# Your Lending Trail Guide

**jack henry** lending

## Every great adventure begins with planning.

Lending is about helping today's borrowers navigate the financial challenges of their lives by building lifelong relationships. In a time when banks and credit unions alike are asking, "How can we expand our lending business?" you need technology that nurtures those relationships by enhancing every step of the journey.

The path below will guide you through the digital components of our unified lending solution and show how by embarking on this journey, you can create and keep borrowers for life.

## Digital Applications

The **2020 pandemic** revealed the importance of having a **secure, 24/7 digital channel** to fully service consumer and commercial borrowers remotely.

*LoanVantage® from Jack Henry Lending was designed with paperless technology in mind. It's also ready for any mobile journey, accessible on a tablet or smartphone.*

## Pipeline & Workflow Management

Automated workflows that route loan requests through underwriting provide a **user-friendly**, more illuminated path for your staff while delivering the **superior consistency** that regulators love.

## Secure Transfer of Financial Data

An **online portal** offers borrowers a **secure digital trail** for uploading sensitive financial documents. You can **eliminate errors, save paper** and trees, and **set the manual tools aside** in favor of a better path.

## Decision Automation

What if your institution had a simple, accurate way to offer borrowers the **right rates** and the **right products** as well as determine whether or not to offer a loan? The decision automation engine in LoanVantage acts as a compass that always points you in the right direction.

## Financial Spreading & Credit Presentations

Having the right equipment for your journey creates a superior user experience when spreading financial **statements and tax returns**. LoanVantage also integrates with **loan officer presentations**, eliminating dual entry from manual cutting and pasting of data. It allows for **stress testing** as well and accommodates **consumer, CRE, C&I,** and **ag-heavy** portfolios.

## Seamless Approval, Documentation, & Funding

It's important to integrate the process of underwriting and credit presentations so that they **flow seamlessly** onto the next part of the trail, which is **loan approval, documentation,** and **boarding** to your core system.

*With these key tools, you can customize your journey based on your credit parameters while your lenders serve as experienced trail guides ready to aid borrowers.*

## Speed Oversight with Intuitive Dashboards

Dashboards provide valuable **executive oversight** tools for managers to quickly evaluate the status of their team, with at-a-glance views of **sales pipelines, exceptions, outstanding balances,** and more.

*Executives, managers, lenders, and operations can all have customizable metrics and activities tailored to their dashboard.*

## Integrated Portfolio Management

Continuous monitoring of items like **exceptions, covenants,** and **renewals** creates a more accurate picture of **borrower health.** LoanVantage keeps you apprised of any changing circumstances and makes it easy to **manage threats** that can lead to loan losses.

*Because when it comes to the risks and unknowns of the journey, "Be Prepared" isn't just a Scout mantra.*

## Core Integration & Third-Party Data

At some point on your journey, you may need to work with other hikers to reach your destination. LoanVantage was strategically designed to "travel well" with third-party data on an **open API** as well as integrate with **Jack Henry Banking™** and **Symitar™** cores. Synergy solutions, electronic tax return spreading technology and several document vendors.

Above all, Jack Henry Lending is about equipping your institution with the right tools, the right direction, and the right path to keeping borrowers for life. For more information, contact us at **417-235-6652** or **askus@jackhenry.com.**

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