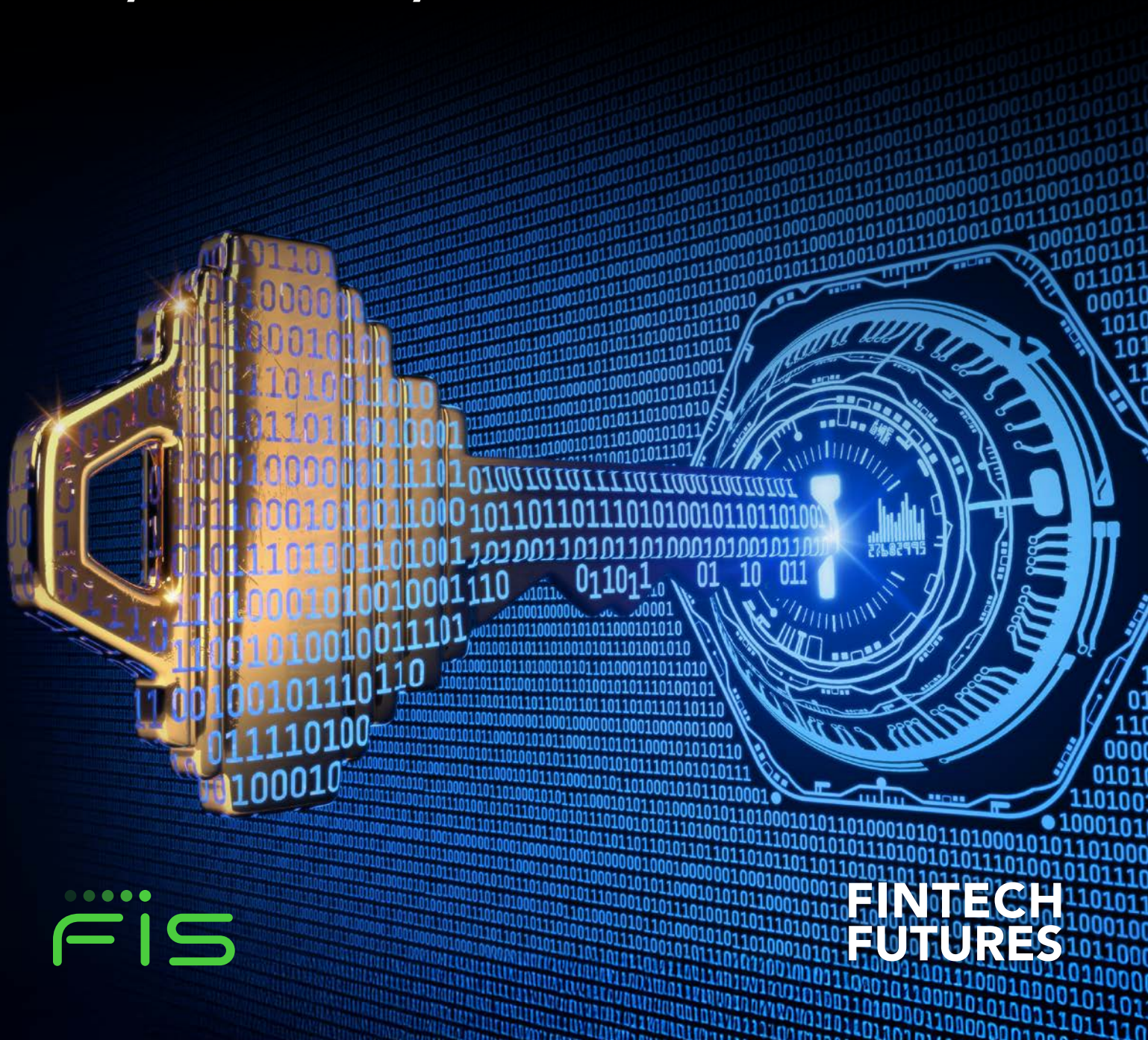


WEBINAR

Unlocking the power of digitised data across the lending lifecycle

Key takeaways



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Introduction

The lending industry sits at a crossroads where 600-page credit agreements must transform into real-time, actionable intelligence, yet most lenders remain trapped by legacy systems that speak different languages and operate in isolation. The traditional approach of static reporting and siloed data repositories is no longer sufficient to meet the demands of real-time decision-making and AI-driven insights that modern lending requires.

