



Performance Solutions For Financial Services

New Rules

The pace of change is in overdrive... the competition is growing... the consumer is more empowered and demanding than before ... the way people do business is changing... ... online banking is creating new channels and challenges ... differentiation is more difficult than ever... and pressure to deliver value and strong financial results is at its peak.

New Solutions

How do today's financial services organizations determine where to focus and how to execute? By gaining meaningful insight from a depth of complex data. Give your organization the ability to measure profitability at any level - product, customer, segment, channel, and branch - and improve operational and financial performance. Financial and Operational executives and operations must have an accurate, timely view of the right information at the right level of granularity to take action and make impactful decisions.

A Better Way

No excuses, no compromises. Measure your business and empower your decision-making in a manner not previously possible. Move beyond traditional approaches focused on volume-based revenue growth or gross margin analysis to true cost and net operating income focused growth and profitability. Define a measurement system to bridge the needs of the executive suite, finance, operations, marketing and IT and leverage data from the disparate systems in your enterprise. Create a sustainable solution so you can get back to the business of banking again, delivering value for your customers, business partners, and shareholders.

Measure and take action in today's dynamic environment.



How do financial services clients use Acorn solutions?

Financial

- Financial Management & Decision Support
- LOB Performance
- Cost Allocation
- ABC/M

Operational

- Operational Performance/Efficiency
- Shared Services Costing & Chargeback
- IT Value Management/ IT Chargeback
- Capacity Planning & Staffing Models

Strategic

- Corporate Performance Management
- Profitability Measurement & Enhancement
- Product Profitability & Costs
- Customer Profitability/ Segmentation
- Channel Profitability & Costs
- Branch Profitability & Costs
- Pricing

Customer Benefits

Profitable Revenue Growth (PRG)

- Product, Customer & Channel Profitability
 - Channel (Sales/Distribution) Optimization
 - Pricing
 - Strategic Cross-Sell
 - Line of Business/Segment
 - Customer Visibility
 - Account
 - Customer
 - Household
 - Segment
- Product Strategies
 - New Product Development
 - Portfolio Rationalization
- Profitability-Based Incentive Compensation

Financial Integrity

- LOB Profitability Reporting
- Forecast Impact of Changes
- Single Version of the Truth
- Transparency
- Accuracy & Auditability
- Compliance

Reduce Operating Expenses (Non-Interest Expenses)

- Reengineering & Process Redesign
- Continuous Improvement Monitoring
- Internal & External Benchmarking
- Business Process Measurement & Analysis
- Shared Services Allocations & Cost Analysis
- IT Value Management
- Six Sigma - Measure, Analyze & Control

Optimize Return on Capital (ROC)

- Resource & Capacity Planning & Utilization
- RAROC Using Accurate Cost Allocations
- Planning/Resource Management

Strategic Initiatives

- Performance Management
 - Planning & Forecasting
 - Benchmarking
 - Balanced Scorecard/KPIs
 - Driver-Based Planning
- Profit Simulation



The Winning Approach

Acorn Systems' Performance Solutions for Financial Services are unlike any others available today in terms of capability, flexibility, accuracy, and scalability. Yet perhaps more important is the knowledge and expertise we have gathered to develop new strategies and value capture solutions for financial services organizations – retail and commercial banks, brokerages, back-office processors, insurance companies and conglomerates. Together, we work as a team to understand your business and how best to drive real, sustainable profit improvements. Operationalize your Financials – Our passion, your solution.

At Acorn Systems, We Don't Tell You How To Define Success We Just Show You Where To Find It

Accurate decision making with actionable information

- Believable
- People use it
- Buy-in is key

Auditable

- Sarbanes Oxley
- Verifiable

Actionable

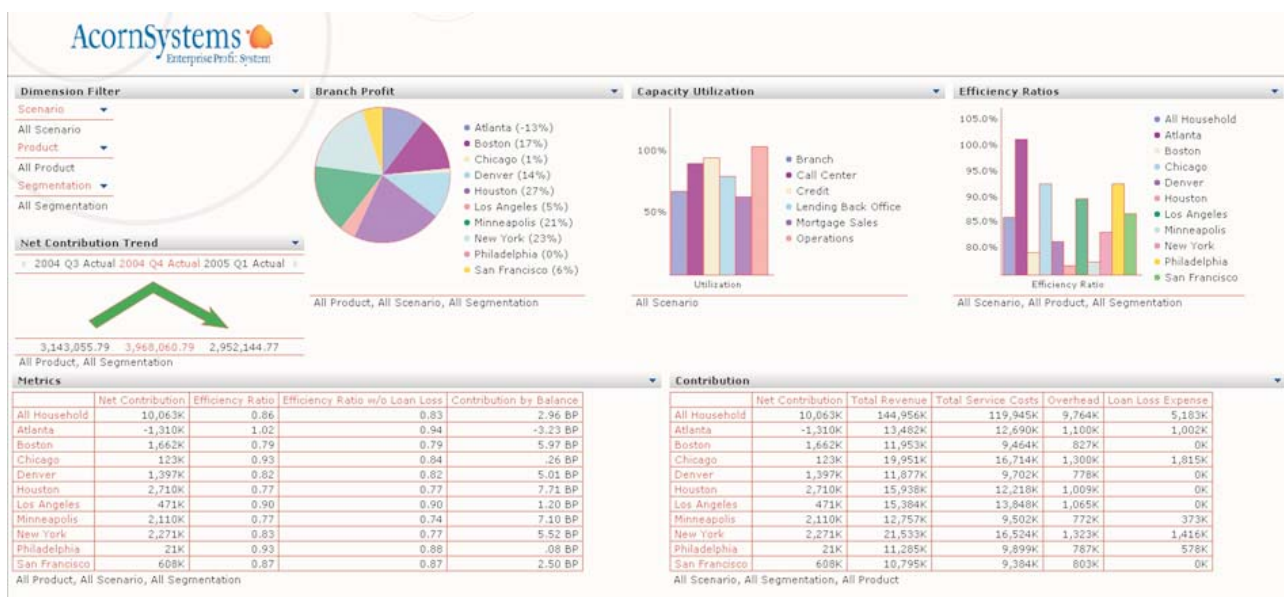
- Analysis with Context

Alignment

- Incentives
- Operational and Functional validation

Acorn Enterprise Performance Suite (EPS)

- Roles-based, portal framework
- Pre-built report templates, easy to extend for customization
- Creates one version of the truth for all departments' needs
- Enhance the value of other corporate performance management (CPM) efforts
- Open integration to your existing systems
- Highly flexible business modeling tool
- Easy to define, unlimited dimensions of analysis
- Most scalable, performance-driven calculation engine available
- Accurate visibility into cost, revenue, profit and capacity /utilization
- Browser-based, intuitive access





Acorn Systems: The Profit Improvement Company

Acorn Systems provides continuous enterprise-wide visibility into business performance enabling profit improvement at a low total cost of ownership. Acorn delivers a solution that is verifiably accurate, auditable and actionable. Acorn's solution is flexible and dynamic and provides a sustainable, scalable platform for Enterprise Performance Measurement. Acorn's clients come from the Global 2000 in numerous industries including, Financial Services, Retail, Consumer Product Goods, Manufacturing and Distribution. For more information, visit www.acornsys.com, or call 1-800-98ACORN.