Jack Henry™ Origination Vision

building for the future: Jack Henry Origination

Imagine a new world where the process of opening accounts and applying for loans addresses the problems of today. Not just by building a better mousetrap - a new system that offers integrated, multichannel origination – but by completely reimagining origination in a new context.

That's exactly what we're doing today with Jack Henry Origination, building an experience that reduces friction, decreases operational costs, and creates a better applicant journey. One that embeds the discrete activities and modules needed to support new accounts and loans into one unified experience: the Jack Henry Platform™.
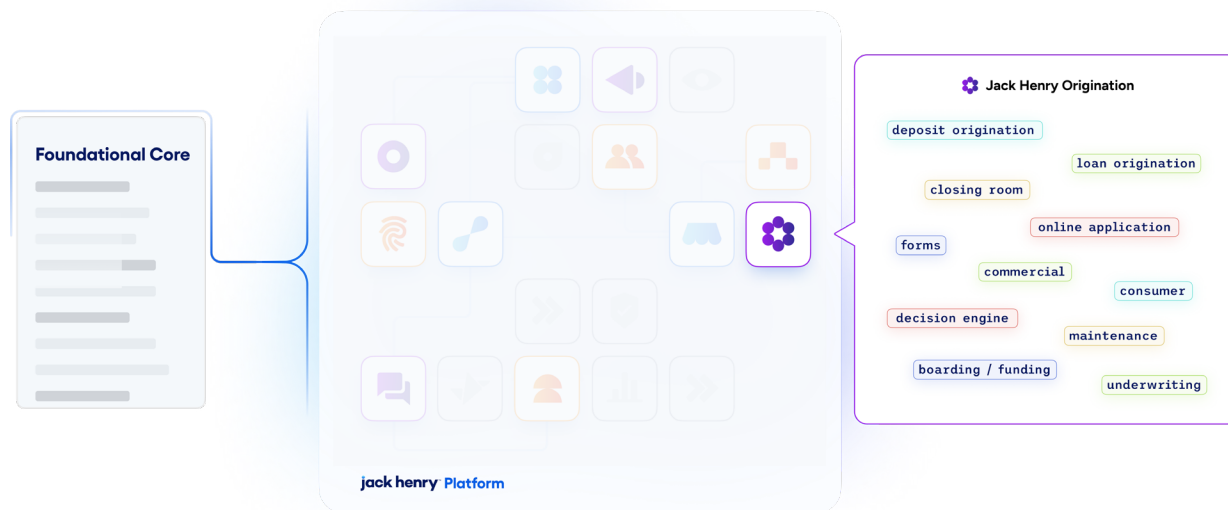
a different way of thinking

Here's the first big difference: Jack Henry Origination is *not* a monolithic third-party application that gets bolted onto your core. Just like Jack Henry Platform is unbundling core functionality into modular components, Jack Henry Origination is building cloud-native, API-first components that are surfaced directly through the Jack Henry Platform experience.

And here's the kicker: Jack Henry Origination isn't just a product. It's a strategic decision to eliminate operational friction and future-proof your institution by delivering the only truly platform-native solution in the market.

Leveraging real-time data and the power of a unified customer view, this unique architectural approach creates several key advantages for your applicants and your institution, helping you thrive in today's highly competitive landscape.

true unified origination through a single pane of glass

We're creating a world where your front-line staff and back office employees use one unified system that's not limited to just deposit accounts or just loans – it handles both, along with related services. In addition, it works across multiple lines of business, from consumer, to small business, and commercial.

The product will support both the applicant experience and internal tools for your staff to manage those applications – all in one spot.

