



FIS COMMERCIAL LENDING SUITE

Digital with depth

WHATEVER HAPPENS NEXT, MOVE BEYOND SPEED

In the fast-moving world of commercial lending, digital capabilities are essential to keeping up with disruptive online competitors and, as we have seen during the pandemic, supporting customers through a crisis. But in these increasingly unpredictable times, technology must do more than accelerate credit decisions in high volumes.

Sectors that are thriving today may struggle in the near future, or vice versa. And complex, specialized lending processes need expert coordination and risk management.

So, as well as working smarter and faster to improve service and support growth, lenders need a deeper, more dynamic understanding of the risks and challenges their commercial and corporate customers face – and how they can best serve them.

Whoever you serve, choose the FIS Commercial Lending Suite

FIS® Commercial Lending Suite is a configurable, cloud-enabled solution that both expands your digital channels and helps you build stronger banking relationships.

With a single, AI-powered solution managing your entire commercial lending and asset finance portfolio life cycle, plus risk-based pricing, advanced risk analytics and industry-specific financial analysis, you can get a complete picture of your lending performance and of your customers.

Now you can address all customer segments, however diverse; identify unknown risks; and lower IT overhead. And by integrating your digital channels with one-to-one conversations, you can get to know customers better, reach underserved markets and create new opportunities for growth.

**Grow the book and improve
service without increasing
costs or lowering your
underwriting standards.**

Why compromise?

GO DIGITAL WITH DEPTH

Whether you're working with small to medium enterprises (SMEs) or complex multinational corporations, get the sophisticated digital framework you need to make faster lending decisions while keeping your customers close and risk under control.

Grow the book

With a truly digital, self-service and intuitive experience, attract customers of all sizes and boost revenue, while embedding risk-based pricing at the point of sale.

Improve service

Cut response times by streamlining and automating the e2e lifecycle with flexible and configurable workflows from origination to servicing, reducing administration and time to cash. Make it easier for customers to share the correct documentation – and build stronger, longer relationships by playing an expert advisory role in the lending process.

