

- **Failure to Receive a Majority Vote:** If a nominee who is currently serving as a director is not re-elected with a majority of the votes cast, they are required to submit a resignation to the Board. The Governance Committee will make a recommendation to the Board as to whether to accept or reject the tendered resignation.
- **Mandatory Director Retirement:** A director may not stand for re-election after age 70.
- **Hedging Prohibited:** Our policy on trading in company securities prohibits all employees, officers, and directors from engaging in hedging transactions, short sales, pledges, and trading in any publicly traded options involving the company's stock.
- **Stockholder Voting on Poison Pill and Option Repricing:** It is the policy of the Board that no poison pill plan will be adopted, and no outstanding stock options be repriced, without a vote of the majority of the stockholders of the company.
- **Succession Plan Reporting:** To assist the Board in its planning for the succession to the position of chief executive officer, the chief executive officer provides an annual report on succession planning to the Governance Committee.

Jack Henry has posted several of our significant corporate governance documents on our [website](#). There you will find copies of the current Corporate Governance Guidelines, the Code of Conduct, the Human Capital and Compensation Committee Charter, the Governance Committee Charter (with attached Nomination Policy), the Audit Committee Charter, and the Risk and Compliance Committee Charter, as well as Jack Henry's Certificate of Incorporation and Bylaws. Other investor relations materials are also posted, including Securities and Exchange Commission (SEC) reports, financial statements, and news releases.

Investor Relations

We continue to use an open-door approach when communicating with our investors and analysts, while also observing communication restrictions during quiet periods and compliance with disclosure regulations such as Regulation FD (Fair Disclosure). This year, Jack Henry continued our practice of taking part in multiple investor conferences, sharing insights into the way we run the organization. Our 2022 Investor Day was well-attended, both in person and virtually, and supplied an in-depth exploration into Jack Henry operations through presentations delivered by executive leadership.





Visit Jack Henry's [corporate sustainability website](#) to view our ESG Statement, related policies, and sustainability reports.

The corporate sustainability website is an avenue created to increase our transparency on ESG matters and enhance our interactions with current and prospective investors. We house on our website Jack Henry's [ESG Statement](#), which provides an overview of how we are incorporating ESG considerations into our business strategy and practices. Additionally, we have included updates on our ESG progress in many of our quarterly earnings calls, delivering real-time insight for analysts to consider.

Managing Risk

The Jack Henry Risk Management Framework, managed by Enterprise Governance, Risk, and Compliance, includes guidance and information related to the tolerance, response, and assurance of risks identified across the organization, including those related to financial reporting objectives. The program drives awareness throughout the organization through active management of business unit risks to protect and grow the business units and the organization. Jack Henry's Enterprise Risk Management Committee (ERMC) is chaired by our Chief Risk Officer (CRO), Charlie Wright, and includes executive management and vice presidents.

We regularly assess the significance of various risks in achieving business goals to ensure that we maintain a proper balance between risk and reward. Business unit risks are evaluated against various

Board risk oversight

Pursuant to the company's Corporate Governance Guidelines, the Board performs its risk oversight function primarily through its Risk and Compliance, Audit, and Human Capital and Compensation committees.

Risk and Compliance Committee

- Oversees, monitors, and addresses the company's enterprise and operational risks
- Oversees the company's risk management program that measures, prioritizes, monitors, and responds to risks, including ensuring the adequacy of management's design and implementation of information security measures
- Receives reports from our Chief Risk Officer, Chief Information Officer, Chief Digital Technology Officer, Chief Information Security Officer, and our Senior Director of Enterprise Governance, Risk, and Compliance

Audit Committee

- Oversees risks relating to financial statements and reporting, credit, and liquidity risks
- Provides periodic reports regarding its risk assessments to the Risk and Compliance Committee

Human Capital and Compensation Committee

- Oversees compensation policies and practices
- Provides periodic reports regarding its risk assessments to the Risk and Compliance Committee
- Reviews the company's human resources strategies and initiatives to support seeking, developing, and retaining human capital

The Board receives regular reports from both the Risk and Compliance Committee of the consolidated risk assessments of these committees and from management. The Board assesses high priority risks and reviews options for risk mitigation with management. As such, the Board is informed and engaged when new risks arise.

standards with risk dashboards and scorecards. These documents and the underlying processes capture the potential significance of identified risks based on the likelihood and impact. Risk inputs are derived from several sources, including industry research, management self-assessments, client and employee surveys, information security risk assessments, audits, vulnerability assessments, and compliance reviews. Observations and action items from assessments are documented, classified, tracked for resolution, and reported periodically to relevant stakeholders.

Based on the assessed risks within the company, insurance coverage has been obtained to minimize the impact of any loss events. Individual business units assess their risks and implement controls to avoid, transfer, share, mitigate, or accept identified risks. Once a risk is identified and assessed, the corresponding business unit is responsible for the risk mitigation strategy. The risk scorecard details risk response and mitigation activities. Each business unit is responsible for ongoing monitoring of risks and documenting risk mitigation.



Information and Cybersecurity

In our increasingly interconnected environment, information is inherently exposed to a growing number of risks, threats, and vulnerabilities. As a provider of products and services to financial institutions, Jack Henry takes extreme caution and due care in securely processing and storing sensitive, personally identifiable information. We prioritize protecting our associates, clients, and their private data from the ever-evolving cyber threat environment and ensuring the resiliency of such information. Jack Henry has an established cybersecurity program maintained by a team of diverse, highly skilled cybersecurity professionals, as well as a portfolio of investments in modern technology including artificial intelligence and machine learning. The program incorporates industry-standard frameworks, policies, and practices designed to protect the confidentiality and privacy of Jack Henry's and our clients' information. Our cybersecurity program features:

- Integrated information security governance and oversight
- A systematic, strategic approach to secure system design and development
- A multi-layer, defense-in-depth approach to securing systems, data, and networks



“Recent investments in artificial intelligence have enabled increased, context-based vulnerability risk rating, allowing our business and cybersecurity professionals to focus remediation efforts on the most prominent risks for Jack Henry at any given time.”