It includes features like compliance and policy management, decisioning and underwriting tools, third-party integrations that provide things like identity verification or fraud, and even onboarding and fulfillment steps that connect to your core systems.
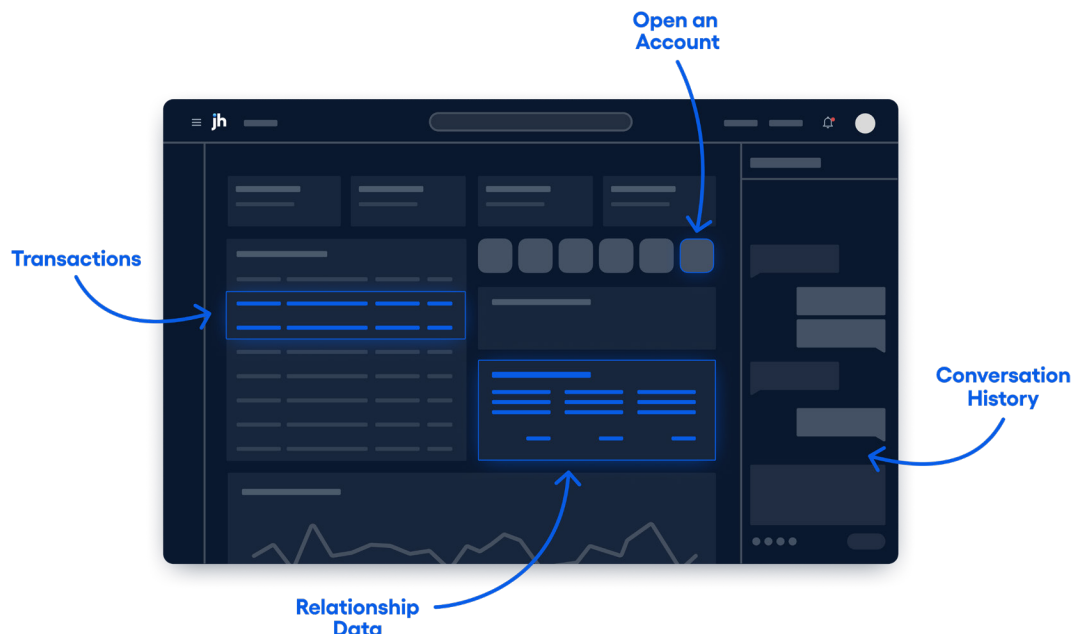
And all of this will happen within the main Platform experience where staff are already interacting with accountholders, looking up accounts, making deposits, initiating wire transfers, working inside the general ledger, or managing exception item processing.

Embedding origination activities – like viewing in-process loans, receiving a notification that a signature is needed, or getting recommendations for next-best accounts – are accessible and actionable right from the main screens that your bank or credit union will be using every day. No more jumping between different systems or screens.

integrated data enabled by the platform

Because Origination is native to the Jack Henry Platform, it eliminates information silos and builds a 360-degree view of accountholders, including transaction history and relationship data. Whether the data lives in a foundational core like SilverLake System®, Symitar®, CIF 20/20®, or Core Director® or as part of Jack Henry Platform's digital core functionality, you can see everything in one place.

Your financial institution can leverage this complete picture to enable real-time, intelligent decisioning, apply precise risk-based pricing, and proactively offer the next-best-account recommendation *during* the application process.

Open an Account

Transactions

Conversation History

Relationship Data

There's more: Unlocking data also means unlocking the power of Artificial Intelligence (AI). Whether that means embedding AI Assistant technologies into micro-tasks across the origination process or using AI-powered Guest Chat for Jack Henry Conversations™ to help an applicant understand unfamiliar terms or translate questions into their preferred language, the efficiencies that are created at scale with AI are only possible once your data is freed from its silos.

Don't use a Jack Henry foundational core today? Don't worry – we haven't forgotten you as we plan for the future. Our new functionality will be available for you to access outside of the Jack Henry Platform, until the Platform is ready for third-party core providers to access via APIs.
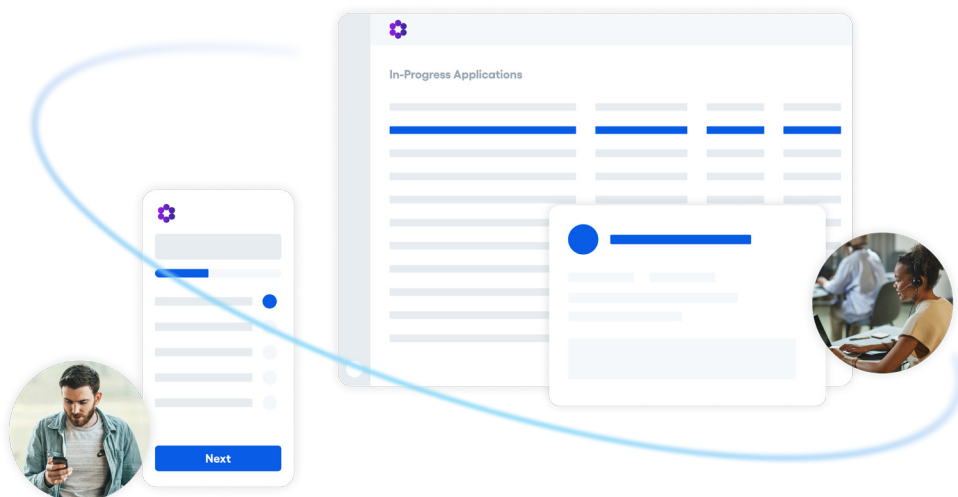
future-proofing without the conversion risk

