

Jack Henry LoanVantage

Google Cloud Platform (GCP) Migration for COCC clients of LoanVantage™

frequently asked questions

What is a cloud migration?

A cloud migration process involves moving digital resources from one cloud provider to another. This often includes the following:

- Data
- Applications
- IT infrastructure
- Business elements

Moving these things requires careful planning and execution to prevent data loss, service interruptions, and security issues. Companies might migrate to a new cloud provider for reasons like:

- **Better performance:** Improved speed and reliability
- **More features:** Access to new technologies and services
- **Increased security:** Enhanced data protection

This FAQ contains details about the upcoming LoanVantage migration for COCC customers to Google Cloud Platform (GCP).

When will the migration occur?

The LoanVantage migration to GCP for COCC customers is coming up in April, with each bank or credit union assigned to a migration "wave". The specific migration date for your institution will be communicated in the coming weeks.

As the scheduled live date for your migration wave draws near, we will provide a more detailed timeline and migration updates to your designated points of contact via the For Clients Portal. To ensure that the contact information for your financial institution is correct on the For Clients Portal to guarantee receipt of these communications, navigate to the Subscription Manager and select LoanVantage to enroll in email alerts.

What is the advantage of GCP over Azure?

Our partnership with Google brings extended capabilities and stability through the Google Cloud Platform, making your experience with LoanVantage even better. This includes increased uptime, faster deployments, enhanced security, and more. Additionally, this transition shows we're ready to handle anything - whether it's natural disasters, tech hiccups, or cyber-attacks, we've got you covered.

We're excited about our transition to GCP, and here's why: With Google, we have dedicated Technical Account Managers (TAMs) who will closely monitor our operations through private channels, ensuring we're always on top of any issues.

The migration to GCP is setting customers up for success with Jack Henry's tech modernization journey, which will be kicking off in summer 2025. Equally important, partnering with Google enables us to have more powerful machines and better infrastructure that directly boosts our ability to innovate and pass these improvements down to financial institutions.

Looking ahead, we're confident that our overall stability, uptime, and partner support will greatly improve with Google.

Have other LoanVantage clients already completed this migration?

Yes, several waves of banks and credit unions have completed their migrations to GCP. This, coupled with extensive testing, has helped us prepare for future migrations.

How is the LoanVantage move different from Banno's move to GCP?

It's Lending's time to shine! With three completed GCP migrations (Internet Solutions, Geezeo®, and Banno™) under our belts, our LoanVantage customers will benefit from our lessons learned and the resulting process improvements – those will help us ensure that this migration is as smooth as possible!

The LoanVantage GCP migration is taking a staged approach with one wave of customers migrating each week during February and March, compared to the Banno move where all customers were migrated at once, over the weekend. Each wave will have an assigned "cutover" date. After this date, financial institutions will lose access to their Azure environment and must use the GCP-based URLs to access production environments.

The biggest difference between the Banno and LoanVantage migration is that there is going to be no service outage! That's right, all of your services will remain online, and there is no extra effort required from your financial institution to make this happen.

When the database migration occurs, all data will be migrated *before* you log in. This means that when your team logs into its production environment in GCP, everything will be ready to go on the cutover day, with no service outage.

How will services be impacted during the migration?

They won't be impacted at all! We anticipate zero downtime for our customers during this migration. As long as your financial institution follows the instructions you'll receive prior to your wave's migration start date, you don't need to worry about downtime due to this migration.

We understand the importance of minimizing disruption to your operations. All technical migration work will be conducted in parallel with your existing production environment, without any impact on your day-to-day activities. You'll receive additional information about steps you'll need to take as your migration date draws nearer.

Will my online applications be completely unavailable during this maintenance window?

All of your online applications will be available during your financial institution's migration period. The best part about this is that there's no extra lift required from your financial institution – as long as you follow the instructions we send you via email before your wave's migration start date.

