



Finance Data Suite for financial services

A buyer's guide to integration,
data quality and insight

SAP Fioneer Whitepaper



Contents

Introduction..... 3

How the Finance Data Suite delivers integration, quality and insight 4

 01. Finance Open Integration Framework 4

 02. Financial Services Data Quality 11

 03. Finance Consumption Layer 19

From data movement to data control: Building a defensible finance and risk foundation with the Finance Data Suite 26

INTRODUCTION

Large banks and insurers are under pressure to deliver faster close, stronger auditability and more frequent internal and regulatory reporting, while operating across complex IT landscapes that span core systems, subledgers, data warehouses, risk engines and market-data providers. In this environment, finance and risk outcomes are only as reliable as the institution's ability to integrate, validate and consume data with end-to-end traceability.

But the challenge is no longer “accounting data integration” alone. Financial institutions create, receive and process both accounting and non-accounting dimensions, such as Basel III, ESG, liquidity and other domain-specific models, and must orchestrate them consistently across finance, risk and regulatory processes. When orchestration is fragmented, organizations fall back on bespoke code, spreadsheets and manual reconciliations, driving cycle-time delays, increasing operational risk and making it harder to defend numbers under supervisory scrutiny.

This guide explains how a modern Finance Data Suite enables true multi-domain orchestration through three connected capabilities:

01

Integration and transformation

Unifies data movement and business logic across heterogeneous source systems spanning risk, regulatory and finance domains.

02

Embedded data quality

Turns validation into a continuous control, with versioned rules, issue management and audit-ready evidence.

03

Finance-semantic consumption layer

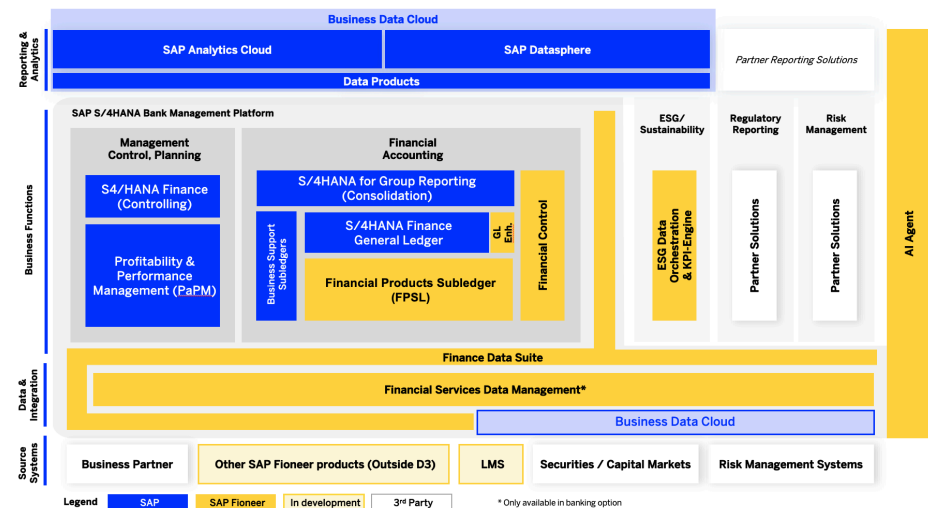
Enables business-led reporting and drill-down analysis on governed finance semantics, reducing reliance on bespoke code and spreadsheet-based reconciliation.

For CFOs, this means faster cycle times with stronger control and transparency. For CIOs, it means an extensible, secure architecture that reduces tool sprawl and IT dependency. For CROs, it means confidence that finance and risk are aligned, backed by consistent definitions and defensible lineage from source to disclosure.

The following sections describe the operating model, differentiators and use cases to help institutions assess whether a Finance Data Suite can become a scalable foundation for finance, risk and performance management.

HOW THE FINANCE DATA SUITE DELIVERS INTEGRATION, QUALITY AND INSIGHT

A component view of SAP, SAP Fioneer and their ecosystem, which provides holistic support for finance, risk and management control requirements and processes



Here are the components of the Finance Data Suite that provide a [unified integration, quality and reporting layer](#) for financial institutions:

01. Finance Open Integration Framework

At the heart of SAP Fioneer's Finance Data Suite is the Finance Open Integration Framework (FOF). This is the integration and transformation layer that connects and harmonizes financial data across complex IT landscapes. The framework unifies extraction, transformation and loading (ETL) capabilities in a single governed environment as a single point of integration and transformation, ensuring consistency, transparency and compliance across all downstream processes.

