

## Adaptive Suite

# Focus on Financial Services

**Adaptive Insights provides banks and credit unions with a Corporate Performance Management system that includes immediate access to data and information from multiple systems, plus integrated revenue, expense, cash flow planning, reporting, and real-time visibility into KPIs and metrics on dashboards.**

## Planning & Reporting Challenges

Banks and credit unions are especially sensitive to economic cycles, because a downturn in the economy depresses consumer spending and borrowing, and drives down the demand for services. The challenges facing banks and credit unions often revolve around improving

customer satisfaction, which means providing new services and investing in employees, while at the same time cutting costs and eliminating inefficiencies to improve the bottom line. This means that these companies must simplify processes and find ways to efficiently share resources across business units. Consequently, detailed personnel planning and reporting is a critical piece of financial services budgeting and forecasting. These companies plan headcount in detail, paying close attention to the fully loaded cost of each employee.

In addition, revenue planning and reporting can involve different products such as mortgages, credit cards, home equity, etc., and can be built on drivers such as interest rates. This requires careful analysis of historical metrics, so integration of data from other systems is critical for planning. And reporting requirements include comparison of key metrics – actual versus plan.

Spreadsheet-based systems are inefficient, error-prone, and fundamentally unsuited for the complex, dynamic planning and reporting required by banks and credit unions.

Name	Title	New Hire Reason	Start	End	Hr/Week	Recruiting Fee	Health Benefits	Raise Date	Pay Raise %	Pay Rate	per
Gordon Miller	Account Executive		11/5/2006	6/23/2011	40.0	None	Plan 2		0.0	50,000	Yr
Sean Jones	Account Executive		12/3/2007		40.0	None	Plan 1	3/1/2012	5.0	50,000	Yr
Florence Wong	Account Executive		7/14/2008		40.0	None	Plan 2		0.0	50,000	Yr
Valerie Morrow	Account Executive		11/6/2009		40.0	None	Plan 2		0.0	50,000	Yr
William Clark	VP		12/19/2011		40.0	Employee Referral	Plan 3+		0.0	110,000	Yr
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William Clark	VP		12/19/2011		40.0	Employee Referral	Plan 3+		0.0	129,767	Yr
New Hire	Account Executive	Ramp up for Q2	2/25/2012		40.0	20%	Plan 2		0.0	35,000	Yr
New Hire	Account Executive	Ramp up for Q2	3/30/2012		40.0	20%	Plan 2		0.0	35,000	Yr
New Hire	Account Executive	Assumes Q2 Rev Goal met	5/1/2012		40.0	20%	Plan 2		0.0	50,000	Yr
David Lee	Consultant		11/6/2007	3/31/2012	40.0	20%	Plan 1		0.0	125,000	Yr
Dean Walker	Consultant		2/8/2008		40.0	25%	Plan 2		0.0	125,000	Yr

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### The Adaptive Insights Solution

Financial planning and analysis in the banking and credit union environment, requires a flexible budgeting, forecasting, and reporting solution providing these companies with the ability to:

- Implement web-enabled applications that provide immediate access to data from multiple systems
- Focus on eliminating inefficiencies and reduction in staff and related costs
- Quickly respond to shifting markets with real-time visibility into KPIs and metrics
- Ensure positive return on investment (ROI) for new projects

**“With Adaptive Insights, we’ve been able to take on a more future-oriented view of our business, particularly with the rolling forecasts.”**

—Melissa Miller, AVP Accounting Operations,  
MAX Credit Union

Adaptive successfully helps dozens of banks and credit unions streamline their planning and analysis, because it has allowed them to:

- Plan headcount in detail, including multiple dimensions, and assign calculations to groups of people, or to specific individuals
- Perform what-if analyses to compare various hiring scenarios and their impact on the bottom line
- Plan, report on, and analyze revenues by product, e.g., mortgages, credit cards, home equity, direct deposit, etc.
- Create driver-based models using rates, balances, averages, yields, margins, etc.
- Automatically integrate data from other enterprise systems
- Perform scenario analyses to see the impact of different interest rates and other assumptions
- Model integrated P&L, balance sheet, and cash flow statements
- Use reports to perform variance analysis, including drill-down into underlying transaction detail from other systems
- Improve accuracy and turnaround time in the planning and reporting process, and conduct frequent re-forecasting

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