



Meet the future of lending with digitization and AI

Unlock streamlined operations, enhance decision-making and prepare for the next wave of financial technology

Discover more



Contents

1

Introduction: The new frontier of lending

2

Embracing the digital lending lifecycle

3

Building your digitization road map

4

The power of AI in lending

5

A look into the future

6

Conclusion: Your path forward in a digital world

Meet the future of lending with digitization and AI

Introduction: The new frontier of lending

The lending landscape is fundamentally transforming. The pressure to improve efficiency, make smarter decisions and deliver personalized customer experiences has never been greater. The key to meeting these demands lies in two powerful forces: digitization and artificial intelligence (AI).

AI/advanced data analytics ranks as the
#1 technology investment priority
for 2025–H1 2026

Source: [Celent, The New Era of AI Driven Analytics in Lending](#)

But how do you move from legacy systems and paper-based processes to a streamlined, data-driven operation? This guide provides a clear road map. Drawing on insights from industry leaders, we'll explore practical strategies to harness the full potential of your data across the lending lifecycle.

Learn how to overcome common digitization challenges, connect disparate systems and leverage AI for more accurate underwriting and powerful portfolio analysis. We'll also look ahead to the next wave of innovation, exploring how emerging technologies like agentic AI and blockchain are set to redefine the future of finance.

Let's start building a more efficient, intelligent and competitive lending operation.

Chapter 1: Embracing the digital lending lifecycle

How can you keep critical data consistent and accessible from the moment a loan is originated until it's fully serviced? By creating a unified digital thread that runs through every stage of the lending process.

Digitizing the entire lending lifecycle – from origination and underwriting to servicing and portfolio management – offers immense benefits. It can significantly boost operational efficiency, sharpen your decision-making and unlock deep insights into your portfolio's performance. But achieving this end-to-end digital state has its challenges.

50% of senior banking leaders identify GenAI as a priority for credit operations.

Source: [McKinsey & Company, Banking on gen AI in the credit business: The route to value creation](#)

The challenge of fragmented data

Many lenders grapple with data that's siloed across different systems, stored in unstructured formats or still reliant on paper. Legacy systems in banking often struggle to communicate with one another. Your sales, origination, credit and servicing platforms may speak different languages, using different definitions for the same terms.

This fragmentation creates serious hurdles. For example, different user profiles within your organization need different information from a single document. An operations team member requires granularity, while a sales executive may only need a high-level summary. Without a structured, centralized approach, delivering the right information to the right person at the right time becomes a complex and inefficient task. The solution starts with establishing a single, authoritative "golden source" for your data.

Maintaining data integrity from origination to servicing

The core of a successful digitization strategy is moving data seamlessly from one end of the lifecycle to the other. Imagine a world where your origination and servicing systems are perfectly connected. Data from new deals and renewals flows automatically, and your origination team has real-time visibility into what's happening in servicing. This connection does more than save time; it creates a powerful feedback loop that helps you make better decisions. By maintaining the integrity and accessibility of your digitized data, you lay the foundation to transform your business with more advanced analytics and AI-driven insights.

Your next step: In the following chapter, we'll outline the crucial pre-work and strategic planning required to build a successful digitization initiative from the ground up.

Chapter 2: Building your digitization road map

Before you can harness the power of AI or advanced analytics, you first need to get your data house in order. So, what are the essential prerequisites for digitization?

Taking on a digitization project without preparation is like building a house without a blueprint. Pre-work is critical to deliver the biggest benefit with the highest degree of accuracy. It's about being strategic and focusing on what matters most.

First steps: Understanding your processes and data

The journey begins not with technology, but with your processes.

- 1. Map your processes:** Take a step back and look at your current workflows. Strip away the technology and ask: Where does our data live today? Follow the data from its source, such as credit agreements, through its entire lifecycle.
- 2. Identify the golden source:** Once you know where your data lives, determine if it's in the right system. Is there a single, authoritative source for each piece of information? Establishing this "golden source" helps avoid inconsistencies.
- 3. Prioritize for impact:** You don't have to boil the ocean. Identify the processes where automation and digitization will provide the strongest and most immediate benefit. Focus your initial efforts there.

Once you have a clear understanding of your processes and have identified your golden data sources, you can bring it all together and automate workflows from start to finish.

Connecting systems for maximum impact

For many lenders, the most powerful first step is connecting the origination and servicing systems. This single integration can yield huge internal benefits. When your servicing data informs the origination process, you create a cycle of continuous improvement. Your team can structure new deals more effectively, anticipate renewal opportunities and holistically view customer relationships.

This connection bridges the gap between different departments and transforms siloed data into a shared asset. It's a foundational move that improves efficiency and paves the way for more sophisticated AI applications.

Your next step: With a solid data foundation in place, you're ready to explore how AI can turn that data into predictive insights and personalized customer experiences.



Chapter 3: The power of AI in lending

With your data digitized and structured, how can you use it to make faster, smarter and more personalized lending decisions? This is where AI moves from a buzzword to a practical tool for competitive advantage.

83% of executives believe **AI** will be the most transformational technology in a generation.

