

Planisware Solutions for Portfolio Management in Banking & Insurance

INTRODUCTION

Banks and insurers must change fast. Digital banking, customer expectations, and economic pressures are reshaping the industry.

Why Change Can't Wait

- **Customers expect digital.** Fewer people visit branches. Online banking is the norm. Firms must keep up.
- **Budgets are tight.** High interest rates slow lending. Insurers face rising claim costs from accidents and extreme weather. With lower revenues and higher costs, every investment must prove its value
- **Technical Debt Hinders Productivity.** Outdated tools block quick decisions. Without an integrated system, teams can't effectively collaborate, productivity slows down, and decisions are not based on real time data.

- **New players are capturing market share.** New Fintech and Insurtech companies move faster, offering better, more personalized customer experiences.

According to the Gartner report **"How Financial Services Leaders Can Use Lessons from History for GenAI Adoption"**, financial institutions that prioritize transformation over incremental optimization are better positioned for long-term revenue growth, improved customer experiences, and greater adaptability in an evolving market.

Transformation is about adapting and staying ahead. The financial industry needs to move faster. Those firms that embrace agility, innovation, and smarter execution will be those that take the lead and profit.

HOW PLANISWARE HELPS

Planisware helps financial firms modernize enterprise portfolios to support digital-first initiatives. It brings Agile, Waterfall, and hybrid delivery into a single system – so teams can move faster without working in silos. With strategy, execution, resources, and financials all connected, leaders can prioritize what matters, fund it appropriately, and deliver seamless customer experiences at scale.



THE 3 BIGGEST PORTFOLIO CHALLENGES



Lack of Real-Time Portfolio Visibility

Financial firms are burdened with too many tools—Agile here, Waterfall there, planning in one system, execution in another. It's costly, messy, and hard to connect the dots. OKRs live in Viva, financials in your ERP, resource assignments in Excel, with execution in JIRA while strategy lives in scattered PowerPoint presentations with no clear link to execution. With no unified system, teams struggle to connect strategy and financials: **only 53% according to McKinsey**. Without a single view, decisions stall, priorities clash, and teams waste time fixing what should just work.



Low Adoption Leads to High Frustration and Lost Productivity

Teams introduce JIRA and/or Azure DevOps, Microsoft Viva Goals, and Microsoft Project to boost efficiency—but too often, these tools fail to scale with the business. Rigid configurations, poor UI/UX, and limited integrations force teams to work around the system instead of within it. Data gets duplicated across platforms, updates are scattered, and workflows become frustrating instead of seamless.

Without a flexible, well-integrated solution, adoption drops, productivity slows, and teams spend more time managing tools than driving outcomes. Even the best software will fail if it creates friction instead of solving problems.



Transformation is the New Normal

Over the past few years, Financial Services organizations have undergone multiple waves of transformation—Digital Transformation, Agile Transformation, IT & Data Transformation, and M&A, to name a few. With fluctuating interest rates, an uncertain macroeconomic environment, and global challenges, transformation is no longer a phase but a constant state.

Yet, scaling transformation remains a challenge. Large financial institutions often struggle with fragmented digital initiatives, making it difficult to measure ROI, align teams, and ensure seamless implementation. Without a connected approach, transformation efforts risk becoming isolated projects rather than enterprise-wide advancements.

Adding to the complexity, the pace of strategic change has accelerated dramatically. Yet, **only 21% of companies are leveraging technology to shape business strategy**, according to Accenture. This makes it imperative for FS organizations to invest in connected, enterprise-wide strategic portfolio solutions to stay agile and adapt to evolving market conditions.



