



# ETHOS<sup>TM</sup> BANKRUPTCY INTELLIGENCE

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Rethink How You Manage Bankruptcies



# BANKRUPTCY INTELLIGENCE

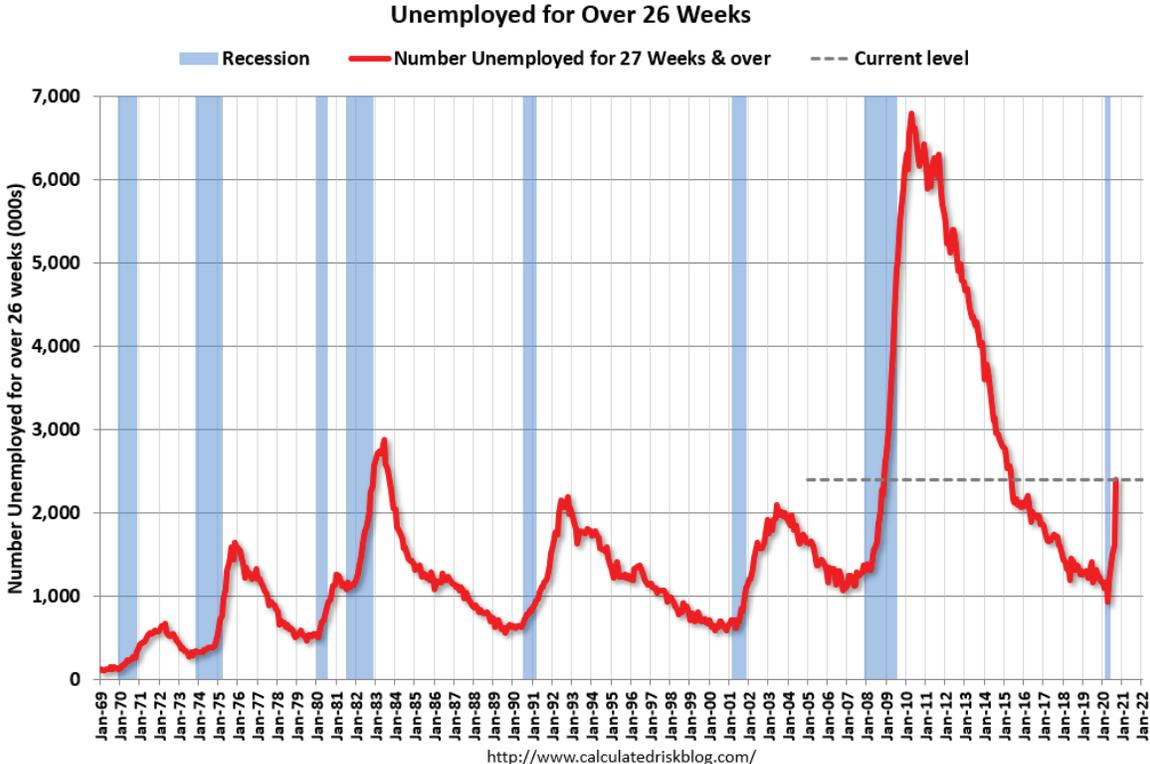
Recent economic uncertainty is forcing businesses into bankruptcy in record numbers. In fact, Chapter 11 bankruptcy filings have jumped 26% in 2020 compared to the same period last year. At the same time, personal bankruptcy filings have shown a brief decline, thanks to enhanced government aid and a decline in collections activities. However, these declines are expected to be short lived as many of these consumer protections are set to expire.

The American Bankruptcy Institute estimates that 10 or more bankruptcy cases result from each additional 1,000 jobs lost. Although some result immediately, some bankruptcy filings can take as long as 18 months after an individual's first unemployment filing. Based on the unemployment filings for the first half of 2020, approximately 500,000 new personal bankruptcy filings may be coming soon.

With a wave of business and personal bankruptcies on the horizon, is your financial institution ready to handle the volume and make educated decisions?

As you know, managing bankrupt accounts is complex, costly and resource intensive. Yet, accuracy and timeliness of bankruptcy notifications are critical to maintaining compliance and reducing financial risk and brand damage. Falling behind can mean financial losses, missed opportunities to collect, heavy fines for violations, and even legal action against your financial institution.

