Fully Paid Lending provides broker-dealers with significant additional revenues from the lending of securities to external borrowers. For some broker-dealers, this represents a large percentage of their overall lending revenue.

In a low-to-zero fee environment, an efficient, automated Fully Paid Lending program offers broker-dealers an **alternative** revenue source that reduces borrowing costs, attracts new clients and appeals to your existing clients. **Let’s maximize your idle assets.**

**Fully Paid Lending programs add revenue and lower costs**

Broker-dealers establish an agreement to borrow a customer’s fully paid long position and share the revenue generated. Securities may be used in-house or lent to external borrowers.

- **Generate income**
  If securities are lent, the broker-dealer and customer share the revenue gained. It’s a value-added service that attracts and retains customers.

- **Lower cost**
  If the securities are used in-house, the broker-dealer pays only the customer’s borrowing cost. This cuts borrowing costs and increases securities supply, improving liquidity and efficiency.

- **Automate the right way**
  Fully Paid Lending technology is required to execute, manage and automate fully paid lending activity. It must be compliant, produce accounting and collateral data for statements and payments, and collateralize the borrows.

**SOLUTION**

FIS’ Loanet is the only fully automated, integrated solution that manages fully paid lending securities, their movements, collateral requirements, and loan and revenue allocations in a single package.

**Learn more**