



# CENTRAX NEXT – ANALYTICS 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 and 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 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 microloan registers.