Yonesy Núñez

Vice President and Chief Information Security Officer

- Comprehensive cyber defense, threat and vulnerability management, and intelligence
- Continuous enterprise monitoring with well-defined and rehearsed business resilience and incident response procedures
- Robust mandatory security training and awareness program to strengthen the first line of defense – our associates and contractors

In support of the program, Jack Henry systems and services undergo regular reviews performed by the same regulatory agencies that review financial institutions: Consumer Financial Protection Bureau (CFPB), Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), National Credit Union Association (NCUA), and the Office of the Comptroller of the Currency (OCC), among others. Reviews such as those by the Federal Banking agencies (a regulatory group comprised of the FDIC, the Fed, and the OCC) are also regularly performed, with high attentiveness regarding the cybersecurity program and associated controls. Critical services provided to our clients are subject to annual System and Organizational Controls (SOC) reviews by independent auditors. SOC reports are made available to clients via the client communications portal. Information and Cybersecurity leadership reports regularly to the Risk and Compliance Board committee – and the full Board of Directors as needed – on information security matters. Lastly, Jack Henry holds an active insurance policy that includes cybersecurity coverage.

We respect the privacy of all individuals, including those who visit websites published by Jack Henry. Review our [Privacy Policy](#) and our [Privacy Policy for the State of California](#) for more information on our privacy practices.

Business Ethics

Ethics form the lens through which we view all our corporate sustainability efforts and business practices. Our business conduct is guided by the highest level of integrity when dealing with our associates, clients, suppliers, and local communities. In our fiscal year 2022 engagement survey, 81% of our associates reported that they believe that Jack Henry, as an organization, demonstrates integrity and lives by the [Code of Conduct](#).

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?”

81%

In our fiscal year 2022 engagement survey, 81% of our associates reported that they believe that Jack Henry, as an organization, demonstrates integrity and lives by the Code of Conduct.



On October 19, 2022, Global Ethics Day, all associates were invited to respond to our anonymous, third-party managed Ethical Culture Assessment. This survey, intended to assess the effectiveness of our ethics-related practices and surface our strengths as well as our opportunities to improve, was initially sent in 2020. The education and communication efforts made to address opportunities arising out of the 2020 Ethical Culture Assessment appear to have resonated. The 2022 results of our Ethical Culture Assessment show marked improvement in the overall perception of ethical culture relative to 2020 results, with increases in favorability scores seen in all eight pillars measured:

- 1 Awareness of program and resources
- 2 Perception of the function
- 3 Observing and reporting misconduct
- 4 Pressure
- 5 Organizational justice
- 6 Manager perceptions
- 7 Perceptions of leadership
- 8 Perceptions of peers and environment

Jack Henry upholds a strict non-retaliation policy to protect individuals who report suspected ethics violations. Associates are encouraged and expected to report suspected violations to their manager, Human Resources business partner, or through our third-party managed ethics reporting tool. The reporting tool is available on our website, enabling an avenue for all our stakeholders – associates, vendors, clients, stockholders, and the public – to anonymously report grievances, fraud, unlawful, unethical, and other types of improper behavior.

To increase the internal transparency of our ethics reporting program, Jack Henry shares quarterly updates on reported ethics concerns and outcomes with associates. Data shared is aggregated and anonymity is kept intact. A more detailed report is provided to executive leadership, Board sub-committees, and the full Board, as necessary.

Our [Code of Conduct](#) and [Vendor Code of Conduct](#) clearly outline expectations for ethical behavior which apply to all associates, officers, and directors. Every new associate is assigned mandatory training on our Code of Conduct, which is intended to educate them on the ethical standards of our business. A library of on-demand ethics-related education is available for associates, and Jack Henry periodically offers targeted training to specific associate populations.

Anonymous report a concern through the third-party Lighthouse reporting tool

lighthouse-services.com/jackhenry

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

833.222.4159 (English)
900.216.128 (Spanish)



“At Jack Henry, we stress the importance of doing the right thing, so focusing on good governance practices and an ethical culture is a natural way to support that mindset.”

Craig Morgan
General Counsel and Secretary

Human Rights and Fair Labor Practices

Jack Henry is committed to respecting and promoting human rights. We uphold our [Human Rights Commitment and Policy Statement](#), which outlines our commitment to respecting and advocating for human rights, regardless of race, religion, creed, color, national origin, ancestry, physical disability, mental disability, genetic information, pregnancy, marital status, sex, gender, gender identity, gender expression, age, sexual orientation, military status, veteran status, and any other status protected by local, state, or federal law. Our commitment follows the standards of many organizations, including the Universal Declaration of Human Rights (UDHR), the United Nations Guiding Principles on Business and Human Rights, the International Labour Organization (ILO) Declaration on Fundamental Principles and Rights at Work, and the Organisation for Economic Co-operation and Development (OECD) Guidelines for Multinational Enterprises.

We maintain a [Health and Safety Policy](#) that prioritizes the prevention of occupational injuries and illnesses such that it will be given precedence over operating productivity whenever necessary. Our goal is a health and safety process that reduces the number of injuries and illnesses to the absolute minimum, with zero injuries and illnesses as our goal. In line

with our commitment to create a safe and healthy workplace, all Jack Henry associates must take part in sexual harassment prevention training bi-annually and in accordance with state regulations.

