jack henry™

2025

Jack Henry™ Task Force on Climate-Related Financial Disclosures Index

about this index

Jack Henry and Associates, Inc.® (Jack Henry) is committed to pursuing environmentally friendly practices in support of a low-carbon and sustainable future. We believe that doing so mitigates risk and presents opportunity for greater efficiency in our operations. We have prepared this index to disclose relevant information regarding climate-related governance, strategy, risk management, metrics, and targets in line with the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD). This index builds upon our previous disclosures, and we will continue to update it as new information becomes available.

TCFD has been instrumental in guiding corporate disclosures on climate-related risk and has recently been disbanded, as its recommendations are now being integrated into the global standards set by the International Sustainability Standards Board (ISSB). As we move forward, we will evaluate our alignment with the ISSB's disclosure standards. This shift reflects the evolving landscape of sustainability reporting and standardization of reporting frameworks in light of new expectations for voluntary and mandatory reporting. We remain committed to ensuring that our disclosures remain consistent with emerging standards and regulations in order to maintain transparency and stakeholder confidence.

governance

Jack Henry recognizes the need to effectively identify, understand, and mitigate the impacts of evolving climate-related risks. Our approach to the oversight of these topics spans from our highest level of leadership, the Board of Directors and its committees, to the individual leaders and associates who enact strategy across our business.

During calendar year 2024, Jack Henry experienced changes in leadership, including the appointment of a new Chief Executive Officer and the addition of new Board members. Jack Henry remains focused on managing climate-related risks and opportunities. Leadership remains actively engaged in overseeing these initiatives, ensuring that environmental responsibility and resilience remain a priority.

BOARD OVERSIGHT

Jack Henry's Board of Directors is responsible for the oversight of major risks facing the company, including risks related to corporate sustainability, such as climate-related risks. Risk oversight is performed primarily through the Board's subcommittees, as outlined in our Corporate Governance Guidelines. Per these guidelines, the Audit and Human Capital & Compensation committees oversee risks on topics which they are responsible for and provide periodic reports to the Risk and Compliance Committee. The Risk and Compliance Committee consolidates this information and reports to the full Board. Jack Henry's Enterprise Governance, Risk, and Compliance (EGRC) team is responsible for conducting risk assessments and sharing relevant information with the Board committees. More information on roles and responsibilities of each committee are provided in the Board charters.

The Board also has oversight responsibility for the implementation of our corporate sustainability strategy, including our Low Carbon Transition Plan. The Board receives regular updates from our Office of Corporate Sustainability, including updates on our GHG emissions reduction progress. The Board also receives periodic training and educational materials supporting members' knowledge of emerging trends and topics, such as those related to climate change and its impacts on the business. Our 2025 Sustainability Report contains further information on our approach to corporate sustainability governance.

MANAGEMENT'S ROLE

Our Office of Corporate Sustainability, led by the Head of Corporate Sustainability, reports to Jack Henry's General Counsel and Secretary. This team directs the design and execution of our corporate sustainability strategy in collaboration with management from across the organization, including Finance, Risk, and People & Culture.

In the midst of evolving climate-related risks, Jack Henry recognizes the need to quickly detect, respond to, and mitigate risks that may impact business continuity. Jack Henry's EGRC team employs a holistic approach to risk management and collaborates with business unit leaders to manage risk throughout the company. This team maintains a risk inventory, executes risk assessments throughout the year, and integrates risk management into key processes. They report risk information to the Board committees. Further, our Enterprise Resilience Office is responsible for maintaining and implementing incident response plans, which outline efforts to minimize business impact in the event of a natural disaster. More information on how Jack Henry manages risk can be found in our 2025 Sustainability Report.

strategy

Jack Henry acknowledges that climate-related risks and opportunities have the potential to impact our business operations, clients, associates, and the financial technology industry at large. Jack Henry has developed a Low Carbon Transition Plan that outlines strategies to reduce greenhouse gas (GHG) emissions. Details can be found in our 2025 Sustainability Report.

In calendar year 2023, Jack Henry refreshed our physical risk and transition risks and opportunities assessment with support from third-party experts. Exposure to physical risks occurs in response to event-driven hazards (acute risks) and/or long-term shifts in climate patterns (chronic risks). Exposure to transition risks and opportunities occur in response to the shift to a low-carbon economy. This assessment is designed to inform our corporate sustainability and greater business strategy by highlighting risk mitigation and opportunity enhancement strategies.

The time horizons that were analyzed for this assessment include:

- **Short-term:** 0–2 years (present day)
- **Medium-term:** 2–10 years (2030s)
- **Long-term:** 10+ years (2050s)

PHYSICAL RISKS

Like many organizations, Jack Henry is exposed to physical climate-related risks in the short-, medium-, and long-term time horizons. Jack Henry continues to invest in resiliency and business continuity efforts to help mitigate disruption to operations that could arise from climate-related risks.

