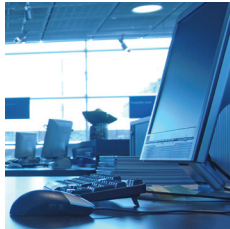


## Product



### **Vantage™ Risk and Budgeting Manager** Integrate Your Risk and Budgeting Processes to Improve Performance



Comprehensive asset/liability management; fast, accurate budgeting and planning; and reliable reporting form the foundation for sound corporate performance management (CPM).

Vantage Risk and Budgeting Manager gives you a unified view of the key data needed to manage your business. It links interdependent business functions to help you make better decisions based on powerful insights into your business performance.

#### **Asset/Liability Management**

Effectively and efficiently manage your balance sheet risk, using your choice of gap and duration analysis, income simulation and economic value analysis approaches to asset/liability management. Examine individual balance sheet components, or look at it as a whole. Get immediate answers to what if questions. Weigh the relative risk and rewards of potential business strategies. Test multiple interest-rate scenarios. Define forecasting assumptions, including interest rates, pricing strategies prepayments and growth. Mix and match assumptions and stress test the balance sheet for interest rate movements. Expand your simulations beyond net interest margin with non-interest income and expense account simulations.

#### **Budgeting and Planning**

Developing the annual budget is likely one of the most painful processes in your institution.

Vantage supports automated, center-level financial planning using both top-down and bottom-up approaches. Distributed budgeting functionality provides direct support for collaborative planning and budgeting throughout your financial institution. It reduces the time and resources needed to produce the budget, improves the linkage between your business strategies and the budget, and greatly reduces the effort required to collate budget input data.

With Vantage, plan for the short or the long term. Store budget and actual data for variance, rate/volume/mix and trend analysis to easily evaluate new strategies and committed plans.

#### **Management Reporting**

Use the presentation-quality custom reports built into the system, or create new ones specifically designed to help your decision makers most easily digest and dissect information. A report wizard makes it easy.

#### **Instrument-Level Processing**

Instrument-level processing captures the unique attributes of each financial transaction (instrument) in the institution's current position, allowing for instrument-level cash flows (contractual and behavioral) to be computed and used within the system for precise, accurate analysis and modeling.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next, right now.

## Unlimited History = Accurate Forecasting

Vantage offers an unlimited capacity for storage and history. When running various scenarios, store projected data along with actual results so you can identify trends, judge the historic performance of your forecasting efforts, and back test and adapt your model.

Today's financial services institutions need to build and manage a continuous corporate performance management cycle. Vantage makes it easy to achieve.

## Use Risk and Performance Solutions You Can Trust

Do you have a keen understanding of your best growth opportunities—and their costs and risks? Fiserv can help you uncover this knowledge and implement the right strategy for success. Fiserv helps solve today's problems and anticipate tomorrow's needs with:

- Web-enabled analytic tools to understand key performance indicators
- Budgeting and planning tools that deliver critical information
- Financial accounting solutions that automate and streamline processing and reporting

## Key Benefits

- Full interest-rate risk analysis
- Comprehensive budgeting features supporting both top-down and bottom-up budget development at the responsibility center level
- Balance sheet and cash flow projections supported by "assumption builders," user-defined prepayment speeds and flexible forecasting abilities
- Net economic value calculations
- Yield curve simulations
- Automatic rate shocks
- Multi-company, organizational/center hierarchies with drill-down capabilities
- Automated, unlimited chart of accounts
- Flexible import capabilities
- Multi-user capabilities
- Capabilities for economic value/duration analysis

## Connect With Us

For more information on Vantage and other corporate performance management solutions from Fiserv, please contact us at 800-872-7882 or visit [www.riskandperformance.fiserv.com](http://www.riskandperformance.fiserv.com).



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