

# Banking Solutions Using 1KEY



Drive & control better bank branch operations performance through customer-segment and product level planning, analysis, and reporting.

For most banks, managing customers effectively at the branch level is critical to success. Drawing demand deposits from consumers and small businesses funds the crucial lending activities that drive bank profits. Consider the importance of attracting the right customers, providing them with the right products, and retaining them in profitable relationships. The branch-customer relationship, when taken collectively, touches every part of the retail bank. 1KEY Bank Solution offers best practices in branch planning, analysis, and reporting, including customer segment and product planning for revenues, balances, and assigned costs.



## 1KEY Banking Service Solution

- 1) Reports and Analysis on clear and concise targets and variances for each branch at a profit-and-loss (P&L) level.
- 2) Reports and Analysis on clear and concise targets and variances for each branch by product group and customer segment.

3) Calculates revenues and loan losses based on account balances and account levels.

4) Reports on activity-based costing to calculate activity volumes from historic activity intensity rates driven by forecast account activity by product data and transaction data.

5) Reporting based on derived volume activity data to calculate assigned expenses using shared services rates.

6) Lets managers plan drill down on staffing data at all levels in the branch.

7) Provides the ability to enter monitor and report expenses analytics associated with the branch.

8) Provides immediate data alerts on variance with planning decisions data.

9) Allows reporting and analysis by branch, product, and household and many more dimensions.

The Decision Support System created with 1KEY Framework will allow the branch manager an on-the-ground view, with real-time profitability feedback on decisions related to branch volume, accounts, rates, spreads, fee income, compensation, staffing, direct expenses, and assigned expenses. The components of profitability are interrelated and act as drivers. For example, an increase in the number of deposit accounts will create more cash inflow and also drive an increase in the transaction volumes and activities associated with deposit accounts thereby generating an increase in the associated expenses. By implementing this 1KEY Framework a bank will also benefit from forward-looking visibility into workforce decisions at both the branch level and the company level as a whole. The 1KEY Framework solutions described here in are brief are generic for any retail bank, yet can be configured to support the complex and diverse requirements of any financial institution.

1KEY allows banks to grow rapidly, perform quickly and results become more obtainable with new ways to cut their costs and increase profitability.

All banks to develop a robust regulatory risk engine to deliver timely alert and accurate economic capital allocation information

## **BASEL II**

The Basel II Accord, which set global risk management standards for banking institutions, promises to have a far-reaching impact on the financial services industry for years to come. 1KEY framework provides solutions for addressing the credit risk domain. Risk Management solutions support the following progression:



Credit Analysis Reports for selling and reviewing individual loans. Portfolio Analysis Reports for monitoring, reviewing, reallocating, and mitigating entire loan portfolios and exposures Regulatory Capital for Basel II, providing a powerful analytics and risk calculation engine, and a robust reporting package for capital structure.

To achieve a sustainable competitive advantage, banks will need to develop a robust regulatory risk engine to deliver timely and accurate economic capital allocation information that is Basel II-compliant, segments credit portfolios into the appropriate regulatory categories, integrates with collateral systems, captures external and internal credit risk components and grades, and provides the requisite external regulatory reports and internal management reports.

### **Benefit of 1KEY Risk Management Reporting**

Monitor, measure, and control risk across portfolios. The Credit Risk solution can be developed using 1KEY Framework which can addresses the full array of credit products as outlined by Basel I.