In the *Unlocking the power of digitised data across the lending lifecycle* webinar, FinTech Futures brings together industry leaders

Tim Probst, head of product management at FIS Credit Assessment, and Someera Khokhar, founder and CEO of Nammu21, to explore how lenders can transform their data infrastructure without the disruption of complete system overhauls.

The discussion reveals practical strategies for implementing real-time data exchange, leveraging AI for enhanced underwriting and creating seamless workflows that serve multiple personas across the entire lending ecosystem – from origination through syndication and lifecycle management.

Key topics explored:

- The evolution from REST APIs and event streaming for creating flexible, real-time data exchange that adapts to the dynamic nature of credit agreements as living organisms.
- Transforming unstructured credit documents into structured, machine-readable data that enables AI-driven underwriting and hyper-personalised lending experiences.
- Building comprehensive data dictionaries with ontological structures that capture not just term definitions but their placement within credit document hierarchies for effective AI agent utilisation.
- Strategic starting points for end-to-end digitisation initiatives, from origination-to-syndication workflows versus origination-to-servicing system integration approaches.
- Overcoming legacy system challenges including different vocabularies, varying granularities and communication barriers between sales, origination, credit and servicing platforms.
- Leveraging agentic AI for automation and insights, from early warning systems that identify upselling opportunities to natural language querying that eliminates the need for technical SQL expertise.
- Prerequisites and best practices for successful implementation, including process mapping, data source identification and phased approaches that deliver quick wins while maintaining long-term vision.



Webinar speakers

**Tim Probst, head of product management, FIS Credit Assessment**

Over his 20-year career at FIS, Tim Probst has served in senior roles across pipeline, servicing, business intelligence and credit assessment product management, business intelligence technical and business consulting, and commercial lending solution management.

He is currently the head of product management for FIS Credit Assessment responsible for leading the value stream for the product. Probst holds a bachelor's degree in business administration from the University of Iowa and a master's degree in computer information systems from the University of Phoenix.

**Someera Khokhar, founder and CEO, Nammu21**

Someera Khokhar, founder and CEO of Nammu21, has over 25 years of experience in private credit. Prior to founding Nammu21 in 2017, Khokhar was a senior partner at a global US law firm where she was elected onto the partnership committee and served across various leadership functions including running the energy and infrastructure practice, leading various global committees on firm strategy and managing a number of client relationships across private credit.

**Tyler Pathe, reporter, FinTech Futures**

Tyler Pathe is a financial reporter, moderator and investigator with a specific interest in financial technology, banking and the financial industry's latest innovations. His career has extended to numerous financial publications and has addressed all facets of industry development. He continues to promote the power of financial understanding heavily throughout all mediums of his work.

Watch the webinar on demand now

The *Unlocking the power of digitised data across the lending lifecycle* webinar is now available to watch on demand. You can watch the full webinar by [clicking here](#).

Who should watch:

- Commercial lenders and credit institutions seeking to transform unstructured credit documents into structured, actionable data for enhanced decision-making.
- Technology leaders and data architects looking to implement API strategies, event streaming and AI-driven solutions across the lending lifecycle.
- Risk management and underwriting professionals interested in leveraging agentic AI for automated insights, early warning systems and hyper-personalised lending experiences.
- Financial services innovators exploring emerging technologies like blockchain, tokenisation and fractional asset ownership in credit markets.
- Operations and syndication teams aiming to streamline workflows from origination through servicing with real-time data integration and flexible system architectures.

The *Unlocking the power of digitised data across the lending lifecycle* webinar is brought to you by FIS.





Key takeaways from the webinar

In this webinar, presented by *FinTech Futures*, industry experts Tim Probst, head of product management at FIS Credit Assessment, and Someera Khokhar, founder and CEO of Nammu21, explore the complex journey of digitising the lending lifecycle, from unstructured credit documents to data-driven decision making.

From Probst's practical insights on connecting origination and servicing systems, to Khokhar's vision of credit agreements as "live organisms", this discussion reveals both the ambitious possibilities and pragmatic realities of digitising commercial lending.

Here we recount the key takeaways from this highly anticipated *FinTech Futures* webinar, including how structured data extraction enables AI-driven underwriting, the critical role of APIs and event streaming in creating seamless workflows, and the emerging technologies destined to change the future of commercial lending forever.

The structured data imperative

The conversation begins with a fundamental challenge facing lenders today: transforming vast amounts of unstructured textual data into actionable intelligence. Khokhar emphasises that without proper data structure, even the most advanced AI systems cannot deliver meaningful insights.

