

AMBIT OPTIMIST

Empowering the Financial World
FISGLOBAL.COM



Industry overview

Lenders are facing a turning point. Under pressure from all sides – including regulators, new competitors and more demanding customers – banks are realizing that their own IT infrastructure may pose a significant risk.

To succeed in this challenging environment, commercial lending operations must be:

- Customer-centric
- Cost effective
- Risk aware
- Process efficient

By focusing on these four tenets, banks can recommend the right solutions for their customers as well as provide uniformity and consistency in their underwriting.

But in many cases, banks' commercial lending processes and systems are simply not integrated, transparent or flexible enough to allow them to achieve their goals.

Ambit Optimist is designed to help banks overcome these hurdles and succeed in today's demanding market.

Ambit Optimist:

- Features value-adding client facing scenario analysis and graphical analytics, turning lenders into trusted advisors
- Delivers portfolio analysis as well insightful data on customers
- Lowers cost of ownership by allowing banks to configure the solution themselves to adapt to ongoing regulatory change and improve the credit process
- Builds consistency into the credit process with industry-specific analyses that cover the broad range of the commercial portfolio
- Drives accuracy using the bank's own risk rating
- Improves efficiency with automated covenant testing
- Eliminates the cost of multiple systems for a more cost-effective approach

The solution

Ambit Optimist is a complete solution for credit risk management, delivering benefits for credit and risk officers as well as front-line relationship managers. Commercial bankers get the vital financial analysis, business modeling capabilities and communication tools they need to build, manage and sustain profitable commercial loan relationships.

Its portfolio reporting tools give you new insight into portfolio performance so you can proactively manage portfolio risks.

Ambit Optimist is designed to cater to all forms of commercial lending. In one solution, you can analyze your borrowers' performance and strategies across all commercial business lines, including commercial and industrial, commercial real estate, agribusiness, personal guarantors, non-profits, financial institutions and municipalities, as well as numerous sub-industries. In addition, you can deploy your approach to risk rating and covenant management consistently.

Ambit Optimist can also help you alleviate regulatory pressure by satisfying examiners with your file quality and process.



Credit analysis



Relationship Building



Portfolio Reporting



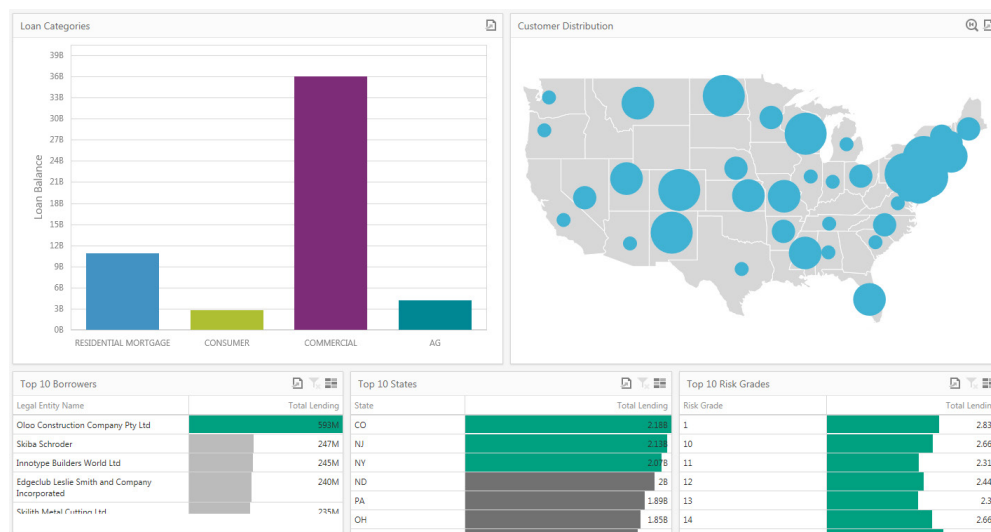
Risk rating



Covenant Management

Ambit Optimist provides comprehensive analytics, identifies unrecognized risk, solidifies customer loyalty and lowers IT overhead – helping lenders to increase revenue and profitability.

