



# Asset finance technology ~~stunting~~ accelerating growth?

Unlock the next generation of technology  
to gain a competitive edge.





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## Are asset finance operations holding back your business?

Asset finance provides a powerful mechanism for putting money to work. As an affordable alternative to traditional loans, it helps customers free up capital and ease cash flow by allowing them to lease vehicles or equipment rather than buying them outright. And for lessors, it generates a healthy, predictable flow of interest income.

Leasing is far from a new concept – ancient civilizations leased everything from land, farming tools and livestock to mines and ships.<sup>1</sup> But in today's drive toward sustainability, it also meets the modern requirements of an increasingly circular economy head-on.

Under the hood, however, asset finance operations are in severe need of an upgrade. At a time when technology debt has never cost more, disparate legacy systems and manual processes make it challenging to achieve compliance, efficiency, competitive advantage and growth.

The solutions are out there to get leasing working harder and flowing faster. Are you ready to take advantage and unlock the next generation of asset finance technology?



At a time when technology debt has never cost more, disparate legacy systems and manual processes make it challenging for asset finance firms to achieve compliance, efficiency, competitive advantage and growth.

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## Optimize the flow of asset finance

It's simple. When asset finance operations run at the peak of their powers, you can lease more assets to more customers and improve your revenue. That's putting money seriously to work.

But to keep asset finance flowing as fast as it can, you need to bring order to chaos and accelerate compliance processes, modernize your infrastructure and deliver rich digital experiences to your customers. In turn, you'll be able to meet regulatory standards and reporting requirements more easily and improve efficiency, competitive advantage and growth.

What's stopping you?

Read on to learn how to respond to the three main challenges that are disrupting and holding back today's asset finance operations.

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## Challenge #1: Compliance breaches threaten continuity

Regulatory requirements keep changing for asset finance firms. As well as frequent updates to accounting standards like IFRS 16, there are new environmental, social and governance (ESG) reporting obligations to manage.

The constant changes make it challenging to keep leasing systems and processes in sync with requirements. Making adjustments and managing data manually drains resources and easily leads to errors or omissions. And that increases the risk of regulatory breaches, substantial fines and even operational shutdowns.

With business continuity and your firm's reputation at stake, can you afford not to keep up with compliance?



Constant changes to regulations make it challenging to keep leasing systems and processes in sync with requirements.



## Technology checklist for consistent compliance

- A configurable digital platform ecosystem to streamline compliance processes
- The ability to consolidate and standardize data from disparate systems
- Generation of the accounting results required to meet diverse regulatory standards, including IFRS 16 and ESG requirements
- Full automation of compliance checks
- A view of the real-time impacts of regulations, for better decisions and more sustainable and efficient business operations

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## Response #1: Accelerate compliance processes

Face it – manual regulatory tasks are overwhelming your staff and slowing down your operations. Something's got to give.

A robust, well-coordinated compliance framework, built on advanced automated technology, considerably eases the pressure and speeds up the process. It also lowers operational risks and the potential for errors and costly breaches.

Nimble solutions help you adapt quickly and easily to new requirements. Now you can capture, aggregate and report data accurately, not only to achieve timely compliance, but also to inform business decision-making.

**You're constantly playing catchup with regulatory change. Trust next-generation technology to power through complex processes and keep you compliant – with no interruption to the flow of asset finance.**



