

## Banking and Financial Services: Cost Transparency Performance Blueprint



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## Introduction

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This application brief demonstrates a Web-based planning and reporting process for the banking industry, specifically focused on cost transparency, that uses IBM Cognos® 8 Planning version 8.4 and IBM Cognos 8 Business Intelligence version 8.4.

The costs for supporting the delivery of critical banking business functionality continue to rise at more than 15% per year. This has resulted in intense pressure for banks to reduce spending while increasing value, and ultimately, the bottom line. Compounding the problem is the sense that there is nothing that can be done to manage these expenses.

What managers need is to be able to articulate technology cost drivers and provide visibility of their operations so they can work with banking business managers as partners to plan, predict and forecast consumption of assets and related costs. By making costs transparent, a bank can fundamentally change the way business units consume resources, drive down total enterprise costs and focus on spending that delivers real business value.

To achieve the visibility of cost drivers and effectiveness that is created by financial transparency, value demonstration and metrics, banks need a more rigorous analytical approach. The *IBM Cognos Banking and Financial Services: Cost Transparency Performance Blueprint* provides that approach.

IBM Cognos Performance Blueprints are pre-defined data, process and policy models that help organizations accelerate their software deployments and drive faster return on investment. The *Cost Transparency Blueprint* helps banks:

- Gain continuous visibility of the drivers of cost and consumption of technology resources
- Strengthen the partnership between technology and the business
- Enable decisions that support growth, maximize return on investment and sustain rapid cost savings

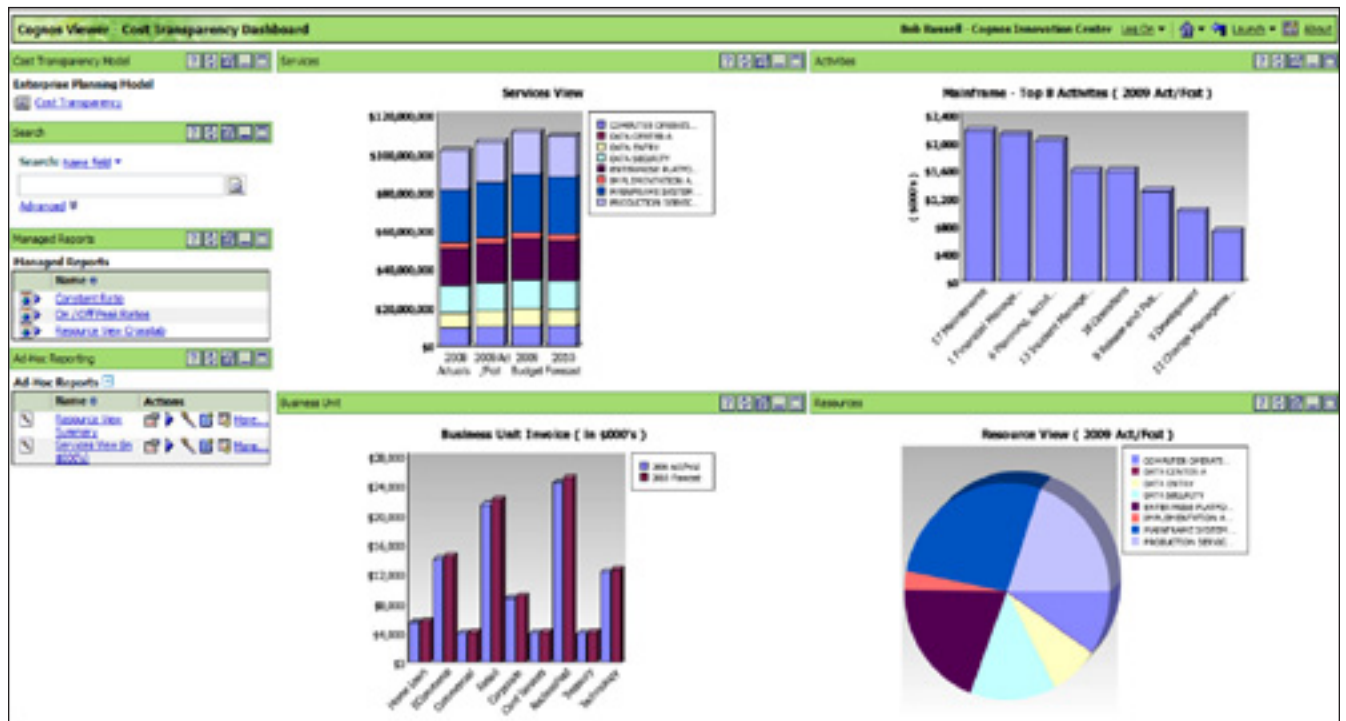
The *Cost Transparency Blueprint* is described in detail in the sections that follow. The solution has these primary components:

- Reporting, analysis, dashboards and scorecards using IBM Cognos 8 Business Intelligence
- Planning and forecasting using IBM Cognos 8 Planning

## Business intelligence

The *Cost Transparency Blueprint* provides a hierarchy of dashboards and reports that guide users through increasingly deeper levels of understanding. A business intelligence portal view of the *Blueprint* begins with a high-level picture. You can tailor the *Blueprint* to provide views based on a user's level of security, responsibility or both. IBM Cognos 8 Planning can permit a user to see revenue reports for all products and product lines or only for a single area of responsibility, such as a specific product line, product, or combination.

