

Realizing the Future of Commercial Lending with AFSVision[®]



Making an “Investment in the Future”

A top 10 U.S. Bank completed an ambitious commercial lending improvement project in which they transformed the way the Bank manages commercial lending enterprise-wide. This “investment in the future” enabled greater agility to respond to the changing market and regulatory demands, ensured scalability, and put them in a better position to grow revenue and retain clients with exceptional service. All these results were made possible by their commitment to leveraging a fully integrated commercial lending platform. The Bank looked to AFS as the strategic partner to help with this transformation and with AFSVision, our next-generation commercial lending system, the Bank found a key element for their success. Today, the Bank has measurable proof in the growth of their portfolio and is a leader in commercial lending and best practices. They are using this leadership to drive new loan products and revenue growth by combining our joint execution excellence with the capabilities inherent in AFSVision.

Future Business Value: An Integrated Lending Process

The Bank’s end state is an automated credit delivery and risk management capability, complete with all the organizational change management needed to ensure its full potential. This project was an investment in the Bank’s future; it cited larger and more strategic objectives in its list of goals for the project, but at its base the goal was always “[...] a real-time system that made doing business with the Bank MUCH easier, simpler and faster!”

To meet the strategic objectives, the Bank’s project leaders knew they would need a state-of-the-art infrastructure to eliminate manual workarounds in their processes, implement industry best practices to drive revenue growth, and offer superior customer service. With AFSVision they got what they wanted.

Vendor Partnership: “They did what they said they would.”

The project succeeded because it was well planned, managed, and supported by executive management. In just 48 hours over a single weekend, the project went live on time and on budget.

AFS was “not just a vendor,” one executive said, “but a true value add partner and trusted advisor.”

When the Bank selected AFS as its technology vendor and AFSVision as the commercial lending system upon which to build their transformation, they did so based on the AFS reputation and track record for collaboration, execution, expertise, and reliability. Throughout the project, Bank executives and project leaders alike were impressed by the degree of collaboration and partnership with AFS.

AFS provided not only the technology, but also the knowledge and guidance to collaborate and implement the integration with the other Bank systems and data networks. “AFS did what they said they would, when they said they would, and at the cost they said they would,” said one Bank executive. “At no point did anyone on the project lose sleep over AFS.”

Reaching the “Mountaintop” with Measurable Results

The Bank now has in place an integrated commercial lending platform that manages every aspect of the credit process, for any type of loan. Integrated within that platform is management information capabilities that spans the Bank-wide range of data—across lines of business, markets, products and processes—to identify and manage risks, exceptions and accountability, all in real-time and with the built-in potential to operate through any digital or mobile channel.

“ One Bank executive called the program’s implementation a “mountaintop,” and praised the project team’s “growth mindset in pushing through any obstacles without hesitation or doubt.” ”

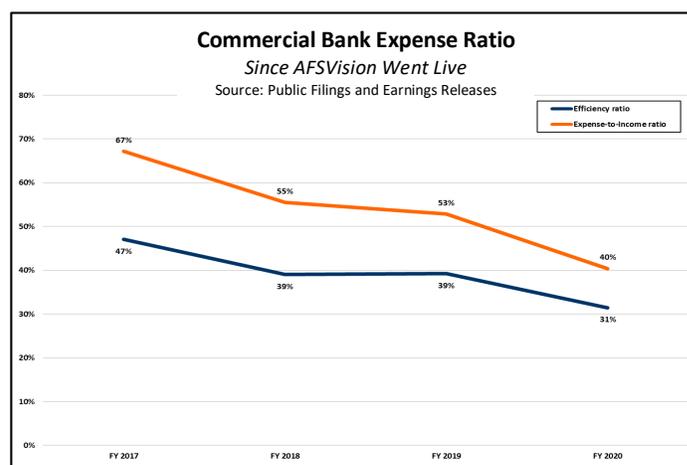
Measurable Benefits

- **Reduced the close and funding times** on new loans by 25 days
- **Reduced standard costs** for originating loans by 30% and total operating costs for the commercial and corporate bank by 10%
- **Improved their cost to income (efficiency) ratio** by more than 10% in the first year after AFSVision went live and has maintained over time

The Bank recognized immediate and ongoing benefits that increase productivity, enable growth, reduce internal costs, and ensure an industry-leading client experience. AFSVision allowed the Bank to consolidate multiple operations centers and more than 20 processes and 8 separate systems, fully integrate more than 40 downstream systems, and consolidate all large and middle market corporate and investment banking syndicated loans onto AFSVision.

Before AFSVision and prior to the transformation program, the Bank had a similar issue to most other large banks: unrelated systems with no real integration to the Bank’s current ecosystem, multiple systems for the same lines of business, manual and duplicative processes, and lack of straight-through processing and real-time, accurate information. With AFSVision, they now have an integrated solution for commercial lending that provides the tools the Bank needs to meet its goals now, and continue to grow into the future.

Today’s Lasting Results with AFSVision



About Automated Financial Systems, Inc.

Automated Financial Systems, Inc. (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.

Corporate Headquarters

123 Summit Drive
 Exton, PA 19341
 +1 610-524-9300

www.afsvision.com