Participate Launches Integration with Finastra Phoenix Core, Expanding the Loan Sales Ecosystem

Participate integrates its Loan Sales Ecosystem with Finastra Phoenix, streamlining loan sales, servicing, and risk management for institutions.

Participate & Finastra Phoenix Integration

LITTLE ROCK, AR, UNITED STATES, September 2, 2025 /EINPresswire.com/ -- Participate, the patented loan sales automation leader, today announced its integration with the Finastra Phoenix core. The connection brings straight-through automation to loan participations, syndications, whole-loan and portfolio sales—tying front-office distribution to back-office servicing for Phoenix clients.

Transforming Loan Sales & Servicing

> “By integrating with, and complementing, Finastra Phoenix, we’re extending our Loan Sales Ecosystem so institutions can keep money moving, increase income, and efficiently mitigate risks.”
>
> *Matt Johnner*

Participate’s Loan Sales Ecosystem gives financial institutions an end-to-end platform to:

• Keep lenders lending by selling down large or concentrated exposures
• Reduce concentration risk across borrower, sector, and geography
• Increase non-interest fee income through participant servicing

Seamless Automation
Supporting any loan type and size, Participate automates both pre- and post-sale processes across participations, syndications, assignments, and whole-loan or portfolio sales. From publication and buyer commitments to ongoing participant servicing, Phoenix institutions can scale loan sales activity without adding operations headcount.

Features of the Phoenix–Participate Integration
Built as a modern liquidity solution for banks and credit unions running Finastra Phoenix, the integration eliminates manual reconciliation and ensures a smooth experience for originators and participants. Highlights include:

- Automated principal & interest intake and split
- Fee accruals and settlements
- Variable-rate change management and notices
- Auto-posting upon release with automated error handling
- Real-time, secure, cloud-based shared balances and transaction detail for all participants
- Automated notifications to all participating institutions

Leadership Perspective
“By integrating with, and complementing, Finastra Phoenix, we’re extending our Loan Sales Ecosystem so institutions can keep money moving, increase income, and efficiently mitigate risks,” said Matt Johnner, President and Co-founder of Participate. “This is another step toward a fully connected, automated secondary loan market.”

Learn More
To see the Phoenix integration in action or schedule a demo, visit ParticipateLoan.com or email sales@participateloan.com.

About Participate
Participate is the first patented, end-to-end Loan Sales Ecosystem—connecting automation, network reach, and real-time servicing. Financial institutions use Participate to digitize loan sales from origination to post-sale servicing, manage risk, and generate fee income at scale.

Trademarks & Endorsement Notice
Finastra and Phoenix are trademarks of Finastra International Limited and/or its affiliates. This release is not an endorsement of Participate by Finastra.

Matt Johnner
Participate
email us here
Visit us on social media:
LinkedIn
