

# The FIS™ Commercial Lending Suite

## An Integrated Front-to-Back-Office Solution For Commercial Lending

As corporate customers and investors adopt a mobile and social lifestyle in their personal lives, their expectations of their work practices are evolving to match. Instant, digital access to information and services is now a baseline expectation, and a business transaction must be as sophisticated as the latest consumer platform.

That's why FIS has brought together our leading solutions for commercial lending into a single suite. Whether you're working with a small to medium enterprise or a complex multinational corporation, you can deliver an exceptional customer experience – and reduce costs at the same time.

With the FIS™ Commercial Lending Suite, you can choose from a complete solution for the entire commercial loan process with built-in workflow and analytics or specific modules based on your individual needs to deliver an exceptional customer experience and reduce costs.

With technology that supports both the customer's interactions and the entire process behind the scenes, you can easily adapt to market disruption, differentiate yourself from the competitors and rise to meet your customers' expectations.



### 1. Cut Response Times

By automating processes, you can process loan applications within minutes or hours and provide customers with self-service access to real-time information, meeting their demanding expectations.



### 2. Reduce Costs

Connecting internal systems and processes across the enterprises increases efficiencies and reduces costs.



### 3. Boost Topline Revenue

If you can impress your customers with a truly digital, self-service and intuitive experience, you're well-placed to sell more loans and grow volumes.

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## An Integrated Front-to-Back-Office Solution For Commercial Lending

### Take a Connected Approach

- Support the entire commercial loan process through a single platform
- Think like the customer and extend your strategy beyond the front office to the customer journey
- Bring the front, middle and back office together for greater transparency and efficiency

### Digitize the Customer Experience

- Deliver a truly digital experience, from loan origination through servicing and beyond
- Deepen customer relationships by giving them the ability to track their application, and ultimately their account information, in real time
- Provide access anywhere at anytime

### Embrace the Promise of Technology

- Leverage our proven and capable solutions and services for commercial lending
- Make it easy to connect to new digital channels via our open APIs
- Avoid large scale technology replacements by choosing just the components you need

### 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](http://WWW.FISGLOBAL.COM)**

### Delivering the Lending Journey of the Future

#### Deal Structuring

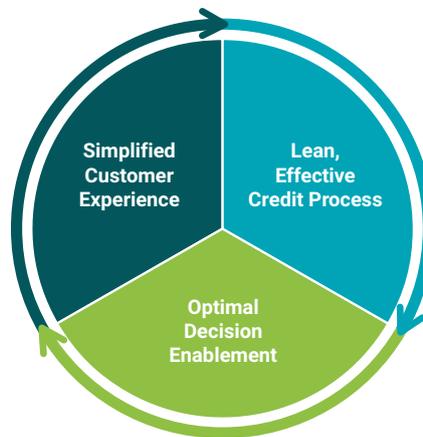
Build simple SME and complex multinational customer and facility hierarchies through product and collateral libraries and application templates for fast risk applications.

#### Open APIs

Allow internal and external data connectivity, re-use of data and the building of customer portals.

#### CRM Integration

Integration with Salesforce and other CRM systems enable seamless experience for customer and relationship teams.



#### Workflow

Flexible and configurable workflow supports UI, Business Process & Decision Rule automation for application throughout the process.

#### Financial Analysis & Rating

Integrate or deploy embedded spreading template and rating models supporting PD & LGD determination, management and monitoring in a single, auditable environment.

#### Risk Based Pricing

Assess RAROC, RORAC, EVA and SVA at the point of origination to assess deal and relationship profitability versus targets and hurdles.

#### Monitoring & Servicing

Active monitoring of loan balance, covenant adherence and collateral valuation supported by event triggered reviews.

#### Activation & Funding

Workflow driven activation for 'one-touch' loan boarding in line with pre-funding policy checking and compliance validation.

#### Approval

Automate rules for streamlined decision for simple and complex decisions. Create business rules to automate decisions and track associated conditions and covenants.



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