



5 MUST-HAVES FOR A MODERN COMMERCIAL CREDIT ASSESSMENT SOLUTION

Technology plays an increasingly critical role in the credit assessment process, so it pays to shop around for the right solution. But with more options now on the market, what should you look for in your next technology partner?

Make sure your chosen vendor can promise you:

1 FLEXIBILITY

Your technology solution should flex to your requirements, not vice versa. Rather than being forced into upgrades or made to wait for the next development cycle, you need a credit assessment solution that you can easily configure to meet changing needs. You should also have the freedom to run the technology as you see fit – on-premise or in the cloud.

2 PREDICTABILITY

You don't want surprises, especially when it comes to costs. All the functionality you need should come as standard with your contract, with no extra fees for additional spreading templates or authoring tools. As well as a predictable pricing structure, you should expect familiar hardware and consistent lending processes that generate high-quality data across all business lines.

3 RELIABILITY

Is your automated spreading solution always as accurate as it should be? The use of Optical Character Recognition (OCR) has rapidly increased in recent years but accuracy rates vary. For total confidence in results, you really need a provider who is committed to perfecting the input/output process, and supports integration with leading industry partners and information providers.

4 SIMPLICITY

Using multiple systems to complete financial spreading and credit rating processes will hamper efficiency and increase your cost of ownership. With a single, modern platform for commercial credit assessment, you can not only lower costs but also speed up loan review preparation and improve data lineage, model version control and process management.

5 AFFORDABILITY

As a greater number of credit assessment solutions enter the market, providers are offering commercial lenders better value for money. At the same time, the best vendors value all their clients equally – and will never hold you back from fulfilling your potential.

ARE YOU READY TO SWITCH TO A NEW CREDIT ASSESSMENT SOLUTION?

For a reliable replacement, look no further than FIS® Credit Assessment (formerly Ambit Optimist). As a complete solution for credit risk management, it provides fully integrated, highly configurable tools for credit spreading and analysis, risk rating, covenant management, relationship building and portfolio reporting.

We've designed Credit Assessment to manage all forms of commercial lending within a single, cost-effective system. So, it allows you to analyze your borrowers' performance and lending strategies across any number of business lines – and take a consistent approach to risk rating and covenant management. Credit Assessment can be used on a standalone basis or as part of the FIS® Commercial Lending Suite, an integrated front-to back-office solution with built-in workflow and analytics for the entire commercial loan process.

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