

Jack Henry Identity™ for LoanVantage™

frequently asked questions

What's happening?

In the near future, LoanVantage will begin using Jack Henry's enterprise identity service, Jack Henry Identity, to authenticate financial institution employees as they log into LoanVantage.

When is this happening?

Configuration and rollout for all institutions with a UAT environment was completed on November 19, 2025.

The production environment rollout of Jack Henry Identity for LoanVantage will happen no earlier than April 2026 to ensure the highest level of readiness, and to reduce undue pressure on your teams. The production rollout date will be announced as we get closer to the proposed rollout date.

Why is this happening?

Jack Henry Identity is our go-to identity solution, which will simplify the login and authentication processes by allowing financial institution employees to use a common login credential and two-factor authentication methods for Jack Henry products.

It will mean that, in the future, your employees will have one identity across our ecosystem of solutions, making it easier and more efficient to manage authentication.

This change does not affect any of your customers or members applying for loans through the LoanVantage system.

How does Jack Henry Identity compare to the sign-on system we use today?

In today's world, the login page, username, and password combination you use to access LoanVantage can only grant you access to LoanVantage. It doesn't give you the ability to log into any other Jack Henry systems.

Jack Henry Identity uses different security protocols to identify individuals and acts as a sort of "hub" to access the different Jack Henry systems – like LoanVantage or the Banno Digital Platform™ – that use Jack Henry Identity. With Jack Henry Identity, one set of credentials helps you access multiple Jack Henry solutions.

What will be different for me as a user of LoanVantage?

The web address you use to access the login screen for your production environment will be <https://app.prod.lv.jackhenry.com>. The address for your UAT environment will be <https://app.uat.lv.jackhenry.com>. This will be a change for financial institutions that use a single sign-on method today.

Is there anything I need to do right now?

Be sure that an administrator at your financial institution has completed the steps included in the video update and current user guide, and continues to add all of your existing LoanVantage users to ensure your team can access the UAT environment and will be prepared for our future production rollout.

Where can I learn about Jack Henry Identity?

You can learn more about Jack Henry Identity on our customer knowledge base: <https://knowledge.banno.com/security/authentication/identity/enterprise/>.

user management and invitations

How do we invite existing Banno users to LoanVantage?

Instead of inviting them again, edit their user profile and add them to the relevant LoanVantage group. This avoids duplicate accounts.

Do all LoanVantage users need to be invited?

Yes, all users including lenders and loan assistants must be invited to the new Jack Henry Identity platform. Please ensure they complete the set-up of their profiles once they receive the invitation.

What should users do when they receive an invitation email?

Users will be prompted to create a new password. If a user receives two emails, they will only need to take action on one of those emails to set up their profile in Jack Henry Identity. It is very important that users complete the setup of their profile as soon as they receive their invitation. If they don't act within 7 days of receiving the invitation, they will need to use the "Forgot" link below the sign-in to finish activating their account.

Why do we have a Jack Henry email listed as an incomplete profile in the user list?

You'll see enterpriseaccountoriginationsserviceaccount@jackhenry.com in the User List which is tied to the service application created for LoanVantage that supports functionality across lending products. This email account should never be removed as it may interrupt integrations using API protocols to connect.

How does Jack Henry Support gain access to my environment?

It is your financial institution's decision when to grant a Jack Henry employee support access to your LoanVantage environment using Jack Henry Identity. You have two primary options:

- Proactive Provisioning: You may choose to review the official list of authorized Jack Henry personnel and provision all necessary users in advance.
- On-Demand Provisioning: You may choose to provision a Jack Henry employee only when you log a specific support case that requires their access for troubleshooting or resolution.

For additional information please reference [LoanVantage: Managing Jack Henry Support Personnel Access](#) on the For Clients portal.

Why are there Additional Service Accounts?

Additional Service Accounts may be established to support new functionality for pilot/beta customers that should not be removed.

Can we perform a bulk update for our users?

