

# AFS and Fiserv: Expanding Your Bank's Capabilities

No matter their size, all banks have the same challenges in commercial lending. They need to:

- **Support** more complexity in their commercial lending portfolio
- **Promote** fee opportunities to grow revenue
- **Ensure** regulatory compliance
- **Improve** processes and efficiencies from origination through servicing and beyond
- **Strengthen** credit and risk management controls
- **Enhance** the customer experience through self-service and online banking

AFS and Fiserv, two industry-leading experts in the field of financial services technology, have partnered to deliver a powerful, integrated solution for banks that want to expand their commercial loan capabilities. This arrangement brings AFSVision<sup>®</sup>, the latest generation of commercial lending systems, to Fiserv's core banking clients. AFSVision offers sophisticated capabilities including:

- Multicurrency lending
- Real-time processing
- Exception management
- Origination/straight-through processing for new, renewed and modified loans
- Syndications/Participation accounting and notification
- Collateral management
- Mobile capabilities

Recognizing that banks may need these additional capabilities to compete in the commercial lending marketplace, Fiserv has endorsed AFS, the premier provider of enterprise-wide credit and lending solutions, to seamlessly deliver these capabilities to its clients. This win-win proposition allows the AFSVision solution to supplement the Fiserv solutions.

Using AFSVision, banks can migrate their existing commercial loan accounts requiring more sophisticated lending capabilities or begin offering new types of loan products that could not be effectively supported previously. This approach enables institutions to confidently grow their commercial lending business while minimizing the risk of making significant changes to the existing Fiserv infrastructure.



**The AFS-Fiserv Offering:**

- AFS-hosted environment
  - Daily processing and system management
  - Connectivity via private network
- Fiserv in-house and data center clients
- Leverage Fiserv enterprise services framework
- Integrated with Fiserv core and other banking applications
- Implementation expertise
- Shortened timelines through proven, tested approach and standard delivery model

Through this partnership, AFSVision capabilities are offered in "bundles" that can be tailored to meet each bank's business needs, now and in the future.

Together, AFS and Fiserv enable financial institutions to grow and maintain a successful commercial lending program by putting the right technology in place to efficiently manage their most valued assets and borrowers.

To learn more, please visit AFS at [www.afsvision.com](http://www.afsvision.com), contact us at [info@afsvision.com](mailto:info@afsvision.com) or call 610-524-9300.