



FIS

PRODUCT SHEET

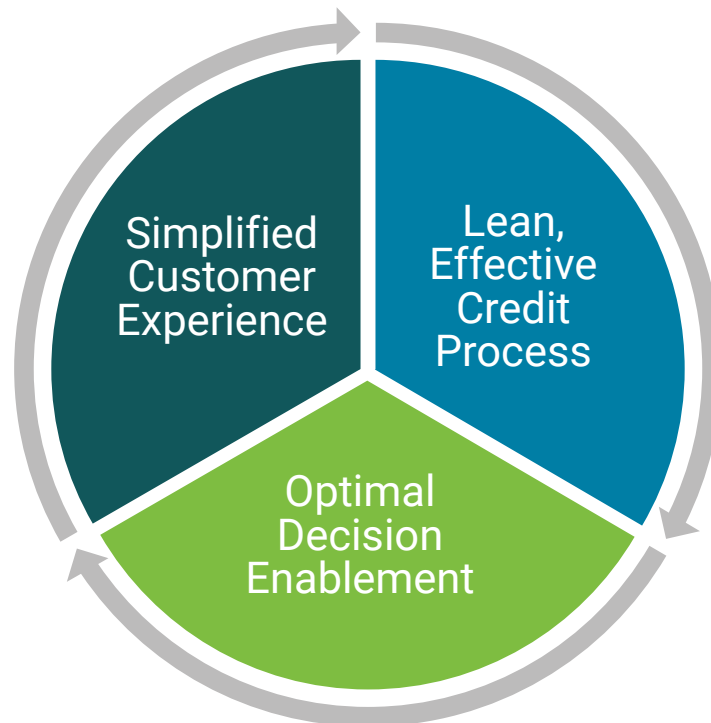
# FIS Commercial Loan Origination

## Digitize your Corporate and Commercial Loan Process

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For many organizations the commercial loan origination process represents one of the most labor-intensive and complex processes to manage. Supported by a network of high-value business and risk stakeholders, critical customer information and data is often maintained across an aging and fragmented system architecture, with limited automation and presentation of a single, consistent customer view. Delays and inconsistencies are inevitable as is the lack of transparency – both internally and to the organization’s customers.

In an ever more regulated and competitive market, the demand for efficient use of both human and financial assets makes this no longer acceptable. FIS Commercial Loan Origination tackles these challenges head-on. Built on responsive technology, our solution helps bring your institution to the next level of customer engagement, risk analysis and profitability optimization throughout the credit life cycle.



### FIS Commercial Loan Origination

- Get a complete 360-degree view of the customer relationship for informed decision-making.
- Cut response times and time to cash through streamlined credit process automation.
- Reduce costs through a modern, open architecture designed to support seamless connectivity.
- Boost revenue by attracting customers with a truly digital, self-service and intuitive experience.

## Customer 360 – continuous monitoring and management of customer risk profile and asset quality

### Key Features

#### Customer-centric management

- Aggregate view of group exposure and salient customer information at your fingertips
- View customer groups, entities, facilities and collateral relationships

#### Active and automated compliance monitoring

- Integrated financial spreading to track financial covenants compliance
- Trigger reviews in association with early warning alerts

#### Manage relationship reviews

- Alert relationship managers on soon-to-be-due reviews
- Automated or manual interim or event-driven reviews when early warning signal is triggered

#### Intuitive user dashboard

- Consolidation of all the relationship management tasks in a single-view dashboard
- Multi-dimensional risk view with drill-down capability, by country, industry, business lines and segments etc.

## Application – streamline and digitize your commercial loan origination process

### Key Features

#### Deal processing and underwriting

- Manage the collation of all data and information from deal inception to approval
- Guided interactive design with intuitive validation messages to direct users to rectify entry errors

#### Highly configurable platform that gives your institution the agility to design the processing flow and rules based on your credit appetite and strategy

- Graphical workflow designer supports automated work distribution, conditional routing, approving authority structure
- Rules and decision trees where internal policies and regulatory policies can be configured to ensure compliance while deviation is tracked
- Screen designer to configure the screen layout, add fields and basic validation to improve usability and lower learning curve
- Document generation engine for maintaining templates like credit memos, and deal offer letters in MS Word and other formats

FIS Commercial Loan Origination can be used on a standalone basis or as part of the FIS™ Commercial Lending Suite, an integrated front-to-back-office solution with built-in workflow and analytics for the entire commercial loan process.



## Underwriting – move risk management closer to the point of sale

### Key Features

#### Single system of truth for greater understanding

- Interactive dashboard for both credit analysis and relationship management

#### Greater consistency in lending process and improved data quality in all commercial lending business lines

- Consistently collect, manage and analyze credit decision-related data for process standardization
- Generate more comprehensive reports, including a customized credit write-up for both underwriting and servicing

#### Simplified loan review preparation with a reduction in review timeline

- Greater consistency in performance among all commercial credit team members through deployment of uniform underwriting standards

#### Solution components and industry templates support your commercial portfolio

- Multiple standard templates accommodate a range of industries supporting C & I, CRE, Agriculture, Non-profit and Personal Guarantor analysis

#### Fully configurable and transparent risk rating

- The integrated rating platform gives you the flexibility to deploy your risk rating methodology whether that includes expert judgment, quantitative assessment or dual risk rating with PD & LGD
- Deploy uniform risk rating methodology throughout your bank or through our S&P partners
- Standardized risk reporting
- All risk modifications are made and maintained by the bank for audit purposes

#### Price for risk at point of origination

- Fully configurable pricing engine for RAROC, RORAC, etc.
- Integrated to origination flow, ratings engine and easy to integrate with other sources.

## Activation and Funding – achieve an automated straight through credit process

### Key Features

#### Interface adaptors which easily integrate into a range of systems

- Integrate to core banking and servicing platforms
- Workflow driven activation enabling “one-touch” loan boarding
- Pre-configure policy checking and compliance validation

## Superior Technology – a modern, responsive technology stack that is future proof

### Key Features

#### Digital platform built to embrace machine learning and artificial intelligence innovation

- HTML5 for responsive usability
- Open API for seamless and frictionless integration
- Windows Active Directory for single sign-on
- Automatically draws in data from various sources such as external credit bureaus and internal KYC and CRM systems, e.g., Salesforce
- Built on top of FIS extensive Unified Data Model and Datahub to provide maximum data re-use, quality control and validation
- Data versioning supports data lineage and auditability



### 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).

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