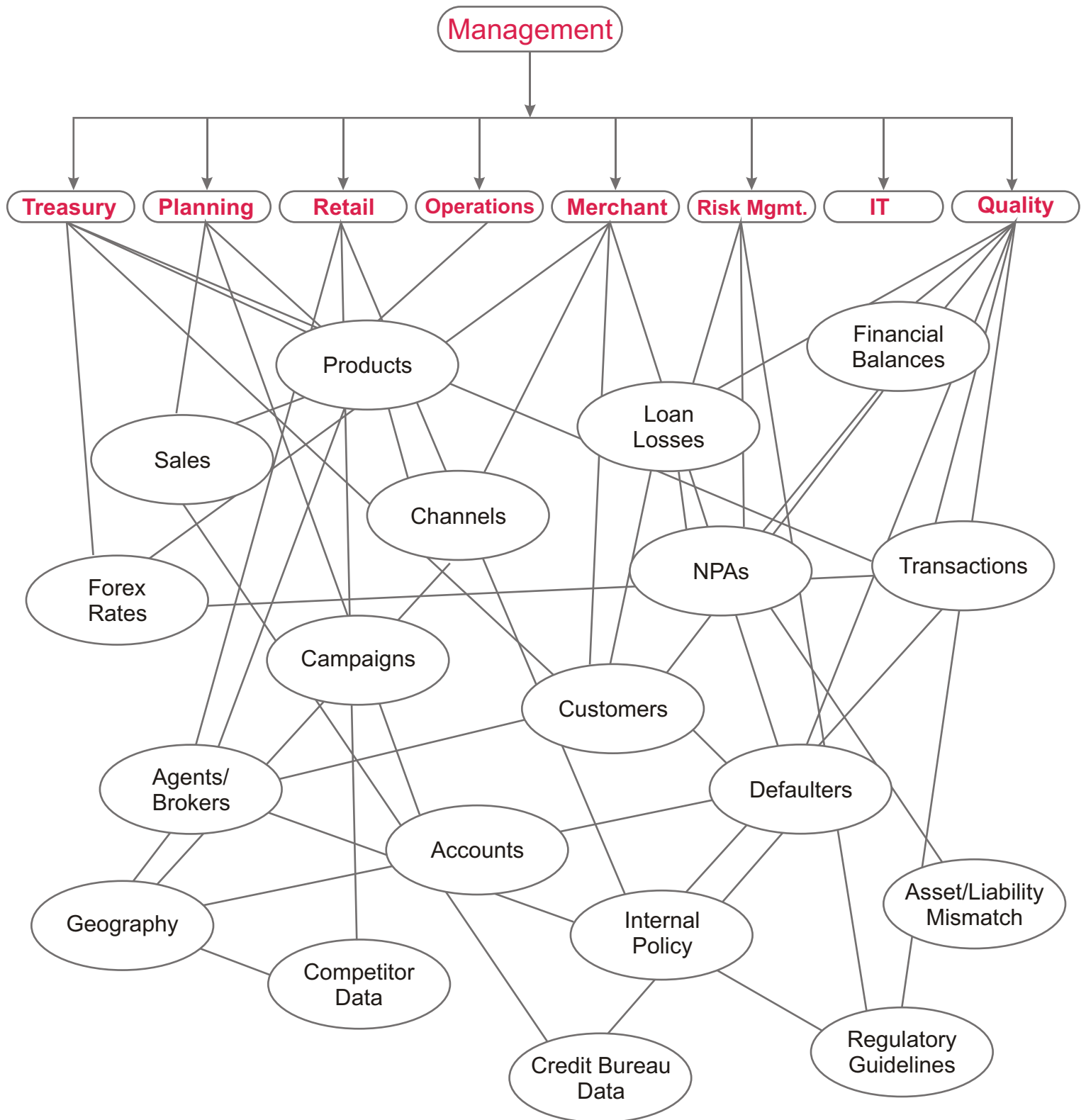
It measures and controls risks across individual credits and portfolios using one of the most powerful analytical reporting tools on the market -letting managers view risks in a highly focused and actionable way.

Quickly and precisely calculate, analyze, and report on risk exposures. The solution can be configured to automatically calculate risk and capital under both the Standardized and IRB approaches for Basel II. Work with a highly configurable and flexible 1KEY frame work system with alerting capability. Report and assess flexibly and in accordance with Basel II. The robust reporting solution can be developed covering nonperforming loan analysis, location exposure, credit risk analysis, industry exposure, risk mitigation analysis, and so on. Reporting can allows for any required view at any level in the bank, making monitoring and analysis extremely configurable.

1KEY Framework offers the leading solution platform for risk-related data aggregation and information dissemination, to help banks address the new era of risk, performance, and customer information management that Basel II demands. These solutions present information in an intuitive, real-time format to speed decision-making and regulatory compliance, from ensuring minimal capital requirements are met or to identify looming risks.

Whether your bank is one of the largest providers of financial services nationwide, a super-regional serving numerous states, or an independent serving a particular region or area, its mission is the same: to create value for customers and shareholders and ensure proper risk management.

# Banking Data Complexity





Most banks manage the process with hundreds or even thousands of spreadsheets which typically leads to inconsistent plans, multiple errors, and significantly longer cycle times.

