



# ACBS Pipeline and ACBS Servicing

Two essential elements of the Commercial Lending ACBS Product Suite

## Seamless Facility and Loan Lifecycle Processing

ACBS Pipeline and Servicing are robust enterprise-level software systems that provide tightly integrated functionality and workflow throughout the life of a commercial loan.

- ACBS Pipeline manages pre-closing activities for pipeline reporting, credit structuring, generating documents, finalizing, and deal closing.
- After deal closing, ACBS Servicing manages all financial and non-financial compliance with the terms and conditions of the deal throughout the life cycle of the credit by enforcing client-defined operational controls and policies.

With one-time input and seamless data sharing, relationship management, credit approval, general ledger, document management, amendment, and restructuring tasks are all completed with reduced input errors and improved data integrity.

### Industry leadership

In the highly-competitive and ever-changing world of corporate and commercial lending, responding quickly, confidently, and without fear of system and operational risks is a must when market opportunities arise. Immediate access to information and ensuring compliance is vital in rapidly making informed decisions. All of this must be accomplished economically, while providing excellent client service which sets your organization apart from others.

Since 1993, FIS - ACBS Pipeline and Servicing customers have successfully met those challenges, a clear indication that ACBS sets the industry standard among lending systems.

Supports a broad range of lending – middle market; large syndications. Abolishes the need for multiple specialty systems and redundant data entry. Flexible model provides a wide variety of deal types:

- Syndications
- Participations
- Bilaterals
- Real Estate
- Asset-based lending
- Letters of credit
- Guarantees
- Discounted Instruments
- ACBS to Syndtrak Integration
- Multi-currency, branch, portfolio
- User-filtered values by portfolio
- Complex credits
- Policy decisions by portfolio
- Deep market expertise
- 24-hour global processing

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## Automated, Streamline Processes and Controls

- Client-configurable templates to manage processing from start to finish structuring deals and performing transactions, eliminating redundant data entry and reducing input errors.
- A sophisticated processing engine automatically queues up transactions, with dates and amounts pre-populated for interest, principal, and fee payments, and rate resets for LIBOR rollovers.
- Increase productivity and accuracy by automatically ensuring that necessary data is entered and valid. The process cannot continue until issues are corrected.
- Reduce search time through the use of bookmarked favorites.
- Identify and manage workflow bottlenecks, enforce process rules, and reassign tasks to address team coverage needs.
- One, two-, and three -touch approval options.
- Manage a broad range of loan products across multiple business lines, markets, and geographic locations.
- Power screens help users work more efficiently with customers, drawings, and facilities.

## Robust Product, Fee, Accrual, and Transaction Processing

- Enables a variety of interest and fee structures and options to support simple to complex structures; client defined income and expense classifications, multiple accrual schedules at the borrower and /or lender level, straight, tiered and split accrual methods, accrual and cash basis accounting with flexible accrual calculation modifiers.
- Accruing and fixed fees at the deal, facility and loan levels.
- Support for both straight-line and effective interest rate amortization.
- Tracking for the forecasted commitment period (prior to deal closing), with supporting general ledger entries, and enabling many servicing activities prior to the deal closing date.
- Back-valued, and future-dated transactions
- Automate balance transfer capabilities, including interest capitalization

## Optimized for Middle Market and Small Business

- Commercial lending escrow support, including automation of escrow analysis and bulk disbursement processing for tax authorities and insurance agents for high-volume portfolios
- Extensive real estate collateral information capture for property, lien, flood, taxes and insurance as well as tenant tracking and appraisals
- Prepayment penalty alerts that are set up at facility creation or loan booking for payoff events and principal repayments made before the expected date
- Bank-defined automated non-accrual status changes based on a preset number of delinquent days.
- Auto reamortization based on index pricing changes and ad-hoc requests when processing unscheduled or overpayment of principal.
- Support for SBA 7(A) servicing and full report-ready extracts for SBA form 1502 reporting to Colson.

## Reduced Risk

- Enforced credit terms, contract limits, borrowing restrictions, limit and obligor tracking, covenant monitoring, and grid pricing
- Flexible repayment capabilities maximize control over how billings are generated.
- Organized electronic collateral, document, and guarantee tracking
- Handling of document attachments and notes for customers, facilities and loans
- Standard payment interfaces

## Safe and Secure

- Security is priority one. ACBS uses the highest security standards to ensure your data is safe
- Permissions-based highly configurable user roles
- Complete audit trail

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Agency  
Servicing

FpML  
Messaging

## Customizable and Flexible

- Menus and field labels
- Configurable options provide clients the ability to create customizable product structures

## Sophisticated Agency Servicing

- Centrally managed investor groups for quick deal setup.
- Spreadsheet like entry to facilitate quicker entry of initial syndication
- Ability to copy bank groups from other facilities
- Ability to track multiple investor contacts specific to a deal, including co-agents, admin agents, and other investor roles
- Comprehensive assignment management:
  - Manage one-to-many and many-to-one assignments at one time
  - Ability to mark records for assignment exclusion
  - Automated assessment of assignment fees
  - Support participations on a bilateral structure
  - Manage cash settlement
  - History of all ownership changes and ad-hoc reports to aid with lender research and inquiry
- Multiple accrual calculation tracking for borrows and investors
- Spreading of fees, accrual schedules, invoicing, and other details such as repayment terms and pricing from the borrower down to all investors
- Powerful notification engine for interactive and/or batch generation of borrower and lender communications
- Highly professional agency servicing messages using ISDA FpML to meet LSTA and LMA standards
  - Electronic communications with borrowers, investors, or internally
  - Real-time or batch notices

- Straight-through processing
- Simple regeneration if needed
- Notices are presented to users in a visually appealing and easy-to-read format.

- Integration with the DTCC LoanServ platform for lender position and loan contract reconciliation
- Integration-ready with EuroClear Loan Reach for syndicated lending activity

## Trading

ACBS offers the ability to book and account for traded assets bought and sold in the secondary market from trade date through settlement date.

- Tracking of global deals in the marketplace in a user friendly deal browser
- Trade Capture Workshop is used by closers, middle and back office operations to enter loan trades, as of the trade date, for both par and distressed trades
- A position browser provides the closer with current commitment and settled positions for tranches by trading book
- Trade date accounting as set forth by USGAAP, for trade date and as the value of the trade or the expected gains and losses change over the trade lifecycle
- Trade settlement integration with ACBS Servicing, with a single user action at either the trade or sub-account level, including cash settlement between counterparties on a net settlement basis per currency
- LSTA and LMA required standard trade confirmation and funding memo
- Bank customization of loan trading operations and implementation
- Trade reporting from ACBS Business Intelligence solutions

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## Related ACBS Products

- ACBS Business Intelligence
  - DataMart
  - RealTime
- 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 top 15 Top Global Banks use ACBS
- 25+ Years Of Experience in Commercial Lending
- 1M+ Commercial Loans Processed Daily
- \$1.2T Loan Commitments Serviced

## Contact ACBS

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