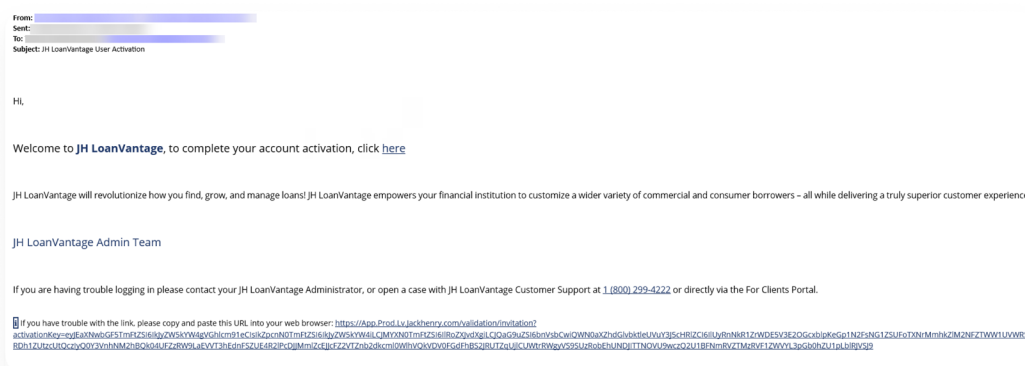
How will our LoanVantage users log in to the LoanVantage application in GCP?

Each LoanVantage user will receive an invitation and must complete the activation process before they can sign in to the system.

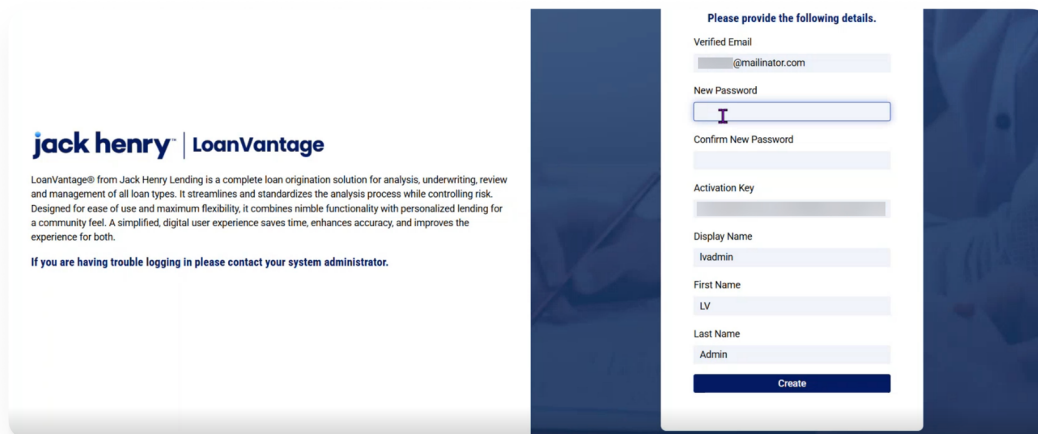
Before your individual users receive this invitation, the individual(s) designated as your institution's Admin User(s) will receive a LoanVantage User Activation email from Jack Henry containing the link to complete the account activation. After the activation process is successfully completed, the individual can invite other LoanVantage users to the system as needed.

What does the activation process look like for our admin users?

Your admin users will receive an activation email from Jack Henry that looks like this:



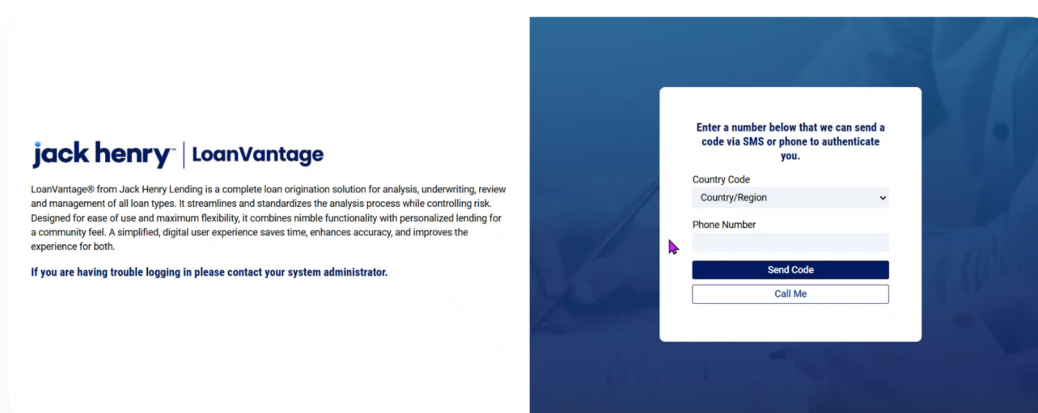
Once the admin user clicks on the activation link, they will be redirected to the LoanVantage sign-in page, where they will need to input a new password.



