



FIS ASSET FINANCE



Deliver new experiences and develop operational efficiencies in your business

Auto and equipment finance provides a flexible and effective way for businesses to acquire vehicles and equipment, helping them to maintain cash flow, preserve capital and achieve growth. With the asset finance industry growing fast and focused on automation and a digital future, advanced auto and equipment leasing software can put asset finance companies in a stronger position to transform their business and lead a rapidly evolving sector.

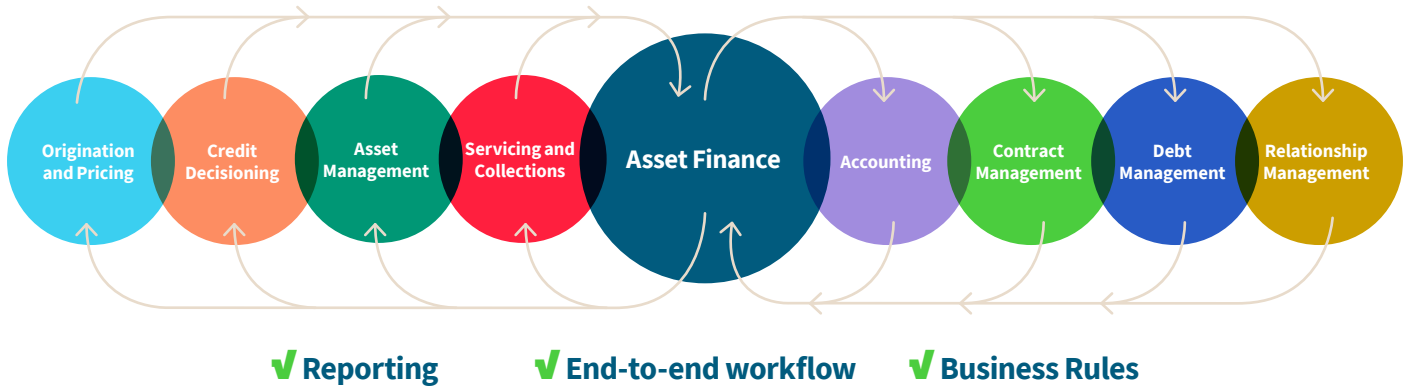
As a global financial technology provider with deep industry knowledge and expertise, FIS serves more than 20,000 clients in over 130 countries. FIS Asset Finance enables auto and equipment finance companies to put the customer first, through a streamlined, integrated and highly automated solution. In turn, they can improve the overall customer experience, while reducing operational costs, inefficiencies and risk.

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.
- Give 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.



Figure 1: End-to-end Auto and Equipment Finance Solution



Origination and 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 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 planning
- Inventory management
- Inspections and valuation
- Location management
- Re-lease/re-sale

Debt Management

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

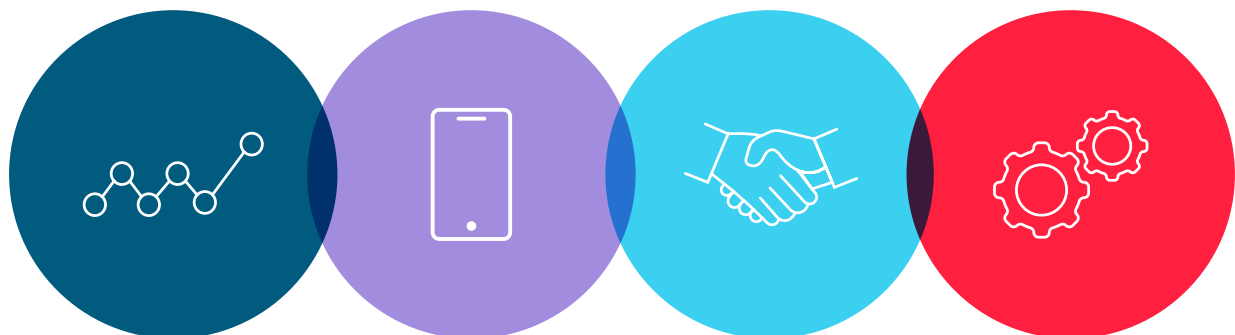
Servicing and Collections

- 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

Figure 2: Asset Finance uses latest technologies



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 benefiting from a lower total cost of ownership.

Optimize

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

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 the 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.

Key features

- Scalability through a diverse range of asset finance operations
- Fully configurable and parameterized system
- Single global product to cover multilingual, 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 road map 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

Fully configurable and parameterized, the workflow-based solution essentially allows users 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 surround systems thereby reducing the need for any large-scale system reorganization.

A workflow-and rule-based architecture that allows for a bespoke usage to streamline operations.

Asset Finance - managed services

FIS meets its customer's diverse set of 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 provides customers around the globe with outsourced infrastructure, secure network connectivity and operations management together with technical and application management services by leveraging FIS' leadership in managed services and renowned disaster recovery expertise and through adherence 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 customers 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.



About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our employees are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. 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 Fortune 500® company and is a member of Standard & Poor's 500® Index.



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