

CENTRAX NEXT - COMPLIANCE SOFTWARE



CENTRAX NEXT is a comprehensive suite of CRA, HMDA and Fair Lending tools. Everything needed is included to satisfy examiners, senior management and Board. With immediate access to all lending performance through easy to read reports, maps and graphs, **CENTRAX NEXT** makes it easier to manage the process in-house.

ASSEMBLY

- Data quality. The accuracy of data is key. **CENTRAX NEXT** comes complete with these features to help ensure the foundation of submissions & exams are accurate:
 - CASS Certification of Addresses
 - FFIEC Geocoding
 - No Centroiding
 - Annual Geocode Audits
 - Create Work Papers for auditing and sampling
 - Quality Data/Cleansed/Scrubbed
- Customizable dashboards show information at a glance, with easy setup of stock or custom layouts.
- Improved reporting tools and display types with a drag-and-drop interface.
- Enhanced mapping tools embedded in the software, with new features, increased speed and multi-user capabilities.
- Security Management
 - Browser-based system allows for multiple users
 - Portal access with unique logins for each user
 - SQL Server
- Functional Updates
 - Easier data entry
 - Wider screens

ANALYSIS

- Demographics. Develop a comprehensive understanding of assessment areas and performance measures used by the regulators.
 - FFIEC Demographics Included
 - Comprehensive Demographic Reports
 - Business/Farm Demographics Built-In
 - Flexibly create user-defined geographies
- Built-in Exception Reporting/Correction
- Fair Lending capabilities include matched pair analysis, disparity analysis and BISG proxy.
- Easily select products, branches, officers, assessment areas, etc., for file review, data integrity testing and analysis. **CENTRAX NEXT** includes advanced segmentation tools and reusable fast filters.

ACTION

- Communicate performance. Share results with easy-to-understand reports, graphics, and maps. **CENTRAX NEXT** includes board-ready tools to save time. Reports include data integrity analysis and GIS mapping, as well as the ability to build and save predefined power user reports.
- Accurate submissions. HMDA and CRA submission wizards streamline the process and support accuracy with edit checking, built-in HMDA and public LAR, and CRA LR and micro loan registers.

OUR MISSION. To make it easier for you to assemble, organize and translate complex data, behaviors and needs into actionable solutions.

www.gomarquis.com
800-365-4274
sales@gomarquis.com

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