

ADVANCED LENDING SOLUTIONS



TRUST THE MARKET LEADER IN IT LENDING SOLUTIONS: ALL YOU NEED IS ALS

Setting the standard for next-generation lending solutions, the ALS suite of services consists of:

ALS Servicing Manager

ALS Automotive Finance

ALS Dealer Finance

Xamine® Servicing Manager

Xamine® Automotive Finance

ALS Advanced Escrow

ALS Promissory Notes

Default Manager

ALS Application Service Provider

ALS Business Services

ALS Training

Fidelity National Information Services, Inc.'s (FIS) Advanced Lending Solutions (ALS) suite is the end-to-end, single source for total lending automation, from loan data capture through loan servicing and collections. Part of FIS' Systematics™ core banking product suite, the ALS suite is utilized by 30 percent of the top 100 U.S. holding companies and 11 of the top 100 international financial institutions.

ALL IN ONE

Blending service with sophistication and scale, ALS provides integrated lending solutions for a complete range of financial services, including automotive finance, commercial lending, consumer lending, independent finance, premium finance and more. ALS clients receive the most efficient, least costly and most customer-centric lending technology available in the industry.

MANAGING THE LOAN CYCLE

Equipped with features that first anticipate – and then manage – possible events in the loan cycle, ALS answers the call for speed, flexibility, simplicity and personal service. It enables a financial services organization to create customized, market-driven loan products much more rapidly, at significantly lower cost, and with minimal or no programming support necessary.

As more and more clients are discovering, ALS is the differentiator in lending operations. The highly configurable technology is multichannel, multilingual, multicurrency and multidimensional. It can be customized for any lender, large or small, to improve productivity, increase revenues and enhance customer relations, regardless of the size or complexity of the loan portfolio.

CREATING A COHESIVE PORTFOLIO STRUCTURE

Every loan made should be mutually rewarding for the business as well as for the customer. ALS is engineered for forward-thinking customer-relationship management. User-friendly features enable a business to enter, store, retrieve and analyze customer data, not only for rapid, responsive services that will build customer loyalty, but also for cross-selling opportunities that will broaden customer share.



Obviously, the life of every loan is different. Points of purchase vary, and the nature of the products differs. Account information can be transmitted by phone, fax, e-mail or the Internet.

This diversity is the strength of ALS. It serves as the common, binding element that creates a cohesive structure for extensive loan portfolios. It simplifies the operating environment, while fashioning new techniques to offer advanced lending services to the customer.

ALS SUITE OF SERVICES

Each of the best-of-breed solutions in the ALS suite of services is also recognized as the market leader individually. The architectural style is interactive. Loan data that is entered once – and only once – flows from system to system, triggering account services and loan processing support along the way. The vertically integrated structure eliminates needless duplication and costly delays.

The ALS suite of components consists of:

ALS Servicing Manager – A highly sophisticated, scalable software with a modular construction, ALS Servicing Manager supports a fully integrated system of account management and customer service for the life of the loan.