To assess these physical risks, Jack Henry used our fiscal year 2023 (July 2022–June 2023) real-estate portfolio and strategically relevant locations to conduct a quantitative scenario analysis for 20 locations. In addition to this

facility-level analysis, a qualitative scenario analysis was performed which included 11 cities where Jack Henry does not operate a facility, but rather where Jack Henry associates work remotely. Selection of the cities was based on density of remote associates and strategic importance to the business.

Jack Henry's facility-level scenario analysis utilized public data that has undergone scientific peer review. Two Shared Socioeconomic Pathway (SSP) scenarios were used to evaluate our facilities' exposure to climate-related risks under the time horizons mentioned above.

- **SSP2-4.5:** Represents a future with decreasing GHG emissions after mid-century and lesser physical impacts. SSP2-4.5 is consistent with global warming between 2.1°C to 3.5°C by 2100.
- **SSP5-8.5:** Represents a very high GHG emissions future with increasing GHG emissions through 2100 and greater physical impacts from climate change. SSP5-8.5 is consistent with global warming of about 3.3°C–5.7°C by 2100.

The findings of this analysis, based on SSP2-4.5 and SSP5-8.5, project that all 20 of Jack Henry's assets may be exposed to potential financial impacts in the medium- and long term. Extreme temperatures drive the greatest modeled near-term risk across our portfolio and are projected to result in the greatest potential loss through the 2050s. Other hazards that have the potential to impact the business and create losses are fluvial flooding, pluvial flooding, and, to a lesser amount, impacts from drought and wildfire. The table below provides information on the physical climate-related risks and potential impacts Jack Henry may face under the highest emissions scenario, as well as efforts in place to mitigate these risks.

Facility-Level Physical Risks

ACUTE PHYSICAL RISKS

Climate Hazard	Potential Impact to Business	Timeframe	Projected Impact Under SSP5-8.5	Jack Henry's Plan for Mitigation
Extreme Temperatures	Cooling costs; heating, ventilation, air conditioning (HVAC) system maintenance, repair, replacement; associate productivity; and business interruption	Short-term (present day)	High	Recognizing the increasing prevalence and severity of climate-related natural disasters, our Enterprise Resilience Office (ERO) has focused on maintaining an end-to-end enterprise resiliency process for managing natural disaster incidents. The ERO maintains established Incident Response Plans in the event of climate hazards and natural disasters, aiming to minimize business interruption. Jack Henry continues to invest in facility resiliency to mitigate risks across our owned and leased facilities. Incident Response Plans include critical facility redundancy considerations and detail the redistribution of critical functions to alternate other facilities in the event of a facility operation disruption.
		Medium-term (2030s)	High	
		Long-term (2050s)	High	
Tropical Cyclones	Asset damage and repair; associate productivity; and business interruption	Short-term	Low	
		Medium-term	Low	
		Long-term	Low	
Fluvial Flooding	Asset damage and repair; associate productivity; and business interruption	Short-term	Low	
		Medium-term	Low	
		Long-term	Low	
Pluvial Flooding	Asset damage and repair; associate productivity; and business interruption	Short-term	Low	
		Medium-term	Low	
		Long-term	Low	
Drought	Water utility costs; and asset damage and repair	Short-term	Low	
		Medium-term	Low	
		Long-term	Low	
Wildfire	Asset damage and repair; associate productivity; and business interruption	Short-term	Low	
		Medium-term	Low	
		Long-term	Low	

Facility-Level Physical Risks

CHRONIC PHYSICAL RISKS

Climate Hazard	Potential Impact to Business	Timeframe	Impact Under SSP5-8.5	Jack Henry's Plan for Mitigation
Water Stress	Water utility costs; and business interruption	Short-term	Low	Chronic physical risks are addressed using the same mitigation plan as acute physical risks. See above.
		Medium-term	Low	
		Long-term	Low	

Methodology Notes:

- Low projected impact indicates less than 1% average of value at risk (climate-driven projected loss/asset value) across assets.
- High projected impact indicates greater than or equal to 1% average of value at risk (climate-driven projected loss/asset value) across assets.
- 1% average value at risk is used for illustrative purposes in the scenario analysis and is not a measure of materiality.

Jack Henry's qualitative physical risk analysis of 11 cities utilized two Representative Concentration Pathway (RCP)[1] scenarios, RCP4.5 and RCP8.5. Evaluation included the cities' exposure to climate-related risks under a range of potential futures over the previously stated time horizons.

