

Commercial Loan Servicing for Private Credit

Unlock scalable growth across the private credit lifecycle

Seamless private credit lifecycle processing

In today's fast-growing private credit market, firms must move quickly – deploying capital, managing complex deals, and responding to constant lifecycle changes.

But with scale comes complexity. Private credit managers must:

- Handle **bespoke deal structures and frequent amendments**
- Deliver **real-time, transparent, audit-ready data**
- Scale portfolios **without increasing operational risk or cost**

Many firms still rely on fragmented systems, spreadsheets or outsourced workflows – creating inefficiencies, data breaks and limited visibility.

FIS® Commercial Loan Servicing for Private Credit addresses these challenges with a modern, connected platform designed to automate servicing, strengthen control and enable scalable growth.

A modern servicing foundation for private credit

Commercial Loan Servicing for Private Credit is a cloud-native, API-first platform purpose-built for the scale and complexity of modern private credit portfolios. It's designed to help firms:

- Automate servicing workflows across the entire loan lifecycle
- Support complex structures, including unitranche, direct lending and syndicated facilities
- Reduce manual intervention across frequent amendments and lifecycle events
- Connect servicing with accounting, data and investor reporting

As part of the FIS Private Credit Ecosystem, it delivers a unified operating model that helps eliminate silos and drives efficiency.

Automated processes and intelligent controls

Client-configurable workflows automate servicing from onboarding through lifecycle events – helping reduce manual effort and improve accuracy.

- Automated lifecycle processing and transaction management
- Straight-through processing across servicing operations
- Configurable controls for governance and compliance
- Exception handling and workflow monitoring

The result: the potential for lower cost-to-serve, faster execution and fewer operational errors.

Built for complex private credit structures

Private credit portfolios demand flexibility. Commercial Loan Servicing for Private Credit supports a wide range of complex structures, including:

- Direct lending
- Unitranche facilities
- Syndicated and agented loans
- Bespoke and multi-entity deal structures

The platform adapts to complexity without requiring replatforming – allowing firms to scale confidently as portfolios evolve.



Real-time visibility and data transparency

Access to accurate, timely information is critical. Commercial Loan Servicing for Private Credit provides:

- Real-time portfolio and servicing visibility
- Configurable dashboards and reporting
- End-to-end data lineage across servicing workflows
- Consistent, audit-ready data across systems

This helps enable faster decisions, stronger governance and improved investor confidence.

Reduced risk and stronger governance

In a highly scrutinized environment, control and auditability are essential. Commercial Loan Servicing for Private Credit helps reduce operational risk through:

- Embedded controls across servicing workflows
- Audit-ready evidence packs
- Consistent data trails and traceability
- Enforcement of policies

Firms can be better positioned to meet increasing LP and regulatory expectations.

Connected ecosystem advantage

Most firms operate across multiple disconnected systems. FIS helps transform this with a connected ecosystem approach, integrating:

- Loan servicing
- Fund accounting
- Data and analytics
- Investor reporting

This helps eliminate manual reconciliation, data silos and integration complexity, and create a truly end-to-end operating model for private credit.

Scalable and flexible architecture

Powered by modern technology, the platform delivers:

- Cloud-native, API-first architecture
- Integration via RESTful APIs
- Real-time event streaming
- Continuous innovation through modern release cycles

Firms gain the flexibility to evolve their operating model without disruption.

Business outcomes

Commercial Loan Servicing for Private Credit enables:

- **Potential for lower operational cost** through automation and reduced manual effort
- **Potential for faster servicing cycles** across onboarding, amendments and lifecycle events
- **Potential for improved data quality** with reduced reconciliation and fewer breaks
- **Stronger governance capabilities** with audit-ready transparency
- **Scalable AUM growth** with reduced reliance on linear headcount expansion



Why FIS?

FIS combines:

- Deep expertise across lending, servicing and investment operations
- Proven enterprise-scale delivery
- A unified ecosystem spanning servicing, accounting and reporting

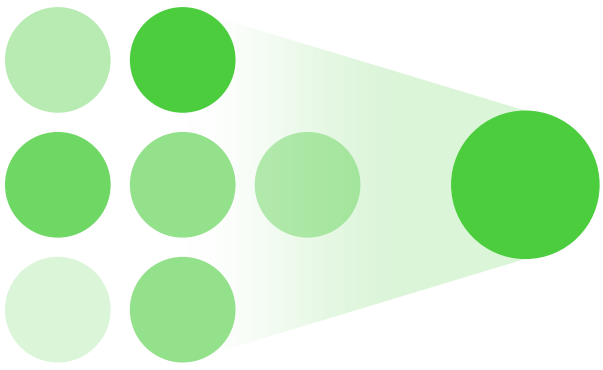
While many solutions address isolated functions, FIS delivers a connected, end-to-end private credit operating model – built for scale, complexity and control.

Transform private credit servicing

Commercial Loan Servicing for Private Credit helps firms:

- Simplify complex servicing operations
- Strengthen control and transparency
- Scale portfolios with confidence

Unlock a modern operating model for private credit – driving efficiency, resilience and growth.



FIS Private Credit Ecosystem

FIS is the only provider that can serve lenders, asset managers, administrators and agents across lending, investing and servicing on one integrated stack. That means one relationship, one accountability line and a single set of workflows that span front, middle and back office, instead of five vendor contracts and the gray areas in between.

Learn more



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

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.

Results may vary based on individual client circumstances and implementation. This material is provided for informational purposes only and does not constitute legal, regulatory, or professional advice. Availability of services may vary by jurisdiction.

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).

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