



## quantify & mitigate your risk

The significant rise in non-performing Assets is creating an opportunity for mortgage and investment banks to acquire these assets at an attractive discount. The performance of these assets drives the discount in price. However, this performance also implies a certain level of risk. Commerce Velocity's Asset Acquisition module enables investors to accurately capitalize on market opportunities, while applying acquisition guidelines and true risk-based pricing to every asset being evaluated for purchase.

Our Asset Acquisition module quickly evaluates the largest of asset pools, or assets on an individual basis. The underlying business rules platform allows investors to automatically enforce Risk Models, Valuation Models, Underwriting Guidelines, Pricing Guidelines, Compliance, and any other relevant calculations. The technology also enables business users to make quick adjustments to the risk tolerances and guidelines, in order to effectively respond to market changes. Once a portfolio, pool, or individual asset has been submitted to the Asset Acquisition Module, the purchasing process can be automated via workflow.



# AssetX

## Asset Acquisition Module

Commerce Velocity's Asset Acquisition module is a web-based solution designed to maximize returns on your acquired assets, while mitigating your risk. Our solution is available in a Software as a Service (SaaS) model, so you don't have to worry about infrastructure, long-term licensing costs, or adding IT resources.

### Features:

- Available in a SaaS/on-demand model, or can be licensed behind your firewall.
- Quickly determines eligibility on pools or individual Assets.
- Automatically applies Risk Models, Pricing Guidelines, Valuation Models, and other purchasing metrics.
- Provides side-by-side comparisons of various execution options for optimizing returns and performance of the Assets.
- Automatically generates purchase advice and purchase conditions.
- Business users can quickly change tolerance levels and guidelines for responding immediately to market changes and performance indicators.
- Underwriter Workbench consolidates and streamlines all necessary Validation and Fulfillment functions.



### Benefits:

- Increase acquisition accuracy.
- Mitigate Risk by automating best practices.
- Achieve higher profits and better execution.
- Quickly respond to market changes and other performance indicators.
- Support increasing volumes without increasing resources.