



AFSVision® for Small Business

Small Business lending requires two key elements: flexibility and responsiveness. The flexibility to allow banks creativity in their offerings that often include a variety of fees, rates, and term structures tailored to a client's unique situation. Small Business lenders, in order to succeed, also need to provide the responsiveness to requests today's customers expect. AFS has a solution that provides both, without sacrificing efficiency. As a fully integrated platform, AFSVision has the agility and flexibility to enable client banks improve customer support and meet customer demands by setting your goals and loan parameters within the system while streamlining, tracking, and controlling the entire small business loan process. And with the AFSVision's robust functionality small business lenders can offer their customers the kind of truly customized lending opportunities that were once only available to larger customers.

Value

With AFSVision for Small Business Lending you can expect:

Revenue Enhancement

- Creates a competitive advantage by supporting seasonal business accounting and support.
- Enhances customer satisfaction by providing information that enables immediate status updates and speeds the response to customer service requests.

Risk Management

- Offers automated SBA and regulatory reporting.
- Split risk ratings for guarantee portion to reduce capital requirements.
- Provides an integrated system with a straight-through process for the management of a Small Business portfolio.
- Reduces errors and paperwork via advanced automation workflows and system-enforced maker/checker quality reviews.
- Simplifies the administration, accounting, communication and enforcement of loan and finance structures.

Cost Reduction

- Streamlines operations, thereby decreasing costs.
- Increases ability to expand service to small business clients without incurring additional staff expense.

Features

AFSVision for Small Business lending provides:

- A single, streamlined system for enhanced revenue, efficiency, and data quality
- Standard workflows and services for the entire lending lifecycle, including renewals, modifications, and extensions to optimize efficiency and consistency
- Seamless API integration to customers portals and online banking tools
- Back-end integrations to client systems, including General Ledger and DDA/ACH
- Revolving and non-revolving commitment options
- Seasonal business accounting and support
- Flexible billing and pricing options
- Full collateral management
- Support for Small Business Association reporting, including automatic 1502 reporting with full backdating

To learn more about how AFS can support your Small Business line of business and see a demo, email replyto@afsvision.com.



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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