



Commercial Loan Servicing

Unlock competitive advantage through
seamless loan lifecycle operations



Seamless loan lifecycle processing

In the highly competitive and constantly evolving world of corporate and commercial lending, the ability to respond quickly to market opportunities, make money work harder, and do so without fear of system or operational risks is essential. Solutions must reduce operational costs and be easy to use – for both customers and staff alike.

Gaining immediate access to information and ensuring compliance is vital in rapidly making informed decisions. All of this must be accomplished economically, while providing excellent client service that sets your organization apart from others.

FIS® Commercial Loan Servicing (formerly ACBS) addresses these challenges by helping organizations unlock the power of robust enterprise-level software systems, offering tightly integrated functionality and workflow throughout the life of a commercial loan.

- RESTful API integration: Enables customer, facility and loan information directly from Origination or any other transaction source system
- Event streaming: Provides outbound, real-time integration that allows commercial loan servicing (CLS) data capture and transmission to target downstream systems
- Post-close management: Enforces client-defined operational controls and compliance policies (financial and non-financial) throughout the lifecycle
- DataMart & RealTime: Maximizes the value of servicing information while increasing commercial lending management efficiencies and risk mitigation through comprehensive historical trending and reporting
- Modernization and continuous investment: Offers a modern web-based UI with enhanced workflows, significant quality improvements, and quarterly release cycles that allow for new features, fixes and regulatory changes to be quickly deployed with ease

With support for a broad range of lending, from middle market to large syndications, and across multiple business lines, markets and geographic locations, you don't need multiple specialty systems. The solution's flexible model supports a wide variety of deal types:

- Syndications
- Participations
- Bilaterals
- Real estate
- Asset-based lending
- Letters of credit
- Guarantees
- Discounted instruments
- Multi-currency, branch, portfolio
- User-filtered values by portfolio
- Complex credits



Automated processes and controls

Client-configurable templates and instructions manage processing from start to finish – whether you're structuring deals and performing transactions or eliminating redundant data entry and reducing input errors.

The sophisticated processing engine automatically queues up transactions, with dates and amounts pre-populated for interest, principal and fee payments, and rate resets for variable rate.

The system automatically ensures that necessary data is entered and valid, and stops and flags the process until issues are corrected.

Managers can easily identify and manage workflow bottlenecks, enforce process rules and reassign tasks as needed, while power screens help users work more efficiently with customers, facilities and loans.

The system also offers:

- Bookmarked favorites to reduce search time
- One-, two- and three-touch approval options
- The ability to make policy decisions by portfolio

Robust product, fee, accrual and transaction processing

A variety of interest and fee structures are supported, ranging from simple to complex configurations, including client-defined income and expense classifications. The system features multiple accrual schedules at both the borrower and lender levels, and supports straight-line, tiered and split accrual methods. It accommodates both accrual and cash basis accounting, with flexible modifiers for accrual calculations. Additionally, accruing and fixed fees can be set at the deal, facility and loan levels.

The system also supports:

- Straight-line and effective interest rate amortization
- Tracking for the forecasted commitment period (prior to deal closing), with supporting general ledger entries and servicing activities prior to the deal closing date
- Back-valued and future-dated transactions
- Automated balance transfer capabilities, including interest capitalization

Optimized for middle market and small business

One of the key benefits of the system is its support for middle market and small business. This includes commercial lending escrow support, including automated escrow analysis and bulk disbursement processing for tax authorities and insurance agents for high-volume portfolios. It also features extensive real estate collateral information capture for property, lien, flood, taxes and insurance as well as tenant tracking and appraisals.

The system also provides:

- Prepayment penalty alerts at the facility, section or loan level to flag when payoff events and principal repayments are made before the expected date
- Bank-defined automated non-accrual status changes based on a preset number of delinquent days
- Auto re-amortization based on index pricing changes, or for a pre-determined recast period, as well as ad-hoc requests when processing unscheduled or overpayment of principal
- Support for SBA 7(A) servicing and full report-ready extracts for SBA form 1502 reporting

Reduced risk and increased security

Commercial Loan Servicing helps reduce operational risk in several ways, including:

- Enforced credit terms, contract limits, borrowing restrictions, limit and obligor tracking, covenant monitoring and grid pricing
- Flexible repayment capabilities to maximize control over how billings are generated
- Organized electronic collateral, document and guarantee tracking
- Handling of document attachments and notes for customers, facilities and loans
- Standard payment ISO 20022 interfaces

The system is built on the highest security standards to keep your data safe, including highly configurable, permissions-based user roles and a complete audit trail of data changes. You will know who changed what, when.

Customizable and flexible

Powerful configurable options give clients the ability to create customizable product structures to suit their specific requirements – with no coding required.

- Legal entities
- Portfolios
- GI units/cost centers
- Officers
- Servicing areas
- Common tables
- Bank policies
- Workflow decisions
- Transaction codes
- Instrument types
- Receivables/payables
- Income/expense
- Tickler/system messages
- Security access control
- Multi-currency controls
- Calendars
- Index rate maintenance
- Collateral valuation
- Cash offsets
- Label overrides
- Description editor
- Menu manager

Sophisticated agency servicing

Commercial Loan Servicing fully supports Syndication and Participation servicing, with many specialized features for efficient lender management. With Commercial Loan Servicing, you can centrally manage investor groups for quick deal setup. Spreadsheet-like entry makes it quick to enter initial syndication. Users can easily copy bank groups from other facilities and track multiple investor contacts specific to a deal, including co-agents, admin agents and other investor roles.

Commercial Loan Servicing tracks individual lender records for granular servicing and general ledger reporting. You can spread fees, accrual schedules, invoicing and other details from the borrower down to all investors.

The system also offers:

- Comprehensive assignment and reallocation management
- Multiple accrual calculation tracking for borrowers and investors
- A powerful notification engine for interactive and/or batch generation of borrower and lender communications



Integrated business intelligence

Commercial Loan Servicing business intelligence offers information management for the executive or analyst in the front office and the back office, integrating on-demand reporting, ad-hoc query and analysis, multi-dimensional analytics and dashboards into all aspects of the commercial lending business.

Seamless data sharing, relationship management, credit approval, general ledger, document management, amendment and restructuring tasks are all completed with fewer errors and improved data integrity.

Commercial Loan Servicing – DataMart enables business users to easily access and analyze comprehensive historical trending and analytical reporting to address their organization’s strategies for revenue growth, risk management and customer relationships.

More than 100 customizable customer- and product-centric business models allow you to monitor key performance indicators within risk management, profitability analysis, operational analysis, planning, customer management and other areas. With more than 7,500 data elements, you can get the information view you need without waiting for IT to process it on a request-by-request basis.

Real-time information management

Mission-critical intraday information is key to improving operational processes. Commercial Loan Servicing – RealTime provides real-time query and reporting capabilities, with pre-defined customer and product-centric models for managers and users from multiple areas, including:

- Risk management
- Financial management
- Operations

Timely decision-making. Reduced operating costs. Improved data quality. Enhanced analytics. Market-proven. Discover how Commercial Loan Servicing can help your business thrive from pipeline and servicing to business intelligence.

Commercial Loan Servicing is a standalone solution for commercial lending as well as part of the FIS® Commercial Lending Suite, an integrated front-to-back-office solution with built-in workflow and analytics for the entire commercial loan process.

Learn more at [FISGLOBAL.COM](https://www.fisglobal.com)

Money at rest Money in motion Money at work™

FIS commercial lending solutions help you put capital to work more effectively. 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.

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