Example portfolio overview dashboard



Focused on your commercial portfolio

Ambit Optimist is a state-of-the-art financial spreading platform with an embedded Probability of Default (PD) and Loss Given Default (LGD) credit risk rating module that can support your entire commercial portfolio. It's a powerful analytical solution that allows users to easily create financial projections and thoroughly understand potential customer or project risks via deep scenario analysis capabilities.

Industry-specific analysis

One system to analyze and store data for your entire commercial portfolio

- Commercial & Industrial
- Commercial Real Estate (Income Producing and Construction)
- Agriculture (both cash and accrual based agribusiness)
- Personal Financial Statements, Tax Form and Cash Flow analysis
- Non-Profits
- Municipalities
- Financial Institutions
- Additional customized industry templates are also available

Portfolio management

Better visibility into potential trouble spots

- Portfolio reporting that gives you
 - Risk & Concentration Analysis
 - Profitability Analysis
 - Board Reporting
- Centralized source of all commercial bank relevant data for ad hoc reporting

Risk rating

Ambit Optimist's risk engine gives you the flexibility to deploy your own risk rating methodology, whether that includes expert judgment, quantitative assessment or dual risk rating with Probability of Default (PD) and Loss Given Default (LGD).

- Deploy an auditable uniform risk rating methodology throughout the bank
- Standardize risk reporting
- Control all risk modifications with ability to configure and maintain the models

Covenant alerts and audit log

Improve process efficiency and eliminate re-keying with covenant monitoring built-in

- Monitor global covenants and receive notifications
- Audit logging capabilities record system administration and user changes to ensure transparency

Leverage industry-specific spreading and analysis and manage all commercial portfolio's credit risk analytics in one solution.

Key benefits

Build customer relationships by turning commercial bankers into trusted advisors

- Enhance customer satisfaction and retention
- Take an advisory role while uncovering new business opportunities
- Augment credit management through interactive scenario analysis capabilities, embedded industry-specific templates, benchmarking capabilities from the Risk Management Association (RMA) or custom benchmarks, and covenant monitoring
- Access a dynamic interactive dashboard for both credit analysis and relationship management

Better visibility into potential trouble spots

- Proactively manage the portfolio
- Analyze portfolio risk and profitability
- Centralize all commercial credit data

Decrease cost of system ownership

- Highly configurable, so the bank doesn't have to go back to a vendor to make changes
- Eliminate multiple systems for a more cost-effective approach
- Improve the credit process
- Adapt to ongoing regulatory change

Increase consistency in the lending process and improve data quality in all commercial lending business lines

- Consistently collect, manage and analyze credit decision-related data for process standardization
- Generate more comprehensive reports, including customized credit write-ups for both underwriting and servicing

Simplify loan review preparation with a reduction in review timeline

- Customize content such as chart templates, ratios and write-ups while controlling access rights
- Increase consistency in performance among all commercial credit team members through uniform underwriting standards
- Streamline credit management process

Leverage common solution components and industry templates

- Choose from a range of standard templates for various industries and support commercial & industrial, commercial real estate, agribusiness, non-profit, personal guarantor, municipalities, and financial institutions, or create customized industry templates.

Customer facing reports



Adapt to the new market landscape

Meet challenges head-on and get the competitive edge you need with Ambit Optimist.

- **Drive customer satisfaction and retention**

- Become a true trusted advisor with value-adding advice and insightful conversations
- Understand customer's business strategies thoroughly and completely
- Give customers an understanding of how they compare with their peers

