



## Factsheet

# Sophisticated tool for strategic balance sheet optimization and enterprise-wide risk management

Detech Optimizer is a powerful next-generation decision support tool. It connects data and optimization technology and customer objectives for managing companies under uncertainty.

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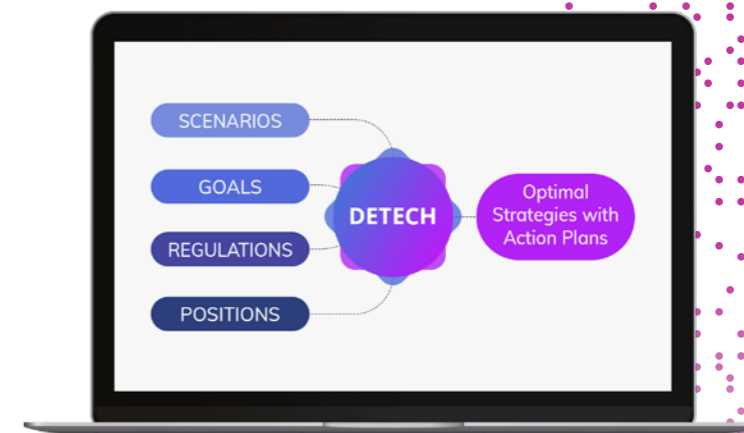
**Detech solution optimizes assets, liabilities and capital and provides optimal action plans for fulfilling multiple business goals, like managing risk and liquidity."**

### The Challenge

Increasing complexity and uncertainty in operating environment are courses of concern for financial institutions today. The political and economic conditions are fluid and fast-moving, and the continuing evolution of regulations create pressures on decision-makers to secure the financial standing of the institutions.

They need to fulfill the requirements of the regulators while maintaining profitability in tightening competitive landscape.

The institutions also have to meet the demands of different stakeholders at the same time. In this environment, financial institutions need long-term planning tools for taking the optimal course of action and achieving the best possible performance.



## How it works

Detech Optimizer is a scenario-based optimization software for analyzing strategic financial management problems in banks, insurance companies and financial services groups. The software combines mathematical optimization technology and data analytics with forward-looking scenario analysis. It offers prescriptive business analytics capabilities with ability to produce detailed action plans.

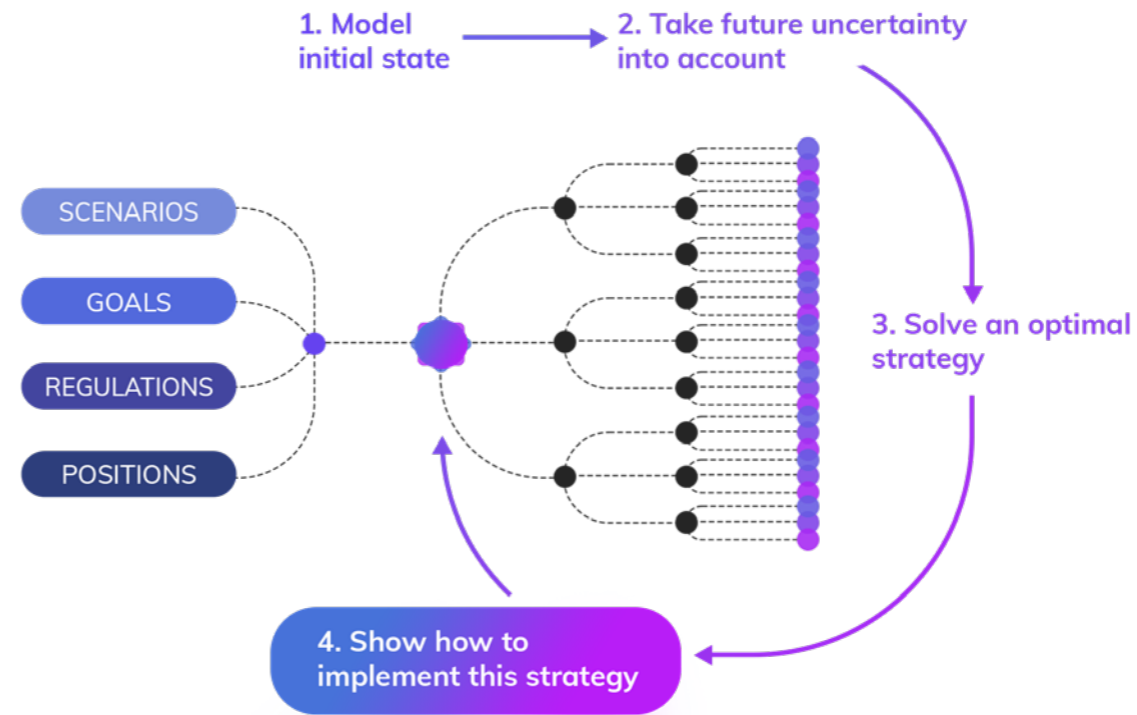
The solution helps financial institutions to find optimal business strategies and secure their financial standing in uncertain operating environments while meeting regulatory requirements. It provides companies with a full view and control of their business strategies by integrating risk and capital management with strategy and financial planning.

The software computes dynamic multi-period strategies that prepare the institutions for diverse economic and financial market scenarios simultaneously. The strategies take into account future uncertainty and opportunities to readjust initial policies to future developments.

Computed strategies offer detailed guidelines for all actions under management control for selected time horizons. The outcome of the optimization process is the financial management strategy for each of the future scenarios. The solution enables the management to create strategies based on their business goals and priorities and to analyze trade-offs between potentially conflicting management goals.

The management is able to find the best overall strategy in terms of attainable levels of profitability, capital adequacy, liquidity, risks, growth, market share and other management objectives. The solution results in efficient use of capital by optimizing assets, liabilities and capital for achieving the best possible performance.

The flexible modular structure allows applications tailored to the individual needs of the customer. The variety of features include full market valuation throughout the solution, integrated treatment of different types of risks and intra-group funding transactions.



Strategy optimization in 4 steps

Detech solutions offer an advanced decision-making perspective by providing an in-depth analysis of the financial standing of the company and fulfilling the regulatory requirements for scenario analyses and stress tests.

The software is an efficient and powerful tool in its ability to find optimal strategies in a planning situation where the number of potential strategies is extremely large.

Optimization approach to dynamic balance sheet management results in improved performance which is particularly noticeable in exceptionally difficult and volatile operating environments.

Delivered via FusionFabric.cloud, Detech Optimizer works alongside Finastra's core solution Fusion Risk with automated data transfer.

#### Key features



Computes dynamic multi-period strategies



Prepares for multiple future scenarios simultaneously



Covers multiple management goals and risks



Covers a wide range of institutional and regulatory features



Offers powerful scenario analysis for stress tests



Ready-made decision analytics for any size of customers

For more information, contact us at [capitalmarkets@finastra.com](mailto:capitalmarkets@finastra.com) or visit [www.finastra.com/detech](http://www.finastra.com/detech)

#### About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at [finastra.com](http://finastra.com)

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