



FCM CUSTOMER PORTAL

Consumer dashboard for FIS Content Management

Daniela, Business Development Officer, Regional Bank
Asset Size: \$22B



FCM Customer Portal eBook

Business development is an important function for any financial institution and even more critical in today's increasingly competitive marketplace.

As the business development officer for a regional bank, Daniela is responsible for cultivating existing customer relationships and developing new ones with the overall goal of growing the institution's revenue. Every day, she's busy servicing customers' existing loans and selling and processing new loans. Every day, she's under pressure to close more loans, faster.

According to recent research, growing loans and improving loan margins are among the most important issues facing bank CEOs today.¹

¹IDC Research and SourceMedia





The paper-intensive process involved in commercial lending is a big challenge, especially when multiple internal and external users need to collaborate on numerous account requests, approvals, closings and ongoing servicing requests.

Because loan transactions require the customer and bank employee to review and sign several documents, communication and organization are key to expediting the process and giving the customer peace of mind. It needs to be easy for all parties involved to know the status of the transaction throughout the process.

To be successful in her role, Daniela must keep up on consumer lending trends, technology solutions, network in the community to promote her bank and scout out new business opportunities. However, too much of her time is spent managing financial documents and reports and answering clients' questions via phone and email.

81% of bankers say manual work negatively impacts loan servicing and 68% of commercial lenders say gathering documents for existing clients is the biggest time waste.²

²SourceMedia and Aite Group

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It's clear to Daniela that the inability to efficiently obtain and track documents throughout the loan process is a barrier to productivity and the client experience. She knows the more time she spends on gathering and organizing documents, the less time she has for her clients.

So, you can imagine how thrilled Daniela was to discover that her bank recently implemented the FIS Content Management (FCM) Customer Portal, a solution that gathers, organizes, stores and packages information for efficient delivery both inside and outside the organization. The FCM Customer Portal provides a complete document collaboration hub with detailed pipeline reporting and built-in compliance features.

The FCM Customer Portal accelerates account and loan onboarding with secure document collection and automation.





The FCM Customer Portal replaces email, phone and fax-based document collection with a modern, intuitive interface. The portal enables rapid setup of policy-compliant processes with granular administrative control and detailed activity tracking. The portal's scalability provides a solution that can service both small institutions and multi-billion-dollar operations.

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To learn how the FCM Customer Portal can help streamline the loan process and improve the client experience, Daniela took a closer look at the solution's features and benefits.

Key features

- User friendly interface
- Secure document upload
- Automatic delivery to FCM archive
- Customer-triggered workflow
- Dynamic checklists
- Dashboarding and monitoring
- Electronic signatures

Key benefits

- Automated processes including document collection
- Integrated delivery to document archive
- Secure, encrypted communication with customers
- Monitored process for compliance
- Integrated e-signature
- Simplified customer experience





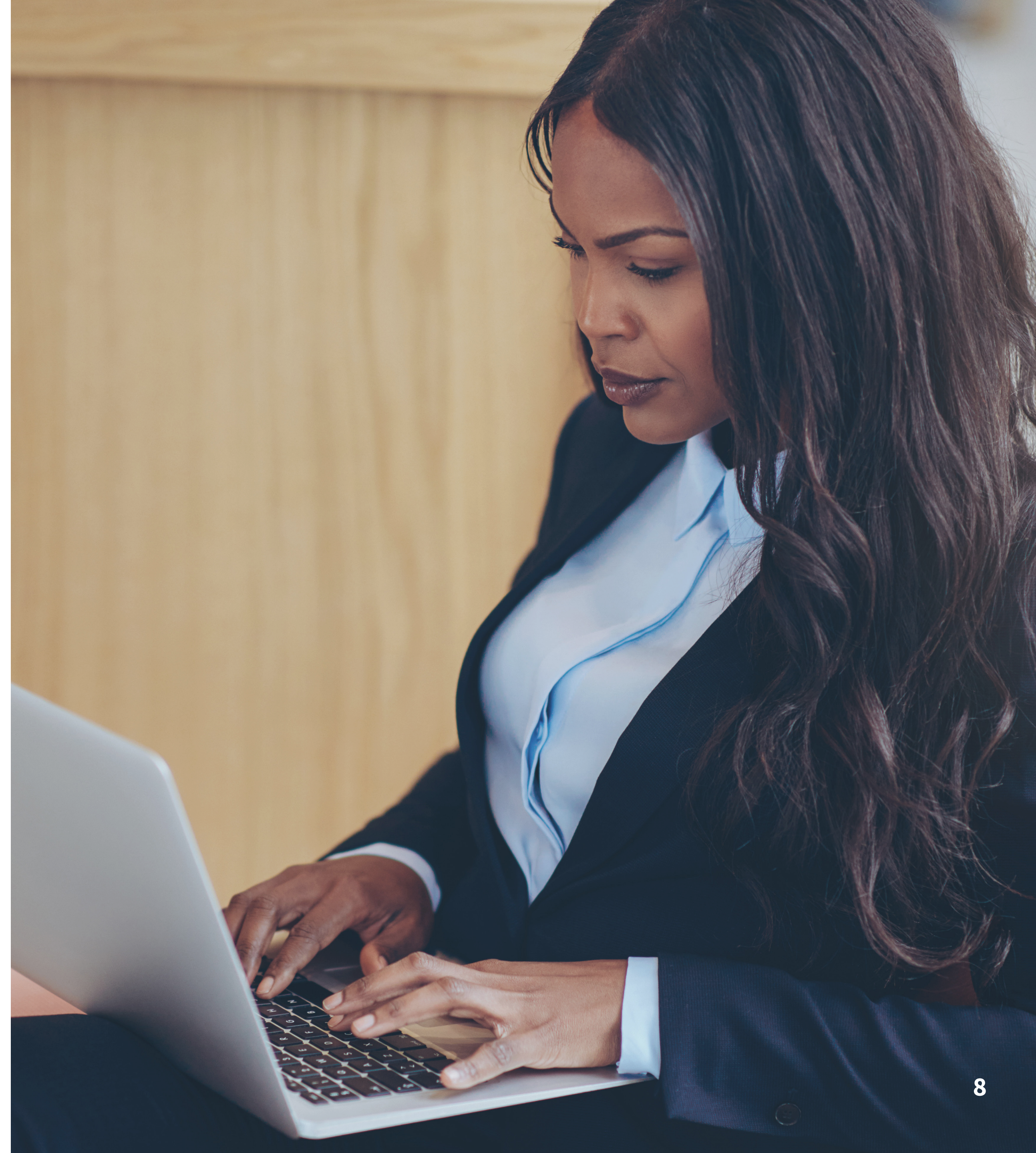
Daniela is juggling some high-priority clients, so it's the perfect time for her to try out the new FCM Customer Portal.

