Jack Henry Identity™ and Microsoft Entra® ID Integration for LoanVantage™

To help banks and credit unions understand the intricacies of how Entra ID works with LoanVantage after its adoption of Jack Henry Identity on July 25, 2026, we've prepared this list of common questions and answers to help support you during the migration.

How is the new integration of Jack Henry Identity™ with Microsoft Entra ID® different from the current setup where Entra is connected directly to LoanVantage™?

Your current setup has LoanVantage configured directly inside Microsoft Entra as an individual application for Single Sign-On (SSO). This legacy configuration is scheduled to be retired on July 25, 2026, at 12:01 AM CT.

With the new integration, Microsoft Entra ID will integrate directly with Jack Henry Identity instead of directly with LoanVantage. Jack Henry Identity acts as a central identity broker—or a sort of "hub"—across our ecosystem of solutions, delegating authentication to Entra ID using OpenID Connect (OIDC). Your employees will authenticate via Entra ID once and then seamlessly access any Jack Henry Identity-enabled application, including LoanVantage. This change does not affect your core environment connection (CIF 20/20, for example), which remains completely separate.

Is the integration of Jack Henry Identity with Microsoft Entra ID optional?

Yes, Microsoft Entra ID integration is optional. However, if your financial institution chooses not to implement it, your current direct Entra-to-LoanVantage SSO experience will no longer function after our production rollout on July 25, 2026. If no action is taken, your employees will authenticate using the standard Jack Henry Identity process without an external SSO configuration.

Can our financial institution use our existing SSO provider (Entra) to completely replace or bypass Jack Henry Identity?

No, your financial institution cannot use your current SSO to completely bypass Jack Henry Identity. Jack Henry Identity is Jack Henry's go-forward authentication framework, managing access to applications within the Jack Henry technology ecosystem.

Microsoft Entra ID will function as an external enterprise-level identity provider within Jack Henry Identity, handling password validation and security controls. Your administrators must still provision users within Jack Henry Identity to dictate which specific Jack Henry applications your employees can access.

Will the Entra ID integration be a one-time setup at the domain level that applies to all current and future Jack Henry Identity-enabled applications, or does each application need to be configured separately? Can the rollout be done on a per-application basis?

The integration is configured at the email domain level, not at the individual application level. When your primary domain is switched over to Entra ID, all Jack Henry Identity-connected applications follow that authentication model simultaneously; it cannot be done on a per-application basis.

As additional Jack Henry solutions are brought behind Jack Henry Identity in the future, they will automatically leverage the same Entra integration already in place.

What is the login flow going to look like after we enable the Microsoft Entra ID integration for Jack Henry Identity users?

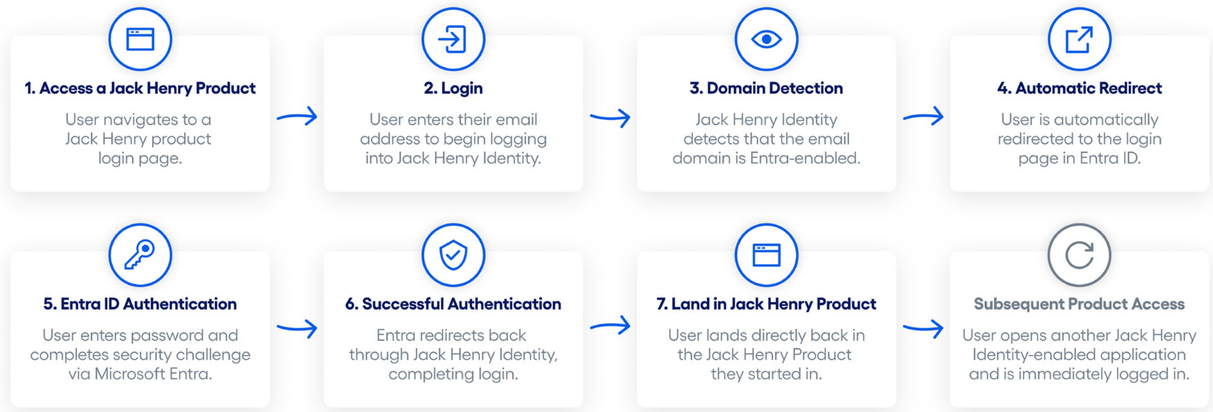
Your employees will continue to use their normal product login pages, with backend redirects handling the heavy lifting.

Here is exactly what they will see:

1. The user navigates to a Jack Henry product login page as usual.
2. The user enters their email address to begin logging into Jack Henry Identity.
3. Jack Henry Identity automatically detects that the email domain is Entra-enabled.
4. The user is seamlessly redirected to Microsoft Entra ID where they enter their Entra password and complete any required security challenges.
5. Upon successful authentication, Entra ID routes the user back through Jack Henry Identity, immediately completing the login.
6. The user lands directly in the Jack Henry product they started with. If they open another Jack Henry Identity-enabled application during the same session, they will be granted immediate access without additional login steps.

If we use Microsoft Entra ID, can we continue to use pass-through or federated sign-on? Or is it going to be a multi-factor sign-on going forward regardless of whether we use Entra or not?

Yes, this integration functions as a federated sign-on. Once signed in via Entra ID, your employees can access all Jack Henry Identity-enabled applications without needing to re-authenticate.



Regarding Multi-Factor Authentication (MFA), Jack Henry Identity does not automatically enforce its own 2FA prompts when Entra is configured. Instead, all security controls, MFA challenges, or conditional access rules are governed entirely by your organization's internal Microsoft Entra ID policies. If your organization enforces MFA in Entra, users will continue to see it; if it is not required, the login experience will reflect those choices.

Which Jack Henry solutions are currently included under Jack Henry Identity, and what would the impact be to other applications like Banno, Wires, and For Clients?

Our current ecosystem of Jack Henry Identity-enabled solutions includes Banno, the For Clients Portal, LoanVantage UAT (with LoanVantage Production moving over on July 25, 2026) and Jack Henry's Platform solutions, like Jack Henry Wires. Because this integration centralizes authentication across your entire email domain, users will sign in once with Entra ID to access any of these mentioned Jack Henry products. As more products become Jack Henry Identity-enabled, they will be included under this centralized identity model.

Do you have a timeline for expanding the use of Microsoft Entra ID integration, and how do we get started? Do all employees on our email threads need to be explicitly invited?

To maintain your SSO-style of authentication with Microsoft Entra ID, you must complete the integration by July 25, 2026, which is when Jack Henry Identity goes live for the LoanVantage production environment. This process requires active participation and work from both your team and our technical resources throughout implementation, which currently has a 30-45 day lead time to complete the implementation and setup.

To kick off the process, please open a support ticket with LoanVantage Support including "**Entra Integration Requested**" in the subject or summary. Our Implementation Team will then coordinate scheduling and next steps.

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.