

# Axiom Financial Institutions Suite

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Optimize financial decision-making.  
Elevate institutional performance.

Finance professionals have assumed more of a strategic advisory role in recent years, particularly around scenario planning, profitability analysis, and other aspects of performance management. To support finance staff taking on these new duties, Strata's Axiom solutions help financial institutions develop the right processes and frameworks for strategic decision-making.

## Designed for Financial Institutions

The [Axiom® Financial Institutions Suite](#) is designed by industry professionals for banks, credit unions, farm credit associations, and non-depository lenders.

The unified platform integrates data from numerous sources into a single system to create and monitor budgets and plans, measure profitability, and simplify reporting and analysis. Financial institutions use Axiom to manage and enhance performance by:

- **Developing long-term plans** that integrate with budgets and forecasts
- **Improving efficiency and accuracy** of cash flows, budgeting, and forecasting processes
- **Analyzing risk-adjusted profitability** to empower decision-making
- **Increasing visibility** of key performance indicators via dashboards and reports
- **Aligning employee performance** with profitability goals
- **Analyzing loan portfolio performance** and concentrations
- **Streamlining and enhancing reporting and analytics**, leveraging Axiom Intelligence for data-driven insights



## Budgeting, Planning, and Forecasting

Axiom® Planning includes budgeting, forecasting, scenario analysis, and long-range planning tools that support a driver-based approach to financial planning. Financial forecasts are developed based on market and operational drivers and with best-practice calculation methodologies.

### Manage all aspects of planning in one place –

Integrate planning components, including net interest margin, non-interest income and expense, capital expenditures, and staffing.

### Reconcile and manage data faster –

Streamline budgeting and reporting through distributed data input and report access, top-down spread, permission-based workflows, automated processes, and an intuitive web-based interface.

### Improve planning accuracy –

Reduce errors, imports, and duplicate data entry with a single system for budget inputs. Improve net interest margin accuracy by calculating cash flows at the record level and aggregating them into planning portfolios with Axiom® Cash Flow Forecaster.

### Understand the impact of change –

Monitor and model the impact of market and organizational changes on financial outcomes with periodic forecasting, and use scenario analysis to understand the effect of alternative circumstances on budgets and forecasts.

## Funds Transfer Pricing and Profitability

Strata's Axiom® Funds Transfer Pricing and Profitability measures profitability across the institution.

**Accurately assess profitability** – View profitability by instrument, branch, product, officer, relationship, or customer/member to drive more informed business decisions by addressing:

- Matched-term funds transfer pricing
- Allocation and assignment of non-interest income and expense
- Loan loss allocation based on various methods, such as the risk profile of the customer/member
- Capital allocation by various methods
- Pricing new business based on a relationship's overall contribution and empirical profitability

**Produce comprehensive reports** – Generate full profit-and-loss reports and calculate risk-adjusted return on capital (RAROC) for any dimension.

## Relationship Profitability and Pricing

Strata's Axiom® Relationship Profitability and Pricing System (RPPS) provides a complete picture of each customer's total relationship and an understanding of how to accurately price and manage business based on the customer's net contribution and profitability.

**Build and manage complex relationships** – Quickly assess a client's sphere of influence and the impact of pricing decisions on overall profitability by linking individuals and businesses to a relationship.

**Precisely measure profitability** – Calculate current and prospective profitability so you can identify, nurture, and expand valuable relationships and better serve these customers, or focus attention on relationships that have low contribution.

**Accurately price new business** – Price new business to comply with established internal hurdle rates, viewing alongside current holdings to assess the overall portfolio's net contribution and relationship performance. Side-by-side pricing scenarios quickly show the overall impact of changes.

**Gain compelling business insights** – Use robust analytics dashboards to easily monitor profitability contribution for the entire portfolio, top and bottom deciles, individual relationship managers, and specific relationships over time or in a particular moment.

## Incentive Compensation Management

Axiom® Incentive Compensation Management (ICM) delivers accuracy, transparency, and efficiency, transforming incentive programs into strategic levers for growth and performance. Institutional leaders can manage and administer incentive plans with confidence, improving financial performance while helping individuals achieve clearly defined objectives.

**Improve employee productivity** – Reduce manual effort and eliminate reconciliation challenges. Intuitive, Excel-like interfaces enable collaboration across finance, human resources (HR), and retail teams, while clearer plan metrics and transparent calculations minimize time spent validating outcomes. As a result, employees can focus more time on the work that drives value.

**Reward the right behaviors** – Reinforce high-performance cultures by aligning compensation with corporate performance goals. Incentives can be based on profitability – not just volume – ensuring rewards reflect true value creation. For example, loan officers can be compensated based on net margin contribution rather than loans closed.

**Incorporate actual performance data** – Evaluate proposed plan changes or new scenarios against real-world results. By integrating budgeting, profitability, and planning data, Axiom ICM delivers a holistic view of performance and cost implications. Built-in analytics allow leaders to test plan designs before rollout, visualize outcomes through dynamic dashboards, analyze incentive impact by role or region, and forecast costs and profitability with greater precision.

**Create trust & buy-in** – Provide full insight into transactions and calculations with robust reporting, and strengthen governance with accurate, rules-based processing, centralized data, and secure, role-based access. Built-in reporting, audit trails, and dispute resolution workflows

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reduce overpayments, eliminate manual tracking, and increase transparency and visibility, driving greater confidence in the incentive compensation process.

## Reporting and Analytics

The Axiom® Reporting and Analytics Platform leverages Axiom Intelligence to provide executives and managers with timely access to data to support decision-making.

**Reference a single, unified database** – Integrate data from multiple source systems, including statistics you enter or calculate, with highly flexible and configurable reports.

**Measure success** – See key performance indicators (KPIs) such as return on equity, return on assets, and net interest margin, and use drill-down, ranking, trending, and variance analyses to discover root causes of performance. Quickly gain in-depth actionable insights. Leverage advanced data visualizations and analytics – or create your own secure dashboards – all powered by Microsoft® Power BI® and optimized for Axiom software.

**Enhance visibility** – Keep teams informed with robust visualizations, ad hoc reports, daily flash reports, monthly board books, and standardized financial and management reports. A central Intelligence Center organizes data visualization and analytics plus web-based, ad hoc, and Excel reports, for easy access throughout the organization.

## Visual Insights

Axiom® Visual Insights unifies financial and operational data from across the enterprise, from general ledger

to instrument-level detail, creating a single source of truth for consistent, validated reporting. With seamless integration to Axiom's native data and external systems, users can create advanced data models to surface key trends, spot anomalies, and uncover opportunities quickly and efficiently.

Designed on Power BI for both finance and business users, Visual Insights delivers intuitive, self-service analytics without the need for IT support or third-party BI tools. Users can build dynamic dashboards, leverage natural language queries, and drill into data to understand root causes, compare performance to budgets and benchmarks, and track KPIs with confidence.

## Advisory Services

Strata brings deep understanding of the industry and financial best practices to promote effective strategic decision-making across the institution.

**Expert implementations** – Collaborate with Strata experts to develop processes and frameworks that optimize use of Axiom.

**Actionable analytics** – Leverage Strata software and expertise to advance profitability analysis, reporting, and effective planning and variance analysis.

*To learn more about the Axiom Financial Institutions Suite, visit our [website](#) or request a [demo](#).*