Where we are directly linked to human rights impacts through our business relationships, we seek ways to positively influence the human rights actions of our business partners, including our vendors. Vendors are expected to adhere to the [Vendor Code of Conduct](#) and our [Vendor Safety Program](#).



Jack Henry is committed to respecting and promoting human rights.



Responsible Supply Chain

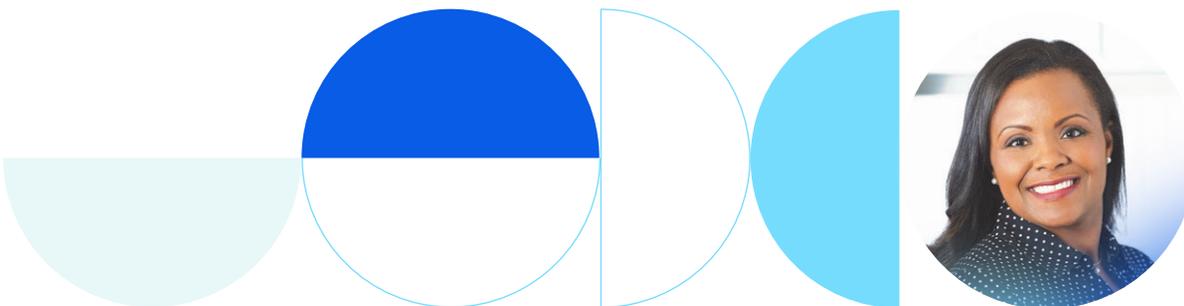
At Jack Henry, our commitment to business ethics includes efforts to do business with organizations that align with our values and follow our policies and [Vendor Code of Conduct](#). In calendar year 2022, we kicked off a cross-functional project to integrate corporate sustainability considerations into supplier screenings, selection, and management. Considerations align with our key sustainability priorities and include the environment, human rights and fair labor practices, information and cybersecurity, DEIB, and business ethics. This effort supports Jack Henry's desire to do business with organizations that are also committed to doing the right thing, mitigates supply chain risks, and advances our corporate sustainability focus. Additionally, we've incorporated a number of questions for potential acquisition targets to our standard due diligence process to increase understanding of an acquisition target's progress on sustainability topics. This allows us to assess how a potential acquisition target's operations would impact our environmental and social efforts.

Supplier Diversity

Jack Henry's Supplier Diversity Program aims to increase the diversity of our supply chain and advance our commitment to supporting and developing the communities in which we live and work. This program is inclusive of businesses owned by racial and ethnic minority groups, women, veterans, members of the LGBTQIA+ community, and people with disabilities. Under our newly appointed program leader, we made enhancements to our Supplier Diversity Program in calendar year 2022:

- Partnered with local third-party certification organizations to increase access to diverse suppliers
- Implemented technologies to help increase the visibility and tracking of our supplier diversity efforts
- Established a baseline for U.S. direct spend with diverse suppliers and identified potential areas for opportunities to increase diverse spend

We believe that our commitment to a diverse supplier landscape contributes to our success and growth in advancing diversity and inclusion in all aspects of our business. Jack Henry expects our suppliers to share our values around diversity and inclusion to extend opportunities to diverse businesses within their own procurement processes.



“Our Supplier Diversity Program is not only the right thing to do but aligns with Jack Henry’s purpose - unlocking potential for everyone, everywhere, and cultivating a more sustainable, equitable, and inclusive economic future.”

Sophie Posey

Supplier Diversity Program Leader



section 4

Commitment to the Planet

For Jack Henry, doing the right thing includes protecting the environment and doing our part to pursue a low-carbon future.



Review the [Appendix](#) for specific Jack Henry initiatives aligned with these Sustainable Development Goals.

Low Carbon Transition

To help mitigate the effects of climate change, companies must transition from the current carbon-intensive economy to a clean, low-carbon economy. For the last several years, Jack Henry has laid the foundation for setting climate targets and developing an achievable plan to meet them. We recognize that we must be nimble as we enact our low carbon transition plan – quickly and effectively responding to new technology, a changing regulatory environment, and increasing stakeholder expectations.

