



# **Sinapsis**

Integral system of  
Negotiation and Budgetary  
Adjustment



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## Why SINAPsis?

For financial institutions, the current environment is characterised by the need to grow in volume as almost the only alternative to offset the low levels of interest rates and the decline in business margins: no institution can accept the slowing of new customer business.

Consequently,

- The current banking framework obliges banks to continually review and adapt their budget systems.
- The current growth model, based on much higher growth in asset than in liabilities, generates tensions in terms of liquidity and solvency, calling for an application able to work simultaneously from the standpoints of volume, margin and the characteristics of the products budgeted.

Afi, a leader in this continuous improvement, can provide institutions with a global solution for the generation, negotiation and monitoring of the budget..

## Benefits

- Increasing the productivity of the bank's commercial network and permitting its sustained growth, aligning personal objectives with those of the bank.
- Orienting the activity towards sales by driving the proactive commercial activity of relationship managers with the customers assigned to their portfolios.
- Orienting the activity to increasing customer profitability, prioritising overall management over the management unit, establishing sensitivity limits allowing the non-fulfilment of some objectives to be offset by outstanding performance in the remainder with a view to obtaining incentives.

## Aims of SINAPsis

- To define goals in terms of the commercial revenue of the bank's different management units and their groupings in objective, personalised and flexible bases of calculation, permitting the personalisation of the budget of the different management units and geographical areas (new customers, new transactions, growth adjusted to their specific business and potential, their own margins. ..) And orienting the sales activity by driving the proactive commercial action of the centres and managers with their assigned customers.
- To facilitate the negotiation of budgets with the different executives in a simple, fast, and nimble manner over the bank's intranet, under the control of the Planning area.
- To provide support for the monitoring of the business and decision-making, by supplying information allowing a complete analysis of products and customers and, especially, the acceleration of commercial activity depending on profits, capital allocation and pricing.
- To facilitate the implementation of indicators for measuring the activity of business units, contributing to a discriminating homogeneous evaluation of all business areas by comparing actual data and directing the growth of productivity and efficiency.



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## Functionalities

Starting from a budget target for the bank's commercial revenue:

- Automatic projection of base period: facilitating different methods of projection, based on historical behaviour, trends and seasonality of products or geographical areas, and the possibility of manual adjustments. Being able to anticipate the end of period allows the budget to be modelled in the months prior to the year end
- Manual adjustments: at any moment the application permits the editing or manual modification of information by the planning team. Similarly, it provides for:
  - Incorporation of new offices or managers
  - Reclassification of customers
  - Specific hierarchies for the elaboration of the budget
- Calculation of the distribution of the investment banking Management Unit budgets up to the basic level of commercial revenue:
  - Of average and end period volumes (balances)
  - Of net interest income:
    - New contracts
    - Old contracts
  - Of financial and service commissions
    - New contracts
    - Old contracts
  - Allowing budgeting by volumes and units (credit cards, etc.)
  - Including historical margins, budgeted margins, effect of amortisations on balance sheets,...
  - The application's exclusive technology of customer potential measurement implies greater demands on those centres further away from optimum levels of performance.
- Negotiation of final and average balances. The negotiation is carried out by means of a top-down focus in which the organising unit can readjust the budget of its sub-units in each state of negotiation, respecting the restrictions on volume and margin deviation established by the administrator. The head of planning has real-time knowledge of the redistribution proposal of each management unit, and its impact on the bank's volumes and margins.
- Updating of budgets of the Management Units throughout the exercise
- Monitoring of the fulfilment of targets. The application provides the information necessary for the monthly monitoring of the budget



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# The application's screens

**sinapis** Sistema Integral de Negociación y Ajuste Presupuestario Perfil acceso: Director de planificación

Estado: Presupuesto Ayuda

**Menú principal**

<b>Estado actual</b>	<b>Opciones</b>
Configuración base de partida y nuevos clientes	• Informe presupuesto comparado
Configuración carteras modelo	• Informe por producto y segmento
Configuración del presupuesto	• Informe presupuestos por unidad
>>> Presupuesto <<<<	• Informe presupuesto nuevos clientes, nuevos poseedores y poseedores
Negociación del área de planificación	• Cuenta de resultados
Negociación de territoriales	• Bajar fichero
Revisión de presupuesto	• Subir fichero
Negociación de zonas	• Estado anterior (deshacer cambios)
Presupuesto listo	• Siguiendo estado (realizar cambios)
Seguimiento	

Multiple states of negotiation, with many viewing and adjustment options.

