

My Banking

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The banking sector has gone through great and profound changes due to the digital scenario that is increasingly present in the lives of its customers, whether through apps or through Open Banking. With the digital transformation, banking services had to quickly adapt to the new era, generating profound changes in routines and in the ways of presenting their products and services. The de-bureaucratization of processes and the more efficient mobile technology of customers have become urgent topics for the banking sector, which has to reposition itself in a new scenario where transformations are happening at high speed. Due to the agile performance of Fintechs, it is essential that companies in the financial sector reorganize so that they can match their services and products to this new demand.

My Banking is a solution that has in its core the management of all costs involved in operational processes. It allows the use of any costing methodology with reciprocal allocations, unlimited modeling and an integrated activity dictionary, enabling advanced analyses through different types of simulations, which makes cost optimization a reality, with better efficiency, decision-making and business profitability. **My Banking** is a complete and customized technology solution that offers support, training and technical consulting, in addition to having implementation accelerators that stand out for the sector-specific activity dic-

tionary, with all the processes and reports that are essential for a granular analysis of the business's costs and profitability.

What is it for?

My Banking is a solution focused on the financial sector, with an emphasis on the banking sector, which provides the mapping and management of all cost processes across different scenarios. It is able to identify the trail of costs and segregate them from all the points needed for analytical study and, as a consequence, coherently allocate all costs involved in the different core business stages. It allows tracking the costs in all the weights that may exist, determining their allocation by sector, product segment, bank branches, channels, customers and focus areas, generating efficiency in the product and service pricing processes.

Who is it intended for?

Solution focused on the banking services segment and institutions linked to the financial sector in general (for example: finance companies and credit card companies).

"The system was chosen because it adapts to the requirements of our institution, it is functional and provides us with important information for decision-making."

Ing. Albalina Núñez

Finance and Administration Manager – Ecuador
Rumiñahui General Bank (BGR)

Benefits

- Understanding of the result and the impact of back-office costs by Segment, Product, Branch, Channels and Customers;
- Result analysis by Services, Customers, Branches (Branches vs. Branches), Managers, Regions, etc.
- Sophisticated simulations that allow the creation of scenarios to better optimize the costs presented;
- Detailed treatment of IT costs and their impact on bank modeling;
- Support for the pricing of products and services.

Client who can prove the efficiency of this solution:



Name	Driver Name	Calculated RollUp Cost	Calculated TDQ	Driver Rate
Operations		(\$39,443.28)	0.00	\$0.00
Credit Analysis	# of hours of analysis	(\$35,068.46)	2,140.00	(\$49.10)
Approve Credits	# of credits	(\$63,238.04)	888.00	(\$71.20)
Prepare Documents	# of documents prepared	(\$37,711.83)	838.00	(\$45.00)
Dispatch Documents	# of documents	(\$47,553.72)	617.00	(\$77.00)
Market Analysis	# of analysis made	(\$43,180.51)	769.00	(\$56.17)
Contact Other Banks	# of contacts established	(\$42,300.86)	243.00	(\$1.76)
Commercial		(\$24,321.01)	0.00	\$0.00
Commercial Activity - Farmers	# of meetings - farmers	(\$76,208.35)	139.00	(\$498.17)
Commercial Activity - Hunters	# of meetings - hunters	(\$84,667.18)	1,000.00	(\$84.67)
Prepare Proposals	# of proposals	(\$32,671.22)	1,089.00	(\$30.00)
Manage Customer Relations	# of visits	(\$24,393.35)	675.00	(\$36.14)
Prepare Customer Reports	# of reports	(\$23,380.50)	1,357.00	(\$17.23)
Logistics		(\$126,228.52)	0.00	\$0.00
Deliver Materials to branches	Quantity delivered	(\$14,900.46)	2,137.00	(\$6.93)
Store materials	Storage square feet	(\$38,421.22)	1,543.00	(\$24.92)
Inventory Control	Inventory square feet	(\$23,681.90)	747.00	(\$31.70)
Load Materials	Loaded cubic volume	(\$21,663.60)	1,114.00	(\$19.46)
Classifying and Packing	Classifying hours	(\$15,676.56)	860.00	(\$18.23)
Purchase Products	# of purchasing invoices	(\$11,915.08)	498.00	(\$23.93)
Marketing		(\$127,385.33)	0.00	\$0.00
Institutional Marketing	# of institutional advertisement hours	(\$49,031.64)	1,055.00	(\$46.47)
Promotional Marketing	# of advertisement hours	(\$25,033.72)	814.00	(\$30.72)
Market Research	# of investigation hours	(\$26,685.75)	1,135.00	(\$23.50)
Visit customers	# of channels visits	(\$19,134.21)	888.00	(\$21.55)
IT		(\$120,687.12)	0.00	\$0.00
Develop Systems	# of development hours	(\$80,076.54)	230.00	(\$346.42)
Help Desk	# of support requests	(\$18,780.20)	1,631.00	(\$11.45)
Data Processing	# of machine hours	(\$20,830.38)	2,946.00	(\$7.07)
Maintenance		(\$19,934.51)	0.00	\$0.00

Processes and Activities

Dashboard: Profit Cliff



Quality Analysis



MyABCM is the leader in technology solutions for indicator-based planning and strategic cost and profitability management that help organizations increase the shareholder value. Combining unmatched experience and technological innovation in over 1,000 projects, MyABCM brings business and technology together to help clients improve their profitability and create sustainable value for the company.

To find out more, contact us: www.myabcm.com/contact
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