



ACBS DataMart and ACBS RealTime

Business Intelligence Modules for the Commercial Lending ACBS Product Suite

ACBS Business Intelligence offers information management for the executive or analyst in the front office and the back office, integrating on-demand reporting, ad-hoc query and analysis, multi-dimensional analytics, and dashboards into all aspects of the commercial lending business. The ACBS DataMart and ACBS RealTime modules deliver immediate 360-degree, web-enabled views of ACBS information addressing operational, tactical and strategic business needs.

ACBS DataMart

ACBS DataMart enables business users to intuitively access and analyze comprehensive historical trending and analytical reporting to address your organization's strategies for revenue growth, risk management and customer relationships.

ACBS DataMart incorporates more than *100 customizable customer and product centric business models* that allow monitoring of key performance indicators within such areas as risk management, profitability analysis, operational analysis, planning, and customer management. By examining *more than 6,500 data elements*, these models make it possible to get exactly the information view you need without waiting for IT to process it on a request-by-request basis.

ACBS RealTime

A crucial success factor to the commercial banking enterprise is accessing and evaluating mission critical intra-day information to optimize and improve operational processes. To maximize the value of ACBS information, ACBS RealTime increases commercial lending operational management efficiencies by providing easy up-to-the-minute real-time query and reporting capabilities for managers and users.

- Risk Management
 - Concentration
 - Risk indicators
 - Industry analysis
 - Portfolio trends
 - Asset quality
 - Past dues and delinquencies
 - Non-performing and non-accruals
 - Loss probability
- Profitability Analysis
 - Interest and fee revenue
 - Cost of funds
- Operational Analysis
 - On-demand reports/ad hoc queries
 - Workload and WIP analysis
 - Exception reports
 - Cash flow/settlement
 - Collateral, document and covenant monitoring
- Pre-defined Customer and Product Centric Models
 - 85 pre-defined report templates
 - Strategic report dashboards
 - Customer, product, financial and organizational hierarchies
 - Customizable business models for unique information needs

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Key Benefits of the ACBS Business Intelligence Modules

- Timely decision making
 - Trusted real time access
 - Single point Web access
 - Ability to identify trends, make comparisons, forecast future results
 - Improved inter-departmental communication and planning
- Reduced operating costs
 - Reduced reliance on IT staff
 - Elimination of costs to maintain disparate reporting systems
 - Reduced costs of collecting data
- Improved data quality
 - Enforcement of data quality standards
 - Standardization of data and its uses
 - Single source data feed
 - Centralized information management
- Enhanced analytics
 - Dynamic interactive reports versus static reports
 - Sophisticated visual report dashboards
 - Dramatic decrease in information retrieval time
 - Improved integration with external data

Related ACBS Products

- ACBS Pipeline and ACBS Servicing
- ACBS WebLink
- ACBS LoanTrak
- ACBS SyndTrak
- ACBS Transaction Server

Related ACBS Services

- ACBS Application Service Provider
FIS offers hosting as your secure Application Service Provider if you prefer not to host the application in-house at your financial institution. The popularity of ASP is rapidly expanding.
- ACBS Solution Services
FIS offers application customization and consulting services from highly trained professionals.
- ACBS Application Support Services
FIS offers dedicated skilled technical and business expertise to enable clients to move quickly and efficiently on projects, support issues, or other priorities. Full training programs are available which can be tailored to your installation.



Market Proven

- 150 ACBS Clients
- 8 of the top15 Top Global Banks use ACBS
- 25+ Years of Experience in Commercial Lending
- 1M+ Commercial Loans Processed Daily
- \$1.2T Loan Commitments Serviced

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