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Estado: Configuración del presupuesto Ayuda Impprimir Descargar Home

**Configuración de productos**

1 Seleccione dimensiones y filtros Actualizar

Producto: Obj Activo

Producto	Info en euros	Info en unidades	Excluido del modelo percentil	Dif. parametrizado	Comisiones de producto	Comisiones de servicio
Obj Tarjetas Crédito	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Aplican a apertura	Aplican a nº contratos
Obj Consumo	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Aplican a apertura	Aplican a saldo
Obj Sindicados Gp	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ninguna	Ninguna
Obj Promotores Gp	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Aplican a apertura	Aplican a saldo
Obj Otras Finalidades Famí Gp	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Ninguna	Ninguna
Obj Otras Finalidades Empres Gp	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ninguna	Ninguna
Obj Adq. Vida	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ninguna	Ninguna
Obj Sindicados Gr	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Obj Promotores Gr	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Obj Otras Finalidades Famí Gr	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Obj Otras Finalidades Empres Gr	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Obj Promotores Cr	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Obj Resto Créditos	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Obj Descuento	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Obj Confirming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Obj Leasing Direct.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Obj Com. Exterior	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Obj Otros Activos	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>		

**Aceptar**

Simple and intuitive parameterisation interface.

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Estado: Configuración del presupuesto Ayuda Impprimir Descargar Home

**Cambiar propiedades**

- Crecimiento de los mejores**
  - Crecimiento Obj Activo Balance: 2,60 %
  - Crecimiento Obj Activo Fuera De Balance: 2,40 %
  - Crecimiento Obj Pasivo Balance (Rraa): 2,20 %
  - Crecimiento Obj Pasivo Fuera De Balance: 2,50 %
- Incremento de saldo a repartir (presupuesto)**
  - Saldo total Familias: 5.375.856.237 €
  - Saldo total Pyme: 2.948.484.665 €
  - Saldo total Gran Empresa: 823.871.096 €
  - Saldo total S. Público: 480.463.732 €
  - Saldo total No Residentes: 528.496.604 €

**Cancelar**

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Estado: Configuración del presupuesto Ayuda Impprimir Descargar Home

**Histograma del percentil**

1 Seleccione dimensiones y filtros Actualizar

Centro: Segmento: Producto

Dirección Territorial Norte Ed 36-45 A Prestamos Personales

2 Graficar percentiles entre 5% y 100%

Percentil	5%	10%	15%	20%	25%	30%	35%	40%	45%	50%
Saldo	283	374	517	711	817	1.022	1.615	2.250	3.268	3.400

Percentil	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%
Saldo	3.600	4.171	5.309	6.195	6.872	7.974	11.514	13.270	17.895	19.888

**Histograma del percentil**

■ Saldo percentil

Detail of intermediate results of measurement of potential.



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Estado: Presupuesto

Informe presupuesto comparado

1 Seleccione dimensiones y filtros

Centro Segmento Producto Gestor

Saldo

Segmento	Ejercicio elaboración presupuesto			Ejercicio presupuestado			Ejercicio elaboración
	Saldo Dic.	Inc. Abs.	Inc. Rel.	Saldo Pres.	Inc. Abs.	Inc. Rel.	
Todos	2.286.875	48.182	1,79	2.761.079	474.204	20,74	0
Particulares	1.839.534	333.498	22,14	2.286.759	447.225	24,31	0
Familias	1.595.385	335.940	26,67	1.925.720	330.335	20,71	0
Profesionales	73.505	-68.834	-48,36	86.212	12.707	17,29	0
Agrupamientos	50	-91	-64,53	304	254	510,35	0
No residentes							
Extranjeros							
Empresas							
Micro							
Pymes							

Detailed reports on situation and distribution of budget.

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Perfil acceso: Director de planificación

