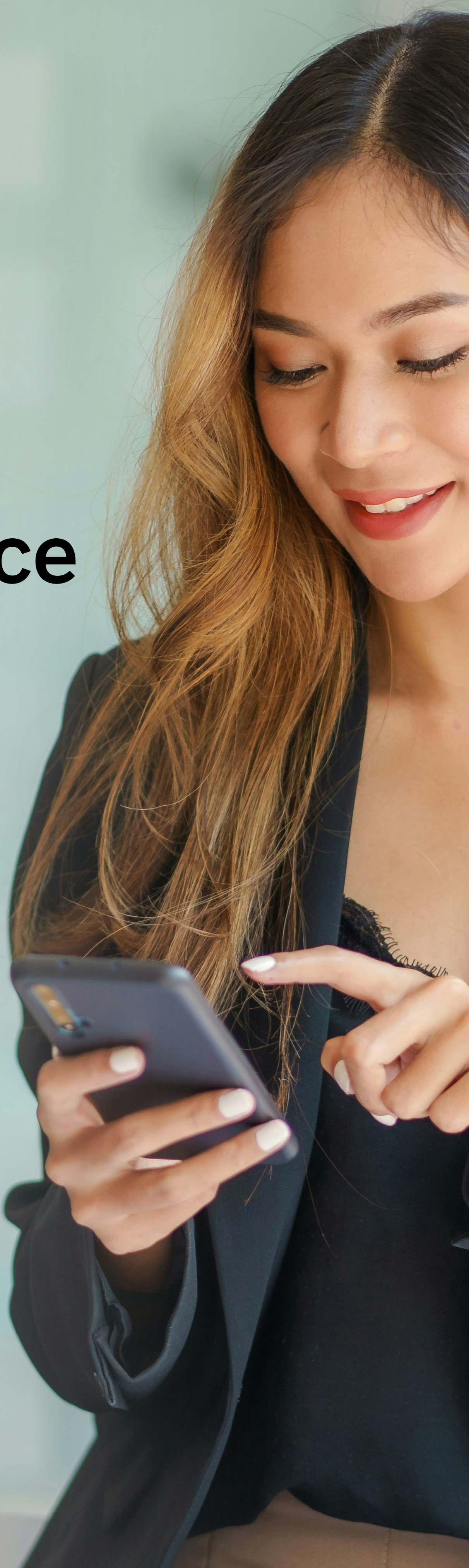
SAP Fioneer

From data fragmentation to finance confidence

A unified integration, quality and reporting layer for financial institutions

SAP Fioneer Whitepaper



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Introduction

Banks and insurers are under pressure to close faster, explain results with greater precision and respond to regulatory and stakeholder demands that change more quickly than their technology landscapes.

Yet many institutions still rely on fragmented toolchains, such as standalone ETL, data quality and reporting layers, that are stitched together through custom logic and duplicated pipelines. The result is inconsistent definitions across finance and risk, expensive reconciliations, slow change cycles and audit exposure created by opaque transformations and scattered controls.

SAP Fioneer's Finance Data Suite addresses this problem by providing a purpose-built, end-to-end financial data integration, quality and reporting layer for banks and insurers. Running natively with SAP S/4HANA and aligned to the SAP Fioneer Finance platform, it embeds financial semantics, lineage and governance into the data flow, so institutions can integrate, validate and consume finance data consistently across accounting and non-accounting use cases.

For CFOs, this means greater close confidence, fewer late adjustments and stronger audit readiness through traceable, explainable data processes. For CIOs, it reduces technology sprawl and custom maintenance by consolidating finance data capabilities into a modular, scalable architecture with reusable components. For CROs, it improves consistency between finance and risk measures and strengthens evidence for controls, model inputs and regulatory submissions.

The outcome is a single, governed finance data backbone that increases agility, reduces operational risk and supports real-time insight, without adding another disconnected toolchain.

What the Finance Data Suite enables in practice

- **Faster regulatory change:** update mappings, rules and reporting hierarchies through configuration rather than rebuilds.
- **Lower reconciliation burden:** consistent definitions across finance, risk, regulatory and ESG domains.
- **Audit-grade traceability:** exportable lineage and logged transformations/validations from source to report.
- **Better cost discipline:** fewer duplicated pipelines, fewer tools to maintain, fewer manual remediations.

Assessment questions leaders should ask their teams

Use these questions to pinpoint the main drivers of reconciliation effort, slow change and audit exposure.

- Where do we still reconcile the same metric across finance, risk and regulatory reporting—and why?
- Can we prove data quality *at the moment* of integration (not just at report time)?
- How quickly can we implement a new reporting requirement without major IT rebuilds?
- Do we have end-to-end lineage that stands up to internal audit and regulators?

