



Commercial lending tech ~~holding back~~ empowering your business?

Unlock configurable, cloud-
enable technology and optimize
the flow of money between
leaders and borrowers



Legacy lending tech holding you back?

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Are commercial loan operations holding back your business?

Commercial lending plays a powerful role in the world's economy, putting money to work to fund growth for business customers and earn interest and fee income for banks.

The more smoothly the wheels turn on the loan life cycle, the harder your money can work. But all too often, subpar operations can shackle a lender's performance, push up its costs and stunt its growth.


Day in, day out, you have multiple, interdependent risks to juggle and diverse borrowers to serve. And when you're managing your workload with chaotic, fragmented and highly manual processes, you compromise your ability to meet your borrowers' needs – and attract and retain both customers and staff.

Competitive advantage is at stake, but your business is under pressure. For sustainable success and ongoing growth, it's time to get your operations in order – and bring new power, efficiency and harmony to the commercial lending life cycle.



The global commercial lending market is projected to grow from more than \$14 trillion in 2023 to over \$30 trillion in 2028, at a compound annual growth rate of over 16%.

Source: [The Business Research Company, Commercial Lending Global Market Report 2024](#)



Streamline your approach to risk management, reduce manual processing costs – and risks – and optimize your whole commercial lending operation from front to back.

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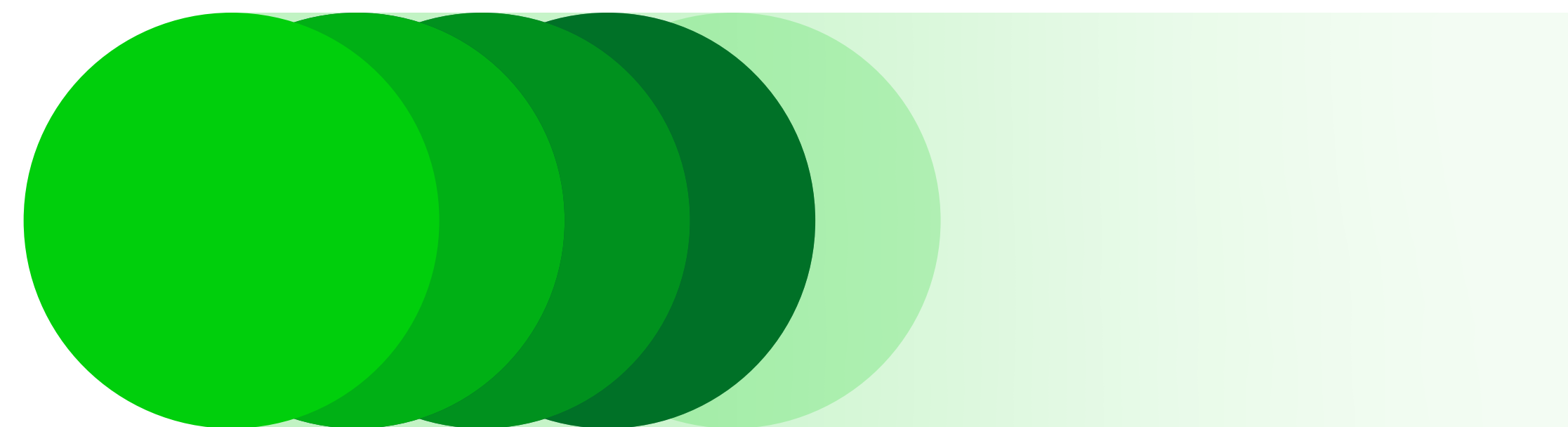
Grease the wheels of commercial lending

It's simple. When commercial lending operations run at the peak of their powers, you can extend more loans to more customers with less risk – and improve your revenue, too. That's putting money seriously to work.

But first, you need to streamline your approach to risk management, reduce manual processing costs – and risks – and optimize your whole operation from front to back. In turn, you'll also be able to improve credit quality, compliance and efficiency, deliver engaging customer experiences and drive more 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 loan operations.



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Challenge #1: Credit risks are complex

Risk management is a multifaceted challenge for commercial lenders. With every loan, you need to make sure you're managing uncertainty, complying with regulatory requirements and keeping your loan portfolio in good health and hard at work.