- **RCP4.5:** Represents a future with decreasing GHG emissions after mid-century and lesser physical impacts. RCP4.5 is consistent with global warming of an estimated 2.4°C by 2100 (range 1.7–3.2°C).
- **RCP8.5:** Represents a higher GHG emissions future with increasing GHG emissions through the year 2100 and greater physical impacts from climate change. RCP8.5 is consistent with global warming of approximately 4°C by 2100 (range 3.2–5.4°C).

The scenario analysis indicates all 11 cities evaluated are projected to experience increased exposure to more severe physical climate hazards from the present day through 2030 and 2050. Extreme temperatures present the most common risk and the greatest potential impact to all 11 cities. The following table describes the most common city-level risks and corresponding potential financial impacts to Jack Henry.

City-Level Physical Risks

ACUTE PHYSICAL RISKS

Risk	Description of Risk	Potential Financial Impact to Business
Extreme Temperatures	Ten cities are projected to experience more frequent hot days. Heat waves increase electricity usage and costs, accelerate deterioration of equipment and buildings, increase the likelihood of power grid outages, and may cause heat stress for associates.	Reduced revenue and increased costs from business interruption, lost productivity, and negative impact to associate well-being.
Inland Flooding	Ten cities have present-day risk of inland flooding that may result in damage, business interruption, and evacuations.	
Tropical Cyclones	Five cities are exposed to increased rainfall and storm intensity of tropical cyclones. Damage to infrastructure from flooding and high winds may cause multi-day power outages, business interruption, and evacuations.	

1. The RCP scenarios (van Vuuren et al., 2011) were developed for use in the Intergovernmental Panel on Climate Change (IPCC) 5th Assessment Report (IPCC, 2014).

Under both RCP scenarios, the evaluated cities in Florida, Arizona, and Nevada (where Jack Henry does not operate a facility, but rather where Jack Henry associates work remotely) are projected to be most highly exposed to climate-related hazards. Arizona and Nevada also face exposure to drought and associated water stress in the medium- and long-term timeframe.

This physical risk analysis does not include tornadoes as a climate-related risk. Scientific research asserts no observed correlation between the frequency or severity of tornadoes and climate change. Due to this evidence, Jack Henry analyzed the present-day exposure to tornadoes, but has not included it as a physical risk in this report. Jack Henry assesses tornado risks as part of a broader risk management approach. Our response to extreme weather events and other natural disasters is guided by Incident Response Plans that have been designed to minimize the impact of these events on operations.

TRANSITION RISKS

In calendar year 2023, we expanded our assessment of transition risks and opportunities by conducting a qualitative scenario analysis over short-, medium-, and long-term time horizons. We selected three scenarios from the Network of Central Banks and Supervisors for Greening the Financial System (NGFS) Phase III and insights from Business for Social Responsibility (BSR). The NGFS scenarios align with Jack Henry's industry and incorporate other countries' commitments to net-zero emissions, macroeconomic variables, and country-level granularity.

- **Current Policies (CP) Scenario:** The CP scenario assumes only currently implemented climate policies are preserved after 2020, leading to high physical climate-related risks. This scenario assumes that there is a lack of action to reduce emissions from businesses and governments, leading to an increase in emissions. It assumes CO^2 emissions do not decrease, there is slow technological change, and low use of CO^2 removal technologies. It estimates the global mean temperature increase is 3.2°C by 2100[2] relative to the pre-industrial era.

- **Delayed Transition (DT) Scenario:** The DT scenario assumes new climate policies are not introduced until 2030 and the level of action differs across countries and regions based on currently implemented policies. This will lead to a "fossil fuel recovery" out of the economic crisis brought about by COVID-19. It assumes greenhouse gas (GHG) emissions do not decrease until 2030 and strong policies are implemented to limit warming to below 2°C after 2030. The temperature increase in the DT scenario is approximately 1.6°C by 2100.

- **Net Zero by 2050 Scenario (NZ):** The NZ scenario assumes that the transition to a net-zero economy is immediate and smooth through global action and climate policy. The cost of action is high, with many industries experiencing severe initial disruptions due to the rapid transition to a low-carbon economy. This scenario assumes CO^2 emissions begin to decline immediately after 2020. Global mean temperature increases by approximately 1.4°C by 2100.

Jack Henry analyzed potential impacts from transition risks on our operations, markets, supply chain, and associated potential effects on our revenue, costs, and expenditures. The table below shows the transition risks that were evaluated for each scenario and time horizon.

2. The estimates in the CP scenario were developed using the NGFS Scenarios for Central Banks and Supervisors (September 2022).

