



EXL wins industry recognition for digital lending innovation in point-of-sale financing

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Breakthrough digital transformation initiative recognized as the Winner in IDC FinTech Results program

NEW YORK, Oct. 16, 2025 (GLOBE NEWSWIRE) -- [EXL](#) [NASDAQ: EXLS], a global data and AI company, announced it has been recognized as the category Winner in the [2025 IDC FinTech Real Results program](#) for Lending Transformation excellence. The award recognized EXL's collaboration with First National Bank of Omaha (FNBO) to develop a breakthrough point-of-sale (POS) financing solution that allowed the bank to introduce new financing options quickly, integrate seamlessly with merchants and scale with agility.

FNBO partnered with EXL to accelerate its entry into POS financing, leveraging EXL's pre-built accelerators, configurable APIs embedded compliance checks and omnichannel communication capabilities. Together, the two were able to develop and launch a cloud-native lending solution in just four months. The platform's modular approach provides flexibility to add features and expand into new segments, while maintaining seamless customer experience and ensuring compliance at every stage of the program's lifecycle.

"EXL being named the Winner for Lending Transformation in the 2025 IDC Fintech Real Results highlights the measurable impact of its work with FNBO to design and deliver an innovative POS financing product," said Jerry Silva, program vice president, IDC Financial Insights. "By enabling FNBO to expand its lending capabilities and provide a seamless financing experience at the moment of purchase, EXL has demonstrated how advanced data, AI and digital solutions can drive tangible business outcomes and customer value."

Since deploying the solution, more than 95% of borrowers engaged with FNBO through this initiative were new-to-bank customers, highlighting the platform's ability to attract and acquire new customers at scale.

"We've worked with EXL for years now leveraging them as our end-to-end system of record for multiple installment lending solutions," said Brett Worick, senior vice president, partnership lending at FNBO. "Their team is always top notch and delivers features and functionality quickly through a consultative approach. Recently, we migrated our home improvement lending business into our loan management system with EXL, and they delivered a timely and smooth transition ensuring our products and services remain best in class."

The award highlights how EXL is helping financial institutions like FNBO reimagine lending by bringing together digital technology, compliance expertise and customer-centric design into a single solution. The collaboration demonstrates how banks can increase speed to market, support diverse merchant needs and deliver superior borrower experiences through scalable, cloud-based lending platforms.

"This recognition by IDC underscores our successful work with FNBO and highlights our ability to drive measurable results and future-ready impact for banks to complete and win in an increasingly competitive consumer finance market," said Vikas Sharma, senior vice president and banking practice lead at EXL. "This implementation underscores deep domain expertise and our ability to deliver agile compliant and customer-centric digital lending solutions at scale."

Learn more about [EXL's banking and finance solutions](#).

About EXL

EXL (NASDAQ: EXLS) is a global data and AI company that offers services and solutions to reinvent client business models, drive better outcomes and unlock growth with speed. EXL harnesses the power of data, AI, and deep industry knowledge to transform businesses, including the world's leading corporations in industries including insurance, healthcare, banking and capital markets, retail, communications and media, and energy and infrastructure, among others. EXL was founded in 1999 with the core values of innovation, collaboration, excellence, integrity and respect. We are headquartered in New York and have approximately 61,000 employees spanning six continents. For more information, visit www.exlservice.com.

About FNBO

FNBO (First National Bank of Omaha) is a subsidiary of First National of Nebraska, Inc. (FNNI). FNNI and its affiliates have nearly \$35 billion in assets and 5,000 employees. FNBO is a leader in the partnership payment arena, with partners in a variety of industries including retail, travel, entertainment, automotive, oil, nonprofits and more. FNBO specializes in providing comprehensive payment solutions with personalized service to help its customers achieve their goals. Founded in 1857, FNBO has maintained its commitment to helping build strong communities for more than 165 years. Learn more at FNBO.com and connect with us on [Facebook](#), [X](#) and [Instagram](#).

Cautionary Statement Regarding Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the United States Private Securities Litigation Reform Act of 1995. You should not place undue reliance on those statements because they are subject to numerous uncertainties and factors relating to EXL's operations and business environment, all of which are difficult to predict and many of which are beyond EXL's control. Forward-looking statements include information concerning EXL's possible or assumed future results of operations, including descriptions of its business strategy. These statements may include words such as "may," "will," "should," "believe," "expect," "anticipate," "intend," "plan," "estimate" or similar expressions. These statements are based on assumptions that we have made in light of management's experience in the industry as well as its perceptions of historical trends, current conditions, expected future developments and other factors it believes are appropriate under the circumstances. You should understand that these statements are not guarantees of performance or results. They involve known and unknown risks, uncertainties and assumptions. Although EXL believes that these forward-looking statements are based on reasonable assumptions, you should be aware that many factors could affect EXL's actual financial results or results of operations and could cause actual results to differ materially from those in the forward-looking statements. These factors, which include our ability to maintain and grow client demand, our ability to hire and retain sufficiently trained employees, and our ability to accurately estimate and/or manage costs, rising interest rates, rising inflation and recessionary economic trends, are discussed in more detail in EXL's filings with the Securities and Exchange Commission, including EXL's Annual Report on Form 10-K. You should keep in mind that any forward-looking statement made herein, or elsewhere, speaks only as of the date on which it is made. New risks and uncertainties come up from time to time, and it is impossible to predict these events or how they may affect EXL. EXL has no obligation to update any forward-looking statements after the date hereof, except as required by federal securities laws.

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