Why a good ETL layer really matters in finance

Integrating data is the foundation of every data initiative in multi-national banks and insurers. Without a high-performing ETL layer, institutions rely on a patchwork of in-house scripts and disconnected tools. This fragmented setup creates operational risk:

- ❗ Documentation is inconsistent.
- ❗ Integration logic is repeatedly extended instead of redesigned, increasing complexity over time.
- ❗ IT dependency increases.
- ❗ Integration scenarios become difficult to manage or audit.
- ❗ Poor knowledge transfer, as integration logic is often undocumented and understood only by a few specialists.

A well-designed ETL layer forms the backbone of [financial data management](#). It enables reliable data flow, compliance and [advanced analytics](#). It also provides a single point of control that improves documentation, reduces manual intervention and ensures every data movement is governed and auditable.

Using one robust ETL framework across use cases (rather than building separate solutions for each) creates a **unified integration environment**. All data flows become visible, traceable and centrally monitored. This simplifies change management, speeds up testing and supports internal and regulatory audits.

Centralization also improves efficiency and data security. A single ETL layer reduces redundant data replication and limits the number of tools that access sensitive financial information.

A highly integrated ETL tool provides reusable standard APIs and integration functions with other systems, enabling flexible and scalable use cases. It eliminates the need for time-consuming analysis and custom development of APIs or integration logic, allowing teams to focus on configuration rather than reconstruction.

With a rapidly evolving technology stack and IT landscape, there is a growing need for a highly extensible tool that can seamlessly integrate new functionalities not only with other SAP solutions, but also with non-SAP systems.

SAP Pioneer's Finance Open Integration Framework, for instance, runs directly on S/4HANA and **processes data in place**, removing the need to store multiple persistent copies. It is easily extensible by new transformation capabilities and integration functions. Embedded within the SAP Pioneer Finance Management Solution, it provides standard APIs, reusable transformation logic and pre-built financial content, improving consistency across SAP and non-SAP systems.

A strong ETL foundation is therefore essential to any data-driven finance strategy. It unifies, simplifies and secures data integration across the institution.

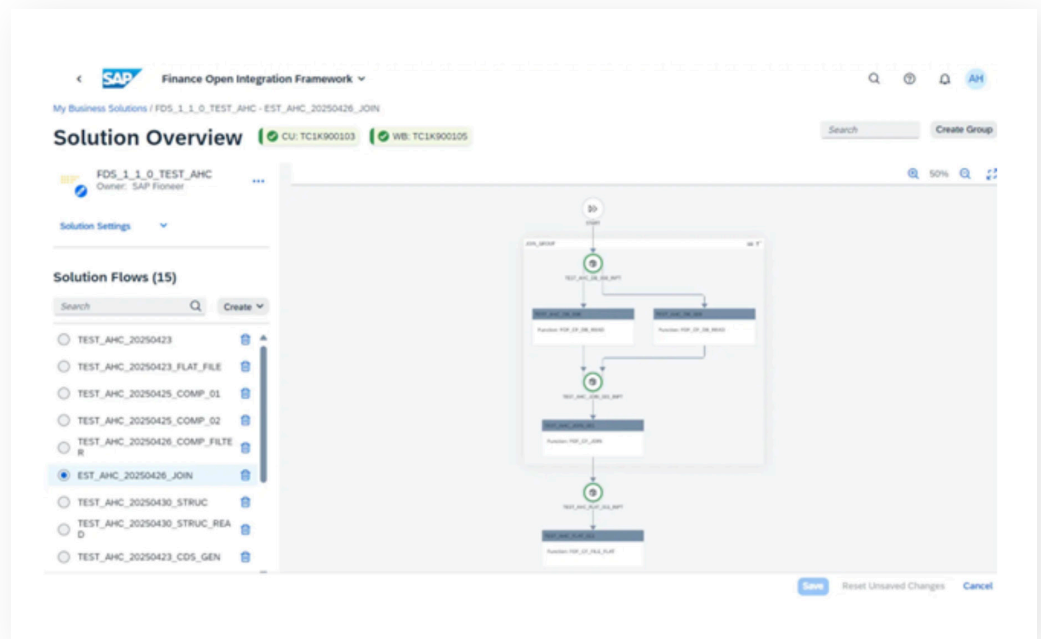
How SAP Fioneer's integration and transformation framework works

SAP Fioneer's integration and transformation framework addresses the challenges faced by financial institutions operating with fragmented data architectures, multiple source systems and rising regulatory expectations for data traceability and accuracy.