"Without structured data you actually don't have the capacity to have models and agentic support systems that can utilise the information," she shares, highlighting how text representations in credit documents must be transformed into machine-readable elements.

Probst reinforces this point by identifying a critical gap in legacy systems. "When you look back in all of the systems we've built over the last 30 to 40 years, we never thought that a machine would be having to help us understand the data that's sitting in our systems," he observes, noting how traditional data definitions stored in help files or documentation are insufficient for AI-driven systems that need comprehensive context to interpret information accurately.



The discussion reveals that in the AI era, comprehensive definitions must be embedded directly into structured data sources, enabling intelligent systems to accurately interpret information rather than making potentially incorrect assumptions.

The flexibility challenge in data exchange

The panel goes on to explore the current limitations of traditional API structures in modern lending environments, with Khokhar notably highlighting the inefficiencies in present day data delivery methods, and how they struggle to accommodate different user personas across the lending lifecycle. She argues that traditional REST APIs are inherently static and only deliver pre-determined data structures decided at a specific moment in time.

“As we start to move towards a credit agreement becoming this live organism of lifecycle happening in real time, you actually need to have flexibility in what kind of information is being passed through, and what kind of information you can pull,” she says.

Persona-driven data architecture

The conversation lays down a comprehensive guide to how different roles within lending organisations require different data perspectives from the same source documents. Khokhar emphasises the need for hierarchical data structuring able to serve multiple use cases simultaneously.

“Different user profiles and personas actually need different things that are coming out of that single document,” Khokhar observes. “If you’re part of the sales team or a syndication team, your first layer of information is likely going to be some form of summary. But if you’re involved in booking a lifecycle management, you want to know the granularity of the business day convention.”

“From bank to bank to bank, the policies and procedures and their technology are different. How do you create an integration layer that is as flexible as the front end is from an origination perspective? That’s the challenge.”

Tim Probst, FIS Credit Assessment

Probst reinforces this concept by highlighting the fundamental challenge of creating flexible systems that accommodate diverse organisational needs: “When you think specially in the commercial lending space, a lot of our originations are bespoke. From bank to bank to bank, the policies and procedures and their technology are different. How do you create an integration layer that is as flexible as the front end is from an origination perspective? That’s the challenge.”

He further explains how this persona-driven approach has been successfully implemented in practice: “We’ve actually addressed this in some of our reporting solutions where, if that front end workflow system has enough metadata within the system, we can then programmatically create the analytics layer, because we know the data structures.”

This multi-layered approach detailed by the panel addresses the reality that a single 600-page credit document must serve numerous operational functions, from high-level strategic decisions to detailed transaction processing.

AI-powered transformation potential

The discussion reveals how properly digitised data enables revolutionary applications in lending. Probst highlights the transformative potential of AI systems that can act as sophisticated assistants rather than simple automation tools.

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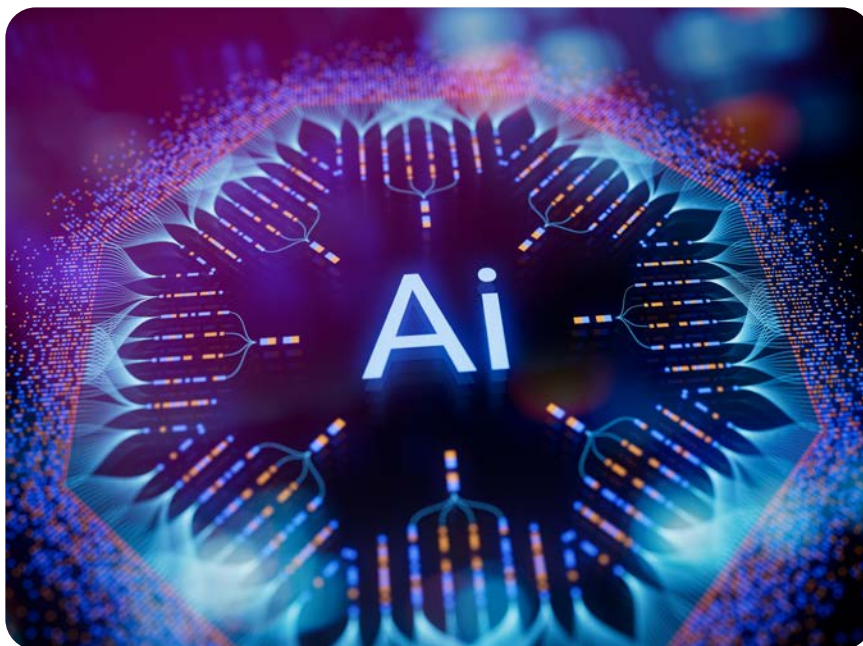
Someera Khokhar, Nammu21

“If I’m a portfolio manager and I have a certain portfolio that I manage, and my portfolio has certain trends, we can have agents running, looking for those trends and reporting that back to me almost like a coworker, or an assistant,” he explains, envisioning AI that provides proactive insights rather than reactive responses.