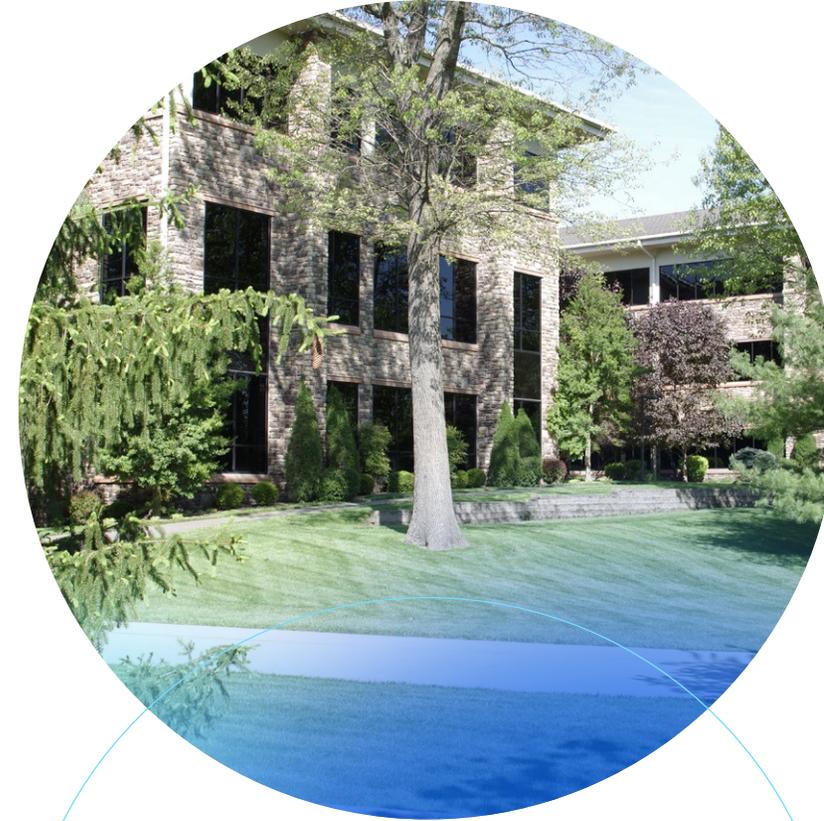
Greenhouse Gas Reduction Targets

In calendar year 2022, we developed a robust low carbon transition plan, with the guidance of our sustainability consultants, to strategically minimize our GHG emissions and assess our environmental impacts. After extensive analysis, we have committed to set GHG reduction targets aligned with the Paris Climate Agreement's goal of limiting global warming to 1.5° C above pre-industrial levels by the end of the century.

In December 2022, we submitted a letter to the [SBTi](#) expressing our commitment to setting GHG emissions reduction targets. With the support and resources provided by SBTi, we will pursue validation of near-term targets addressing an absolute reduction in Scope 1 and 2 GHG emissions and our largest source of Scope 3 emissions.



In December 2022, we submitted a letter to the SBTi expressing our commitment to setting GHG emissions reduction targets.





sustainable aircraft and operations practices include:

Fuel-Efficiency

Our owned aircraft are extremely fuel-efficient, burning up to 19% less fuel per flight hour than their closest competitors, while also providing the largest cabin in their category with room for up to nine passengers.

Construction

The aircraft make use of lightweight composites in their construction and advanced avionics that allow for greater payload carrying capacity, increased range, and improved runway performance. This allows the aircraft to fly at higher altitudes, providing more efficient and safe routing, and greater access to remote locations not served by commercial travel.

Training

Crew members are trained from day one to prioritize fuel management and fuel optimization. As a result, Jack Henry consistently experiences lower fuel burns than manufacturer performance specifications.

Operational Techniques

Our pilots exercise operational techniques such as single-engine taxiing and use of electric power when on the ground. Where possible, we perform noise abatement procedures to not only reduce noise exposure to airport tenants and surrounding communities, but also to reduce fuel use and CO₂ output.

Flight Profiles

We developed unique climb and descent profiles that maximize the performance capabilities of the aircraft and reduce overall time spent in lower- and mid-altitudes where fuel burns are highest.

Planning

Jack Henry pilots spend considerable time carefully planning flight routing and fuel strategies that limit the overall duration of trips and optimize the flight schedule to the benefit of travelers and the company.

Low Carbon Transition Plan

Scope 1 and 2 GHG Emissions Reduction Opportunities

Most of our Scope 1 GHG emissions are generated through jet fuel used in our corporate aircraft. We operate our aircraft for efficiency, safety, and financial benefit, not for ego or status. Serving financial institutions all over the country, many of whom are in small communities distant from major airports, makes the use of our business aircraft critical and enhances efficiency, especially when considering associate time and driving safety. Jack Henry is monitoring developments around sustainable aviation fuel (SAF) for future use in our corporate aircraft. SAF is widely viewed as a critical resource to reducing GHG emissions but there is not currently enough SAF produced for general availability. As the marketplace for SAF becomes more competitively mature, we plan to analyze opportunities to transition to SAF to further drive down our emissions intensity for our aircraft.

In fiscal year 2022, purchased electricity, included in our Scope 2 emissions, accounted for 83.3% of Jack Henry's emissions portfolio. Therefore, reducing our non-renewable energy consumption presents the largest opportunity for absolute emissions reduction. Jack Henry's low carbon transition plan includes five interconnected strategies that we can use to reduce our Scope 2 emissions.

1

Grid Greening: Our Scope 2 emissions have already decreased due to the greening of the electricity grids serving our facilities. As utility providers continue to invest in less carbon-intensive electricity generation, Jack Henry expects further reductions in Scope 2 emissions.

2

Real Estate Optimization: Jack Henry offices not connected to data centers consume about 44% of Jack Henry's electricity usage, which constitutes 36% of our Scope 2 emissions¹. Jack Henry has reduced space by 184,180 square feet through facility consolidations and closures, resulting in about 3% less emissions from real estate in fiscal year 2022. Many associates continue to work remotely, and Jack Henry will evaluate which offices have the potential to be right-sized, closed, or consolidated to manage costs and further reduce emissions.

3 Co-Location and Cloud Computing: Data center energy usage contributes 64% of Jack Henry's Scope 2 emissions. We have developed a long-term co-location and cloud computing strategy that will serve our clients' needs and result in reduced Scope 2 emissions over time. A component of this strategy is our collaboration with Google™ Cloud. This partnership further enables our multi-year, next-generation technology strategy focused on helping community and regional financial institutions innovate faster and meet the evolving needs of their accountholders.

4 Renewable Energy: Jack Henry is assessing scalable, clean energy solutions that can meet current and future load demands.

5 Energy Efficiency: During calendar year 2022, Jack Henry conducted several energy efficiency projects that will result in long-term emissions reductions and cost savings. We replaced fluorescent lights with more energy-efficient LED fixtures and replaced end-of-life appliances with ENERGY STAR™-rated models. Jack Henry will pursue other cost-effective means to achieve greater energy efficiency across our facilities. As we assess the impact of some associates returning to the office, we will explore behavior-driven energy efficiency measures (e.g., shuttering offices during low traffic time periods).

