



Info sheet

Business Process Outsourcing

Accelerate digital lending and payment services

Automation at scale, without compromise

Financial institutions that deliver faster payments and a shorter time to yes in lending create better customer experiences and stronger financial results. Unisys applies AI and automation to streamline operations, improve accuracy, and speed approvals, without compromising compliance or customer satisfaction.

Explore streamlined processing

The Unisys Business Process Outsourcing solution streamlines payment services and digital lending operations for banks and other financial institutions, helping you meet borrower demand for faster approvals and instant loan servicing. We take on operational complexity so you can focus on growth, product innovation, and customer experience without extensive reengineering.

We deliver end-to-end payment services, from check capture and digitization through verification, clearing, and secure archiving, with embedded fraud detection and compliance controls. For digital lending, we manage the entire loan life cycle on your behalf, including origination, underwriting support, customer servicing, and loan management.

Why Unisys?

Unisys has powered financial operations for over a century, supporting 225+ financial institutions worldwide. Our deep regulatory expertise, core banking pedigree, and full-service capabilities spanning front and back offices set us apart. We partner with clients across their transformation journey, embedding AI into payment and lending operations to streamline processes, reduce errors, and accelerate decision making, delivering greater efficiency, lower costs, and better customer outcomes.

Payment services

How we manage payment operations for you:

End-to-end check processing

We decrease your costs by automating manual tasks and accelerating turnaround times for business-critical tasks like payment clearing and settlement. Check verification also decreases costly delays.

Fraud mitigation and compliance

We reduce regulatory risk and fraud exposure with embedded Know Your Customer (KYC), Anti-Money Laundering (AML), and liability-aware rules, plus AI-powered fraud analytics that protect against financial losses and reputational damage.

AI-driven automation

We boost customer experience and trust by improving accuracy and reliability through AI-driven automation.

Flexible delivery models

We increase your scalability and agility by integrating modular, cloud-ready architecture with legacy systems without costly overhauls. You can also expand faster to support emerging payment methods.

Auditability and reporting

We provide complete transparency with built-in audit trails and real-time dashboards that simplify compliance reviews and provide instant visibility into operations.

Digital lending

How we manage lending operations for you:

End-to-end loan lifecycle management

We increase your operational efficiency by automating manual tasks and reducing labor costs and error-related rework. Asset-based delivery and flexible onshore, nearshore, offshore, and hybrid models lower costs to serve while maintaining quality.

AI and workflow automation

We help improve customer experience and drive higher retention through faster approvals and reduced delays, enabled by AI-driven, streamlined workflows.

Compliance by design

We strengthen your compliance posture with embedded KYC, AML, and responsible lending controls that meet regulatory standards across jurisdictions.

Modular, cloud-ready services

We deliver scalability and agility with the ability to rapidly expand to support new products, including auto loans, without significant reengineering.

Partner ecosystem

We provide access to a curated ecosystem of leading technology partners across biometrics, core banking, and workflow automation, enabling faster deployment and continuous innovation.



Ready to streamline
your payment or loan
processing?

Contact us today.



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