

Application Service Provider

Seamless Outsourcing for Software Management

The chief competitive advantage the Fidelity National Information Services' (FIS) Application Service Provider (ASP) offers financial services organizations is the freedom to concentrate on the lending business instead of worrying about technology.

FIS Advanced Lending Solutions (ALS) ASP delivers software lending solutions, along with the technical and application expertise, support and security required to activate and manage ALS software – including loan origination, servicing and collections/recovery – and does so more quickly, efficiently and often more affordably than a client handling the job internally.

FIS' ASP programmers and analysts configure the customer-centric software according to individual lender preferences to market, service and maintain particular lending products.

FIS' highly skilled ASP staff attends to a client's information technology needs at any stage of the lending life cycle. They are familiar with and prepared for the many different customer-driven paths a loan may take.

Over the past four decades, FIS has confronted the constant challenge of managing technological changes in a rapidly evolving business environment, and has held a preeminent position in the financial software market. Relying on its lending expertise, FIS has produced some of the world's finest software lending solutions.

Value of FIS' Application Service Provider

Flexibility – Allows ALS software to be customized so the lending organization can develop the personalized products and services that customers appreciate.

Scalability – Processes lending account types of great variety and high volume without having to squeeze inside an organization's limited computing resources.

Accessibility – Provides virtual 7x24x365 availability for real-time processing of account activity and specific customer service requests.

Compatibility – Interacts with other systems for seamless exchange of information.

Guaranteed Service – Offers assurance by providing a professional staff that understands lending and spends each day working with lending software to make it better and more responsive.

Continuous Upgrades – Offer new features and functions in the ALS suite of applications before enhancements are readily available to the market. Pending releases are announced in advance for product planning purposes.

Benefits of Processing with ALS Application Service Provider

Release Currency – ALS ASP is a development and production environment that allows ALS clients to utilize the most current release of the ALS



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software. New functionality is released into this environment multiple times each year without the delay of annual release tape packaging. This eliminates waiting for and overburdening the information technology staff to get new enhancements loaded. This approach virtually removes the technical expenses related to ALS release upgrades and U.S. federal regulatory compliance.

Leveraged Labor Staff – Since the FIS ASP reduces the impact of large resource-intensive software upgrades, clients can focus on strategic business initiatives rather than the burden of lengthy software upgrades. Additionally, ALS operates in a shared environment that leverages the technical staff at an optimal level. FIS assumes the risk of maintaining, recruiting and training scarce technical talent in today's competitive employment market. Clients no longer have to be concerned with headhunters whisking away key technology staff.

Increased Technical Efficiencies – FIS has instituted a best-of-breed software development model. Enhancements and customizations are added back into the base software, thereby reducing ongoing support costs. Through the client input process, client-approved and prioritized enhancements are perpetually added into the base system, providing continuous incremental value to clients' business over time. The core lending solution – ALS Servicing Manager – handles clients' processing requirements "out of the box."

Leveraged Application Support – FIS provides application analysts to assist with questions, problems and requests for new functionality. Their expertise is derived from supporting the solutions they develop. These professionals provide comprehensive technical and business information regarding system workflow, thereby allowing clients to concentrate on their goals and initiatives rather than application-related issues.

Disaster Recovery – Complete disaster recovery services are provided in this environment. Disaster recovery tests are performed each year, ensuring that system availability and application information remain intact. This eliminates the worry about what will happen to the system or data if a disaster strikes.

Industry Vision and Insight – ALS ASP offers clients the opportunity to participate in future enhancement activities with FIS or with other clients. Through discussion channels, clients are always aware of future enhancements, regulatory updates and industry trends, and share in the intellectual capital of both FIS and its existing client base.

Setting New Standards with FIS ALS

The FIS ALS suite is cut from the quality mold of FIS' market-driven products for the financial services industry. The depth and breadth of the integrated ALS package is unmatched by any vendor and extends beyond lending automation to include training, consulting, applications support, customer relationship management and professional business services. After 40 years of developing, updating and customizing lending software, FIS continues to vigorously meet the challenges of managing technology in a volatile, increasingly competitive business environment. FIS ALS sets the standard for next-generation lending solutions for the financial services industry.



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