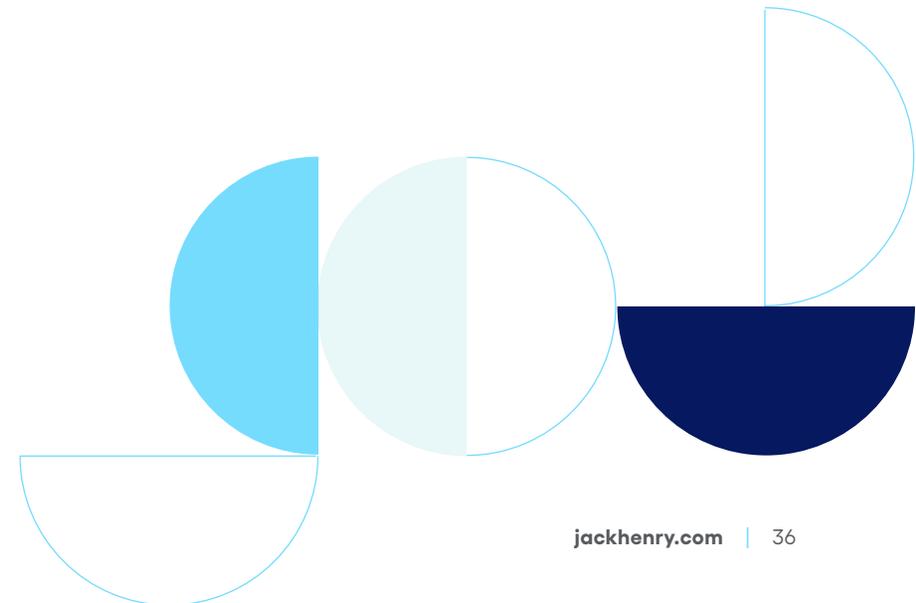
Scope 3 Emissions Reduction Strategy

As we pursue validation of our climate targets by SBTi, our Scope 3 emissions target will be for our largest source of Scope 3 emissions. We conducted a screening of our Scope 3 GHG emissions for our 2019 baseline fiscal year. The screening revealed that over 75% of our Scope 3 emissions are categorized as purchased goods and services. Last year, we introduced environmental performance expectations for suppliers, including GHG emissions transparency, through our [Vendor Code of Conduct](#). As discussed in the [Commitment to Responsible Business Practices](#) section of this report, Jack Henry currently has a project underway to introduce environmental considerations into the vendor selection process.

Fiscal Year 2022 Scope 1 and 2 Greenhouse Gas Emissions

Jack Henry conducted Scope 1 and 2 GHG inventories for fiscal year 2022 in accordance with the World Resources Institute's Greenhouse Gas Protocol, with support from third-party consultants. Consistent with previous fiscal years, we gathered fiscal year 2022 data from our offices, data centers, and our tracked business travel. Emissions were estimated from facilities that are part of lease agreements where Jack Henry does not pay utility invoices and are reported as metric tons of carbon dioxide equivalent (MTCO₂e). The boundary of our inventory includes:

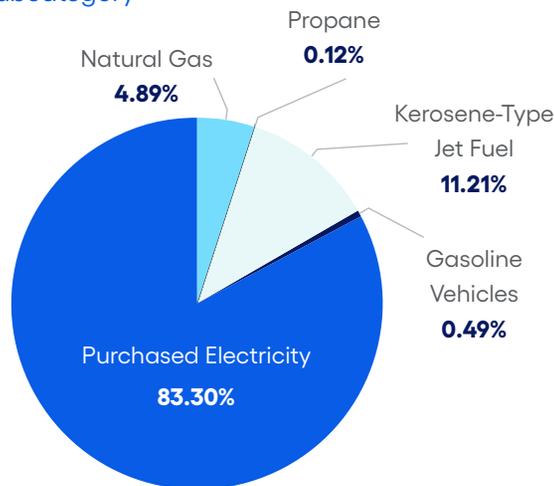
- **Scope 1:** Direct GHG emissions that Jack Henry generates from fuel combustion at facilities and from company-owned aircraft and vehicles
- **Scope 2:** Indirect GHG emissions from purchased electricity, heat, and steam



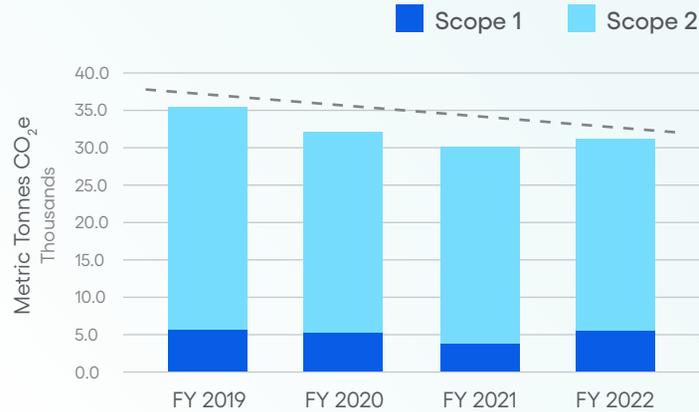
Our GHG inventory uses the most up-to-date GHG emissions factor provided by the Environmental Protection Agency (EPA). We have refreshed our historical data to match each year’s given emissions factor, thus increasing the accuracy for our baseline emissions. We used our established GHG inventory management plan to ensure consistency in how we calculate GHG emissions from our operations.