To cover all bases, you need a robust decision-making framework. But error-prone manual processes and disparate legacy systems reduce visibility, create inconsistencies and expose you to credit risks and defaults that could rock your stability and damage your reputation.

And as well as maintaining credit quality, you must incorporate environmental, social and governance (ESG) criteria into your lending policies to support the shift to sustainable finance.

It's a tough job – and credit risk managers have to do it.

With every commercial loan, you need to make sure you're managing uncertainty, complying with regulatory requirements and keeping your loan portfolio in good health and hard at work.



Technology checklist for supercharged risk management

- ✓ A single platform for the entire lending life cycle
- ✓ Integrated solutions for credit assessment and covenant management
- ✓ Automated underwriting for compliance and credit quality
- ✓ 24/7 covenant monitoring with alerts to early warning signs of repayment issues
- ✓ Centralized data, a complete view of customers and streamlined workflows
- ✓ A robust and consistent decision-making framework that helps adhere to sustainable lending and credit risk policies

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Response #1: Streamline risk management

Fragmented legacy systems and manual processes only compound the challenges that today's credit risk managers face. To make your risks simpler and less cumbersome to manage, you need modern, well-integrated and highly automated technology.

By automating covenant monitoring, you're better able to catch potential defaults before they happen. And with automated workflow for credit assessment, you can streamline underwriting processes and embed credit risk policies, such as for ESG, directly into your lending process.

That way you can manage your risks and achieve compliance more consistently – and drive a profitable but sustainable approach to lending across your portfolio.

When credit risks are complex, seamless automation simplifies risk management and frees you up to focus on putting money to work.

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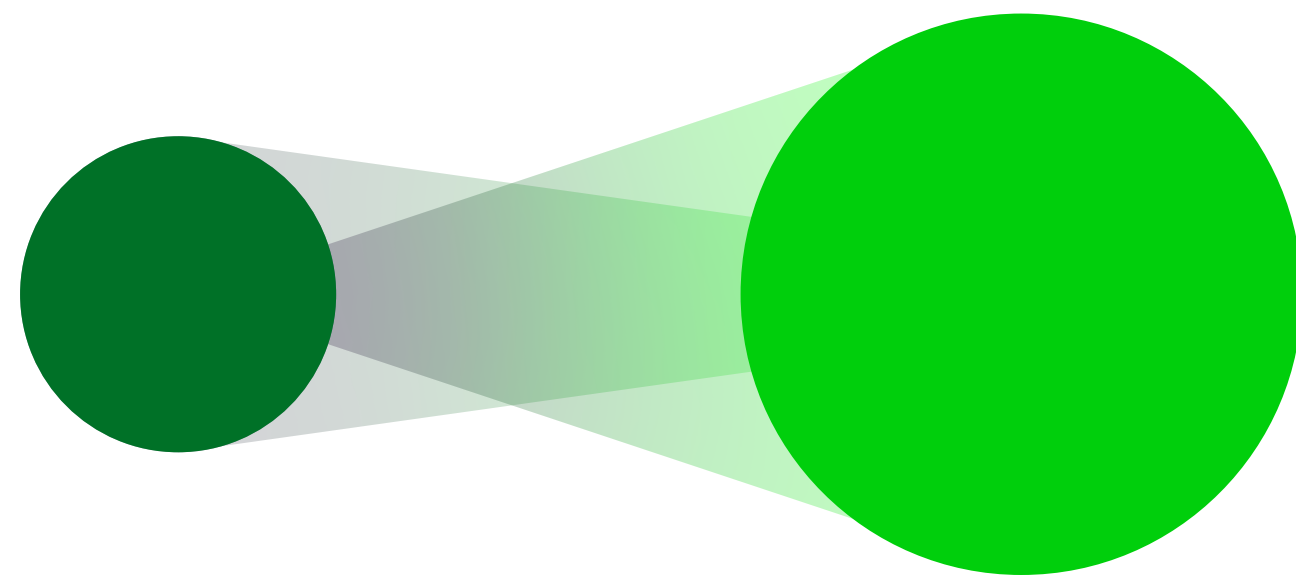
Challenge #2: Macroeconomic times are tough

The cost of capital is rising and interest rates are fluctuating in a volatile economy. As central banks continue in their efforts to tame inflation, operational costs are still escalating for commercial lenders.