SAP Fioneer Finance Data Suite: Unified data integration, quality and reporting for banks and insurers

The Finance Data Suite is the **financial data integration, data quality and reporting layer** of the SAP Fioneer Finance platform. It is purpose-built for banks and insurers, providing finance, risk, regulatory and data teams with a unified, transparent environment that embeds financial logic and content.

The data suite's modular architecture combines finance-specific intelligence with scalability and audit readiness. It supports evolving regulatory requirements while reducing IT dependency and improving governance.

Because it harmonizes and validates data across domains, it enables institutions to close faster, comply with confidence and generate insights that extend beyond accounting into finance, risk and regulatory reporting.

The suite connects seamlessly across the SAP Fioneer Finance platform and external ecosystems. It integrates with core banking systems, ESG and risk engines and regulatory reporting tools, ensuring that data quality, integration and reporting are managed consistently across all systems, where they are needed.

Core components of the Finance Data Suite

The data suite is made up of three components:

Finance Open Integration Framework

A high-performance ETL layer on SAP S/4HANA that enables mass data integration from SAP and non-SAP systems. It moves and transforms data using embedded financial logic with a rule engine, standard business transformation and calculation functions and automatic, exportable data lineage and documentation for full transparency.

Financial Services Data Quality

A cross-platform framework that enforces financial data quality directly within S/4HANA. It defines, executes and monitors quality rules using pre-built templates, audit trails and rule-based automation. It also integrates with tools such as Jira for remediation workflows.

Finance Consumption Layer

A Fiori-based reporting layer for business users that delivers pre-defined financial and regulatory content. It enables real-time, self-service reporting, drill-down analysis and flexible reporting hierarchy creation without coding. Reports draw from any S/4HANA application, such as SAP Fioneer's subledger, data management and other sources.

Together, these components enable multi-domain data orchestration that spans accounting, risk, regulatory and ESG domains, enabling banks and insurers to turn data into action quickly.

Advantages of the Finance Data Suite vs generic tools

The following capabilities illustrate how the Finance Data Suite addresses the key data challenges faced by banks and insurers and how it differs from generic enterprise tools.

01. Integrated, finance-specific data that speeds up compliance and insights

Generic competitors rely on standalone ETL, data quality and BI applications that are loosely connected and industry neutral. They require custom builds for financial semantics, regulatory logic and process orchestration.

SAP Fioneer's Finance Data Suite, by contrast, provides a **native, end-to-end finance data backbone** purpose-built for financial institutions and the SAP/SAP Fioneer joint Finance platform. It embeds accounting and regulatory logic directly into the data model, ensuring consistent definitions and treatment across domains.

With the data suite, banks and insurers have broad data coverage that spans the entire finance data platform. This enables institutions to:

Consume data consistently through **CDS views, files or data products,** enabling unified reporting and analytics.

Ensure and provide **audit-ready proof of data quality** at the time of data integration and before financial reporting and disclosure.

Integrate their own **core banking or policy systems** as well as third-party solutions, such as ESG, risk and regulatory reporting engines.

Create reusable data products that can serve multiple functions (e.g., IFRS or US-GAAP reporting, FINREP/COREP analysis or ESG exposure assessments) without duplicating data pipelines.

This integration removes reconciliation gaps between accounting, risk and reporting systems, creating a **single, governed source of truth** for all financial data.

As a result, finance teams can integrate data across SAP and non-SAP systems faster and with less custom development, reducing implementation time and enabling quicker compliance and insight.

02. Business-driven and low/no-code, with templates to reduce IT effort

Generic data solutions depend on developers and IT specialists for every schema, mapping or report change. Finance and risk teams must wait for IT to rebuild or redeploy, which slows regulatory cycles and increases maintenance costs. Furthermore, IT teams frequently need to re-learn the underlying logic for even minor adjustments because many generic tools have become complex and cluttered with years of custom extensions. Rather than working with clean, modular components, they must untangle legacy configurations each time.

The data suite replaces this rigidity with an industry-specific, low/no-code environment that empowers business users while keeping IT in control of governance. This self-service approach empowers finance professionals to configure flows, validation rules and reports directly through standardized templates, reducing IT effort by up to **50%.**

Additionally, the data suite empowers IT departments to focus on major issues rather than routine coding. Its clean, modular architecture and reusable components simplify debugging, testing and upgrades. This allows IT to shift from being an execution bottleneck to a solution enabler, providing guidance and governance instead of operational coding.

The data suite's templates contain financial logic, such as accounting mappings, posting rules or risk metric calculations, so updates can be made through configuration instead of coding.