The screenshot shows the LoanVantage sign-in page. On the left, there is a logo for "jack henry | LoanVantage" and a brief description of the service. On the right, there is a form titled "Please provide the following details." with the following fields: "Verified Email" (with a placeholder "@mailinator.com"), "New Password" (with a password strength indicator), "Confirm New Password", "Activation Key", "Display Name" (with a placeholder "lvadmin"), "First Name" (with a placeholder "LV"), and "Last Name" (with a placeholder "Admin"). A "Create" button is located at the bottom of the form.

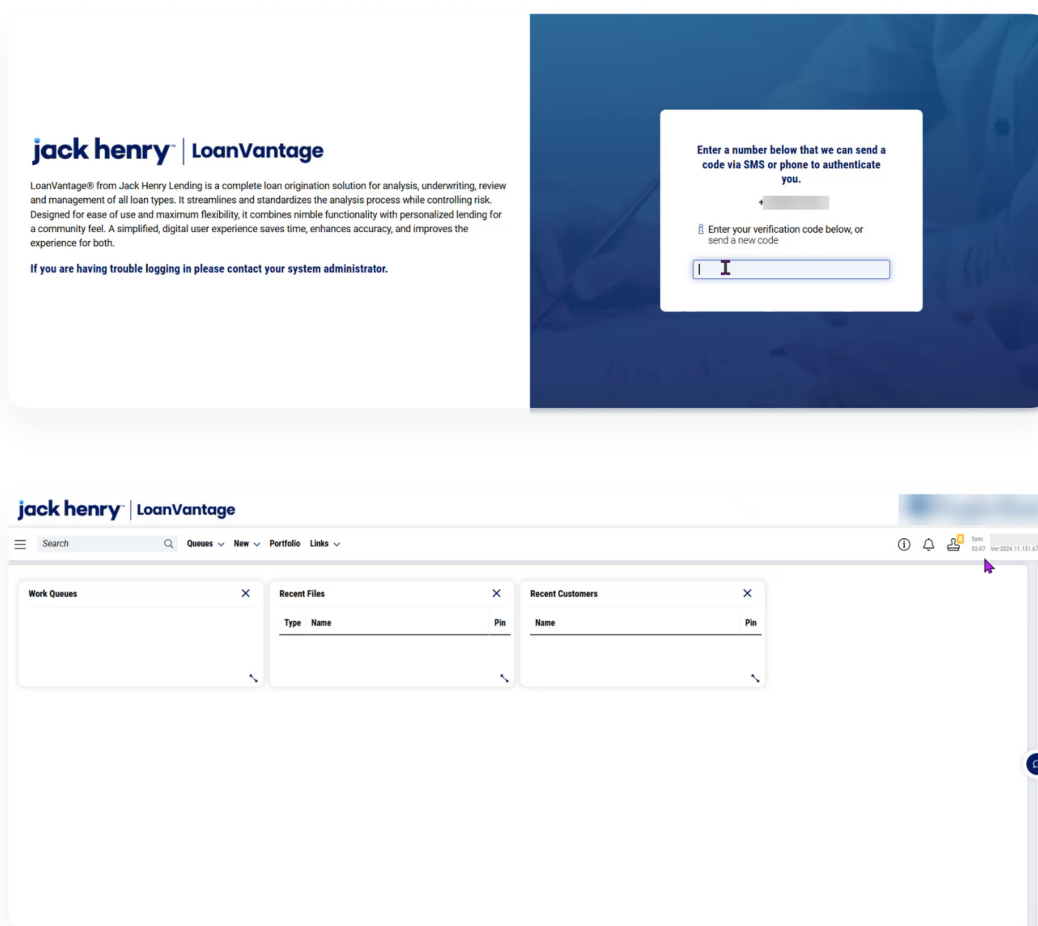
***Important:** The link included in the invitation can only be used once – it expires immediately after it's been clicked. If your admin user is interrupted during the activation process, they will need to request a new invitation by opening a case in the For Clients Portal with 'GCP Migration' in the summary.