Khokhar extends this concept to document-level intelligence, where AI systems can provide contextual analysis based on comprehensive data corpus. “If you were to ask a system: is there anything unusual in this definition of EBITDA?, you would need to have had a wide corpus of information that had been ingested by the system, organised and classified,” she explains, showing how structured data enables sophisticated comparative analysis.

Strategic implementation approach

Rather than advocating for comprehensive transformation, both speakers emphasise starting with high-impact integration points that deliver immediate value while building toward broader digitisation goals.



Probst suggests focusing on core system connections: “I think the biggest bang for the buck, at least internally, for a commercial lending team at a bank is to connect your origination and servicing systems,” highlighting how this connection enables real-time visibility into borrower behaviour and payment patterns.

Khokhar offers an alternative perspective, focusing on the origination to syndication pipeline: “If you can start to unpack and unpick and create supplied organised data layers, you can start to speed up the origination process.”



Both approaches emphasise understanding existing processes before introducing technology solutions.

Probst advocates for a process-first methodology: “Before I came over to FIS, I was in the documentation team and funding team for a bank. Whether those documents were coming from outside or inside counsel, every single one was different,” he reflects, emphasising how this experience shaped his understanding that successful implementation requires mapping existing workflows before layering on technological solutions.

“The biggest bang for the buck, at least internally, for a commercial lending team at a bank is to connect your origination and servicing systems.”

Tim Probst, FIS Credit Assessment

Future technology landscape

Looking ahead, the panel identifies emerging technologies that will reshape lending operations. Khokhar highlights blockchain applications and tokenisation: “The ability to have a credit ecosystem where you can have an instrument that is trading in the current Web2 analogue markets, but you can have a fractional

component of it, trading on chain with a whole new investor class,” demonstrating how structured data becomes essential for multi-dimensional asset management.

Probst focuses on more immediate applications of agentic AI for process automation and data insights. “When you think about automation, and you think about applying AI agents to certain tasks, when the agent comes back and says, I’ve noticed this, and 10,000 times before we basically do this to solve this, and do you want me to do that for you? You just say yes and you’re done,” he explains.

The webinar concludes with Probst’s vision of democratised data access, where natural language interfaces replace complex technical queries, enabling all lending professionals to interact directly with their data regardless of technical expertise.

In summary

- Lenders must prioritise structured data transformation as the foundation for digital modernisation. Without converting unstructured documents into machine-readable formats, financial institutions cannot leverage AI-driven underwriting, real-time analytics or automated workflows that are becoming essential for competitive advantage in commercial lending.
- Persona-driven data architecture represents a critical shift from one-size-fits-all systems to flexible, hierarchical structures. Different roles, from sales teams requiring high-level summaries to operations teams needing granular transaction details, must be served by the same source documents through intelligent data layering and customisable API frameworks.
- Real-time data exchange through APIs and event streaming is no longer optional but essential for operational efficiency. Moving beyond static, end-of-day reporting to live data flows enables portfolio managers to identify opportunities overnight, supports real-time general ledgers and creates seamless integration between origination, syndication and servicing systems.
- Successful implementation requires starting with clear process definition and strategic focus rather than attempting wholesale transformation. Beginning with high-impact connections like origination-to-servicing integration, while maintaining the authoritative source document as the golden standard, provides the foundation for expanding automation across the entire lending lifecycle.
- Emerging technologies like agentic AI and blockchain tokenisation will reshape competitive dynamics. Lenders who establish robust structured data foundations today will be positioned to leverage AI agents for automated decision-making and participate in fractional asset ownership markets that represent the future of credit ecosystems.

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.