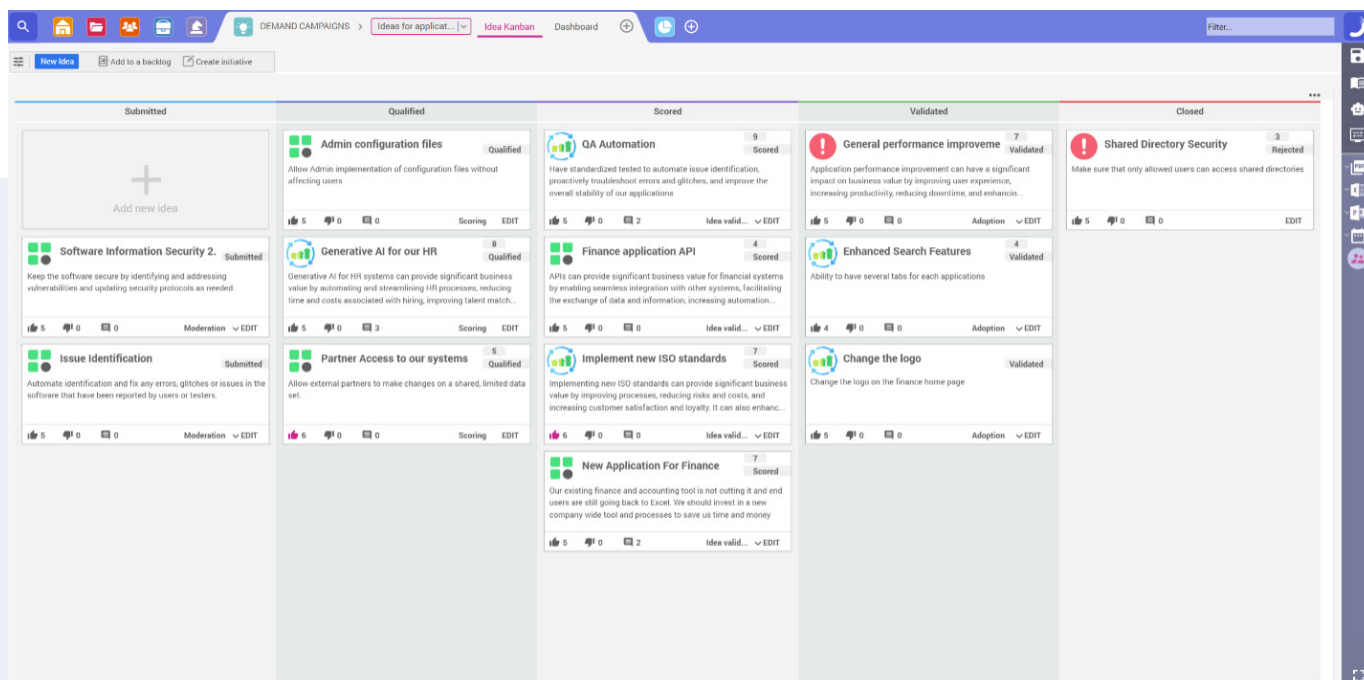
FINANCIAL SERVICES PORTFOLIO NEEDS

Unbiased Intake Process

Too many projects, not enough alignment. Sound familiar? In most financial institutions, work too often gets approved based on who shouts the loudest, not what delivers the most value. Without a structured intake process, teams scramble to manage urgent requests, leaving strategic priorities on the back burner. Capacity planning suffers, resources get overextended, and high-impact projects stall.

A global bank recently learned the hard way that poor intake management has consequences. Without a structured process, teams lobbied for their own projects, drowning out strategic priorities. Leadership had no reliable way to compare projects. Regulatory upgrades fell behind while less-critical initiatives were approved. The result? Missed compliance deadlines, hefty fines, and frustrated executives scrambling to clean up a PR disaster.

A structured intake process will approve projects based on their real business value, not on internal politics. Without it, financial firms will keep wasting resources on low-impact work, overlook critical initiatives, and struggle to hit their goals.



Idea pipeline report

Performance Management

Financial institutions juggle thousands of projects across different teams, regions, and methodologies. But keeping track of them all gets messy. Some teams use Agile while others stick with Waterfall. Teams rely on JIRA, Microsoft Viva, Excel, and other tools that don't sync—making it impossible to see the big picture. Without a single source of truth, there is no clear visibility—just a constant struggle to stay ahead.

Look at what happened with the London Whale incident. A global bank's risk management team had the data—but it was scattered across too many systems. Some teams worked in Agile, others in Waterfall, and no one had a clear picture of what was really going on. Fragmented oversight and outdated reports left leadership blind to emerging risks. By the time executives connected the dots, billions were lost.