Estado: Presupuesto

Bajar fichero

1 Seleccione dimensiones y filtros

Centro Segmento Producto Gestor

Total Entidad Particulares Inversión Crediticia Total Gestores

Numero de registros: 137.997

Oficina	Gestor	Segmento	Producto	Saldo Dic AA	Saldo base partida	Saldo actual	Uni. base AA	Uni. base partida	Uni. actuales	Com. prod.	Com. serv.	Com. ana.	Poseedores	M
655 ZSIC065504	B0711	03001FI	500298.75	0	9961.66689736	0	0	0	0	0	0	0	10	0
655 ZSIC065504	B0711	03002FI	0	0	1438.1255516	0	0	0	0	0	0	0	10	0
655 ZSIC065504	B0711	03003FI	0	0	367.326377	0	0	0	0	0	0	0	10	0
655 ZSIC065504	B0711	06004FI	1486.19	0	160.64166484	0	0	0	0	0,1311	0	0	10	0
655 ZSIC065500	B0711	03001FI	0	0	37701.140771024	0	0	0	0	0	0	0	34	0
655 ZSIC065500	B0711	03002FI	0	0	5362.85887544	0	0	0	0	0	0	0	34	0
655 ZSIC065500	B0711	03003FI	0	0	1291.2296818	0	0	0	0	0	0	0	34	0
655 ZSIC065500	B0711	06004FI	3424.81	2319.06	600.755660456	0	0	1	0	0,4902	0	0	34	0
655 ZSIC065500	B0511	03001FI	0	0	3219.1209244	0	0	0	0	0	0	0	5	0
655 ZSIC065500	B0511	03002FI	0	0	200.99	0	0	0	0	0	0	0	5	0
655 ZSIC065500	B0511	06004FI	0	0	23.5400952	0	0	0	0	0	0,3	0	5	0
655 ZSIC065504	B0401	03001FI	0	0	2424.2616545	0	0	0	0	0	0	0	4	0
													4	0
													4	0
													11	0
													11	0
													21	0
													21	0
													21	0
													21	0
													8	0

Direct access to detail of budget information.

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Perfil acceso: Director de área

Estado: Negociación de área

Negociación de saldos por productos y segmentos

1 Seleccione dimensiones y filtros

Centro Segmento Producto

Dir. Ter. Sur Todos Obj Activo

Dir. Ter. Sur - Ejercicio 2007

Productos / Segmentos	Familias	Pyme	Gran Empresa	S. Público	No Residentes	Total ABS
Obj Tarjetas De Credito	3.778.696	366.664	7.833			4.153.
Obj Pmos. Gtia. Personal	170.298.904	26.017.124	42.264.343		225.212	238.805.
Obj Pmos. Gtia. Real	764.824.164	492.551.103	31		10.623.754	1.267.999.
Obj Creditos	7.476.425	90.686.493	128.285.871			226.448.
Obj Descuento Comercial	2.935.570	38.895.092	37.545.172			79.375.
Obj Leasing Directo	323.766	9.202.918	13			9.526.
Obj Comercio Exterior		6.765.715	22.416.654			29.182.
Obj Otros De Activo						
<b>Total ABS</b>	<b>6.06.637.626</b>	<b>661.896.406</b>	<b>226.646.918</b>		<b>40.848.066</b>	<b>1.856.464</b>

Simple tools for redistributing the budget.

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Perfil acceso: Director de planificación

Estado: Balance/Margen financiero

1 Seleccione dimensiones y filtros

Fecha: Julio-2005

Producto Segmento funcional Segmento edad

Volumen De Negocio Todos

Segmento recursos Gestor Institucional

Total Pasivo Total Gestores Todos

Ppto.	Desviación	Cober.	Saldo final			Saldo medio			
			Importe	Ppto.	Desviación	Cober.	Des. año	Importe	Var. mes
16.329	19.682	3.353	120,53%	3.353	16.207	2.039			
5.239	6.783	1.544	129,47%	1.544	5.238	41			
4.349	5.697	1.348	131,00%	1.348	4.340	41			
890	1.086	196	122,02%	196	899	0			
11.090	12.899	1.809	116,31%	1.809	10.969	1.998			
5.300	7.527	2.227	142,02%	2.227	5.233	2.201			
802	811	9	101,12%	9	792	13			
1.085	916	-169	84,42%	-169	1.085	0			
3.904	3.646	-258	93,39%	-258	3.859	-215			

Datos actualizados a Julio-2005 - [Importe en miles]

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The result of the budgetary process can be easily incorporated into the bank's management information applications.



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## Technical characteristics

SINAPsis is an entirely web-based application, based on J2EE and compatible with IBM Websphere, BEA Weblogic, JRun, etc. applications servers, or servlet containers (Apache Tomcat).

The information repository is compatible with Oracle 8i, 9i or 10g.

To facilitate the importing and exporting of data, the initial information communication or manual adjustments and the extraction of results are carried out by means of flat files.

Afi offers the possibility of hosting or implementation of the application in the bank's systems. The user authentication system, based on hash signature (SHA-1) allows it to be integrated with any authentication/authorisation system and direct links from the corporate intranet.

The implementation of the solution adapts the look and feel of the tool to the bank's style specifications.

## Clients

The following companies already incorporate SINAPsis in their budget preparation and distribution process:



Afi is a leading Spanish company in advisory, consulting and independent training in economics, finance and technology. The company was founded in 1987 by a group of prominent academics and, since then, has become a benchmark in the provision of services and products for the financial sector. Our team consists of more than 200 highly qualified professionals, including more than twenty partners.

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