



AFSVision® Commercial Lending

Having one system capable of managing all your commercial lending needs provides a distinct advantage in attracting and retaining desirable customers, mitigating risk, and meeting your growth goals. AFSVision's fully integrated, secure design, provides unparalleled agility, scalability, control, and support for all types of commercial lending, including CRE, C&I, syndicated lending, wealth management, small business, SBA, asset-based, construction, middle market, wholesale, and more. This single system design propels banks to the forefront of the markets they serve, enabling them to seize a competitive advantage, reduce costs, improve customer experience, increase capital performance, enhance revenue, control risk, quickly consolidate acquisitions, fulfill regulatory compliance mandates, and effectively run a 24/7 lending operation irrespective of time zones, currencies, and deal structures.

Value

Revenue Enhancement

- Maximizes revenue opportunities through its ability to support a broad range of interest and fee assessment options, providing pricing flexibility to deal with diverse customer requirements.
- Enhances customer satisfaction by providing immediate status updates and speeds the response to customer service requests.
- Enables staff to handle greater volumes of simple to complex deals while providing superior customer support.

Risk Management

- Reduces errors and manual processes via advanced automation workflows and system-enforced maker/checker quality reviews.
- Simplifies the administration, accounting, communication, and enforcement of all loan and finance structures.
- Advanced online monitoring of the factors affecting disbursements and collateral for all loan types to identify under-collateralized assets, adjust credit facilities, and avoid credit losses.
- Verification of collateral valuation prior to funds disbursement.
- Ability to monitor and track critical components affecting real estate lending, including property types, occupancy, and more.

Cost Reduction

- Streamlines operations with workflows for all parts of the process, reducing errors and thereby decreasing costs.
- A single servicing platform reduces interfaces, system maintenance, compliance needs, while streamlining training of staff.
- Increases ability to expand service and manage higher volumes without incurring additional staff expense.
- Reduced training costs by consolidating servicing to one system.

Features

- A single system design capable of managing all type of loans out of the box.
- Dashboards to manage all parts of the lending process.
- Complete commercial lending portfolio automation, encompassing full line of business credit and lending management.
- Real-time, fully digital and mobile access.
- Multicurrency, multi-balance, multi-bank, multi time zone support.
- Ability to accommodate multilevel commitments.
- Built-in workflows based on bank policy and procedures.
- Easy-to-use process for data entry and verification tied to workflows.
- Automation of all administrative processes.
- Comprehensive tracking of loans and advanced portfolio analytics, reporting and benchmarking.
- Supports an end-to-end integration with bank and third-party systems.
- Interest accruals and fee amortization processed with full GL compliance.

Benefits

- **Enabling** integrated line of business portfolio management services with the widest array of products on one solution for the most insightful benchmarking analytics available to both quantify and qualify results.
- **Streamlines** operations and risk management with “one version of the truth” to ensure data quality and integrity while increasing transparency and control.
- **Enhances** the customer experience by providing information that enables immediate deal status updates and speeds the response to customer service requests.
- **Simplifies** the administration, accounting, and communication across all portfolios.
- **Flexibility** for competitive superiority and innovative product support



AFS is the global leader in providing commercial lending solutions to top-tier financial institutions. We work with a majority of the world's 50 largest financial institutions to build lending processes based on a straight-through model and on-demand technology and services. We partner with client banks around the world to understand their organization's strategic goals and work proactively to achieve their business, regulatory, and technology objectives.

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