

# **afsVision**<sup>®</sup>

*Proven & Scalable Digital Lending  
from Small Business to Capital Markets*



*Achieving Success through Execution*

# AFSVision: the Digital Solution for Commercial Lending in the 2020's

*AFS the Only Provider Dedicated Solely to Commercial Lending*

## The future is technology...

- Competitive advantage in the 2020s will be determined by technology innovation
- Customer experiences demand convenience, ease of doing business, and loyalty
- AFS has invested over \$365 million in technology innovation
- AFSVision is the flagship of our technology investment

## Technology is the system...

- Years ahead of competitors in developing system innovations, e.g., real-time processing
- Flexible, configurable solution, supporting large, multinational financial institutions
- 3-D scalability to unlimited number of products, loan types and volumes
- Low tech debt for enhancements and upgrades
- Automated risk management tools
- Multicurrency, multilingual at user preference

## The system is the process...

- Work from anywhere 24/7
- Straight-through processing from beginning to end
- Workflow with multiple options for point-of-entry data enrichment
- Capability to handle any loan type enables system consolidation
- Integrated policy and process, including exception management
- Non-performing loans remain on the system for history and data integrity

## The process becomes digital...

- Client-initiated transactions and service requests through digital online or mobile channels
- 360° view of customer exposure
- Access the system anywhere, anytime, through any delivery channel
- Real-time processing allows immediate access to updated results
- Centralized data management for "one version of the truth"
- Streamlined and controlled process efficiency

## Digital drives transformation...

- 24/7 cloud deployment
- Faster time to market with new products/services
- Upload client documents digitally during underwriting
- Quicker decision turnaround
- Digital customer onboarding
- Integrated collateral management
- API-driven interoperability with other systems
- Innovative PPP uploading tool

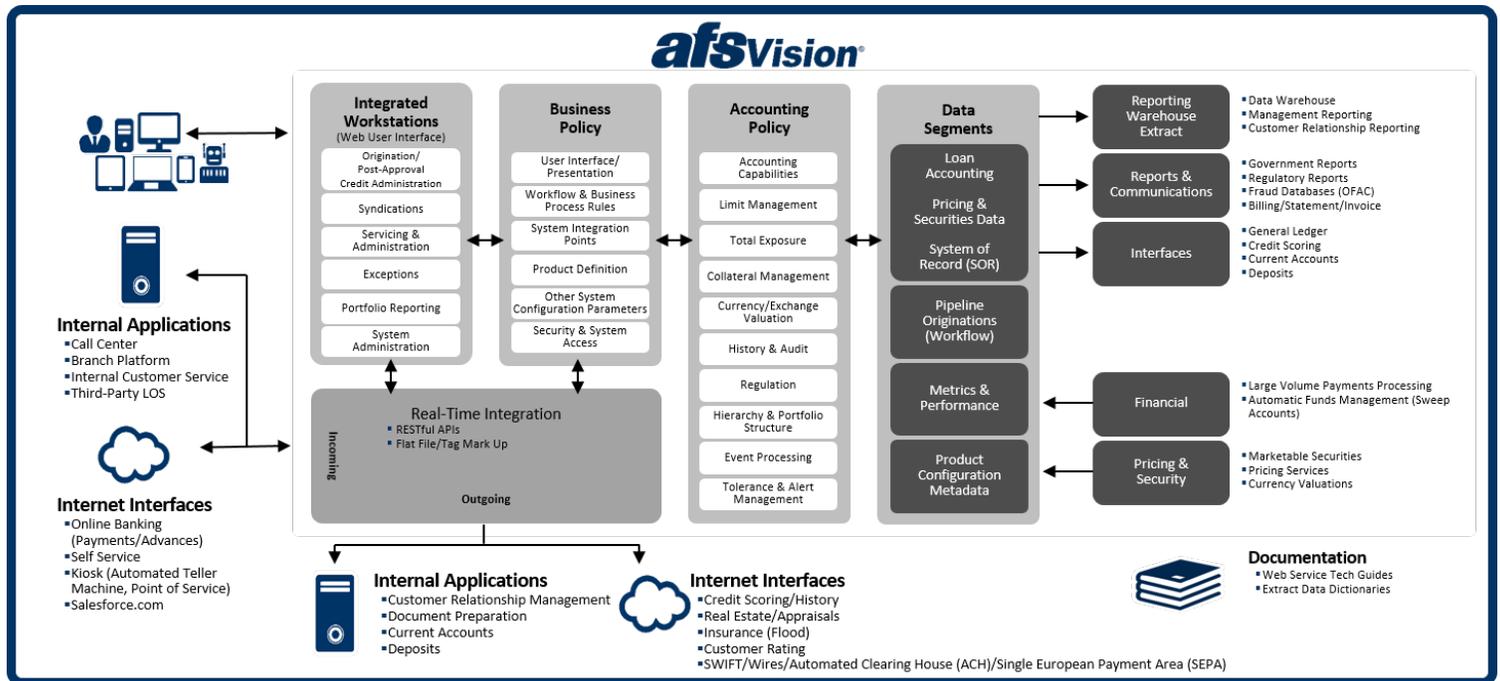
## Transformation is the future...

- Enabled for AI, robotics and advanced data analytics
- Configurable dashboard content and layouts
- Real-time payment (RTP) integration
- CECL, SOFR adaptations in place



Middle Market • Small Business • Wholesale • Corporate • CRE

# The Power of Vision



## The Technology

AFSVision is a state-of-the-art loan accounting and processing system that combines the best technology available on multiple platforms with the ease of use of a web-based entry and workflow process. By staying focused on performance, scalability, and reliability, AFSVision allows clients to grow and expand their portfolio to meet their current and future needs. Highlights include:

- Common application framework built and tested using standard development tools and software packages.
- AFS has flexible delivery options. Banks may choose between the premier AFS hosted private cloud—the fully managed end-to-end delivery—or a traditional licensing model, hosted on-premises or in the cloud.
- AFSVision integration/data exchange engines, support standard connection/integration mechanisms:
  - RESTful APIs (interactive integration)
  - Flat Files (bulk/scheduled)
- Federated security configuration via SAML or OIDC
- Robust role-based configuration of authorization of functions (RBAC)
- Data encryption, both in transit and at rest.

### 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.

AFS is headquartered in Exton, Pennsylvania, with offices in Vienna, Austria and Brussels, Belgium. Please visit [www.afsvision.com](http://www.afsvision.com).