VOR: CECL Waterway

We at FRG know that CECL adoption is a challenge when it comes to data volume and quality, model management, resource availability, and maintenance costs. Our decades of experience tells us this challenge is best met with a risk intelligence platform that is vast, fast, and nimble.

That is why we created the CECL waterway for VOR.

CECL Waterway seamlessly brings all your disparate data and models together in its cloud-native architecture. It employs best practices for the most accurate results. Because of its ability to stream the processing, CECL Waterway runs smarter and faster. Every ounce of processing power earns its keep.

The granularity of CECL Waterway ensures complete transparency of input, models, transformations, and results. With its inherent audit and compliance features, CECL Waterway automatically self-documents. Gone are the days where the process had to be described, detailed, and constantly updated in a separate location.

CECL Waterway is an open-source platform that eliminates the need to lock yourself into specific methodologies or models. Designed for model management, CECL Waterway lets these coexist, be calibrated, and switched at will, and evolve with your business.

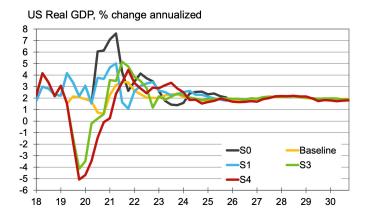
More than that, CECL Waterway connects to your methodologies and models in whatever technology and language they use. That makes the CECL process adapt to your resources, not the other way around.

CECL Waterway is part of the **VOR** Risk Intelligence Suite. Other **VOR** modules are:

- Stream—Smarter, faster processing *
- Performance—Investment return and attribution
- Private Capital—Cashflow forecasting
- Risk Premia—Systematic portfolio management
- **Reporting**—Built for portfolio managers
- * Patent pending

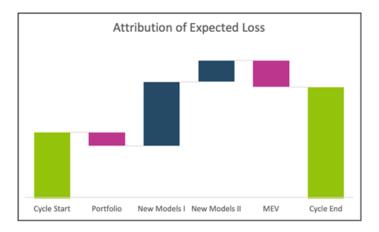


To charge up your implementation, CECL Waterway comes with the Weighted-Average Remaining Maturity (WARM) and the Vintage Analysis methodologies built in and raring to go.



While CECL Waterway is created to automate the process, we also understand the iterative nature of your CECL workflow. Therefore, it has knobs and dials for you to fine-tune the process and integrate your business procedures.

Being a true streaming service, CECL Waterway shows you early results and lets you pause, resume, stop, restart, and go back and forth in the processing as you see fit.



CECL Waterway serves up results that are tailored for reporting and can be consumed anywhere. Real-time updates of management dashboards and user-defined templates are straight out of the box.

Wherever you are in your CECL adoption, FRG and CECL Waterway can meet you there. We can help put together a solid and data-driven strategy that will work now and for years to come. And we can take on as much as you need to get it up and running.

Learn more

To find out more about how the CECL Waterway can help with CECL adoption, <u>contact us</u> today.