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.

ETHOS™ CREDIT LOSS INTELLIGENCE

Managing complex dynamics of loan loss forecasting doesn't have to be challenging. Avoid complex, expensive and risky alternatives with this sophisticated, turnkey solution.

FORECAST YOUR RESERVES WITH CONFIDENCE

Managing the complex dynamics of loan loss forecasting can be challenging. We've partnered with industry experts to bring you an exclusive, streamlined solution that is easy-to-use, affordable and fully transparent while helping you to become CECL compliant. It's imperative to construct a forecasting methodology and apply it to all existing loan data across portfolios. Choosing and implementing a solution is mission critical for both large and small financial institutions.

WHICH OF THE FOLLOWING WILL BE CHALLENGING TO IMPLEMENT IN DEVELOPING LOAN LOSS RESERVE MODELS THAT ARE CECL-COMPLIANT*?

75% Reasonable and supportable forecasts

45% Policy and procedures, and internal control documentation

43% Model testing and validation

40% Methodology governance

38% Model development

**Source: Moss Adams Survey*

As a result, all financial institutions must be ready to embrace the complexities that come with such regulation, including the ability to:

- Assemble, normalize and maintain data from multiple different systems and sources
- Create predictive models to forecast default risk and run them on current data on an ongoing basis
- Incorporate and apply changes from economic indicators to forecasting models
- Operationalize new Expected Credit Loss (ECL) reserves

Some financial institutions are choosing to go it alone, building the necessary infrastructure and tools to gather, analyze and report this data to both in-house accountants and third-party auditors. But due to the scope of this data project, doing it yourself can prove inefficient, distracting and risky. On the other hand, many commercial solutions are more expensive and resource-demanding than budgets can support, particularly for small to mid-tier financial institutions.

This leaves you looking for a more reliable, easier, and cost-effective alternative.

Stop losing sleep

Introducing Ethos™ Credit Loss Intelligence, a turnkey solution from FIS in partnership with industry leaders Oliver Wyman and Experian. Credit Loss Intelligence gives financial institutions the information needed to understand, gradually adapt, and ultimately maintain a compliant balance sheet in accordance with the CECL standard.

Credit Loss Intelligence is an exclusive, streamlined solution that is comprehensive, easy to use, and, most importantly, satisfies predictive forecasting requirements. Sourced from an industry-leading business intelligence tool, Credit Loss Intelligence provides insights into loan level detail or adjustable forecasting capabilities for sophisticated lending decisions, with the ability to load your own data for maximum flexibility.

Loan Level Portfolio Data	
Load Your Portfolio Data Ability to load your own loan level portfolio data and macro-economic forecasts	√
Call Report Data	**25 years**
On-Demand Reporting Access to the platform to run and adjust ECL forecasts on demand	√
Scenario Testing – Forecast Adjustment Ability to adjust 4 quarters of data and future loss adjustments	√

In addition to the upcoming CECL regulation, there are many cases for Credit Loss Intelligence beyond simple compliance:

- More accurately measure short term losses
- Identify vulnerable segements
- Create new target marketing lists
- Identify areas to make new lending
- Help with strategic planning
- Manage your credit risk