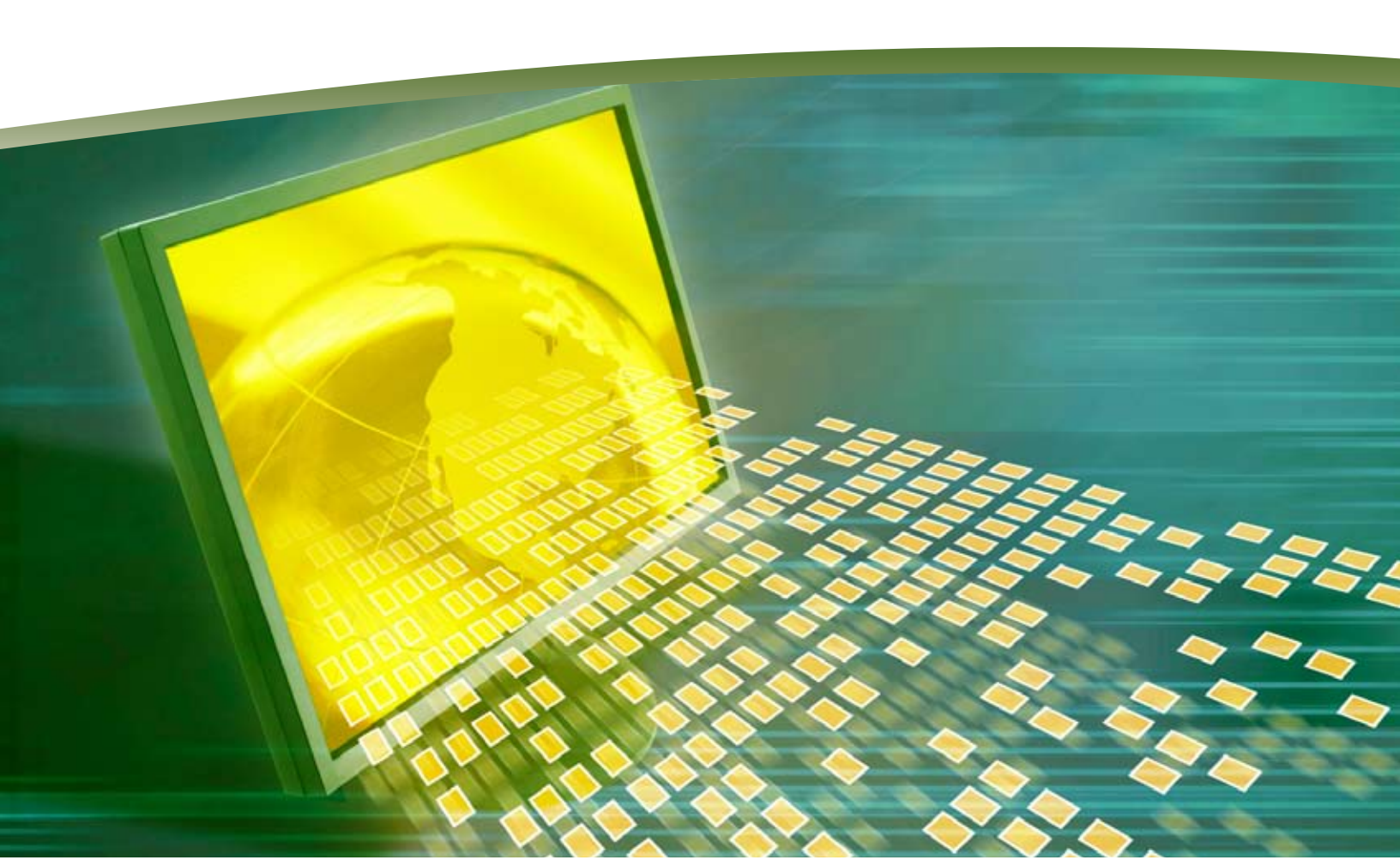
ALS Automotive Finance – A fully integrated loan and lease system with the flexibility, features and functions to meet the high-volume, low-cost needs of a specialized and rapidly growing market.

ALS Dealer Finance (DF) – A robust solution specific to the wholesale automotive finance industry, ALS-DF allows dealers direct access through the Internet, providing real-time information using processes designed specifically for dealer use. ALS-DF automates many wholesale business functions and provides combined statements for a full range of wholesale products including:

- Floor-plan financing
- Cash management agreements
- Commercial loans and credit lines
- Manufacturer in-transit financing

Xamine Servicing Manager (SM) – A flexible and efficient business intelligence platform of ALS Servicing Manager data, which supports on-demand data access, analysis and reporting. Xamine SM speeds time to market for canned reporting, empowers users with trend analysis and ad hoc query reporting capabilities, reduces the cost of support and maintenance, and optimizes resource allocation by reducing the reporting dependence on IT. Xamine SM provides a 360-degree view of the loan from the time it leaves origination until it is paid off and beyond.

