Jack Henry Identity™ for LoanVantage™

frequently asked questions

What's happening?

In the near future, LoanVantage will begin using Jack Henry's enterprise identity service, Jack Henry Identity, to authenticate financial institution employees as they log into LoanVantage.

When is this happening?

Configuration and rollout for all institutions with a UAT environment was completed on November 19, 2025.

The production environment rollout of Jack Henry Identity for LoanVantage will happen on July 25, 2026 at 12:01 AM CT.

Why is this happening?

Jack Henry Identity is our go-to identity solution, which will simplify the login and authentication processes by allowing financial institution 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 LoanVantage.

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 web address you use to access the login screen for your production environment will be https://app.prod.lv.jackhenry.com. The address for your UAT environment will be https://app.uat.lv.jackhenry.com. This will be a change for financial institutions that use a single sign-on method today.

Is there anything I need to do right now?

Be sure that both a Banno and a LoanVantage administrator at your financial institution have completed the steps included in the video update and current user guide, and continue to add all of your existing LoanVantage users to ensure your team can access the UAT environment and will be prepared for our production rollout.

Where can I learn about Jack Henry Identity?

You can learn more about Jack Henry Identity on our customer knowledge base: https://knowledge.banno.com/security/authentication/identity/enterprise/.

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. Please ensure they complete the set-up of their profiles once they receive the invitation.

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 of those emails to set up their profile in Jack Henry Identity. It is very important that users complete the setup of their profile as soon as they receive their invitation. If they don't act within 7 days of receiving the invitation, they will need to use the "Forgot" link below the sign-in to finish activating their account.

Why do we have a Jack Henry email listed as an incomplete profile in the user list?

You'll see enterpriseaccountoriginationserviceaccount@jackhenry.com in the User List which is tied to the service application created for LoanVantage that supports functionality across lending products. This email account should never be removed as it may interrupt integrations using API protocols to connect.

How does Jack Henry Support gain access to my environment?

It is your financial institution's decision when to grant a Jack Henry employee support access to your LoanVantage environment using Jack Henry Identity. You have two primary options:

- Proactive Provisioning: You may choose to review the official list of authorized Jack Henry personnel and provision all necessary users in advance.
- On-Demand Provisioning: You may choose to provision a Jack Henry employee only when you log a specific support case that requires their access for troubleshooting or resolution.

For additional information please reference LoanVantage: Managing Jack Henry Support Personnel Access on the For Clients portal.

Why are there Additional Service Accounts?

Additional Service Accounts may be established to support new functionality for pilot/beta customers that should not be removed.

Can we perform a bulk update for our users?

Yes, a spreadsheet containing your LoanVantage user 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 or you need a more up-to-date user 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 in the email address section of the *Invite Users* option under Users & Groups in Banno.

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 in Banno Users & Groups.

system configuration and permissions

Which group should we use?

You can learn more in [this Knowledge Base article] about Users and Groups.

What are the required permissions?

You can learn more in [this Knowledge Base article] about managing permissions.

What about the UAT environment?

If your financial institution uses both production and UAT environments, users will need to have access to both environments and be invited to both production and UAT. If your institution does not have a UAT environment, you can ignore any instructions pertaining to those environments.

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. This login flow is launched from login.jackhenry.com.

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 Active Directory (AD) and Entra ID will be available after the move to Jack Henry Identity, however additional setup is required. You can learn more about how Entra ID works here: https://knowledge.banno.com/security/authentication/identity/enterprise/#jack-henry-identity-entra-id-integration.

Note: Group syncing is not currently a feature of JHID. During the first time logging in, permissions will need to be maintained in LoanVantage.

What about two-factor authentication (2FA)?

The use of two-factor authentication (2FA) is now required for all financial institutions. Upon initial login, the user will be 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)?

Jack Henry Identity is the identity provider but it can interface with Entra and LDAPs for identity storage. Financial Institution configuration is required for alternate identity storage.

How does this impact mobile users?

There is no impact to existing mobile-only users at this time. The mobile application will conduct beta testing prior to adopting Jack Henry Identity in the future.

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 Admin users authorized to manage our Jack Henry Identity authentication?

Yes, financial institutions are encouraged to have multiple admins to manage users and groups and share the list of administrators within your organization to better assist your employees, should there be any issues. These individuals should be added to the administrators' group.

hints and tips from other applications that have gone live with Jack Henry Identity

Here's a compilation of tips we've received from other applications that are now using Jack Henry Identity, in hopes they'll help you too!

