Deliver New Experiences and Develop Operational Efficiencies in Your Business

Auto and Equipment Finance provides a flexible and effective way for businesses to acquire vehicles and equipment, helping them to maintain cash flow, preserve capital and achieve growth. With the asset finance industry growing fast and focused on automation and a digital future, advanced Auto and Equipment leasing software can put asset finance companies in a stronger position to transform their business and lead a rapidly revolving sector.

As a global financial technology provider with deep industry knowledge and expertise, FIS serves more than 20,000 clients in over 130 countries. FIS’ asset finance software enables Auto and Equipment Finance companies to put the customer first, through a streamlined, integrated and highly automated solution. In turn, they can improve the overall customer experience, while reducing operational costs, inefficiencies and risk.

With FIS’s asset finance solution, firms can:
- Consolidate disparate asset finance processes and systems into a single end-to-end platform.
- Gain a real-time view of accurate data and a single view of their customers.
- Give an enriched digital experience to all introducers of business (Brokers, Partners, Vendors).
- Automate processes and workflow for greater efficiency.
- Respond rapidly to market changes and regulatory requirements.
- Lower total cost to serve and operate.
Figure 1: End-to-End Auto and Equipment Finance Solution

- **Origination and Pricing**
  - Multiple origination channels
  - Dealer/broker/supplier self-service portal
  - Pricing and quote management
  - Document generation and management
  - Status tracking and communication
  - Transaction funding and payables

- **Credit Decisioning**
  - Automated and manual decisioning
  - Tiered approval levels
  - Credit lines, facilities and sub-limits
  - Credit bureau integration
  - Document repository

- **Asset Management**
  - Wholesale/floor planning
  - Inventory management
  - Inspections and valuation
  - Location management
  - Re-lease/re-sale

- **Debt management**
  - Syndication
  - Participation
  - Loan facilities
  - Match funding
  - Portfolio funding

- **Contract Management**
  - Configurable financial products
  - Flexible Invoicing
  - Receivables management
  - Payables management
  - One-time and recurring fees
  - Automated notifications

- **Accounting**
  - Rules-based
  - Sub-ledger detail created real-time
  - Analysis and reconciliation
  - Dual accounting capabilities
  - Multi-currency

- **Relationship Management**
  - CRM capabilities
  - Party approval and management
  - Third-party integration
  - Document generation and management

- **Servicing and Collections**
  - Customer service
  - Case management and metrics
  - Automated assignment
  - Collections workbench
  - Promise-to-Pay
  - Reminders, Notes and Tasks
  - Audit trails

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Figure 2: FIS’s asset finance solution uses latest technologies

- **Transform**
  - Easily scale vertically in existing markets through increased capability as well as scale horizontally into new markets and services

- **Digitize**
  - Open up digital channels across the enterprise
  - Recognize that digital capabilities isn’t just a browser user interface
  - Provide options for delivery of digital capabilities

- **Optimize**
  - Improve automation of business rules, remove manual processes and streamline operations all on a single platform

- **Consolidate**
  - Serve customers better with a holistic view of their relationship.
  - Consolidate disparate legacy platforms and remove shadow IT solutions benefiting from a lower total cost of ownership
FIS’ Ambit Asset Finance is a fully integrated, bottom-up solution that was designed to work on a single database for scalability through a diverse range of asset finance operations and activities. A single platform ensures the availability of full historical and behavioral data, absolute data consistency, and real-time updates across the operations.

The solution is designed to support operations across various platform needs, including direct business, dealers and branch networks. Any form of asset finance-based products across multiple asset classes can be supported out of the solution, including loans, leases, hire purchase, vehicle financing, equipment financing and vendor financing.

Fully configurable and parameterized, the workflow-based solution essentially allows users to decide the extent of the usage and design their own process, checks and controls. Coupled with unique security features and audit trails, the solution provides an unparalleled dimension of security and complete control over the system at all times.

The latest technology framework for the solution also facilitates ease of future development and the ability to integrate with the existing system infrastructure. The client-managed, web services-based design encourages operability across multiple surround systems thereby reducing the need for any large scale system reorganization.

A workflow and rule based architecture that allows for a bespoke usage to streamlined operations.
Ambit Asset Finance Managed Services

FIS meets its customer’s diverse set of requirements by not only bringing to market scalable, flexible, and industry-leading software solutions, but delivering and supporting these applications in fully managed and hosted environments.

FIS’ Ambit Asset Finance Managed Services provide customers around the globe with outsourced infrastructure, secure network connectivity, and operations management together with technical and application management services by leveraging FIS’ leadership in managed services and renowned disaster recovery expertise and through adherence to industry accredited delivery frameworks and best practices.

Ambit Asset Finance Managed Services reduce the total cost of ownership (TCO) by decreasing and securing direct and indirect IT and application administration costs under a long-term, predictable pricing agreement. Our service delivery model ensures a single point of contact for all IT support and application management requirements.

Our comprehensive application specific and business relevant service level agreements guarantee system performance, availability, and incident response time when issues arise. Through enhanced monitoring capabilities across the entire solution stack our customers can noticeably improve their quality of service. Ambit Asset Finance Managed Services are supported by multiple highly secure accredited data centers, all of which are managed by FIS personnel.

FIS Data Centers support the mission-critical processes and applications of many leading global organizations. Our data centers provide a secure and fully managed environment ensuring that each client’s unique technology footprint, including both application and infrastructure configurations, are under 24-hour management by domain experts, and that expectations and requirements for system availability and business continuity are met or exceeded.
About FIS
FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 53,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor’s 500® Index. For more information about FIS, visit www.fisglobal.com