



## **Business Bank of Texas Caters to Needs of Unique Customer Base with the iPay Small Business Online Bill Pay Solution**

**Suite of small business services enables boutique bank to offer necessary cash management functions through single platform**

Monett, MO – Oct. 18, 2011 – Jack Henry & Associates, Inc. (NASDAQ:JKHY), a leading provider of technology solutions and payment processing services primarily for financial services organizations, announced today that its iPay Technologies™ division is supporting the Business Bank of Texas, N.A. with the iPay Biz 2.0™ small business online bill payment suite.

Business Bank of Texas is a four-year-old bank focused solely on business banking in Austin, Texas. It leverages the Web as a virtual branch, offering small- to multibillion-dollar businesses and entrepreneurs 24-hour service. Unlike traditional retail bill pay solutions, iPay Biz 2.0 offers a true business-driven solution that strategically enhances the bank's existing treasury cash management offerings.

iPay Biz 2.0 encompasses a full suite of electronic transaction services such as accounts payable and accounts receivables functions through online banking as well as electronic invoicing and ACH compatibility for automatic debits. The solution enables Business Bank of Texas customers to manage multiple accounts and set multi-user entitlements that designate fully customizable access, payment thresholds, and PIN changes. Biz 2.0 also features recurring payment options, P2P (person-to-person) payments, B2B (business-to-business) payments, and the ability to send payroll deposits to multiple accounts.

Mary Ann Hebel, executive vice president and chief financial officer of Business Bank of Texas, said, "iPay Technologies' small business online bill pay puts control back in our customers' hands. We are a very technologically-centric institution and require partners that offer the best available products and service delivery. We consistently evaluate our services and have not found another bill pay offering comparable to iPay's."

Hebel added that in addition to great functionality, iPay brought an additional level of service to the bank. iPay offers a full-service, bank-branded call center. This end user support is a significant cost advantage for Business Bank of Texas considering it does not have the employees required to staff a call center. iPay also provides a team focused on end user adoption that is available to work alongside clients to help them market the product effectively and maximize online bill pay usage.

According to Greg Adelson, group president of iPay Technologies, "Though the online channel is the primary way most small businesses interact with their financial institutions, there are other unique transactional needs for this client segment that cannot be met with traditional consumer bill pay solutions. Our small business suite of electronic transaction services fills all of those unique needs and is backed by a service delivery team with a world-class reputation. We look forward to working with Business Bank of Texas in an effort to better serve the needs of the small business.

### **Address**

801 North Black Branch Road  
Elizabethtown, KY 42701

### **Telephone**

866.356.6628

### **Web site**

[www.ipaytechnologies.com](http://www.ipaytechnologies.com)

### **Analyst Contact**

Kevin Williams  
Chief Financial Officer

### **Media Contact**

Kelsey Ball  
Marketing Supervisor  
704.357.0298



**iPay Technologies**

## About iPay Technologies

iPay Technologies is a leading provider of online bill payment solutions that incorporate a sophisticated bill pay engine that easily integrates with any online banking platform; best-of-breed retail, small business, and person-to-person bill payment solutions; extensive payments expertise; and outstanding service. Through strategic partnerships with more than 50 providers of information processing and online banking solutions, iPay's turnkey, highly configurable electronic payments platform is supporting more than 3,600 banks and credit unions, including more than half of the nation's credit unions and approximately 40 percent of the nation's community banks that offer bill payment services. Additional information is available at [www.ipaytechnologies.com](http://www.ipaytechnologies.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 11,200 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](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.*

