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## **Fiserv Helps Financial Institutions Capitalize on Commercial Lending Opportunities in Partnership with AFS**

- Integration of commercial lending capabilities from AFS into core account processing platforms from Fiserv will enable clients to efficiently expand their lending services
- Total dollar value of commercial and industrial loans is growing, particularly among mid-sized financial institutions, signaling significant opportunity in the market
- Bank personnel can interact with the platform via digital devices, complementing today's more mobile, fast-paced work styles

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, today announced a partnership that will bring the industry-leading commercial lending capabilities of Automated Financial Systems, Inc. (AFS) to Fiserv bank core account processing clients. The integration of AFSVision<sup>®</sup> with account processing platforms from Fiserv will enable clients to efficiently expand their lending services to support complex commercial lending demands.

According to analysis by SNL Financial and AFS, between 2014 and 2015, the total dollar value of commercial real estate loans increased 10 percent and the total dollar value of commercial and industrial loans increased seven percent. The figures were significantly higher among financial institutions that have between \$1 billion and \$50 billion in assets, with the total dollar value of commercial real estate loans increasing 31 percent and the total dollar value of commercial and industrial loans increasing 30 percent.

"We're committed to enabling growth for our clients, and, for some, that means expanding into commercial lending," said Byron Vielehr, president, Depository Institution Services, Fiserv. "Commercial lending is an area that can quickly become complex, and requires sophisticated and specialized technology. The expertise of AFS in this space is well-known. By integrating our account processing platforms with AFSVision we enable our clients to efficiently and cost-effectively access the robust lending capabilities they need to grow and succeed."

The AFS capabilities being offered to Fiserv clients include loan servicing and loan administration, which will be hosted and managed by AFS. These capabilities will be offered by Fiserv via the company's [Enterprise Services Framework](#). This will enable the robust lending capabilities of AFS to be accessed by financial institutions without the installation of a customized interface, allowing them to benefit from simplified and less expensive implementation, operation and maintenance processes.

The integration with AFS positions Fiserv to meet the needs of clients that want to expand their commercial lending business and support more complex portfolios. In addition to standard commercial loans, AFSVision is well-suited to support syndications and participations, enabling financial institutions to expand their lending options and manage risk across their portfolios.

AFSVision is the industry's only enterprise-wide approach to lending that provides a straight-through, real-time credit lifecycle solution to support and aggregate multiple lines of business and lending structures through all stages of work, from origination to booking to servicing to reporting, all on one platform. Easy-to-use web-based screens enable bank personnel to interact via digital devices, complementing today's more mobile, fast-paced work styles.

"In order for a financial institution to grow and maintain a successful commercial lending program, they must have the right technology in place and be able to operate their program efficiently," said John Shain, president, AFS. "The integration of AFSVision with Fiserv core account processing solutions brings the latest commercial lending capabilities to our mutual clients."

In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today - financial services at the speed of life. Learn more at [TheSpeedofLife.com](http://TheSpeedofLife.com).

### **About Automated Financial Systems, Inc.**

Automated Financial Systems, Inc. (AFS) is the global leader in providing commercial lending solutions to top-tier financial institutions with more than \$2.2 trillion in commercial, commercial real estate and consumer loans being processed on our solutions for banks that include two-thirds of the top 25 U.S. banks and bank holding companies. AFS works with the world's financial institutions to build lending processes based on a straight-through model and on-demand technology and services. In doing so, AFS partners with client banks to understand their strategic goals and works proactively to achieve their business 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. For further information, visit [www.afsvision.com](http://www.afsvision.com).

### **About Fiserv**

Fiserv, Inc. (NASDAQ: FISV) enables clients to achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and business insights and optimization. For more than 30 years, Fiserv has been a leader in financial services technology, and today is among FORTUNE® magazine's World's Most Admired Companies and Forbes magazine's America's Best Employers. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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### **Fiserv Media Relations:**

Ann Cave

Director, Public Relations

Fiserv, Inc.  
678-375-4039  
[ann.cave@fiserv.com](mailto:ann.cave@fiserv.com)

**AFS Media Relations:**

Rene Baron Coady  
Director of Marketing  
AFS  
484-875-1120  
[rcoady@afsvision.com](mailto:rcoady@afsvision.com)

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