



### Business challenge

Automated Financial Systems, Inc. sought a security-rich, flexible solution to provide a stable IT platform for its loan services business while reducing costs and accommodating growth and development.

### Transformation

AFS migrated to an IBM® Cloud Managed Services® on z Systems® solution. It can now increase capacity as needed, on the most current technology. Additionally, it improved its disaster recovery environment, decreasing unscheduled outages and better supporting vital functions required for daily operations.



**Mike Bogdash**  
Managing Director, Automated Financial Systems Inc.

### Business benefits

**50%**

**decrease**

in processing time required for task completion

**Reduces**

**operating costs**

by consolidating data centers and providing predictable expenses

**Provides**

**a foundation for growth**

and planned expansion through dynamic scalability

# Automated Financial Systems Inc.

## Providing a stable IT platform for financial services with IBM Cloud Managed Services on z Systems

Automated Financial Systems Inc. (AFS), founded in 1970 and headquartered in Exton, Pennsylvania, in the US, is a leader in lending and risk management solutions. The company provides banks and financial institutions with real-time, fully integrated, full service loan processing capabilities, 24 hours a day. With approximately 500 employees, AFS grows its business by adding new customers and expanding services with existing ones, and is among the top in its industry, offering one-on-one contact and a broad spectrum of knowledge and best practices.

*“It’s now easy to achieve client service levels and we’re saving time and money.”*

—Mike Bogdash, Managing Director, Automated Financial Systems Inc.

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## Modernizing to support growth

With commercial lending processes constantly evolving, AFS seeks to consistently provide lending software and business intelligence applications, along with hosting services that offer customers a straight-through loan process from origination to account servicing. Plans for expansion, including into international markets, requires AFS to develop and release new products while deploying customer environments into production ever more quickly. Offloading systems workload management and support was critical to address internal stress due to the company's rapidly dwindling in-house technical staff. Further, reducing risk and increasing system stability through improved disaster recovery while reducing overall operating costs were key requirements for new system selection. AFS therefore sought a flexible, scalable, security-rich solution to provide a robust foundation for further growth while remaining cost-effective.

## Gaining power and flexibility

To support its growing business, AFS chose the IBM® Cloud Managed Services® on z Systems® solution, gaining access to world-class tools, processes, standards and current technology. With a base of several thousand MIPS (million instructions per second) out of the Poughkeepsie, New York data center, the company gains the ability to increase or decrease usage by 10 percent or more when needed. The company also gains data protection with encrypted direct access storage device (DASD) disk storage and tape storage while the total solution supports vital functions needed for daily operations. Additionally, risk of extended downtime or critical data loss is reduced with IBM resiliency services and disaster recovery capabilities out of the Sterling Forest, New York facility.

## Foundation for expansion

IBM Cloud Managed Services on z Systems helps support AFS' growth and plans for future

expansion by providing system availability 24 hours a day, 7 days a week while improving processing times by 50 percent. With the solution's inherent dynamic scalability, AFS can increase or decrease MIPS usage as needed, helping the company meet established, client contracted service level agreements (SLAs), which translates into time and cost savings. This ability to garner additional resources during times of rapid deployment and leverage the solution's soft cap capability for workload spikes is crucial in helping the company drive future development and improvement helping keep costs in line. With a more efficient and productive system, AFS can develop and deploy new applications to the market more quickly, which supports its plans to expand, including into international markets.

The robust and stable solution improves processing and supports growth while regular technology refreshes help keep costs low while keeping the company up-to-date with the most current technology. Overall, AFS gains a security-rich, flexible solution for its hosting and banking software application needs.

### Solution components

- IBM® Cloud Managed Services® on z Systems®

### Connect with us



### Take the next step

To learn more about the IBM Cloud Managed Services on z Systems solution, please contact your IBM marketing representative or IBM Business Partner, or visit the following website: [ibm.com/marketplace/cloud/managed-cloud-environment-for-system-z/us](http://ibm.com/marketplace/cloud/managed-cloud-environment-for-system-z/us).

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