Transition Risks

POLICY AND LEGAL RISKS

Description of Risk	Potential Impact to Business	Scenario with Greatest Potential Impact	Timeframe	Risk Level	Mitigation Strategies
Enhanced emissions and climate reporting obligations	Increased operational expenses due to increased need for professional services, software, assurance fees, reporting fees, and other costs to meet increasingly stringent reporting and regulatory requirements. Increased legal fees associated with climate-related litigation (e.g., greenwashing claims; errors in reported emissions or other disclosed information).	Lower emissions (DT and NZ)	Short-term (present day)	Medium–High	Jack Henry has taken steps to prepare for potential reporting requirements. We calculate Scope 1, 2, and 3 GHG emissions on an annual basis and have received limited external assurance for Scope 1 and 2 calculations. We conducted quantitative and qualitative physical climate and transition risk and opportunities assessments based on FY23 data. Jack Henry has set near-term targets that encompass Scope 1, 2, and 3. More information can be found in the Metrics and Targets section of this document.
			Medium-term (2030s)	Medium–High	
			Long-term (2050s)	High	
Increased pricing of GHG emissions	Increased operational expenses due to carbon taxes and/or non-compliance fines. Indirect increased costs from suppliers passing carbon costs to Jack Henry.	Lower emissions (DT and NZ)	Short-term	Low	Jack Henry seeks to optimize real estate and reduce Scope 2 emissions by transitioning away from direct operational control of data centers and transitioning to a co-location model and the public cloud. To reduce costs and emissions from corporate aircraft, Jack Henry operates fuel-efficient aircraft and implements flight profiles that aim to minimize fuel burn. Jack Henry has introduced environmental performance expectations for suppliers, including GHG emissions transparency.
			Medium-term	Low–Medium	
			Long-term	Medium	

Transition Risks

TECHNOLOGY RISKS

Description of Risk	Potential Impact to Business	Scenario with Greatest Potential Impact	Timeframe	Risk Level	Mitigation Strategies
Transitioning to lower emissions energy technology	Early write-offs, asset impairment, and early retirement of existing assets. Research and development costs for new technology. Increase in capital expenditures and operating expenses (e.g., staff training for new equipment). Sunk capital expenditure costs if new technologies do not perform as anticipated.	Higher emissions (CP and DT)	Short-term	Low–Medium	Jack Henry has developed a long-term co-location and cloud computing strategy to transition from direct operational control of data centers to co-location or public cloud spaces. Jack Henry's corporate-owned aircraft are considered fuel-efficient and our travel team employs emission reduction measures, such as single engine taxiing, and optimized flight profiles and routes. Jack Henry continues to monitor the development of sustainable aviation fuel (SAF).
			Medium-term	Low–Medium	
			Long-term	Low	

MARKET RISKS

Uncertainty in market signals	Loss of revenue from declining transactions. Price volatility in the market. Decreased demand for lines of new credit during economic downturn and loss of GDP. Stranded assets.	Higher emissions (CP)	Short-term	Low–Medium	Jack Henry regularly evaluates and seeks to align with market trends. Further, we place importance on research and development to support the sustainability of our business model. More information on our technology modernization strategy can be found in our Annual Report. The nature of our revenue is largely recurring. Jack Henry employs a traditional financial forecasting process.
			Medium-term	Low–Medium	
			Long-term	Medium	

Transition Risks

MARKET RISKS

Description of Risk	Potential Impact to Business	Scenario with Greatest Potential Impact	Timeframe	Risk Level	Mitigation Strategies
Increased costs and decreased reliability in the supply chain	Financial losses due to supply chain disruptions. Increased capital expenditure from increasing cost of goods and services.	Lower emissions (DT and NZ)	Short-term	Low–Medium	Our procurement practices, including supplier screenings, selection, and management, consider environmental impact in order to cultivate a resilient supply chain. Jack Henry has implemented a proactive sourcing strategy with master service agreements and capped costs. Increases in the cost of goods and services have been experienced. Most price increases are associated with professional services and software. We evaluate cost increases in order to make educated decisions that fulfill business needs. Many of Jack Henry's purchased products, such as servers or laptops, are interchangeable, which helps aid in resilience in the event of supply chain disruptions. Jack Henry has processes in place to support the efficiency and lifespan of purchased products.
			Medium-term	Medium	
			Long-term	Low–Medium	

REPUTATIONAL RISKS

Description of Risk	Potential Impact to Business	Scenario with Greatest Potential Impact	Timeframe	Risk Level	Mitigation Strategies
Increased stakeholder concern or negative stakeholder feedback	Loss of stockholders, or decrease in stock price, limiting ability to invest in new climate-aligned technologies and general financial mobility. Reduced revenue from decreased demand for Jack Henry services.	Lower emissions (NZ)	Short-term	Low	Jack Henry engages with current and prospective stockholders through a variety of events. In addition to capturing stockholder feedback, we monitor investment trends in the U.S. and abroad, particularly as it relates to climate-related disclosures. Jack Henry has a robust process for capturing feedback from current and former associates. Our culture and commitment to corporate sustainability attract new hires to the company.
			Medium-term	Low–Medium	
			Long-term	Low–Medium	

climate-related opportunities

The table below offers information on various climate-related opportunities and their potential impact under the Net-Zero by 2050 Scenario in the short-, medium-, and long-term.