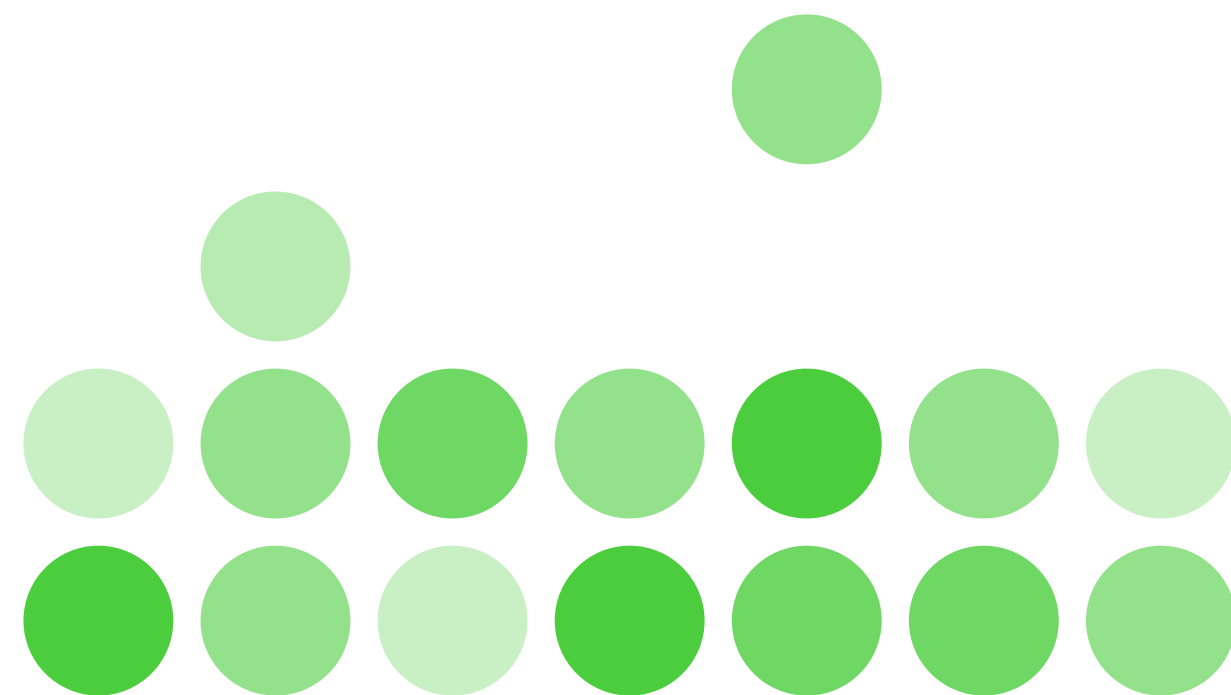
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## Challenge #2: Operations are inefficient

Technology is changing fast and advancing all the time. But as other industries and financial service providers capitalize on the latest innovations, from the cloud and AI to APIs and data lakes, asset finance firms risk being left behind.

Without highly automated, well-integrated, scalable solutions, you create inefficiencies and data silos, rely on manual workarounds and increase costs, delays and errors.

Plus, you find it much harder to stay compliant and secure, introduce exciting new products and services, achieve competitive advantage – and support growth.



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## Technology checklist for optimal efficiency

- A componentized and configurable IT architecture, delivered from the cloud
- Accelerated delivery of the specific functionalities you need
- Easy integration with innovative third-party digital solutions via APIs
- The ability to incorporate business rules and extend code without IT support
- Continuous deployment of new features and processes through a managed service

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## Response #2: Modernize in the cloud

To keep up with other sectors, in banking and beyond, asset finance firms need to overhaul and update their IT setup. And today, the best place to do that is in the cloud.

With dynamic software-as-a-service (SaaS) systems, you can seamlessly automate, connect, configure and orchestrate your processes, easily integrate with new technologies and quickly scale up and down to changing demands.

Take advantage of the cloud's security, too. Ultimately, you'll get the agility and resilience you need to increase efficiency, drive innovation and adapt faster to market change.

**When asset finance operations are under pressure, next-generation SaaS technology lightens the load and keeps money at work by improving efficiency, connectivity, agility and security.**



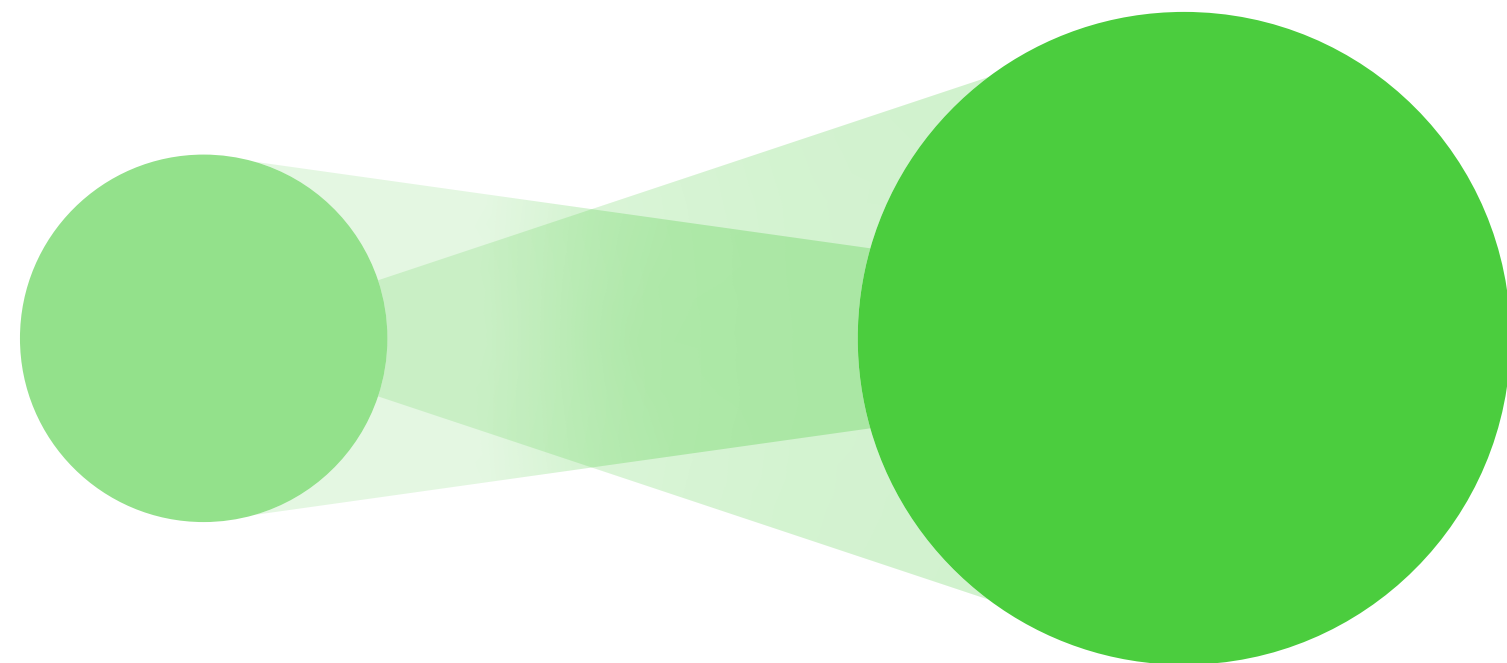
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## Challenge #3: Customer expectations are rising

