Experts agree that small business customers are a key segment for growing market share, revenue and profitability. Large banks have already deployed thousands of lenders to serve this lucrative market. In order to compete, community banks must offer efficiency, the right product and the right price.

Fiserv can assess your current commercial and small business credit product offerings and processes to provide recommendations to implement enhanced product, policy, pricing and risk management practices that strengthen commercial loan retention and build sound, profitable and sustainable portfolio growth.

Build a solid foundation for a strong business lending strategy with new and improved credit products and processes, better pricing for revenue growth, or opportunities to enhance commercial and existing small business credit policies and underwriting parameters that enhance credit performance and control.

In-Depth Analysis
Fiserv analysts begin with an in-depth review of the commercial and small business (business banking) lending lifecycle from loan delivery channels, origination/underwriting processes, funding, booking and servicing functions that you currently use to support commercial and small business prospect and client credit requests.

Delivery Channels
Asking fundamental questions – including how the bank defines small business – will help determine the lending lifecycle and get a clear picture of how the bank connects with commercial and small business customers. How and by whom are credit requests received, processed and evaluated? Does the loan transaction amount or existing relationship exposure impact which line of business is responsible for handling the request?

Products
Fiserv analysts will evaluate your existing commercial and small business credit product offerings and identify gaps and product standardization opportunities. The analysis will help you identify whether your institution has defined small business credit products that are distinct from your consumer and traditional commercial offerings.

Pricing
An evaluation of your institution’s current commercial and small business credit pricing policies will help identify opportunities for improved loan spreads and fee penetration.

Underwriting/Credit Policy
A review of current commercial and small business credit policies and underwriting parameters will identify opportunities to enhance those policies and parameters to include regulatory capital and Basel III implications. Analysis will determine ways your institution’s underwriting methodologies
can be improved to better serve the specific needs of small business customers.

**Process Automation**

Fiserv will help identify overall process inefficiencies in order to streamline origination processes, reduce costs and improve the commercial and small business customer experience. Analysts will determine what technology is in place to support application, underwriting, pre-closing, documentation and servicing functions, and they will identify solutions to improve automation and process efficiency.

**Impact Analysis**

Fiserv will conduct an impact analysis of the proposed commercial and small business product, process, policy and other engagement recommendations on diverse bank business units, such as credit/risk administration, loan operations, loan documentation preparation, loan operations and front office staff.

**A Plan for Growth**

After the analysis is complete, Fiserv will provide a summary of your current environment. You will have a complete view of your commercial and small business lending delivery channels, products, pricing methodology (rates, fees, pass-through costs), underwriting/credit policies, process automation, loan servicing, and current commercial and small business loan portfolios.

Fiserv will also supply a summary of a proposed environment. Recommendations will include delivery channel modifications, new or revised product offerings, and enhanced pricing methodologies. Formalized loan pricing policies will help you realize measurable net interest income and fee penetration improvement, incorporating risk-based parameters, fee income opportunities, pass-through cost recapture policies and other revenue-generation methodologies.

The summary will identify process inefficiencies that, when addressed, will result in an improved loan evaluation and closing turnaround timeframe, reduced costs and an overall improved customer experience.

**Why Fiserv?**

Fiserv is a leader in financial institution technology, and we have extensive industry expertise in all aspects of commercial and small business lending, loan process consulting/reengineering and workflow implementations. Our history and experience provide a unique combination of best practice insights to help you create a business lending strategy that incorporates operational efficiencies, smart pricing, product and process standardization, regulatory compliance and an overall enhanced customer experience.

**Connect With Us**

To learn more about business lending strategies from Fiserv, contact us at 800-872-7882 or visit our website at www.fiserv.com