



FIS Balance Sheet Manager

Cloud Edition

Unlock the power of elastic cloud computing and strengthen your balance sheet management

The challenges of modern balance sheet management

In today's competitive and fast-changing market, financial institutions need new ways to manage risk and achieve sustainable growth. Finance, risk and treasury teams are in the spotlight as firms seek to optimize earnings, liquidity and future capital allocation, meet regulatory demands, and avoid surprises. That requires more insightful and timely information, strong governance and the ability to quickly analyze and adjust the balance sheet.

Many solutions simply can't meet these demands. And with margins under more pressure than ever, you can't afford inefficient operations or costly systems that are needed during peaks but otherwise sit idle.

FIS® Balance Sheet Manager – Cloud Edition redefines financial management with cutting-edge technology. With our comprehensive, cloud-enabled balance sheet management solution, you can evaluate, forecast and control all types of financial risks while accelerating calculations to lightning speed.

FIS Balance Sheet Manager – Cloud Edition leverages the power of the AWS Cloud and the experience of FIS' industry-leading cloud services to efficiently and securely lift your most critical operations to the next level. And with the assurance of Service Level Agreements and minimal downtime, you can confidently and effortlessly scale your operations, free from traditional technology constraints and unexpected cloud fees.



Suitable for institutions of any size – from early-stage startups to global banks – FIS Balance Sheet Manager already empowers more than 400 clients across multiple supervisory jurisdictions around the world.

Unlock agility

FIS Balance Sheet Manager – Cloud Edition breaks down the silos across finance, risk and treasury to centralize interest rate, liquidity, credit loss and capital management. Bring your operations into harmony with:

- Fully integrated risk management across multiple risk types, unlocking accurate risk measurement and evaluation across departments
- A scalable risk management framework that you can build out over time and quickly adapt as your business changes
- Best-of-breed risk modelling that takes risk management well beyond check-box compliance and empowers risk professionals to excel
- A flexible, tested solution that has navigated multiple market crises and economic, credit and interest rate cycles, responding to regulatory change and remediation with ease
- A development roadmap that is shaped by our clients' future needs and our investment in research and development, supported by a financially stable Fortune 500 company
- The power, reliability, scalability and security of leading-edge cloud architecture, available globally but respecting data sovereignty boundaries
- Support and managed services to simplify the management of your balance sheet management architecture and reduce your end-to-end costs
- Global professional services support from FIS and our alliance partners
- Over 30 years of experience, expertise and excellence

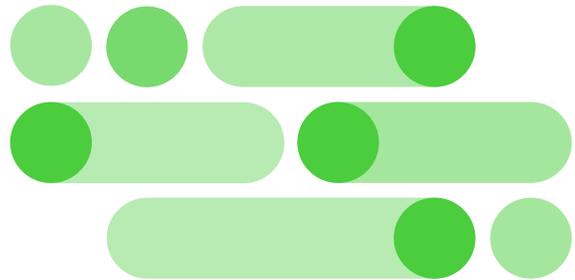
Unlock performance

The complexity and volume of calculations continue to increase. Cloud computing is the only scalable and cost-efficient way to rapidly analyze, report and inform your balance sheet management decisions. With FIS Balance Sheet Manager – Cloud Edition, you can add the hardware you need to turbocharge your calculation performance at the touch of a button.

Unlock consistency

FIS Balance Sheet Manager – Cloud Edition gives you the insights and tools for a truly strategic approach to balance sheet management. Covering a wide range of interconnected risks, it allows you to rapidly re-appraise both risks and opportunities across the organization within a single platform.

Risk leaders get a detailed, holistic view of how their institution's key risk metrics behave across interest rate risk, earnings and profitability, liquidity risk, credit risk, forecasting funding, hedging and capital. You can also easily see how potential changes to the quality and composition of the balance sheet under changing market conditions could impact your firm's financial and regulatory metrics.