*Welcome page*



The Welcome page provides a great deal of information very quickly. The services view at the top left shows an overview of action based on tasks performed by year. The graph below the services view report is the business unit invoice report, which shows how each business unit is applying funds for development compared to budget allotments. This dashboard also includes a report for the top 8 mainframe activities, along with a resources report for the 2009 actual/forecast dollars related to the activities performed. In addition, the page includes a search engine and links to managed and ad-hoc reports (see below) and the planning model.

*Resource View report*

With this report, you can determine which measures and items to include for slice and dice analysis.

The screenshot shows the 'Resource View' report interface. At the top, there are navigation icons and a 'Keep this version' dropdown. The main area is divided into three selection panels: 'Finance Center', 'Time', and 'Measure(s)'. A green 'Finish' button is located to the right of the 'Measure(s)' panel. Below the selection panels are 'Select all' and 'Deselect all' links for each category. The bottom section displays a data table with columns for 'Communications & Desktop', 'Employee Base Compensation and Other', and 'Employee Taxes & Benefits', each with a sub-column for '2009 Act/Fcst'.

	2009 Act/Fcst		
	Communications & Desktop	Employee Base Compensation and Other	Employee Taxes & Benefits
<u>4000001-DATA SECURITY</u>	5,020	1,166,438	477,006
<u>4000002-IMPLEMENTATION AND INTEGRATION SVCS</u>	2,801	459,185	135,738
<u>4000003-DATA ENTRY</u>	-	1,615,160	355,097

Services View (in \$000's) report

This Query Studio analysis enables you to drag and drop items from the Cost Transparency data model so you can answer questions and analyze data to solve business performance issues.

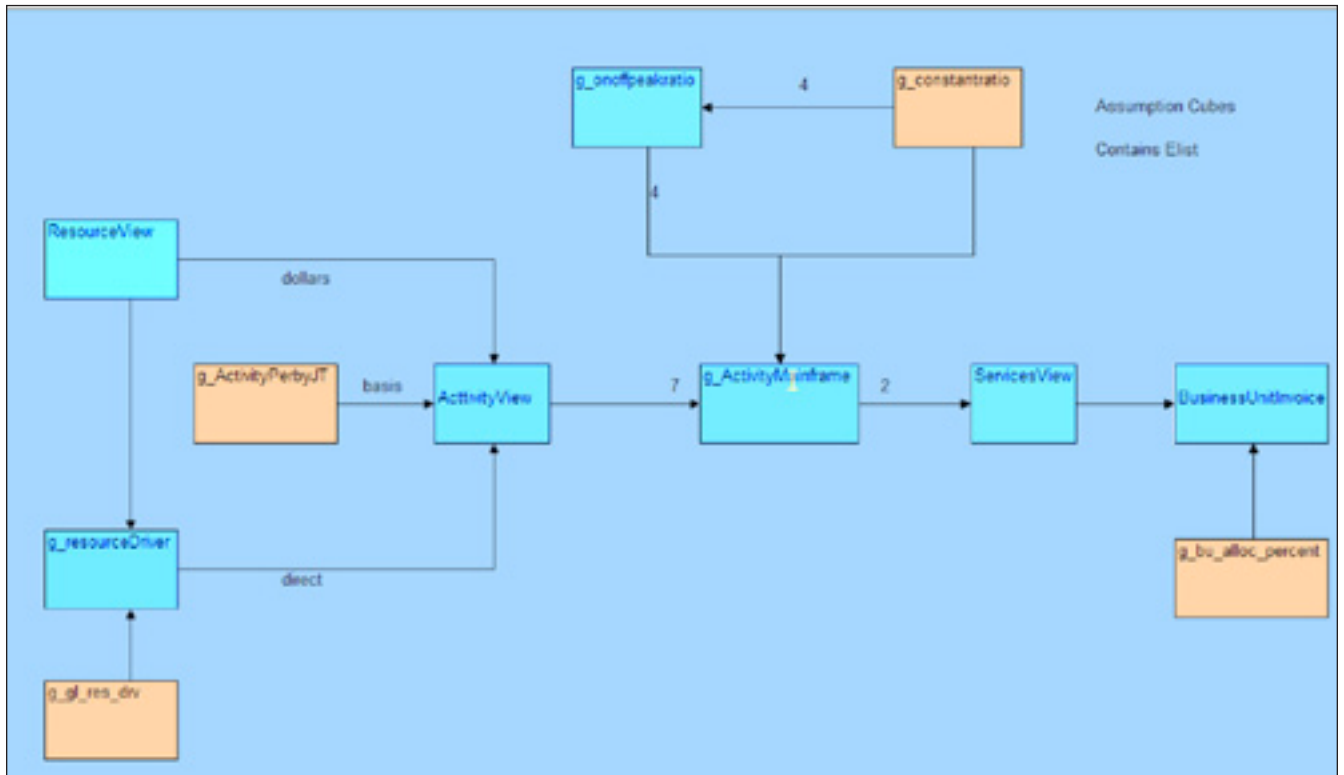
**Services View (in \$000's)**

Suppression on Rows: Zero values, Hide by Zero values, Hide values, Overflow values

