

# DEFENDABLE ANALYTICS



## YOU VS. RISK

Financial institutions are becoming more creative with their product offerings to attract more business, which leads to taking on more uncertainty and risk. You need to be able to proactively manage your balance sheets using defendable and dependable analytics. Be like the 2,000+ financial institutions that trust ZM Financial Systems (ZMFS) to help them make better decisions. Our clients sleep better at night knowing their capital, earnings and risk profiles are aligned with their company strategies.

## STRENGTH IN NUMBERS

As one of the fastest growing financial software companies in the U.S., our revenues have consistently grown for 13 years in a row, averaging one new client per month for the past several years. Financial institutions that rely on our analytics range in asset size from \$100M to \$1.5 trillion.

 ZM stood out as being uniquely flexible and scalable but without compromising on the technical side. That balance was key for VyStar as our Finance team seeks to efficiently support decision-making at the highest levels."

-Gary E. Schuette II, CFA  
Vice President, Finance

Our focus is on ALM, so 100% of our staff (now >25 strong) are dedicated to delivering and supporting the best tools for the industry. You can find our shared in-house knowledge and expertise through a wide range of conceptual articles and whitepapers. These document how to handle complex issues, such as stress testing and CECL. Some are client-oriented to explain the application inside our systems, while others are educational and are available through industry publications, such as the *FMS Journal* and *Bank ALM Newsletter*.

## WHY CHOOSE ZM?

*We inspire confidence in an uncertain financial world*

- Neutralize Economic Uncertainty
- Gain Stronger Confidence in Your Balance Sheet Decisions
- Align, Capital, Earnings and Risk Profiles with Company Strategies

Support is sure to rank high on your list of what you need in an ALM provider. Built upon our founders' quantitative financial modeling, portfolio management and risk management experience, we are financial engineers who build tools to solve complex financial problems. But it's not all about software, calculations and figures: real people are available when you need them to provide support, help you navigate data and produce high-quality, quantitative financial information for more confident and effective business decisions. Clients repeatedly tell us our knowledgeable and responsive support staff makes us the logical choice for both large and small financial institutions. ZMFS has hundreds of years of combined industry experience, including CPAs, CFAs, MBAs, and several employees with PhD's in the advanced quantitative field.

## INDUSTRY VALIDATION

Recognized as one of the Top 10 Treasury Management Solution Providers by *Banking CIO Outlook* in 2016 and 2017, we're continuously working to improve our products based on our clients' needs, while looking ahead to what is going to help them better prepare in the future. Transparency in the industry is huge right now from a regulatory and audit standpoint. Clients are also facing demands from their ALCO and need a solution that can grow with them, without having to add on another system or toolset.

## PARTNERSHIPS

It is a well-known fact that a company works more effectively when it has mutually beneficial relationships, built on trust, with its partners. ZMFS supports direct linkages to a wide range of third-party data providers to ingest market data, instrument information, and assumptions that will streamline modeling processes. But partners of ZMFS expect more than just integration; collaboration efforts are geared towards offering new and innovative solutions to the financial industry. We seek out new ways to improve both accuracy and efficiency. For example, assumptions used to project loans and deposits have historically been derived externally and keyed into AL models. New and better ways to model prepaids, decays, and defaults (can you say CECL?) are being delivered in ZMFS today through collaboration with our partners.

A wide range of consulting and brokerage firms use ZMFS to deliver custom reporting, analytics, and balance sheet recommendations to their clients. Each of their clients has unique needs, so we work with these partners to design a process that fits their business model. That allows our partners to deliver true value to each institution they work with.

## CONTINUAL REINVESTMENT

Constantly seeking feedback from our clients to ensure we're delivering what they need, we regularly hold user and peer group meetings, along with heightened involvement in industry forums. You can sleep better at night knowing our system is providing you with the best information available for you to react and respond to the market's needs.

Meeting both internal and external regulation requirements can be challenging, and we are continuously evolving our solutions to make sure you stay ahead of the game. That's why we pride ourselves on completing client-driven enhancements in days or weeks (versus months or years), working to ensure you have what you need first. Additionally, major, minor and support releases are available on a quarterly basis after being fully backtested. External certifications of our

systems are typically performed with major new releases to continue to ensure a high level of integrity in the calculations. Practical answers to your complex financial problems is just an implementation away. Through calls, visits and our annual Users' Conference, you'll be able to inform us of any new enhancements, modifications and tools you may need to meet your goals.

## CHEERS TO 15 YEARS



Founded in 2003 on the belief that institutions needed access to strong analytics, ZMFS is celebrating our 15th year in business with record growth, new developments and new employees. Headquartered in Cary, N.C., we remain a privately held corporation.

Visit us online at [w3.zmfs.com](http://w3.zmfs.com), via our social media channels, or call us at 919.493.0029.