- To help reduce the chance of login issues, please remind your teammates not to utilize saved bookmarks.
- If your employees become locked, they can still be reset within Users & Groups of Banno Admin.
- The use of two-factor authentication (2FA) is now required for all financial institutions. It is expected behavior to be challenged for 2FA after your first successful login. To reduce the need for 2FA challenge with subsequent logins, we encourage you to remember the device (i.e., select the Don't ask for codes again while using this browser checkbox in the login flow). If your 2FA phone number is no longer valid, please open a support ticket to get that reset.

questions and answers from the office hour events

To help share the questions received during the LoanVantage Jack Henry Identity office hours, the following summary provides a consolidated, customer-facing view of the topics discussed and the guidance shared.

Go-Live Timing and Weekend Support

What is the main thing we should focus on to be ready for the transition?

Start with the LoanVantage Jack Henry Identity Go-Live document. Confirm users and groups are added, review the user list, complete quick sign-in validation, and review the production test cases and prep video. Institutions should also confirm who their Jack Henry Identity administrators are and ensure users can access the required environments.

When does the switch to Jack Henry Identity happen, and how long is the outage expected to be?

The cutover is scheduled for July 25, 2026 at 12:01 AM CT. The planned window communicated during office hours was approximately two hours, with the expectation that the change should complete before 2:00 AM CT.

When can we test logins during the go-live weekend?

Test logins can be performed on Saturday, July 25, from 8:00 AM to 2:00 PM Central Time. Support staff will be available throughout that timeframe to assist with any issues. Sunday is being held as a contingency day if additional support is needed.

Do all users need to participate in Saturday testing?

While it is ideal for all users to test, having at least a few users validate access is better than none. The primary goal is to ensure a smooth Monday morning and identify any issues before production use begins.

How long should testing take?

Testing can be as short as a few minutes if everything works correctly. The objective is simply to verify users can sign in and access the areas they need before Monday.

Will a service announcement be sent when the system is ready for testing?

We do not plan to send a separate "ready for testing" announcement. Customer testing begins at 8:00 AM CT on Saturday, July 25. LoanVantage Support will be available from 8:00 AM to 2:00 PM CT to assist through the normal support process.

Can users wait until Monday to sign in?

Yes, users can log in on Monday. However, institutions are strongly encouraged to have as many users as possible test before Monday to reduce Monday morning access issues. User Acceptance Testing (UAT) and user login/account recovery testing are recommended where applicable.

Can institutions call the Jack Henry Call Center on Saturday?

Yes. Institutions may call the Corporate Call Center or submit a For Clients Portal case, whichever method they normally use. The call center is aware of the go-live activity and prepared to route support appropriately.

Will Sunday support be available?

Sunday is being held as a contingency option. Jack Henry has planned an internal review at 2:00 PM CT Saturday to determine whether Sunday support hours are needed. If Sunday support is needed, a communication will be sent with the hours and instructions.

Login, URLs, Bookmarks, and Access

How will users access LoanVantage after Jack Henry Identity goes live?

Users will continue to access LoanVantage through the new LoanVantage production URL. They will not need to sign into Banno first. The LoanVantage URL will redirect users through Jack Henry Identity authentication and then into LoanVantage.

Will the original LoanVantage sign-in format still work after cutover begins?

No. Once the production cutover is in place, users should expect to sign in through Jack Henry Identity using the new LoanVantage production URL and Jack Henry Identity credentials.

Will LoanVantage and Jack Henry Identity use one password after go-live?

Yes. After users set up their Jack Henry Identity password, they will use that Jack Henry Identity password to access LoanVantage. They should no longer use a separate LoanVantage password.

Should we continue using the domain_hint or institution ID URL extension?

No. Use the new LoanVantage production URL: https://app.prod.lv.jackhenry.com. Users should update their bookmarks/favorites to link directly to the production URL and should not favorite the landing page.

Will the URLs change after July 25?

Yes. Financial institutions should update any bookmarks and saved links used by employees. All LoanVantage users should begin using the new URLs beginning with the July 25–26 go-live weekend.

Are the new URLs active today?