The following scenarios illustrate how the FCM Customer Portal improves the customer experience. It replaces manual-based processes with automated ones to help Daniela **collect** the documents she needs, **collaborate** more efficiently with her clients, and **close** more deals, faster. With FCM Customer Portal, Daniela can reduce friction, improve transparency and rely on a streamlined flow of tasks.

Facilitating a new loan (new to existing)

Daniela is working with one of her top clients, who is applying for additional financing. Here's how she uses the FCM Customer Portal to facilitate the process:

1. Daniela **sets up a checklist** in the FCM Customer Portal for her client to provide all the required documents for the loan.
2. Since the business' CFO will provide financial statements and the owner will provide legal documents, **she sets specific tasks for each role.**
3. Daniela receives all the **required documents in the portal** within a few days and is ready to take the loan to committee for approval.
4. She uses the portal's packaging feature to automatically generate a perfectly organized credit committee presentation.
5. She delivers the final loan documents via the portal and the business owner **electronically signs** the note.
6. Daniela funds the loan and all documents are **automatically pushed** to the FIS Content Management archive and indexed for future research.
7. After funding, Daniela's closing specialist configures the FCM Customer Portal to automatically request updated annual tax documents throughout the life of the loan.



Servicing an existing loan

Daniela also has a client who needs to refresh their financial disclosures annually for their existing loan. Here's how the FCM Customer Portal changes the process:

Before:

1. Daniela receives a call from the credit risk department to request updated financial statements from her client.
2. Daniela asks her client to email the documents, but the client has already emailed the documents and is irritated at the duplicate request.
3. Daniela has to track down the colleague who received the documents, who has to search through their inbox for the email and finds three of the documents in their email archives.
4. Daniela finds the other four documents on a shared drive but named incorrectly. The entire process is **time consuming and inconvenient**.

After:

1. At the scheduled interval, FCM Customer Portal automatically requests updated financial statements directly from the client.
2. The system creates an audit trail of the request and maintains the current status.
3. Both Daniela and the bank's credit department receive a notification when the statements are available for review, **simplifying and streamlining** the collection of annual financial disclosures.

Requesting new financing

Daniela receives a loan request that has been submitted by a new client via the FCM Customer Portal on the bank's website. Here's how it goes:

1. The customer responds to a marketing offer on the bank's website for a new loan product.
2. The customer is led through an inquiry (e-form) on the FCM Customer Portal.
3. Daniela checks bank records to determine if the customer has a relationship with the bank and an existing BDO.
4. The FCM Customer Portal checklist indicates that Daniela needs additional information to obtain full approval for the customer.
5. Daniela and the bank's credit officer review and approve the customer's loan request.
6. The customer electronically signs the closing documents for their new loan.





With cloud-based sharing, automated compliant checklists and flexible packaging, the FCM Customer Portal streamlines and improves the entire loan process. Daniela now has more time to focus on her clients and grow business for her regional bank.

Let's reimagine better client experiences.

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.

To learn more, email getinfo@fisglobal.com or visit www.fisglobal.com.



About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people 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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