Climate-Related Opportunities				
RESOURCE EFFICIENCY				
Description of Opportunity	Potential Impact to Business	Timeframe	Risk Level	Opportunity Enhancement Strategies
Use of lower-emission and more efficient data center technologies	Lower net carbon emissions from use of more efficient equipment and associated lower carbon pricing costs.	Short-term	Low	When procuring data center technology and services, we include climate-related criteria in our request for proposal template and scoring method for supplier selection, including, but not limited to, energy source data tracking and GHG emissions reduction targets.
		Medium-term	Medium	
		Long-term	Medium–High	
ENERGY SOURCE				
Use of lower-emission sources of energy for Jack Henry assets (e.g., buildings; vehicles; aircraft)	The increased availability of renewable energy will lead to decreased fossil fuel use and lower net carbon emissions and carbon pricing costs. This may lead to increased resilience of Jack Henry's energy sources.	Short-term	Low	We have reduced our fleet of company-owned vehicles and replaced select gas-powered vehicles with hybrid vehicles. Jack Henry has set near-term targets that encompass Scope 1, 2, and 3. More information can be found in the Metrics and Targets section of this document. In fiscal year 2024, we purchased renewable energy credits.
		Medium-term	Low–Medium	
		Long-term	Medium	

Climate-Related Opportunities				
PRODUCTS AND SERVICES				
Description of Opportunity	Potential Impact to Business	Timeframe	Risk Level	Opportunity Enhancement Strategies
Development of new products and services through research, development, and innovation	Higher revenue from offering a broader suite of technology solutions for financial institutions. Better competitive market position to reflect shifting client preferences and needs (in part driven by increasing regulation and emphases on disclosure).	Short-term	Low	Jack Henry continues to develop product offerings to meet the needs of clients.
		Medium-term	Medium	
		Long-term	Medium–High	
RESILIENCE				
Enhance resilience throughout Jack Henry's supply chain by embedding sustainability expectations and resilience measures into agreements	Increased resilience in supply chain and product and commodity guarantees and pricing, resulting in more cost stability. Avoided labor hours to find last-minute alternative supplies.	Short-term	Low	Our procurement practices, including supplier screenings, selection, and management, consider environmental criteria in order to cultivate a resilient supply chain. Criteria include energy source data tracking and GHG emissions reduction targets. Suppliers are also selected based on criticality, reach of business, and preferred suppliers. Jack Henry has implemented a proactive sourcing strategy with master service agreements and capped costs.
		Medium-term	Low–Medium	
		Long-term	Low–Medium	

managing climate-related risks

The Risk and Compliance Committee of our Board of Directors maintains oversight of our risk management framework and collaborates with the other Board committees as needed. Jack Henry operates an Enterprise Risk Management Committee (ERMC) at the executive level and an EGRC function, which reports to the Chief Risk Officer. Both the ERMC and EGRC function routinely present to the Board regarding risk activities. The ERMC reviews any risks rated major or critical before accepting the risk and the EGRC function monitors all risks through ongoing monitoring and quarterly reviews. We have strengthened our risk management process by integrating climate-related risks into our risk registry. This ensures that emerging climate-related risks are regularly monitored and addressed at the highest levels of the organization. Through collaboration with business unit leaders and subject matter experts, the function aims to successfully implement risk management activities at all levels of the business. Jack Henry's Office of Corporate Sustainability collaborates with various business units to analyze, mitigate, and respond to climate-related risks. This enhanced oversight supports proactive mitigation strategies and aligns with our commitment to long-term resilience.

metrics and targets

In calendar year 2024, we formalized GHG emissions reduction targets that solidified our commitment to reducing our GHG emissions within our operations and across our value chain. Our near-term goals include:

- **Scope 1 & 2:** Reduction in absolute emissions by 42% for FY30 from our FY23 baseline, in alignment with a 1.5°C pathway as stated by the Intergovernmental Panel on Climate Change (IPCC).
- **Scope 3:** Engagement with key suppliers reflecting two-thirds of Jack Henry's total supplier spend, to support and encourage their commitment to reducing emissions.

