CENTRIX SOLUTIONS, INC.

Centrix PAYMENTS I.Q.™ SYSTEM
Patent Pending

Risk Review Worksheet Quick Tips

Data Integration from Multiple Transaction Channels

- The PIQS risk review worksheet automatically consolidates data from multiple transaction channels (i.e. deposits, loans, RDC, wire) to provide a concise view of the customer's relationship.
- Centrix will work with your financial institution to identify the data sources and data elements to be included in the worksheet.
- All ACH activity is automatically integrated from the PIQS data warehouse, including transaction volumes, returns and over limit violations.

Documenting the Assessment

- Notes can be entered to document specific findings of the assessment.

File Attachments

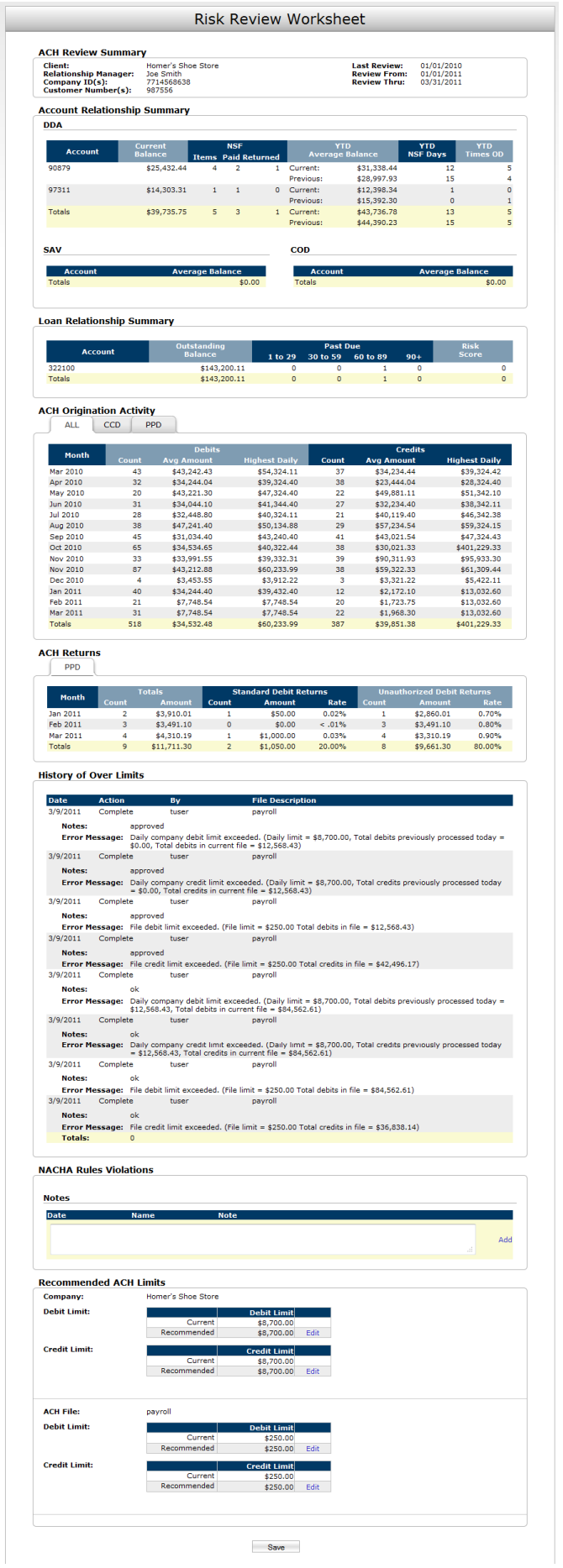
- Scanned documents or files can be attached to provide supporting documentation.

Adjusting Exposure Limits

- The worksheet includes a workflow for approving changes to a customer's exposure limit. Using PIQS, a relationship manager or underwriter can review the data and enter a new risk (exposure) limit. The adjustment is forwarded to an administrator for approval. If approved, the change is automatically applied to the client parameters, making the process paperless and audited.

Risk Review History

- PIQS maintains a copy of the last review worksheet, including notes and attachments. This can be a valuable resource when comparing the activity for the current review to prior activity.



Risk Review Worksheet

ACH Review Summary

Client: Homer's Shoe Store
Relationship Manager: Joe Smith
Company ID(s): 7714568638
Customer Number(s): 987556
Last Review: 01/01/2010
Review From: 01/01/2011
Review Thru: 03/31/2011

Account Relationship Summary

DDA

Account	Current Balance	NSF Items	NSF Paid	NSF Returned	YTD Average Balance		YTD NSF Days	YTD Times OD
90879	$25,432.44	4	2	1	Current:	$31,338.44	12	5
					Previous:	$28,997.93	15	4
97311	$14,303.31	1	1	0	Current:	$12,398.34	1	0
					Previous:	$15,392.30	0	1
Totals	$39,735.75	5	3	1	Current:	$43,736.78	13	5
					Previous:	$44,390.23	15	5