Unlock flexibility

FIS Balance Sheet Manager – Cloud Edition is built to be modular, so just choose the modules that fit your needs:

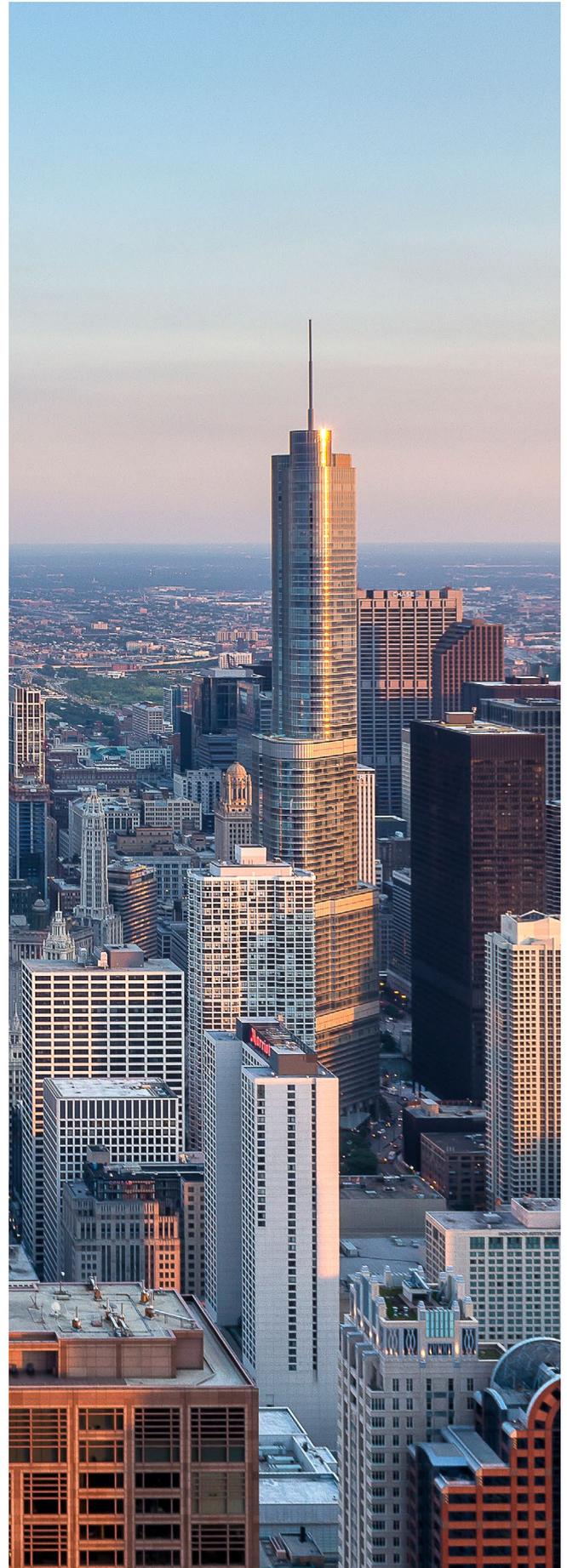
- **ALM:** IRRBB/CSRBB-compliant, maturity mismatch, cash flows and EVE sensitivities
- **FTP:** fully ILAAP-compliant; stress, forecast, value and simulate FTP; and firm-specific/product FTP curves
- **Stochastic ALM:** earnings at risk, economic value at risk and economic capital
- **Liquidity:** regulatory- and ILAAP-compliant, LCR/NSFT, Survival Horizon modelling and reverse stress testing
- **Market risk:** a full range of VaR as well as VaR back testing
- **Hedge accounting:** IASB-IFRS-compliant, micro and portfolio fair value, and hedge adjustments
- **IFRS 9 impairment:** generalized model, expected credit loss and credit-adjusted ALM
- **P&L planning:** top down and bottom up
- **Capital management:** forecast RWAS, economic and regulatory capital, scenario and capital stress-testing, supporting the ICAAP and EWST
- **Data hub:** BCBS 239-ready and rule-based corrections

Unlock scalability

FIS Balance Sheet Manager – Cloud Edition leverages a cloud-native architecture deployed in AWS, ensuring enterprise grade scalability and reliability. The system utilizes containerized services orchestrated through Kubernetes, with on-demand auto scaling capabilities that dynamically adjust to accommodate demands while maintaining optimal performance and cost efficiency.

This flexible architecture complements our modern and intuitive web UI platform, offering all application features through a single unified interface with secure SSO+MFA authentication.

This enterprise grade solution meets the objectives of operational continuity and compliance without the traditional complexity and cost of building redundant infrastructure.



Unlock cost savings

With FIS Balance Sheet Manager – Cloud Edition you only pay for what you use. No calculations? No calculation fees. You can even switch off the environment when it’s not needed to save further.