Jack Henry’s GHG emissions decreased by 11.07% overall from our fiscal year 2019 baseline despite a modest uptick in fiscal year 2022 GHG emissions. Office usage and employee travel were affected throughout the COVID-19 pandemic. During fiscal year 2022, as we returned to business as usual, activities such as corporate travel increased. As a result, our Scope 1 GHG emissions increased slightly from fiscal year 2021 levels.

fiscal year 2022 scope 1 and 2 GHG emissions by metric subcategory



GHG emissions fiscal year-over-year



↓ 11.07%

cumulative reduction in GHG emissions since our baseline year of fiscal year 2019.

Jack Henry’s low carbon transition plan is designed to reduce Scope 1 and 2 GHG emissions in the near-term.

Purchased electricity accounted for 83% of our total fiscal year 2022 Scope 1 and 2 GHG emissions. In fiscal year 2022, our Scope 2 GHG emissions from purchased electricity decreased by approximately 3% due to grid greening and real estate right-sizing decisions. Our company-owned data centers contributed to approximately 54% of Jack Henry’s Scope 1 and 2 GHG emissions and each of our data centers experienced emissions reductions due to grid greening.

↓ 3% Approximate decrease in Scope 2 GHG emissions

In fiscal year 2022, our Scope 2 GHG emissions from purchased electricity decreased by approximately 3% due to grid greening and real estate right-sizing decisions.



“As a new associate at Jack Henry, I was surprised and very appreciative of the opportunity to take part in the Sustainability LinkedIn Learning® Challenge. Not only did it demonstrate for me Jack Henry’s commitment to helping create a sustainable world, but it also encouraged my own personal growth. I’m proud to be part of a company that takes sustainability and corporate responsibility seriously and demonstrates this commitment in concrete ways.”

Heather Barber Blades

Technical Writer

Environmental Stewardship

We recognize that environmental stewardship is an ongoing journey, and we intend to do our part in adopting environmentally friendly practices that help sustain our business model and support a strong future for us all.

Go Green Business Innovation Group

Launched in calendar year 2021, our Go Green BIG is an associate-led group with the mission to accelerate Jack Henry’s environmental stewardship initiatives. Go Green works to find environmentally friendly practices that honor Jack Henry’s commitments to clients and associates – and responsibly steward the natural resources we share with those in our communities.

Go Green actively educates and encourages associate participation with Jack Henry’s environmental stewardship initiatives. For example, in partnership with the city of Springfield, Missouri’s Department of Environmental Services, Go Green offered sessions on recycling and home composting. In March 2022, Go Green hosted the Spring Sustainability Learning Challenge with daily events, learning playlists, and LinkedIn Learning resources that helped participants increase their own sustainability efforts and environmental awareness. Further, a Jack Henry supplier shared their insights in virtual meetings with the membership about their environmental journey and efforts, which served as



thought-provoking sessions and an inspiration to Go Green members, as well as all associates.

Throughout the year, Go Green collaborated with other BIGs to offer a platform for associates to get involved in Jack Henry’s environmental initiatives. In April 2022, members of Go Green and the Women at Jack Henry BIGs took part in Digital Cleanup Day. This initiative focused on reducing “digital waste,” which requires energy for storage and contributes to GHG emissions. Together, participants reduced their digital storage on their phones, computers, and email. Go Green sponsored the planting of four dogwood trees on our Springfield, Missouri campus and in collaboration with the Veterans BIG, one of these trees was designated as a memorial tree for Gold Star families – spouses, children, parents, siblings, or others who had a loved one pass during military service.



Go Green sponsored a fundraiser for the National Forest Foundation that raised \$7,580, including a match from Jack Henry.

In addition, Go Green members planted a native pollinator garden at our Springfield, Missouri campus with the support of Missouri State University and the Missouri Department of Conservation. This garden supplies food for pollinators, offers habitat for the complete life cycle of local butterflies and insects, reduces water use, and cuts down on landscaping maintenance. The garden houses native plant species that qualified the site to receive official certification as a monarch butterfly waystation with Monarch Watch.

Energy Conservation and Office Sustainability Initiatives

We continue to evaluate our physical office needs and support remote and hybrid work models. Our energy efficiency efforts in our offices include replacing fluorescent fixtures with LED fixtures, upgrading data center water chillers, updating appliances to ENERGY STAR™ machines, and replacing uninterruptible power supply (UPS) units. Additionally, since 2020, we have replaced many of our ice machines with on-demand units, which we estimate will save approximately 200 gallons of water per hundred pounds of ice produced.

Our travel team is focused on reducing Jack Henry's environmental impact. We've implemented several practices to increase the sustainability and efficiency of our corporate aircraft. Refer to the [Low Carbon Transition](#) section above for more details. Additionally, in calendar year 2022, we installed electric vehicle (EV) charging stations at some of our facilities to encourage

the adoption of EVs and plug-in hybrid electric vehicles (PHEVs) for our associates. We are evaluating the feasibility of upgrading our rental fleet to EVs.

