FIS

LENDING UNLOCKED

Leverage the latest technology to meet customers' expectations and reach under-served markets.

THE CHALLENGES

Only FIS can unlock your lending

Lending has changed dramatically. It's no longer restricted to the walls of traditional financial institutions – it's at the point of need.

Innovation changed the rules and customer expectations changed, too. Borrowers expect immediate approvals and a variety of lending options at their fingertips. To compete, your lending solutions must meet your customers' evolving requirements quickly and comprehensively, now and in the future.

To do this you need access. Customers need **access to capital.** Financial institutions need **access to customers** across all segments, **access to data** and **access to constant innovation** that can lower risk. Everyone needs access to a trusted partner that can deliver an entire **ecosystem of solutions** from commercial to small business to consumer.

84%

of lenders believe using alternative data sets will become the norm*

*What is shaping the ecosystem of small business lending, Economist Impact, 2021.

Are you ready to unlock your opportunities?

INCREASE YOUR ADVANTAGE

CHALLENGES

Growing borrower expectations for easy and innovative access

Inability to access capital inhibits small business growth qualification

Increasing fraud and security threats

Outdated, inefficient processes and tech stall competitive progress

Reliance on traditional credit factors restricts lending opportunities for new and underbanked customers

ADVANTAGES

> Curated experiences via embedded finance and Buy Now Pay Later

> FIS® banking and merchant ecosystem offering multiple types of financing

> Modern fraud mitigation techniques leveraging AI and consortium data

> Ecosystem of market-leading digital solutions integrated with back-office servicing

> Alternative data products unlock previously inaccessible opportunities
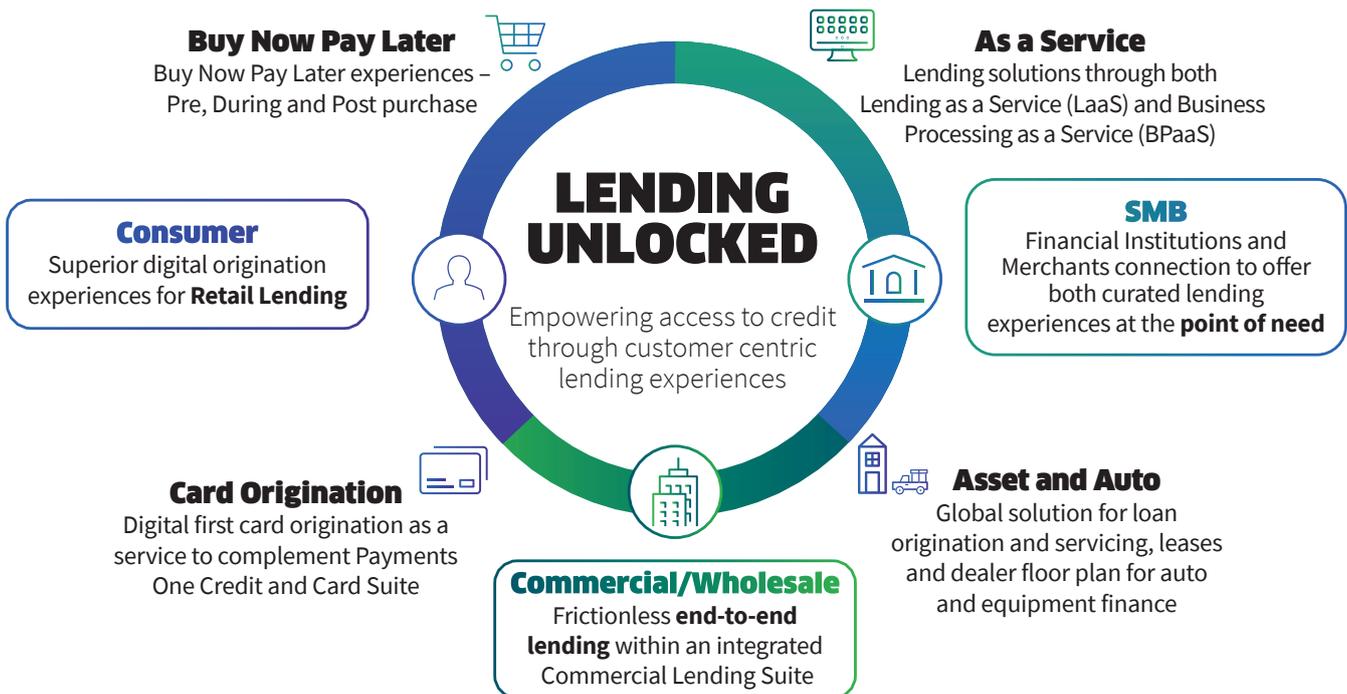
We empower access to credit at the point of need - unlocking new acquisition channels for FIs.

Contact us today

THE SOLUTION

FIS can meet all your lending needs

Our business relationships drive scale and market adoption across the banking, capital markets and merchant sectors. Empowering faster access to funds on a global scale, unmatched by any other provider, FIS is a trusted partner and global leader that processes more than $10 trillion annually.

Buy Now Pay Later
Buy Now Pay Later experiences – Pre, During and Post purchase

As a Service
Lending solutions through both Lending as a Service (LaaS) and Business Processing as a Service (BPaaS)

Consumer
Superior digital origination experiences for **Retail Lending**

LENDING UNLOCKED
Empowering access to credit through customer centric lending experiences

SMB
Financial Institutions and Merchants connection to offer both curated lending experiences at the **point of need**

Card Origination
Digital first card origination as a service to complement Payments One Credit and Card Suite

Commercial/Wholesale
Frictionless **end-to-end lending** within an integrated Commercial Lending Suite

Asset and Auto
Global solution for loan origination and servicing, leases and dealer floor plan for auto and equipment finance

Leverage the advantages of a single partner for your lending.

Unlock your lending – unlock your opportunities.

Make FIS your one-stop lending partner.

Contact us today.

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our employees are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. 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 is a Fortune 500® company and is a member of Standard & Poor's 500® Index.

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