



# Commercial Loan Origination

Unlock digital advantage by  
streamlining your corporate and  
commercial loan lifecycle



The current economic uncertainty continues to challenge commercial lenders and their loan processes. Fluctuating interest rates and tighter credit conditions are driving unpredictable customer borrowing behavior. At the same time, the commercial loan origination process remains one of the most resource-intensive to manage. Many lenders still operate on aging, fragmented architectures where customer data is siloed, limiting transparency and operational efficiency.

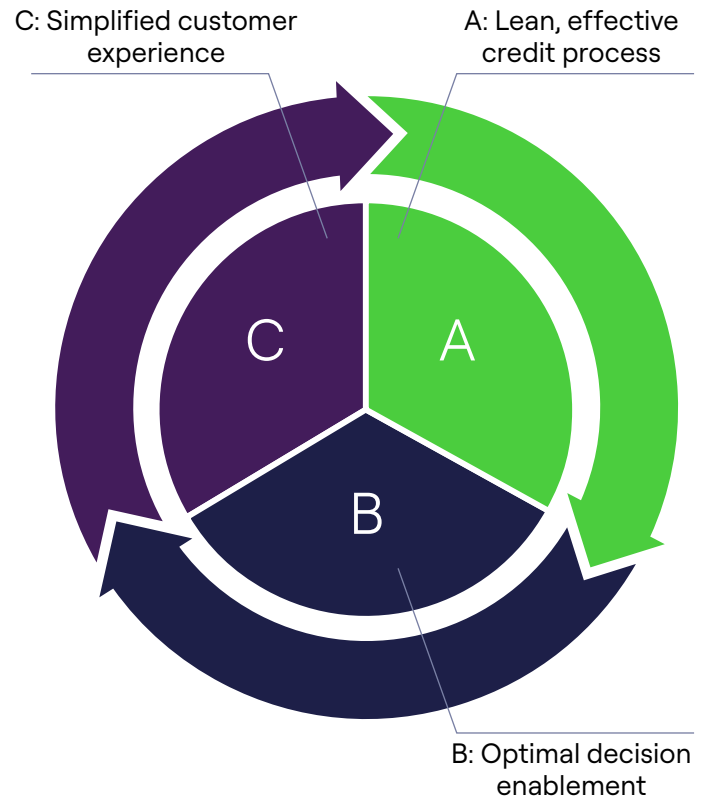
Automation is often minimal, and a unified view of the customer is rare. Even when systems are in place, they tend to be costly to customize, and off-the-shelf solutions frequently fall short of meeting the nuanced needs of commercial lending. With rising pressure to improve margins and deliver faster, smarter decisions, lenders must find ways to make their capital work harder – by modernizing infrastructure, streamlining workflows, and unlocking deeper customer insights across the credit lifecycle.

That's where FIS comes in. With over 30 years in the lending business, FIS has the experience and expertise to take a consultative approach with our new and existing clients to help them meet their current and future requirements.

**FIS® Commercial Loan Origination**, part of the FIS® Commercial Lending Suite, is a modern, digital solution that helps lenders unlock greater efficiency and smarter decision-making across the commercial credit lifecycle. It drives automation while enabling lenders to configure integration points, workflow processes and approval rules to fit their unique needs.

By consolidating data across multiple systems, the solution simplifies the loan origination process and provides a 360-degree view of the customer – unlocking deeper insights for more effective portfolio management. Designed to support all lending segments, from small-to-medium businesses to large enterprises, it helps lenders expedite approvals and funding, reduce operational complexity and ultimately make their capital work harder.

Integration is a key component of the Commercial Loan Origination solution, helping provide a true end-to-end experience. The solution leverages open APIs to integrate with lenders' systems, including CRM, Know Your Customer (KYC), compliance, spreading risk rating and core loan platforms.



## Commercial Loan Origination

- Get a complete 360-degree view of the customer relationship for informed decision-making
- Cut response times and time to cash through streamlined credit process automation
- Reduce costs through a modern, open architecture designed to support seamless connectivity
- Boost revenue by attracting customers with a truly digital, self-service and intuitive experience



## Customer 360

Continuous monitoring and management of customer risk profile and asset quality

### Customer-centric management

- Aggregate view of group exposure and salient customer information at your fingertips
- View customer groups, entities, facilities and collateral relationships

### Active and automated compliance monitoring

- Integrated financial spreading to track financial covenants compliance
- Trigger reviews in association with early warning alerts

### Relationship review management

- Alert relationship managers on soon-to-be-due reviews
- Action covenants or other internal or externally raised customer events

### Intuitive user dashboard

- Multi-dimensional risk view with drill-down capability, by country, industry, business lines and segments, etc.

## Application

Streamline and digitize your commercial loan origination process

### Deal processing and underwriting

- Manage the collation of all data and information from deal inception to approval
- Guided interactive design with intuitive validation message to direct users to rectify entry errors

### Highly configurable platform

- Agility to design the processing flow and rules based on your credit appetite and strategy
- Graphical workflow designer supports automated work distribution, conditional routing, approving authority structure
- Rules and decision trees where internal policies and regulatory policies can be configured to ensure compliance while deviation is tracked
- Screen designer to configure the screen layout and add fields, and basic validation to improve usability and lower the learning curve
- Document generation engine for maintaining templates like credit memos, and deal offer letters in MS Word and other formats

Commercial Loan Origination can be used on a standalone basis or as part of the Commercial Lending Suite, an integrated front-to-back-office solution with built-in workflow and analytics for the entire commercial loan process.



