

# AUTOMOTIVE FINANCE TODAY



FIS serves more than 9,000 clients in more than 80 countries worldwide. With a commanding share of the market and industry-leading solutions, selecting FIS is a low-risk decision.

THREE OF THE TOP FIVE AND 11 OF THE TOP 25 U.S. AUTOMOTIVE FINANCE COMPANIES RUN ON FIS SYSTEMS.



Many automotive finance companies find themselves operating with systems that have not kept up with the business demands of today's industry. In a fiercely competitive market, reacting quickly to industry trends and consumer demands is imperative for maintaining customer satisfaction and loyalty.

Of equal importance is the continuous need to reduce operational expenses and increase shareholder value. Finance companies must be capable of consistently providing accurate, concise, real-time information through global communication channels. Finding a commercially available system (or building one in-house) that can handle the diverse needs of the automotive finance industry – offering lending, leasing and fleet capabilities – seems insurmountable to many. For most, the chosen solutions support only portions of

their portfolios, creating duplication in systems and operational overhead.

Fidelity National Information Services, Inc. (FIS) has changed all that by providing the Advanced Lending Solutions-Automotive Finance (ALS-AF) application. Our system operates in international markets and enables clients to address country-specific business requirements while maintaining the financial benefits of a single solution.

## ADVANCED LENDING SOLUTIONS – AUTOMOTIVE FINANCE

FIS' ALS-AF application provides a solution specific to the automotive finance industry. ALS-AF automates many consumer and commercial lending/leasing business functions through hierarchical

parameters and supports a full range of products and services including:

- Consumer and commercial lending and leases (finance and operating), balloon loans and lines of credit – all in one system
- Securitized pools and selection
- Private-label processing
- Combined customer billing and statements
- Multiunit processing for commercial lending and truck finance

## LENDING OPERATION IMPROVEMENTS

ALS-AF enables increased productivity of back-office and customer service operations through flexible features while enforcing appropriate controls. Access is provided through a graphical user interface (GUI), through messages integrating to an existing client GUI or through customer information control system (CICS) transactions.

Efficient lending operations include:

- Effective-dated, real-time inquiries that enable the back office to streamline research and customer service representatives to answer consumer and dealer questions in a comprehensive and accurate manner



**FIDELITY NATIONAL  
INFORMATION SERVICES**

601 Riverside Ave.  
Jacksonville, FL 32204  
877.482.8786  
[www.fidelityinfoservices.com](http://www.fidelityinfoservices.com)

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- Extensive backdating, with automatic account reconstruction for maintenance and monetary transactions that eliminate the need for manual adjustments
- Integrated suspense processing
- Dealer and manufacturer subvention
- Dealer-reserve/dealer-remittance processing
- U.S. and Canadian tax-processing support
- Value-added tax (VAT)
- Post termination activity billing and aging

## TECHNOLOGY EFFICIENCIES

FIS' guiding principle is that technology migrations are continual and inevitable, but should never result in the loss of functionality or mandate changes to current business processes. The ALS-AF solution leverages a proven, host-based architecture that efficiently scales for large volume processing while also providing ad hoc access to the application data.

Technology benefits include:

- Flexible and user-defined parameters to drive application processing, providing speed to market of business solutions or regulatory changes without a heavy reliance on technical support
- Fifth normal, relational database supporting ad hoc queries and reporting of ALS-AF account, customer and dealer data through the client's business intelligence tool of choice

- Services-oriented open architecture (SOA) that allows direct access through the finance company's Web portal, providing real-time information for query or maintenance, as configured by the finance company
- ALS-AF hosting in an ASP environment with an account-based model that insulates clients from the risk of IT overhead becoming misaligned with account volumes

## PROVEN SOLUTIONS

FIS provides the critical link between technology and business optimization. As the solutions provider of choice in the automotive finance industry, we enable our customers to realize their strategic objectives through the appropriate use of technology to support business practices. We have the collaborative vision to help organizations accelerate their success because we understand the business behind the systems. No other company has this industry-specific experience. No other company understands your business challenges as well. No other company can deliver like FIS. Serving more than 9,000 clients in over 80 countries worldwide, FIS is clearly the global market leader.

**Our track record makes selecting FIS a low-risk decision.**