The priority is to protect your margins and improve your profits. So, it's critical to reduce reliance on the clunky manual processes that disrupt commercial lending operations and make it harder to keep money at work.

A lack of automation in the lending life cycle doesn't just push up your costs. It also increases time to funding and impairs your ability to meet borrowers' needs, capitalize on market opportunities and scale your lending business.

In short, it pays to automate – sooner rather than later.



It's critical to reduce reliance on the clunky manual processes that disrupt commercial lending operations and make it harder to keep money at work.

Technology checklist for lower costs and higher margins

- ✔ Cloud-enabled solutions for loan origination, credit assessment and servicing
- ✔ Automated credit decisioning for a faster time to “yes” and increased revenue
- ✔ Optimal processes throughout the loan life cycle for a more sustainable operating model and less impact from higher capital costs

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Response #2: Reduce costs from end to end

Modern digital technology is key to automating repetitive, labor-intensive loan processing tasks and helping ease cost pressures for commercial lenders.

The trick is to not only digitize but also integrate every step of the end-to-end commercial lending process.

With a single, configurable cloud-enabled solution suite that supports the entire lending life cycle, you both reduce total cost of ownership and improve the efficiency of your processes.

Now, you can not only cut your operational costs but also shorten time to funding.

Manual processes and muddled operations are no match for macroeconomic challenges. When you digitize the whole lending life cycle, you help money work harder all around – providing more loans for less cost.

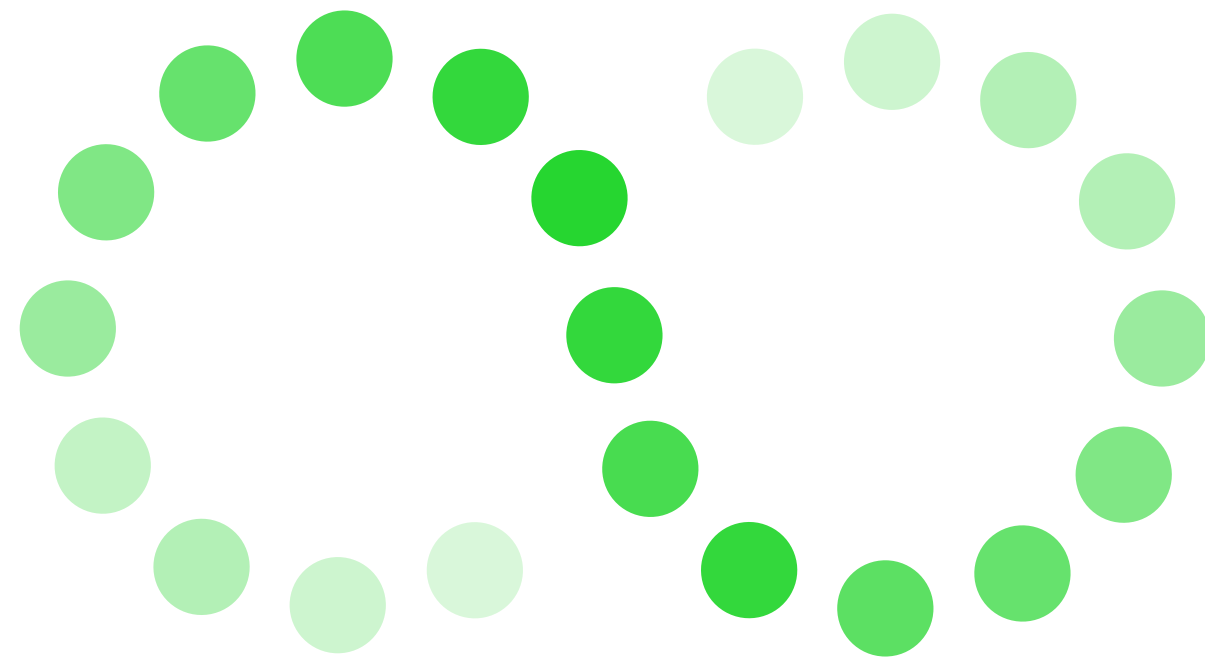
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Challenge #3: Digital demands are rising

Commercial borrowers expect the same frictionless on-demand experiences they'd get from consumer lending apps. That makes digital transformation vital to finding and keeping customers.

But to retain talent, commercial lenders also need to provide a seamless employee experience. After all, today's tech-savvy teams won't put up with manual, paper-based processes or creaking legacy systems that complicate their jobs and make them less productive and efficient.