User Login & Account Recovery, the Banno Administrative Dashboard, and LoanVantage UAT are active. LoanVantage production URLs become active during go-live weekend.

What URLs should users and administrators understand?

There are separate URLs for user login/account recovery, the administrator dashboard, LoanVantage UAT, and LoanVantage production. The administrator dashboard is for administrators who manage users; it is not intended as a daily login location for end users.

Why do users see both UAT and production options?

Seeing both environments is expected. The Office Hours sessions explained this is by design and that it aligns with the longer-term modernization approach where users may access multiple environments from a unified experience. The production option becomes active as part of the go-live weekend.

The production test cases mention UAT sign-in but show the production URL. Which should we use?

The test cases discussed during the July 20 office hours were for production testing on Saturday. If a test case label appears confusing, follow the production testing intent and use the production URL during the go-live testing window.

Do users need to log into Banno every day?

No. Banno is primarily used for administration and user management. End users will use the LoanVantage production URL, which handles authentication through Jack Henry Identity automatically.

What is Banno used for?

Banno is used to add and manage users, manage groups, and administer Jack Henry Identity settings. End users generally do not need to access Banno.

User and Group Administration

Do we still need to assign users to Banno groups if we use Entra ID?

Yes. Even if the Entra ID integration is configured, administrators must still create users in Jack Henry Identity, assign appropriate Banno groups, and configure LoanVantage permissions. Entra ID does not replace user and group administration requirements.

Do LoanVantage support users need to be added to both UAT and production groups?

Yes. The LoanVantage support users should be added to the appropriate groups in both UAT and production environments.

Do users need to be added to both UAT and production?

Yes. If users need access to both UAT and production, they must be added in both places. Access to one environment does not automatically grant setup in the other.

I do not see the LoanVantage Jack Henry Identity group in production. Is that normal?

No. The group should exist in both UAT and production. If it does not appear in production, administrators should verify setup and contact support if needed.

How do we verify our Jack Henry Identity administrators are set up as admins?

If the institution is unsure who its admins are or whether they are set up properly, submit a support case. LoanVantage Support can walk the institution through identifying admins and confirming setup.

What does the user "Delete" button do in Jack Henry Identity?

Use caution: If the intent is only to remove a user from one group or one institution selection, do not delete the user. Instead, remove/uncheck the user from the applicable group. Deleting a user can remove the user from Jack Henry Identity rather than simply adjusting group membership.

If we remove a user from a Jack Henry Identity group, does it wipe out LoanVantage teams or permissions?

No. Removing the user from the Jack Henry Identity group controls what institution/environment they can see during login, but LoanVantage permissions remain in LoanVantage. Institutions should still manage or remove LoanVantage permissions separately if appropriate.

What happens to federated sign-in/Active Directory team-driven permissions?

With Jack Henry Identity, the prior federated sign-in behavior tied to Active Directory team updates is not used in the same way. Permissions are controlled in LoanVantage. Existing permissions may remain until changed inside LoanVantage.

Passwords, MFA, Account Recovery, and Browser Support

What is the recommended way to reset passwords?

Users should perform their own password resets through the Jack Henry Identity login page using the account recovery process. This is the preferred approach over an administrator-initiated reset.

A user completed password creation but timed out before MFA setup. What should we do?

If account recovery does not resolve the issue, support recommends deleting the incomplete profile and re-inviting the user.

Can browser selection affect account recovery?

Yes. During account recovery, users should remain in the same browser session. In rare cases, starting the process in one browser and opening the recovery email in another browser may create issues.

Users are being asked to reset their password every time they log in. What should they do?

Attempt account recovery first. If the issue continues, open a LoanVantage support case for investigation.

Does Jack Henry Identity require Microsoft Edge?

No. Chrome was also identified as a supported browser during the session. If Chrome access fails, institutions should clear browser cache, verify local browser restrictions, and contact support if problems continue. No known Chrome restrictions have been identified.

Entra ID Integration and SSO

If we elected Entra ID integration but do not have an implementation date, is there anything different we need to do?

Yes. Continue preparing for the standard Jack Henry Identity cloud-based model. If your Entra ID integration is not complete by July 25, users will access LoanVantage by signing in directly with Jack Henry Identity credentials until the Entra ID integration is completed.

If we do not implement the Entra ID integration now, can we add it later?

Yes. Institutions may postpone Entra ID integration and implement it later. However, users will need to log into LoanVantage separately until the single sign-on integration is completed.

