



# AFSVision® for Agriculture Lending

Agriculture lending (“Ag lending”) involves providing financial services tailored to meet the special needs of farmers and agribusinesses, including loans for crop production, livestock, and capital assets like farmland and machinery. Banks are attracted to this sector due to steady demand, community support, risk diversification, and potential government incentives, making agriculture lending an attractive way to grow and/or diversify their commercial lending portfolios.

However, Ag lending also presents unique challenges and risks. Seasonal cash flow considerations, often volatile market and price fluctuations, complex collateral requirements, and often high transaction costs can be obstacles to managing ag lending.

To succeed in this type of lending, you need a commercial lending servicing platform equipped with the agility and functionality to meet Ag lending’s unique challenges. With a sophisticated set of credit and lending management tools, AFSVision streamlines and enhances Ag lending with support for:

- Multiple loan types for real estate, crops, cash, livestock, etc.
- Flexible financing and term options to align with seasonal requirements
- Variable credit facilities and interest rate structures
- Complex or unusual collateral security structures
- Letters of Credit
- Complex financing requiring comprehensive monitoring or administration
- Progress reporting and insurance requirements
- UCC financing statements, mortgages, and third-party auto reports
- Multiple advances/tranches/personal guarantees
- Tracking the risk of natural disasters like weather event, infestations, and disease

## Value

### Revenue Enhancement

- Creates a competitive advantage by supporting simple to complex structures in multiple currencies and languages.
- Enhances customer satisfaction by providing information that enables immediate status updates and speeds the response to customer service requests.

### Risk Management

- Enables collateral to be tracked and managed with the loan to support LTV ratios and undermargining.
- Provides an integrated system with a straight-through process for transparent life-of-loan management.
- Reduces errors and paperwork via advanced automation workflows.
- Simplifies the administration, accounting, and communication of complex loan and finance structures.

### Cost Reduction

- Streamlines operations, thereby decreasing costs.
- Increases ability to improve service to Ag lending clients without incurring additional staff expense.

## Features

Among its features, AFSVision provides:

- Seamless integration with third-party systems such as UCC and insurance vendors
- Site visit tracking tied to collateral management requirements
- Ability to monitor asset secured lending and real-time fluctuations that may impact borrowing
- Support for multiple payment streams
- Easy alignment of repayment schedules with specific harvest/sales cycles
- Credit facility options with specific use and sublimits for equipment, land, livestock, etc.



AFS is the global leader in providing commercial lending solutions to top-tier financial institutions as well as regional and de novo clients. 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.

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