It provides end-to-end ETL orchestration from ingestion and transformation to delivery through a unified interface used by both IT and business teams. Built-in governance, standardized logic, monitoring and logging ensure every step is transparent, controlled and documented.

As the central orchestration hub for data movement, the framework consolidates financial, risk and regulatory data into a single harmonized layer:

-  **For extraction,** it connects to diverse data sources such as market feeds, subledgers, capital markets, risk tools and insurance systems.
-  **In transformation,** it applies standardized integration functionalities that perform join, unions or aggregation, and standardized or custom rules through a rule engine that performs mappings and calculations to produce business-ready outputs.
-  **During loading,** it delivers processed data to target systems including subledgers, data management layers, analytics solution and regulatory reporting engines.
-  It also supports data quality checks at all steps during the ETL process.

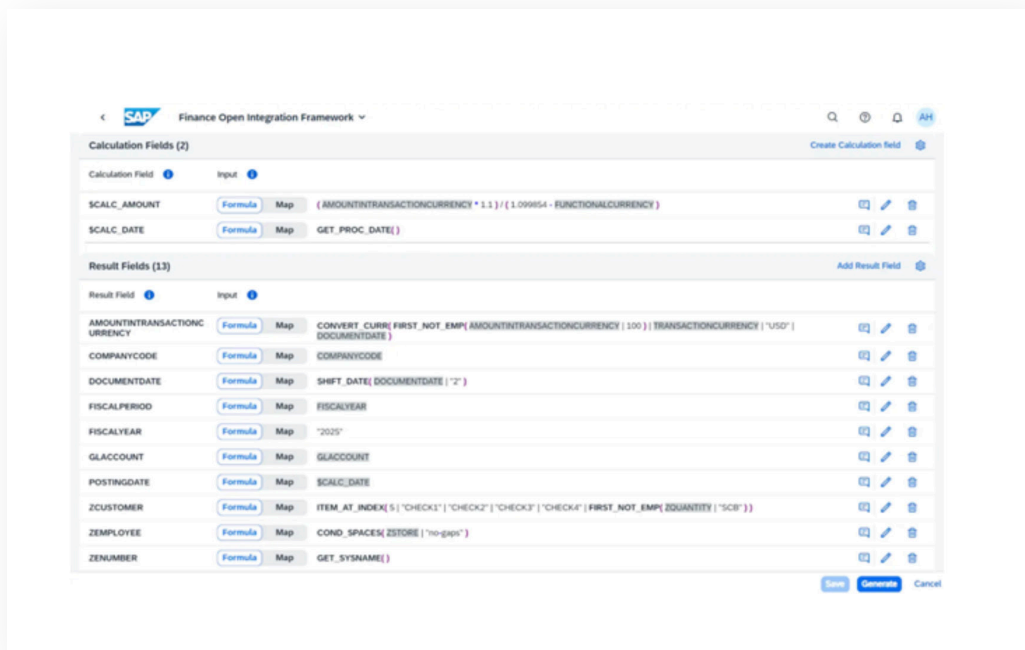


The result is a continuous, auditable data flow aligned with business and regulatory requirements.

How each part of the ETL layer works

The ETL's rule engine makes complex data transformations accessible without coding. It allows institutions to define both technical and business logic through guided interfaces that:

- ⊕ Support both **calculation fields** (multi-step calculations) and **result fields** (final computed outputs).
- ⊕ Enable **mappings and conditional logic**, allowing users to create formulas or comparisons, such as absolute value checks, currency converters or aggregations across multiple sources.
- ⊕ Include a **function library** with pre-built formulas and examples to accelerate rule creation.
- ⊕ Enable the extensions of either new integration functions or new formula functions for data transformation and calculation.
- ⊕ Align with **standard business templates** such as Abacus360 while remaining flexible for customer-specific extensions.



This design allows business users to define transformation logic while IT maintains governance and performance control.