- **Manage credit more efficiently**

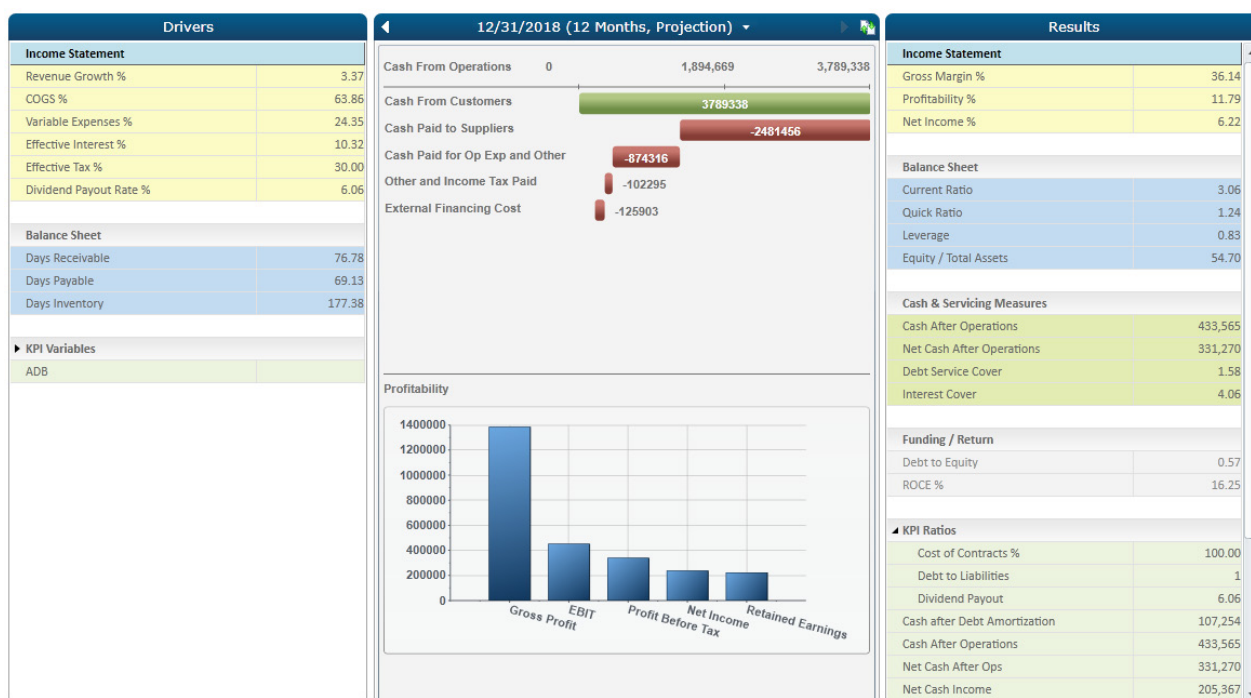
- Cover the breadth of the commercial portfolio with a single credit risk management solution
- Reduce time spent spreading
- Lower cost of ownership by eliminating multiple disparate systems and configuring reports, ratios, risk models, analysis charts, etc. yourselves.
- Create a streamlined and consistent credit management process

- **Make more informed decisions and drive credit quality**

- Get a holistic view of your customers, including projections, consolidations, global cash flow and strategy
- Run consistent credit analytics (reporting, chart of accounts)
- Yield an accurate and consistent risk rating (PD/LGD)
- Set relevant covenants that truly mitigate risk (covenants, strategy)

Discover how Ambit Optimist can help improve your commercial lending results, enhance your customers' business performance and differentiate your bank from the competition. Contact us for a meeting or demo today.

Strategic "what-if" scenario analysis



About FIS' solutions for Risk Management

FIS' solutions for risk management cover pre- and post-trade risk management; integrated, enterprise-wide market, liquidity, credit and operational risk management; asset liability management; and trade surveillance. These solutions can be used across trading and clearing platforms and around multiple asset classes to help organizations better understand their exposure, improve the visibility and understanding of risk across the enterprise, and comply with regulations globally. FIS' customers include banks, broker-dealers, securities firms, clearinghouses, hedge funds, pension funds, asset managers, insurance companies, corporations and government entities of varying sizes, geographical locations and organizational complexities.

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 500R Index. For more information about FIS, visit **www.fisglobal.com**.

Enabling the Adaptive Enterprise

Sitting at the intersection of technology and finance, FIS is focused on delivering fresh ideas and inventive solutions to help our customers adapt and thrive in an ever-changing environment. With a blend of software solutions, cloud infrastructure, global service capabilities and deep domain expertise, FIS can support virtually every type of financial organization, including the largest and most complex institutions in the world.



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