



CECL: THE RIGHT PARTNER WILL GET YOU TO THE FINISH LINE



No software installation, no IT involvement

Defendable CECL Reserve Calculations

With Current Expected Credit Loss (CECL) adoption right around the corner, gathering and organizing the data, as well as choosing the right methodologies, can be a headache. *It doesn't have to be.* Choose a partner that understands what it takes to gather and organize the data, as well as choose the right methodologies, starting with a cost-effective solution.

OnlineCECL™ from ZM Financial Systems (ZMFS) is a completely cloud-based solution designed to help financial institutions meet their CECL adoption dates, while still pro-actively managing their balance sheet. Load, analyze and pool your own unique loan history to gain meaningful insights into past and future behavior.

Of course meeting the mandate is the end goal: OnlineCECL also helps users improve and optimize long-term performance to save time and money down the road.

Using Data as Building Blocks

Build on the data and assumptions you are already using for ALM to fulfill CECL accounting requirements. With the "heavy lifting" already in place for ALM, you can focus on analyzing alternative default methodologies that fit the products and data availability. Methods are easily defined via the menus and spreadsheets. Updated information can be loaded using templates, then processed each period for inclusion in the accounting results.

Key Benefits

- Cloud-based: no software/hardware to purchase or maintain
- Users have the flexibility to choose from multiple methodologies to calculate reserve
- Graph economic metrics in the same screen against national loss rates
- Improve transparency and better reporting through templates, analytics and custom reporting
- Take advantage of advanced database capabilities: store your own unlimited historical data within the system for review
- Access third party data via direct links
- Model banks separately and easily consolidate analyses and reporting
- Achieve faster end-to-end processes through intuitive menu design and the latest forecasting tools
- Simplify maintenance via a refined combination of packaged software and spreadsheets

START WINNING THE HISTORICAL LOAN DATA FIGHT

- **Schedule a demo**
- **Email:** sales@zmfs.com
- **Phone:** 919.493.0029

ABOUT ZM FINANCIAL SYSTEMS

ZM Financial Systems believes financial institutions must have access to stronger analytics to perform confidently in an uncertain world. From securities and fixed-income analytics, credit-adjusted ALM and liquidity to risk management, budgeting and funds transfer pricing, our models allow you to analyze potential outcomes for many different scenarios...and sleep better at night knowing you have defensible decisions.

Founded in 2003 on the belief that institutions needed access to strong analytics, ZMFS is a privately held corporation head-quartered in Cary, N.C. In addition to the 25 percent of our staff who have PhD's in the advanced quantitative field, our development and product support teams all have experience in the finance arena. This means our clients can have stronger confidence in their bottom line and balance sheet decisions, knowing the tools they are using reduce their risk while increasing capital. Discover why more than 2,000 institutions have implemented our integrated systems to neutralize the effects of economic uncertainty.

