

Leveraging Driver Information to Achieve True Banking Intelligence

MOVING BEYOND TRADITIONAL MEASURES TO GAIN INSIGHT INTO PROFITABILITY

BUSINESS CHALLENGE

Creating meaningful plans, budgets and forecasts has always been challenging for banks, but in today's turbulent economic times, being able to accurately predict future earnings and plan effectively is more critical than ever. With limited capital to deploy, deciding which areas of your business to invest in is essential for success, and you must be poised to rapidly respond to changing business dynamics. Static, stale budgets are a luxury of the past.

Historically, many banks' primary input to their forecasts and budgets has been average balance and income, but these numbers represent results—not a plan to achieve them. To truly achieve intelligent planning, banks must look at the components or drivers behind these numbers – critical factors such as anticipated new business, the interest spread on that new business, funding credits and charges, and the expected interest rate for each of their many product offerings. These constantly changing dynamics are the keys to understanding how profitable your bank will be and how each department and product will contribute to your earnings, while allowing you to evaluate scenarios and modify variables accordingly.

Although most banks do track this valuable driver data, it's typically isolated in departmental spreadsheets or segmented in disparate banking systems. At the corporate level, visibility into each department's drivers and performance is limited at best, crippling their ability to accurately plan for the future.

Today's banks need a planning system that integrates key business drivers and accounts for the complex relationships to achieve true banking intelligence. For more than 20 years, Rolta TUSC has been helping banks leverage their business data to drive insight, produce reliable forecasts and enable smarter business decisions.

SOLUTION OVERVIEW

Based on more than 20 years of industry experience, Rolta TUSC helps banks implement driver-based planning tools and processes that uncover and integrate critical data, enabling clients to produce reliable budgets and forecasts and rapidly make intelligent business decisions.

Our solution centers around Oracle Hyperion Planning, which we've configured and optimized for the unique needs of a banking environment. We incorporate a set of proprietary, driver-based templates that allow you to integrate key data for areas including: loans, leases, investments, credit cards, checking, savings, and CDs. With drivers in each of these critical areas linked directly to your earnings statement, you can immediately assess the impact of various business scenarios and accurately evaluate profitability.

Not only do Rolta TUSC consultants bring with them the industry and business expertise to help you drive insight about your business, but we have unparalleled expertise in Oracle technology, enabling us to ensure your underlying architecture is performing optimally.

BENEFITS

- **Improved visibility and decision-making**—With insight into the drivers across the enterprise, leaders can easily determine each department's contribution to the bank's overall profitability and can evaluate the immediate impacts of changes to the business environment.
- **Mitigated risk**—Reduce your risk of being unprepared to changing business conditions and improve your ability to respond quickly with revised pricing models.
- **Improved efficiency**—The Rolta TUSC solution can reduce total planning time by up to 50%, allowing more time for analysis and proactive response to changing market conditions.
- **Improved regulatory compliance**—With one automated source for capturing driver data and a consistent, reliable method for planning, banks can improve compliance with Sarbanes Oxley and other industry regulations.

The Oracle Experts



A ROLTA COMPANY

ORACLE CERTIFIED ADVANTAGE
PARTNER

TESTIMONIALS

"We were very impressed with TUSC's banking and Oracle solutions technical experience. TUSC helped us develop a complex balance sheet modeling application used across our business lines. The consultants were professional, understood our business requirements, and implemented the solution on time. We would highly recommend the consultants for future engagements."

— Senior Vice President, Corporate Finance

"TUSC provided us with a team that brought together the right mix of complementary skills and experiences and made our project a success. They completed the project on time and under budget which allowed us to use them on other high-value process improvements that will make our staff even more capable going forward. We prefer working with the TUSC organization rather than with vendor-based consultants because TUSC technologists bring industry-specific experience and can nimbly react to changing requirements and resource needs."

—Senior Vice President

ABOUT Rolta TUSC

With more than twenty years of experience creating and optimizing large-scale IT applications and infrastructure, Rolta TUSC has the proven processes, toolsets and expertise required to help clients achieve their business goals. From implementing and supporting Oracle applications and databases to creating service-oriented architectures, from improving your budgeting and EMP processes to streamlining your helpdesk with CA's solution suite, our consultants have the breadth and depth of experience you need and are committed to your success.

Our retail banking consultants have extensive practical banking experience and are ready to help you achieve true banking intelligence from your planning solution.

SOLUTION DETAILS

Uniting the industry-leading Oracle Hyperion platform with our proprietary banking templates enables Rolta TUSC to address all the planning requirements of today's banks.

Our solution includes:

- *Pre-built models that can be customized to meet unique calculation needs*
- *Cash flow intelligence that integrates FTP, new volume, run-off and re-pricing into balance sheet forecasts*
- *Balance sheet and income statement linkages which overcome typical account disconnects and greatly simplify the process of margin planning*
- *Pre-built dashboards and reports*
- *A central, Web-based platform with robust user-level role and security administration*
- *Centralized business rules ensuring forecast calculations and methodologies adhere to corporate standards*

Rolta TUSC consultants work with you to understand your unique planning concerns and requirements and customize our seven core templates (Loans, Leases, Credit Cards, Investments, Savings, Checking and CDs) accordingly. We work with you to integrate data from existing systems into the planning tool and can help tailor your planning processes to become more nimble and responsive and to take full advantage of your improved planning capabilities. With Oracle technology expertise, we also ensure your underlying architecture is performing at optimum levels.

In a business environment that is less forgiving and more competitive than ever, Rolta TUSC can help you implement a driver-based planning solution, enabling you to accurately forecast balance sheet and income statement results, confidently make sound business decisions, and ensure profitability for the future.

FOR MORE INFORMATION

Toll-Free: 800.755.8872

Web: www.tusc.com/epm

Email: epm@tusc.com