Jack Henry's 2025 Sustainability Report includes details on our Low Carbon Transition Plan, which includes strategies to achieve GHG emission reductions. We recently enhanced this plan to encompass a wider ranger of methods Jack Henry may leverage to realize progress toward these targets.

In alignment with this commitment, Jack Henry purchased Renewable Energy Credits (RECs) addressing our fiscal year 2024 GHG emissions.

Key Environmental Data

GHG EMISSIONS BY SOURCE

Metric	Unit	FY 2022	FY2023	FY2024
Total Scope 1 GHG Emissions	**$MTCO_2e$**	**5,231.85**	**7,715.27**	**7,793.43**
Natural Gas	$MTCO_2e$	1,532.34	1,484.69	1,353.47
Propane	$MTCO_2e$	37.18	0.13	33.49
Kerosene-Type Jet Fuel	$MTCO_2e$	3,510.10	3,890.80	3,868.39
Gasoline Vehicles	$MTCO_2e$	152.23	74.24	19.70
Refrigerants	$MTCO_2e$	—	2,265.42	2,242.98
Diesel	$MTCO_2e$	—	—	275.39
Total Scope 2 GHG Emissions (Location-Based)	**$MTCO_2e$**	**26,091.49**	**28,699.17**	**27,052.83**
Total Scope 2 GHG Emissions (Market-Based)	**$MTCO_2e$**	**26,505.00**	**23,424.57**	**22,371.55**
Total GHG Emissions (Location-Based)	**$MTCO_2e$**	**31,323.34**	**36,414.44**	**34,846.25**
Total GHG Emissions (Market-Based)	**$MTCO_2e$**	**31,736.85**	**31,139.84**	**30,164.98**
Energy (Scope 1 and 2)				
Total Energy Usage	**kWh**	**54,357,119**	**51,673,775**	**72,603,323**
Percentage of Renewables	%	—	18%	9%

Key Environmental Data

SCOPE 3 EMISSIONS BY CATEGORY

Metric	Unit	FY2023	FY2024
Total Scope 3 GHG Emissions*	**$MTCO_2e$**	**76,164.43**	**102,731.70**
Category 1 : Purchased Goods and Services	$MTCO_2e$	46,493.50	60,722.36
Category 2: Capital Goods	$MTCO_2e$	5,224.93	13,444.58
Category 3: Fuel and Energy-Related Activities	$MTCO_2e$	8,348.15	7,870.44
Category 5: Waste Generated from Operations	$MTCO_2e$	216.07	183.33
Category 6: Business Travel	$MTCO_2e$	8,243.79	13,161.21
Category 7: Employee Commuting	$MTCO_2e$	7,637.99	7,348.07
Category 8: Upstream Leased Assets	$MTCO_2e$	—	1.72
Energy (Scope 3)			
Total Energy Usage	**kWh**	**8,740,893**	**29,472,822**

* Jack Henry does not produce a physical good therefore certain categories according to the GHG Protocol are non-applicable to the company and have not been reported.

methodologies and disclaimers

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

Environmental metrics presented within this report are representative of all of Jack Henry's operational facilities, which are in the United States. Where utilities are paid for as part of the lease and primary data was not available, Jack Henry has estimated emissions for facilities based on building type and size, combined with EPA-estimated emissions factors. Scope 1, 2, and 3 emissions are calculated using the GHG Protocol. Jack Henry conducted a Scope 3 inventory and determined seven categories most relevant to our business including purchased goods and services, capital goods, fuel and energy-related activities, waste generated from operations, business travel, and employee commuting. Calculating Scope 3 emissions data can be difficult and requires the use of standard, industry-accepted processes. Where primary data was unavailable, we utilized assumptions, spend data, and emissions factors to estimate the amount of carbon dioxide per dollar spent for various industries. Even with such estimates, our calculations may be incomplete. We continually monitor, evaluate, and refine our processes and assumptions for our GHG inventory calculations to ensure we have reliable data that reflects evolving best practices. Unless otherwise noted, emissions data is reported using the market-based method.

Figures presented within this report may have been approximated or rounded, as applicable.

We have obtained limited external assurance of our Scope 1 and 2 GHG emissions calculations for our 2024 emissions. Jack Henry's internal audit team performed a review focused on the completeness, accuracy, and reliability of the quantitative data included in this disclosure.

