

Participate Unveils Industry-First Automated Loan Participation Platform Integrated with FIS® IBS Core

The first automated loan participation platform integrated with FIS® IBS Core, revolutionizing efficiency and profitability for financial institutions.

LITTLE ROCK, AR, UNITED STATES, January 27, 2025 /EINPresswire.com/ -- [Participate](#), a leader in automating loan participations and syndications, announces its [integration](#) with the FIS® IBS core system. This pioneering collaboration introduces the financial

industry's first fully automated loan participation [platform](#) seamlessly connected to the FIS® IBS core banking system. This integration enables financial institutions to scale their loan operations, optimize balance sheets, ensure compliance and increase fee income without additional operational staff.

“

By integrating with, and complementing, FIS® IBS, we've created a solution that allows institutions to keep money moving, increase income and efficiently mitigate risks.”

Matt Johnner

Transforming Loan Management

Participate's platform offers financial institutions a fully automated tool to:

- Keep lenders lending
- Reduce concentration risk
- Increase fee income

This milestone marks a significant leap towards the future of lending automation, enabling financial institutions to optimize operations, improve balance sheet management, and maximize profitability.

Seamless Automation

Participate offers unmatched flexibility, supporting all loan types and sizes with full pre and post-



sale automation for participations, syndications, whole loan sales, assignments, and portfolio sales. By automating the entire loan participation process, from loan publication to ongoing participant management, Participate allows financial institutions to scale their loan sales efficiently. This comprehensive automation supports loan growth while mitigating risks associated with loan concentrations, promoting a diverse portfolio.

Features of Participate to Core Integration



As a modern liquidity solution for financial institutions, FIS® IBS integration to Participate eliminates manual processes and reduces the need for additional loan operations staff. The platform's integration with core systems ensures a smooth experience for both originators and participants and allows each financial institution to originate many more loans without adding staff. Features include:

- Principal and interest intake
- Fee management
- Automated error handling
- Auto-posting upon release
- Automated e-mail notifications to all participant financial institutions
- Real-time, secure cloud-based balance and transaction detail for all participants

A ~\$10 B Multi-Brand Bank Holding Company: A Success Story

A ~\$10 B multi-brand bank holding company has successfully leveraged Participate's platform to revolutionize their loan participation and syndication processes. Through Participate, the company has:

- Improved the ability to originate larger loans,
- Increased fee income, and
- Significantly reduced the administrative burden in managing sold loans.

Leadership Perspective

Matt Johnner, President and Co-founder of Participate, commented on the platform's potential:

"By integrating with, and complementing, FIS® IBS, we've created a solution that allows institutions to keep money moving, increase income and efficiently mitigate risks. This integration is another step towards building the premier loan sales ecosystem."

Learn More

For more information or to schedule a demo, visit ParticipateLoan.com or email sales@participateloan.com

About Participate

Participate is a patented loan participation and syndication automation platform, managing over \$10 billion in loans with a network of 800+ lenders. The platform helps financial institutions streamline loan participation processes, reduce operational inefficiencies, and optimize balance sheet management. Learn more at ParticipateLoan.com.

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Matt Johnner

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