Time	Finance Center	101-Online Processing Fee	102-Online Processing Fee	103-Batch Processing Fee	104-Batch Processing Fee	105-DAOD	106-Mainframe Tape Storage	109-Fix Assigned	110-One Time Event	111-Mainframe Security	
2008 Actuals	4000001-DATA SECURITY	\$0	\$0	\$0	\$0	\$0	\$0	-\$830	\$0	\$14,765	
	4000002-IMPLEMENTATION AND INTEGRATION SVCS	\$371	\$519	\$291	\$608	\$445	\$445	\$0	\$0	\$130	
	4000003-DATA ENTRY	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,906	\$0	
	4000004-MAINFRAME SYSTEM SERVICES	\$4,267	\$5,975	\$2,254	\$8,231	\$3,521	\$3,314	\$0	\$0	\$0	
	4000005-COMPUTER OPERATIONS	\$1,394	\$1,953	\$724	\$2,644	\$1,369	\$1,306	\$0	\$0	\$0	
	4000006-PRODUCTION SERVICES & SUPPORT	\$2,788	\$3,905	\$1,488	\$5,405	\$3,246	\$3,089	\$0	\$0	\$0	
	4000007-ENTERPRISE PLATFORM SERVICES	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$19,512	
	4000008-DATA CENTER	\$7	\$10	\$4	\$13	\$8	\$8	\$0	\$0	\$0	
<b>2008 Actuals</b>		<b>\$8,827</b>	<b>\$12,361</b>	<b>\$4,662</b>	<b>\$17,821</b>	<b>\$8,590</b>	<b>\$8,182</b>	<b>-\$850</b>	<b>\$7,906</b>	<b>\$34,407</b>	
2009 Actuals	4000001-DATA SECURITY	\$0	\$0	\$0	\$0	\$0	\$0	-\$992	\$0	\$15,504	
	4000002-IMPLEMENTATION AND INTEGRATION SVCS	\$389	\$545	\$301	\$733	\$467	\$467	\$0	\$0	\$136	
	4000003-DATA ENTRY	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,302	\$0	
	4000004-MAINFRAME SYSTEM SERVICES	\$4,480	\$6,274	\$2,367	\$8,643	\$3,697	\$3,488	\$0	\$0	\$0	
	4000005-COMPUTER OPERATIONS	\$1,464	\$2,050	\$760	\$2,776	\$1,438	\$1,313	\$0	\$0	\$0	
	4000006-PRODUCTION SERVICES & SUPPORT	\$2,923	\$4,093	\$1,548	\$5,652	\$3,429	\$3,303	\$0	\$0	\$0	

### Cost Transparency Blueprint application

The following chart highlights the work and information flows through the *Blueprint*.



For comparative purpose, the model is built around time and versions. It contains annualized actuals for 2008, the prior year in the *Blueprint*, a current year with 8 months of actual data and 4 months of forecast data, a 2009 budget that represents the current year's budget and a 2010 annual forecast.

The four main tabs in the model, ResourceView, ActivityView, ServicesView and BusinessUnitInvoice, are all equal to the same amount at the top most level. They are different representations of the same data.

*Resource View*

The first tab in the *Blueprint* is ResourceView. It is here that the forecasting and budgeting process begins. ResourceView is a view of costs incurred during the production process by report level and financial organization. They are displayed at the report level by OrgFin (IT organizational units). The user may orientate the grid for easier viewing. Here you see the tab showing data by report level for the TotalOrgFin dimension.

	2009 Actuals Mar	2009 Actuals Jun	2009 Actuals Jul	2009 Actuals Aug	2009 Forecast Sep	2009 Forecast Oct	2009 Forecast Nov	2009 Forecast Dec	2009 Budget	2010 Forecast
<b>Total Report Lvl</b>	<b>2,043,600.84</b>	<b>2,547,865.98</b>	<b>1,963,980.03</b>	<b>2,070,141.11</b>	<b>2,627,486.80</b>	<b>2,043,600.84</b>	<b>2,070,141.11</b>	<b>2,654,027.07</b>	<b>27,804,093.09</b>	<b>27,298,564.12</b>
Communications & Desktop	4,649	5,796	4,468	4,710	5,578	4,649	4,710	6,038	63,254	62,104
Employee Base Compensation and Other	1,056,183	1,316,799	1,015,033	1,069,900	1,357,949	1,056,183	1,069,900	1,371,666	14,309,835	14,108,565
Employee Taxes & Benefits	359,154	447,776	345,161	363,818	461,769	359,154	363,818	466,434	4,886,446	4,797,602
Equipment Depreciation	116,132	144,788	111,607	117,640	149,312	116,132	117,640	158,821	1,580,025	1,551,297
GCs	36,889	45,991	35,452	37,368	47,429	36,889	37,368	47,908	501,890	492,765
Incentive Compensation & Awards	163,555	203,913	157,183	165,679	210,285	163,555	165,679	212,409	2,225,238	2,184,779
Lease/rent/Equip Expense	(4,923)	(6,137)	(4,731)	(4,986)	(6,329)	(4,923)	(4,986)	(6,393)	(66,973)	(65,756)
Non-Employee Compensation	27,786	34,642	26,703	28,147	35,725	27,786	28,147	36,086	378,041	371,168
Occupancy Expense	244,283	304,561	234,766	247,456	314,078	244,283	247,456	317,251	3,323,580	3,263,151
Other Expense	18,724	23,344	17,994	18,967	24,073	18,724	18,967	24,316	254,742	250,110
Professional Fees	21,169	26,393	20,344	21,444	27,217	21,169	21,444	27,492	288,015	282,778

The following screen capture shows the same tab by OrgFin at any report level. You can choose to focus on a number of levels.