Source: [Harvard Business Review, Survey: How Executives Are Thinking About AI in 2026](#)

The link between clean, accessible data and effective AI is direct and powerful. AI algorithms thrive on high-quality data, using it to identify patterns, predict outcomes and automate complex tasks. In lending, this capability is revolutionizing everything from underwriting to portfolio management.

From data to decisions: AI-driven underwriting

AI enables a deeper and more nuanced understanding of risk. Instead of relying solely on traditional credit scores, AI models can analyze a vast array of data points to assess creditworthiness more precisely.

This leads to:

- **Increased accuracy:** AI can identify subtle trends and correlations that human underwriters might miss.
- **Enhanced efficiency:** Automating parts of the underwriting process frees up your team to focus on more complex cases.
- **Greater personalization:** AI allows for a more tailored approach to lending, enabling you to structure loan products that better fit an individual borrower's specific circumstances.

Personalization and portfolio insights

The application of AI extends far beyond individual loan decisions. It can provide a dynamic, real-time view of your entire portfolio.

Consider this use case: an AI system continuously monitors your loan portfolio, identifying emerging trends related to industry sectors, geographic regions or loan types. It can automatically flag a growing risk concentration or an opportunity for expansion. This insight is then reported directly to your portfolio manager in natural language, enabling them to take proactive, data-driven action. This flips you from reactive to predictive, managing risk and seizing opportunities before they're obvious.

Your next step: The current applications of AI are just the beginning. In our final chapter, we'll explore the future-forward technologies poised to bring even more profound changes to the lending industry.

Meet the future of lending with digitization and AI

Chapter 4: A look into the future

Global AI-related investments are projected to reach
\$632 billion globally by 2028.

Source: [IDC, Worldwide Spending on Artificial Intelligence](#)

What does the next decade hold for financial technology, and how can you prepare your lending institution for the coming shifts? While today's AI is already making a significant impact, the next technological arc promises even more transformation. Two key areas to watch are the evolution of AI into more autonomous forms, and the rise of blockchain technology for asset management.

The rise of agentic AI

The future of AI in lending points toward "agentic AI." This refers to AI systems that can act autonomously to carry out complex tasks and provide insights without constant human intervention. Instead of running ad hoc queries or manually pulling reports, you can communicate directly with your systems in natural language.

Imagine asking your system, "What are the biggest risks in my commercial real estate portfolio this quarter?" and receiving an instant, comprehensive analysis. This is the future vision: a world where technology acts as a proactive, intelligent partner, automating processes and delivering insights on demand. This shift will have a massive impact on both automation and the quality of decision-making in lending language, enabling them to take proactive, data-driven action. This flips you from reactive to predictive, managing risk and seizing opportunities before they're obvious.

Blockchain, tokenization and the next technological shift

Beyond AI, many experts predict that blockchain technology, tokenization and the fractional ownership of assets will define the next major wave of innovation.

- **Tokenization:** This is the process of converting rights to an asset into a digital token on a blockchain. For lending, this could revolutionize how collateral is managed, traded and verified.
- **Fractional ownership:** By tokenizing large assets like commercial real estate or loan portfolios, ownership can be divided into smaller, more liquid shares. This could open up new investment opportunities and create more dynamic capital markets.

These technologies promise to create a more transparent, efficient and liquid financial ecosystem. While still in their earlier stages, they have immense potential to reshape the mechanics of lending and asset ownership.

Your next step: As technology continues to evolve rapidly, the key to success is building an agile, data-centric foundation today.



Meet the future of lending with digitization and AI

Conclusion: Your path forward in a digital world

The message is clear: the future of lending is digital, data-driven and intelligent. From streamlining operations across the entire lending lifecycle to using AI for smarter underwriting and predictive portfolio insights, transformation is at your fingertips.

We’ve covered the essential steps to begin this journey:

Start with your processes.

Understand where your data lives and establish a golden source before implementing new technology.

Connect your systems.

Bridge the gap between origination and servicing to create a powerful, internal feedback loop.

Leverage AI.

Use your structured data to power more accurate underwriting, personalized client experiences and proactive portfolio management.

Look to the future.

Prepare for the next wave of innovation, including agentic AI and blockchain, by building a flexible and data-centric foundation today.

The path to a fully digitized and intelligent lending operation is a journey, not a single leap. By focusing on creating a solid data foundation and prioritizing initiatives that deliver the greatest impact, you can build a more resilient, efficient and competitive organization that’s prepared for the future of finance.

Learn more



Money at rest. Money in motion. Money at work.™

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).



fisglobal.com/contact-us



linkedin.com/company/fis



x.com/fisglobal



This material is for information purposes only of the intended recipient. We have taken care in the preparation of this information but will not be responsible for any losses or damages including loss of profits, indirect, special or consequential losses arising as a result of any information in this document or reliance on it (other than in respect of fraud or death or personal injury caused by negligence). Terms and conditions apply to all our services. The content of this material may not be reproduced without prior consent of FIS.

Copyright © 2026 FIS. All rights reserved.
FIS and the FIS logo are trademarks or registered trademarks of FIS or its subsidiaries in the U.S. and/or other countries. Other parties’ marks are the property of their respective owners. 4509184

