

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.

Personnel												
View Rollups Edit Plan												Plan: Total Company
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	

Personnel Planning Sheet

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

The Adaptive cloud is the perfect solution for banks and credit unions.

- It provides exceptional value. Adaptive's solution provides a five-year ROI of up to 650% compared to using spreadsheets, and has a total cost of ownership that's up to 77% less than on-premise alternatives.
- And it's low-risk, with the options of free trials and phased implementations.
- There is no IT involvement required. It's in the cloud, so no new hardware, software, or IT support is required for initial implementation or ongoing maintenance.
- It's intuitive and easy to use. Adaptive's CPM engine saves time and effort with built-in intelligence. Customers can avoid the wasted time associated with spreadsheet-based systems. And it's web-based, highly customizable, Excel-like interface is easy for all types of employees to learn and use.

"As our company continues to grow and evolve, the planning and performance management offerings of Adaptive Insights continually adapt to our budgeting, planning, and performance management needs, while providing the insight necessary to manage, monitor, and add value to our organization."

Andrew Rosenberg
Financial Analyst, NorthStar Financial Services

Select Banking & Credit Union customers include:

- Alma Capital Europe
- Arizona State Credit Union
- BancorpSouth Insurance
- Baxter Credit Union
- Belco Community Credit Union
- Capstone Financial
- Central Minnesota Credit Union
- First Bank Financial Centre
- First National Bank Alaska
- Harland Clarke
- Keypoint Credit Union
- NorthStar Financial Services
- Placemark Investments
- QR Lending
- Republic Bank & Trust
- RMB Capital Management
- Savant Capital Management
- Sierra Pacific Mortgage
- Texas Tech Federal Credit Union
- Westerra Credit Union

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