



ARCSys & Kwock CPA

HONOLULU, HI



Modeling Knowledge Workshop

CECL, ALM & Data Analytics

MAY 26TH - MAY 27TH 2026

Accounting, modeling, and analytics training to help your team succeed



Ala Moana Honolulu by Mantra
410 Atkinson Drive, Honolulu,
Hawaii 96814





2026 KNOWLEDGE WORKSHOP

We're thrilled to welcome you to the ARCSys Technologies & Kwock Knowledge Workshop in sunny Honolulu, Hawaii! Building on the success of our previous hands-on training sessions, this event will offer invaluable learning opportunities tailored to tackle your needs and enhance your team's expertise.

Honolulu provides a unique opportunity to connect with our clients in the area, as well as our broader ARCSys community, in a beautiful setting. We look forward to our time together at this exceptional training experience designed to empower your team with practical skills and insights that drive results for your CECL and ALM models.



ARCSys Technologies Knowledge Workshop 2024

“There is such a wealth of knowledge with the group and I really benefitted from all the speakers!”

“I really appreciated how genuine and passionate everyone was. I can tell everyone on the team wants us to understand the system and have the best experience with it and I can truly appreciate that.”

“All of the ARCSys team was knowledgeable and engaging.”

WHAT TO EXPECT

This conference will:

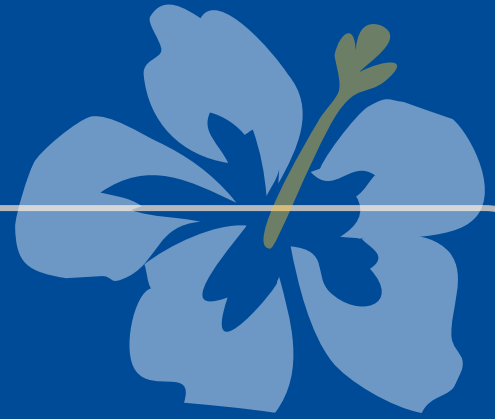
- Increase your CECL and ALM knowledge
- Improve your ARCSys system knowledge and efficiency
- Streamline your CECL and ALM process
- Provide networking opportunities
- Increase your utilization of the Data Warehouse for high level analytics
- Improve your communication with auditors/examiners
- Optimize resources and enhance efficiency for your organization
- Build your skills with enhanced tools for budgeting, risk migration, interest rate risk and pricing, and stress testing

Our hands-on workshop will cover the following topics:

- CECL Modeling
- ALM Modeling
- Data Warehouse Utilization
- Forecasting
- Allowance Analysis
- Training on 5 Different Models
- ARCSys Consulting Services
- New Products and Services

Earn up
to 13 CPE
credits!

DETAILS



Location & Accommodation

Ala Moana Honolulu by Mantra

410 Atkinson Drive, Honolulu, Hawaii 96814

Room Block Link: <https://book.passkey.com/event/51001694/owner/11602/home>

Attire

Business - Casual attire is appropriate

Required Training Materials

Please **bring your computer** as there will be hands-on training within the ARCSys systems that will require you to be in the software. ARCSys will provide a specialized dataset to be utilized for training purposes.

Pricing

\$1,950 per person from March 1st, 2026 to conference

GROUP RATE: For groups of 3 or more people receive an additional 10% off regardless of when you register! Use code **“GROUP”**

Refunds and Cancellations

A refund minus a \$150 processing fee will be provided for cancellations received by Harbinger Technology Solutions, LLC in writing by May 1, 2026. No refunds will be given for cancellations received after that date. A substitution from your institution is welcome at any time. Harbinger Technology Solutions, LLC reserves the right to change instructors or reschedule/cancel sessions when necessary. Harbinger Technology Solutions, LLC is not responsible for travel penalties incurred due to the modification of the program. For more information regarding refunds, cancellations, and/or other concerns, please contact our offices at srawls@arcsysonline.com. Harbinger Technology Solutions, LLC is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.nasbaregistry.org.

A laptop is required to be brought by all attendees to participate in hands on training.

SESSION PREVIEW

ALL SESSIONS ARE SUBJECT TO CHANGE

From Forecast to Allowance: Mastering the Impact of Your Economic Data on Your CECL Model

Presented by Justin Umscheid & Deborah Rozum CPE credit: 1.4 Field of Study: Economics

Bridge the gap between raw economic data and your final allowance, demystifying why forecasts fluctuate and how those changes ripple through your CECL model. Attendees will move beyond theory with a hands-on exercise, comparing baseline and alternative forecasts to see real-time impacts on reserve levels.