Yes, a spreadsheet containing your list was added to most jSource cases to make it easier for you to add your new users in bulk. If you are missing your bulk invite email list or you need a more up-to-date user list, please update your case with a request for your user list.

To perform the bulk update, add a comma-separated list of emails for those you wish to invite in the email address section of the *Invite Users* option under Users & Groups.

What's the impact on our LoanVantage users? What will they see?

Before the transition, your users will be asked to create a Jack Henry Identity password. Once the move to Jack Henry Identity is complete, they will see a new login screen for LoanVantage.

How do we handle new employees who join our team after the transition to Jack Henry Identity?

In the future, your administrator will send new users an invitation to Jack Henry Identity in Banno Users & Groups.

system configuration and permissions

Which group should we use?

You can learn more in [this Knowledge Base article](#) about Users and Groups.

What are the required permissions?

You can learn more in [this Knowledge Base article](#) about managing permissions.

What about the UAT environment?

If your financial institution uses both production and UAT environments, users will need to have access to both environments and be invited to both production and UAT. If your institution does not have a UAT environment, you can ignore any instructions pertaining to those environments.

login and authentication

My financial institution uses Xperience to access banno.com, how does this transition to Jack Henry Identity impact Xperience?

For non-Banno products such as LoanVantage that integrate with Jack Henry Identity, browser-based authentication is currently the only available option. At present, this login flow is hosted at banno.com, but we are actively working to transition it to login.jackhenry.com for a more unified experience.

To ensure access to LoanVantage, users must have the "Permit sign in via Banno" setting enabled. This allows them to authenticate through a browser-based flow that redirects from LoanVantage to the Jack Henry Identity login page and then back to LoanVantage.

How does this affect single sign-on (SSO)?

LoanVantage SSO with Azure will not be immediately available after the move to Jack Henry Identity. A project to enable single-sign on Active Directory (AD) is in progress. More information about that project and its timing will be sent to financial institutions using SSO today, as soon as it's available.

What about two-factor authentication (2FA)?

The use of two-factor authentication (2FA) is now required for all financial institutions. Upon initial login, the user will be asked to enter their phone number to receive a code. This does not need to match the LoanVantage phone number for that user.

Will we be able to use our own identity providers (IdP's)?

Not at this time.

How does this impact mobile users?

There is no impact to existing mobile-only users. New mobile-only users without a LoanVantage profile will need to accept an invitation from Jack Henry Identity.

other questions

What's the process for removing or disabling users?

Users must be deleted from Jack Henry Identity to remove their ability to log in to the LoanVantage application.

Does removing a user from LoanVantage automatically disable their Banno access?

No. Removing a user from LoanVantage only removes their LoanVantage access and does not affect any other products served by Jack Henry Identity. However, removing access to Jack Henry Identity automatically removes access to LoanVantage since LoanVantage is authenticating against Jack Henry Identity.

Can we have multiple Admin users authorized to manage our Jack Henry Identity authentication?

Yes, financial institutions are encouraged to have multiple admins to manage users and groups. These individuals should be added to the administrators' group.

hints and tips from other applications that have gone live with Jack Henry Identity

Here's a compilation of tips we've received from other applications that are now using Jack Henry Identity, in hopes they'll help you too!

- To help reduce the chance of login issues, please remind your teammates not to utilize saved bookmarks.
- If your employees become locked, they can still be reset within Users & Groups of Banno Admin.
- The use of two-factor authentication (2FA) is now required for all financial institutions. It is expected behavior to be challenged for 2FA after your first successful login. To reduce the need for 2FA challenge with subsequent logins, we encourage you to remember the device (i.e., select the Don't ask for codes again while using this browser checkbox in the login flow). If your 2FA phone number is no longer valid, please open a support ticket to get that reset.

we're here for you every step of the way

Our team is here to support you. Reach out to us using your Jack Henry Identity case in jSource and we'll be in touch.

For more information about Jack Henry, visit jackhenry.com.