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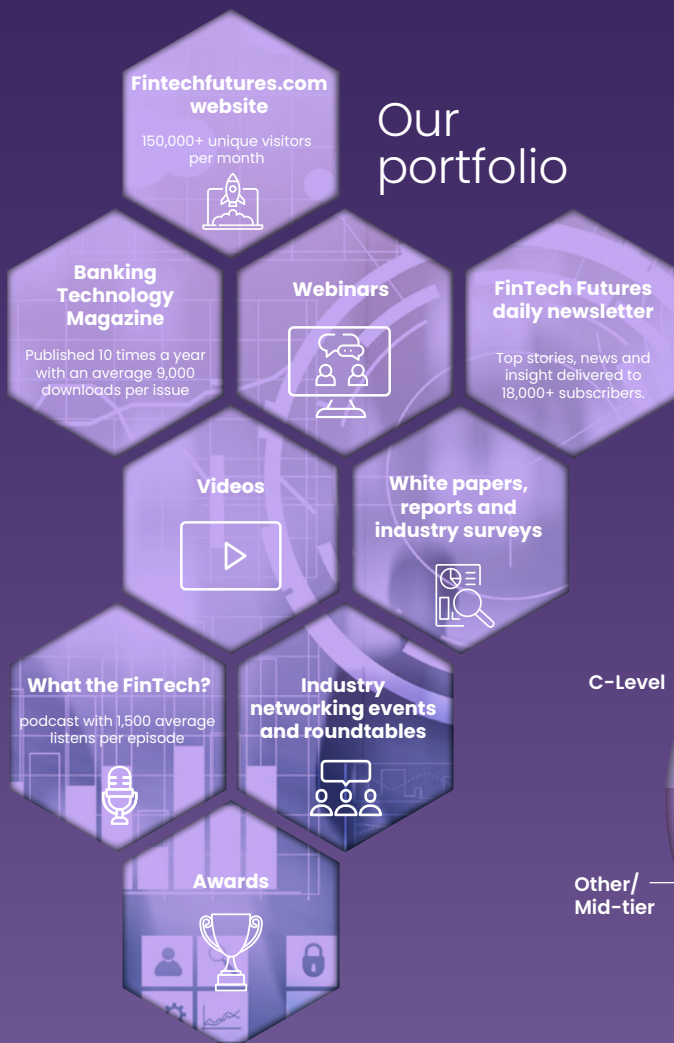
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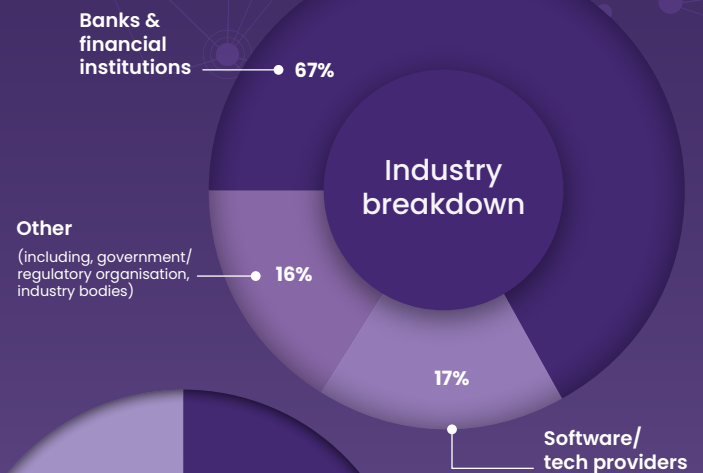
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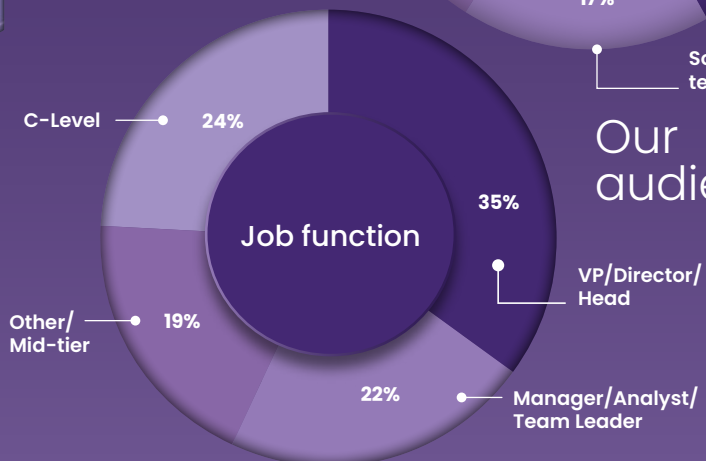
Our portfolio



Industry breakdown



Our audience



We have a range of advertising & sponsorship opportunities available from brand awareness, lead generation, & thought leadership. To find out more, talk to:

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