Building Jack Henry Origination with modular architecture lets us unbundle and rebuild functions from our foundational origination systems like LoanVantage™ and JHA OpenAnywhere™ to modern, modular components piece by piece, without a high-friction migration and the massive costs of a complete deconversion.

That means investments in today's technology deliver a future-ready return. Buying today's foundational origination solutions mean that you'll receive the "shiny and new" Jack Henry Origination capabilities in stages, organically replacing older functions as they're released.

low-friction, omnichannel applicant experience

By unifying back-end processes, we're delivering the consistent experience that today's applicants expect, regardless of whether they start the application online, finish it in-branch, or need staff assistance over the phone.

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Your applicants will enjoy a faster application process with fewer requests for duplicate data that may live today in disconnected systems, helping reduce abandonment rates, and delivering confidence that any member of your team can have the same accurate, up-to-the-second view of their application status.

integration within Jack Henry ecosystem

Jack Henry Origination will both consume and contribute to Jack Henry's ecosystem of services. It means you'll see LoanVantage and OpenAnywhere adopting enterprise solutions like Jack Henry Identity as we speak, and watch functionality that we're scoping and building today for Origination being incorporated into the Jack Henry Platform experience. Look for:

- Jack Henry Origination and our foundational solutions like OpenAnywhere and LoanVantage to leverage functionality from Jack Henry's shared systems like Jack Henry Identity and Jack Henry Data Hub

- Origination and maintenance functionality added to the Jack Henry Platform experience

- Tight collaboration and joint roadmapping with teams across the company, ensuring we're on the same page

maximum impact on future direction

Jack Henry Origination isn't being built in a silo – we're building *with* you, not *for* you. We've created intentional processes that capture input, needs, and insights from financial institutions across the product development lifecycle to ensure we're building what you need. Customers using foundational origination solutions like LoanVantage and OpenAnywhere can expect:

- An ongoing cadence of focus groups and discovery sessions for new features, functions, and enhancements

- Designers sitting with you to see how you do things today, to really understand what works and what doesn't

- Opportunities to participate in active User Groups and IdeaLab submission and voting

- Iterative deployment that moves away from rigid deployment schedules to ongoing enhancements that put new features in your hands faster

- Support and development teams that prioritize learning from past experiences to improve rollout processes

your exclusive on-ramp: investing today to secure your future

Jack Henry Origination is an architectural evolution, and you don't have to wait for the full vision to begin realizing benefits. By implementing LoanVantage and OpenAnywhere today, along with any number of our complementary origination solutions, you're making a strategic acquisition in the **first phase** of the Jack Henry Origination platform.

Strategic Advantage	Why it Matters Today
No Downside, Phased Evolution	Transitioning from individual LoanVantage and OpenAnywhere apps to the unified system is an **organic, intentional process**, replacing functions with new modules in an intentional, planned way.
Secure Your Seat at the Innovation Table	Your investment in these foundational solutions secures your license and allows your institution to co-create the final product via exclusive pilot programs and feedback. **Your feedback directly influences the evolution of the platform**.
Future-Ready Technology	Your foundational solutions are already being upgraded with modern components. The new Jack Henry Origination is built for the Jack Henry Platform, utilizing Google Cloud, meaning you can expect extremely high uptime, robust disaster recovery, and continuous innovation.

Don't miss out on the opportunity to secure this unique competitive advantage. Let's talk about how today's foundational origination solutions lead you into the future.

secure your future today

Let's talk about this together. lendinginfo@jackhenry.com.

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