	2009 Actuals Mar	2009 Actuals Apr	2009 Actuals May	2009 Actuals Jun	2009 Actuals Jul	Forecast Oct	2009 Forecast Nov	2009 Forecast
<b>Total OrgFin</b>	<b>2,468,245.17</b>	<b>2,017,060.57</b>	<b>2,043,600.84</b>	<b>2,547,865.98</b>	<b>1,963,980.03</b>	<b>2,043,600.84</b>	<b>2,070,141.11</b>	<b>2,654,027.07</b>
4000001-DATA SECURITY	339,735.36	277,636.85	283,269.70	350,673.92	270,311.14	283,269.70	284,922.56	365,285
4000002-IMPLEMENTATION AND INTEGRATION SVCS	68,325.41	55,835.82	56,570.50	70,525.46	54,366.46	56,570.50	57,385.18	73,466
4000003-DATA ENTRY	193,012.84	157,730.92	159,806.33	199,239.09	153,580.11	159,806.33	161,881.74	207,340
4000004-HARDWARE SYSTEM SERVICES	672,871.29	549,873.31	557,108.49	694,576.81	535,402.96	557,108.49	564,343.66	723,513
4000005-COMPUTER OPERATIONS	229,729.37	187,735.83	196,206.04	237,140.00	182,795.41	196,206.04	192,676.25	247,020
4000006-PRODUCTION SERVICES & SUPPORT	487,047.92	398,017.65	403,254.73	502,755.14	387,543.51	403,254.73	408,491.80	523,760
4000007-ENTERPRISE PLATFORM SERVICES	476,346.26	389,272.21	394,394.21	491,712.27	379,028.21	394,394.21	399,536.22	512,200
4000008-DATA CENTER-A	1,156.73	977.97	990.84	1,235.33	952.23	1,003.70	1,273.93	1,603.70

The following view illuminates the finance organization with the report level dimension and collapses the time dimension so you can see annual amounts.

		2008 Actuals	+ 2009 Act/Fcst	2009 Budget	2010 Forecast
Total OrgFin	<b>Total Report Lvl</b>	<b>25,276,448.26</b>	<b>26,540,270.67</b>	<b>27,804,093.09</b>	<b>27,298,564.12</b>
	Communications & Desktop	57,504	60,379	63,254	62,104
	Employee Base Compensation and Other	13,063,486	13,716,661	14,369,835	14,108,565
	Employee Taxes & Benefits	4,442,224	4,664,335	4,886,446	4,797,602
	Equipment Depreciation	1,436,386	1,508,205	1,580,025	1,551,297
	GDS	456,264	479,077	501,890	492,765
	Incentive Compensation & Awards	2,022,944	2,124,091	2,225,238	2,184,779
	Lease/Maint/Equip Expense	(60,885)	(63,929)	(66,973)	(65,756)
	Non-Employee Compensation	343,674	360,858	378,041	371,168
	Occupancy Expense	3,021,437	3,172,508	3,323,580	3,263,151
	Other Expense	231,583	243,162	254,742	250,110
Professional Fees	261,832	274,923	288,015	282,778	
4000001-DATA SECURITY	<b>Total Report Lvl</b>	<b>3,478,907.90</b>	<b>3,652,853.29</b>	<b>3,826,798.69</b>	<b>3,757,220.53</b>
	Communications & Desktop	4,781	5,020	5,259	5,164
	Employee Base Compensation and Other	1,110,893	1,166,438	1,221,983	1,199,765
	Employee Taxes & Benefits	454,291	477,006	499,720	490,635
	Equipment Depreciation	428,564	449,993	471,421	462,850
	GDS	395,065	414,819	434,572	426,671
Incentive Compensation & Awards	184,300	193,515	202,730	199,044	

Throughout the application, fields in grey cannot be edited and are either locked historical data, data linked from other tabs or items calculated based on information entered in the white (editable) areas. As you make changes, they are highlighted in blue along with any cells affected by the change. Changes made on any specific tab will flow through to subsequent tabs upon which they have an effect.



### ActivityView

The second tab, ActivityView, breaks the costs incurred in the resource view down by activity. The costs are either passed through directly or allocated based upon either an activity matrix or a matrix defined by job title and human resource usage.

Some resources can be passed directly to an activity because the specific resource only supports a given activity. Other resources are split up or allocated based on a resource definition (driver) held with the g\_gl\_res\_drv.