After entering their password, they will be prompted to select the country code and enter their telephone number to receive a one-time verification code to complete the activation process.



The screenshot shows the LoanVantage verification page. On the left, there is a logo for "jack henry | LoanVantage" and a brief description of the service. On the right, there is a form titled "Enter a number below that we can send a code via SMS or phone to authenticate you." with the following fields: "Country Code" (with a dropdown menu showing "Country/Region"), and "Phone Number". There are two buttons: "Send Code" and "Call Me".

Once the admin user receives the one-time verification code via SMS or over the phone, they can enter it to complete the verification process and sign in to the system.



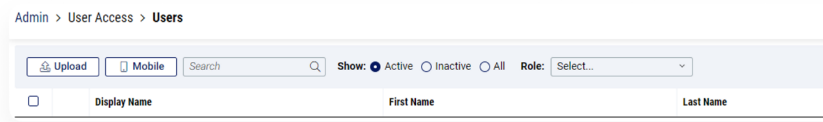
What will the experience be for our mobile app users?

After you migrate to GCP, your company's User Admin will need to unregister mobile app users by deleting all previous user devices in Admin. This can be done by navigating to Admin > User Access > User Devices > Delete All Devices.

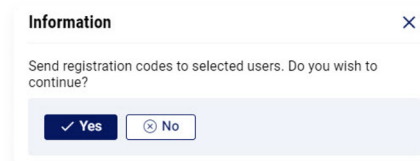
All mobile app users at your financial institution will then need to re-register. This means that your company's User Admin will need to send out new registration codes. The User Admin can choose to do this by sending codes to individual users, or use the Mass Registration feature. Your users will not need to change their PIN as a part of the re-registration process.

You can mass register users for LoanVantage Mobile in Administration:

1. Go to Administration > User Access > Users
2. Select the check boxes next to the users that you want to register for LoanVantage Mobile, and then select Mobile



An information dialog box will appear.



3. Select Yes to send the registration codes to the select users

Note: A message appears if a user does not have the LoanVantageMobile permission.

Please be aware that the re-enrollment process must occur after the GCP migration is complete. The re-enrollment cannot be done during testing or completed ahead of time.

Is JHA OpenAnywhere™ included in this GCP migration?

No, OpenAnywhere is not part of this move. That migration to GCP will happen in the future, so stay on the lookout for migration updates if you also use OpenAnywhere.

What will users see during the transition?

Users will be unaware of the migration, since there is going to be no downtime in the user experience for applicants or your employees. There will simply be a cutover period where the COCC-based URLs for your production environments will no longer be available, and you will have to use the new GCP-based addresses to view your production environments.

Will we lose any production work?

No, you will not lose any production work during the migration. In order to minimize disruption, we'll let your team complete their day. To avoid any data loss, customers **must log out** of the COCC-hosted production environment by 2:00 p.m. CST on the Saturday **before** your designated go-live date. This will ensure that any production work will be migrated to the GCP environment and will be available on the cut-over date when you log in to your production instance in GCP.

How should financial institutions prepare for the migration?

To minimize the risk of interruption, you should update any traffic allow/deny lists managed by your financial institution or your third-party vendors (like TransUnion®, Experian®, etc.) to include the source networks for traffic from our new IP addresses. Please see the following "allow lists":

Production IPs	34.41.88.7
(*HTTPS)	34.85.197.15
UAT or Test IPs	34.122.173.198
(*HTTPS)	34.48.136.221
LoanVantage Email IPs	52.128.103.21
(smtp.jackhenry.com)	52.128.103.23
(SMTP)	52.128.103.24
	74.200.60.181
	74.200.60.178
	74.200.60.158

***Note:** The listed IPs are for the new front-end of the LoanVantage application hosted in GCP. This means your end users will need to access web (HTTPS) traffic through their browsers using these DNS addresses:

- *.prod.lv.jackhenry.com
- *.prod.digitalending.online
- *.uat.lv.jackhenry.com
- *.uat.digitalending.online

Therefore, if your financial institution is blocking outbound traffic by IP or DNS, please ensure these endpoints are allowed.

