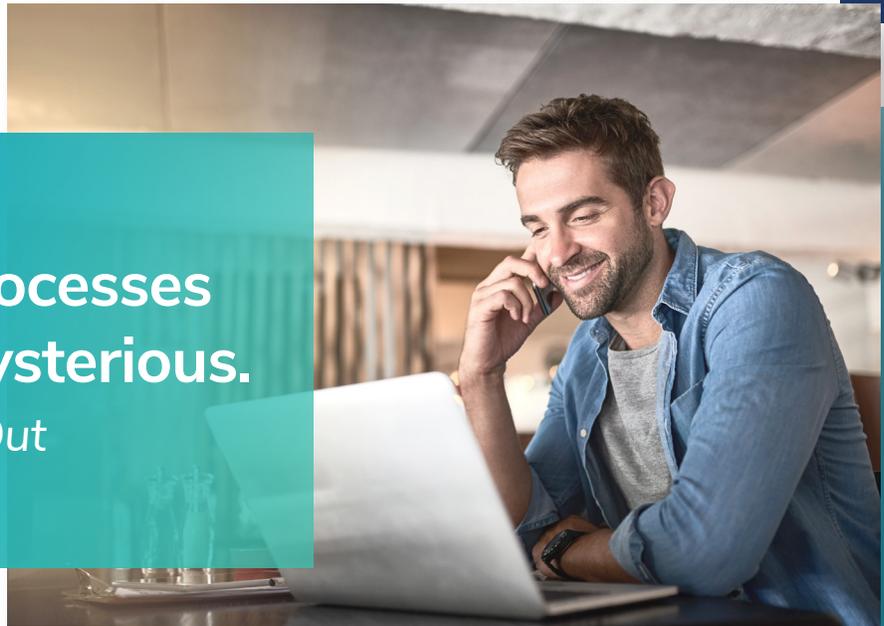


## SOLUTION BRIEF

# Loan Trading Processes are Slow and Mysterious. Take the Guesswork Out



### Trading and Selling Simplified

The current annual loan trading volume in the U.S. is \$500B - \$1 Trillion, involving approximately 20,000 institutions and brokered entirely through personal networks by phone.

This system for loan trading, selling, and participation hasn't changed for decades, and lacks the transparency needed for efficient monitoring. What if you had access to these opportunities online?

With the new Jack Henry Loan Marketplace<sup>SM</sup>, you can now buy, sell, and participate in loans utilizing a fully digital experience that's at your fingertips 24/7. You're also able to sell better-performing assets while still receiving fair market prices for them. Loans can represent any lending asset class as single transactions or pooled together.

### Marketplace Perks

- **Easy-to-Navigate Listings:** Find exactly what you're looking for by filtering across listings like asset class, product type, geography, loan amounts and counts, FICO, DTI, DSCR, and other credit metrics.
- **Unbiased Access:** Tap into opportunities from 1,200+ institutions in 50 states, representing a \$1.5B+ market that includes all geographies, asset sizes, and institution types.
- **Greater Liquidity and Loan Growth:** Gain better access to the national secondary market, with a real opportunity to manage loan portfolios more strategically.
- **Deal Notifications:** Receive alerts whenever a trade hits the marketplace that matches up with your current needs.
- **A Mobile-Friendly Platform:** Easy access for scrolling through listings while on the go.



## MARKET APPEAL<sup>1</sup>

### Participation loans:

- ✓ Help free up capacity
- ✓ Increase liquidity
- ✓ Reduce concentrations

## A Better Way to Automate Your Process for Loan Trades and Selling Assets

Most current loan participation processes are time-consuming and manual, plus they lack transparency and have limited liquidity. By participating in this cloud-based platform that manages the complete loan lifecycle, selling and trading is easier than ever.

### Transparency and Efficiency

- Every step in the process of buying, selling, or trading a loan has an audit trail. All communication via chat and conference calls are archived.
- Pricing and fees are transparent and visible to all relevant parties, whether buyer, seller, or participant.
- Includes direct access to counterparties – no broker needed.
- Eliminates chaos with centralized communication and transaction tools and ensures flexibility to respond to any credit crises.
- Reduces document transfer from weeks to a day – sometimes minutes!
- Integrates with your Jack Henry core system.

## BY THE NUMBERS



The Loan Marketplace includes **1,200+** institutions, **50** states, and over **\$1.5B** in listings. Find the loan trades that best fit your portfolio by quickly filtering by:

- Asset
- Transaction type
- Average loan size
- Geography
- Average rate
- Other credit details

### Research, Prospect & Trade ... All in One Place

1. View a complete breakdown of any bank or credit union on our powerful, modern research platform for free.
2. Use artificial intelligence to search through the entire display of over \$1.5B in listings and find the loan trades that best fit your portfolio.
3. Complete the transaction entirely online, with built-in tools like document sharing, cashflow modeling, collaboration, progress monitoring, chat, conference calling, and more.

### We've rethought loan trading from the ground up.

Powered by machine learning and artificial intelligence, our platform leverages analytics to connect the liquidity needs of banks and credit unions within an open marketplace. Finally, you can free your organization from hidden transaction fees, limited access, and having to deal with a broker!

To learn more about this new way to buy, sell, and participate in loans, visit [jackhenry.com/lending](https://jackhenry.com/lending) or [contact us](#).

#### SOURCES:

1. Callahan & Associates, "Loan Participations," creditunions.com, March 1, 2020.