



FIS Expands Auto Market Presence with Cloud-based Asset Finance Solution

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Key facts

- SaaS-based cloud offering enables the FIS Asset Finance platform to support a wide spectrum of commercial, retail and wholesale finance operations globally.
- The solution now additionally includes US consumer auto finance capabilities, expanding its functional reach to support a broader range of asset classes and lending operations.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Nov. 18, 2025-- [FIS](#)[®] (NYSE: FIS), a global leader in financial technology, today announced a major SaaS-based cloud offering enhancement to its [FIS Asset Finance solution](#).

The solution now additionally supports key US consumer auto finance capabilities, delivering end-to-end functionality to support the full lifecycle of loans and leases across consumer auto, wholesale and equipment finance. These enhancements help broaden the solution's value for lenders and enable smoother transactions.

"The asset finance and auto lending sectors are facing growing pressures from rising customer expectations, regulatory changes, increasing operational costs, and the inefficiencies of legacy systems," said Steve Sabin, head of Capital Markets Lending at FIS. "By bringing powerful new lending and servicing capabilities to the global auto finance market, we're helping our lending clients around the world to meet those challenges with confidence. The addition of a premiere new global client underscores the trust we're earning in the market, and we look forward to building on this momentum."

Why FIS Asset Finance Matters

According to the Federal Reserve Bank of New York's [2025 Q1 Report on Household Debt and Credit](#), U.S. household auto loan debt remains at a staggering \$1.66 trillion—underscoring the critical need for modern, scalable technology to support lenders and borrowers alike.

The enhanced FIS Asset Finance solution brings together origination, servicing, collections, and remarketing into a single, SaaS-based cloud-native platform. This SaaS-based cloud approach provides enhanced scalability, improved operational efficiency and supports compliance efforts, while also optimizing financial flexibility to help banks, captives, and independent lenders better serve borrowers.

By helping consumers finance vehicles more easily and enabling lenders to streamline operations, FIS is delivering on its goal to modernize lending infrastructure and support evolving market demands.

Key Benefits for Lenders and Borrowers

- **Operational Efficiency:** The platform automates traditionally manual workflows through a highly configurable system, reducing operational overhead and enabling faster time to value.
- **End-to-end Lifecycle Management:** From origination and credit decisioning to servicing, asset management, and remarketing, the solution supports the full loan and lease lifecycle within a single, integrated platform.
- **Personalized Borrower Experiences:** With API-enabled configurability and digital-first design, lenders can deliver self-service experiences across channels more seamlessly — empowering borrowers with 24/7 access and tailored interactions.
- **Rapid Innovation with Low-code Tools:** Built-in extensibility and no/low-code configuration tools allow clients to adapt quickly to market changes without relying on vendor development cycles.
- **Continuous Improvement:** Expect to continue with platform updates which help clients benefit from ongoing innovation, enhancements, and performance improvements — whilst minimizing disruption.

FIS remains focused on innovation across the money lifecycle —helping clients improve operational agility, and grow in a rapidly evolving lending landscape.

[About FIS](#)

FIS is a financial technology company providing solutions to financial institutions, businesses, and developers. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500[®] and the Standard & Poor's 500[®] Index. To learn more, visit [FISglobal.com](#). Follow FIS on [LinkedIn](#), [Facebook](#) and [X](#).

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