



# ACBS Commercial Loan System

## Seamless loan life cycle processing

In the highly competitive and ever-changing world of corporate and commercial lending, responding to market opportunities quickly, confidently, and without fear of system and operational risks is a must.

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 that sets your organization apart from others.

The ACBS Loan System addresses these challenges with 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.
- ACBS RealTime maximizes the value of ACBS Pipeline and Servicing information and increases commercial lending operational management efficiencies and risk mitigation through up-to-the-minute query and reporting capabilities for managers and users.
- 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

With support for a broad range of lending, from middle market to large syndications, and across multiple business lines, markets and geographic locations, you don't need multiple specialty systems. The solution's flexible model supports a wide variety of deal types:

- Syndications
- Participations
- Bilaterals
- Real estate
- Asset-based lending
- Letters of credit
- Guarantees
- Discounted instruments
- Multi-currency, branch, portfolio
- User-filtered values by portfolio
- Complex credits

## Automated processes and controls

Client-configurable templates and instructions, manage processing from start to finish, whether structuring deals and performing transactions, or eliminating redundant data entry and reducing input errors.

The 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.

The system automatically ensures that necessary data is entered and valid, and stops and flags the process until issues are corrected.

Managers can easily identify and manage workflow bottlenecks, enforce process rules, and reassign tasks as needed, while power screens help users work more efficiently with customers, facilities and loans.

The system also offers:

- Bookmarked favorites to reduce search time
- One-, two- and three-touch approval options
- The ability to make policy decisions by portfolio

### Robust product, fee, accrual and transaction processing

A variety of interest and fee structures and options support simple to complex structures and include client-defined income and expense classifications. The system also features multiple accrual schedules at the borrower and/or lender level, support for straight, tiered and split accrual methods, and accrual and cash basis accounting with flexible accrual calculation modifiers. You can set accruing and fixed fees at the deal, facility and loan levels.

The system also supports:

- Straight-line and effective interest rate amortization
- Tracking for the forecasted commitment period (prior to deal closing), with supporting general ledger entries and servicing activities prior to the deal closing date
- Back-valued and future-dated transactions
- Automated balance transfer capabilities, including interest capitalization

### Optimized for middle market and small business

One of the key benefits of the system is its support for middle market and small business. This includes commercial lending escrow support, including automated escrow analysis and bulk disbursement processing for tax authorities and insurance agents for high-volume portfolios. It also features extensive real estate collateral information capture for property, lien, flood, taxes and insurance as well as tenant tracking and appraisals.

The system also provides:

- Prepayment penalty alerts at the facility, section or loan level to flag when payoff events and principal repayments are made before the expected date
- Bank-defined automated non-accrual status changes based on a preset number of delinquent days
- Auto re-amortization based on index pricing changes, or for a pre-determined recast period, as well as 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 and increased security

ACBS helps reduce operational risk through a number of ways, including:

- Enforced credit terms, contract limits, borrowing restrictions, limit and obligor tracking, covenant monitoring, and grid pricing
- Flexible repayment capabilities to 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

The system is built on the highest security standards to ensure your data is safe, including highly configurable, permissions-based user roles and a complete audit trail of data changes. You will know who changed what, when.

### Customizable and flexible

- Powerful configurable options give clients the ability to create customizable product structures to suit their specific requirements – with no coding required.
- Legal entities
- Portfolios
- GI units/cost centers
- Officers
- Servicing areas
- Common tables
- Bank policies
- Workflow decisions
- Transaction codes
- Instrument types
- Receivables/payables
- Income/expense
- Tickler/system messages
- Security access control
- Multi-currency controls
- Calendars
- Index rate maintenance
- Collateral valuation
- Cash offsets
- Label overrides
- Description editor
- Menu manager

## Sophisticated agency servicing

ACBS fully supports Syndication and Participation servicing, with many specialized features for efficient lender management. With ACBS, you can centrally manage investor groups for quick deal setup. Spreadsheet-like entry makes it quick to enter initial syndication. Users can easily copy bank groups from other facilities and track multiple investor contacts specific to a deal, including co-agents, admin agents and other investor roles.

ACBS tracks individual lender records for granular servicing and general ledger reporting. You can spread fees, accrual schedules, invoicing and other details from the borrower down to all investors.

The system also offers:

- Comprehensive assignment and reallocation management
- Multiple accrual calculation tracking for borrows and investors
- A powerful notification engine for interactive and/or batch generation of borrower and lender communications

## 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, for your institution. You can track 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.

ACBS also supports:

- 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 life cycle
- Trade settlement integration with ACBS Servicing, with a single-user action at either the trade- or sub-account level
- 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

## Integrated business intelligence

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.

Seamless data sharing, relationship management, credit approval, general ledger, document management, amendment and restructuring tasks are all completed with fewer errors and improved data integrity.

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

More than 100 customizable customer- and product-centric business models allow you to monitor key performance indicators within risk management, profitability analysis, operational analysis, planning, customer management and other areas. With more than 7,500 data elements, you can get the information view you need without waiting for IT to process it on a request-by-request basis.

## Real-time information management

Mission critical intraday information is key to improving operational processes. ACBS RealTime provides real-time query and reporting capabilities, with pre-defined customer and product-centric models for managers and users from multiple areas, including:

- Risk management
- Financial management
- Operations

Timely decision-making. Reduced operating costs. Improved data quality. Enhanced analytics. Market-proven.

Discover how ACBS Commercial Loan System can help your business thrive from pipeline and servicing to business intelligence.

**ACBS is a standalone solution for commercial lending as well as part of the FIS™ Commercial Lending Suite, an integrated front-to-back-office solution with built-in workflow and analytics for the entire commercial loan process.**

### 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 53,000 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 500® Index. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com).



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