The lesson? If you can't see performance in real time, you can't manage it. Financial firms need a single source of truth that works across all methodologies. A unified system keeps teams aligned, ensures deadlines are met, and stops critical initiatives from slipping through the cracks.

PORTFOLIO REPORTING

Filter...

Portfolio

All IT Projects

Performance

Performance Report

Initiatives Approved Baseline (BAC) vs Current Plan (EAC)

40 %
Delayed Initiatives

100 %
Initiatives with resource overrun

60 %
Initiatives with cost overrun

Identifier	Project	Health	Delivery Date			Resources (Day)			Costs (K\$)		
			Approved	Current Plan	Delay	Approved	Current Plan	Variance	Approved	Current Plan	Variance
Customer Solutions											
IT-006	Productive discussions in our meetings have led to actionable insights.	▲	06-MAY-25	19-MAY-25	10d	1,020	1,126	10 %	615.7	689.7	12 %
IT-007	We're embracing an iterative approach to enhance our project's outcomes.	●	14-DEC-24	13-DEC-24	1d	1,336	1,506	22 %	838.5	1,002.2	20 %
IT-009	-	●	-	24-OCT-25	1d	660	660	0 %	476.5	476.5	0 %
IT-011	Our project dashboard reflects consistent progress across all parameters.	▲	27-DEC-25	26-DEC-25	1d	4,006	4,813	20 %	2,499.9	2,984.8	19 %
R&D-008	Still aligned with initial scope assessment.	▲	20-AUG-25	17-SEP-25	1d	-	-	0 %	-	-	0 %
Cybersecurity											
IT-004	-	●	-	25-APR-25	1d	177	177	0 %	115.3	115.3	0 %
IT-005	-	?	-	30-MAY-25	1d	237	237	0 %	152.5	152.5	0 %
IT-008	A proactive risk management strategy is keeping uncertainties at bay.	●	25-MAR-25	23-MAY-25	44d	663	708	7 %	545.8	593.8	9 %
Data and Analytics											
IT-003	-	?	-	13-JUN-25	1d	368	368	0 %	255.9	255.9	0 %
IT-010	A successful testing phase ensures the quality of our deliverables.	●	27-DEC-25	26-DEC-25	1d	4,823	4,846	0 %	2,967.5	2,914.4	-2 %
IT-012	-	▲	26-JUN-25	23-JUN-25	1d	266	266	0 %	182.3	182.3	0 %
IT-013	-	●	10-MAY-25	09-MAY-25	1d	260	260	0 %	183.7	183.7	0 %

Performance management report, displaying deviations with the plan in terms of timeline, costs, resources, and overall status for each initiative.