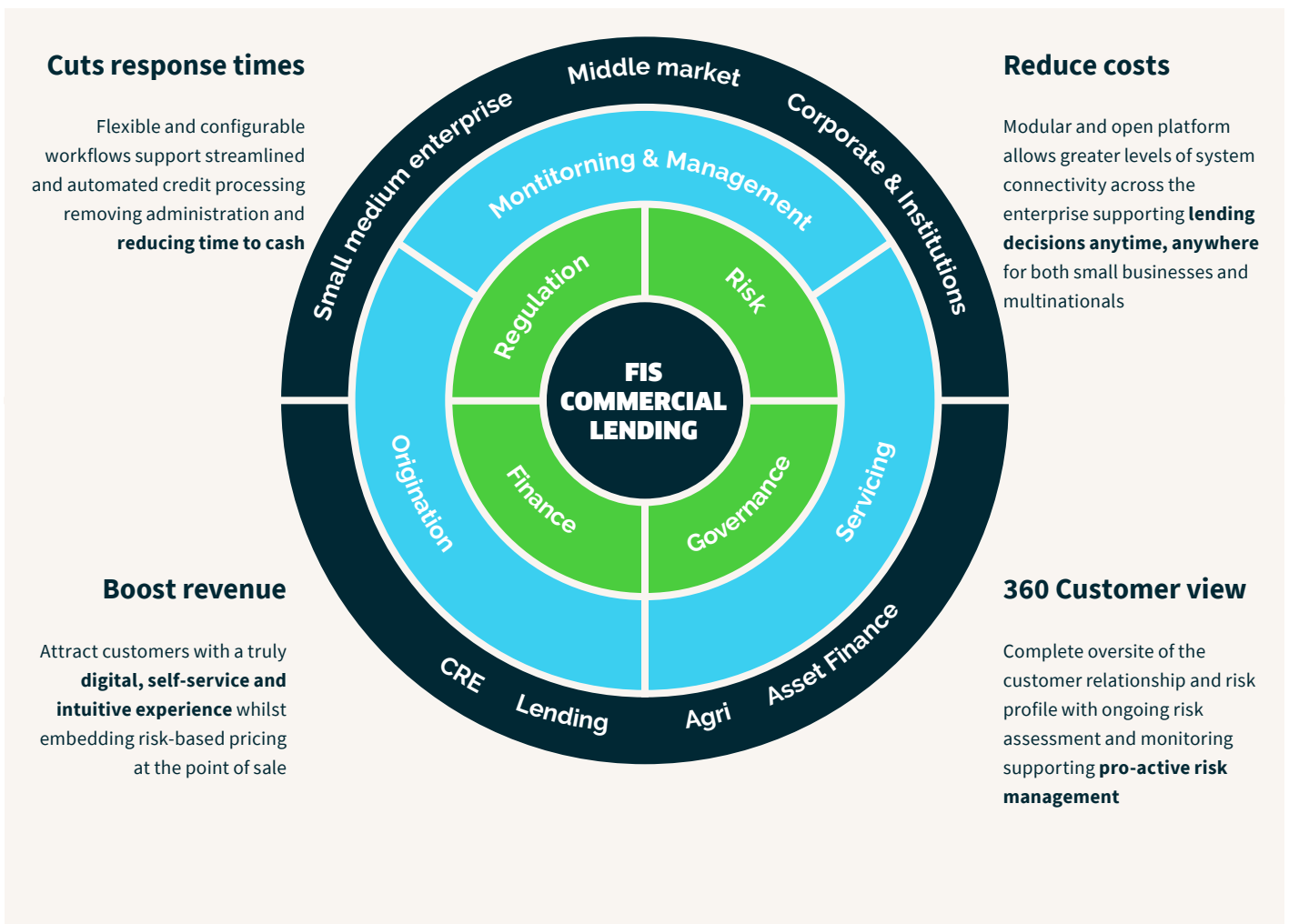
Keep down costs

Better connect systems across your enterprise, enhancing their efficiency and your understanding of the customer. Eliminate errors and save time with a modular, open platform that supports lending decisions anytime and anywhere.

Keep up underwriting standards

Support proactive risk management with a 360-degree view of the customer relationship and risk profile. Ensure detailed credit risk assessment and monitoring across all your lending arrangements, simple and complex.

Grow the book and improve service without increasing costs or lowering underwriting standards



Automate and integrate

DELIVER THE LENDING JOURNEY OF THE FUTURE

With built-in workflow and analytics, manage the complete life cycle for commercial credit, specialized lending and asset finance on one powerful, automated solution.

Select the components you need

Get a complete solution for the whole commercial loan process – or choose from plug-and-play modules for origination and review, assessment and approval, boarding, servicing and continual portfolio monitoring, which we can integrate seamlessly with your existing lending platform and customer relationship management systems.

Orchestrate the assessment process

Not every application for commercial finance should follow the same path or receive a simple “yes” or “no” decision without more detailed investigation.

At the outset, our solution will route each request through the most appropriate set of credit assessment processes for the type and size of firm or deal.






Along the way, it will dynamically adjust to any new requirements, requests and profitability measures, based on information entered or consumed from external sources.