SAV

Account	Average Balance
Totals	$0.00

COD

Account	Average Balance
Totals	$0.00

Loan Relationship Summary

Account	Outstanding Balance	Past Due 1 to 29	Past Due 30 to 59	Past Due 60 to 89	Past Due 90+	Risk Score
322100	$143,200.11	0	0	1	0	0
Totals	$143,200.11	0	0	1	0	0

ACH Origination Activity

ALL | CCD | PPD

Month	Debits Count	Debits Avg Amount	Debits Highest Daily	Credits Count	Credits Avg Amount	Credits Highest Daily
Mar 2010	43	$43,242.43	$54,324.11	37	$34,234.44	$39,324.42
Apr 2010	32	$34,244.04	$39,324.40	38	$23,444.04	$28,324.40
May 2010	20	$43,221.30	$47,324.40	22	$49,881.11	$51,342.10
Jun 2010	31	$34,044.10	$41,344.40	27	$32,234.40	$38,342.11
Jul 2010	28	$32,448.80	$40,324.11	21	$40,119.40	$46,342.38
Aug 2010	38	$47,241.40	$50,134.88	29	$57,234.54	$59,324.15
Sep 2010	45	$31,034.40	$43,240.40	41	$43,021.54	$47,324.43
Oct 2010	65	$34,534.65	$40,322.44	38	$30,021.33	$401,229.33
Nov 2010	33	$33,991.55	$39,332.31	39	$90,311.93	$95,933.30
Nov 2010	87	$43,212.88	$60,233.99	38	$59,322.33	$61,309.44
Dec 2010	4	$3,453.55	$3,912.22	3	$3,321.22	$5,422.11
Jan 2011	40	$34,244.40	$39,432.40	12	$2,172.10	$13,032.60
Feb 2011	21	$7,748.54	$7,748.54	20	$1,723.75	$13,032.60
Mar 2011	31	$7,748.54	$7,748.54	22	$1,968.30	$13,032.60
Totals	518	$34,532.48	$60,233.99	387	$39,851.38	$401,229.33

ACH Returns

PPD

Month	Totals Count	Totals Amount	Standard Debit Returns Count	Standard Debit Returns Amount	Standard Debit Returns Rate	Unauthorized Debit Returns Count	Unauthorized Debit Returns Amount	Unauthorized Debit Returns Rate
Jan 2011	2	$3,910.01	1	$50.00	0.02%	1	$2,860.01	0.70%
Feb 2011	3	$3,491.10	0	$0.00	< .01%	3	$3,491.10	0.80%
Mar 2011	4	$4,310.19	1	$1,000.00	0.03%	4	$3,310.19	0.90%
Totals	9	$11,711.30	2	$1,050.00	20.00%	8	$9,661.30	80.00%

History of Over Limits

Date	Action	By	File Description
3/9/2011	Complete	tuser	payroll
Notes:	approved		
Error Message:	Daily company debit limit exceeded. (Daily limit = $8,700.00, Total debits previously processed today = $0.00, Total debits in current file = $12,568.43)		
3/9/2011	Complete	tuser	payroll
Notes:	approved		
Error Message:	Daily company credit limit exceeded. (Daily limit = $8,700.00, Total credits previously processed today = $0.00, Total credits in current file = $12,568.43)		
3/9/2011	Complete	tuser	payroll
Notes:	approved		
Error Message:	File debit limit exceeded. (File limit = $250.00 Total debits in file = $12,568.43)		
3/9/2011	Complete	tuser	payroll
Notes:	approved		
Error Message:	File credit limit exceeded. (File limit = $250.00 Total credits in file = $42,496.17)		
3/9/2011	Complete	tuser	payroll
Notes:	ok		
Error Message:	Daily company debit limit exceeded. (Daily limit = $8,700.00, Total debits previously processed today = $12,568.43, Total debits in current file = $84,562.61)		
3/9/2011	Complete	tuser	payroll
Notes:	ok		
Error Message:	Daily company credit limit exceeded. (Daily limit = $8,700.00, Total credits previously processed today = $12,568.43, Total credits in current file = $84,562.61)		
3/9/2011	Complete	tuser	payroll
Notes:	ok		
Error Message:	File debit limit exceeded. (File limit = $250.00 Total debits in file = $84,562.61)		
3/9/2011	Complete	tuser	payroll
Notes:	ok		
Error Message:	File credit limit exceeded. (File limit = $250.00 Total credits in file = $36,838.14)		
Totals:	0		

NACHA Rules Violations

Notes

Date	Name	Note

Add

Recommended ACH Limits

Company: Homer's Shoe Store

Debit Limit:

	Debit Limit	
Current	$8,700.00	
Recommended	$8,700.00	Edit

Credit Limit:

	Credit Limit	
Current	$8,700.00	
Recommended	$8,700.00	Edit

ACH File: payroll

Debit Limit:

	Debit Limit	
Current	$250.00	
Recommended	$250.00	Edit

Credit Limit:

	Credit Limit	
Current	$250.00	
Recommended	$250.00	Edit

Save