



Article

Powering lending with digitized data

Unlock new opportunities with
deeper portfolio insights



For any lender, high-quality, well-structured data has become a necessity for staying competitive. Yet many financial institutions struggle with fragmented processes and siloed information. This disconnect creates operational friction and missed opportunities across the entire lending lifecycle.

How can you unlock the full potential of your data to gain deeper portfolio insights that drive efficiency and improve decision-making? The answer lies in a strategic approach to digitization that transforms how information flows from origination through servicing and beyond.

This article explores the path to a fully digitized lending operation. We'll examine the core challenges, the foundational work required for success, and the technologies that can help turn your data into a powerful asset.

The challenges of data in commercial lending

Many banks are slowed by systemic issues that hinder a smooth flow of information. Do these challenges look familiar?

- **Siloed legacy systems:** Your sales, origination, credit and servicing systems may all use different terminology. When each platform has its own vocabulary and definitions, creating a single view of the customer is difficult.
- **Unstructured data:** Critical information in commercial lending often originates as unstructured text buried in hundreds of pages of credit agreements. Manually extracting terms, covenants, conditions and other valuable data is slow and prone to human error.
- **Diverse user needs:** Different teams require different levels of detail. Your sales team needs a high-level summary, while your lifecycle management team needs granular data on calculations and business day conventions. A one-size-fits-all approach to data fails everyone.

How to build a foundation for digitization

Embarking on a digitization project requires careful planning. Success depends on laying the right groundwork before implementing new technology.

Start with the authoritative golden source

Every digitization effort must begin with the source of truth: the credit agreement. The goal is to transform the text and numbers within these documents into activated, structured data points. This entails breaking down complex legal language into identifiable components that a system can read, reassemble and operationalize.

Map your end-to-end process

Before implementing technology, take a step back and map your ideal lending process from start to finish. Ask yourself what it takes to approve a credit and get money out the door. Identify where your data sits and whether the system it's in serves the process most efficiently.

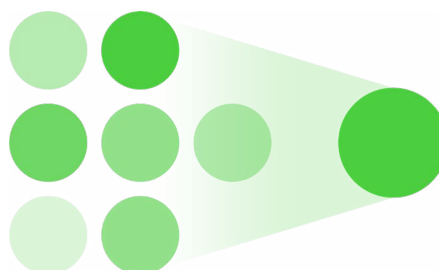
Choose a strategic starting point

Trying to automate the entire lending lifecycle at once is a monumental task that can take years. A more effective approach is to first focus on the area that delivers the biggest impact. Where can you achieve the most automation with the highest accuracy?

Two powerful starting points are:

1. **Connecting origination and servicing systems.** This allows new deal data to flow seamlessly into servicing. More importantly, it creates a feedback loop. Servicing data on payment history and line usage can flow back to inform origination users during renewals.
2. **Linking origination and primary syndication.** Creating a classified data lake from origination documents helps you benchmark pricing and financial covenants for new deals. This can speed up the process and support competitive positioning of your terms.

The ideal scenario is to enter data once and enable an accurate flow across the entire lifecycle, with no double entry.



Unlocking the future with AI

Clean, structured data can serve as a powerful enabler for artificial intelligence initiatives. AI has the potential to augment human expertise to deliver deeper insights and hyper-personalized experiences.

- **AI-driven underwriting:** For AI to assist in underwriting, it needs data it can understand. This means not only extracting data from documents but also ensuring it is well-defined. Your system’s metadata must include definitions and synonyms (e.g., “credit facility” vs. “credit agreement”) so AI agents can correctly interpret information.
- **Hyper-personalization and new opportunities:** AI agents may act as assistants, monitoring portfolios for trends. An agent could identify a client who is performing well but has not requested more credit, flagging a potential sales opportunity. This approach may help transform a reactive early-warning system into an opportunity-finding engine.
- **Automated benchmarking:** AI can analyze your entire history of credit agreements to answer questions like, “Is this clause customary for this type of borrower?” This can give your negotiators critical leverage and insight during deal-making.

The path to a future-ready lending operation can begin with a commitment to breaking down silos and transforming unstructured information into a structured data asset. By leveraging appropriate technologies, financial institutions may build more efficient, intelligent and agile organizations better positioned to compete in the market.

The technologies that enable data flow

With a solid foundation, you can use modern technology to create a seamless, real-time exchange of information.

Use APIs for real-time access

APIs (Application Programming Interfaces) allow your systems to communicate directly with each other. An origination user can retrieve a client’s real-time exposure and transaction history directly from the servicing system. This can help give them an immediate, accurate view of the relationship, supporting better and faster credit decisions.

Adopt event streaming for proactive operations

Event streaming goes a step further. When a transaction is posted in your servicing system, it can trigger an “event” that is instantly broadcast to other connected systems. This helps enable a real-time general ledger, instant payment initiation and streamlined communication across departments.

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