



PRODUCT BRIEF

Complementary Products Overview

Jack Henry Lending offers additional solutions and services that have been selected to enhance and complement our primary lending products. These include services designed to meet your specialized market needs, improving risk mitigation, providing alternative financing, and buying and selling loans.

Jack Henry Loan MarketplaceSM

This is an online marketplace for financial institutions to buy, sell, and participate loans digitally through a secure, private network. The Loan Marketplace can help you better manage your existing loan portfolio. Loans can represent any lending asset class as single transactions or pooled together.

The Jack Henry Loan Marketplace features easy-to-navigate listings. You can find what you're looking for by filtering searches by asset class, product type, geography, loan amounts and counts, FICO, DTI, DSCR, and other credit metrics.

BENEFITS

- Pricing and fees are transparent and visible to all relevant parties.
- You get direct access to counterparties – no broker needed.
- Receive alerts whenever a trade matches your current needs.
- Every step of the process has an audit trail; chat and calls are archived.
- Reduces document transfer time from weeks to a day – sometimes minutes!
- Integrates with Jack Henry core systems.

Efficiently manage your existing loan portfolio using a network of financial institutions with the same goal.

HubTran

For BusinessManager[®] users, this service provides automated invoice processing for transportation lending. HubTran quickly validates and processes documents before you fund the invoice or bill of lading. Hubtran helps process paperwork faster and minimizes the risks created by funding unverified transportation invoices or by human error.

For FactorSoft[®] users, Hubtran provides automated invoice processing for factoring. It improves efficiencies through automatic verification and OCR technology, and eliminates paper processing.

BENEFITS

- Decreased risk through validation prior to funding.
- Decreased labor costs due to reduced data entry and paperwork.
- Cloud-based solution incurs no IT support costs.
- For BusinessManager users, it also results in more accurate documentation, and provides the convenience of pushing directly to BusinessManager funding queues.

Now you can confidently lend and grow in the transportation market.

Argos Risk®

This credit risk mitigation service enables you to more easily assess and monitor the business viability of commercial lending customers. Argos Risk is used to gain insights into the financial health of borrowers based on the daily collection of intelligence from trusted third-party data sources. Analysis of this data provides a strong context for knowing whether and how a business is likely to pay you. The result is the ability to make quicker and better-informed decisions.

Argo Risk displays the following data on a user-friendly dashboard: business viability, credit history, and trade payment behavior compared to industry peers. It also offers automated daily email alerts with a summary of events such as earning updates, lawsuits, and credit and payment changes that could impact your third-party relationship.

BENEFITS

- Provides reliable insights into key areas of a company's operations, mitigating risk in third-party relationships.
- Eliminates the time and resources required to track emerging credit risks such as business closures, interruptions, lawsuits, liens, judgements, business trends.
- Compatible with all Jack Henry Lending products, and integrates with BusinessManager

Add confidence to commercial lending with sound, trusted third-party risk analysis.



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DID YOU KNOW

CRMa has analyzed loans for more than 30 years, using banking veterans who average 25 years of banking and credit management experience.

CRMa

This service provides a thorough and quick independent loan review, as required for all financial institutions with FDIC or similar insurance. It is conducted by a third-party vendor and ensures that your financial institution is staying compliant and meeting expectations within your portfolio.

CRMa has analyzed loans for more than 30 years, using banking veterans who average 25 years of banking and credit management experience. Their insight offers an objective second opinion on the risk grade integrity of your portfolio and they can identify early red flags to help you mitigate potential problems.

Jack Henry Lending | Complementary Products

BENEFITS

- Reduces exposure to credit risk and protects portfolio integrity, enabling better credit quality management and early recognition of elevated risk trends.
- Integrates with Jack Henry core systems.
- Rapid results – most analyses completed within 5-7 days of project start. Detailed work papers and “draft” executive summary reports are generally provided within two weeks.
- Can provide secure remote or on-site review and customized scoping.

Take advantage of CRMA’s experienced team that understands the unique nature of community financial institution credit portfolios.

LendingNetwork®

This service provides creative funding strategies for creditworthy business customers whose needs may not be met by traditional banking products. If a customer doesn’t meet your funding criteria, refer them to LendingNetwork so you keep your deposit relationship and leave the door open for future services.

The LendingNetwork is comprised of more than 100 dedicated commercial lenders. They find alternate financing and assume the risk. The network has a range of options for traditional, medical, and construction factoring; asset-based lines of credit; purchase order and inventory financing; equipment leasing; term debt; and commercial real estate finance.

BENEFITS

- Retain your business relationship without the risk of loan losses.
- Be a competitive first choice for future business with the company.
- Remove criticized, classified, or problem loans from your balance sheet.
- Enhance your reputation in the small business community.

Don’t let potential business walk away. Hold on to your commercial customers with LendingNetwork.

To learn more about Jack Henry Lending complementary products, visit us at jackhenry.com/lending today. You can also contact us at askus@jackhenry.com.