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## ProfitStars Introduces Commercial Lending Center Suite

### Customizable collection of lending solutions and services streamlines lending process, drives efficient and profitable loan operations

MONETT, Mo., Nov. 17, 2016 /PRNewswire/ -- Jack Henry & Associates, Inc. (NASDAQ:JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its [ProfitStars®](#) division announced today the launch of Commercial Lending Center Suite™, a comprehensive collection of lending services and solutions designed to streamline the entire loan process from application to complete lifecycle loan management.

It has become imperative for financial institutions to differentiate from competitors and diversify their loan portfolios for growth and profitability, delivering a commercial lending experience that benefits both the lender and borrower. ProfitStars' Commercial Lending Center Suite combines several existing, proven solutions with newly developed resources in a wide range of delivery methods to help identify the most appropriate products for a given lender or borrower. End user facing technology paired with backend lending management tools provides businesses with a faster loan approval cycle and modern experience, while enabling lenders to identify and serve new markets, manage risk, and drive efficiency with ease.

Indiana-based Greenfield Banking Company is live with Commercial Lending Center Suite. Bryan Miller, a vice president and commercial lending manager for the bank, said, "This suite of services has become a one-stop shop for all we need, and for all of the people involved, in the loan process. Our lenders, the underwriters, processors, booking - anyone who touches a loan has access to what's happening with each file. It gives us a way to better manage our pipeline, create internal workflows, and receive information from the borrower, all electronically and housed behind a single log-in."

ProfitStars' Commercial Lending Center Suite includes the **Commercial Lending BusinessCenter™**, a secure business-facing portal where borrowers can share financial information directly from their accounting system. From their uploaded documents, the lender receives a business health report complete with trends and ratio analysis; the applicant gets connected to resources that assist in understanding its current financial position, provide peer group analysis, and suggest strategies for improving overall performance.

ProfitStars' Commercial Lending Center Suite also includes:

- 1 **Commercial Lending FinancialCenter™**: A secure, online lending portal complete with commercial loan application, financial package assembly, workflow, and pipeline management that allows businesses to apply anytime, anywhere via any Web-enabled device;
- 1 **LendingNetwork®**: An online marketplace with non-traditional loan options that leverages a Web portal to match borrowers with appropriate alternatives when loans do not meet typical institution guidelines;
- 1 **Commercial Lending Management System™**: The technology to manage commercial loan relationships, including complex rate and collateral structures, administrative processes, annual renewals as well as risk and regulator useful dashboards;
- 1 **FactorSoft®**: Factoring technology for the monitoring and detailed management of purchased accounts receivables;
- 1 **BusinessManager®**: Bank-based financing solution for offering initial and ongoing cash to creditworthy businesses collateralized by their accounts receivables; and
- 1 A host of other specialized services to address healthcare lending, current expected credit loss (CECL) compliance, and more.

Russ Bernthal, president of ProfitStars, added, "Commercial Lending Center Suite gives financial institutions the flexibility to customize lending processes to meet the needs of a wider variety of commercial borrowers and compete like never before - empowering lenders with unique solutions and services that address critical lending challenges safely and soundly. The centralization of these resources also expands our organization's use of a 'suite' delivery model, an ongoing initiative to help clients derive optimal value from our software and services."

#### About ProfitStars

As a diverse, global division of Jack Henry & Associates, Inc.<sup>®</sup> (JHA), ProfitStars<sup>®</sup> combines JHA's solid technology background with the latest breakthroughs in six performance-boosting solution groups - Financial Performance, Imaging, JHA Payment Solutions, Information Security & Risk Management, Retail Delivery, and Online & Mobile. Explore the power of ProfitStars-enhanced performance at [www.profitstars.com](http://www.profitstars.com).

#### **About Jack Henry & Associates, Inc.**

Jack Henry & Associates, Inc.<sup>®</sup> (NASDAQ:JKHY) is a leading provider of technology solutions and payment processing services primarily for the financial services industry. Its solutions serve approximately 10,500 customers nationwide, and are marketed and supported through three primary brands. **Jack Henry Banking**<sup>®</sup> supports banks ranging from community banks to multi-billion dollar institutions with information processing solutions. **Symitar**<sup>®</sup> is a leading provider of information processing solutions for credit unions of all sizes. **ProfitStars**<sup>®</sup> provides highly specialized products and services that enable financial institutions of every asset size and charter, and diverse corporate entities to mitigate and control risks, optimize revenue and growth opportunities, and contain costs. Additional information is available at [www.jackhenry.com](http://www.jackhenry.com).

*Statements made in this news release that are not historical facts are forward-looking information. Actual results may differ materially from those projected in any forward-looking information. Specifically, there are a number of important factors that could cause actual results to differ materially from those anticipated by any forward-looking information. Additional information on these and other factors, which could affect the Company's financial results, are included in its Securities and Exchange Commission (SEC) filings on Form 10-K, and potential investors should review these statements. Finally, there may be other factors not mentioned above or included in the Company's SEC filings that may cause actual results to differ materially from any forward-looking information.*

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