Transparency and control are embedded throughout the ETL process, providing monitoring and lineage at every stage of data processing:

- ④ **Data lineage** shows where data originates, how it transforms and where it is delivered.
- ④ **Documentation** provides a final document with all defined settings and configuration to fulfil audit or internal requirements and ensure proper knowledge transfer.
- ④ **Monitoring dashboards** display job execution, data volumes and transformation results in real time.
- ④ **Data quality** checks ensure quality at the source and early detection of data issues.
- ④ **Error handling and reconciliation tools** identify, log and route exceptions for timely resolution.

These capabilities strengthen operational assurance and meet regulatory expectations for **audit readiness**.

Outbound data flows are managed with equal control. The framework supports SAP and non-SAP targets, structured output formats (e.g., XML, JSON), flat output formats (e.g., CSV) or directly integrates via BAPIs, function calls, remote function calls (RFC) or RESTful APIs and [drag-and-drop configuration](#) of integration pipelines.

By consolidating ETL processes within one governed environment, institutions modernize their data architecture without disrupting operations. Pre-built adapters and a low-code interface **reduce implementation timelines from months to days**, enabling faster insights, higher traceability and lower cost.

Advantages over other ETLs

SAP Fioneer's integration and transformation layer is purpose-built for financial data, risk and compliance.

Unlike generic ETLs that require extensive customization, the framework:

- ⊕ Applies **financial and regulatory logic out of the box (so called Standard Adapters)**, including pre-defined rules and mappings aligned with accounting and supervisory standards, such as IFRS and US-GAAP, and regulatory frameworks like FINREP or COREP.
- ⊕ Offers **domain-specific content and APIs** that support key finance processes, such as subledger posting, capital adequacy calculations and regulatory reporting with full documentation and lineage (e.g., subledger, data management or data quality).
- ⊕ Delivers **layered interoperability** as it complements existing enterprise ETLs by applying finance-specific logic and validations before data enters subledgers, data models or reporting layers.
- ⊕ Provides a flexible, open framework that allows partners to build their own integrations and extensions while remaining open for new functions and use cases.
- ⊕ Ensures user-friendliness with a no-code, intuitive interface that enables finance and risk experts to manage transformations without deep technical expertise.
- ⊕ Delivers high performance for financial mass-data processing by leveraging code pushdown, database optimization techniques, data packaging and parallel processing for scalability and efficiency.

This design allows institutions to [modernize finance data management](#) while maintaining existing integration landscapes, ensuring consistency and regulatory confidence.

Practical use cases across banking and insurance

SAP Pioneer's integration and transformation framework supports a wide range of **finance, risk and regulatory use cases** through its configurable integrational functions and rule engine.

On the **inbound side**, the framework connects to diverse data sources. Market and reference data feeds supply the data management layer with curves, FX rates and spread data, while capital markets trades and lifecycle events flow into the subledger for valuation, posting and fee calculation.

On the **outbound side**, the framework generates cashflows, FI-GL postings, Group Reporting postings, KPIs for performance and risk reporting, producing regulator-specific outputs, such as Abacus360.

For example, a **bank** can consolidate intraday trading data from multiple systems. The framework aggregates trades per account, sends the results to the subledger for accounting, then routes data to a financial data model. It then prepares data for ESG and KPI engines for reporting. It can also support regulatory submissions (e.g., via Abacus360) and connect with external ETL environments such as Databricks. The processed data is then published in SAP Pioneer's [data management layer](#) in a standardized structure for analytics and limits monitoring.

In **insurance**, the framework supports compliance scenarios such as IFRS-based valuation and reporting requirements. It integrates with claims management systems like SAP Pioneer's Financial Services Collections and Disbursements, consolidating market data and risk factors, transforming them through embedded logic and feeding them via collection and disbursement APIs into reporting or subledger accounting systems.

By embedding finance-grade ETL within the SAP Pioneer solutions, institutions gain a unified, transparent foundation for accurate, compliant and actionable financial data.

Case study of the Finance Open Integration Framework A German commercial bank modernization program

A leading German commercial bank with total assets above €110 billion sought a **single view across finance, risk, ESG and compliance**. But it struggled with manual reconciliations, complex integrations and regulatory pressure for traceability.

Working with SAP Fioneer, the bank introduced a governed ETL layer with reusable adapters for SAP and non-SAP sources.

This replaced point-to-point flows with **standardized pipelines**, allowing business and IT teams to create transformation rules centrally and promote them across environments with version control.

Lineage, documentation and run logs provided a clear chain from source to submission, including reconciliation checkpoints.