Bankruptcy professionals need a solution with a single, easy-to-use, online platform to quickly access all bankruptcy-related electronic records in real time, from courts across the U.S., and seamlessly track important legal deadlines throughout the bankruptcy lifecycle, while eliminating costly, labor-intensive processes.

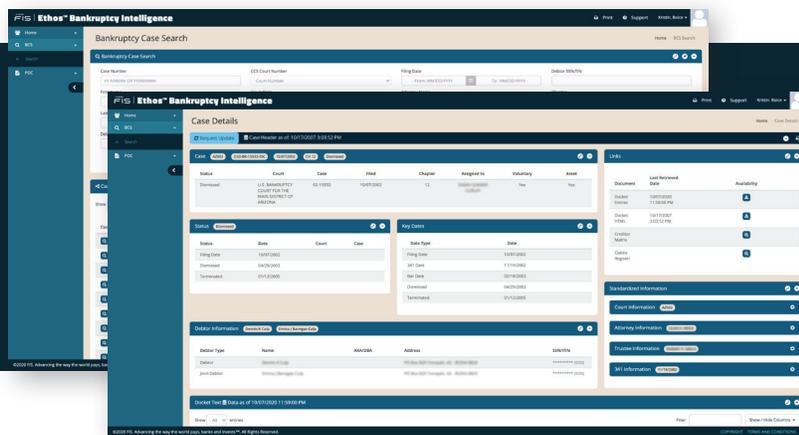


# ACCURATE, ACCESSIBLE, REAL-TIME BANKRUPTCY DATA

## Bankruptcy Intelligence from FIS is just that solution.

With Bankruptcy Intelligence, financial institutions enjoy end-to-end bankruptcy management tools powered by the most complete and accurate bankruptcy data, enabling your bankruptcy team to be more efficient, while increasing your recovery potential, and reducing your costs.

You can trust Bankruptcy Intelligence, part of the FIS Ethos ecosystem of data-driven solutions, to continuously monitor more than 1.4 billion accounts and all 94 court districts across the country every day, and automatically send you 95% of bankruptcy notifications within 24 hours of filing. This empowers your team with the real-time information they need to manage the complexities of bankruptcy while reducing the heavy lifting of research and follow through.



**BEST-IN-CLASS  
PROPRIETARY  
DATABASE WITH  
AN EASY-TO-USE  
ONLINE PORTAL**

## DATA-RICH TOOLS AND FEATURES

Bankruptcy Intelligence combines a best-in-class proprietary database with an easy-to-use online portal to maximize data precision and streamline workflow. The platform includes:

### Bankruptcy Client Notifications

Receive automated, daily notifications across all 94 U.S. court districts with credit bureau matching.

### Bankruptcy Case Search

Search by debtor or bankruptcy case information to request and view actual court records and other documents associated with a case. This is a complete replacement to PACER and can reduce your overall bankruptcy research expenses.

### Proof of Claim Module

Increase recoveries with this fully integrated, automated Proof of Claim filing engine. Submit and review activity, details and updates in real time. This proven system has a less than 0.5% objection rate and is leveraged by the smallest and largest creditors in the country.



# INCREASE RECOVERIES. LOWER COSTS. REDUCE RISK. STAY CURRENT.

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Bankruptcy Intelligence is an enterprise-level bankruptcy management solution that provides access to all case information and court filings from a single, easy-to-use online interface. With Bankruptcy Intelligence, your team can:

- Increase recoveries by receiving automated, daily notifications across all 94 court districts with credit bureau matching.
- Lower operational costs by reducing labor-intensive work and manual reviews.
- Reduce legal risk and maintain compliance. Immediately comply with automatic stay orders and never miss court-required actions.
- Stay current using easy-to-access, real-time case information, filing court documents and monitoring key dates through a single platform.

# ANTICIPATING BANKRUPTCY VOLUMES\*

- **55M+ Americans have filed for initial unemployment since the beginning of the pandemic.**
- **10 or more bankruptcy cases result from each additional 1,000 jobs lost.**
- **Bankruptcy filings can result immediately or take as long as 18 months after an individual's first unemployment filing.**

*\*American Bankruptcy Institute. Find more bankruptcy statistics at: [www.abi.org/covid19](http://www.abi.org/covid19)*



FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.