

# WHAT'S NEW @ ZMFS



## *Get a Step Ahead with ZMFS.*

In an industry filled with uncertainty, you need a balance sheet management solution that will help you quantify information properly before making decisions. Streamline your balance sheet management processes, strengthen your analytical tools, and implement ONE platform that will position you for future changes, wherever they come from. Reach your short- and long-term goals with ZMFS.

### *Advanced Data Mining*



Do you need better knowledge of what is happening in your balance sheet weekly or even daily? Would insights into the characteristics of your loans and deposits help you make more informed decisions and allow more accurate projections? Get your current and clean data quickly: load or reload millions of records in a flash, then query on your data to see trends, watch for upcoming maturities, and update cash flow/earnings projections. Our new historical data capabilities take analytics to the next level to support further research across time.

### *Strategize Outcomes*



See the immediate impact of strategies on your income and risk profile with the Strategy Sandbox component of ZMdesk™. This easy-to-use yet powerful analytical tool lets you analyze individual trades and portfolios, then optimize strategies based on your internal constraints.

### *Specialized Service Delivery*



Equip your team for success by utilizing our industry experts to help with configuration, data loading and mapping, assumption and modeling migration, reconciliation with your existing platform, and evolution to new production environments. Hosted, Online or On-premise: multiple delivery options let you choose the best fit for your institution's needs.

### *Integrated Solutions*



Save time and money by using one vendor for multiple solutions. Whether you are looking to streamline reporting, handle new CECL regulations or balance your budgets, choose a single balance sheet management platform that can deliver results through:

- Broad instrument coverage
- Intuitive menu structures
- Extremely tight third party linkages
- Sophisticated analytics

### *Trainings and Conferences*



Take advantage of our training and conferences to keep up-to-date on enhancements, future trends in our industry, and insight on upcoming regulations, including:

- ALM 101 Training
- OnlineBudgeting Users Conference
- ZMFS Users Conference

# AVAILABLE SERVICES

## MODELING BEST PRACTICES

### DATA AUDIT

*Ensure all necessary fields are present for desired analysis*

#### REPORT:

- Mappings to products and/or characteristics that appear out of sync
- Unused fields on core
- Caution areas where values appear to be partially or completely unexpected

### PROPER MODEL USAGE

*Ensure all settings and assumptions are being used properly and in the most efficient way*

#### REPORT:

- Outdated assumptions
- Recommendations to improve turnaround/accuracy

### PROCESS DOCUMENTATION

*Ensure documentation of all steps to load, reconcile, setup, process and report are captured*

#### REPORT:

- Documentation template including data sources, assumptions, typical scenarios and processing sequences

## CUSTOMIZATION

### REGRESSION ANALYSIS/EQUATIONS

*Analyze client data to derive defaults/recoveries, prepayments, betas and decays in the most appropriate statistical model*

#### REPORT:

- Data errors and anomalies
- Best fit techniques within data samples
- Equations for up to three (3) attributes within each product

## VERSION PARALLEL TESTING

### IN-HOUSE, HOSTED, ONLINE

*Run, compare and document differences between versions before upgrade*

#### REPORT:

- Product comparisons and report findings in four (4) areas:
  1. Cash flow/liquidity
  2. EVE
  3. NII
  4. Recommendations based on differences and/or version enhancements