Is the Entra ID integration a hit-or-miss test at midnight on Saturday?

No. If your institution has not been notified that your Entra ID integration is complete, then it should be treated as not complete. The JX team will coordinate a testing window before enabling Entra ID integration; it will not simply be switched on without validation.

Could our Entra ID integration still be completed before Saturday?

It is possible, but not guaranteed. The JX team is still working through integrations, but the office hours discussion emphasized that many financial institutions may not complete their Entra integration before July 25 and should be ready to sign in directly with Jack Henry Identity credentials.

Does Jack Henry provide step-by-step Microsoft Entra ID setup documentation?

No LoanVantage-specific step-by-step documentation for configuring Microsoft Entra was identified during the session. Because Entra ID is a Microsoft product, institutions should use Microsoft guidance for Entra configuration and work through their jSource/JX case for any integration-specific settings or questions.

Will the User Login / Account Recovery URL be deactivated after Entra ID integration?

No. The Jack Henry Identity profile still exists because the Entra ID integration uses Jack Henry Identity. However, once Entra ID is enabled, the financial institution controls password recovery, MFA, passkeys, and similar account recovery items through Entra ID.

If we use a secondary domain during Entra ID setup, will users be duplicated?

Yes. If a separate email domain is used, Jack Henry Identity will create a separate profile for that additional email domain.

We already use Entra ID with LoanVantage today. Do we need to take action?

Yes. Existing LoanVantage-to-Entra ID integrations must be re-integrated through Jack Henry Identity. Institutions that have not submitted a case to complete this migration may lose their existing federation after go-live.

IT Availability, IP Addresses, Security, and Geofencing

What should our IT department do during go-live weekend?

IT staff do not necessarily need to be working during testing but should be available on-call. They may be needed if network changes, security updates, or IP address changes become necessary. No new IP addresses are expected at this time.

What IP address needs to be safe-listed based on the “What you need to do” guide?

No new IP addresses were provided or expected to be needed at the time of the office hours session. The guide’s note was intended as a caution that IT staff should be available in case allow-listing becomes necessary during the go-live weekend.

What about prior service announcements that listed LoanVantage UAT and production IP addresses?

Those prior IP addresses that were previously discussed are separate from Jack Henry Identity; no new IP addresses need to be added at this time.

Should IT staff be actively working during the testing window?

They do not necessarily need to be actively working, but they should be available on-call in case security, network, or allow-listing changes are needed over the weekend.

Will geofencing still be enabled with Jack Henry Identity?

Geofencing restrictions are expected to remain in place for North America.

Support, Troubleshooting, Resources, and Related Rollouts

If we have issues during testing, who do we contact?

Open a support case with the LoanVantage Support Team as you normally would. LoanVantage support will coordinate with other groups if necessary.

Is there a troubleshooting guide available?

Yes. The Go-Live package includes setup instructions, test cases, validation checklists, troubleshooting guidance, and training resources. These materials were distributed as part of the go-live communications.

Will the LoanVantage JHID go-live proceed despite Help Center issues with other Jack Henry Identity rollouts?

Yes. The session stated LoanVantage was still on track for July 25 at 12:01 AM CT. Other products have separate rollout strategies, and LoanVantage’s rollout is being managed separately.

Is LoanVantage the only application moving to Jack Henry Identity this weekend?

LoanVantage is moving customers during the July 25 weekend. The For Clients Portal was also expected to move a set of customers on July 23, and OpenAnywhere is moving customers in waves.

When will the office hours deck be available on Help Center?

The team indicated the deck was expected to be posted as a LoanVantage resource later July 20 or early July 21.

What resources should institutions review?

Review the Go-Live Guide, production test cases, official FAQ, Jack Henry University prep video, LoanVantage Documentation alerts, and any institution-specific jSource/JX cases.

What is the long-term vision for Jack Henry Identity?

Jack Henry Identity is becoming the enterprise authentication platform for Jack Henry products. Over time, products such as LoanVantage, For Clients, Open Anywhere, and other Jack Henry applications are expected to be accessed through a unified sign-on experience.

What resources are available to help us prepare?

Resources include the Go-Live Guide, Test Cases, Entra ID FAQ Documentation, Jack Henry University Training Materials, Support Videos, and Office Hours Sessions.

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.

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