

# tackle margin compression

## By Transforming Your Lending Operations

After six straight quarters of deposit attrition and rising cost of funds, net interest margin compression remains the top concern for banks and credit unions year-over-year, according to Jack Henry's [2024 Strategy Benchmark](#). Finding ways to do more with less is crucial.

The question is: where to start? Your lending operations could likely offer up a plethora of opportunities to increase efficiency – while reducing risk and improving the borrower experience while you're at it. When you embrace digitalization and leverage automation to streamline your loan origination processes, you'll be able to quickly deliver the loan options today's consumers and commercial borrowers expect.

## efficiency at its best

LoanVantage™ revolutionizes the lending process by supporting the entire lending lifecycle with seamless interactions. With an all-digital, single-platform technology model, you can deliver more volume, reduce clutter, and streamline workflows – ultimately increasing your profits.



## make consumer lending easy

When it comes to consumer lending, our integrated, fresh user interface meets the expectations of today's on-the-go borrowers. Automated underwriting and workflow capabilities give your lenders more time for other duties – and bring both simplicity and new efficiencies to your lending processes.

## redefine commercial lending

In commercial lending, LoanVantage streamlines and standardizes loan analysis, underwriting, review, and management while controlling risk. What's more is that with an electronic approval process and advanced tax return spreading tools, you no longer need to worry about getting tax returns directly from the accountant. LoanVantage can ingest and spread both business and personal tax returns directly from the borrower at the click of a button.

## simplify and standardize

Empower borrowers to communicate and transact at their convenience with an online application and secure document submission. Auto-decisioning tools and product-specific workflows reduce underwriting time, creating efficiency and transparency for both your team and your borrowers.

## start the transformation

By automating and streamlining your loan origination process with LoanVantage, you can speed up your loan approval process – saving time on the back end and meeting the expectations of consumer and commercial borrowers.



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Auto-decisioning tools and product-specific workflows **reduce underwriting time**, creating efficiency and transparency for both your team and your borrowers.

Now is the time to automate, optimize and [transform your lending operations](#) to increase efficiency, boost margins, reduce risk, and improve the borrower experience.

[Watch this video](#) to hear how LoanVantage is helping our clients do just that.

## ready to dig into more detail?

[Get in touch](#) with your LoanVantage Sales Executive.

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).