Xamine Automotive Finance (AF) – A flexible and efficient business intelligence platform of ALS Automotive Finance data which



supports on-demand data access, analysis and reporting. Just like Xamine SM, Xamine AF speeds time to market for canned reporting, empowers users with trend analysis and ad hoc query reporting capabilities, reduces the cost of support and maintenance, and optimizes resource allocation by reducing the reporting dependence on IT. Xamine AF also provides a 360-degree view of the loan or lease from the time it leaves origination until it is terminated and beyond.

ALS Advanced Escrow – Supports the tracking, managing and accounting for items that relate to loans secured by property. This comprehensive solution accommodates all the needs of the escrowed loan portfolio: taxes, property insurance and other related items that need managing.

ALS Promissory Notes – ALS Promissory Notes supports the tracking, managing, accounting for and collecting of instruments such as promissory notes and bills of exchange used for loan security.

Default Manager – A comprehensive default solution effectively managing the entire default lifecycle. The solution's all-in-one functionality provides the power to manage multiple processes in a single system, including collections, recovery, bankruptcy, repossession, inventory management, asset sale, end of term and foreclosure.

ALS Application Service Provider – This service bureau delivers technical and application expertise, support and security.

ALS Business Services – This versatile pool of business experts – business consultants, network analysts, technical analysts, programmers and project managers – assists clients with business process re-engineering and strategic consulting, custom programming and system optimization.

ALS Training – These educational programs convey a working knowledge of ALS lending applications by teaching programmers how the software works and customer service personnel how to apply the software, fashioning new techniques to offer advanced lending services to the customer.

FIS has established a record as the most experienced and capable partner in developing innovative technology solutions – from relationships with

the world's largest financial services organizations to regional networks and community-based lenders. The ALS suite of services is proof of FIS' commitment to provide top-of-the-line technology solutions for the financial services industry. During the last four years alone, FIS has invested more than \$300 million in strategic acquisitions and intensive research and development to enable clients to gain first-mover advantage in their highly competitive businesses.

Maintaining Regulatory Compliance

FIS is committed to ensuring that its solutions enable our clients to achieve and maintain U.S. federal regulatory compliance. FIS closely monitors all upcoming legislation and potential regulatory requirements that affect our clients and our solutions. FIS is committed to ensuring that our solutions provide a means to comply with and proactively investigates potential approaches to the requirements that new legislation may impose.

Technology and Architecture

FIS core solutions are able to participate in a fully functional service-oriented architecture (SOA). SOA opens the door for our customers to utilize more advanced processing features found with business process management (BPM) and business

activity monitoring (BAM). Xpress Enterprise Services (Xpress) is the FIS Enterprise SOA solution. Xpress simplifies and standardizes integration to the Systematics core solutions and eliminates the brittleness and complexity inherent in point-to-point solutions. Through Xpress, the FIS solutions can expose business functionality through services in standard IFX messages, which can be consumed by channel and other solutions capable of interfacing via the IFX standard.

THE INDUSTRY LEADER – BY FAR

FIS' leadership in the financial services industry is pre-eminent and widespread:

- FIS supports clients in more than 80 countries and territories and maintains 24 global offices
- Forty-eight of the top 50 U.S. financial services organizations rely on FIS products and services
- According to a recent TowerGroup report, FIS leads the banking retail finance market, with 26 percent of the top 100 U.S. banks servicing their consumer loans using FIS' ALS
- Twenty-three percent of U.S. consumer loans are processed by FIS' ALS
- Five of the top 10 U.S. holding companies, including the top three, use FIS' ALS solutions
- FIS processes 13 percent of U.S. bank deposit accounts
- Thirty of the top 100 U.S. holding companies use FIS retail lending solutions
- FIS processes more than 46 percent of the new auto finance market, according to *Big Wheels*

SETTING NEW STANDARDS WITH ALS

The 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 vigorously continues to meet the challenge of managing technology in a volatile and increasingly competitive business environment. FIS' ALS sets the standard for next-generation lending solutions for the financial services industry.



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