




Product Brochure

# FIS Asset Finance

Unlock modern, streamlined asset finance operations to make your capital work harder



Asset finance operations are undergoing a critical transformation. Many firms still rely on fragmented legacy systems and manual processes, making it difficult to remain compliant, operate efficiently and meet rising customer expectations. To stay competitive, your organization must make capital work harder by embracing next-generation digital asset finance technology.

Cloud-based platforms, AI and automation are enabling faster, more scalable operations, while customers increasingly demand seamless, 24/7 digital experiences. At the same time, the rise of ESG-focused financing and the growing appeal of asset-backed lending are reshaping the competitive landscape and opening new avenues for growth.

However, this evolution brings significant challenges. Regulatory complexity is intensifying, with frequent updates to standards like IFRS 16 and new ESG mandates requiring agile, automated compliance systems. Economic uncertainty, inflation and geopolitical tensions are also impacting asset values and investment strategies.

Many firms are constrained by outdated infrastructure and a shortage of digital talent, which slows their ability to innovate and scale. In this climate, making capital work harder demands more than incremental change – it requires a bold shift in mindset. Asset finance providers must treat digital transformation not merely as a technology upgrade, but as a strategic imperative to build resilience, drive operational efficiency, and foster long-term customer loyalty.

**That's where FIS® Asset Finance comes in.**

## The solution

Asset Finance provides a cloud-based digital platform ecosystem that enables you to streamline your operations and accelerate the flow of asset finance between lessors and lessees. With the choice of a componentized model, an end-to-end platform or a fully managed service, the solution is easy to configure to your specific requirements and supports multiple asset classes for both commercial and consumer lending. By empowering you to speed up compliance processes, modernize your infrastructure and enhance customer experience, it helps improve insight, efficiency and loyalty, so you can make capital work harder and drive competitive advantage and growth.

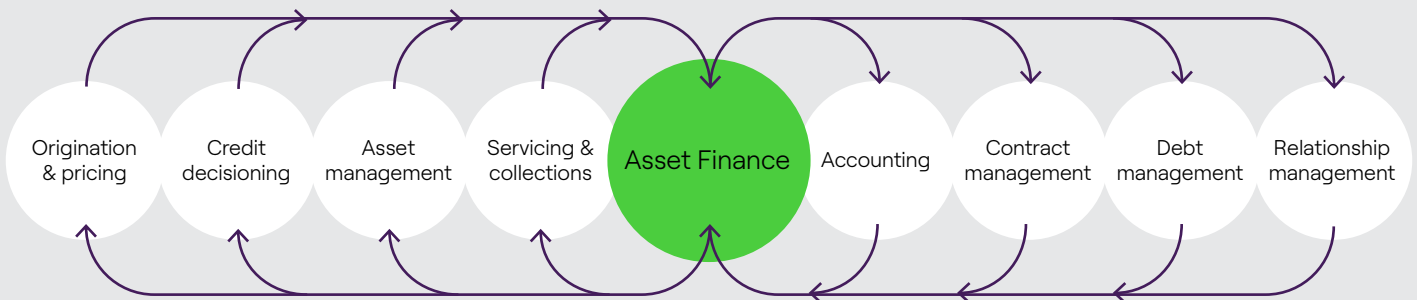
Our flexible and advanced solution helps businesses maintain cash flow, preserve capital and scale for growth. In a sector rapidly evolving toward automation and a digital future, Asset Finance positions you to transform operations and lead with confidence.

## With Asset Finance, firms can:

- Consolidate disparate asset finance processes and systems into a single end-to-end platform
- Gain a real-time view of accurate data and a single view of their customers
- Deliver an enriched digital experience to all introducers of business (brokers, partners, vendors)
- Automate processes and workflow for greater efficiency
- Respond rapidly to market changes and regulatory requirements
- Lower total cost to serve and operate

- Componentized models for flexible deployment
- End-to-end platform integration for seamless workflows
- Fully managed services to reduce complexity and free up internal resources

### Asset Finance Solution



- ✓ Reporting
- ✓ End-to-end workflow
- ✓ Business rules

#### Origination & pricing

- Multiple origination channels
- Dealer/broker/supplier self-service portal
- Pricing and quote management
- Document generation and management
- Status tracking and communication
- Transaction funding and payables

#### Accounting

- Rules-based
- Sub-ledger detail created real-time
- Analysis and reconciliation

