

WHOLESALE 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. Dealers are in a fiercely competitive market, and their ability to succeed is dependent upon quick and easy access to consolidated financial data and accurate inventory reporting.

To maintain dealer loyalty, finance companies must provide robust systems that enhance the dealer's ability to react to business needs in ways that range from accurate, real-time, consolidated financial reporting to flexible products with speedy time to market – all from their desk top.

In recent years, finding a commercially available system or building one in-house that can handle the diverse needs of the wholesale industry has seemed insurmountable to many. The business case to enhance wholesale/dealer finance

applications often has fallen down the priority scale, behind consumer system upgrades. Fidelity National Information Services, Inc. (FIS) has changed all that.

ADVANCED LENDING SOLUTIONS-DEALER FINANCE

FIS' ALS-Dealer Finance (ALS-DF) application provides a solution specific to the wholesale automotive finance industry. The ALS-DF system automates many of wholesale business functions and supports a full range of wholesale products, including:

- Dealer floor-plan inventory and credit lines
- Commercial and construction loans
- Dealer cash-management agreements
- In-transit inventory management

CONNECTED TO THE DEALER'S EXPERIENCE

ALS-DF gives dealers direct access through the Internet, providing real-time information using processes designed specifically for dealer use. Features include:

- Delivery of consolidated monthly wholesale statements, providing options for online viewing, downloading or printing
- Summary billing and payment of vehicle financing at the dealer level
- Dealer summary information, providing a single, online view of the entire wholesale and loan portfolio
- Daily online statements, providing up-to-date inventory information
- Online payments and payoffs of single units or en mass, including application of cash management funds
- Online mass-transfer processing to accommodate both dealer trades and vehicle reclassification
- Real-time status of processed transactions, including reporting of dealer EFT activity for settlement
- Megadealer support, allowing summary of multiple dealer locations



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LENDING OPERATIONS IMPROVEMENTS

ALS-DF increases productivity of back-office and customer-service operations while enforcing appropriate controls. Efficient lending operations include:

- Online dealer access that streamlines inventory processing and reduces central-office overheads
- Automated VIN validation at the time of new inventory flooring, ensuring integrity of the receivables
- Multilevel approval processing that enables "four eyes" authorization
- Easy multitasking for analysts, with unlimited concurrent and independent application sessions
- Business process-oriented Web pages, with functions grouped and accessible from any screen
- Real-time access enabling customer service representatives to answer dealer questions in a comprehensive and accurate manner

TECHNOLOGY EFFICIENCIES

ALS-DF leverages a proven, host-based architecture that efficiently scales for mass-volume processing while delivering a state-of-the-art user experience with Web page delivery via the Internet.

Other technology benefits include:

- A wealth of flexible and user-defined parameters to drive processing of the application and allow speed-to-market of business solutions without heavy reliance on technical support
- Elimination of expensive hardware replacement during system rollout, as a result of Web page Internet system access

- An industry-standard open architecture that enables clients to maintain the software
- ASP-environment hosting, 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, 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.

Our new Wholesale/Dealer Finance system is only the most recent proof of our claims. No other company has this industry-specific experience. No other company will understand 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.