

Jack Henry Platform™

Existing cores were designed for an accountholder experience that is patently different from today's digital consumer. With this paradigm shift comes a need for a core that is made not just to keep up with, but to accelerate technological innovation and opportunities at your financial institution.

But it's a big ask to leave behind your foundational core – like SilverLake, Symitar, CIF 20/20, or Core Director – and all the rich functionality that comes with it. So we won't ask you to. Instead, we've created the Jack Henry Platform: a modern, cloud-native digital core comprised of individual components that integrate directly with your foundational core so you can modernize your tech stack on your time to enable *your* future.



Modernize your core – without a core conversion

The Jack Henry Platform is taking a modularized approach so that you can adopt individual cloud-native core components at your own pace. No core conversion required.



Extend the power of your foundational core

The Jack Henry Platform allows you to take advantage of the benefits of core modernization by supplementing the feature-rich functionality on your core today.



Enable growth and innovation

Built on the Google Cloud Platform and designed with open APIs, the Jack Henry Platform boasts benefits like higher uptime, simplified integration, faster release cycles, and more, enabling your financial institution to rapidly adopt time-saving features and improve time-to-integration with third-party vendors so you can compete and win in the market.

Jack Henry Platform

a platform that builds on what you already trust

Every bank and credit union wants to improve back-office efficiency, increase system uptime, and accelerate time to market with game-changing features and integrations. But achieving these goals starts with modernizing the core technology that powers your financial institution – without disrupting what’s already working.

Traditionally, modernization has meant choosing between a full core conversion or deploying a side core alongside your existing system – both of which come with complexity, cost, and compromise. But we believe there’s a better way.

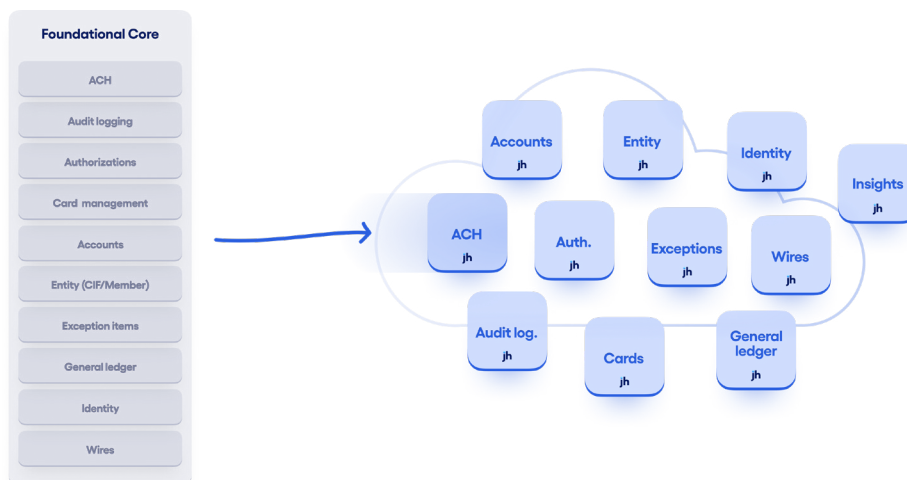
The Jack Henry Platform lets you adopt cloud-native core components at your own pace that are fully integrated with the foundational core you already use and trust today.

future-ready without the friction

So, how exactly does the Jack Henry Platform allow you to modernize your core without a conversion?

Unbundled Core Services

We started by fundamentally reimagining what a core system is and what major components – like wires, general ledger, exception items, etc. – make up the core today. With the Jack Henry Platform, we are rebuilding each of these core components in the cloud, which enables us to push changes with precision and speed to enhance one component without affecting the entire core.



Transition Over Time

With this approach, your financial institution has the option to adopt these modernized core components at your own pace. And the best part? Each core component is directly integrated with your foundational Jack Henry core so you don't need to worry about having inconsistent information across systems.

