

# What is FICRAS?

**ficras** /fik·rəs/ acronym  
Financial Institution Complete Risk Aversion Solution

It's more than just an appraisal ordering system. FICRAS® is a user-friendly, efficient valuation risk management system that you control.

FICRAS® provides financial institutions complete compliance with the Inter-agency Appraisal and Evaluation Guidelines and appraisal (USPAP) regulations, consistent with your financial institution's own bank specific policy and procedures.



## Operations Risk – You Control

- Simple Decision Tree Logic Engagement Processes
- Complete Valuation Service Provider Approval, Licensing and Performance Monitoring
- Secure Services Messaging Platform – Connects All Project Team Members
- Real Time Project Status Monitoring
- Internal and External Valuation Review Processes with Risk Level Review Forms
- Complete Audit Trail of all Project Activities



## Compliance Risk – You Control

- Regulatory Compliance Monitoring – with real-time updates
- Provider Panel – selection, approval and qualification monitoring
- Valuation Service Independence – assured valuation provider/originator separation
- Project Audit Reporting – management and audit reports that examiners appreciate

*“No other system provides an on-call compliance expert to answer system and compliance questions free of charge”*



## Collateral Risk – You Control

- Your Appraisal Data – provides a qualified source for review and risk analysis
- Units of comparison, LTV, expense ratios, cap rates, etc. – all immediately available
- Collateral Database to use in stress testing and quality assurance
- Revalidation Processes and forms for future loan transactions
- Comparative Analytics and Reports

For more information or a free demonstration, contact us at (225) 933-7971 or [www.FICRAS.com](http://www.FICRAS.com)

# The most functional, secure and cost effective regulatory compliance service system

Your work flow processes are the bloodlines of your business. FICRAS® is a world-class risk management technology model, providing the most functional, secure and cost effective solution to minimize operations, collateral and compliance risks. Each financial institution controls and owns their data and constructs the flow of their data to provide essential tools, available in real time, to monitor risk at all stages of the institution's operations.



## Most Cost Effective Solution

Because of the FICRAS® service structure, there are no front end costs or long term binding contracts to the financial institution.

- No system set up or training fees – be in full operation within weeks of agreement
- Simple adoption – easy transition – clear and concise navigation
- All FICRAS® fees are potentially reimbursable to the institution (transaction based)
- Management reports, graphics, internal/external reviews all incorporated + more
- Full time FICRAS® Compliance Officer on call as part of your team
- Regulatory requirements updated in real time
- Quality and security assurance – with no hard upfront costs
- SOC Audited - Enterprise level support available 24/7/365
- Your prior data and operations can be fully integrated into the FICRAS® platform



## Free System Setup and Training

All FICRAS® system training is conducted by FICRAS® Compliance Officers who have the expertise and skills to effectively communicate the training needs of each constituent are always available. Training is conducted “free of charge” in a hands on electronic environment that permits complete communications between trainers and students in answering even the most complex questions as part of the training and implementation process.




## Questions for our On-Call Expert?

To inquire about FICRAS® services, training, leadership or any other issue, or to register for a free FICRAS® demonstration, go to [www.FICRAS.com](http://www.FICRAS.com). Your questions will be directed to the appropriate FICRAS® team member. We can schedule your free demonstration at a time convenient for you and other decision makers in your group. We look forward to meeting you and sharing the future of FICRAS®. We promise it is a good investment of your time.

## Let's get started! Contact us for a complete demonstration and Introduction to FICRAS®



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