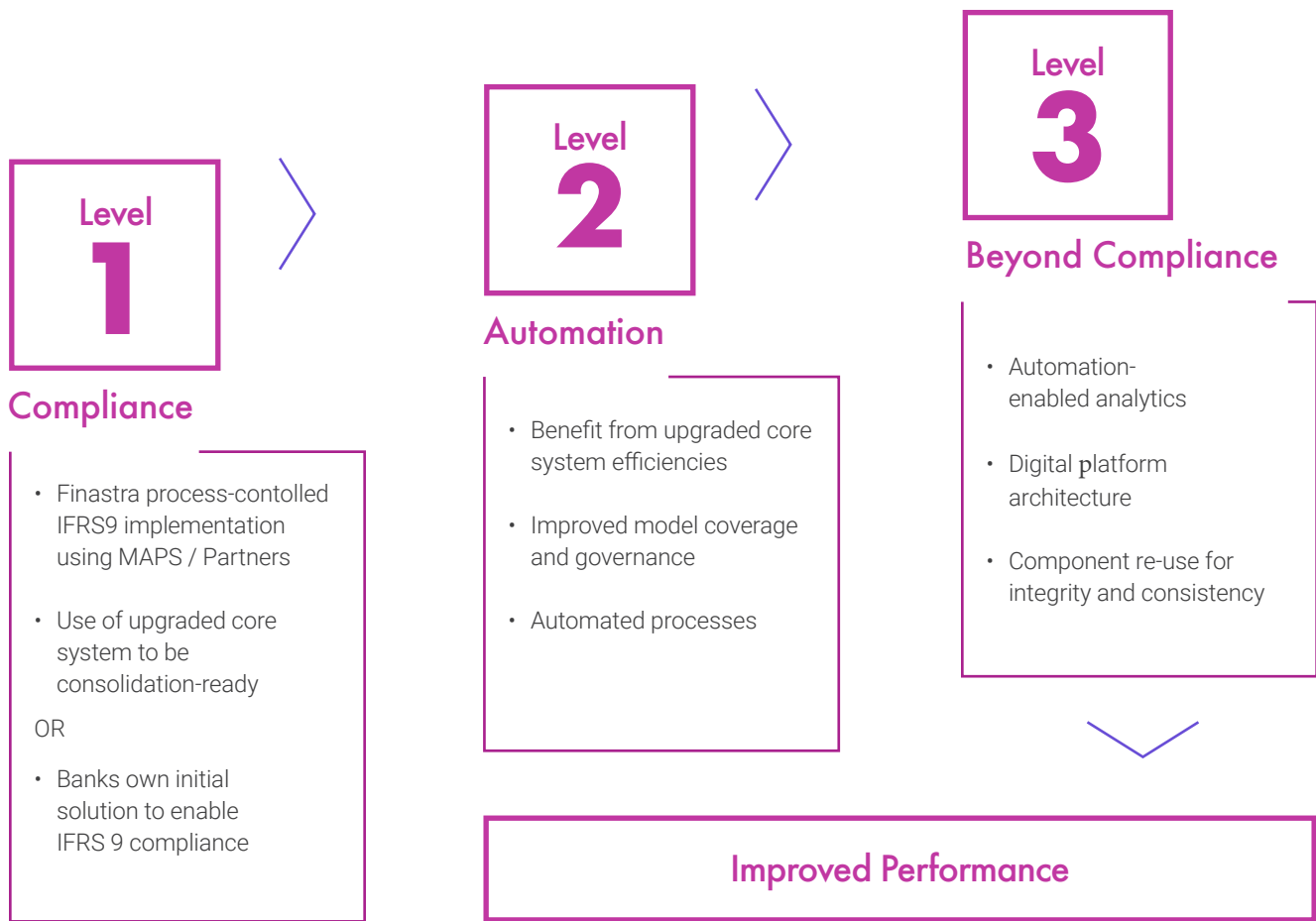


# IFRS 9 / CECL – The Advantages of Adjusting Your Business Model for the Digital Age



Finance	Risk	Treasury	ALM
<ul style="list-style-type: none"> <li>• Automated IFRS9/CECL aligned with Risk, Lines of Business and Treasury</li> <li>• Dynamic control on P&amp;L to measure daily impact on business decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Drive capital optimization centrally and create better alignment between investor, risk and Lines of Business</li> <li>• Global monitoring of limits at counterparty, deal, country or sector level</li> </ul>	<ul style="list-style-type: none"> <li>• Integrating front, mid and back office through automated analysis control and execution (STP)</li> <li>• Consolidated banking &amp; trading view to optimise hedge management</li> </ul>	<ul style="list-style-type: none"> <li>• Central cashflow engine to comply with LCR/NSFR, IFRS9 and ALM/FTP</li> <li>• On-demand FTP: Optimized client rate based on regulation, risk and return</li> <li>• Entire book view for a comprehensive stress testing plan</li> </ul>
Business Lines	Controlling	IT	
<ul style="list-style-type: none"> <li>• 1st line integrated with bank's risk appetite with best use of capital and liquidity</li> <li>• On-demand pre deal checks to optimize business from origin</li> </ul>	<ul style="list-style-type: none"> <li>• Central scenario and all regulations in one click for accurate forecast, budget and dynamic adjustments</li> <li>• Single version of the truth (contract level &amp; T1) bring audit trail/traceability (BCBS 239)</li> </ul>	<ul style="list-style-type: none"> <li>• Central and easy data reconciliation and projection</li> <li>• One IT competency centre to bring cost saving and reactivity to market with easier maintenance and upgrades, lowering long term TCO</li> </ul>	

Misys and D+H joined forces to create the third largest Fintech company in the world.

To find out more about Finastra, visit [finastra.com](https://finastra.com)

