

Vantage™ Risk and Budgeting Manager

Drive Performance With Agile and Insightful Forecasting, Budgeting and Risk Management

Anticipating future conditions, investigating potential business scenarios and model options, and assessing potential outcomes are keys to thriving in today's financial world. Vantage Risk and Budgeting Manager from Fiserv offers the agility to respond to changing conditions by providing powerful insights into your business performance.

Change is constant in finance and your budgeting and forecasting should be able to keep pace. Many financial institutions are shifting from an annual budget that ties them to fixed numbers to a recurring, agile process to provide flexibility in funds allocation and prediction of financial and operational performance.



Budgeting and Forecasting Needs

Financial institutions are investing in budgeting and forecasting technology that enables improved access to relevant information, creates more flexible budgets and accurate forecasts, and enhances strategic decision making with detailed plans and risk models.

The factors empowering financial institutions to adopt a more progressive budgeting and forecasting approach include:

- **Need for Greater Efficiency** – A more efficient and flexible budgeting and forecasting process allows organizations to adapt quickly to market and industry fluctuations
- **Acquire or Be Acquired** – A dispersed and agile budgeting and forecasting process will provide more accurate and transparent results that will stand up better to the scrutiny of regulators, board members and investors
- **Shifting Consumer Expectations** – Ensuring that internal operating models and processes are in place allow financial institutions to keep pace in a dynamic environment
- **Preparing for the Future** – Adopting innovative finance processes, such as moving away from static, annual budgeting and forecasting processes, help financial institutions be more agile

Better Data for More Effective Management

Vantage Risk and Budgeting Manager gives you a unified view of the key data needed to manage your business. It links interdependent business functions to help you make better decisions based on powerful insights into your business performance.

Vantage Risk and Budgeting Manager is a product with integrated tools for interest-rate risk, forecasting, planning, profitability, reporting/analysis and scenario modeling. Built on the Microsoft® .NET™ framework, the solution uses current, industry-leading technology and draws from a single, robust Microsoft® SQL Server™ database.

Use Vantage Risk and Budgeting Manager to successfully execute your business plan by integrating your risk, forecasting, budgeting and reporting.



It's very easy to explain differences in the budget versus projections. You can get it all from Vantage Risk and Budgeting Manager and break it down."

Kellie Rychwalski
Chief Financial Officer, Del-One Federal Credit Union

Planning and Budgeting

Vantage Risk and Budgeting Manager supports top-down and bottom-up budgeting approaches for collaborative planning and budgeting throughout your financial institution. That reduces the time and resources needed to produce the budget, improves consistency between your business strategies and the budget, and greatly reduces the effort required to collate budget input data.

With effective forecasting and modeling tools, Vantage Risk and Budgeting Manager enables you to efficiently develop your plan and proactively test alternative business strategies – all before finalizing your budget. It also enhances the monitoring and control aspects of budgeting by allowing you to analyze budget data in terms of underlying trends, on a pro forma basis (actual history combined with budget data) and comparatively (budget data versus actual results or other forecasts).

Vantage Risk and Budgeting Manager gives you benefits through ongoing, pro forma analysis even after your budget is final. New forecasts are modeled in a what-if environment and evaluated on a fiscal or rolling-year basis. Coupled with actuals-to-date, forecasted strategies are easily compared to the budget to help you make informed decisions.

Asset/Liability Management

Effectively and efficiently manage your balance sheet risk using your choice of gap and duration analysis, income simulation and economic value analysis approaches to asset/liability management. Look at your balance sheet as a whole or examine individual components. Get immediate answers to "what if" questions and weigh the relative risks and rewards of potential business strategies.

Instrument-Level Processing

Instrument-level processing captures the unique attributes of each financial transaction (instrument) in an institution's current position, allowing for instrument-level cash flows (contractual and behavioral) to be computed and used within the system for precise, accurate analysis and modeling.



We can make budget projections using simulations based on various growth factors. We pick the scenario we want, click a button and we have our budget."

Keith Knudsen
President and CFO, Security Bank

Flexible Import Capabilities

Vantage Risk and Budgeting Manager allows you to map, filter and manipulate data that you bring into the system. That lets you easily load data untouched by – and without the need for IT resources.

Reporting and Analysis

Use the presentation-quality custom reports built into the system or create new ones specifically designed to help your decision makers most easily digest and dissect information. The Vantage Report Wizard provides a faster, easier process and user interface for creating custom report definitions. Prebuilt templates help you easily create any of the system's nine types of custom report definitions. In addition to predefined standard reporting capabilities, the solution gives you the flexibility to include details and customize reports.

Multicompany, Multi-Unit and Multi-User Support

Vantage Risk and Budgeting Manager is a true multicompany system. Institutions can serve as the umbrella for numerous entities, business units and individual budgets. It features a user-defined, center- and entity-specific account structure that allows you to drill down on information for the lowest level of the business. The solution coordinates and streamlines budget development into an organized process while allowing you to support the unique needs of each budget in your institution's chart of accounts.

Chart of Accounts Setup and Maintenance

Vantage Risk and Budgeting Manager employs a flexible and intuitive procedure for chart setup and maintenance. Once the appropriate account structure is defined, it's easy to modify the chart structure to reflect changes in your institution.

Unlimited Storage and History

The solution offers unlimited capacity for storage and history. When running various scenarios, store projected data along with actual results so you can identify trends, judge the historic performance of your forecasting efforts, and back test and adapt your model.



Enhanced Security

Vantage Risk and Budgeting Manager offers a strong security infrastructure on the functional and data level. Only your selected staff members can view the data generated. It meets Federal Financial Institutions Examination Council guidelines for system and data security.

In-House or Hosted Options

To address a variety of resourcing, strategic and operational demands, Vantage Risk and Budgeting Manager is available as an in-house software solution or a hosted software as a service (SaaS) solution. Either option offers institutions the same full range of functionality and benefits.

Ease of Use, Flexibility and Integration Enable Better Decisions

Vantage Risk and Budgeting Manager provides extraordinary flexibility to model, test and adapt your budgets and plans. It offers extensive detail as well as a rapid view into your business, giving you the ability to quickly and easily adapt. By solving the problem of incomplete, incorrect or hard-to-find data and disconnected planning and reporting activities, the solution can help your institution execute your business strategies more efficiently and effectively. It gives you the tools you need to more effectively plan, budget, monitor, report and analyze within your organization to help improve your bottom line.



Before, we spent a lot of time in spreadsheets trying to figure out where we stood and what might happen. Now Vantage Risk and Budgeting Manager just does it. It lets us know where we stand, budget to actual and gives us insight we can use.”

Kellie Rychwalskiy

Chief Financial Officer, Del-One Federal Credit Union




Key Features:

- Full interest-rate risk analysis
- Top-down and bottom-up budget development
- Balance sheet and cash flow projections
- Net economic value calculations
- Yield curve simulations
- Automatic rate shocks
- Multicompany, organizational/center hierarchies with drill-down capabilities
- Automated, unlimited chart of accounts
- Flexible import capabilities
- Multi-user capabilities
- Economic value/duration analysis

Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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