



# An AFS Case Study: Cost Reductions

## Streamlined Lending Process Cuts Support Costs Over 60%



### Client

A Top 25 U.S. Commercial Bank  
Commercial Loan Portfolio: Approximately 60,000 loans



### Business Problem

Commercial lending process is intensely manual and inconsistent across bank footprint. Existing system unable to support growth objectives and evolving portfolio complexity.



### Financial Incentive

- Reduction in staffing through operational efficiencies
- Risk reduction through policies and procedures to standardize the lending process across the enterprise
- Long term technology savings by implementing a scalable platform to support future goals of the organization

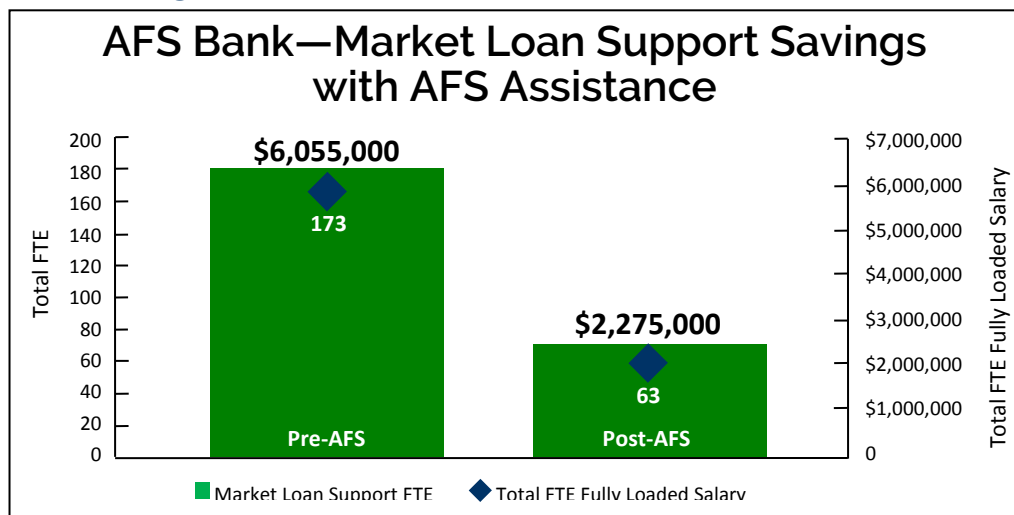


### Selection Process

Intensive cross validation of vendor performance among bank users. Selection criteria differentiating AFS were thought leadership and partnership approach applied to improve clients' unique business models and financial results.



### Resulting Benefit



### From Contract to Delivery Within 11 Months

- Converted Loan Accounting System
- Installed auto-booking and workflow management for loan origination
- Provided Web-accessible portfolio management information distributed to the desktops of over 400 users

### Mandate

To implement a scalable commercial loan platform to support growth and more complex lending product delivery capabilities while introducing automation, efficiency and standardization to the lending process.

### Achieved

- Over 100 FTE saves from Market Loan Support and Operations
- Regionalized post-approval support
- Streamlined commercial lending process
- Improved data integrity
- Fee enforcement and enhanced accountability
- Improved quality and timeliness of loan documentation

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