

# BancWare



Empowering the Financial World  
FISGLOBAL.COM



# Balance Sheet Management: Beyond Compliance

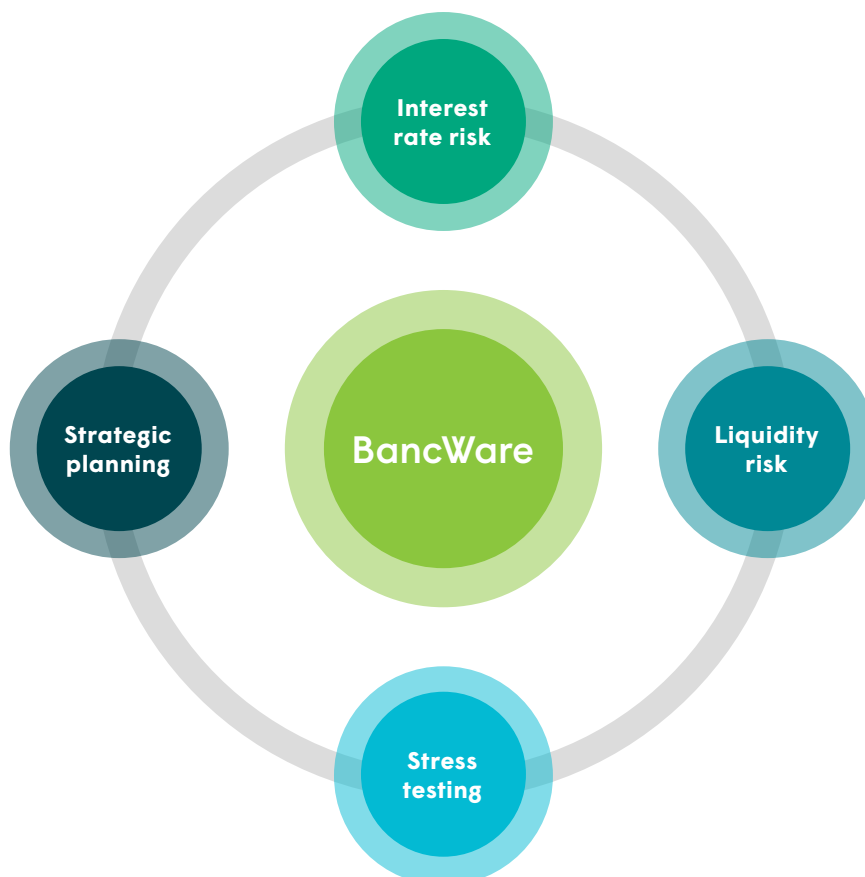
**Capital stress testing, liquidity analysis, the need to easily analyze the contributors to risk positions, and the increased scrutiny on model risk and process management... banks and credit unions have been forced to divert limited resources to managing their modeling and reporting process at the expense of performing value-added analysis and risk management.**

But what if time spent running models, creating analysis and answering questions about results could be materially reduced?

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**What if you could shift your focus from administration of models to providing actionable information for smarter decision-making?**

BancWare facilitates management of the four key aspects of asset liability management within a single, easy to use solution that reduces the administrative burden and gives you dynamic, actionable insights to help you make better business decisions.



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## An integrated solution for today

BancWare's advanced computation engine forecasts and values all the cash flows required to satisfy the demands of modern ALM analysis, including:

- Income simulation with static and dynamic balance sheet and pricing assumptions
- Market value/economic value of equity analysis
- DCF credit valuation for CECL compliance
- Point-in-time liquidity ratio analysis, including LCR and 2052 a/b
- Forecasted liquidity stress scenarios, survival horizon, and forecasted LCR
- Credit loss and non-interest income/expense modeling
- Comprehensive stress testing for CCAR/DFAST compliance
- Stochastic valuation and VaR
- Current and pro-forma funds transfer pricing
- Forecast of FAS115 unrealized gain / loss and corresponding income / capital adjustments
- Test business plans with alternate economic environments and stressed behavioral assumptions

In addition to calculating the information that you need to understand outcomes, BancWare ALM computes and stores more than 100 detailed properties, allowing you to disaggregate risk positions and prescribe appropriate action.

Users may also view the results in multiple account hierarchies for single-solution management of LCR, stress testing, traditional ALM, and other user-defined hierarchies, such as region, business line or cost center.

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## Dynamic reports for smarter decision-making

The days of running complicated processes to produce fixed reports are over. Today, you can reduce the volume of manual inputs, build flexible reporting and analysis models, and create interactive reports that can be easily accessed by the rest of your organization.

With BancWare, you can drill through highly summarized reports to see the individual positions that are contributing to them, and then make granular decisions that roll up to better results overall.

BancWare's SQL data cube is an efficient, pre-aggregated method for facilitating on-the-fly analytics. Users may:

- Automatically generate a reporting database and analytics cube for all ALM-related output

- Provide dynamic reports that allow you to drill through and pivot against model output in order to answer detailed questions from summary results
- Deploy dynamic reports to an internal Web page, giving other teams access and reducing time spent on simple analysis

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## No more time hogs

As regulatory and management demands for sound, actionable analysis have increased, so too has your need for an ALM application that can perform the heavy lifting associated with model management. BancWare meets this challenge with a litany of functionality that can eliminate the administrative time hogs, including:

- Automated data mapping, correction and reconciliation processes
- Automated multi-entity consolidation and elimination
- Automated logging of model changes
- The ability to establish and automate multiple processes, including model run and report refresh steps
- The ability to assign tasks and track user, date and time of completion
- Automated publishing of Web reports

BancWare users enjoy the best of both worlds. With built-in process management and automation, you can execute your tasks more quickly and easily, and will less model risk. And with advanced, on-the-fly analytics and reporting, you can access and understand key data whenever you need it.

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## Partnership beyond software

In addition to our proven technology, the FIS team consists of former bankers, ALM and risk practitioners, academics, and seasoned finance and technology professionals all dedicated to creating the best possible experience for our clients. We view clients as partners, our success being dependent on our ability to deliver value added advice, support, and consulting along with technology solutions. Further, partnering with FIS grants access to an unparalleled peer group, providing you with valuable opportunities to share best practices and leverage the experiences of over 100 North American BancWare clients.

For more information or to schedule a demo, please contact us at [bancwareinfo@fisglobal.com](mailto:bancwareinfo@fisglobal.com).

## About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com)



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