

From EDITOR'S DESK

ACCORD® Proforma Management

Yojna is pleased to announce the availability of **ACCORD® Proforma Management** - A feature-rich workflow management software solution designed to support a Financial Institutions' Treasury Management Proforma Development and Approval Process.

Due to the high volume and complexity of Treasury Service options available to commercial customers, Financial Institutions have historically utilized complex spreadsheets to develop and establish a customer Proposal (i.e., a Proforma). This has resulted in, potentially, inconsistently formatted and/or unprofitable Proformas being presented to customers and prospects. In addition, there is typically no centralized visibility to the complete scope of the existing relationship with the customer to support informed pricing decision making (for example: loans, cards, balances, or existing Treasury Services' volumes and fees), where applicable, nor does the spreadsheet approach provide a repository to store, track, and analyze successful versus unsuccessful Proformas to support management objectives toward increasing revenues, retaining customers, and expanding the commercial customer base and its utilization of the Bank's Treasury Services.

ACCORD® Proforma Management supports "Pitch – Price – Propose" for Financial Institutions seeking access to a feature-rich collection of value-added software solution capabilities to support enhanced:

- ✓ **Control** to enable effective management of the Proforma workflow process supported with comprehensive auditability.
- ✓ **Consistency** to ensure compliance with bank standards.
- ✓ **Visibility** to support informed pricing decision making.
- ✓ **Effectiveness** to support improved results and achievement of management's pricing objectives.

Control – The Solution supports the workflow required to develop a baseline Proforma, from which adjustments can be made to the products, services, features pricing and volumes, enabling "What if" analysis. Once a Proforma is established and is ready for Management review, it can be submitted for review and approval through the software solution. Multiple levels of authorization are supported. Existing finance and executive management approval processes can be followed using Proforma output until full integration occurs. Once the proposed Proforma is fully approved by Bank Management, the Treasury Management Sales Support receives notification of the approval and generates the Proforma output for presentation to the customer/prospect for consideration and acceptance.



If the customer/prospect does not initially accept the proposed Proforma, the Treasury Management Officer can modify the Proforma and resubmit it for Management re-review and approval and then again for customer/prospect re-review and acceptance, as appropriate. Notes can be captured and attached to the in-progress Proforma reflecting the customer/prospect feedback or other information that will flow with the Proforma through the software solution. Approved and accepted Proformas can be sent to the Bank's Account Analysis System or other host systems automatically through backend integration to support Production implementation.

Consistency - The Solution employs template support for the final Proforma output, ensuring a consistent format with the necessary branding, legal terms, and conditions, etc. so that the document can be shared with the Prospect for consideration and acceptance.

Archived copies of YojNews newsletter will be available on the Yojna website at www.yojna.com/news.

Visibility – The Solution provides flexible backend integration capabilities to enable seamless visibility to the complete scope of the existing business relationship with the targeted customer/prospect, where applicable. The Solution can be implemented to provide the high level data for loans, card relationships, accounts/balances, existing Treasury Service volumes and fees to support the establishment of a baseline Proforma. Optionally, visibility to the Realization (profitability based on the proposed volumes and pricing less the estimated costs to provide the service) of the Proforma at a Treasury Management products, services, features-level can support informed decision making and, optionally, enable implementation of bank-wide pricing limits applied during Proforma Development, with support for exceptions handling, to support Management’s Strategic Pricing objectives.

