

Online Budgeting

SIMPLIFY YOUR BUDGETING PROCESS

Online Budgeting™ from ZM Financial Systems (ZMFS) is a browser-based, cloud-hosted application designed to simplify the budgeting process for credit unions and banks. Specifically designed for financial institutions to quickly calculate the “ripple effect” of balance changes on earnings and metrics, Online Budgeting virtually eliminates reconciliation between ALM and budgeting scenarios along with spreadsheets and formula errors. With Online Budgeting:

- Minimal IT involvement needed: cloud-hosted, meaning no hardware or software to purchase or maintain
- Web interface and flexible security simplifies roll-out to end users
- Depth of attributes (prepayments, defaults, premiums, etc.) allows for advanced modeling of allowance and capital
- Quick implementation requires only three common data extracts

Spreadsheet Flexibility with ZM Reliability

Clients will enjoy the familiarity and interactivity of spreadsheets without the pitfalls. Robust controls protect the formulas underlying the financial model, and all scenarios reside inside the software for version control.

Focus on Your Business—We’ll Take Care of the Model

Utilizing a friendly web interface that provides instant feedback, Online Budgeting’s Excel interface facilitates streamlined hierarchy setups resulting in very short implementations. With only a simple listing of Accounts and Branches, the application is configured uniquely for your institution. Upload your historical financials to begin your planning process. Online Budgeting does not set limits on the amount of history you can upload.

Clients can immediately use the software as a rate-volume model – a suitable level of precision for strategic planning. Use top-down input functions to rough-in your budget at a high-level; then, drill down to refine assumptions at lower levels of detail only where it matters. You can create new scenarios from scratch or pre-populate an entire plan with Quickstart Options. Detailed expense planning is easier and more accurate with the addition of personnel planning, sub-GL planning, project tracking and workflow approvals.



EASILY CREATE ANNUAL PLANS

Designed with features, functions and infrastructure specifically for depository institutions



NO INSTALLATION

No software installation, no IT administration



WE PROJECT CASH

Don't plug for cash. Get an accurate representation of your financial statements with Online Budgeting.



financial systems
Practical Solutions to Complex Financial Problems

Online Budgeting



As you move from strategic to tactical planning, import simulation results from ZMdesk™ or OnlineALM.com™ for precise balance sheet and net interest margin projections. Our robust instrument modeling and double-entry architecture gives clients an accurate representation of their financial statements. While most other systems plug for cash, we project cash.

For easier budgeting cycles, start creating your annual plans with Online Budgeting. Contact us today to schedule a

demonstration or contact us via:

Email: sales@zmfms.com

Phone: 919.493.0029

About ZM Financial Systems

ZM Financial Systems brings practical solutions to complex financial problems, offering complete solutions in securities and fixed-income analytics, credit-adjusted ALM, liquidity, risk management, budgeting and funds transfer pricing. We also offer large bank solutions to meet the evolving regulatory risk reporting requirements. With 1,500 institutions depending on ZMFS products/analytics to identify, measure and monitor risk and value in their balance sheets, we are one of the fastest growing financial software companies in the U.S.

Founded in 2003, ZMFS is a privately-held corporation headquartered in Cary, N.C. In addition to the 25 percent of our staff who have PhD's in the advanced quantitative field, our development and product support teams all have experience in the finance arena. Because our teams continuously collaborate, we can quickly navigate complex solutions to complete client-requested enhancements in days or weeks, versus months or years.

Delivering state-of-the-art risk/reward analysis tools, such as ZMdesk, OnlineALM.com and OnlineBondSwap.com™, our clients are empowered to uncover hidden risk while maximizing performance; test lending, investment and funding strategies; and respond to various regulatory requirements while efficiently delivering actionable information.



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