

Wings Financial Goes Live with Integration of nCino and Participate API for Automated Loan Sales and Post-Sale Servicing

Wings Financial, a \$9 billion asset credit union based in Minnesota, showcases its commitment to serving members and community with state-of-the-art technology.

LITTLE ROCK, AR, UNITED STATES, May 7, 2025 /EINPresswire.com/ -- With a single click inside the [nCino](#) Platform - "Send to [Participate](#)" - [Wings](#) now has the ability to instantly create a loan draft in Participate via an API. Within seconds, Participate enables Wings to send the loan to eligible buyers and triggers automated alerts, giving banks, credit unions, and non-bank lenders free access to review the opportunity.

"This is about keeping money moving," said Matt Johnner, Co-Founder and President of Participate. "We're helping institutions lend more efficiently, serve their communities, and increase profit and resilience. By automating the entire loan sale lifecycle from origination to Participate to Core, we expect a significant increase in the volume of loan sales."

Participate is the first and only platform to fully automate both the sale of a loan and the post-sale servicing - including shared balances, personalized transaction detail, P&I disbursements, funding requests, interest rate changes, fees, automated notifications, and real-time reporting and analytics.

Institutions using the combined solution can:

- Help lenders lend more efficiently – Originate more loans and expand borrower networks
- Reduce risk – Better manage concentrations including borrower, type, term and geography



Wings Credit Union Logo

- Increase non-interest income –
Generate fee income on the sold
portion of loans

Wings' go-live demonstrates what's possible when key processes and workflows seamlessly work as one.

About Participate

Participate (a BankLabs innovation) is a leading provider of patented, automated loan participation and syndication technology, empowering financial institutions to optimize balance sheets, increase liquidity, and remove friction from the loan sales process. Participate automates the loan sale and post-sale servicing. Learn more at www.participateloan.com

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Matt Johnner

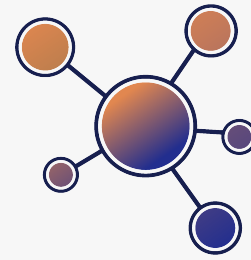
Matt Johnner

Participate

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PARTICIPATE

A **BankLabs** Innovation

Participate Logo



nCino Logo

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