The suite also transforms business data from source to target systems while maintaining **consistent lineage and quality** across the solution. This consistency ensures that every report, from IFRS or US-GAAP statements and FINREP/COREP submissions to liquidity stress tests, uses the same validated data. This reduces reconciliation cycles, supports faster close and lowers the risk of conflicting results across functions.

With the data suite, finance teams respond to internal and regulatory requests faster, while freeing IT resources for strategic initiatives.

03. In-solution architecture for real-time, auditable data integrity

Generic tools often require data replication into external databases or BI engines. This adds latency, creates governance blind spots and fragments auditability across multiple solutions. The data suite eliminates those risks by **running natively within SAP S/4HANA,** where data already resides, or by integrating external data sources, such as core systems, into SAP S/4HANA and the underlying products of the Fioneer Finance Management Solution.

This architecture provides:

01

No unnecessary data movement

Checks, transformations and reporting occur directly in S/4HANA, minimizing latency and operational cost.

02

A single security and authorization model

SAP role-based controls ensure consistent access governance and audit transparency across all data processes—critical for compliance and data privacy.

03

Built-in audit trails

Because every transformation and validation step is automatically logged, supporting regulatory-grade traceability.

Finance, risk and compliance teams work from live, reconciled data because integration, reporting and data-quality management all happen in the same environment.

SAP Fioneer's Finance Data Suite therefore unifies, validates and operationalizes both financial and non-financial data across systems and domains. This reduces the risk of audit findings, manual corrections and reporting errors while enabling institutions to act faster, maintain compliance with confidence and generate deeper, real-time insight.

Strategic outcomes for modern finance functions

Financial systems today extend far beyond accounting. Yet many institutions still operate on fragmented infrastructures that rely heavily on IT, struggle with evolving compliance demands and suffer from inconsistent data quality. These weaknesses slow reporting cycles, raise audit risk and limit the ability to respond quickly to new regulatory or market requirements.

SAP Fioneer's Finance Data Suite changes that dynamic. It delivers faster, smarter and compliant financial data flows across the entire value chain, from core and risk systems to regulatory reporting. Built-in financial logic and governance frameworks ensure that every data flow is consistent, explainable and audit-safe.

With the data suite, banks and insurers can:

- **Adapt faster** to new regulations, architectural changes and software requirements, completing changes in hours or days instead of months.
- **Accelerate compliance programs** and lower implementation risk through pre-built financial semantics, standard API's, templates and high-performant transformations.
- **Empower finance teams** to build integrations, validate data, produce and analyze reports independently, reducing IT dependency and increasing business agility.
- **Improve audit readiness** with embedded data-quality checks data lineage functions, documentations, traceability and version control that reduce findings and regulatory penalties.
- **Leverage AI and advanced analytics** on a trusted, contextualized financial data foundation to gain real-time insight and predictive capability, enhancing strategic decision making.

The data suite unifies finance, risk and regulatory data within a governed architecture that ensures **audit-safe, explainable and compliant operations at every stage.** It enables institutions to meet today's standards while preparing for the next generation of intelligent, data-driven finance.

A GOVERNED FINANCE DATA BACKBONE FOR MULTI-DOMAIN PERFORMANCE

Modern financial management requires a data foundation that is consistent across finance, risk, regulatory and ESG, and defensible under audit. When integration logic, quality controls and reporting layers are dispersed across generic tools and custom code, institutions pay for it through slow cycles, recurring reconciliations and increased operational and compliance risk.

SAP Fioneer's Finance Data Suite consolidates these capabilities into a single, finance-specific layer designed for banks and insurers. By embedding financial logic, governance and lineage directly into the data flow and enabling business-driven configuration through templates, it helps institutions reduce dependency on scarce IT capacity while improving control, transparency and change speed.

The strategic benefit is not only efficiency (though faster close and reduced remediation are tangible gains) but also resilience: the ability to respond confidently to new regulations, portfolio shifts and management questions using trusted, explainable data. In a world where scrutiny is rising and timelines are shrinking, a unified and auditable finance data backbone becomes a prerequisite for sustainable performance.

Book a demo **to see how the Finance Data Suite unifies integration, data quality and reporting across finance, risk and regulatory needs.**

SAP Fioneer

About Fioneer

SAP Fioneer provides software solutions for banks and insurance companies: built on rock-solid technology and bold creativity.

In 2021, a group of financial services experts at SAP realized their clients needed a faster, more flexible partner that could move at their pace, adapting to the fast-changing landscape. Joining forces with entrepreneurial investor DEDIQ, SAP Fioneer was born – a start-up with the weight of a global software company behind it.

Get in touch

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