Whether your customers apply to lease a car or need a comprehensive life cycle management solution for their business, they want seamless, intuitive digital experiences and 24/7 access to efficient asset management services.

But those growing expectations are almost impossible to meet with fragmented legacy systems and manual processes. Without high levels of connectivity and automation throughout your operations, there's a risk of disruption to digital customer journeys.

So, you either invest in digital solutions fast or risk losing market share



Without high levels of connectivity and automation throughout your operations, there's a risk of disruption to digital customer journeys.



## Technology checklist for improved customer interactions

- The ability to configure digital journeys to different customer needs
- High levels of automation for a smooth and seamless customer experience
- API-led connectivity between processes, proving a single flow of data on customers and deals, which you can monitor in real time

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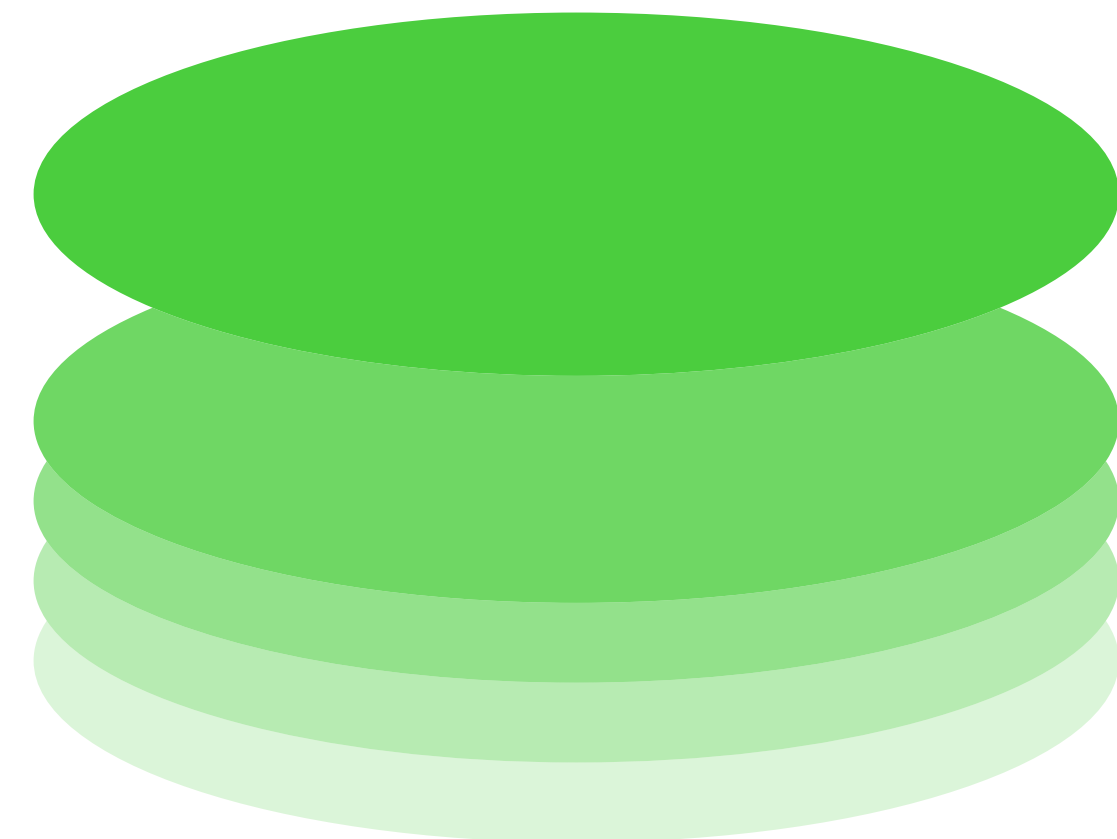
## Response #3: Deliver rich digital experiences