These updates should include the source networks for LoanVantage traffic from our new IP addresses, which are depicted in the following table:

External IPs	
Production IPs	104.198.252.15 34.48.2.66
UAT or Test IPs	35.193.137.47 35.245.169.119
Important: If you are utilizing your own SMTP server within LoanVantage, you need to allow our new external GCP IPs to reach your SMTP server.	

Please be aware that the URLs will change. Kindly inform your IT Team and Operations or Support Groups to take the necessary actions ahead of your institution's migration date as the old URLs will be disabled on your cutover date.

Important: If any of the URLs below are being used on your website, online portals, or any other internal or external applications, please make sure those references are updated accordingly.

	Current URL in COCC	*New URL in GCP
Production URL	https://loanvantage1.cocci.com/LV4	https://app.prod.lv.jackhenry.com
Production Online Portal URL	https://FIDomain.lv.myvirtualbranch.com/customerportal	https://app.prod.digitallending.online/FIDomain/customerportal
Test URL	https://loanvantage-test.cocci.com/LV3	https://app.uat.lv.jackhenry.com
Test Online Portal URL	https://FIDomain-UAT.lv.myvirtualbranch.com/customerportal	https://app.uat.digitallending.online/FIDomain/customerportal

***Note:** The 'FIDomain' designation represents your financial institution's name.

To identify your new URLs, please replace 'FIDomain' with your bank or credit union's designated domain. For example, if your current URL is <https://abcbank.lv.myvirtualbranch.com/customerportal> your new Online Portal URL in GCP will be <https://app.prod.digitallending.online/abcbank/customerportal> where 'abcbank' is your 'FIDomain'.

What if I use Experian? Do I need to enable IP addresses?

Yes! If you use Experian, your financial institution will need to ensure the external IP addresses are enabled with Experian. Below is a step-by-step guide from Experian that explains how to add IP addresses, along with a contact phone number in case you have questions about the process.

- Go to <https://origin-na.a.apps.experian.com/>
- Click on Manage Users
- Search the User ID/Email Address
- Click on the Username
- Click on Restrictions
- Click on Edit User
- You must be able to type in the above IP addresses that need to be enabled and, then, click Save.

If you have questions about this process, please contact Experian directly at 1-800-854-7201, option 3.

I am ready to log in, is there anything else I need to do?

Please ensure that pop-up windows are enabled in your browser for the LoanVantage application. Follow these steps to enable pop-ups on the most popular browsers:

Google Chrome

1. Open Chrome and click the three-dot menu in the top-right corner.
2. Select Settings.
3. Click on Privacy and security in the left sidebar.
4. Select Site Settings.
5. Scroll down and click on Pop-ups and redirects.
6. Toggle the switch to Allow pop-ups.

Microsoft Edge

1. Open Edge and click the three-dot menu in the top-right corner.
2. Select Settings.
3. Click on Cookies and site permission in the left sidebar.
4. Scroll down and click on Pop-ups and redirects.
5. Toggle the switch to Allow pop-ups.

Mozilla Firefox

1. Open Firefox and click the three-line menu in the top-right corner.
2. Select Settings.
3. Click on Privacy & Security in the left sidebar.
4. Scroll down to the Permissions section.
5. Uncheck the box next to Block pop-up windows.

Safari (Mac)

1. Open Safari and click Safari menu in the top menu bar.
2. Select Preferences.
3. Go to the Websites tab.
4. Click on Pop-up Windows in the left sidebar.
5. Use the drop-down menu next to each website to Allow pop-ups.

How will I know the status of my migration?

We will send regular updates to keep you informed about the status of your migration and inform you promptly if any issues arise. If you have any questions during the process or need to report an issue during testing, please log a case through the [For Clients Portal](#) with 'GCP Migration' in the summary. This will help us route your case more quickly to our team.

How will any post-migration issues be handled?

If you're experiencing an issue specific to your financial institution after the migration wave window has closed that you were not experiencing in the COCC-hosted environment, you can log a case through the [For Clients Portal](#) or call Jack Henry's Contact Center at 800-299-4222 for assistance in opening a case.

Can we log in to our GCP environment ahead of time?

