



LENDING BPM

End-to-end Lending Business Process Management

Gaining efficiencies in the digital age

FIS' Lending Business Process Management solution (Lending BPM) is a combination of people, processes, and tools designed to efficiently enable and optimize the end-to-end lending process.

Lending is a critical component to the profitability and growth of many financial institutions (FIs), but the fluctuations in active loans can challenge both operational efficiencies and margins. To combat this, the processes behind each phase of the lending cycle must be prepared to handle constantly changing demand. These processes also require skilled talent and stringent efficiency, which can often be difficult to maintain.

Lending BPM leverages our skilled staff, best practice processes, and premier tools to deliver:



Reduced total cost of ownership (TCO) from a trusted financial services provider with full end-to-end capabilities



Domain and regulatory expertise through 40+ years' lending experience with regulatory and compliance experts



Efficiency, flexibility and customization thanks to process automation and a variety of flexible delivery models



Industry-leading customer experience (CX) with 20+ delivery centers worldwide offering scaled customer care



Commitment to innovation through annual enhancements with no additional cost to clients

STAY AHEAD OF CHANGING MARKET FORCES

47 Million

Americans left their jobs in 2021, equating to 23.5% of the total U.S. workforce. This trend is expected to continue through 2022

230%

the amount that U.S. consumer spending on buy now, pay later has jumped since the start of 2020. BNPL is expected to make up 10% of all e-commerce by 2024

7 out of 10

banking consumers would welcome a digital experience that includes human advice on financial products

60%

of firms rate 'ensuring compliance and managing credit risk' as extremely challenging or challenging

65%

of firms target omnichannel delivery as their most important investment

A lending solution built for your needs

FIS Lending BPM solves for an FI's lending needs with people, processes and tools built for each phase of the lending cycle. By employing the end-to-end services of Lending BPM, an FI can scale to loan demands with ease, maintain their current talent structure, reduce TCO with FIS integrated solutions, become more efficient through automated assistance and ensure that customers receive the same level of care expected from their own brand.



Lending BPM – a flexible solution guaranteed to reduce TCO

FIS Lending BPM provides the scaled services needed for FIS to efficiently and competitively offer loans to their customers at any time, while saving on the TCO of third-party help with a trusted partner. With services for all cycles of the lending process – including origination, servicing, customer care and collections – FIS provides the support, cost savings and regulatory expertise to ensure the end-to-end lending process goes smoothly.



Full customer lending journey

- Origination
- Underwriting
- Loan closing
- Post-closing
- Loan servicing
- Fulfill customer service request
- Early-stage collections
- Late-stage/loss mitigation
- Specialty process (bankruptcy, insurance, and deceased services)
- Charge-off/recovery
- Third-party debt collections



Digital-first contact center

- Cloud-enabled scalability
- Fraud protection
- Courtesy call back
- Multi-lingual service
- Enhanced customer journeys
- Omnichannel interaction
- Voice biometrics
- Chat and bots
- Self-service first
- Communications hub
- Conversational IVR
- Advanced analytics



Dedicated compliance team

- Close partnership with regulatory agencies
- Consistent monitoring of local, state and federal collections laws in all 50 U.S. states
- Regulated by: FDIC, FFIEC, OCC, FRB, CFPB, OFAC



Global scale

- 24/7 global support
- Remove burden of hiring, training and retaining qualified staff
- Scale and expertise creates increased efficiency through best practice implementation

Why FIS Lending BPM?

At FIS we innovate with purpose; we apply expertise and data-driven insights; we make experiences better.

- Our global team of experts provides greater flexibility and a faster response time when you need support.
- Close partnership with all major regulatory agencies ensures you are always up to date.
- A next-gen digital contact center lets you leverage a cloud-first omnichannel strategy.

FIS has a global BPM footprint with delivery centers at onshore, offshore and nearshore locations.

- We offer unparalleled expertise to our FI clients, with 50+ years of experience in the fintech space.
- Our engagement models include work from home, onsite and a hybrid work model.

About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit www.fisglobal.com. Follow FIS on [Facebook](#), [LinkedIn](#) and [Twitter \(@FISGlobal\)](#).

Contact us

To learn more about how FIS Lending BPM can help you innovate faster, enhance your experience and gain new efficiencies, **call 800.822.6758** or email getinfo@fisglobal.com.



www.fisglobal.com



getinfo@fisglobal.com



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PAYS, BANKS AND INVESTS™**