

Planning Analytics Solution Overview

Going far beyond annual budgeting, the Planning and Forecasting solution provides simplified, streamlined planning, forecasting, analysis and reporting functionality:

- Driver-based, rolling business unit planning at the product and customer level allows banks to manage key revenue and expense lines in detail.
 - Costs and expenses fed from Armada's Accumen Cost Management application provides baseline cost numbers based on historical performance, and enable business unit managers to analyze and create customer-segment and product-level profitability reports. In conjunction with the pre-built planning model, cost numbers allow each business unit to spend less time on calculations and more time on executing initiatives and improving performance.
 - Initiative planning functionality allows business units to assess and plan for the impact of initiatives such as business unit remodels, new product introductions, or new marketing campaigns.
 - Integrated workflow automatically manages, consolidates business unit plans and provides a visual scorecard for managers to easily assess planning process status. Workflow capabilities facilitate enterprise-wide collaboration and accountability.
 - Staff planning by position enables each business unit to plan headcount expenses with a high degree of precision.
- *Break-back* functionality automatically pro-rates revenue, margins or costs to meet goals and makes it easy to update plans or identify impacts on key metrics.
 - *What-if* modeling allows business unit managers to assess the financial impact of multiple scenarios to improve business decision-making.
 - Reports and dashboards allow business units to monitor and analyze key revenue, cost and profitability measures by business unit, product type, product, customer segment and even household. This reporting capability integrates the planning process between primary areas finance, the business units, marketing, information technology to ensure that all departments are working toward common goals and targets. Rapid consolidation of business unit-level plans also streamlines planning cycles and facilitates the move to rolling forecasts. Timely re-forecasting allows banks to rapidly adjust to external factors like business disruption, consumer demand, competition or economic change.

Many bank CEO's are quoted in the company quarterly earnings announcements and formal company annual reports as to the importance of being customer centric to drive success.

The Planning Analytics Solution will enable banks to truly become a customer centric organization by providing the capability to plan and forecast at a Customer/Relationship level.