



FIS Credit Assessment

Unlock smarter credit decisions with
unified risk and relationship management

FIS

Industry overview

Commercial lenders are at a pivotal moment. Under pressure from regulators, emerging fintech disruptors and increasingly demanding customers, many are beginning to realize that legacy IT infrastructure is no longer just inefficient – it's a strategic liability. In an environment where speed, transparency and data accuracy are essential, outdated systems can hinder compliance, slow decision-making, and limit your ability to deliver modern customer experiences.

To stay competitive, lenders must rethink their technology foundations and embrace platforms that unlock agility, automation and data-driven insights. By modernizing core systems, your institution can not only reduce operational risk but also unlock new opportunities to make capital work harder – driving smarter lending decisions, improving portfolio performance and accelerating growth.

To succeed in this challenging environment, your commercial lending operations must be:

-  **Customer-centric**
-  **Cost-effective**
-  **Risk-aware**
-  **Process-efficient**

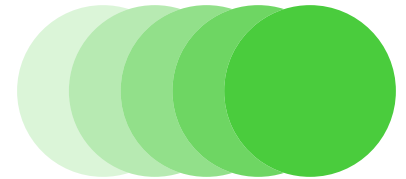
By focusing on these four tenets, you can recommend the right solutions for your customers as well as provide uniformity and consistency in your underwriting.

Solution overview

Credit Assessment is a complete solution for credit risk management, delivering benefits for credit and risk officers as well as front-line relationship managers. Commercial lenders get the vital financial analysis, business modeling capabilities and communication tools you need to build, manage and sustain profitable commercial loan relationships.

Credit Assessment is designed to cater to all forms of commercial lending. In one solution, you can analyze your borrowers' performance and strategies across all commercial business lines, including commercial and industrial, commercial real estate, agribusiness, personal guarantors, non-profits, financial institutions and municipalities, as well as numerous sub-industries. Plus, you can deploy your approach to risk rating and covenant management consistently.

Credit Assessment can also help you alleviate regulatory pressure by satisfying examiners with your file quality and process.



FIS® Credit Assessment helps your capital work harder by enabling smarter credit decisions, streamlined workflows and stronger customer relationships – all within a single, unified platform. By integrating advanced analytics, automation and flexible configuration, the solution helps you optimize portfolio performance, manage credit and operational risk more effectively, reduce costs, and respond quickly to regulatory and market changes.



Solution capabilities

- Offers customer-facing scenario analysis and graphical insights, helping lenders position themselves as trusted advisors
- Delivers portfolio-level analysis alongside actionable customer intelligence
- Lowers total cost of ownership by enabling lenders to self-configure the solution to meet evolving regulatory requirements and enhance credit workflows
- Builds consistency into the credit process with industry-specific analytics across a broad and diverse commercial portfolio
- Improves accuracy by applying the lender's proprietary risk rating methodology
- Ensures data integrity and lineage through automated financial spreading, powered by GenAI-enabled OCR and seamless third-party data integration
- Enhances accuracy by leveraging the lender's own risk rating methodology
- Boosts efficiency through automated covenant testing and monitoring
- Reduces costs by consolidating functionality, eliminating the need for multiple systems



Credit analysis



Relationship building



Portfolio reporting



Risk rating



Covenant management

FIS Credit Assessment provides comprehensive analytics, identifying unrecognized risk, revenue and profitability.

Focused on your commercial portfolio

Credit Assessment is a state-of-the-art financial spreading platform with an embedded Probability of Default (PD) and Loss Given Default (LGD) credit risk rating module that can support your entire commercial portfolio. It's a powerful analytical solution that allows users to easily create financial projections and thoroughly understand potential customer or project risks via deep scenario analysis capabilities.

Industry-specific analysis

One system to analyze and store data for your entire commercial portfolio:

- Commercial and industrial
- Commercial real estate (income producing and construction)
- Agriculture (both cash- and accrual-based agribusiness)
- Personal financial statements, tax form and cash flow analysis
- Non-profits
- Municipalities
- Financial institutions
- Energy and utilities

Portfolio management

Better visibility into potential trouble spots.

- Portfolio reporting that gives you:
 - Risk and concentration analysis
 - Profitability analysis
 - Board reporting
- Centralized source of all relevant data for ad hoc reporting
- Ability to include and report on external data

Risk rating

Credit Assessment's risk engine gives you the flexibility to deploy your own risk rating methodology, whether that includes expert judgment, quantitative assessment or dual risk rating with PD and LGD.

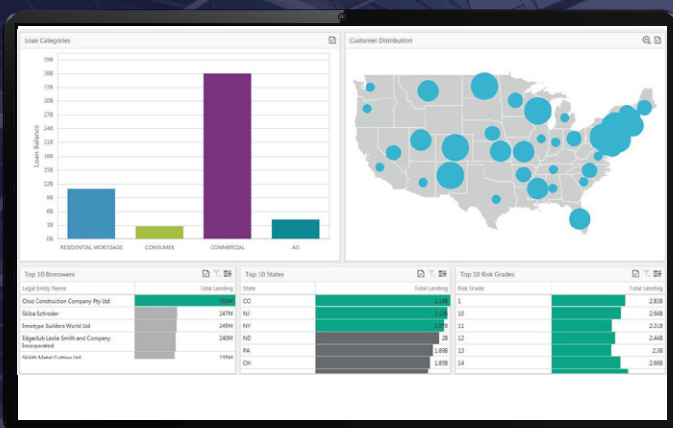
- Deploy an auditable uniform risk rating methodology throughout the firm.
- Standardize risk reporting.
- Control all risk modifications with ability to configure and maintain the models.