Legacy technology and manual processes don't just threaten operational efficiency and regulatory compliance; they also detract from the customer experience.

Advanced technology across the front, middle and back office is mission-critical to meeting your customers' digital demands and winning their business with frictionless, self-service digital journeys.

Plus, by getting a complete view of your portfolio from a single source of data, you can get to know your customers better to personalize their experience and keep bringing them back for more.

**You can't rise to digital expectations with subpar, aging operations. Invest in next-generation technology to optimize and future-proof the customer experience and increase competitive advantage.**



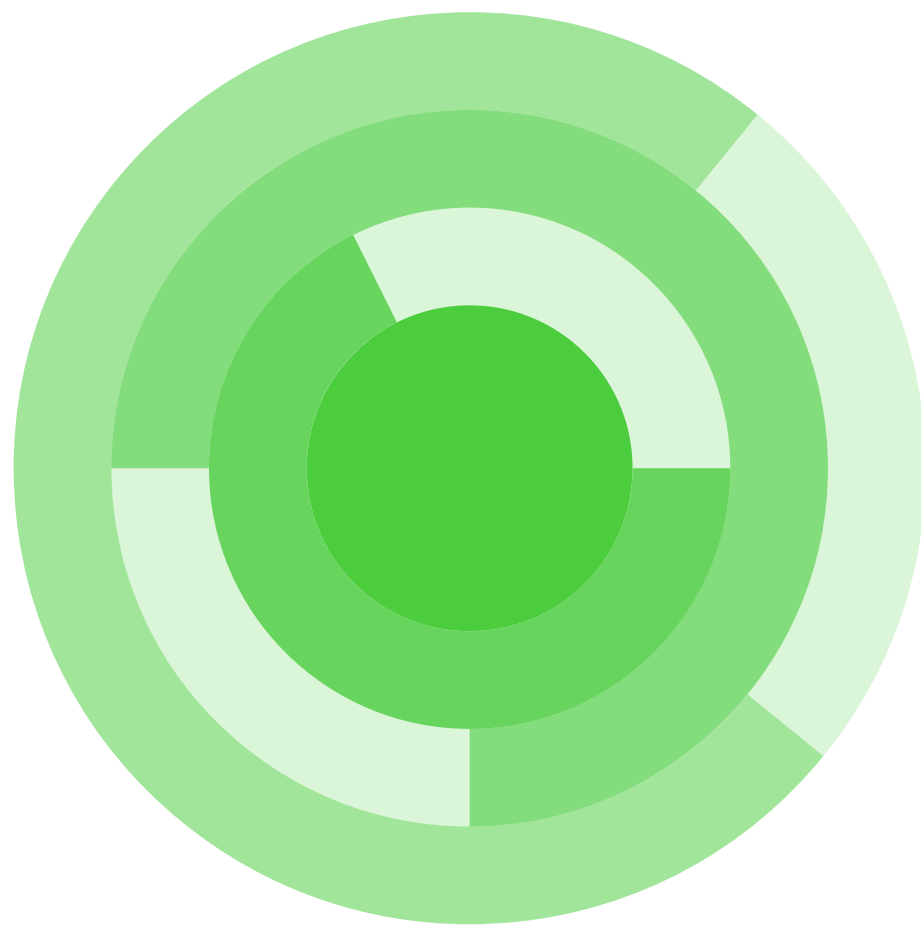


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## Unlock asset finance technology and make money work harder with FIS

Advance your business with FIS Asset finance, a configurable digital platform ecosystem for modern asset finance providers. Accelerate your compliance processes to meet regulatory requirements, modernize your operations in the cloud and deliver the rich digital experiences your customers expect.

At FIS, we're dedicated to unlocking financial technology to the world and empowering asset finance providers to effectively put money to work. Get in touch with us today and learn how we can help your business unlock the next generation of asset finance technology and optimize the flow of finance from lessors to lessees.





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.



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



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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