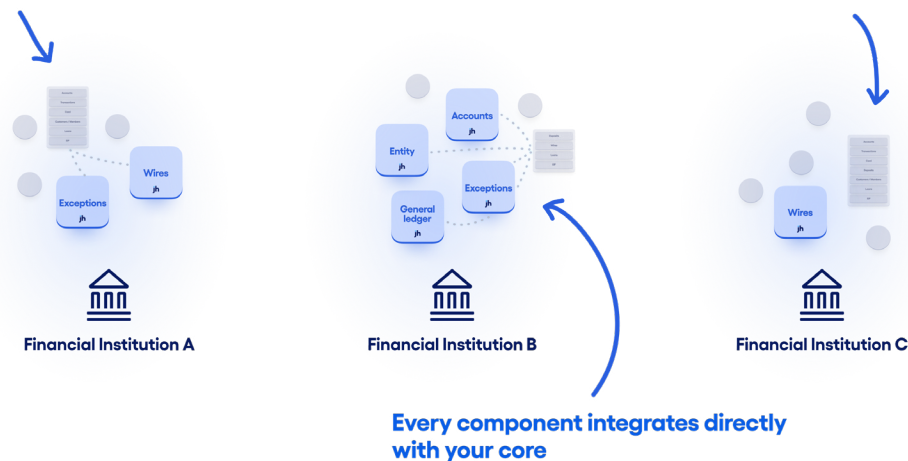
Over a period of time, you might adopt more and more of these modernized components and come to rely on the Jack Henry Platform for most of your day-to-day work. But the main thing to remember is that you are in control over what modernized components you adopt, when you adopt them, and what functionality you choose to rely on the Jack Henry Platform for versus your foundational core.

expand the functionality of your foundational core

Because each of the Jack Henry Platform components integrate with the foundational core you use today, you don't have to sacrifice the features you already have to adopt the modernized components. Instead, you can run both the Jack Henry Platform and your foundational core while staying in sync.

Each financial institution can choose which components they want to adopt and when

These components extend the functionality of your current core



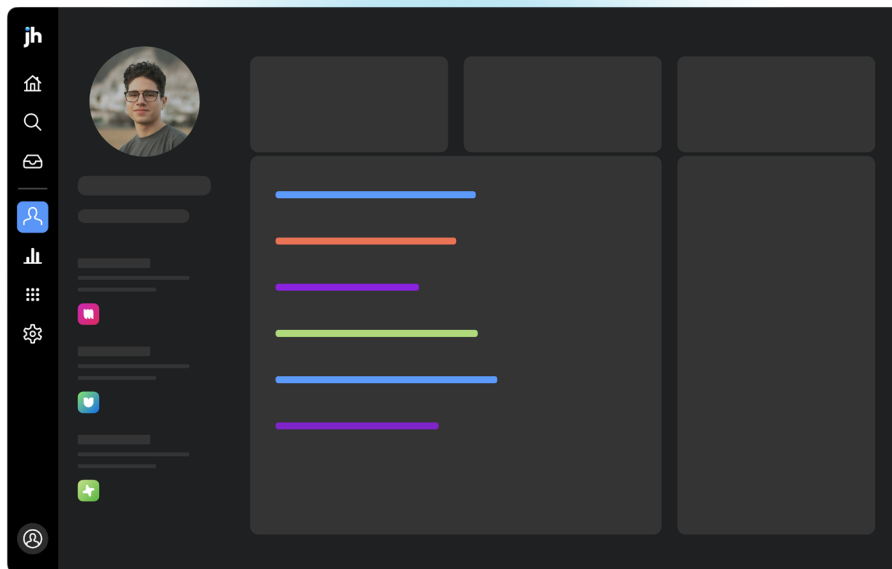
Prioritizing Value

We're not just chasing down feature parity with your foundational core. Rather, we're prioritizing value-add features like embedded AI functionality, real-time capabilities, and system speed so that the Jack Henry Platform will enhance and augment the functionality on your foundational core.

A Centralized Back Office Experience

The transition to the Jack Henry Platform is a journey for a reason – we don't want you to have to sacrifice all that you've built and invested in. But we also realize that in practice, this means that there will still be two places you can go to view your core information.

