



Today's Lending Technology Concerns

Integration

Cost Control

Consolidation

Collateral

Data Accuracy

Efficiency

New Technology

Risk Management

Operational Risk

Exceptions

Exposures

Total Bank Reporting

afsvision[®] *The Solution That
Answers Your Needs*



Automated Financial Systems

Achieving Success
through Execution

AFSVision Enables You To Respond With Confidence To **Technology** Issues

Risk Management

- Quality information
- **Real-time access to customer and product data**
- Constant monitoring of risk exposure factors
- **Exposure control:**
 - Customer
 - Industry
 - Geography
 - Portfolio
 - Currency
- Operational and currency risk reduced
- **Integrated policy and process**
- Imbedded loan policy
- **Regulatory compliance**
- FAS 141(R), SOP 03-3 (U.S.) IFRS Prepared (Global), Multi-GAAP
- Exception management
- Credit history
- Customer history

Managing the Business

- **Efficiency, enabling significant cost reductions**
- Customer satisfaction
- Immediate access to information
- **Know bank positions at all times**
- Global accounting control, real-time, across the organization
- **Start with any line of business; add additional lines**
- Multilingual, including languages requiring double-byte character sets
- Acquired loan accounting
- Adaptable to banks' business needs, scalable to virtually an infinite number of products and loan categories
- Integrated product and market delivery
- **Supports multi-bank, multilevel organization and hierarchy**

A Loan Process

- Faster credit decisioning
- Customer information accessible at any time
- RM information accessible at any time
- **Data quality embedded in the process**
- Control flow of data
- Revenue-supporting options
- Flexible product structure
- Flexible organization
- **Revenue improvement potential**
- Real-time ability for change or correction
- Straight-through processing
- Provides competitive advantages
- Workflow metrics

A Loan System

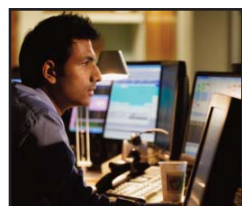
- **One system, from origination to reporting**
- Integration of business lines
- Flexible loan product support
- **Multicurrency, multilingual, 24/7/365 real-time availability**
- Single customer exposure across all geographies
- Global business, multiple lines, to single business options
- **Real-time exceptions management**
- Impaired loan processing
- Recovery management
- Fair value accounting
- Management and regulatory reporting

Portfolio Control

- **Integrated lending**
- Pipeline data from initial contact
- Real-time for customer and portfolio views
- **Comprehensive Web-based reporting to secure parties**
- Constant, real-time control of exposures
- Organized, flexible, and monitored
- **Single customer across system**
- Global, multicurrency, multilingual, multi-organizational
- **Nonperforming loans remain on the system**

The Technology

- Flexible, real-time solution to support large scale, multi-national financial institutions
- **Industry-standard technical architecture**
- Scalable (horizontally and vertically); processing power can be added as utilization expands or bank grows
- **The system operates on an integrated base, designed from its inception to provide a straight-through process for lending**
- Flexible interface and integration options for banks' critical processing needs
- Cost-efficient process for loans of any size; scalable to portfolios of \$1 trillion or over
- Designed for easy maintainability



The Straight-Through Process: One System, Multiple Portfolios

Small Business ➔ Middle Market ➔ Wholesale ➔ Securitization ➔ Syndication ➔ Construction Lending ➔ Real Estate ➔ Consumer



RM & Customer



Deal Team



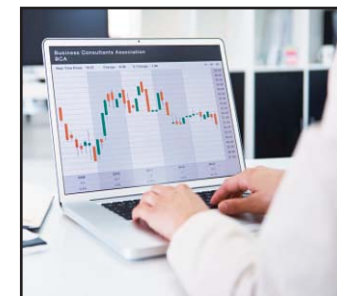
Portfolio Manager
Credit Analyst
Underwriting