## Common Technologies that Contribute To The Problem

In a bank, transactional core processing systems and general ledger applications are at the heart of the technology infrastructure. However, neither transactional nor G/L systems are well-suited for reporting analysis, alerts & planning variance, which explains the proliferation of spreadsheets in most banks. Spreadsheets, however, do not allow for integrated, enterprise-wide planning, reporting, and analysis. In fact, so much time can be spent trying to consolidate and reconcile spreadsheet-based plans, that they are outdated by the time they are ready for distribution. Branch-teller and platform systems were not designed primarily for planning, but rather for transactions, account display, and new account opening. ERP, Core Banking or general ledger solutions were not designed for MIS and create a Decision Support System.

To understand performance of different products or customer segments-or product/customer segment combinations - is typically difficult to impossible. For data collections and roll-up, typical solutions can be painfully cumbersome. When you need to do complex modeling-constructing what-if scenarios or slice and dice the data, for example-most ERP, Core Banking, and (especially) spreadsheet based systems, can grind to a halt.

The result is typically misaligned strategies, inconsistent priorities, ambiguous messages across branches, and-ultimately-lost opportunity to generate revenue or improve profitability

## The 1KEY Framework Banking Soution

1KEY Framework provides an effective BI solution for all variety of reporting analytics needed in banks or other financial services organizations. By integrating with 1KEY business intelligence

capabilities, users can easily publish reports and conduct analysis based on critical information such as product sales, interest income, branch staffing, advertising spend, and customer loyalty.

Using the 1KEY Framework it collects the right information from the right data sources as often as needed. Up-to-date intelligence is available on demand, allowing more time for analysis and better-informed, more effective decision-making.

The solution extends the MIS process beyond finance to the branch network-the people at the regional, district, or branch level who are accountable for performance. Reports and dashboards allow branches to monitor and analyze key revenue, cost, and profitability measures by branch, product type, product, customer segment, and even household. Analyze which products are most profitable overall, and which are most profitable by factors such as age, gender, region, income, and more.

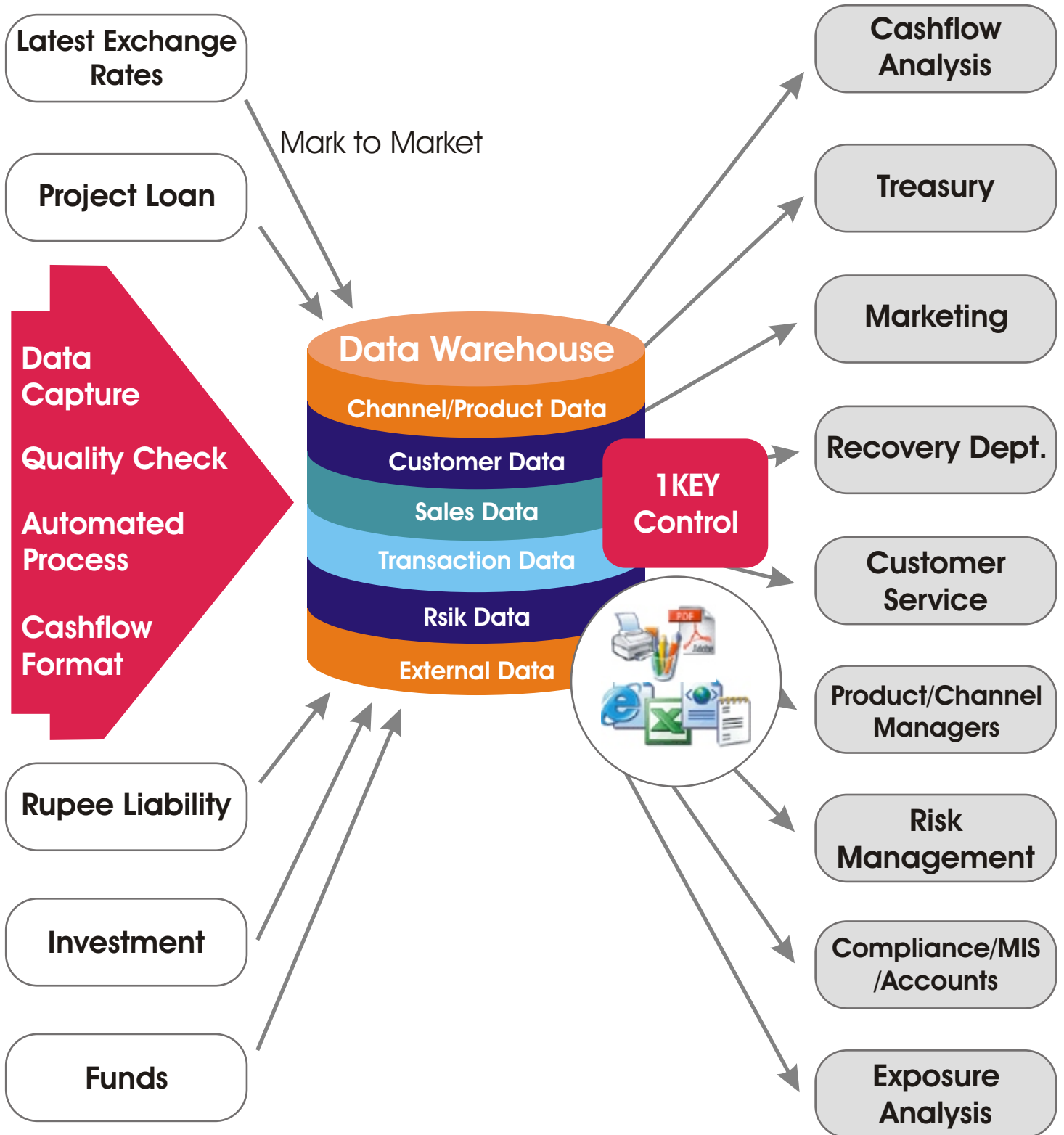
Access a customer's entire relationship with the institution, enhancing customer service and uncovering cross-sell opportunities.