We continue to dispose of our electronic hazardous waste (e-waste) through an outside vendor that prioritizes transparency and sustainability. Jack Henry uses an e-waste management vendor that follows the Responsible Recycling/Recycling Industry Operating Standards (R2/RIOS™), which represent the highest industry standards for worker health and safety, environmental protection, and data security. Consistent with our expectations that vendors keep sustainability at the forefront of their operations, our e-waste management vendor provides us with regular reporting on relevant sustainability metrics specific to our partnership. Additional information about our in-office waste reduction and recycling initiatives can be found in our [2020 Sustainability Report](#).

in-office energy efficiency efforts

- Replaced fluorescent fixtures with LED fixtures
- Upgraded data center water chillers
- Updated appliances to ENERGY STAR™ machines
- Replaced uninterruptible power supply (UPS) units
- Replaced many ice machines with on-demand units



Environmental Compliance

Jack Henry is committed to complying with all applicable local, state, and federal environmental regulations and proactively working to reduce environmental impacts to our communities. We work to fulfill our commitment through:

- Creating an environmentally safe place where all associates, contractors, vendors, and partners can engage in meaningful work
- Complying with all Environmental Protection Agency, federal, state, and/or local laws
- Integrating environmental considerations into Jack Henry's strategic decisions and daily operations
- Striving to continually improve our environmental stewardship efforts by actively managing our environmental impact, including GHG emissions
- Offering training and education to associates on various environmental, health, and safety topics to ensure proper compliance with laws and regulations
- Ensuring all vendors and suppliers are aligned with Jack Henry's [Vendor Code of Conduct](#), which includes our expectations that vendors follow our [Environmental Policy](#) and set up a management system that prioritizes health and safety and reduces risk
- Implementing effective waste management strategies and limiting hazardous and non-hazardous waste
- Considering input on environmental practices or concerns raised through the ethics reporting tool and/or other avenues
- Conducting Phase I and II Environmental Site Assessments to identify current or future liabilities when evaluating potential real estate acquisitions

We believe our associates, vendors, suppliers, and contractors all have a role to play in supporting the company's environmental stewardship efforts and expect adherence to our [Environmental Policy](#) by all parties involved in Jack Henry operations.

Climate-Related Risk

Jack Henry continues to integrate climate-related business risk 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 monitor climate-related risks, including acute and chronic physical risks (e.g., floods, wildfires, extreme heat) and transition risks (e.g., greenhouse gas pricing and regulation, changing consumer expectations). Our risk-management strategy aligns with the Taskforce for Climate-related Financial Disclosures (TCFD). Review our [2023 TCFD Index](#) for greater detail on our strategy for managing climate-related risks and opportunities.





section 5

Closing Remarks

Jack Henry remains invested in championing corporate sustainability and ensuring that the actions we take today benefit the world tomorrow.



“Embedding corporate responsibility throughout the organization is integral to maintaining Jack Henry’s long-term sustainability and value.”

Greg Adelson

*President and Chief
Operating Officer*

In Conclusion

Jack Henry has long incorporated a commitment to corporate sustainability into the way we do business. As we advance our sustainability efforts, we are committed to both doing the right thing and driving stockholder value through increased focus and disclosure.

Jack Henry engaged with a third-party consultant to qualitatively review and assess the accuracy of our sustainability disclosures. We have obtained limited external assurance of our Scope 1 and 2 GHG emissions calculations. We believe this is a significant step in preparation for potential regulatory changes and contributes to the transparency of our voluntary disclosures. The Appendix of this report includes an overview of how our work aligns with the U.N.’s Sustainable Development Goals, and a summary table of key environmental data. Our 2023 SASB and TCFD indexes are available on our [corporate sustainability website](#).

We incorporate feedback from our stockholders and other stakeholders into our work and strive to supply clear, consistent communication about our priorities and progress. To support this commitment, our corporate sustainability website houses relevant ESG content for easy access. There you can find our ESG Statement, which outlines our corporate sustainability commitments, names key sustainability priorities, and provides updates on other areas of focus.

For more information, please visit us at [jackhenry.com](#). If you have questions or comments, please [contact us](#).

sustainability disclosures and documents

Related documents can be found on our [corporate sustainability website](#).

-  [2023 SASB Index](#)
-  [2023 TCFD Index](#)
-  [ESG Statement](#)
-  [Code of Conduct](#)
-  [Human Rights Commitment and Policy Statement](#)
-  [Environmental Policy](#)

key sustainability priorities

Purpose and Mission

Commitment to People and Communities

- Diversity, Equity, Inclusion, and Belonging
- Talent Attraction, Development, and Retention
- Corporate Citizenship and Philanthropy

Commitment to Responsible Business Practices

- Information and Cybersecurity
- Business Ethics
- Human Rights and Fair Labor Practices

Commitment to the Planet

- Low Carbon Transition
- Environmental Stewardship
- Climate-Related Risks

Appendix

About This Report

In early 2020, Jack Henry identified environmental and social topics most relevant to our business through a materiality assessment. (The detailed methodology and results can be found in our [2020 Sustainability Report](#).) In fiscal year 2022, we deepened our understanding of the sustainability priorities that are most important to our corporate sustainability efforts (see sidebar). 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)
- United Nations Sustainable Development Goals

This report reflects the 2022 calendar year. Unless otherwise noted, key performance indicators reflect Jack Henry's fiscal year 2022 (July 1, 2021 – June 30, 2022).

Environmental metrics presented within this report are representative of all of Jack Henry's operational facilities, which are in the United States. Where utilities are paid for as part of the lease and primary data was not available, Jack Henry has estimated emissions for facilities based on building type and size, combined with EPA-estimated emissions factors.

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

Jack Henry engaged with a third-party consultant to qualitatively review and assess the accuracy of our sustainability disclosures. We have obtained limited external assurance of our Scope 1 and 2 GHG emissions calculations.



Sustainable Development Goals

The [United Nations Sustainable Development Goals](#) (SDGs) were adopted by the United Nations Member States in 2015 and create a framework for a more sustainable future by addressing challenges including poverty, inequality, climate change, environmental degradation, peace, and justice. Jack Henry believes in doing our part through responsible business practices to support the aims of the SDGs. Specifically, we contribute to eight goals that reflect our key sustainability priorities and business practices.