And why should they, when they also understand the negative impacts on customer satisfaction, loyalty and growth?



Digital transformation is vital to finding and keeping commercial lending customers and retaining talent.



Technology checklist for superior customer and employee experiences

- ✓ Digital processing of small business loans from end to end
- ✓ Digitization of complicated loan agreements
- ✓ A digital deal room for syndicated loans to eliminate manual data entry errors and facilitate easier collaboration

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Response #3: Optimize experiences from front to back

By digitizing complex or manual operations and investing in the latest technology, you can provide the user-friendly experience that your customers and employees expect from a commercial lending business, at every touchpoint.

Replacing manual communication with seamless digital processes and offering virtual collaboration tools will help make you a magnet for customers, strengthen your relationships and retain your best talent.

Are you ready to unlock both operational excellence and competitive advantage?

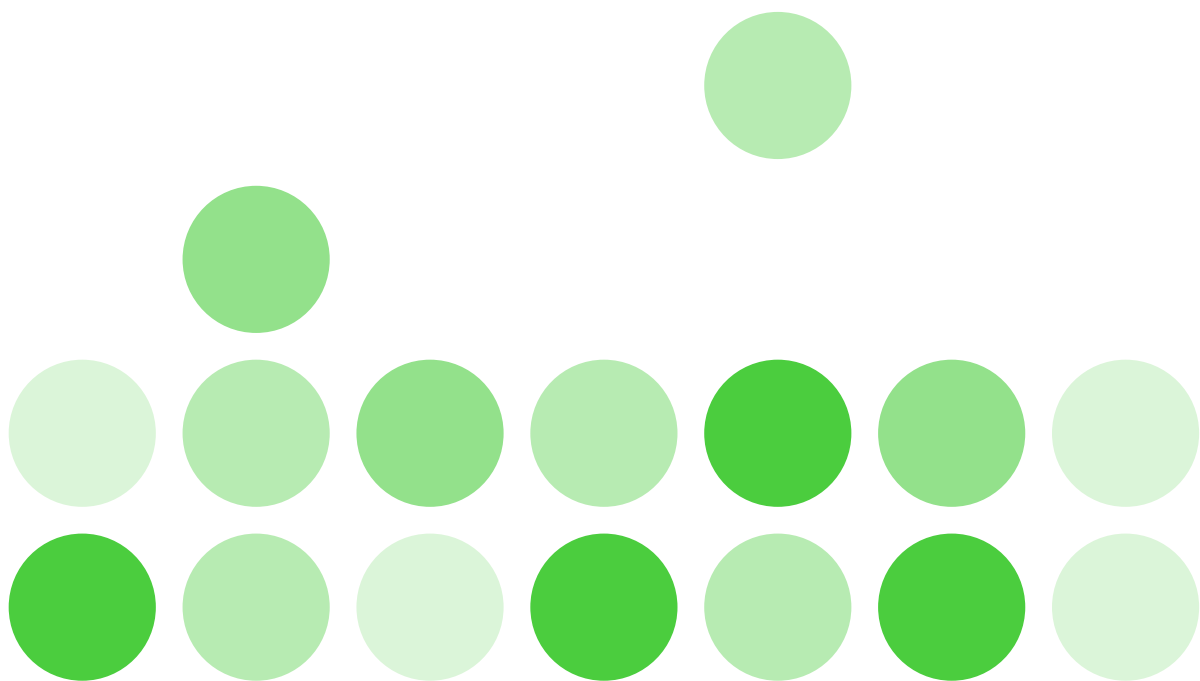
Expectations of lending experiences are high, for customers and staff alike. If you orchestrate your operations more effectively, you'll drive satisfaction on both fronts and get more from your money.

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Power more growth and make money work harder with FIS

Drive operational excellence with the FIS® Commercial Lending Suite, a complete cloud-enabled solution for managing the entire commercial lending life cycle. Create a consistent framework for risk management, minimize manual processes and meet digital expectations to turbocharge competitive advantage and growth.

At FIS, we're dedicated to unlocking financial technology to the world and empowering lenders to effectively put money to work. Get in touch with us today and learn how we can help your commercial lending business power more growth.



FIS Commercial Lending helps put money to work across the lending lifecycle.

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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