

JHA Payment Processing Solutions Offers EMV Chip-and-Signature Credit and Debit Cards

Embedded microchip enhances fraud protection and supports global interoperability

Monett, Mo. – July 13, 2011 - Jack Henry & Associates, Inc. (Nasdaq: JKHY), a leading provider of computer systems and electronic payment solutions primarily for financial services organizations, today announced that its JHA Payment Processing Solutions® (PPS) division will offer Visa-branded EMV (Europay, MasterCard, and Visa) chip-and-signature cards to its credit union customers. These cards, which have gained wide acceptance outside the U.S., contain an embedded microchip that provides enhanced fraud protection.

Credit unions serving cardholders who live or travel abroad are the primary market for the EMV chip-and-signature cards. These cardholders will benefit from reduced card-present fraud as well as greater convenience and merchant acceptance. The cards also have a magnetic stripe, enabling their use at any traditional card reader in the U.S. The EMV standard was created to define the functional requirements for both chip card and chip-reading terminals. These standards help ensure global interoperability and enhanced security.

John Postle, general manager of Payment Processing Solutions, said, "Frequent overseas travelers represent an important membership segment for many credit unions. We are pleased to enable our credit union clients to give their members the enhanced service, versatility, and security inherent in chip-and-signature cards. There are only a few institutions in the nation currently issuing microchip cards, and we believe PPS is ahead of the curve and well-positioned to take advantage of the growing demand for this technology."

By offering EMV cards, Jack Henry & Associates is not only supporting overseas travelers but placing itself in the forefront of a security trend that is expected to become a new standard in the U.S. Retailers such as Home Depot, Walmart, and Best Buy are now preparing to support hybrid chip and magnetic stripe cards.

PPS is currently piloting its first EMV card deployment with Star One Credit Union based in Sunnyvale, California.



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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.

About Jack Henry & Associates, Inc.

Jack Henry & Associates, Inc. (NASDAQ: JKHY) is a leading provider of computer systems and electronic payment solutions primarily for financial services organizations. Its technology solutions serve more than 11,200 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.

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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