

# Jack Henry & Associates Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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# **Abstracts**

Jack Henry & Associates Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Jack Henry & Associates Inc. and its competitors. This provides our Clients with a clear understanding of Jack Henry & Associates Inc. position in the <u>Software and Technology Services</u> Industry.

The report contains detailed information about Jack Henry & Associates Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Jack Henry & Associates Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Jack Henry & Associates Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios



pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Jack Henry & Associates Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Jack Henry & Associates Inc. business.

# **About Jack Henry & Associates Inc.**

Jack Henry & Associates, Inc. provides information processing solutions for community banks. The company's products and services include processing transactions, automating business processes, and managing information for approximately 11,200 financial institutions and corporate entities.

### Solutions

Jack Henry Banking supports commercial banks with information and transaction processing platforms that provide enterprise-wide automation. Its solutions encompass three functionally distinct core processing systems and approximately 100 complementary solutions, including business intelligence and bank management, retail and business banking, Internet banking and electronic funds transfer (EFT), risk management and protection, and item and document imaging solutions. Its banking solutions can be delivered in-house or through outsourced implementation, and are backed by a company-wide commitment to provide personal service. Jack Henry Banking supports approximately 1,500 banks with its technology platforms.

Symitar supports credit unions of all sizes with information and transaction processing



platforms that provide enterprise-wide automation. Its solutions include two functionally distinct core processing systems and approximately 50 complementary solutions, including business intelligence and credit union management, member and member business services, Internet banking and EFT, risk management and protection, and item and document imaging solutions. Its credit union solutions can be delivered in-house or through outsourced implementation, and are also backed by its company-wide commitment to provide personal service.

ProfitStars is a provider of specialized products and services assembled through its focused diversification acquisition strategy. These solutions are compatible with a various information technology platforms and operating environments. ProfitStars' products and services are improving the performance of financial services organizations of all asset sizes and charters, and corporate entities with approximately 8,800 domestic and international implementations outside of its core software customer base. These distinct products and services can be implemented individually or as solution suites to address specific business problems and enable responses to industry trends.

iPay Technologies is a provider of a configurable electronic payments platform and online bill payment solutions. These solutions integrate with any online banking platform, aiding financial institutions with the attraction and retention of customers. Through strategic partnerships with approximately 50 providers of information processing and online banking solutions, iPay is supporting approximately 1,700 financial institutions.

#### Core Software Systems

Core software systems primarily consist of the integrated applications required to process deposit, loan, and general ledger transactions, and to maintain centralized customer/member information.

Jack Henry Banking markets three core software systems to banks and Symitar markets two core software systems to credit unions. These core systems are available for in-house installation at customer sites or financial institutions can outsource ongoing information processing to JHA based on the core processing solution most compatible with their specific operational requirements.

Jack Henry Banking's three core banking platforms are SilverLake, CIF 20/20, and Core Director.



SilverLake is an IBM System i-based system primarily designed for commercial-focused banks.

CIF 20/20 is a parameter-driven, system that supports approximately 780 banks ranging from de novo institutions. CIF 20/20 is used IBM System i-based core processing system in the community bank market.

Core Director is a Windows-based, client/server system that supports approximately 200 banks ranging from de novo institutions.

Symitar's two functionally distinct core credit union platforms are Episys and Cruise.

Episys is an IBM System p-based system primarily designed for credit unions. It has been implemented by approximately 550 credit unions.

Cruise is a Windows-based, client/server system designed p

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.



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# **ANALYSIS FEATURES**

### **SWOT Analysis**

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### **Enhanced SWOT Analysis**

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### **PESTEL Analysis**

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.



### Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

### IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors



integrated into one suggestive model.

# **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

# **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity



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# Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?
Rare?
Costly to imitate?
Organized properly?



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