	2008 Actuals	2009 Act/Post	2009 Actuals Jan	2009 Actuals Feb	2009 Actuals Mar	2009 Actuals Apr	2009 Actuals May	2009 Actuals Jun	2009 Actuals Jul	2009 Actuals Aug	2009 Forecast Sep
<b>Total</b>	<b>25,175,448.26</b>	<b>26,540,278.67</b>	<b>1,996,529.30</b>	<b>2,043,600.84</b>	<b>2,468,245.17</b>	<b>2,817,060.57</b>	<b>2,643,600.84</b>	<b>2,547,865.98</b>	<b>1,963,980.83</b>	<b>2,970,143.11</b>	<b>2,627,486.89</b>
<b>1 Financial Management</b>	<b>1,063,054.38</b>	<b>1,351,191.86</b>	<b>192,893.19</b>	<b>185,285.12</b>	<b>124,236.24</b>	<b>194,090.41</b>	<b>195,285.12</b>	<b>127,756.16</b>	<b>191,694.43</b>	<b>106,480.36</b>	<b>131,266.99</b>
1.1 Develop Financial Management Framework	461,147.41	484,204.78	36,315.36	37,283.77	45,031.84	36,799.56	37,283.77	46,483.66	35,833.15	37,767.87	47,936.27
1.2 Prioritize Within IT Budget	345,671.81	362,955.80	27,223.65	27,947.57	33,754.85	27,584.61	27,947.57	34,843.72	26,808.70	28,338.52	25,932.58
1.3 Budget, Plan and Forecast	254,235.16	304,031.68	28,356.18	40,054.79	43,450.35	39,704.24	40,054.79	46,428.79	38,004.58	40,401.87	47,398.13
1.4 Support Appropriate Cost Allocations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Process Finance And Accounting Transactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.6 Report Financial Information	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>2 Vendor and Procurement Management</b>	<b>179,533.93</b>	<b>678,673.50</b>	<b>53,792.96</b>	<b>54,504.53</b>	<b>50,798.18</b>	<b>54,158.30</b>	<b>54,504.53</b>	<b>60,722.16</b>	<b>53,432.44</b>	<b>54,855.71</b>	<b>51,627.36</b>
2.1 Perform Vendor /Service Provider Assessments	58,693.37	300,857.88	23,979.36	24,258.20	26,366.73	24,115.04	24,258.20	26,728.67	23,824.13	24,799.88	27,081.47
2.2 Perform Vendor Management	48,832.68	288,258.45	23,023.19	23,286.25	25,157.44	23,155.47	23,286.25	25,523.54	22,889.36	23,435.55	25,838.58
2.3 Audit Vendor Invoices	72,008.48	89,537.17	6,799.41	6,960.08	8,234.62	6,879.79	6,960.08	8,470.93	6,718.94	7,640.28	8,707.30
2.4 Perform and Manage Procurement Functions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 IT Service Continuity</b>	<b>256,432.62</b>	<b>728,538.20</b>	<b>57,368.98</b>	<b>58,210.58</b>	<b>64,632.66</b>	<b>57,787.24</b>	<b>58,210.58</b>	<b>65,772.41</b>	<b>56,933.74</b>	<b>58,633.85</b>	<b>64,894.53</b>
3.1 Develop IT Continuity Framework	147,580.75	535,664.44	43,429.98	43,997.76	47,329.44	42,715.08	43,997.76	47,560.51	42,142.40	43,238.87	48,694.96
3.2 Maintain Continuity Program	108,851.87	192,873.75	14,938.00	15,212.82	17,403.22	15,072.16	15,212.82	17,892.90	14,789.34	15,352.98	18,199.57
<b>4 Asset and Inventory Management</b>	<b>72,991.25</b>	<b>95,358.49</b>	<b>7,262.74</b>	<b>7,428.72</b>	<b>8,741.13</b>	<b>7,345.80</b>	<b>7,428.72</b>	<b>8,964.58</b>	<b>7,179.60</b>	<b>7,511.53</b>	<b>9,227.32</b>
4.1 Manage Hardware Inventory and Assets	69,134.36	72,591.08	5,444.33	5,589.51	6,758.97	5,516.92	5,589.51	6,968.74	5,371.74	5,662.10	7,186.52
4.2 Manage Software Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.3 Perform Software License Management and Comps	3,856.89	22,767.41	1,818.43	1,839.21	1,982.16	1,828.88	1,839.21	2,015.84	1,807.86	1,849.42	2,040.80
<b>5 Quality Management</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
5.1 Define a Quality Management System	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

The other possibility is that a resource can be allocated based on a weighted employee profile. The g\_ActivityPerbyJT tab holds information regarding the time usage and salary information of individuals involved in the process and that information is used as a basis for allocating the appropriate resources.

	2008 Actuals	2009 Act/Post	2009 Budget	2009 Forecast	2008 Actuals	2009 Act/Post	2009 Budget	2009 Forecast	2008 Actuals	2009 Act/Post	2009 Budget	2009 Forecast
<b>Total Report Lvl</b>	<b>6,899,643.09</b>	<b>7,275,175.15</b>	<b>7,579,707.20</b>	<b>7,461,894.44</b>	<b>1,014,222.30</b>	<b>1,064,932.41</b>	<b>1,115,644.53</b>	<b>1,095,306.08</b>	<b>461,147.41</b>	<b>484,204.78</b>	<b>507,262.15</b>	<b>496,632.27</b>
Communications & Desktop	18,101,255.7	19,006,318.5	19,911,381.3	19,549,356.2	2,715,188.4	2,850,947.8	2,986,707.2	2,932,485.4	1,267,075.7	1,330,442.5	1,393,796.7	1,360,111.1
Employee Base Compensation and Other	3,737,816,776.6	3,924,787,615.4	4,111,398,454.2	4,036,842,118.7	568,672,516.5	588,786,142.3	616,728,768.1	605,526,217.8	201,647,174.4	214,729,333.1	227,811,893.8	220,578,111.1
Employee Taxes & Benefits	1,383,353,788.6	1,452,521,478.0	1,521,689,167.5	1,494,022,091.7	207,583,048.3	217,878,221.7	228,253,375.1	224,183,313.8	96,834,763.2	101,676,583.5	108,318,241.7	104,583,111.1
Equipment Depreciation	102,939,204.2	108,086,324.0	113,233,293.8	111,174,504.7	15,440,900.4	16,212,948.0	16,984,938.0	16,676,175.7	7,205,704.9	7,566,842.7	7,826,300.4	7,782,111.1
Incentive Compensation & Awards	1,116,862,929.0	1,172,796,875.5	1,228,549,221.9	1,206,211,963.3	148,155,286.5	155,563,856.8	162,979,815.2	160,807,799.4	56,582,802.5	59,831,942.6	62,681,882.8	61,541,111.1
Lease/Print/Equip Expense	19,811,345.3	20,891,912.5	21,792,479.8	21,396,252.9	2,971,701.8	3,120,286.9	3,268,872.0	3,289,437.9	1,306,794.2	1,456,133.9	1,525,473.0	1,497,111.1
Non-Employee Compensation	132,374,919.4	138,993,865.2	145,612,411.3	142,964,912.9	19,856,237.9	20,649,849.8	21,841,861.7	21,444,736.9	9,266,244.4	9,729,556.6	10,192,888.8	10,007,111.1
Occupancy Expense	328,418,116.4	355,339,822.2	372,259,928.0	365,491,565.7	58,762,717.5	53,380,853.3	55,808,989.2	54,823,734.9	23,019,268.1	24,673,731.6	25,038,195.0	25,584,111.1
Other Expense	33,886,546.7	35,580,874.0	37,275,201.4	36,587,470.4	5,082,082.0	5,337,131.1	5,591,280.2	5,489,620.6	2,370,038.3	2,490,612.2	2,605,264.1	2,591,111.1
Professional Fees	7,877,966.1	7,431,864.4	7,785,762.7	7,644,203.4	1,041,694.9	1,134,779.7	1,167,864.4	1,148,630.5	495,407.6	520,230.5	545,803.4	521,111.1