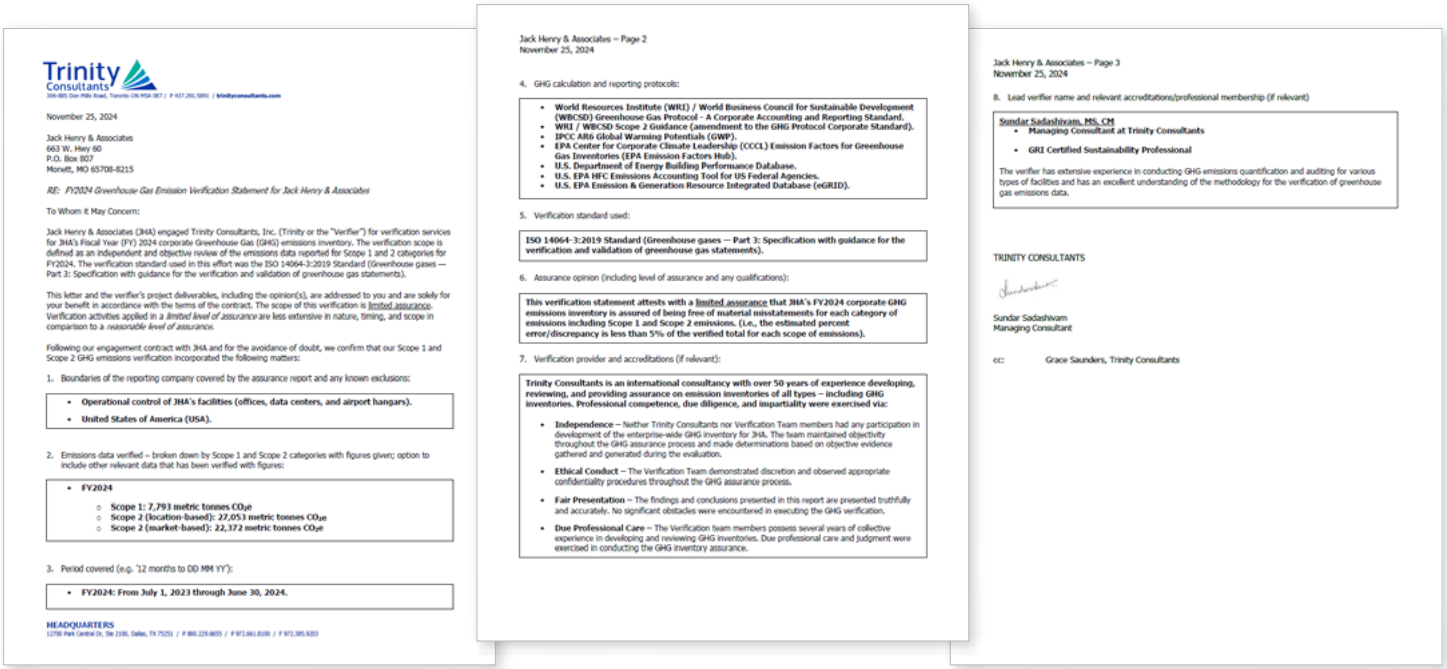
GENERAL DISCLAIMER

This report includes corporate sustainability data that is non-financial, non-GAAP, and non-audited. The Company does not make any express or implied representations or warranties and shall not assume any liability for providing guidance or for any errors, mistakes, or omissions in this report. Any use of the concept of materiality, or similar language indicating significance, in this report is not intended to correspond to the concept of materiality associated with disclosures required by the Securities and Exchange Commission. This report covers the Company's owned and operated businesses and does not address the performance or operations of any suppliers, contractors, customers, or partners unless otherwise noted.

FORWARD-LOOKING STATEMENTS

Certain statements made in this report, other than purely historical information, including estimates, projections, statements relating to our business plans, corporate sustainability initiatives and corporate sustainability metrics as a result of such initiatives, objectives and expected operating results, and the assumptions upon which those statements are based, are "forward-looking statements" within the meaning of U.S. federal securities laws. Forward-looking statements generally are identified by the words "believe," "project," "expect," "seek," "anticipate," "estimate," "future," "intend," "plan," "strategy," "predict," "likely," "should," "will," "would," "could," "can," "may," and similar expressions. Forward-looking statements are based only on management's current beliefs, expectations, and assumptions regarding the future of the Company, future plans and strategies, projections, anticipated events and trends, the economy, and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent risks and uncertainties that could cause actual results to differ materially from those expressed or implied by such statements. Such risks and uncertainties include, but are not limited to, those discussed in our most recent Annual Report on Form 10-K and Quarter Report on Form 10-Q, and those discussed in other documents we file with the Securities and Exchange Commission. Any forward-looking statement made in this report speaks only as of the date of the report, and the Company expressly disclaims any obligation to publicly update or revise any forward-looking statement, whether because of new information, future events, or otherwise.

