AFSVision® for Wealth Management

Wealth management is a subset of financial services offered by institutions that focus on wealthy clients' investment needs. These specialized advisory services provide a comprehensive service focused on a client's total financial picture, including services such as investment management, financial planning, tax planning, and estate planning, as well as lending. The clients are often LLCs or other business entities whose loans often require servicing for more complex, commercial loan processes.

To ensure financial institutions can help and support their clients, you need a lending platform like AFSVision. AFSVision provides automated, digital, and real-time management for high-net-worth customers who require higher levels of service. AFSVision also provides a single platform for all types of borrowings required to support a wealth management portfolio including mortgages, home equity lines/loans, securities-based lending, letters of credit, and unsecured lines of credit.

With a sophisticated set of credit and lending management tools, AFSVision streamlines and enhances wealth management lending with support for:

- Securities-based lending
- Graegin loans—estate tax financing
- Grantor Retained Annuity Trusts (GRAT)
- Asset and insurance financing
- Construction and jumbo mortgages
- HELOCs
- Investment loans—with daily mark-to-market valuations
- Credit facilities
- Complex or unusual collateral security structures
- Trust lending
- Flexible financing options
- Letters of Credit
- Complex financing requiring comprehensive monitoring or administration
- Foreign exchange credit lines
- Insurance policy lending
- Revolving funds arrangement

Features

Among its features, AFSVision Wealth Management provides the ability to:

- Track unlimited relationships (borrower, co-borrower, guarantor).
- Track all collateral types and cross collateralization.
- Provide asset secured lending and monitor real time fluctuations on securities that may impact borrowings.
- Support the construction and mortgage process.
- Support multiple facilities.
- Track multiple loans and loan types under a single facility.
- Track regulatory information (HMDA, USA PATRIOT Act, CRA).
- Support Reg A compliance.
- Track and manage insurance.

Value

Revenue Enhancement

- Creates a competitive advantage by supporting simple to complex structures in multiple currencies and languages.
- Enhances customer satisfaction by providing information that enables immediate status updates and speeds the response to customer service requests.

Risk Management

- Enables collateral to be tracked and managed with the loan to support LTV ratios and undermargining.
- Provides an integrated system with a straight-through process for the management of a Wealth Management portfolio.
- Reduces errors and paperwork via advanced automation workflows.
- Simplifies the administration, accounting, and communication of complex loan and finance structures.

Cost Reduction

- Streamlines operations, thereby decreasing costs.
- Increases ability to increase service to Wealth Management clients without incurring additional staff expense.

To learn more about how AFS can support your Wealth Management line of business and see a demo, email info@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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