Once the test environments are available, we encourage your team to log in, confirm connectivity is established, and perform limited validation of functions as noted below. Completing your testing ahead of the cutover date is highly encouraged to avoid production issues.

The main testing goal is to confirm connectivity prior to production cutover date. We are not expecting customers to perform an end-to-end testing, as the Online Portal and Mobile will not be fully configured until the designated cutover date.

Note: Your financial institution's data in GCP will not be up-to-date during the testing.

Recommended Validation:

- Log In (must be logged out of Azure to perform)
- Create a Lead Record
- Create a Relationship File
- Create a New Loan Request
- Review Loan Calculations
- Submit and Approve Loan Request
- Review Work Queues
- Verify Word Add-In Download and LoanVantage Save
- Print and Save New Presentation Reports
- Open and Print on File Presentation Reports
- Open and View Documents on Synergy Viewer (if you're a Synergy customer)
- Send an Email to Yourself (if you use LoanVantage to send emails)
- Create a Service Request that Triggers Internal Email (if you use LoanVantage to send emails)

Note: The validation phase will not include work in the online portal/online application or the LoanVantage Mobile App.

Is there a GCP Due Diligence package?

Yes, as part of our commitment to ensuring a smooth and transparent transition to GCP, a comprehensive Due Diligence package is available in the Compliance section of our [For Clients Portal](#). These documents cover critical information including security protocols, compliance standards, data migration procedures, and service level agreements. Here are links to the items that you're likely to be the most interested in:

- [Vendor Review - Google Cloud Platform](#)
- [2024 Lending Solutions - SOC1, Type 1 Report](#)
- [2024 Lending Solutions - SOC2, Type 2 Report](#)
- [2024 Gap Letter - Lending Solutions - SOC1](#)
- [2024 Gap Letter - Lending Solutions - SOC2](#)
- [Jack Henry Certificate of Insurance Companion Letter](#)

What security improvements does GCP offer?

GCP offers several network security features that we will immediately be using. In particular, connections to any part of the LoanVantage platform from certain types of IP addresses will be blocked. We frequently see these types of IPs used for account takeover and credential stuffing. Types of IPs that will be blocked include:

- Known malicious IPs
- TOR exit nodes
- Known anonymous proxies
- Low reputation Virtual Private Networks (VPNs)

How will this migration benefit banks and credit unions?

GCP provides a secure foundation for your digital transformation:

- **Robust security:** Multi-layered security measures, including data encryption and advanced threat detection, safeguard your end users' information.
- **Compliance:** Industry certifications (PCI DSS, HIPAA) ensure adherence to stringent data privacy and security standards.

Enhance customer experiences and drive business growth:

- **Improved performance:** GCP's global network and scalable infrastructure deliver faster, more reliable services with minimal downtime.
- **Accelerated innovation:** Deploy new lending features quickly and efficiently.

Unlock operational resilience:

- **Disaster recovery:** Cloud-based solutions ensure business continuity in the face of unexpected events.
- **Sustainability:** Reduce your environmental footprint with GCP's energy-efficient infrastructure.

You can find more information about the security benefits of GCP on our [For Clients Portal](#).

What is one use case or example of the benefit of GCP?

Migrating to GCP provides a robust solution to address critical cloud security concerns, particularly the pervasive issue of misconfigurations which often leads to breaches and attacks.

Here's how GCP enhances your security posture:

- **Proactive prevention:** GCP offers advanced tools and services that proactively prevent misconfigurations. Instead of reacting to breaches, you can establish guardrails that block vulnerabilities at a foundational level. This includes defining and enforcing security policies across your infrastructure.
- **Sophisticated threat detection:** GCP's integrated threat detection capabilities provide real-time visibility into your environment. This allows you to identify and respond to anomalies and suspicious activities swiftly, minimizing the potential impact of misconfigurations.
- **Granular access controls:** GCP provides granular access controls and identity management features, ensuring that only authorized personnel can access sensitive data and resources. This minimizes the risk of accidental or malicious misconfigurations.

By leveraging GCP's comprehensive security framework, financial institutions can significantly reduce their attack surface, strengthen their overall security posture, and protect their valuable data.

we're here for you every step of the way

Our team is here to support you. Reach out to us on the [For Clients Portal](#) with 'GCP Migration' in the summary and we'll be in touch.

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