That is why we are designing a centralized view that surfaces information from your foundational core, alongside Jack Henry Platform digital core information, so you can view information from across systems in one place. We're being intentional about how we design this experience and it will be an ongoing evolution.



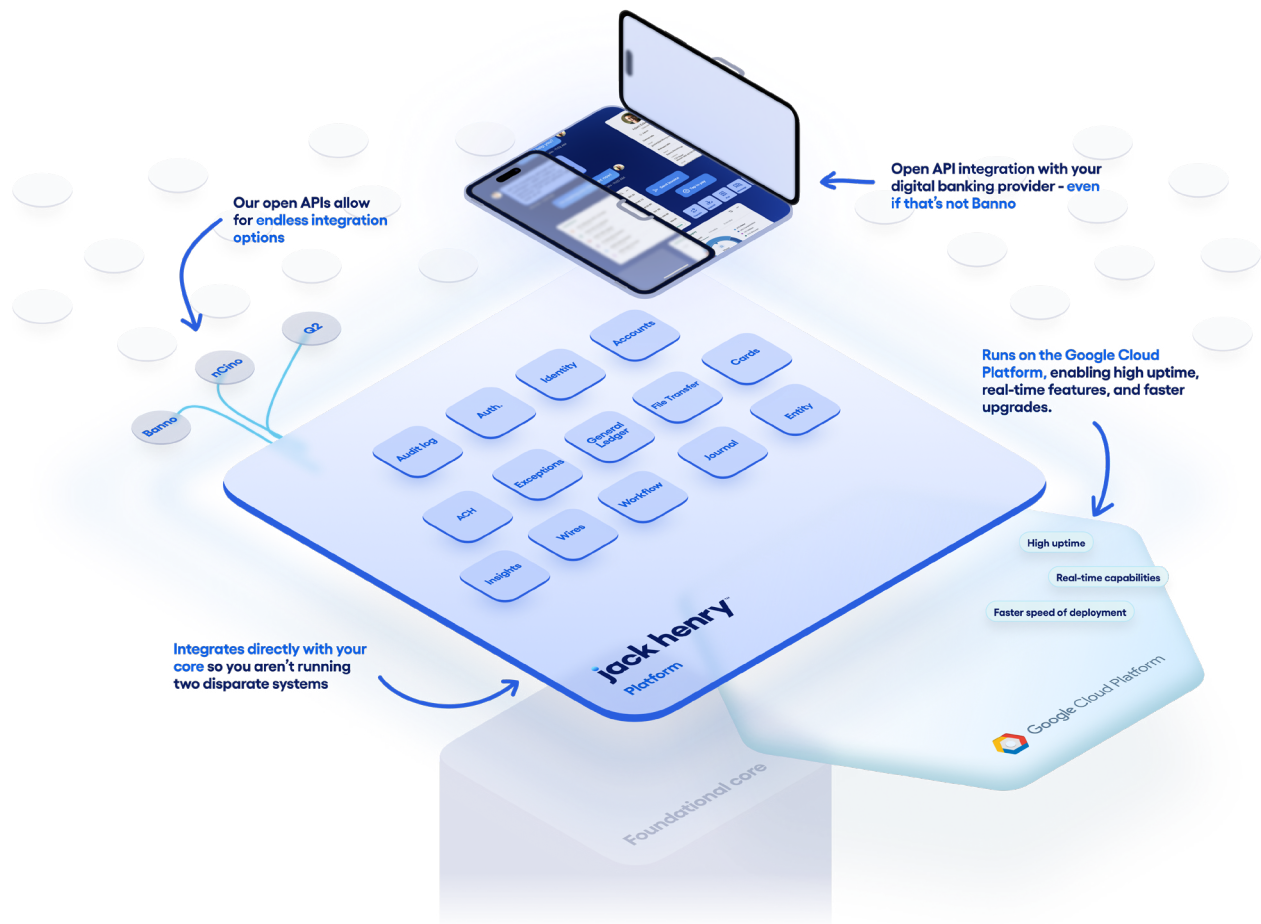
helping you compete and win

Modernization isn't a buzzword for us. It's foundational to the growth opportunities we want to unlock for our financial institutions. We believe that the Jack Henry Platform is key – empowering financial institutions to modernize their core, while adapting to consumer needs, and integrating seamlessly with third-party vendors.

