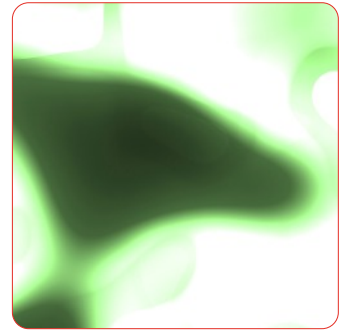
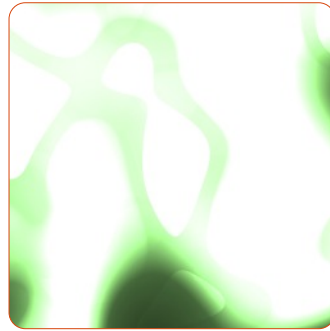
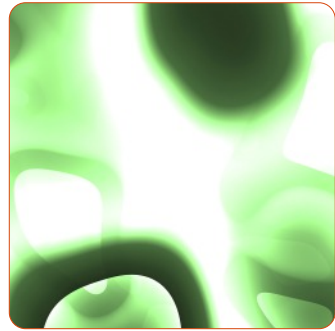


Microsoft®



IT models for the new financial paradigm

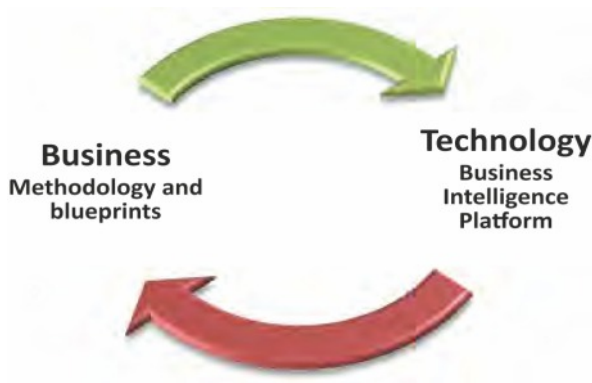
Introduction

The banking landscape is shifting and the credit providers that remain in the system are going to need next generation IT models capable of handling the need for **precise and highly flexible information**, which will have to be distributed to a wide variety of user profiles, extracting information from **source systems in the throes of transformation**.

At a time when what is called for are leaders in their respective spheres of expertise and the ability to react nimbly to rules of play being thoroughly overhauled, in order to position themselves with winning technology solutions sooner rather than later **Afi and Microsoft have decided to adopt a common strategy** to provide their clients with an IT environment that offers clients an **end-to-end vision** of their businesses at any time and all the **management and decision-making tools** they need.

This strategy is underpinned by two cornerstones:

- Methodology and blueprints: information cross-sharing models for business units, strategic business lines and internal and external benchmarking purposes.
- Microsoft's Business Intelligence suite (Microsoft Sharepoint + Microsoft SQL Server + Microsoft Office).



The methodology cornerstone combines the vision accumulated by Afi over **more than a decade implementing corporate data warehouses**, management information systems, financial reporting systems, networking budgets, balanced scorecards, etc. at dozen or so benchmark Spanish banks with its **deep knowledge of the current state of the financial sector** and its outlook for the coming years.

Microsoft's Business Intelligence platform offers the vigour and nimbleness required of a system of this calibre. From a user standpoint, Microsoft offers a broad spectrum of analytical possibilities as a function of user requirements. These solutions range from the use of Excel as an analytical tool to collaborative solutions based on analytical portals where all the information needed for management and decision-making purposes can be stored, distributed and shared.

This information can be presented as scorecards, dashboards, reports or analytical solutions, among other formats. All this guided by the overriding principle that the information must be easy and quick to access and readily adaptable to the successive changes imposed by business imperatives.

Who is it targeted at?

This service is targeted at banks, savings banks and credit cooperatives which, **regardless of whether or not they are currently involved in merger processes**, are facing the challenges posed by the new financial system paradigm:

- Need to consume information which is not always **comparable or integrated, particularly during the early stages of merger processes**.
- **Flexibility** in terms of reporting back to management units and **internal and external governance bodies** (board, general secretary, business heads, etc.).
- **Management environments in the midst of transformation** which are therefore crying out for **guidelines** and direct and precise systems for measuring success
- **Need to frequently update** information, sometimes almost in real time
- Imperative to build into all IT models **consistency, order, structure and an accurate reflection of an entity's tactics and strategies**
- Easy **comparison** capabilities for budgets, estimates and internal and external benchmarks



Our approach

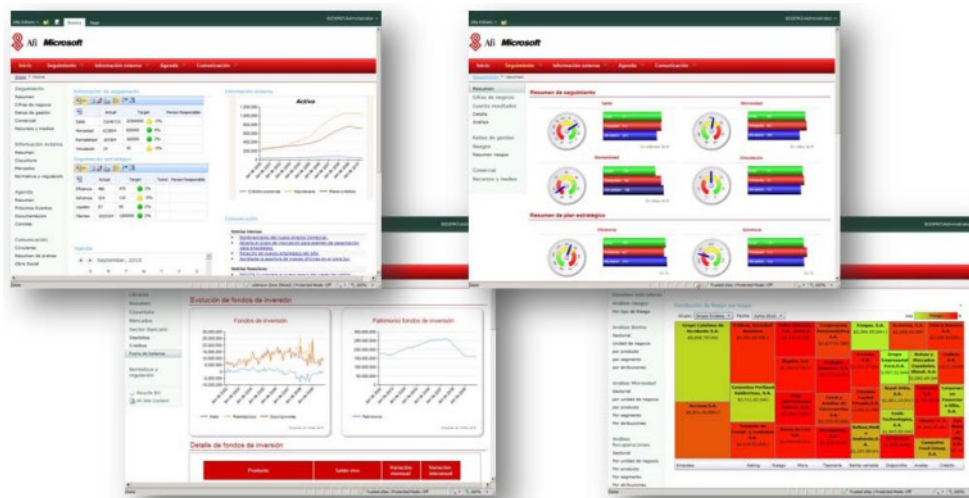
Afi, thanks to its long-standing track record developing IT methodologies and models for banks, coupled with its profound knowledge of the financial sector and the new paradigm emerging for the years ahead, is currently a **benchmark provider of bank management IT systems**.



This experience has translated into **increasingly technologically sophisticated and far-reaching systems** in the fields of data integration and transformation, reporting and analysis generation, information distribution, alert systems and cross-sharing.

Our approach is not limited to an entity's management information; it encompasses four core areas:

- **Scorecards - regular monitoring purposes**
- External information – **sector monitoring**
- Internal information – **committees**
- Internal information – **management units**.



Afi defines the pieces of the information puzzle for each of these four core areas very **extensively and precisely**, imposing **best practices** in terms of sources, attributes, metrics benchmarks, presentation formats, distribution and alerts, among the many features that will help an entity to generate a tailored and highly flexible IT system.

Compared to other IT system implementation approaches, **the methodology developed by Afi greatly facilitates system rollout**, as it is based on a process of **cross-checking and debating** with the client entity, which rules out hundreds of existing modelling and presentation alternatives in tailoring its system, all of which is underpinned by best sector practices. Afi's strength in defining and adapting indicators which are of value in the management of credit institutions (financial metrics – returns, efficiency, productivity, liquidity, solvency, etc. – commercial indicators, risk parameters, etc.) guarantee project success.

References

In recent years, Afi has undertaken management information system developments for over ten financial institutions, making it one of the key players in this area within the consultancy field.

Contact

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