Covenant alerts and audit log

Improve process efficiency and eliminate re-keying with covenant monitoring built in.

- Monitor global covenants and receive notifications.
- Audit logging capabilities record system administration and user changes to ensure transparency.

Example: Portfolio overview dashboard



Leverage industry-specific spreading and analysis and manage all commercial portfolio credit risk analytics in one solution.

Solution benefits

Build customer relationships by turning lenders into trusted advisors

- Enhance customer satisfaction and retention.
- Take an advisory role while uncovering new business opportunities.
- Augment credit management through interactive scenario analysis capabilities, embedded industry-specific templates, benchmarking capabilities from the Risk Management Association (RMA) or custom benchmarks, and covenant monitoring.
- Access a dynamic interactive dashboard for both credit analysis and relationship management.

Better visibility into potential trouble spots

- Proactively manage the portfolio.
- Analyze portfolio risk and profitability.
- Centralize all commercial credit data.

Decrease cost of system ownership

- Highly configurable, so the lender doesn't have to go back to a vendor to make changes.
- Eliminate multiple systems for a more cost-effective approach.
- Improve the credit process for both lenders and credit officers.
- Adapt to ongoing regulatory change.

Increase consistency in the lending process and improve 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 customized credit write-ups for both underwriting and servicing.

Simplify loan review preparation with a reduction in review timeline

- Customize content such as chart templates, ratios and write-ups while controlling access rights.
- Increase consistency in performance among all commercial credit team members through uniform underwriting standards.
- Streamline credit management process.

Leverage common solution components and industry templates

- Choose from a range of standard templates for various industries and support commercial and industrial, commercial real estate, agribusiness, non-profit, personal guarantor, municipalities and financial institutions, or create customized industry templates.

Example: Out-of-the-box customer-facing reports



Adapt to the new market landscape

Meet challenges head-on and unlock the competitive edge you need with Credit Assessment.

Drive customer satisfaction and retention

- Become a true trusted advisor with value-adding advice and insightful conversations.
- Understand customers' business strategies thoroughly and completely.
- Give customers an understanding of how they compare with their peers.

Manage credit more efficiently

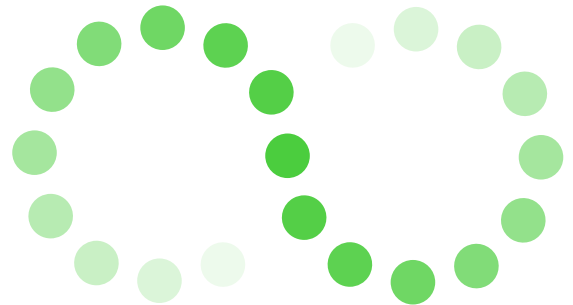
- Cover the breadth of the commercial portfolio with a single credit risk management solution.
- Reduce time spent spreading.
- Lower cost of ownership by eliminating multiple disparate systems and configuring reports, ratios, risk models, analysis charts, etc. manually.
- Create a streamlined and consistent credit management process.

Make more informed decisions and drive credit quality

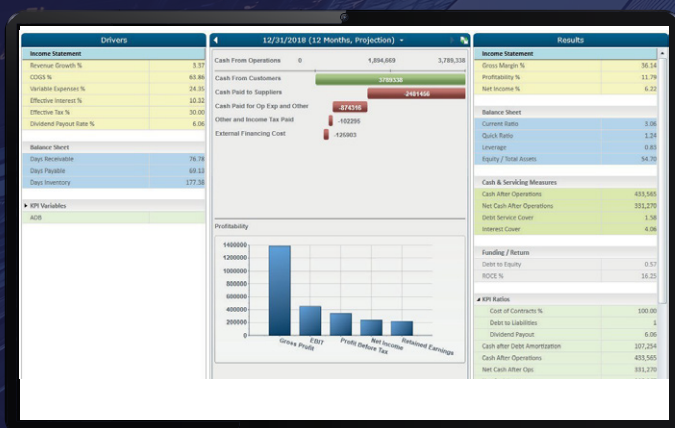
- Get a holistic view of your customers, including projections, consolidations, global cash flow and strategy.
- Run consistent credit analytics (reporting, chart of accounts).
- Yield an accurate and consistent risk rating (PD/LGD).
- Set relevant covenants that truly mitigate risk (covenants, strategy).

Discover how Credit Assessment can help improve your commercial lending results, enhance your customers' business performance and differentiate your firm from the competition.

Contact us for a meeting or demo at FISglobal.com



Automated financial spreading



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.

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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