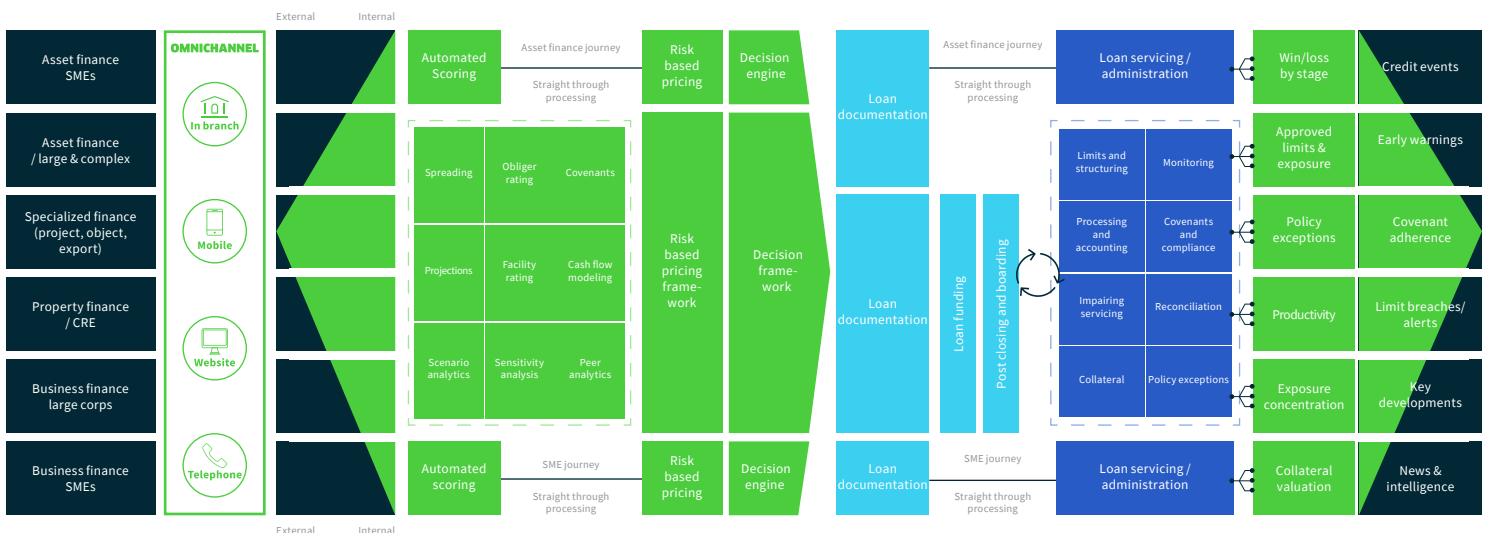
The solution automates where possible, but also provides opportunities to analyze and discuss less clear-cut decisions more deeply or in person. So, you won't have to miss out on potentially profitable deals.

Digitize all your data, policies and documentation

As well as reducing the time to “yes”, “no” or “maybe”, end-to-end digitization of the credit life cycle allows you to efficiently reuse data from a central deal file, eliminating manual processes and re-keying errors. It also makes it easier to adhere to credit risk policies, onboard information, manage documentation and monitor facilities.

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Open scalable architecture
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Modular
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Cloud-ready
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Unified client experience
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Human-centered
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API Gateway
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Artificial intelligence
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Workflow-centric
- 
Security GDPR
- 
Automation & robotics
- 
Micro-services
- 
Unified data model

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Origination
1. Application 2. Due diligence
- 
Assessment & approval
3. Credit assessment & scoring 4. Pricing 5. Approval
- 
Boarding
6. Loan boarding & handover
- 
Servicing
7. Loan servicing
- 
In-life monitoring
8. Monitoring 9. Reporting



Innovate and grow

MODERNIZE COMMERCIAL LENDING FOR GOOD

Give your commercial customers the same instant access to services and exceptional customer experience that retail consumers now take for granted. But save your organization the costs and effort of implementing and maintaining complex IT.

Speed up processes

Streamline and automate the processing of straightforward SME applications, using internal and external data sources and models for probability of default, cashflow or affordability. Automate decisioning with advanced case management and workflow for manual escalation and integrate real-time decisioning, pricing, acceptance and booking.

Manage processes by exception for even faster decision-making, focus in more detail on at-risk credits and easily define credit risk thresholds for your portfolio.

Simplify operations

Run your lending software as a single solution on-premise or move it to the cloud where we can manage the applications and infrastructure on your behalf. Use open APIs to integrate customer data gathering, bureau searches, credit scoring and decisioning. And get a clearer view of process and system performance with advanced reporting.

Increase accuracy and efficiency

Reduce manual processes and improve data quality by using a combination of optical character recognition, artificial intelligence and machine learning to import information from scanned financial statements.

Satisfy your customers

With a customer-centric, unified solution architecture, deliver omnichannel and mobile capabilities for consistent, superior services and support, no matter what. Our customer-facing portal solution can support customer onboarding, real-time lending applications and two-way application flow, such as for counter offers and document uploads.


ACHIEVE SCALE AND GROWTH WITH OUR EXPERTS

As an end-to-end outsourcing solution, Virtus from FIS arranges broadly syndicated, leveraged, middle-market and club transactions for financial institutions, saving you costs and resources, and delivering economies of scale as you grow your book. Leave critical loan agency processes to our efficient team of loan agency professionals, for faster onboarding and greater efficiency.

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our employees are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.

 www.fisglobal.com

 getinfo@fisglobal.com

 twitter.com/fisglobal

 linkedin.com/company/fis