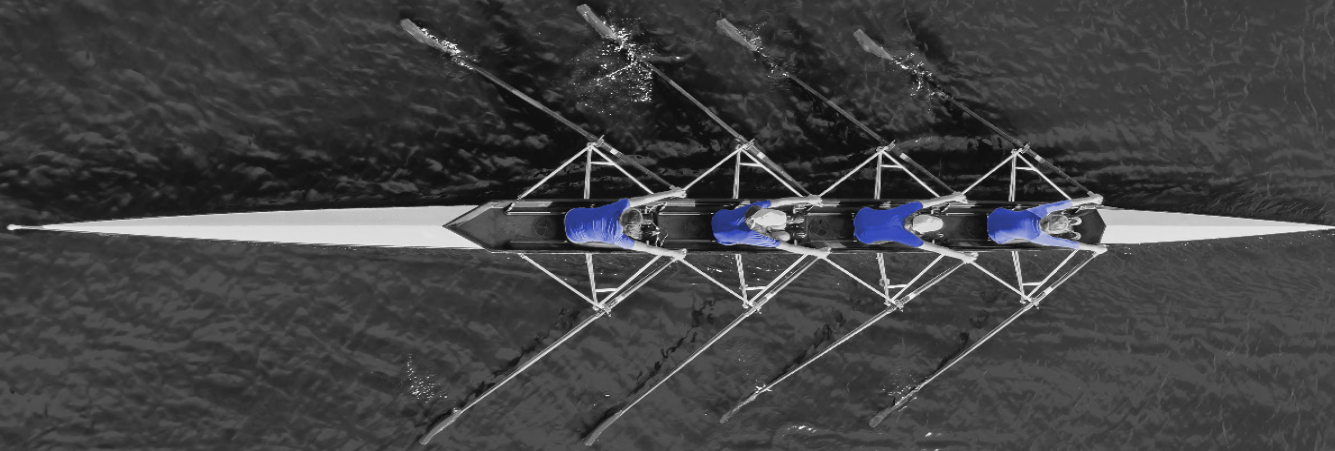


# SIMPLIFY YOUR BUDGETING PROCESS WITH ONE GOAL:



## TARGETED SUCCESS



DESIGNED WITH FEATURES,  
FUNCTIONS AND  
INFRASTRUCTURE SPECIFICALLY  
FOR  
DEPOSITORY INSTITUTIONS

NO SOFTWARE INSTALLATION,  
NO IT ADMINISTRATION

DON'T PLUG FOR CASH.  
GET AN ACCURATE  
REPRESENTATION OF YOUR  
FINANCIAL STATEMENTS WITH  
ONLINE BUDGETING.

OnlineBudgeting from ZM Financial Systems is a browser-based, cloud-hosted application designed to simplify the budgeting process for banks and credit unions. Specifically designed for financial institutions to forecast and assess the impact of balance changes on earnings and metrics, OnlineBudgeting integrates with ZM Financial Systems' flagship ALM solution, ZMdesk, as well as OnlineALM.com. This allows for improved accuracy in net interest margin planning, as budgeting results utilizes built-in rate curves and prepayments within ALM. This significantly reduces the need to reconcile ALM versus budgeting forecasts.

OnlineBudgeting offers additional advantages, including:

- Minimal IT involvement needed: cloud-hosted, no hardware or software to purchase or maintain
- Web interface and flexible security simplifies roll-out to end users across multiple geographic locations
- Generation of a base budget via driver rates, allows for a quick start to the budgeting process
- Multiple scenarios functionality allows for what-if analysis
- Multiple reporting hierarchies meets the informational requirements of the organization
- Thorough implementation requires only readily-available data extracts, which can easily interface to OnlineBudgeting's flexible import file specifications

# OnlineBudgeting

## SPREADSHEET INTEGRATION WITH ZM RELIABILITY

Clients will enjoy OnlineBudgeting's export functionality, which allows for data pass through into Excel objects with minimal manual keystrokes. Also, certain OnlineBudgeting settings will transfer to the Excel objects, allowing for easy synchronization between platforms.

## FOCUS ON YOUR BUSINESS—WE'LL TAKE CARE OF THE MODEL

Utilizing a friendly web interface that provides instant feedback, OnlineBudgeting allows for a quick learning curve and focus implementations. The application is designed to be flexible with easy customization to match the complexity of your organization, along with a high level of precision for strategic planning. Ability to perform top-down or bottom-up budgeting (or combination of both) makes OnlineBudgeting an ideal solution to meet the planning needs of your organization.

Layered on the ability to do five years of budgets within the solution will aid your organization to move towards strategic and tactical planning while incorporating the precision of NIM forecasts generated via ZMdesk or OnlineALM.com.

## FOR EASIER BUDGETING CYCLES, START CREATING YOUR ANNUAL PLANS WITH ONLINEBUDGETING.

Contact us today to schedule a demonstration or contact us via:

- **Email:** [sales@zmfs.com](mailto:sales@zmfs.com)
- **Phone:** 919.493.0029

## ABOUT ZM FINANCIAL SYSTEMS

ZM Financial Systems, a Moody's Analytics Company, is one step ahead in positioning you for the future. We offer complete solutions in securities and fixed-income analytics, credit-ad-justed ALM, liquidity, risk management, budgeting and funds transfer pricing to 2,000+ financial institutions. Clients depend on our products/analytics to identify, measure and monitor risk and value in their balance sheets every day. We also offer large bank solutions to meet the evolving regulatory risk reporting requirements.

Moody's Analytics provides financial intelligence and analytical tools to help business leaders make better, faster decisions. Our deep risk expertise, expansive information resources, and innovative application of technology help our clients confidently navigate an evolving marketplace. We are known for our industry-leading and award-winning solutions, made up of research, data, software, and professional services, assembled to deliver a seamless customer experience. We create confidence in thousands of organizations worldwide, with our commitment to excellence, open mindset approach, and focus on meeting customer needs. For more information about Moody's Analytics, visit our website or connect with us on Twitter or LinkedIn. Moody's Analytics, Inc. is a subsidiary of Moody's Corporation (NYSE: MCO). Moody's Corporation reported revenue of \$4.8 billion in 2019, employs approximately 11,400 people worldwide and maintains a presence in more than 40 countries.



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A Moody's Analytics Company

1020 Southhill Drive, Suite 200, Cary, N.C. 27513 w3.zmfs.com 919.493.0029  
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