Our automated deployment pipelines streamline cloud infrastructure and services delivery, while our comprehensive client control center allows you to turn the environment on and off – on demand and at an affordable cost – putting resource management and uptime directly in your hands.

Unlock resilience

FIS offers exceptional resiliency and disaster recovery capability through our Global Business Resilience Program. This program includes Business Continuity Plans for the continuation of business processes and functions as well as Disaster Recovery Plans tested annually and backed up by cloud-native technologies to deliver a streamlined and efficient failover process. The program also features crisis management and third-party resilience to ensure a comprehensive approach.

Unlock security

Our comprehensive cyber security framework encompasses multiple layers of protection, starting with secure access control through Active Directory and enterprise-grade inbound SSO+MFA for user authentication.

We maintain data protection standards with robust database-level encryption, ensuring that all sensitive data is fully secured, both in transit and at rest. This end-to-end encryption strategy, combined with security audits and compliance monitoring, creates a fortified environment that safeguards your data against evolving threats while meeting the most stringent regulatory requirements.

Unlock reliability

Our dedicated customer experience team and specialized operation team deliver exceptional support backed by clearly defined SLAs. Our experts provide comprehensive assistance through multiple channels, ensuring rapid responses to any issues, transparent escalation paths and consistent communication.

Unlock your risk infrastructure with Balance Sheet Manager – Cloud Edition and put your money to work.

- **Cost-effective:** You pay for what you use
- **Fast:** Tune for ultra-high performance with virtually zero cost impact
- **Flexible:** Accommodate any change with elastic scaling

Find your unlock

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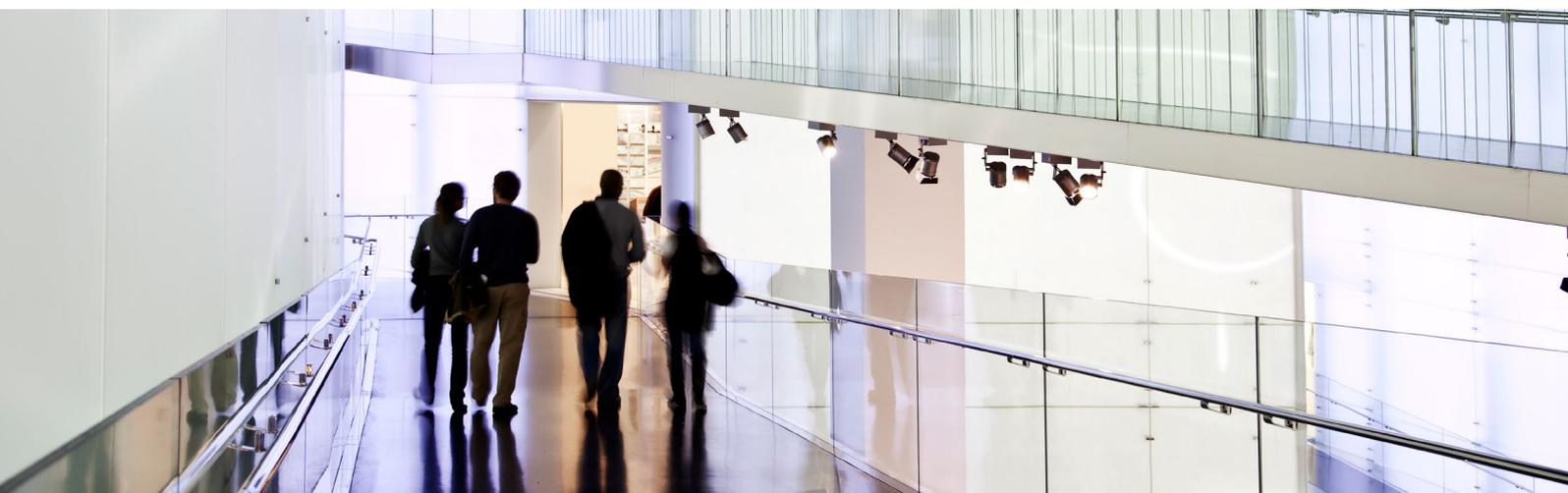
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Solutions, 2024

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Category Leader
LRM Solutions, 2024



FIS Balance Sheet Manager helps you manage risk to protect shareholder value, expand your balance sheet and drive growth by making money work harder.

Our **technology** powers the global economy across the money lifecycle.



Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

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Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

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Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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