

## FUSION CREDITQUEST

# Fusion CreditQuest Credit Management — A Complete System to Manage the Entire Process

Fusion CreditQuest is a complete credit risk management system that brings origination, portfolio management, financial statement analysis, underwriting, and executive reporting together in a collaborative, streamlined solution.



Fusion CreditQuest Financial Analyzer helps financial institutions control credit risk through analysis of financial statements.”

The system addresses workflow management needs for the entire lending process for commercial, corporate and small business loans. It combines a unified, relationship-centric view of the customer’s financial data and supporting documents with powerful portfolio management capability.

The system consists of four unique modules that fit together:

### 1. Credit Manager

A commercial credit management solution that supports the review, analysis, collaboration and decision-making of commercial credit applications by incorporating workflow, document management, account aggregation, risk rating, automated credit memos, relationship management and more.

### 2. Financial Analyzer

An advanced financial solution offering configurable financial ratios, peer group comparisons, custom analysis reports and more. It uses financial data to enable effective customer risk ratings.

### 3. Rating Manager

A risk rating software solution that enables the use of a wide range of rating models. It supports models that incorporate borrower demographics, analysis of financial statements, management quality assessments, industry segment risk, related parties, bank account activity, quality of collateral, real time alerts and more.

### 4. Portfolio Manager

A credit portfolio management and analysis solution. It provides metrics covering credit risk and banking activity from the portfolio level down to the single account.

# An Advanced Credit Management and Analysis Solution

**Fusion CreditQuest combines a unified, relationship-centric view of the customer's financial data and supporting documents with powerful portfolio management capability.**



Institutions can create detailed business intelligence reports, providing real-time data, graphs and comments in a clear and actionable format.”

## **Control and Manage Risk**

Fusion CreditQuest Credit Manager helps standardize workflows and track conformity with credit management policies to mitigate operational risk. Activity logging creates an audit trail to show compliance with internal procedures and controls. Fusion CreditQuest Credit Manager incorporates workflow, document management, account aggregation, automated credit write-ups, relationship management, a standard interface into Fusion LaserPro and more in an end-to-end, state-of-the-art system.

## **Powerful Tools for Financial Statement Analysis and Portfolio Management**

Fusion CreditQuest Financial Analyzer helps financial institutions control credit risk through analysis of financial statements, tax returns and other reporting. The data collected in the system is used to develop a baseline for calculating a range of financial ratios, forecasts, consolidations, Probability of Default (PD), Loss Given Default (LGD), Exposure at Default (EAD), and numerous other insights. These calculations can in turn be used to strengthen the institution's overall risk rating model and understand Expected Losses. This fully featured, market leading solution works right out

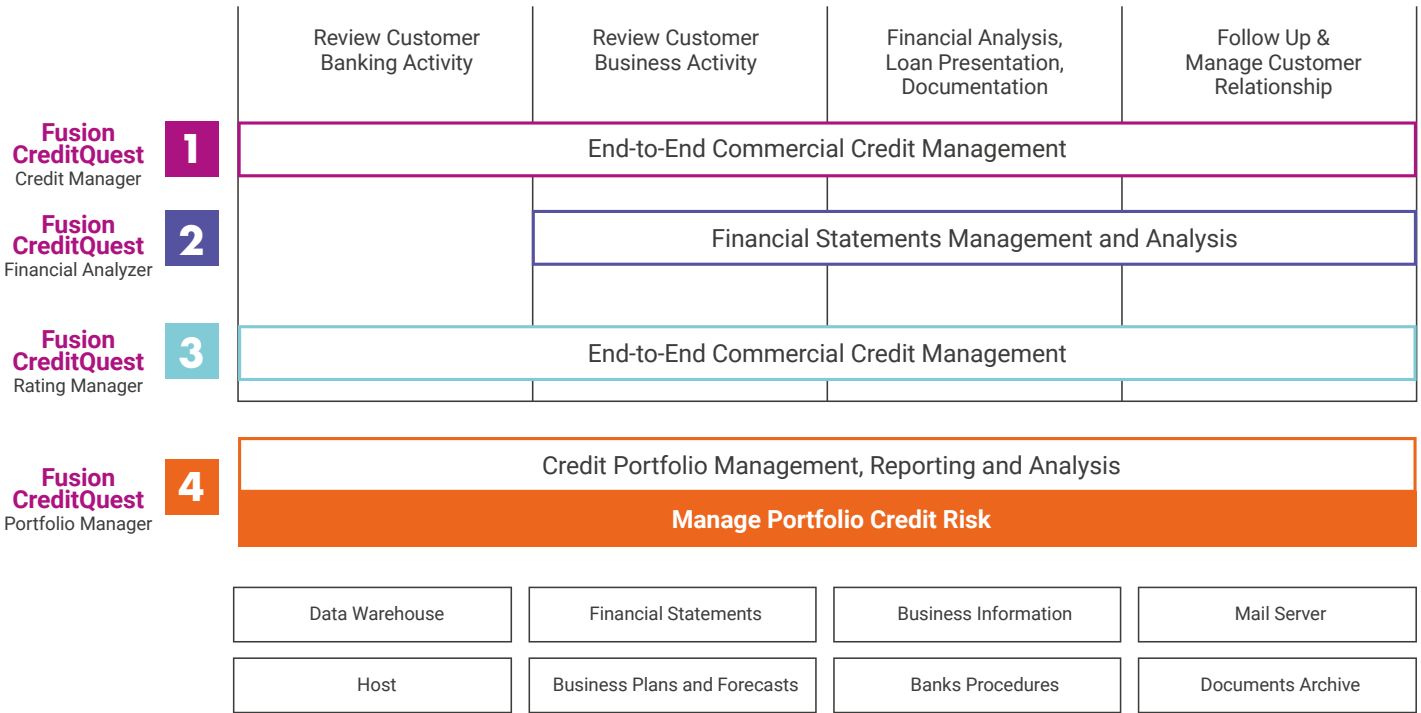
of the box, yet is highly configurable to any institution's needs.

Fusion CreditQuest Rating Manager oversees the rating process enabling financial institutions to deploy and use a wide range of risk rating models. Institutions also need to monitor their entire loan portfolio to predict losses on a larger scale, measure portfolio profitability and identify credit concentrations.

Fusion CreditQuest Portfolio Manager provides tools and framework to answer questions such as:

- What is our exposure and concentration in various industry sectors?
- What region, branch, relationship manager or account is the most profitable or productive?
- How have business volumes changed over various periods?

Fusion CreditQuest Portfolio Manager aggregates data monthly, showing you the changes in your portfolio. It accepts data from your core system and facilitates monitoring of concentration levels by size of credit, industry segment and geography. Institutions can create detailed business intelligence reports, providing data, graphs and comments in a clear and actionable format.



Fusion CreditQuest and the Credit Risk Management Lifecycle

## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions.

Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology.

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