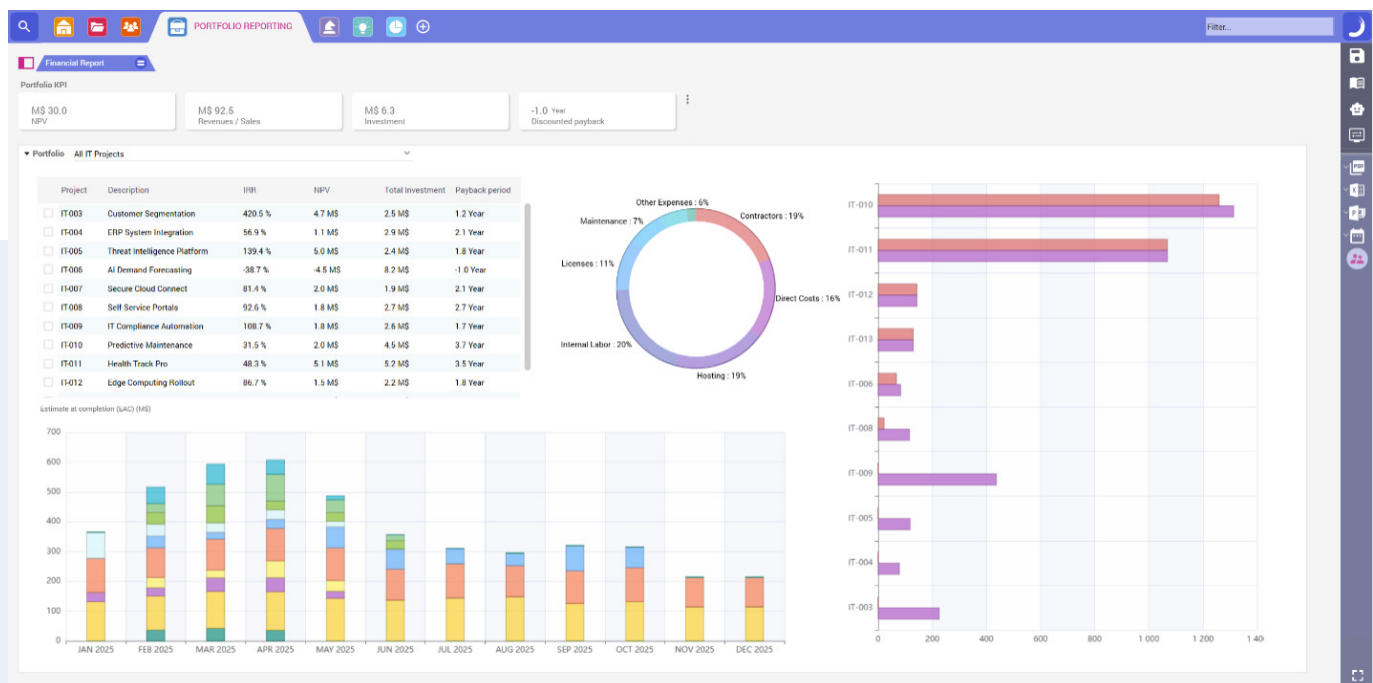
Cost Management

With budgets under scrutiny, financial leaders need full visibility into spending. Without a clear link between costs and execution, overruns pile up, forecasts miss the mark, and budgets get stretched thin. What leaders need is real-time visibility into actual vs. forecasted spend. Otherwise, they risk pouring money into the wrong priorities.

It happens all the time. A company invests in new tech, expecting efficiency gains, but costs spiral out of control. Why? Spending is scattered across teams, tracked in disconnected systems. Leadership lacks a clear view, leading to budget cuts in the wrong places while waste continues. If you can't track spending in real time, you can't manage it.

That's why taking an economic view matters. SAFe's framework helps leaders invest where it counts by tying costs to real business value. Whether estimating Epics with T-shirt sizing, tracking team costs, or aligning budgets with profit and loss goals, real-time cost visibility keeps spending focused on results.

Tying budgets directly to project execution makes every dollar count. With real-time tracking, financial institutions can catch cost overruns early, adjust spending where it matters most, and get the best return on their investments.



