

Axiom Planning and Profitability

Offered in Partnership With
Syntellis Performance Solutions

Financial institutions need to be ready for what's next. Flexible, data-driven budgeting, forecasting, planning and profitability tools can help CFOs adapt to change and steer the course for profitable growth. The right solution can give financial institutions an advantage in a competitive market by offering the insights necessary to drive strategic direction and revenue.

Axiom Planning and Profitability, offered in partnership with Syntellis Performance Solutions, combines budgeting, planning, forecasting and funds transfer pricing and profitability on a single, integrated software as a service (SaaS) platform. Using the solution's advanced reporting and analytics capabilities, you can manage and enhance financial and organizational performance.

The solution enables you to analyze historical results, model future business scenarios, mitigate risk and optimize decisions to improve operational efficiencies, enhance profitability and make strategic investments. You can leverage Axiom Planning and Profitability with your enterprise performance management solutions from Fiserv as part of a broader strategy to drive overall corporate performance.

Financial institutions use Axiom Planning and Profitability to:

- Develop long-term plans that integrate with budgets and forecasts
- Improve efficiency and accuracy of cash flows, budgeting and forecasting processes
- Analyze risk-adjusted profitability
- Increase visibility of key performance indicators (KPIs) through dashboards and reports
- Analyze loan portfolio performance and concentrations

Budgeting, Planning and Forecasting

Axiom Planning and Profitability includes budgeting, forecasting, scenario analysis and long-range planning tools that support a collaborative approach to financial planning. Financial forecasts are developed based on market and operational drivers using best-practice calculation methodologies.

Manage Planning in One Place

Seamlessly integrate budgeting and planning components – including net interest margin, non-interest income and expense, capital expenditures and staffing – into a single system. Automate notifications for plan review, approval or indication of overdue submissions. Consolidate budgets across the enterprise and plan at a detailed or aggregate level.

Reconcile and Manage Data Faster

Streamline budgeting and reporting through distributed data input, report generation and review, variance tracking, permission-based workflows, automated processes and an intuitive, web-based interface.

Improve Accuracy

Reduce errors, imports and duplicate data entry with a single system for budget inputs. Improve net interest margin accuracy by calculating cash flows at the record level, aggregating them into planning portfolios.

Enhance Transparency and Engagement

Increase budget participation and accountability with self-service access to information and results. Intuitive user experience and powerful budgeting capabilities lead to more accurate, timely and collaborative planning.

Shorten the Budget Cycle

By automating planning and reporting processes and eliminating tedious data collection and validation, your organization can shorten budget cycles and spend more time on high-value strategic analysis.

Fast Fact

Economic uncertainties associated with the pandemic have prolonged budget cycles, with 43% of financial institutions reporting that budgeting takes 12 months or longer (compared to 14% in 2020).

Source: "CFO Outlook for Financial Institutions," Syntellis Performance Solutions, 2022

Understand the Impact of Change

Monitor and model the impact of market and organizational changes on financial outcomes with periodic forecasting and use scenario analysis to understand how alternative circumstances affect budgets and forecasts. Perform dynamic what-if modeling to easily quantify the effect of scenarios such as changes in interest rates and operating costs. Aggregate projected changes into overall planning portfolios, or drill down to the branch or department level.

Reduce Risk

Update forecasts throughout the year to reflect shifting business conditions and assumptions. This enables a consistent, accurate, forward-looking financial perspective, even in times of volatility. Facilitate a game plan for different sets of conditions, such as changing

interest rates, higher or lower deposit or loan growth, new technology initiatives and decisions around new branches or other infrastructure. Create comparisons and monitor performance trends against financial targets and KPIs to proactively address risk.

Align With Institutional Goals

Build long-range plans that consider operational, capital and financial drivers, projecting KPIs and guiding strategies to achieve institutional goals. Create scorecards and dashboards to monitor progress and course-correct as market conditions change.

Gain Comprehensive Reporting and Analytics

Axiom Planning and Profitability delivers comprehensive reporting capabilities within the Intelligence Center, your central reporting hub. The unified platform and purpose-built processes within Axiom streamline report creation and distribution without relying on manual data integration. Employ dashboards for data visualization and analytics; custom and ad hoc reporting tailored to your needs; and Excel reporting options based on your preferences. Use a bottom-up approach to improve data visibility, engagement and a sense of responsibility for meeting budget expectations. Trends and variances are summarized and easily identified. Drill down to the instrument level to support transparency and root-cause analysis, getting to the reasons behind variances. Executives and managers gain timely access to relevant reports, dashboards and data visualizations to guide decision-making.

Fast Fact

Fifty-nine percent of financial institutions acknowledge their data visualizations/dashboards are insufficient, limiting data visibility and making timely business decisions more difficult.

Source: "CFO Outlook for Financial Institutions," Syntellis Performance Solutions, 2022

Integrate data from multiple source systems – such as general ledger, payroll, core banking platform, and loan and deposit – into highly flexible and configurable dashboards and reports. Quickly create reports – from ranking reports and distribution analysis to variance analysis – with aggregations by role type, function, geography and organization. View intuitive reports online and schedule automatic distribution to the right people.

