

Wisdom™: Asset Liability Management

Make Informed Business Decisions Using a Complete Asset Liability Management System

Manage your asset, liability and investment portfolios with Wisdom: Asset Liability Management from Fiserv.



Easy-to-Use Tools and Comprehensive Reporting Options

Asset Liability Management adapts to credit unions of any asset size with easy-to-use wizards, multiple export options and “what-if” scenarios.

- Provides rate shocking tools and income simulation, assisting credit unions in planning for fluctuating market rates in a dynamic economy
- Allows you to review and evaluate all of the latest NCUA risk-focused examination requirements, including interest rate, concentration and liquidity risk
- Includes unlimited NEV scenarios, each performed under seven different user-defined rate scenarios
- Supports prompt corrective action, including 17/4, standard and risk-based net worth
- Permits “what-if” scenarios for management questions
- Contains wizards to establish models and create growth and rate scenarios
- Includes hundreds of professional reports and graphs

- Stores an unlimited amount of historical data that can be reported or graphed
- Permits reports to be exported to other applications, including Microsoft® Office Word® and Excel®, and as a Web page
- Forecasts a complete picture of your credit union for up to 16 periods into the future
- Generates a comprehensive business plan that exactly matches your budget
- Downloads general ledger and member data

Current and Historical Information, Regulatory Compliance and Board Reporting

Asset Liability Management generates monthly board packets, including trends, prior reporting comparisons, NEV reports and more.

- Additional reports include peer comparison, spread analysis, NEV reports, NCUA 5300 Call Report, allowance for loan loss requirements, changes in equity, cash flow, liquid cash, concentration risk, liquidity and Interest Rate Risk worksheets/reports and more
- Compares budget versus actual results and year-end targets of balance sheets, income statements and management data



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next now.

Furnishes Budgeting, Modeling and Income Simulation

Modeling produces many reports and graphs and can analyze the effects of one event or a combination of events on your credit union.

- Assists in complying with the management requirements in risk standard requirements
- Creates a calendar with due dates, responsible person and task details using the action planner
- Constructs a detailed business plan with goals using the modeling system

Key Benefits

- Streamlines and improves reporting with automatically generated board packets, including all the information necessary to make informed business decisions to lead your credit union into the future
- Simulates and plans for the future by forecasting one, five, 10 or more years using historical data and “what if” assumptions, while leveraging extensive detailing and multiple assumption capabilities
- Examines costs and increases operational efficiencies with historical and future reporting; prepares reports for allowance for loan loss requirements, changes in equity and cash flow, concentration and interest rate risk, and investment tracking
- Effectively audits the credit union’s financial report while viewing clear and concise reports and ratios

Connect With Us

For more information about Wisdom: Asset Liability Management, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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