## Underwriting

Move risk management closer to the point of sale

### Single system of truth for greater understanding

- Interactive dashboard for both credit analysis and relationship management

### Greater consistency in lending process and improved data quality in all commercial lending business lines

- Consistently collect, manage and analyze credit decision-related data for process standardization
- Generate more comprehensive reports, including a customized credit write-up for both underwriting and servicing

### Simplified loan review preparation with a reduction in review timeline

- Greater consistency in performance among all commercial credit team members through deployment of uniform underwriting standards

### Solution components and industry templates support your commercial portfolio

- Multiple standard templates accommodate a range of industries supporting C & I, CRE, Agriculture, Non-profit and Personal Guarantor analysis

### Fully configurable and transparent risk rating

- The integrated rating platform gives you the flexibility to deploy your risk rating methodology, whether that includes expert judgment, quantitative assessment or dual risk rating with PD & LGD
- Deploy uniform risk rating methodology throughout your bank or through our partners
- Standardized risk reporting
- All risk modifications are made and maintained by the bank for audit purposes

### Price for risk at point of origination

- Integrated to origination flow, ratings engine and easy to integrate with other sources

## Activation and funding

Achieve an automated straight-through credit process

### Interface adaptors which easily integrate into a range of systems

- Integrate to core banking and servicing platforms
- Workflow driven activation enabling “one-touch” loan boarding
- Pre-configure policy checking and compliance validation

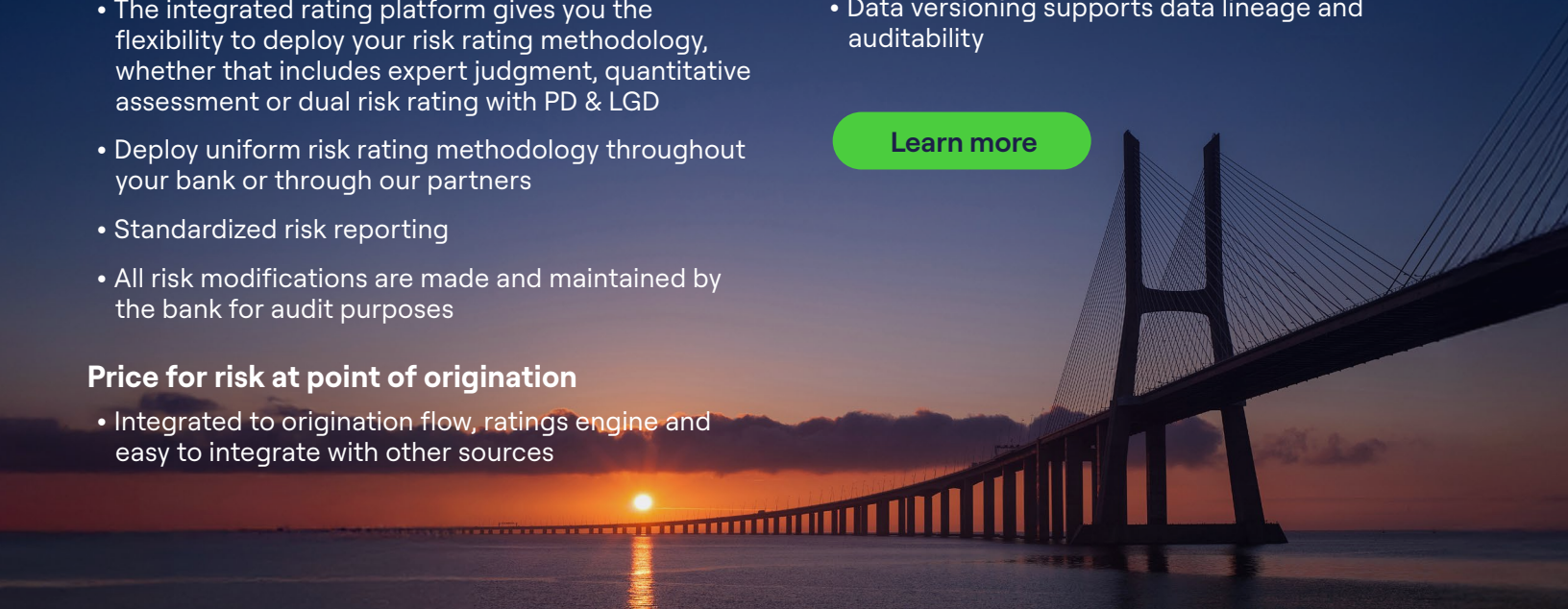
## Superior technology

A modern, responsive technology stack that's future-ready

### Digital platform built to embrace machine learning and artificial intelligence innovation

- HTML5 for responsive usability
- Open API for more seamless and frictionless integration
- Windows Active Directory for single sign-on
- Automatically draws in data from various sources such as external credit bureaus and internal KYC and CRM systems, e.g., Salesforce
- Data versioning supports data lineage and auditability

[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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pays, banks and invests™