A FEW OF THE WAYS YOU CAN PUT ARBUTUS ANALYTICS TO WORK:

**LOANS BY BANK OR BRANCH**
- Subtotal, total, and print outstanding loan balances by any categories
- Calculate unearned revenues from interest, discounts, insurance, etc.
- Isolate delinquent accounts issued prior to a specific date
- Identify loans over or under specified amount, terms, or interest rate
- Test liability (by branch, location, etc.) in excess of lending limits
- Identify accounts with balances exceeding credit limits by overage

**SAVINGS AND DEMAND DEPOSITS**
- List balances by branch or in total in any order required
- Select samples and print balance verifications by account
- Recalculate interest or service charges on accounts for audit checks
- Select a sample of new or closed accounts for detail auditing
- Prepare frequency distribution by amount, interest, or maturity rates
- Create reports or analyses required for changing audit requirements

**REAL ESTATE LOANS**
- Print a schedule of pre-paid accounts in any order or selection
- Verify daily interest accrued, detail or summary, by any criteria
- Track activity and market value of collateral of non-performing loans

**TRUST ASSETS**
- Compare securities purchased to securities stipulated in trust
- Verify that trust income is paid to beneficiaries on schedule

**PENSION AND OTHER TRUSTS**
- Scan and total the schedule of investments (year-end or year-to-date)
- Verify accrued interest calculations for assets in trust accounts
- Select trust assets for auditing current market value
- Extract trust asset information based on any criteria
- Check participants' file for nonallowable data (age, seniority, gender)
- Verify interest and capital gain income/loss distributed to accounts

**INVESTMENT SECURITIES**
- Calculate average yield by investment type and show detail variances
- Select samples of purchases and sales since last audit
- Identify investments for which no dividends or interest have been received
- Compare computed interest to amount actually received on investments
CREDIT CARD MANAGEMENT
+ Identify and list accounts past due for specified time, order by amount
+ Extract accounts with balances over credit limit and sort by any criteria
+ Test for specific conditions (excessive adjustments, credits, etc.) by account
+ Select and print detail activity for auditing selected accounts
+ Recalculate and verify current month’s interest charges

CASH DISBURSEMENTS
+ Extract cash disbursements by vendor/supplier for audit verification
+ Verify that distribution summary is posted accurately to general ledger
+ Test for missing, duplicate, void, or out of sequence check numbers
+ Stop overpayments by checking duplicate invoices with payment request
+ Selectively audit payables trial balance for selected vendors
+ Summarize check register in order by dollar amount and vendor
+ Identify check requests that exceed set or selected dollar amounts by branch
+ Automatically identify missing or duplicate check numbers
+ Sample paid invoices for manual comparison with actual invoices
+ Report on check disbursements for unrecorded liabilities
+ Summarize cash disbursements by account, bank, group, vendor, etc.
+ Reconcile inter-branch transfers by extraction or inclusion
+ Extract disbursements by bank and date for zero balance account transfers
+ Generate vendor cash activity summary for loan or payables management

GENERAL ACCOUNTING
+ Reconcile inter-branch transfers by extraction or inclusion
+ Provide a complete audit trail for all disbursements by branch, creditor, etc.
+ Automatically sort and report cash by amount, branch, account, etc.
+ Provide a complete audit trail for all cash deposits, withdrawals, adjustments
+ Generate receipts distribution to chart of accounts for ledger comparison
+ Produce detailed list of manual payments by amount or vendor for audit
+ Report checks paid that do not match checks issued, by bank, by check
+ Report entries against authorization records for new or terminated employees
+ Compare and summarize costs for special pay, overtime, premium, etc.
+ Isolate deferred payments and compare to accrued amounts in ledger
+ Report on assets, compare book and depreciated values, and show variances
+ Show items depreciated to cost and determine assets higher than cost
+ Recap asset values, in dollar value order, by net or cost amount
+ Compare useful lives of assets by category and compare costs over time
+ Automatically compare current and prior years files for auditing changes
+ Compare summaries by major account in any order (low-high, high-low)
+ Calculate and sort percentage variances in accounts between periods

Contact us to learn how Arbutus can help you realize your vision for audit analytics and controls monitoring.

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