*ServicesView*

Tab three, ServicesView, is populated based on activity drivers. A number of cubes are used in this process. They are the g\_constanratio tab, the g\_onoff\_peak, and the g\_activityMainframe tabs.

The g\_onoffpeakratio holds information for each driver activity type regarding batch peak and off peak, online peak and off peak DASD and tape storage. The g\_constanratio cube holds trouble ticket ratios that do not change based upon the driver activity designation. This information is pulled into a hidden tab called g\_ActivityMainframe. The two different ratio cubes are used as a basis for allocating certain activities to specific services for specific service accounts. Then, using multiple links, the data is moved from the g\_ActivityMainframe to the appropriate service account, financial Organization and application. The ServicesView tab introduces the dimension of applications. In our model, we have App1, App2 and Total Apps. This dimension would be modified to accommodate the needs of the end user. The following screen capture is a view of ServicesView (Services by Organization).

Service Type	Total Origin	4000001-DATA SECURITY	4000002-IMPLEMENTATION AND INTEGRATION SVCS	4000003-DATA ENTRY	4000004-MAINFRAME SYSTEM SERVICES	4000005-COMPUTER OPERATIONS	4000006-
Total Services	27,884,893.09	3,826,798.69		769,666.78	2,174,235.80	7,579,787.30	2,587,837.25
101-Online Processing Peak	2,427,309.04	0.00		881,931.85	0.00	1,172,317.49	383,422.78
102-Online Processing Non Peak	3,799,164.52	0.00		842,743.74	0.00	1,643,095.11	536,948.54
103-Batch Processing Peak	1,282,829.05	0.00		52,405.25	0.00	618,882.35	199,107.84
104-Batch Processing Non Peak	4,680,896.76	0.00		852,876.35	0.00	2,263,656.58	726,975.58
105-DASD	2,762,155.13	0.00		822,337.80	0.00	968,189.79	376,607.86
106-Mainframe Tape Storage	2,249,956.09	0.00		822,337.80	0.00	911,386.84	364,781.54
109-To Be Assigned	(233,646.88)	(233,646.88)		0.00	0.00	0.00	0.00
130-One Time Event	2,174,235.80	0.00		0.00	2,174,235.80	0.00	0.00
131-Mainframe Security	8,462,813.16	4,060,465.57		35,439.90	0.00	0.00	0.00

The following screen shot is a view with the time dimension.

		2008 Actuals	+ 2009 Act/Pct	2009 Budget	2010 Forecast
Total OrigIn	<b>Total Services</b>	<b>25,276,448.26</b>	<b>26,540,270.67</b>	<b>27,804,093.09</b>	<b>27,298,564.12</b>
	101-Online Processing Peak	2,206,632.91	2,315,842.17	2,427,309.06	2,383,169.03
	102-Online Processing Non Peak	3,090,133.55	3,243,068.47	3,399,164.92	3,337,351.92
	103-Batch Processing Peak	1,165,442.18	1,219,993.20	1,282,029.05	1,258,695.74
	104-Batch Processing Non Peak	4,255,219.14	4,454,393.78	4,680,896.76	4,595,703.06
	105-DASD	2,147,465.82	2,259,836.35	2,362,155.13	2,319,238.67
	106-Mainframe Tape Storage	2,045,570.95	2,162,853.82	2,249,956.09	2,209,143.31
	109-*To Be Assigned	(212,424.44)	(223,045.66)	(233,666.88)	(229,418.39)
	110-*One Time Event	1,976,578.00	2,075,406.90	2,174,235.80	2,134,704.24
	111-Mainframe Security	8,601,830.14	9,031,921.65	9,462,013.16	9,289,976.55
	<b>Total Services</b>	<b>3,478,907.90</b>	<b>3,652,853.29</b>	<b>3,826,798.69</b>	<b>3,757,220.53</b>
	40000001-DATA SECURITY	109-*To Be Assigned	(212,424.44)	(223,045.66)	(233,666.88)
	111-Mainframe Security	3,691,332.34	3,875,898.96	4,060,465.57	3,986,638.93
	<b>Total Services</b>	<b>699,697.00</b>	<b>734,681.85</b>	<b>769,666.70</b>	<b>755,672.76</b>
40000002-IMPLEMENTATION AND INTEGRATION SVCS	101-Online Processing Peak	92,665.32	97,298.59	101,931.85	100,078.55
	102-Online Processing Non Peak	129,767.04	136,255.39	142,743.74	140,148.40
	103-Batch Processing Peak	47,822.96	50,214.11	52,605.25	51,648.79
	104-Batch Processing Non Peak	174,609.40	183,339.87	192,070.35	188,578.16
	105-DASD	111,216.18	116,776.99	122,337.80	120,113.48
	106-Mainframe Tape Storage	111,216.18	116,776.99	122,337.80	120,113.48
	111-Mainframe Security	32,399.91	34,019.91	35,639.90	34,991.91
40000003-DATA ENTRY	<b>Total Services</b>	<b>1,976,578.00</b>	<b>2,075,406.90</b>	<b>2,174,235.80</b>	<b>2,134,704.24</b>

*BusinessUnitInvoice*

Tab four, BusinessUnitInvoice, uses utilization consumption drivers stored in the g\_bu\_alloc\_percent tab as a basis for allocating ServicesView to the business units.