With 1KEY Banking Solution, you can truly understand which customers, products and branches are contributing most to your success-and those that are not meeting expectation. With these capabilities, banks can use capital more efficiently, which boosts profitability and benefits shareholders.



Is your IT Infrastructure helping you achieve very common strategic objectives  
a) to increase fee income  
b) to stem attrition of high-value customers.

## Recommended Solution





## MAIA at a glance

MAIA Intelligence is a company committed to developing and continually improving powerful Business Intelligence reporting and analysis products to meet the needs of corporate implementations, application service providers and value-added resellers. We serve each of our clients with integrity. No single client is more important than our professional reputation. To protect and maintain the trust of our clients and the public at large, we strictly adhere to regulatory and professional standards. And we have internal channels and processes in place to provide our people with the tools and opportunities to do the right thing..

We are committed to satisfy our customers by listening to their needs and solving their problems. We are guided by the following principles:

**Integrity and respect :** When working with customers, partners, shareholders or employees, our intentions, words and actions are honest, direct and open.

**Passion and commitment:** We love what we do and foster a high-energy, positive environment that is tempered with individual responsibility and accountability.

**Focus on our customers:** By taking the time to listen to our customers' needs we are able to solve their real problems. Their satisfaction is our reward.

**Collaborate for results with partners:** We value our partners and leverage each partner's strengths across functional boundaries to reach our goals.

For product details, service solution  
[sales@maia-intelligence.com](mailto:sales@maia-intelligence.com)

## MAIA Services

### Technical Consulting, Education, And Support

1KEY Banking Solutions from MAIA Intelligence are backed by a global team of experts who provide comprehensive implementation, support, and education services to accelerate your return on investment (ROI). Expert technical consultants with extensive product knowledge can design and deploy a range of quality software solutions to meet your business requirements. Technical support analysts are ready to help you troubleshoot and resolve your day-to-day challenges promptly and effectively. And skilled course developers and instructors are available to educate all levels of your staff, enabling optimum performance, increasing productivity, and encouraging long-term expertise.

Our partners offer a range of resources to customize, enhance, support, and extend your 1KEY Framework solutions. Your maintenance agreement entitles you to new product releases, upgrades, and access to technical support. This renewable annual agreement, along with consulting and education services, protects your company's technology investment and helps ensure its long-term value. From product demonstration to implementation to training to technical support, our partners work together to transform your licensed software into powerful solutions that support your decision making and drive superior business performance.

### Solution Objectives

- ✓ Customer Profitability
- ✓ Risk Management
- ✓ Organizational Performanc

## MAIA Intelligence

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