End poverty in all its forms everywhere.
[TARGETS 1.1, 1.2](#)

Jack Henry’s mission is to strengthen the connections between people and their financial institutions through technology and services that reduce the barriers to financial health. Through our technology and services, we strive to support our clients on the journey to help accountholders achieve their financial goals. Read about how our products advance financial inclusion in the [Business as a Force for Good](#) section.



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.
[TARGETS 4.4, 4.5, 4.7](#)

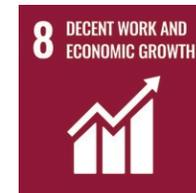
Our internship, apprenticeship, and scholarship programs equip both youth and adults with technical and vocational skills. Read more in the [Talent Attraction](#) section. Jack Henry offers a library of on-demand learning resources covering topics such as corporate ethics, unconscious bias, and cultural competency. Our Go Green BIG also organizes sustainability-related learning opportunities for associates. Read more in the [Talent Development](#) section.



Achieve gender equality and empower all women and girls.
[TARGETS 5.1, 5.5](#)

Our Diversity, Equity, Inclusion, and Belonging efforts work to increase gender equality in three focus areas: workforce, workplace, and marketplace. We will continue to take actions that support gender equity at all levels of our organization.

The Women at Jack Henry BIG continues to encourage allyship within our organization. Additionally, this year, our Virtual Leader Lab included a conversation on barriers to career advancement faced by women. Read more in the [Diversity, Equity, Inclusion, and Belonging Highlights](#) section.



Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all.
[TARGETS 8.3, 8.5, 8.6, 8.7, 8.10](#)

Jack Henry’s products and services equip people and businesses with the tools they need to improve their financial health. Our Payrailz® Digital Payments Platform enables people to send and receive money in moments of need. Further, our Banno Digital Toolkit™ and alliance with Array provides consumers with the ability to monitor their credit directly. Read more in the [Business as a Force for Good](#) section.

Our internship and apprenticeship programs offer full employment for youth and adults. Read more in the [Talent Attraction](#) section.



Reduce inequality within and among countries.

[TARGETS 10.2, 10.3](#)

We uphold our [Human Rights Commitment and Policy Statement](#), which outlines our commitment to respecting and advocating for human rights, regardless of sex, disability, race, ethnicity, origin, religion, or economic or other status. Our [Code of Conduct](#) includes our commitment to creating an atmosphere that promotes equal employment opportunities and prohibits discriminatory practices, including harassment.



Ensure sustainable consumption and production patterns.

[TARGETS 12.5, 12.6, 12.7, 12.8](#)

Jack Henry has initiated a project to incorporate environmental considerations into our supplier screening, selection, and management process. Read the [Commitment to Responsible Business Practices](#) and [Commitment to the Planet](#) sections for more information.



Take urgent action to combat climate change and its impacts.

[TARGETS 13.2, 13.3](#)

Jack Henry has developed a low carbon transition plan to mitigate our carbon emissions to do our part to pursue a low-carbon future. We work to measure, report, and reduce our environmental impacts.

Our Go Green BIG improves education and awareness on climate-related topics throughout the organization. The group works to find and implement environmentally friendly practices that honor Jack Henry's commitments to clients and associates. Read more in the [Commitment to the Planet](#) section.



Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels.

[TARGETS 13.2, 13.3](#)

Jack Henry's ethics reporting program supports accountability at all levels of our organization.

To increase the internal transparency of our ethics reporting program, Jack Henry shares quarterly updates on the results of reported ethics violations from the past quarter on our company intranet. Read more in the [Commitment to Responsible Business Practices](#) section.

Our [Human Rights Commitment and Policy Statement](#) and Responsible Supply Chain project support policies prohibiting discrimination, harassment, human trafficking, or modern slavery.

Key Environmental Data

GHG Emissions by Source

Metric	Unit	FY 2019	FY 2020	FY 2021	FY 2022
Total Scope 1 GHG Emissions¹	MTCO₂e	5,275.82	5,180.20	3,565.93	5,231.85
Natural Gas	MTCO ₂ e	809.29	1,210.30	1,638.14	1,532.34
Propane	MTCO ₂ e	49.03	56.84	41.33	37.18
Kerosene-Type Jet Fuel	MTCO ₂ e	4,159.98	3,761.69	1,785.62	3,510.10
Gasoline Vehicles	MTCO ₂ e	257.51	151.37	100.83	152.23
Total Scope 2 GHG Emissions^{2,3}	MTCO₂e	29,947.59	27,179.56	26,573.36	26,091.49
Total GHG Emissions⁴	MTCO₂e	35,223.41	32,359.76	30,139.29	31,323.34
GHG Emissions by Pollutant					
Total GHG Emissions	MTCO₂e	35,223.41	32,359.76	30,139.29	31,323.34
CO ₂	MTCO ₂ e	35,000.96	32,161.79	29,955.18	31,121.71
CH ₄	MTCO ₂ e	79.99	71.49	71.75	72.59
N ₂ O	MTCO ₂ e	142.46	126.48	112.36	129.05
Energy					
Total Energy Usage	Kwh	61,619,766	60,581,021	57,431,240	54,357,119

1. U.S. EPA Climate Leaders, Emissions Factors for Greenhouse Gas Inventories (April 2022).
2. U.S. EPA, Emissions and Generation Resource Integrated (eGrid) (January 2022).
3. All Scope 2 GHG emissions are attributed to purchased electricity.
4. Total GHG emissions have changed due to better data availability for our baseline year and 2020. Our latest fiscal year corresponds to the latest emission factors given by the EPA.

Disclaimers

General Disclaimer

This report includes ESG 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, ESG initiatives and ESG 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." 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.



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