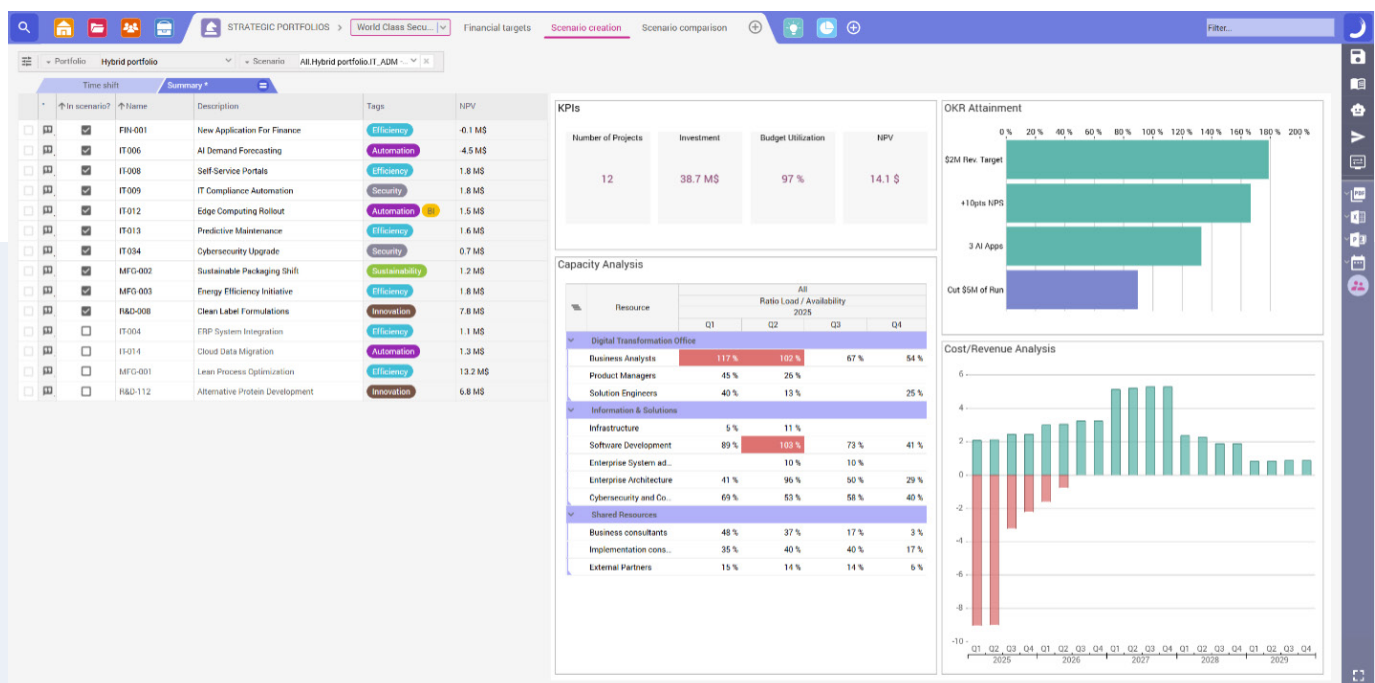
Financial report, displaying costs and revenues from all initiatives in a portfolio, broken down by type (e.g., OpEx/Capex), cost account, and time period

Value Management

It's easy to promise outstanding outcomes, but generally hard to track actuals. Financial institutions pour millions into new tech. Without a clear way to measure and track benefits, decision-makers struggle to understand what's effective. Which projects are driving revenue? What actually improves customer retention? Where's the ROI? Too often, that data is scattered across teams, buried in reports, or doesn't exist in a way leadership can use.

Take a wealth management firm that pours millions into AI-powered financial planning tools. The goal is to boost client retention and drive revenue growth. The problem is there is no way to measure if it's working. Without a clear link between IT spend and business impact, leadership will keep struggling to justify continued investment.

That's where value management makes the difference. It's not just about tracking IT spend—it's about proving every dollar delivers results. With real-time tracking, CIOs can spot which projects drive revenue, cut waste, and double down on what works. No more guesswork—just clear, data-driven investments that push the business forward. By focusing IT investments on high-impact digital initiatives, firms can deliver faster, more personalized customer experiences—keeping pace with FinTech challengers.



