Jack Henry Identity for LoanVantage™

frequently asked questions

What's happening?

In the near future, LoanVantage will being using Jack Henry's enterprise identity service, Jack Henry Identity, to authenticate bank and credit union employees as you log into LoanVantage.

When is this happening?

We anticipate completing the configuration of all financial institutions in Jack Henry Identity by the end of August. This will prepare us for pilot testing and validation in the UAT environment throughout September. The final go-live date will be determined based on the results of this pilot phase. At present, we are targeting a production launch in the fall.

Why is this happening?

Jack Henry Identity is our go-to identity solution, which will simplify the login and authentication processes by allowing bank and credit union 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 production web address you use to access your login screen will remain the same: https://app.prod.lv.jackhenry.com. This will be a change for financial institutions that use a single sign-on method today.

The login screen where you enter your username and password will also look a bit different than what you see in the LoanVantage production environment today. If your bank or credit union is a Banno customer and you use Banno Admin, you'll already be familiar with the new login screen.

Is there anything I need to do right now?

Be sure that an administrator at your bank or credit union has completed the steps included in the video update and current user guide, and added all of your existing LoanVantage users by August 31, 2025.

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.

Is there a deadline for converting all users?

Please ensure all of your LoanVantage users are set up on Jack Henry Identity by the end of August to avoid any delays in the testing and go-live process. Testing will begin in September, and we will determine the go-live date based on the results of the testing.

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 email to set up their profile in Jack Henry Identity.

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, 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.

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 using the administrative tool.

system configuration and permissions

Which group should we use?

Please consult the document, *Jack Henry Identity_Adding Groups and Users*, attached to your jSource case for information about adding groups and assigning users.

What are the required permissions?

Please consult the document, *Jack Henry Identity_Adding Groups and Users*, attached to your jSource case for a list of required permissions.

What about the UAT environment?

Users will need to have access to both environments and be invited to both production and UAT. Permissions for users should be set to view-only in Banno. See the *Jack Henry Identity_Adding Groups and Users* document attached to your jSource case for further details.

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 no longer exist after the move to Jack Henry Identity.

What about two-factor authentication (2FA)?

If this setting is enabled, the user is 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.

Will my bank or credit union have the ability to apply traffic restrictions?

Your users will need to log in from the website when LoanVantage first moves to Jack Henry Identity, but we are working on a system that will allow a financial institution to enforce traffic controls based on geo-restrictions, IP restrictions, etc.

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 Banno Admin users authorized to manage our Jack Henry Identity authentication?

Yes, financial institutions are encouraged to have multiple admins in Banno. These individuals should be added to the administrators' group.

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.