- Dual accounting and capabilities
- Multi-currency

#### Credit decisioning

- Automated and manual decisioning
- Tiered approval levels
- Credit lines, facilities and sub-limits
- Credit bureau integration
- Document repository

#### Contract management

- Configurable financial products
- Flexible invoicing
- Receivables management

- Payables management
- One-time and recurring fees
- Automated notifications

#### Asset management

- Wholesale/floor planing
- Inventory management
- Inspections and valuation
- Location management
- Re-lease/re-sale

#### Debt management

- Syndication
- Participation
- Loan facilities
- Match funding
- Portfolio funding

#### Servicing & collections

- Customer service
- Case management and metrics
- Automated assignment
- Collections workbench
- Promise-to-Pay
- Reminders, notes and tasks
- Audit trails

#### Relationship management

- CRM capabilities
- Party approval and management
- Third-party integration
- Document generation and management

## All-in-one solution for auto and equipment finance

Asset Finance is a fully integrated, bottom-up solution that was designed to work on a single database for scalability through a diverse range of asset finance operations and activities. A single platform ensures the availability of full historical and behavioral data, absolute data consistency and real-time updates across your operations.

The solution is designed to support operations across various platform needs, including direct business, dealers and branch networks. Any form of asset finance-based products across multiple asset classes can be supported, including loans, leases, hire purchase, vehicle financing, equipment financing and vendor financing.

Fully configurable and parameterized, the workflow-based solution gives users flexibility to decide the extent of the usage and design their own process, checks and controls. Coupled with unique security features and audit trails, the solution provides an unparalleled dimension of security and complete control over the system at all times.

The latest technology framework for the solution also facilitates ease of future development and the ability to integrate with the existing system infrastructure. The client-managed, web services-based design encourages operability across multiple surrounding systems, reducing the need for any large-scale system reorganization.

### Asset Finance uses the latest technology

#### Transform

- Easily scale vertically in existing markets through increased capability as well as scale horizontally into new markets and services.

#### Digitize

- Open up digital channels across the enterprise.
- Recognize that "digital capabilities" isn't just a browser user interface.
- Provide options for delivery of digital capabilities.

#### Consolidate

- Serve customers better with a holistic view of their relationship.
- Consolidate disparate legacy platforms and remove shadow IT solutions for a lower total cost of ownership.

#### Optimize

- Improve automation of business rules, remove manual processes and streamline operations all on a single platform.

## Key features

- Scalability through a diverse range of asset finance operations
- Fully configurable and parameterized system
- Single global product to cover multi-lingual, multi currency, multi-entity and multi-location needs
- Business rules-driven engine for increased security and compliance
- Ease of integration into existing technological infrastructure
- Business-driven product roadmap to facilitate future potential growth areas
- Full hosting and managed services offered on FIS' own infrastructure or public cloud
- Full testing services to enhance every upgrade of the asset finance software

## Managed services with Asset Finance

FIS meets clients' diverse requirements by not only bringing to market scalable, flexible and industry-leading software solutions, but delivering and supporting these applications in fully managed and hosted environments.

Managed services with Asset Finance provide global clients with outsourced infrastructure, secure network connectivity and operations management, together with technical and application management services. Leverage FIS' leadership in managed services and renowned disaster recovery expertise, while adhering to industry-accredited delivery frameworks and best practices.

Managed services with Asset Finance reduces the total cost of ownership (TCO) by decreasing and securing direct and indirect IT and application administration costs under a long-term, predictable pricing agreement. Our service delivery model ensures a single point of contact for all IT support and application management requirements.

Our comprehensive application-specific and business relevant service level agreements guarantee system performance, availability and incident response time when issues arise. Through enhanced monitoring capabilities across the entire solution stack, our clients can noticeably improve their quality of service. Our managed services are supported by multiple highly secure accredited data centers, all of which are managed by FIS personnel.

FIS data centers support the mission-critical processes and applications of many leading global organizations. Our data centers provide a secure and fully managed environment, ensuring that each client's unique technology footprint, including both application and infrastructure configurations, are under 24-hour management by domain experts, and that expectations and requirements for system availability and business continuity are met or exceeded.

To learn more, visit [FISglobal.com](https://www.fisglobal.com).

# Money at rest Money in motion Money at work™

FIS Asset Finance helps put capital to work by accelerating financing between lenders and borrowers.

Our **technology** powers the global economy across the money lifecycle.



Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

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Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

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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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