

Accenture and Automated Financial Systems:

Working together to help banks achieve high performance through a distinctive, real-time retail and commercial processing capability



High performance. Delivered.

What happens when the leading provider of banking transformation services wraps its commercial lending specialty around software from the pioneer of commercial lending automation? Innovative solutions banks can rely on to more effectively serve customers, increase revenue, manage risks and improve operational efficiency—backed by the power of Accenture and Automated Financial Systems (AFS).

The value of strong compatibility

Accenture and AFS are working together to offer banks a real-time, straight-through, holistic processing capability for Retail and Commercial banking solutions, including implementation services. The result: a comprehensive, regulatory-compliant and more efficient way for banks to meet customer expectations.

AFS is the leading provider of Commercial Lending Software in the US, now installed and actively used in over 50 US banks. AFS revolutionized the automation of commercial

lending through its latest, global solution, AFSVision®. AFS provides the only true straight-through real-time credit manufacturing model that fully addresses commercial banking needs—from origination to booking to servicing to reporting within one integrated process. Functionality enabled by AFS software helps banks to contain cost, mitigate risk, improve data quality and meet regulatory requirements for more effective customer service and greater revenue.

Accenture's specialized credit services business—Accenture Credit Services—includes practitioners with deep commercial lending knowledge and extensive experience implementing AFS software while optimizing the path to achieving high performance.

In fact, Accenture Credit Services is AFS's most experienced global implementation partner. With more than 5,000 dedicated lending professionals, Accenture Credit Services provides consulting, technology and outsourcing services around the globe. Accenture Credit Services offers an extensive commercial lending operating model and provides banks with the "know how" to customize and integrate enabling technology. Also, more than 100 banks use Accenture's Alnova Financial Solutions™ to modernize, integrate and power their core banking operations. Banks can draw on the highly

compatible capabilities of AFS and Accenture to create retail and commercial processing environments that enable more efficient, agile and customer-centered operations.

Together, our differentiators include:

- Experienced consultants with knowledge to design and implement innovative retail and commercial banking solutions.
- Functionally-rich technology that adapts to regulatory changes, minimizing impact on systems while maximizing ROI.
- Global delivery model and implementation capabilities (combining AFS and Accenture best-in-class commercial assets, including the Accenture High Performance Bank Framework, Accenture Centers of Excellence and the AFS Best Practices Framework) that enable us to deliver intended outcomes with pace, certainty and agility.
- Proven collaboration model for more predictable outcomes.

Helping banks grow...today

By wrapping Accenture's extensive experience in commercial lending innovation around AFS's leading technology, the AFS-Accenture relationship delivers benefits across the end-to-end process—beyond just technology.

For a top 10 Global Bank that is also a top 15 player in the US, Accenture Credit Services and AFS created a distinctive commercial loan origination system to help the bank increase efficiency of its front, middle and back office. The solution features:

- Holistic credit approval workflows for all wholesale lending lines of business, guiding users through a methodical process while capturing regulatory-required information.
- Straight-through processing where a relationship manager or underwriter can initiate credit loan packages, seek approvals and fund loans directly into the AFS Loan Accounting system with just a "click."
- Integration with core bank systems, eliminating re-keying of data and improving data quality.
- Comprehensive change management approach and delivery, including stakeholder management, instructor-led and CBT-based training, deployment planning and ongoing support model implementation for more than 1,500 users.

A Top 10 US Regional Bank tapped Accenture Credit Services and AFS to assist in the definition of a new commercial operating model designed to maintain a unique client experience while simultaneously streamlining internal origination and fulfillment processes for "loan manufacturing." The results include:

- A straight-through, AFS technology-enabled loan origination and fulfillment process which increased loan processing capacity and reduced errors.
- Improved associate productivity through greater role clarity and workflow enablement.
- Enhanced data integrity, leading to the ability to adapt to evolving regulatory requirements.

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Another top 15 US Bank is partnering with Accenture and AFS to lead the transformation of its end-to-end commercial lending process. We are collaborating to define target-state processes and requirements, and implement a new commercial lending operating model underpinned by AFSVision—inclusive of Originations, Servicing, and Syndications functionalities. AFS and Accenture are working together to drive value to the bank by:

- Helping our client to position for expected portfolio growth through a new Originations, Servicing, and Syndication technology that will enhance operational efficiency.
- Delivering new capabilities, such as real-time processing and multi-currency support to enable specific growth aspirations.
- Addressing regulatory deficiencies that hamper our client's ability to explore inorganic growth opportunities.

Compelling possibilities

Accenture and AFS platforms—Alnova and AFSVision—can be combined, providing a complete, consolidated view of a bank. As such, banks can now more easily integrate their retail core banking and commercial lending capabilities to gain greater synergies and efficiencies across common functions (such as access to customer data, ACH and wire transfers, collateral management and payment processing). Other possibilities from the Accenture-AFS relationship include Software-as-a-Service offerings

About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with 275,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$28.6 billion for the fiscal year ended Aug. 31, 2013. Its home page is www.accenture.com.

that deliver the same benefits as a managed service which can lower overall total cost of ownership.

Whether through a complete or partial transformation in a specific banking area (retail, commercial or both), Accenture and AFS together bring the right solutions to help today's bank compete, comply and win.

Contact us

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About AFS

Automated Financial Systems, Inc. (AFS) is the global leader in providing commercial lending solutions to top-tier financial institutions. More than \$2 trillion in commercial, commercial real estate and consumer loans are processed on AFS's solutions for banks, including two-thirds of the top 25 U.S. banks and bank holding companies. AFS works with the world's financial institutions to build lending processes based on a straight-through model and on-demand technology and services. For further information, visit www.afsvision.com.