

# Finance Analytics

At Fractal, we bring together multiple capabilities into a single solution, empowering enterprises to make intelligent financial decisions, drive end-to-end operational improvements, and ensure enhanced compliance.



# The changing dynamics of finance/CFO organizations

New age CFOs are looking at a transition from traditional finance management

## Traditional CFOs

are busy preserving value through:

Handling strategic decisions, such as financial planning & budgeting

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Risk & compliance not linked to business strategies

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Planning is experience-based, focused on budgets, and labor-intensive

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Focused only on revenue, cost & margin optimization

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Spreadsheet (offline), disconnected from business in real-time

## Modern day CFOs

are focused on creating value through:

“Go to” person for any strategic business planning, beyond finance

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Strategize risk & compliance to drive performance

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Data-driven planning enabled through predictive analytics and forecasting

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Capital allocation, portfolio optimization

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Digital, mobile & real-time (online), integrated process and technologies



# We are introducing AI-empowered finance analytics

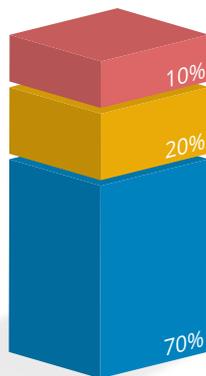


Our AI empowered finance analytics solutions contribute strategically to improve business outcomes through improved revenues, reduced costs, plugged potential losses, and realized cash opportunities.

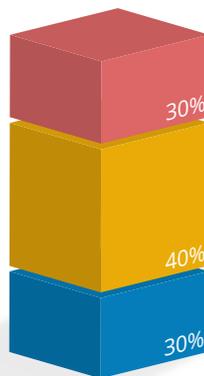
We aim to harness the untapped yet immense potential that finance and accounting have to offer, through cloud platforms and artificial intelligence, ensuring a cultural shift.

## We help organizations to focus on game-changing insights

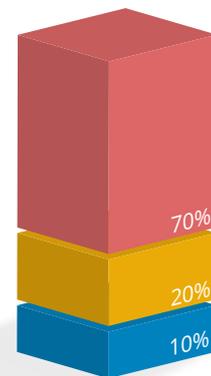
by moving away from operations focussed processes to intelligent finance that helps in strategic business partnering



Operations Focused



Business Insights



Strategic Business Partnering

From To

## This transition is brought through the following pillars:

### Advanced Analytics

- Advanced analytics tools & solutions
- Organization design & operating Model
- Talent sourcing & delivery model

### Analysis & Insights

- Business intelligence & data visualization toolkit
- Issue driven insights & measures
- Analytic applications

### Reporting & Data Collection

- Report rationalization & automation
- KPI alignment

# What makes us unique

is using a delivery framework around AI, design, and engineering to deliver building blocks for an intelligent finance



## **Integrated Financial Planning**

Eliminate granularity & siloed analysis

## **Non-Financial Parameters**

Cross-functional views as pure finance is too traditional

## **Strong Governance**

Automated workflows, to avoid any pitfalls

## **Data & Analytics Integration**

Democratization of tools & platform

## **Dynamic Visuals**

Increased adoption through visual storytelling

## **Less is More**

In the age of "Infinite data"

## **Relevant KPI's**

Multidimensional analysis & KPI's defined on the basis of business model

## **Data-Driven Approach**

No relying on self intuitions/ gut feelings

## **Simplicity**

Ignore the unnecessary noise

## And delivering digital transformation

through all these building blocks that are parts of the puzzle, for a



### **Future Ready Finance**

Leapfrogging into the future with advanced analytics, AI-ML backed financial strategies



### **Creating Exceptional Value**

Enabling finance functions to deliver sustainable and scalable business transformations



### **Coherence and Clarity**

Actuating simplicity, harmonization, and agility to solve complex financial problems



### **Customer Centricity**

Relevant customized insights that empower our clients with financial and business intelligence

# Our offerings

We deliver expertise and smart solutions around multiple areas of finance through:



## Financial Planning & Analytics



We use AI-ML, robotics, design, and cloud-based engineering to help CFO organizations plan, forecast, budget, and perform other analytical activities to measure the organization's overall health and support in major business decisions.

- Strategic Financial Planning
- Budgeting and Forecasting
- Variance Analysis
- Financial Consulting
- Performance Monitoring and Analytics

## Finance Business Partnering



Through integrated finance analytics, we break silos between functions and bring synergies for analytical support to uncover the in-depth insights business needs for future planning and guide more profitable decision-making.

- Spend Analytics
- Transformations/CoE
- Working Capital Optimization
- Profitability Analysis
- Cost Center Analysis

## Finance Controllership



Our AI-ML solutions and automation bring in speed, accuracy, and efficiency to an organization's accounting and financial reporting. We help organizations with interactive self-service applications with cognitive insights and futuristic views.

- Balance Sheet Management
- P/L Management
- Record to Report
- Governance, Risk, and Compliance
- Cost Management and Optimization

## Treasury and Risk Management



Our finance analytics solutions leverage sensitivity/scenario analysis and data science to help businesses make effective decisions even with uncertain internal and external environments, making treasury and risk management more future-oriented.

- Fraud Detection
- Financial Auditing
- Risk Analytics
- Forex Analysis
- Cash Flow Management

# A few case studies



## Order to cash



Real-time strategic decision support system built for "Order to Cash" process across the triple framework of diagnostic, analytical and predictive insights.

### Results

- Created USD 500 Mn savings by applying advanced analytics to "Order to Cash".
- Cash flow improved by 15% of the average daily overdue value and enabled efficiency through a 10% effort reduction across the collections team.

## Margin analytics



Single source of truth for optimizing margins by plugging in margin leakages and rationalizing thousands of reports for targeted approaches towards profit maximization.

### Results

- The solution helped in identifying opportunities for profitability improvement at a lower trade expense.
- ~ 80% reduction in manual effort in updating and maintaining a thousand versions of P/L.

## Balance sheet analytics



Re-engineered financial statements by transforming the overall data collection, reporting and reconciliation processes to make the management reporting more insightful.

### Results

- Enabled data-driven insights, providing greater visibility behind what is driving the health of accounts.
- Increased visibility into the R2R/ATR process was achieved delivering real-time insights over areas of high risk and potential bottlenecks. Financial trails were now available to know what was driving account balances and historical trends.

## AP and spend analytics



Enforced true cost visibility by analyzing payables and spend data. Identified areas of cost optimization including instances of fraudulent transactions.

### Results

- Robust spend algorithms were developed that would dynamically give the lowest spend recommendations across different spend dimensions.
- Devised financial models around "Out of Pocket Expenses", "Odd Expense Dates", "Missing Documentation", "Expense Pattern Analysis" and "Cluster Analysis & Outlier Identification" to prevent and eliminate fraud.

# About fractal

Fractal is one of the most prominent players in the Artificial Intelligence space. Fractal's mission is to power every human decision in the enterprise and uses the power of AI to help the world's most admired Fortune 100 companies.

Fractal's products include Qure.ai to assist radiologists to make better diagnostic decision. Cuddle.ai to assists CEOs and senior executives make better tactical and strategic decision, Theremin.ai to improve investment decision and Euginie.ai to find anomalies in high-velocity data.

Fractal has consistently been rated as "India's best companies to work for", by The Great Place to Work Institute. Fractal has been featured as a leader in the Customer Analytics Service Provider Wave by 2019 Forrester Research and recognized as an "Honorable Vendor" in 2020 magic quadrant for data & analytics by Gartner.