Objectives

- Review the ARCSys models including WARM, DCF and PD
- Identify the sources and components of economic forecasts, including those provided by ARCSys
- Determine why economic forecasts are subject to change
- Analyze the impact of economic forecasts on the CECL model and allowance
- Review how to compare forecasting results effectively
- Apply hands-on techniques to compare a baseline forecast against an alternative forecast and evaluate the resulting changes

From Compliance to Catalyst: Transforming ALM into a Strategic Growth Engine

Presented by Patrick Vernon from Crowe CPE credit: 1.2 Field of Study: Specialized Knowledge

In today's high-stakes environment defined by shifts in interest rates, credit rate renewals, heightened regulatory feedback, and the mounting pressure to justify modeling assumptions, Asset and Liability Management has never been more critical or scrutinized. But what if ALM could be more than a regulatory checkbox? In this session, we will explore real-world case studies of institutions that have elevated their ALM practices from back-office compliance tools to boardroom-level strategy drivers.

Objectives

- Understand the core components of a comprehensive ALM process
- Understand how peers are re-vamping their ALM processes for increased strategic value

Integrating ALM and CECL Into a Cohesive Risk Modeling Practice

Presented by Mike Umscheid & Deborah Rozum CPE credit: 1.6 Field of Study: Specialized Knowledge

Model Risk Management guidelines are established to develop a cohesive process including data, forecast, risk identification, and internal controls for all models. Understanding the impacts of financial decisions before they are made is critical in a financial services environment. Exploring the impacts of credit risk, prepayment risk on a financial asset and how those risks change into the future is necessary to reduce the risk on capital.

Objectives

- Why Integrating ALM, CECL, and Other Models is important
 - Analyze the impact of interest rate changes on Economic Value of Equity (EVE) and long-term balance sheet risk
 - Evaluate the effectiveness of **what-if scenario analysis** in assessing interest rate and liquidity risk
 - Differentiate between Static and Dynamic prepayment models and determine which is appropriate for their institutions ALM strategy.
 - Identify key assumptions (e.g., deposit behavior, prepayments, embedded options) and their impact on model outputs
 - Assess how ALM, EVE, and scenario outputs support risk management, liquidity planning, and regulatory communication
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Purchased Seasoned Loans (PSL) Under CECL: Demystifying Day 1 and Beyond

Presented by Patrick Vernon from Crowe CPE credit: 1.2 Field of Study: Accounting

As M&A activity rebounds and institutions prepare for examiners' heightened focus on acquisition accounting, understanding the new CECL guidance for PSL's is essential. The redefined accounting rules under ASC 326 eliminate some of the accounting complexities for non-Purchased Credit Deteriorated loans, introducing an approach that is reshaping Day 1 recognition, ongoing reserve strategies, and post-close performance monitoring. We'll walk through the accounting changes and illustrations of day two considerations and prepare you for the updates in recordation under the new guidance and how to approach valuation and credit modeling to alleviate regulatory and audit scrutiny.

Objectives

- Understand the accounting impact of the PSL guidance
- Evaluate pros and cons of early adoption during 2026
- Evaluate the impact of trends in M&A activity throughout 2025 and early 2026

Q-Factors: Documentation, Audit Defense, and Governance

Presented by Justin Umscheid CPE credit: 1.2 Field of Study: Accounting

Master the support and documentation of Qualitative Factors (Q-Factors) to bridge the gap between historical data and current portfolio risks. This session clarifies the crucial distinction between Q-Factors and economic forecasts, utilizing hands-on scenarios like shifting underwriting policies or credit quality migration. Attendees will learn to calculate, document, and defend adjustments using data-driven analytics to ensure audit readiness.

Objectives

- Define qualitative factors (Q-factors) in the context of CECL
 - Determine when to incorporate Q-factors into your CECL model by analyzing current risk in comparison to historical experience
 - Leverage the power of historical data to support your Q-factor adjustments
 - Analyze changes in risk and understand how Q-factors can improve your model's accuracy
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The Annual Check-Up: Optimizing Your CECL Model Through Annual Reviews

Presented by Justin Umscheid & Deborah Rozum CPE credit: 1.4 Field of Study: Accounting

Uncover the critical role of the Annual Review in maintaining a compliant and accurate CECL model. We will walk through the process—from the initial checklist to the final Executive Summary—explaining how ARCSys reassess segmentation structures and validate economic covariates. Learn how techniques like the Explainable Boosting Machine (EBM) and COX Proportional Hazards ensure your model remains "reasonable and supportable" amidst changing economic and internal risk conditions.

