



Sector\_ **Banking**  
Title\_ **Guarantees**  
Date\_ **June 2007**

A Guarantee Control and Management System included as part of Client Systems Integrated Risk Operations Coverage.

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*“Thanks to the control and guarantee registration mechanisms it offers, implementing Guarantees has meant a shift in institutional risk management procedures and the reinforcement of operations payment compliance.”*

This system controls and manages the guarantees related to risk operations. It allows for knowing the updated coverage position and reinforcing operation payment compliance.

The application structure is similar to that of a standard risk management model. It administers a range of risk related tasks, from admission to release or execution control, during corresponding operation life-cycles.

The system provides the organization with a variety of information and control options:

- “Guarantee Workshop”: control over the LTV percentages to be applied pursuant to the type of guarantee, control over guarantees requiring compulsory insurance registration, admission and control policy administration for automatic reassessment.
- Uniform management of all guarantees: mortgage, chattel and personal loan guarantee registration.
- Promotional Control: mortgage loan proceed disbursement management, project progress registration, escrow deposit availability control and date of sale registration.

- Asset registration for second and successive mortgage loans, including a follow-up on the risks guaranteed by the same asset and the corresponding advance charges.
- Calculation of the majority guarantee and the accounting classification of risk based on the guarantees registered to the same.
- Integration and interoperability of the differing client systems: accounting, insurance, appraisals, assets, liabilities, mortgage loan management, scoring, Teradata and delinquent accounts.
- Control and follow-up on commercial proposals made to clients.
- Daily updating of guaranteed loans.
- Annual processes for providing information to tax authorities (Model 187).
- Daily audit reviews of daily processes.
- Credit History Maintenance.

The banking sector has been one of the catalysts of the robust growth levels achieved by **everis** as a company. In the eyes of our banking sector clients, **everis** has become a recognized and reliable business partner.