

## JHA Payment Processing Solutions Offers *smsGuardian* Text Alerts for Fraud Prevention

New solution utilizes SMS-enabled mobile devices to notify financial institutions and their customers about potentially fraudulent financial transactions

MONETT, Mo. – Oct. 13, 2011 – Jack Henry & Associates, Inc.® (Nasdaq: JKHY), a leading provider of technology solutions and payment processing services primarily for financial services organizations, today announced that its JHA Payment Processing Solutions® (PPS) division will offer *smsGuardian*™, an anti-fraud text alert notification service. In addition to PPS customers, *smsGuardian* is now available for the credit unions supported by Jack Henry & Associates' Symitar™ division, and banks using the *jhaPassPort*™ EFT platform provided by its Jack Henry Banking™ division.

The *smsGuardian* service sends transaction alerts directly to a cardholder's mobile phone or other SMS-enabled device. If the cardholder rejects the unauthorized activity, the information is immediately routed to a Jack Henry & Associates' fraud analyst who blocks the card and follows up with the cardholder by phone.

Financial institutions using *smsGuardian* can choose to send messages for every transaction, or they can predefine rules that designate when a cardholder is alerted, such as when transactions exceed \$100 or when they occur outside of the United States.

John Postle, general manager of PPS, said, "With *smsGuardian*, fraudulent activity can be recognized and stopped right away, which significantly reduces the likelihood that subsequent unauthorized transactions will occur. We expect that our credit union and bank clients and ultimately their customers and members will benefit from the added layer of security and the peace-of-mind this solution offers."



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### About JHA Payment Processing Solutions (PPS)

JHA Payment Processing Solutions® provides payment solutions to the financial industry including ATM, debit, and credit card solutions. These innovative solutions include one of the largest switch processors in the United States, access to one of the credit union industry's largest surcharge-free ATM networks, online real-time transaction authorization and processing, signature and PIN-based processing, in-house and outsourced fraud prevention and detection solutions, cardholder awards programs, card program management and profitability solutions, card manufacturing and personalization, instant issue and activation, marketing materials and programs, and renowned customer service. JHA Payment Processing Solutions are sold to financial institutions regardless of core processing platform, cross sold to the core credit union clients supported by Symitar™, and select products are sold to the core bank clients supported by Jack Henry Banking™. Additional information is available at [www.weknowpayments.com](http://www.weknowpayments.com).

### About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc. (Nasdaq: JKHY) is a leading provider of technology solutions and payment processing services primarily for financial services organizations. Its technology solutions serve more than 11,300 customers nationwide, and are marketed and supported through four primary brands. **Jack Henry Banking** supports banks ranging from de novo to mid-tier institutions with information processing solutions. **Symitar™** is the leading provider of information processing solutions for credit unions of all sizes. **ProfitStars®** provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. **iPay Technologies™** operates as a leading electronic bill pay provider supporting banks and credit unions with turnkey, highly configurable retail and small business electronic payment platforms. Additional information is available at [www.jackhenry.com](http://www.jackhenry.com).

*Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.*



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