A tab called g\_bu\_alloc\_percent maintains the allocation basis. You can use this tab to generate invoicing for specific business units if desired.

The following screen capture shows all business units.

	Total Services	101-Online Processing Peak	102-Online Processing Non Peak	103-Batch Processing Peak	104-Batch Processing Non Peak	105-DASD	106-Mainframe Tape Storage	109-*To Be Assigned
<b>Total Business Units</b>	<b>27,894,093.09</b>	<b>2,427,309.06</b>	<b>3,399,164.92</b>	<b>1,282,029.05</b>	<b>4,680,896.76</b>	<b>2,362,155.13</b>	<b>2,249,956.09</b>	<b>(23,666.88)</b>
Home Loan	1,427,463.73	106,390.53	148,987.60	21,505.94	401,297.10	174,087.08	223,862.70	(21,242.44)
ECommerce	3,667,387.10	1,003,400.92	1,405,146.65	430,680.97	267,315.07	99,146.14	110,566.57	(21,242.44)
Commercial	1,635,490.30	104,732.70	146,666.81	0.00	223,247.90	99,146.14	110,566.57	(21,242.44)
Total	5,637,249.55	476,212.84	666,880.87	704,094.64	2,003,072.24	1,103,441.12	332,507.08	(21,242.44)
Corporate	2,282,420.55	106,175.87	151,487.77	125,837.51	446,477.08	291,257.77	809,053.77	(21,242.44)
Card Services	1,635,490.30	104,732.70	146,666.81	0.00	223,247.90	99,146.14	110,566.57	(21,242.44)
Redeemed	4,481,397.78	104,732.70	146,666.81	0.00	223,247.90	99,146.14	110,566.57	(21,242.44)
One Time Event	1,635,490.30	104,732.70	146,666.81	0.00	223,247.90	99,146.14	110,566.57	(21,242.44)
Treasury	1,635,490.30	104,732.70	146,666.81	0.00	223,247.90	99,146.14	110,566.57	(21,242.44)

The following screen captures show a view for the e-commerce business unit.

	2008 Actuals	2009 Act/Fcst	2009 Budget	2010 Forecast
<b>Total Services</b>	<b>3,333,997.13</b>	<b>3,501,547.03</b>	<b>3,667,387.10</b>	<b>3,600,712.75</b>
101-Online Processing Peak	912,181.59	957,688.63	1,003,400.92	985,156.61
102-Online Processing Non Peak	1,277,404.56	1,341,131.90	1,405,146.65	1,379,597.62
103-Batch Processing Peak	391,528.15	411,104.56	430,680.97	422,850.40
104-Batch Processing Non Peak	243,010.90	254,892.38	267,315.07	262,453.09
105-DASD	90,132.86	94,639.50	99,146.14	97,343.49
106-Mainframe Tape Storage	100,529.27	106,919.77	110,566.57	108,564.95
109-*To Be Assigned	(19,311.31)	(20,276.88)	(21,242.44)	(20,856.22)
110-*One Time Event	0.00	0.00	0.00	0.00
111-Mainframe Security	338,521.11	355,447.17	372,373.23	365,602.80

There are a number of cubes in the model that are not visible to the user yet used in calculating the outcomes. The four cubes that are visible can be hidden at the discretion of the models administrator.

*g\_gl\_res\_drv*

The *g\_gl\_res\_drv* tab holds information that defines the relationship between resource driver accounts and all activities (by financial organization and report level). It is used as the basis for allocating data in ResourcesView that is not based on the weighted employee profile. Some ResourceView data is passed directly to the ActivityView; other data is allocated based on a weighted profile of employees involved in the process. All other activity is allocated based on the information contained herein.

	Total Activities	96.9	27.1	1.1	1.2	1.3	1.4	1.6	10.1	10.2	11.1	11.2	11.3	12.1	12.2	12.4	13
1-19003608-Communications & Desktop	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Employee Base Compensation and Other	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Employee Taxes & Benefits	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Equipment Depreciation	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-GDS	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Incentive Compensation & Awards	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Lease/Hoist/Equip Expense	1.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Non-Employee Compensation	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Occupancy Expense	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Other Expense	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-19003608-Professional Fees	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Org/Fin	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Communications & Desktop	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Employee Base Compensation and Other	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Employee Taxes & Benefits	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Equipment Depreciation	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-GDS	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Incentive Compensation & Awards	0.98	0.00	0.00	0.05	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Lease/Hoist/Equip Expense	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Non-Employee Compensation	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Occupancy Expense	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00
1-19003616-Other Expense	1.00	0.00	0.00	0.07	0.85	0.83	0.00	0.00	0.01	0.01	0.82	0.02	0.01	0.01	0.00	0.00	0.00

*g\_constanratio*

The sixth tab in the *Cost Transparency Blueprint* is the *g\_constanratio* tab. This tab contains ratios you can use for allocating ActivityView data to the ServicesView tab when the allocation is independent of the driver type. The ratios are loaded into a hidden tab called *g\_activitymainframe* and then the appropriate data is brought in from the ActivityView tab.

