

## 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.



| ID | 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  |
|    | William Clark  | VP                |                         | 12/19/2011 |           | -40.0   | Employee Referral | Plan 3+         |            | 0.0         | 110,000  | Yr  |
|    | 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

**“Providing the management leadership team with monthly budget versus actual reporting is less resource intensive for the finance team now. With Adaptive Planning, it’s easier to disperse information to the organization. In addition, the ability to make changes in the personnel model and automatically update the budget results in significant time savings for the organization.”**

—Jennifer Meyers  
VP of Finance, Westerra 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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