Document Preparer



RM & Customer



Funding Analyst



Accounting System Processor

Origination/
Information Gathering

Underwriting

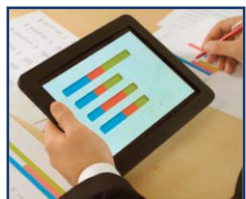
Approval

Document
Preparation

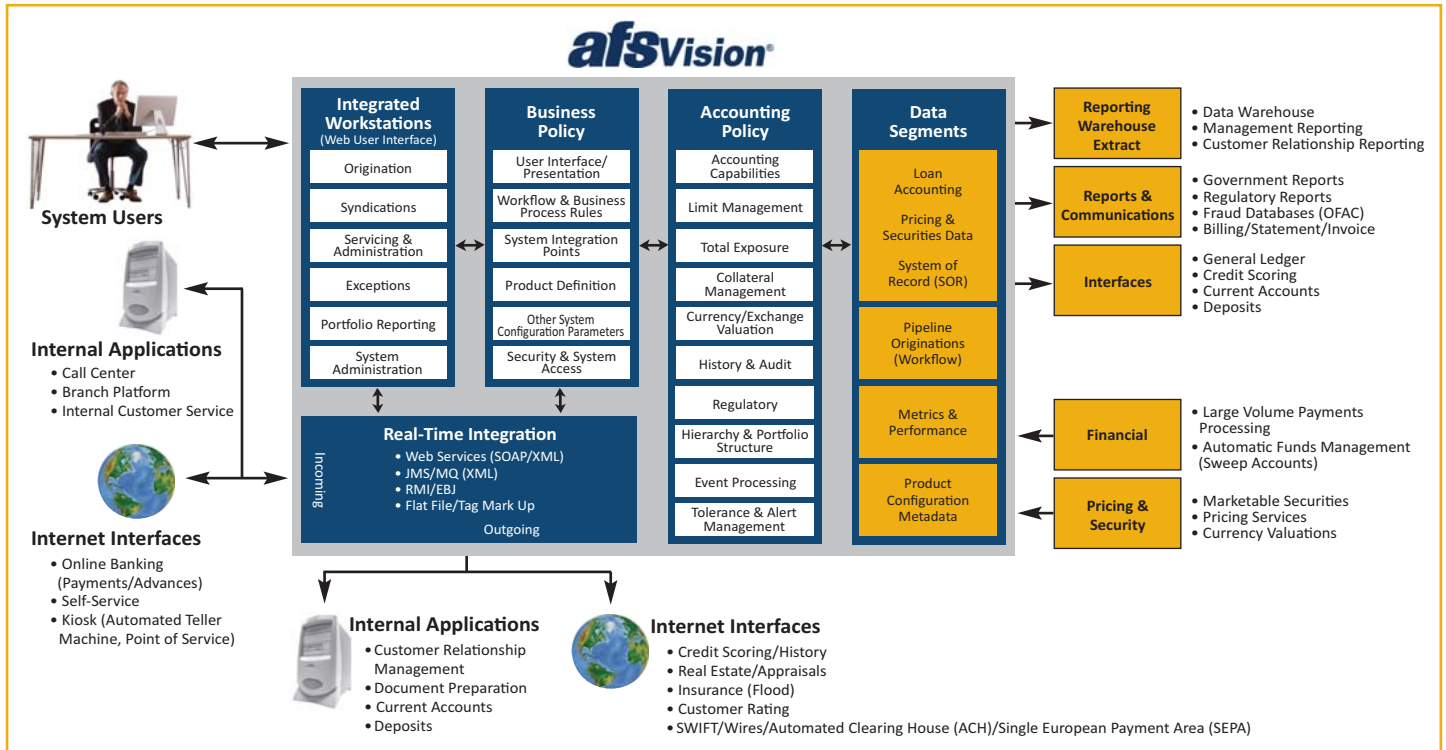
Loan Closing

Funding

Loan Servicing/
Accounting



The Power of AFSVision



The Technology

- AFSVision combines a CICS/DB2 mainframe loan accounting (system of record) with a WebSphere (J2EE)/DB2 workflow and business policy engine to control and manage assets.
- z/OS/CICS/DB2 and WebSphere environment brings Reliability, Availability, and Serviceability (RAS).
- Common application framework built and tested using standard development tools and software packages.
- Service Oriented Architecture (SOA), using Web Services for system integration functions.
- AFSVision integration/data exchange engines, support several standard connection mechanisms:
 - SOAP/XML (WebServices)
 - HTTP Posts
 - WebSphere MQ/JMS
 - ASCII Flat File
 - Remote EJB/RMI
- Security configuration is LDAP-compliant (Active Directory-supported). User authentication is supported using WebSphere forms-based authentication. Authorization of functions provided via application's user profile. Standard SSL encryption keeps data secure.
- Configurable to specific bank environments:
 - User Profile
 - Queue Management
 - Pick List Administration
 - Exceptions Management
 - Products, Fees, Lending Limits, and Defaults
 - Credit Decisions, Routing Requirements
- Implementation: 40+ year successful history.

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, a suburb of Philadelphia; its European subsidiary, Automated Financial Systems GmbH, is based in Vienna, Austria.



afsvision.com

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