The screenshot shows a software interface with a table of ratios. The interface includes tabs for ResourceView, ActivityView, ServicesView, BusinessUnitInvoice, g\_gl\_res\_drv, and g\_constanratio. The g\_constanratio tab is active, showing a table with 3 rows and 3 ratios. The table data is as follows:

	ratio	Trouble ticket	Change ticket
Batch- Peak	0.2150	0.1148	0.1020
Batch- Off Peak	0.7850	0.4192	0.3724
<b>Total Batch</b>	<b>1.0000</b>	<b>0.5340</b>	<b>0.4744</b>
Online- Peak	0.4166	0.1658	0.2104
Online- Off Peak	0.5834	0.2322	0.2946
<b>Total Online</b>	<b>1.0000</b>	<b>0.3980</b>	<b>0.5050</b>
DASD	0.5000	0.0500	0.0202
Tape	0.5000	0.0180	0.0004
<b>total storage</b>	<b>1.0000</b>	<b>0.0680</b>	<b>0.0206</b>
<b>total</b>	<b>3.0000</b>	<b>1.0000</b>	<b>1.0000</b>

*g\_onoffpeakratio*

The **g\_onoffpeakratio** differs from the **g\_constantratio** because the ratios are assigned based on the activity.

Activity Driver Type	Peak	Financial Management	Develop Financial Management Framework	Priorities Within Budget	Budget, Plan and Forecast	Support Appropriate Cost Allocation
<b>01 Mainframe Processing Driver</b>	<b>33.3258</b>	<b>1.2900</b>	<b>0.2150</b>	<b>0.2150</b>	<b>0.2150</b>	<b>0.2150</b>
Batch- Peak	33.3258	1.2900	0.2150	0.2150	0.2150	0.2150
Batch- Off Peak	121.6750	4.7100	0.7900	0.7900	0.7900	0.7900
<b>Total Batch</b>	<b>155.0000</b>	<b>6.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Online- Peak	64.5730	2.4996	0.4366	0.4366	0.4366	0.4366
Online- Off Peak	96.4276	3.5064	0.5834	0.5834	0.5834	0.5834
<b>Total Online</b>	<b>155.0000</b>	<b>6.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
<b>Total</b>	<b>310.0000</b>	<b>12.0000</b>	<b>2.0000</b>	<b>2.0000</b>	<b>2.0000</b>	<b>2.0000</b>
<b>02 Mainframe Product Driver</b>	<b>33.3258</b>	<b>1.2900</b>	<b>0.2150</b>	<b>0.2150</b>	<b>0.2150</b>	<b>0.2150</b>
Batch- Peak	33.3258	1.2900	0.2150	0.2150	0.2150	0.2150
Batch- Off Peak	121.6750	4.7100	0.7900	0.7900	0.7900	0.7900
<b>Total Batch</b>	<b>155.0000</b>	<b>6.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
Online- Peak	64.5730	2.4996	0.4366	0.4366	0.4366	0.4366
Online- Off Peak	96.4276	3.5064	0.5834	0.5834	0.5834	0.5834
<b>Total Online</b>	<b>155.0000</b>	<b>6.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>	<b>1.0000</b>
<b>Total</b>	<b>465.0000</b>	<b>18.0000</b>	<b>3.0000</b>	<b>3.0000</b>	<b>3.0000</b>	<b>3.0000</b>
<b>03 Mainframe Maintenance and Change Driver</b>	<b>17.7956</b>	<b>0.6889</b>	<b>0.1148</b>	<b>0.1148</b>	<b>0.1148</b>	<b>0.1148</b>
Batch- Peak	17.7956	0.6889	0.1148	0.1148	0.1148	0.1148
Batch- Off Peak	64.9745	2.5151	0.4392	0.4392	0.4392	0.4392
<b>Total Batch</b>	<b>82.7701</b>	<b>3.2040</b>	<b>0.5540</b>	<b>0.5540</b>	<b>0.5540</b>	<b>0.5540</b>
Online- Peak	25.7081	0.9948	0.1658	0.1658	0.1658	0.1658
Online- Off Peak	35.9899	1.3932	0.2322	0.2322	0.2322	0.2322

*g\_bu\_allo\_percent*

The eighth and final viewable tab of the *Blueprint*, **g\_bu\_allo\_percent**, holds the basis or allocation pattern used to convert the ServicesView data to the BusinessUnitInvoice tab.

Total Services	01 Online Processing Peak	02 Online Processing Non Peak	03 Batch Processing Peak	04 Batch Processing Non Peak	05 DaaS	06 Mainframe Tape Storage	09 To Be Assigned	10 One Time Event	11 Mainframe Security
<b>Total Business Units</b>	<b>9.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>	<b>1.00</b>
Home Loan	0.27	0.00	0.00	0.02	0.08	0.06	0.11	0.00	0.00
Commerce	1.74	0.70	0.70	0.33	0.02	0.00	0.00	0.00	0.00
Commercial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Retail	2.96	0.25	0.25	0.57	0.80	0.75	0.21	0.00	0.00
Corporate	1.04	0.00	0.00	0.33	0.10	0.15	0.68	0.00	0.00
Card Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Redesigned	2.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	0.00
One Time Event	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Treasury	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Technology	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
One Time Adjustments and Credits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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December 2009  
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