



FIS SMB DIGITAL LENDING

The Power to Profitably Source, Underwrite and Fund Small Business Loans

In today's competitive marketplace, staying ahead means not just meeting but anticipating the needs of small business clients. However, SMB loan underwriting has traditionally been a difficult and expensive process, leaving financial institutions often unable to provide small businesses with an effectual path to funding. Hence, many institutions feel pressure to modernize their SMB lending processes to remain competitive and to meet the capital needs of their small business customers.

The FIS SMB Digital Lending solution helps financial institutions to profitably source, underwrite and fund small business loans of any size. Additional revenue opportunities are generated by using transaction analytics to pre-qualify depositors and deploy targeted marketing and sales outreach to existing small business depositors, enabling effective cross-selling of loan products. Transaction analytics also create a more holistic view of borrower health.



EXPAND YOUR WALLET SHARE

Use deposit transaction data to pre-qualify and deploy targeted marketing campaigns to SMB depositors to effectively cross-sell your loan products and grow loan volumes.



ENHANCE YOUR DIGITAL EXPERIENCE FOR NEW LOAN APPLICANTS

Provide your SMB customer with a frictionless path to apply for loans, complete with IDV/KYB checks, credit verification and digital execution.



REDUCE UNDERWRITING COST AND DECISION TIME

Streamline the SMB loan application process and evaluate applicants using your loan policy with human-assisted or fully automated approvals.

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ACQUIRE NEW BORROWERS THROUGH MARKETPLACE

Cost-efficiently acquire new borrowers through a leading small business loan marketplace.

COST-EFFECTIVELY ASSESS RISK

Use transaction analytics in conjunction with automated third-party data pulls to better predict loan outcomes and financial health of small businesses.

GAIN COMPETITIVE INTELLIGENCE

Benchmark your performance against the broader industry with proprietary data, including wallet share.

The FIS Digital SMB Lending solution is built to complement financial institutions' current technology stack, making it easy to adopt and provide an industry-leading digital customer experience for small businesses.

TALK WITH US TODAY.



About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, absolute performance and flexible architecture. 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 ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index.



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