Objectives

- Examine the comprehensive Annual CECL Analysis Process, including segmentation analysis and economic indicator validation.
- Assess why regular annual reviews are essential for adhering to CECL standards and ensuring assumptions remain reasonable and supportable.
- Explore advanced analytical techniques, such as the Explainable Boosting Machine (EBM) and Cox Proportional Hazards, used to validate risk pools.
- Analyze how economic forecasts and qualitative factors are integrated and presented within the summary for clearer stakeholder communication.
- Identify the key components of the CECL Summary Report, including segmentation, economic covariates, and model configurations.

Breaking Silos Between CECL and ALM Modeling

Presented by Sean Statz from Baker Tilly CPE credit: 1.2 Field of Study: Specialized Knowledge

This session explores how financial institutions can better align credit and balance sheet risk modeling by identifying shared data elements, understanding process interdependencies, and coordinating scenario analysis across interest rate and credit risk. Attendees will also review common model governance practices—including validation, change management, and reporting—and gain practical insights for creating a more integrated and efficient modeling framework.

Objectives

- Identify shared data elements required for both ALM and CECL modeling
- Explore process interdependencies between data, sources, assumptions, and controls
- Gain insights into the role of scenario analysis between credit and interest rate risk
- Evaluate commonalities within model governance practices including model validation, change management and reporting)

Precision Portfolios: Leveraging AVMs for Proactive Risk and LTV Management

Presented by Deborah Rozum CPE credit: 1.2 Field of Study: Specialized Knowledge

In an era of fluctuating real estate markets, a "static" appraisal from the date of origination is no longer sufficient for robust portfolio management. This session explores the transition from one-time appraisals to Dynamic Automated Valuation Models (AVMs). We will examine the methodology behind estimating market values for residential real estate, multi-family, and industrial assets using sophisticated property indexes. The core of our discussion will center on the 12 or 24-month collateral forecast, a tool that allows institutions to visualize how projected changes in the Housing Price Index (HPI) will impact their Loan-to-Value (LTV) ratios and potential loss exposure.

Objectives

- Understand how statistical models utilize location specific HPis (Housing Price Indices) to estimate current collateral value.
- Utilize 12 or 24-month collateral forecasting to identify "at-risk" loans before they reach a critical Loan-to-Value (LTV) threshold.
- Differentiate between "portfolio monitoring" and "underwriting," ensuring AVM usage aligns with federal safety and soundness standards regarding physical property conditions.
- Integrate AVM-driven LTV data into the Allowance for Credit Losses (ACL) and loan review processes for more accurate loss potential modeling.

What's in the Box: Unpacking Transparency to Master and Defend Your Audit

Presented by Cory Appell & Brett Carpenter CPE credit: 1.4 Field of Study: Information Technology

The term "Black Box" implies hidden risks and opaque numbers—a nightmare for auditors. But your software shouldn't be a mystery. In this session, the Director of Quality & Testing pulls back the curtain on the logic that drives your monthly CECL reporting.

Objectives

- Distinguish between Black Box and White Box methodologies to uncover the difference between hidden financial risk and actual transparency.
- Leverage the "White Box features" of the ACL Calculator to streamline your audit preparation and defend your CECL allowance.
- Execute independent validations of your financial calculations by applying root-cause analysis.

Leveraging the ARCSys Data Warehouse: Custom Reporting and BI Integration

Presented by Cory Appell & Justin Umscheid CPE credit: 1.2 Field of Study: Specialized Knowledge

In this session, we will explore how your institution can utilize the ARCSys Data Warehouse standard dashboards to streamline processes and reduce manual reporting efforts. Rather than getting bogged down in the technical design of graphs and charts, this session utilizes a pre-built report template approach, allowing you to focus purely on inputting data fields and analyzing the accounting aspects. You will learn how to easily extract critical information, evaluate changes in risk, and generate highlight effective, ready-to-share reports to drive enhanced decision-making for management and your board.

Objectives

- Learn how to extract and analyze key standard reports available in the data warehouse.
- Discover how to bypass complex report building in Excel by using templates and a single dashboard control to toggle between loan pools within the BI tool.
- Understand how to effortlessly compile critical risk indicators for key stakeholders.