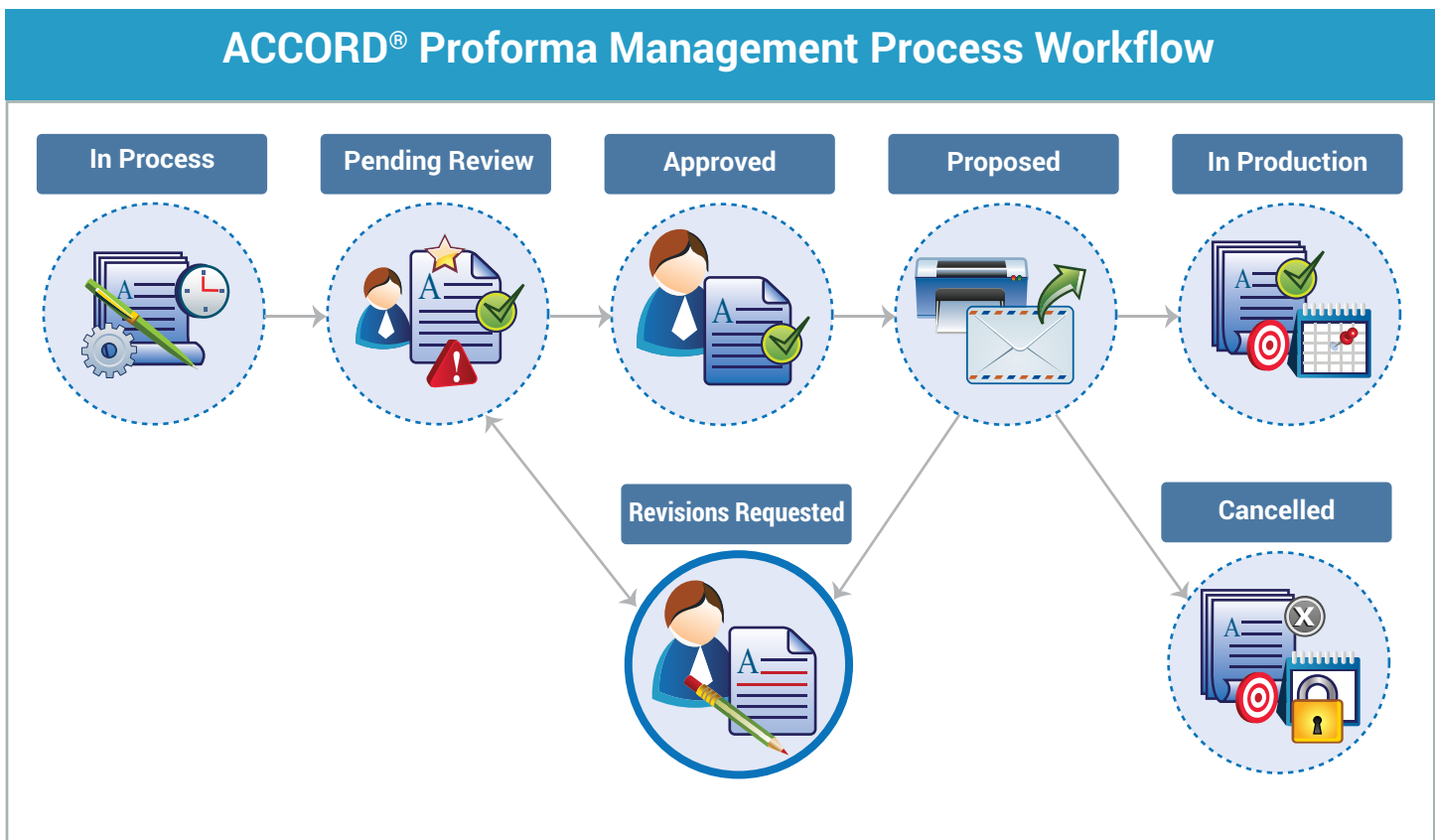
Effectiveness – The Solution supports Management oversight of the Proforma Development and Approval activity in progress and provides visibility to the results

of decisioned Proformas, over a period of time, through a collection of standard Reports that support both Treasury Sales Management and overall Management’s objectives.

ACCORD® Proforma Management can be deployed with **SmartInsight**, an available add-on application module, which provides flexible, user-initiated support for simple, or complex queries against either or both current and archived data with flexible output options (charts/graphs/ grid formatted data) which can be saved for recurring use. The Charts and Graphs can easily be exported as an image for use in other documents and presentations. The Solution maintains different versions of the Proforma at various stages in the Solution workflow for reference as needed.

Product Roadmap:

Future releases of ACCORD® Proforma Management will include several new features including the use of Predictive Analytics to determine the win probability of a proforma proposal based on proposal history .



CONTACT US Contact a Solution Specialist to schedule a demonstration of the ACCORD® Proforma Management Software Solution