



# FIS Commercial Loan Servicing Event Streaming

Unlock operational efficiency and smarter decision-making with real-time data

Today's commercial lending landscape demands speed, accuracy and integration. Lenders are under pressure to comply with stricter regulatory requirements, meet customer demand for real-time updates, and address operational inefficiencies stemming from outdated, fragmented systems. Delays in accessing loan servicing data can lead to missed opportunities, compliance risks and poor customer experiences. Disconnected processes between core servicing, payments and reporting make it harder to respond quickly to market changes and competitive pressures.

FIS® Commercial Loan Servicing Event Streaming is designed to address these challenges by delivering secure, real-time loan servicing data directly from CLS to connected applications via Azure Event Hub. By automating compliance and treasury processes, banks gain greater efficiency and accuracy. Seamless integration with payment and analytics platforms helps streamline operations and offer greater transparency, fostering customer trust and satisfaction. CLS Event Streaming puts capital to work, reducing development costs, maximizing ROI and increasing operational agility.

## Why choose CLS Event Streaming?

- Enhance customer satisfaction
- Accelerate time to market
- Adapt quickly to regulatory and business changes

## Core features

### Azure Event Hub delivery

Secure, encrypted event streaming with authentication, ensuring data protection and access control.

### Structured JSON messages

Standardized format for seamless integration with various systems and applications.

### Granular and consolidated events

Flexible delivery options offering event details or consolidated summaries.

### Quarterly enhancements

Regular updates to align with business and regulatory requirements.

### ISO 20022 payment integration

Real-time payment processing with embedded XML messages for SWIFT, TARGET2, Fedwire and SEPA.

### Automated payment posting

Trigger CLS API actions based on incoming event messages, streamlining payment workflows.

### Profit center and business model allocation

Integrate with TSS for detailed financial reporting and performance tracking.

## Key benefits

### Real-time data access

Receive user-initiated or automated data instantly from CLS actions via structured event messages.

### Faster decision-making

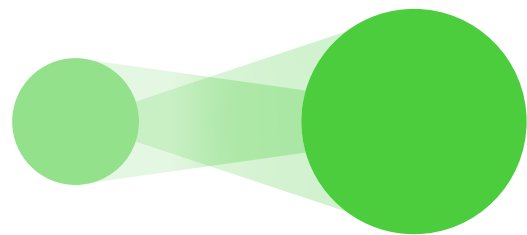
Leverage real-time insights to make better decisions that drive operational efficiency.

### Cost savings

Directly access maintenance, transactions, payments and balance changes, without custom interfaces.

### Seamless integration

Gain out-of-the-box compatibility with CLS, with support for integration via CLS APIs and Trade & Settlement Services (TSS).



## Use cases

### Real-time loan servicing updates

Stream updates related to loan origination, disbursement, payments and status changes:

- Immediate reflection of loan status in customer portals
- Real-time alerts for missed payments or interest rate changes
- Instant recalculation of risk exposure

### Treasury and general ledger integration

Synchronize CLS with treasury and GL systems in real time:

- Automated transaction posting
- Real-time cash position updates
- Enhanced liquidity management and forecasting

### Payment processing and monitoring

Enable real-time validation and posting of payments:

- Integration with payment engines using ISO 20022
- Fraud detection and compliance checks as transactions occur

### Regulatory reporting and compliance

Use event data to:

- Automatically generate audit trails
- Monitor transactions for AML/KYC compliance
- Feed regulatory reporting systems with up-to-date data

### Customer experience and notifications

Support event-driven customer engagement:

- Instant notifications for loan approvals, disbursements and payments
- Real-time updates in mobile and online banking portals

### Business intelligence and analytics

Stream data into analytics platforms for:

- Real-time operational dashboards
- Predictive analytics on loan performance
- Faster, data-driven decision-making

## Post-implementation workflow

### Streamline onboarding

A dedicated support team ensures smooth setup and integration.

### Event flow

- CLS actions trigger event generation
- Events are streamed to Azure Event Hub
- Your client application or Kafka connector consumes and processes the data
- Events are retained in Kafka for a defined period

[Learn more](#)



# Money at rest. Money in motion. Money at work.™

Maximize efficiency across the lending lifecycle and make your money work harder with FIS Commercial Lending Suite.

Our **technology** powers the global economy across the money lifecycle.

## Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

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## Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

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## Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

## About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISGLOBAL.COM](https://FISGLOBAL.COM). Follow FIS on LinkedIn, Facebook and X (@FISglobal).


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