

LoanVantage™

In today's digital-first environment, it's imperative to provide the digital tools that make it easy for borrowers to apply for loans and create more efficient processes internally, so loans can be processed and approved quickly and securely.



Transform Your Lending Operations

Your lending operations can likely offer up a plethora of opportunities to increase efficiency – while reducing risk and improving the borrower experience. When you embrace digitalization and leverage automation to streamline your loan origination processes, you'll be able to quickly deliver the loan options today's borrowers expect.



Efficiency at Its Best

With LoanVantage, you can revolutionize the lending process by supporting the entire loan lifecycle via seamless interactions. By utilizing an all-digital, single-platform technology model, you can deliver more volume, reduce clutter, and streamline workflows – ultimately increasing your profits.



a scalable solution for elevating loan processes

LoanVantage is a complete loan origination system (LOS) designed to simplify complex lending processes. It provides an omni channel platform to handle loan analysis, underwriting, review, and management for both the consumer and business borrower. With it, your financial institution can streamline and standardize loan analysis and control risk. Designed for ease of use and maximum flexibility, this cloud-based platform provides easy access to all the information you need to make an informed credit risk decision.



Using a single digital platform for loan origination and portfolio management, you can more effectively meet the needs of lenders as well as the demands of borrowers.

Some of the key benefits LoanVantage offers:

- ✔ **Streamlines loan processing** for C&I, small business, equipment, personal, direct auto, and HELOC.
- ✔ **Eliminates the extra costs** of maintaining and managing multiple lending systems.
- ✔ **Reduces vendor management burden**, streamline work efforts across internal departments, and gain efficiencies in day-to-day loan administration.
- ✔ **Streamlines regulatory reporting** for HMDA, CRA, and Community Development (CD).
- ✔ **Utilizes management reporting** through a single sign on (SSO) front-end dashboard.
- ✔ **Reduces manual data entry** and training time.



"We purchased LoanVantage because we needed an end-to-end solution for our loan origination. Before, we were using different spreadsheets and different ways to get our loan presentations put together. Now we can go from lender to booking in one software."

Tonya Goslee

Credit Administration Manager, West Shore Bank

key LoanVantage functionality



Flexible loan documentation management and storage

The ability to manage loan documentation seamlessly, whether online or offline, is crucial for ensuring efficiency and compliance. LoanVantage interfaces to several imaging providers for easy electronic document storage.



Integrated CRM capabilities

Incorporating accountholder relationships management functionalities within the LOS enables a holistic approach to accountholder interaction and service delivery. Leads are used to track information and potential loan requests on new or existing customers.



Comprehensive presentation reports

Access to comprehensive reporting tools provides valuable insights into lending activities, portfolio performance, and compliance status, facilitating informed decision-making. LoanVantage provides a summary and presentation report of a proposed loan request or review.



Data-driven workflow configuration

Configurable workflows driven by data not only simplify loan processing but also enable adaptive decision-making based on real-time insights. With LoanVantage, you can configure workflows that display as a checklist for the user outlining the sequence of tasks and activities that are unique to your financial institution's culture.



Electronic approvals

You can define the levels of authority required for approval purposes when a new loan or review is processed through LoanVantage with electronic signatures. The final loan presentation may be electronically routed for approvals based on your approval matrix.



Criticized asset reporting

Create reports for criticized or problem loans that are rated as substandard, doubtful, or loss, and create an action plan.



Financial spreading and analytics

Spreading in LoanVantage is powerful commercial credit analysis solution designed to streamline and standardize the analysis process. Financial spreading consists of tax return analysis, traditional cash flow, UCA cash flow, global cash flow analysis, RMA, and financial ratios. LoanVantage also provides collateral spreading analysis for commercial real estate and ABL.



Compliance

LoanVantage offers multiple compliance wizards, including HMDA, CRA, CD, and 1071. A series of questions are asked that then display a yes or no result. If a positive result is returned, the user can fill in any missing information, then report on and extract the data.



Work queues

Work queues provide users with a customized view of their relevant data, such as tasks assigned, past-due documents, or policy expectations. Built using a robust query builder, they allow for the creation of specific queues. As the user closes each task, the next task in the process kicks off and a notice is sent to the responsible party.





Portfolio reporting

LoanVantage provides robust portfolio reports for loans, deposits, relationships, covenants, pipelines, and required documents.



Mobile functionality

The LoanVantage mobile application is supported on iOS and Android and allows users to access leads, sales goals, engagements, approvals, and perform site visits outside of the branch. Users can also chat securely with colleagues in the office.



Online portal

Borrowers gain a convenient, secure online portal where they can upload requested documents, decreasing the time for loan decisions to be made.

ready to see it in action?

Let's talk about how we can help. [Reach out to our team](#) today!

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