Funds Transfer Pricing and Profitability

Axiom Planning and Profitability employs a transparent, matched-term funds transfer pricing (FTP) approach. That enables users to alter pricing assumptions and transfer pricing at the individual instrument/record level based on origination date, term, options and expected cash flows.

Fast Fact

Most institutions (84%) should do more to leverage financial and operational data to inform strategic decisions.

Source: “CFO Outlook for Financial Institutions,” Syntellis Performance Solutions, 2022



Integrate data from any system, including core system account and transaction detail, general ledger and customer/member information. Incorporate unit costs and transaction volumes, execute FTP calculations at the account level, calculate economic capital and loan loss provision, and perform comprehensive reporting and analytics.

Measure profitability at an account level including FTP, costs, fees and capital and provision. Aggregate to any dimension (customer/member or product) within the organization for consistent profitability. Calculate and report profitability at whatever level you choose with a complete, end-to-end solution to drive more-informed business decisions.

All-in-One Profitability Management

View profitability by instrument, branch, product, officer or customer/member. Capture profitability for all dimensions, down to the account level. Generate full profit-and-loss (P&L) reports for any dimension such as branch, department, product or officer. Process millions of transactions necessary to calculate P&L reports, even at the lowest level. Prepare shared service calculations to access efficiency of service-providing departments. Create a spectrum of analytical reports and analyses, including segmentation, ranking and aggregating data to the desired level.

Matched Maturity Funds Transfer Pricing

Perform detailed transfer rate calculations. Create and apply specific base rate and adjustment rate FTP rules and filters to accurately apply charges and credits such as liquidity premiums, options costs or management spread adjustment for any product, geographic or customer account attribute.

Fast Fact

Financial institutions have significant room for improvement in maximizing funds transfer pricing, with only half using FTP and just 57% of those using an instrument level, matched-term approach.

Source: "CFO Outlook for Financial Institutions," Syntellis Performance Solutions, 2022

Highly Configurable Costing Engine

Leverage costing surveys, unit costs and allocation logic to attribute costs across any dimension.

Economic Capital Allocation Engine

Apply a matrix-based risk assessment approach or other modeling approaches for ascribing economic capital at an account level. Calculate risk-adjusted return on capital (RAROC) for any dimension through an allocation of economic capital.

Better, Faster Decisions

Use profitability calculations to automate reports and analysis, transforming raw data into actionable information and driving profitability target achievement.

Fast Fact

Most institutions (71%) lack a clear understanding of profitability analytics and reporting.

Source: "CFO Outlook for Financial Institutions," Syntellis Performance Solutions, 2022

Measure for Success

Track key performance indicators (KPIs) such as return on equity, return on assets and net interest margin. Use drill-down, ranking, trending and variance analyses to discover root causes of performance. Enhance executives' understanding of the expected impact of performance-enhancement initiatives by adjusting key metrics and assumptions.

Enhance Visibility

Gain visibility into which customers, products, branches and other segments drive the most value for your institution. Daily flash reports, a monthly board book, and various financial and management reports help you share progress with team members.

Employ Broader Strategy

Leverage Axiom Planning and Profitability with your enterprise performance management solutions from Fiserv to effectively measure, analyze, manage and improve overall corporate performance.

Because the solution is part of a unified platform – with robust integration with Prologue™ Financials from Fiserv – organizations can use the results across a broad range of activities.

SaaS Platform

Axiom Planning and Profitability is a SaaS solution hosted on Microsoft Azure and delivered through Intelligent WorkplaceSM from Fiserv, which enables access to other enterprise performance management solutions from Fiserv. Benefits of the Intelligent Workplace platform include a Fiserv-hosted, single sign-on and unified platform to manage users and access to features. SaaS deployment ensures you have access to your data whenever you want, wherever you happen to be. Fiserv is responsible for the end-to-end IT infrastructure and product, including software upgrades, security and availability, so your organization can focus on high-value activities and spend less time supporting product upgrades and IT.

A Trusted Partner

You know us as a trusted partner through experience with your Fiserv solutions. There's a distinct advantage in adding another solution offered by Fiserv. Axiom Planning and Profitability works together with our core banking platforms and enterprise performance management solutions right from the start.

Planning for the Future

Prepare today for the opportunities and challenges ahead. Axiom Planning and Profitability provides a more streamlined, comprehensive and accurate view of the future, so you can be ready for what's next.



Key Benefits:

- Combines budgeting, planning, forecasting and funds transfer pricing and profitability on a single, integrated SaaS platform
- Shortens the budget cycle by automating processes
- Reduces risk by providing updated forecasts throughout the year
- Provides visibility into KPIs and profitability
- Improves decision making with comprehensive and flexible reports, dashboards and data visualizations
- Offers tight integration with Fiserv solutions to effectively measure, analyze, manage and improve overall corporate performance
- Provides an intuitive user experience and guided workflows

Connect With Us

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