Cloud-Native and Open API Driven

Cloud-native design ensures exceptional uptime, strong security, and faster feature releases, enabling financial institutions to deliver exceptional service and quickly adapt to shifting market trends and evolving consumer expectations.

Meanwhile, our open APIs empower seamless integration with a wide range of fintech partners, allowing financial institutions to customize their digital ecosystem, accelerate time-to-market, and meet account holder expectations with agility and precision.



Use Cases

Every financial institution's journey on the Jack Henry Platform is going to look different, but here are some powerful ways to get started:

Create Your Own Digital-Only Brand

Launching a digital-only brand often means spinning up a second core or deploying a side core – both costly and complex, with limited integration into your existing systems. The Jack Henry Platform simplifies this. With the right combination of components, it becomes an integrated digital core that connects effortlessly to your foundational core and digital banking provider. This streamlined architecture reduces operational overhead and empowers you to deliver a modern experience tailored to digital-native consumers.

Set the Foundation for Cryptocurrencies

Foundational cores like SilverLake, Symitar, CIF 20/20, and Core Director support only two decimal places, limiting their ability to support cryptocurrency, which typically requires six decimal places or more. The Jack Henry Platform will meet and exceed this requirement, giving your financial institution the technical foundation to explore and implement future crypto-related features with confidence.

Boost Back-Office Efficiencies

The Jack Henry Platform is transforming back-office operations by embedding AI, automation, and intelligent shortcuts into everyday workflows. These enhancements reduce manual effort, accelerate routine tasks, and free up staff to focus on higher-value work. But it's not just about speed – it's about smarter service. By shifting from an account-centric view to a customer- or member-centric experience, the Jack Henry Platform makes it easier to understand relationships across entities, enabling more personalized support and better decision-making.

frequently asked questions

Is the Jack Henry Platform a side core?

No, the Jack Henry Platform is not a side core. Its components integrate directly with our foundational cores like SilverLake, Symitar, CIF 20/20, and Core Director, reducing the operational strain financial institutions normally have when running a side core.

Will the Jack Henry Platform work with third-party digital banking providers?

The Jack Henry Platform's cloud architecture and API-driven nature allow it to integrate with both Banno and third-party digital banking providers. All of the Jack Henry Platform's APIs are built first with the Banno Digital Platform in mind, enabling a path for seamless integration between Banno and the Jack Henry Platform digital core to converge into one centralized source of truth.

How will I get the Jack Henry Platform?

Every financial institution's journey to the Jack Henry Platform will look different. Some financial institutions might choose to adopt specific components of the Jack Henry Platform, like wires, general ledger, or exception item processing for example. Other financial institutions might opt to use a combination of Jack Henry Platform components that act as a digital core which integrates directly with their current Jack Henry foundational core.

What components are part of the Jack Henry Platform?

The components that comprise the Jack Henry Platform's initial digital deposit core offering include:

- ACH
- Authorizations
- Card management
- Deposit account management
- Entity
- Exception items
- General ledger
- Identity management
- Wires

The digital core will add more components and features over time, increasing the robustness and functionality of the Jack Henry Platform digital core. Financial institutions will have the option to either adopt components of the digital core individually at their own pace or adopt the full digital core at once. Either way, they'll maintain integration and access to their foundational core, reducing operational complexity and friction.

Over time, other products at Jack Henry will also become part of the Jack Henry Platform by undergoing their own modernization journey. Eventually, any Jack Henry product that is cloud-native, API-driven, and integrated with other Jack Henry Platform components will be considered part of the Jack Henry Platform.

experience the future of core

Let's talk about this together. Reach out to your account executive to schedule a discussion today.

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