VERIFICATION STATEMENT



Trinity Consultants

November 25, 2024

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

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

To Whom It May Concern:

Jack Henry & Associates (JHA) engaged Trinity Consultants, Inc. (Trinity or the "Verifier") for verification services for JHA's Fiscal Year (FY) 2024 corporate Greenhouse Gas (GHG) emissions inventory. The verification scope is defined as an independent and objective review of the emissions data reported for Scope 1 and 2 categories for FY2024. The verification standard used in this effort was the ISO 14064-3:2019 Standard (Greenhouse gases — Part 3: Specification with guidance for the verification and validation of greenhouse gas statements).

This letter and the verifier's project deliverables, including the opinion(s), are addressed to you and are solely for your benefit in accordance with the terms of the contract. The scope of this verification is limited assurance. Verification activities applied in a *limited level of assurance* are less extensive in nature, timing, and scope in comparison to a *reasonable level of assurance*.

Following our engagement contract with JHA and for the avoidance of doubt, we confirm that our Scope 1 and Scope 2 GHG emissions verification incorporated the following matters:

1. Boundaries of the reporting company covered by the assurance report and any known exclusions:
   - **Operational control of JHA's facilities (offices, data centers, and airport hangars).**
   - **United States of America (USA).**
2. Emissions data verified – broken down by Scope 1 and Scope 2 categories with figures given; option to include other relevant data that has been verified with figures:
   - **FY2024**
     - **Scope 1: 7,793 metric tonnes CO_2e**
     - **Scope 2 (location-based): 27,053 metric tonnes CO_2e**
     - **Scope 2 (market-based): 22,372 metric tonnes CO_2e**
3. Period covered (e.g. "12 months to DD MM YY"):
   - **FY2024: From July 1, 2023 through June 30, 2024.**

HEADQUARTERS

Jack Henry & Associates – Page 2
November 25, 2024

4. GHG calculation and reporting protocols:
   - **World Resources Institute (WRI) / World Business Council for Sustainable Development (WBCSD) Greenhouse Gas Protocol - A Corporate Accounting and Reporting Standard.**
   - **WRI / WBCSD Scope 2 Guidance (amendment to the GHG Protocol Corporate Standard).**
   - **IPCC AR6 Global Warming Potentials (GWP).**
   - **EPA Center for Corporate Climate Leadership (CCCL) Emission Factors for Greenhouse Gas Inventories (EPA Emission Factors Hub).**
   - **U.S. Department of Energy Building Performance Database.**
   - **U.S. EPA HFC Emissions Accounting Tool for US Federal Agencies.**
   - **U.S. EPA Emission & Generation Resource Integrated Database (eGRID).**
5. Verification standard used:
   ISO 14064-3:2019 Standard (Greenhouse gases — Part 3: Specification with guidance for the verification and validation of greenhouse gas statements).
6. Assurance opinion (including level of assurance and any qualifications):
   This verification statement attests with a limited assurance that JHA's FY2024 corporate GHG emissions inventory is assured of being free of material misstatements for each category of emissions including Scope 1 and Scope 2 emissions. (i.e., the estimated percent error/discrepancy is less than 5% of the verified total for each scope of emissions).
7. Verification provider and accreditations (if relevant):
   Trinity Consultants is an international consultancy with over 50 years of experience developing, reviewing, and providing assurance on emission inventories of all types – including GHG inventories. Professional competence, due diligence, and impartiality were exercised via:
   - **Independence** – Neither Trinity Consultants nor Verification Team members had any participation in development of the enterprise-wide GHG inventory for JHA. The team maintained objectivity throughout the GHG assurance process and made determinations based on objective evidence gathered and generated during the evaluation.
   - **Ethical Conduct** – The Verification Team demonstrated discretion and observed appropriate confidentiality procedures throughout the GHG assurance process.
   - **Fair Presentation** – The findings and conclusions presented in this report are presented truthfully and accurately. No significant obstacles were encountered in executing the GHG verification.
   - **Due Professional Care** – The Verification team members possess several years of collective experience in developing and reviewing GHG inventories. Due professional care and judgment were exercised in conducting the GHG inventory assurance.

Jack Henry & Associates – Page 3
November 25, 2024

8. Lead verifier name and relevant accreditations/professional membership (if relevant)
   Sundar Sadashivam, MS, CM
   - **Managing Consultant at Trinity Consultants**
   - **GRI Certified Sustainability Professional**

   The verifier has extensive experience in conducting GHG emissions quantification and auditing for various types of facilities and has an excellent understanding of the methodology for the verification of greenhouse gas emissions data.

TRINITY CONSULTANTS

Sundar Sadashivam
Managing Consultant

cc: Grace Saunders, Trinity Consultants