

ATOMSM Syndications

ATOMSM Syndications automates the administration of large commercial loan or lease portfolios that have been sold to institutional investors. ATOM Syndications seamlessly links to existing borrower servicing systems and provides integrated investor servicing, settlement, accounting and risk support for the entire syndicated deal life cycle.

FEATURES

Loan/Lease Types

ATOM Syndications supports a wide variety of loan and lease structures including:

- Fixed payment amortizing deals
- Interest only loans
- Revolvers
- Floating rate deals
- Evergreens
- Quasi-leases
- Structured deals
- Deals with custom cashflows
- Multi-currency deals

Investor Servicing

ATOM provides the following information for each priced trade:

- Perfect pay and regular pay support
- Automated investor settlement and cash-flow reporting (via HTML/XML/PDF/Excel)
- Automated calculation, settlement, and accounting support for fixed and floating scrape
- Support for servicing fees, late fees and prepayment penalties
- Sales and property tax processing
- Support for participation deals with multiple internal and external investors

Perfect Pay

ATOM Syndications provides full automation for “perfect pay” administration including support for user defined payment periods, dates, and associated conventions. ATOM Syndications provides comprehensive investor reporting for both perfect pay and regular pay agreements.

Real-time Due-To/Due-From

ATOM Syndications includes built-in functionality for “Due To/ Due From” (DTDF) controllership including real-time DTDF balance analysis and support for resolving out of balance discrepancies.

Advanced Accounting

ATOM Syndications provides complete automated accounting for the syndications accounting life cycle including servicing fee liability, I/O retained interest, fair valuation/EITF 99-20 testing, and FIN 45 liability accounting support for true/synthetic financial/operating leases. ATOM Syndications serves as a sub-ledger and automatically creates and feeds external ledger systems during fiscal dates.

Key Features

- Extensive coverage of loan and lease structure types
- Comprehensive support for Perfect Pay settlement automation
- Flexible XML based servicing system interface
- Robust ad-hoc reporting tools and data extract
- Powerful, automated balance analysis tools
- Web-based, multicurrency, multi-entity architecture

Servicing System Integration

ATOM Syndications seamlessly integrates with multiple customer servicing systems via XML and delivers comprehensive straight through processing, improved productivity and enhanced investor servicing by tracking customer/investor due to / due from balances, customer delinquencies and providing flexible and robust front-end reporting tools.

Advanced Technology

ATOM Syndications is web based and requires only a browser to access the application – yet delivers the functionality and performance of GUI based technologies. ATOM's server based technology provides outstanding performance on a mission critical, scalable architecture, easily handling high-volume portfolios. ATOM supports powerful, user defined integration with Microsoft Excel for enhanced data manipulation and analysis.

Global Processing

ATOM's global processing architecture provides multi-entity, multicurrency, and multi-center functionality in one system. Multi-center capability is licensed separately.

COMPONENTS

ATOM Syndications includes the following components:

Deal Manager

The Deal Manager provides a powerful user interface to review and modify loan/lease details, and supports advanced filtering, ad-hoc pricing, scenario pricing, and data export.

Feed Activity Manager

The Feed Activity Manager provides a configurable and robust user interface for managing large volumes of activity fed from one or more customer servicing systems, and supports advanced filtering, ad-hoc reporting, exception-management and data export.

Clawback Manager

The Clawback Manager provides advanced tools for managing customer delinquency situations including multiple claw-back types, configurable options for delaying and initiating claw-backs, detailed delinquency information, advanced filtering and data export.

Disbursement Managers

ATOM Prompt Pay and Regular Pay Disbursement Managers provide robust tools for advancing different types of portfolio disbursements as well as one-off payments to investors.

Reporting

Detailed and customized Prompt and Regular Pay Settlement Reports, Scrape Detail and Status reports, Customizable ad-hoc reporting from any major ATOM module, and accounting reports including fair valuation, servicing liability, retained interest and risk and exposure reports.

Investor Agreement Administration

The Investor Agreement Manager supports the administration of investor sales agreements for both portfolio sales and individual deal sales, specifying perfect/regular pay arrangements, payoff methodology, delinquency terms, tax handling and other lease/loan structure details.

Due-To Due-From (DTDF) Manager

ATOM Syndications includes built-in functionality for "Due To/Due From" (DTDF) controllership including real-time DTDF balance analysis and support for resolving out of balance discrepancies.

Other ATOMSM Products

- Money Market Trading
- Structured Debt Management
- Investment Management
- Affiliate and Intercompany Loans
- Fee Management
- Swaps & Foreign Exchange
- Cash Management & In-house Banking
- Securitization
- Mark to Market, Fair Value, & Pricing



FINANCIAL SCIENCES