



The new competitive edge: How AI and automation are transforming asset finance

Unlock operational efficiency and deliver a frictionless customer experience through AI-driven automation



The asset finance industry stands at a crossroads. While the core product remains essential for businesses, the operational landscape is being reshaped by powerful forces. Disparate technologies, heightened cyber risks, and evolving customer expectations are creating significant pressure. Lenders relying on fragmented, legacy systems find themselves struggling to keep pace, facing higher costs and slower response times.

So, how can you navigate this complex environment to not only survive but thrive? The answer lies in strategically embracing technology. By leveraging AI, automation, and integrated end-to-end ecosystems, lenders can transform challenges into competitive advantages – driving efficiency, mitigating risk, and delivering the seamless experiences customers now demand.

The problem with patchwork systems

For years, many financial institutions have operated with a patchwork of different systems for originations, pricing and contract management. This approach, often born from necessity, creates a clunky and inefficient infrastructure. It slows down processes, increases the likelihood of data errors, and makes adapting to market changes slow and costly.

Meanwhile, customer expectations have soared. They require instant information, seamless digital journeys, and rapid funding decisions. If your operations are hindered by manual handoffs and disjointed platforms, you risk losing business to more agile competitors.

How AI-driven automation creates a strategic advantage

Artificial intelligence is no longer a futuristic concept; it's a practical tool that directly addresses the industry's most significant operational hurdles. Its ability to process vast amounts of data and identify patterns provides tangible benefits across the asset lifecycle.

- **Enhanced operational efficiency**
Asset finance traditionally involves a high cost-to-serve due to complex manual processes. AI streamlines these workflows by automating compliance checks, sourcing information for onboarding, and performing detailed financial analysis for underwriting. This reduces costs and accelerates decision-making.
- **Smarter fraud detection**
The risk of asset-related fraud, such as double-funding or financing non-existent equipment, is a major concern. AI algorithms can analyze applications, documentation and customer behavior to spot irregularities and unusual patterns that the human eye might miss, adding a powerful layer of security.
- **Predictive asset valuation**
Historically, valuing assets has been a backward-looking exercise based on past auction prices. AI enables a more dynamic and predictive approach. By analyzing supply chain innovations, market trends and usage data, lenders can forecast an asset's future value with greater accuracy. This is especially critical for new asset classes like electric vehicles (EVs), where battery health and performance are key valuation factors.

The power of an end-to-end ecosystem

While AI offers powerful point solutions, its full potential is realized within a unified, end-to-end ecosystem. Transitioning from multiple fragmented systems to a single, integrated platform delivers profound strategic value. What are the key benefits?

1. Simplified infrastructure

A single platform for the entire lifecycle – from origination and credit decisioning to in-life management and collections – radically reduces complexity, cost and cyber risk.

2. Accelerated development

With a unified system, development cycles that once took months can be completed in weeks. This agility allows you to bring new products and features to market faster.

3. Seamless data flow

An integrated platform provides a single “golden source” of data. This eliminates the need for manual re-keying, reduces the risk of data discrepancies, and enables powerful analytics.

4. Stronger compliance

Automated controls, continuous monitoring and clear audit trails can be built directly into the system, helping you meet regulatory obligations with confidence.

Adapting to new frontiers: EVs and strategic partnerships

The rise of electric vehicles highlights the need for a modern, flexible approach. Financing EVs involves more than just the vehicle; it requires considering the entire ecosystem, including chargers, battery storage and energy production. Lenders need to adapt their financing structures to account for longer asset lives and dynamic residual values based on performance data.

Meeting these demands is not a solo endeavor. To succeed, lenders must forge strategic partnerships with technology providers and other specialists. The most effective partnerships are built on a shared vision and a co-creation mindset, where both parties work together to solve complex challenges and share in the rewards.

Charting your path forward

The asset finance landscape is no longer defined by an institution's size, but by its speed and agility. To secure a competitive edge, you must transition from outdated systems to a modern, intelligent technology stack.

By investing in an end-to-end ecosystem, embedding AI across the asset lifecycle, and forging strategic partnerships, you can modernize your operations, reduce risk, and deliver the value your customers expect. The time to transform is now.

[Learn more](#)

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

FIS Asset Finance helps put capital to work by accelerating financing between lenders and borrowers.

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.

.....

Money in motion

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

.....

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. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

 fisglobal.com/contact-us

 linkedin.com/company/fis

 x.com/fisglobal

This material is for information purposes only of the intended recipient. We have taken care in the preparation of this information but will not be responsible for any losses or damages including loss of profits, indirect, special or consequential losses arising as a result of any information in this document or reliance on it (other than in respect of fraud or death or personal injury caused by negligence). Terms and conditions apply to all our services. The content of this material may not be reproduced without prior consent of FIS.

© 2026 FIS.
FIS and the FIS logo are trademarks or registered trademarks of FIS or its subsidiaries in the U.S. and/or other countries. Other parties' marks are the property of their respective owners. 4286143

 **Advancing the way the world pays, banks and invests™**