

An AFS® Case Study: *Integrated Lending Platform*

afsvision.com

Consolidated consumer and commercial lending platform streamline servicing

Client

A Top 60 U.S. Bank Holding Company.

Business Problem

Outdated and inadequate consumer and commercial loan systems unable to accommodate needs of a progressive and growing franchise. Lack of information with which to manage the business.

Financial Objective

Invest in superior technology to consolidate consumer and commercial lending on a single delivery platform, positioning the organization for long term cost savings, advanced product delivery capabilities, the ability to monitor performance and mitigate risk, and provision of sophisticated management information reporting.

Selection Process

After an intensive review of alternative providers, selected AFS for its integrated ASP solution, *AFSCommerce™*, and ability to execute, providing competitive advantage.

Resulting Benefit

Mandate ...

Implement superior technology to differentiate the organization competitively, contain costs long term, and provide information to mitigate risk and manage the business effectively.

... Achieved

- ♦ Automation of high volume, quick turn-around consumer origination process
- ♦ Introduction of workflow and workload management in branches and in operations
- ♦ Enhanced capacity to monitor credit risk
- ♦ Staff reduction from elimination of redundant tasks
- ♦ Integration and delivery of management information
- ♦ Standardized products, processes and procedures enterprise-wide
- ♦ Over 10% Increase in Obligations Processed since Implementation

AFS Bank—Number of Obligations Processed with *AFSCommerce™*



From Contract to Delivery within 24 months:

- ♦ Worked with Bank to refine and customize combined consumer and commercial lending platform
- ♦ Converted portfolio of over 430,000 loans on three disparate operating systems to a single ASP platform
- ♦ Automated Consumer Origination using workflow and workload management capabilities in all branches and Indirect lending centers
- ♦ Placed Portfolio, Exception and Pipeline Management systems on RM desk-tops



For more information about AFS call 610-524-9300 or visit our Web site at www.afsvision.com
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