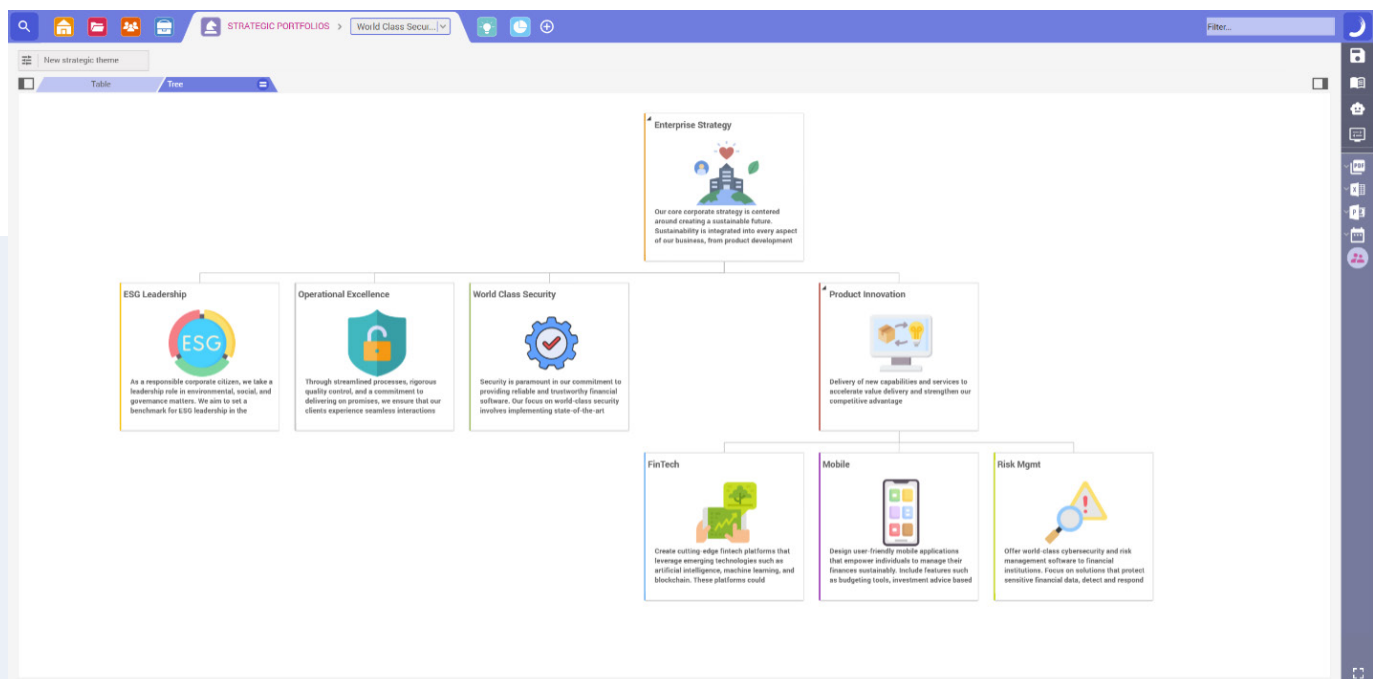
Scenario modeling report, allowing portfolio leaders to understand financial and resource capacity implications of their investment plan, along with expected benefits (OKRs and financials)

Multi-Layered Portfolio Management

Financial firms don't manage just one portfolio; they juggle IT, business, product, real estate, and transformation portfolios at the same time. Without a system that connects everything, priorities clash, resources get spread too thin, and execution falls apart.

One major insurance provider ran into this exact problem. Without a clear view of priorities, projects moved forward for the wrong reasons. IT teams worked in silos, approving projects without tying them to business goals. High-priority transformation efforts stalled, while low-value projects kept running—draining time and budget. Leadership couldn't see the big picture, so delays piled up, costs spiraled, and critical initiatives fell behind.

With a multi-layered portfolio approach, IT, business, and transformation teams stay aligned on strategic goals. With the right system, they can cut waste, stay focused, and keep transformation on track. When every dollar, resource, and project ties to real business value, leaders drive growth, control costs, and make a lasting impact.



Strategic tree, underlying structure behind your roadmaps, investment plans, target benefits, and investment portfolios

WHY PLANISWARE?

FinTech is rewriting the rules of financial services. To stay competitive, financial firms need to modernize—fast. IT and Business leaders must adapt, control costs, and drive growth—all while keeping up with regulations and shifting customer needs. But outdated tools, siloed teams, and slow processes make that difficult. Managing portfolios shouldn't be a struggle. Leaders need a system that connects strategy to execution—so every project delivers real value.

Planisware changes that. Our platform connects IT, business, and transformation portfolios in one place—giving financial firms real-time insights, clear priorities, and full control. Whether using Agile, Waterfall, or both, Planisware helps firms cut waste, focus on what matters, and drive transformation—on time and on budget.

With **one platform**, financial firms can:

- **Cut costs and boost efficiency**—No more scattered tools or wasted IT spend.
- **Align Agile and Waterfall**—Track both methodologies in a single system.
- **Get real-time insights**—Make proactive, data-driven decisions.
- **Maximize resources**—Optimize planning, execution, and financial tracking.
- **Stay ahead of change**—React quickly to market shifts and regulatory demands.

Planisware is the key to strategic Portfolio Management

Join 600+ leading organizations that trust us to streamline their portfolios, improve productivity, and drive transformation

Request a Demo Today!



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