With the open integration framework, the bank **reduced effort** for new data feeds and close activities, **improved audit readiness** and strengthened **confidence** in regulatory submissions.

SAP Fioneer's Finance Open Integration Framework turns integration into a controlled, repeatable capability. The framework accelerates delivery, embeds finance logic at the point of transformation and provides the transparency institutions need to operate confidently under supervisory scrutiny.

02. Financial Services Data Quality

As the quality component of SAP Fioneer's Finance Data Suite, **Financial Services Data Quality** provides a cross-platform framework to define, execute and monitor data quality rules directly on S/4HANA sources.

It addresses one of the most persistent challenges in banking and insurance: **maintaining a clear, consistent view of data quality across fragmented systems**.

Many ETL and reporting tools do not validate data at either end of the integration process. Banks and insurers often compensate with homegrown solutions built from SQL scripts, Excel workbooks and custom applications. These manual processes make it difficult and time-consuming to obtain a single, reliable view of data quality. This is especially apparent during audits and regulatory reviews that demand evidence of historical rule versions and issue handling.

Subledger runs are a common example. After a multi-day run, data is often exported into Excel for manual checking. Business users review and flag anomalies manually, and fixes are tracked separately in spreadsheets. Days can pass before errors are detected, leading to late top-down adjustments, additional audit explanations and higher closing costs.

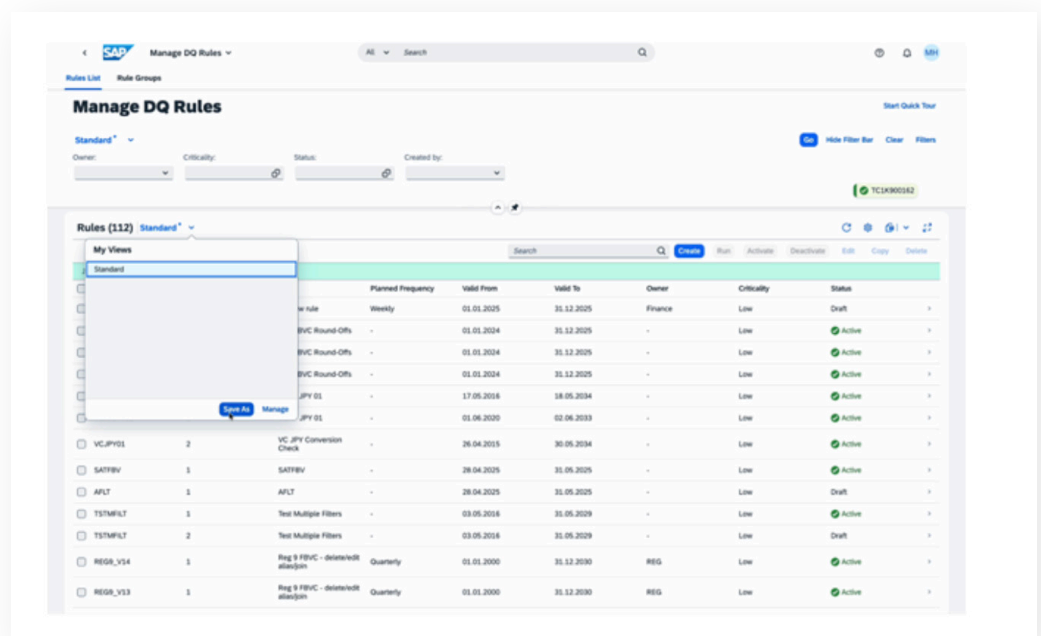
During audits, questions such as *“What was the data quality in our IFRS 9 credit-risk data last quarter?”* or *“How have policy-level data issues evolved in recent IFRS-based valuation runs?”* are nearly impossible to answer with disconnected tools. Without lifecycle tracking or embedded remediation, institutions risk delays, fines and heightened regulatory scrutiny.

SAP Pioneer's Financial Services Data Quality solves this directly. It performs automated data checks **before and after loading**, preventing costly errors and late corrections during critical finance processes like financial close. By embedding validation and reconciliation into every integration step, it replaces fragmented, manual workflows with a governed, automated framework that ensures data is accurate, traceable and audit-ready.

How the data-quality layer works

As part of SAP Pioneer's Finance platform, the data quality layer is not a standalone tool meant to replace existing systems. It is an integrated, auditable product that manages data quality across the entire Finance Data Suite. It provides a single point of control for data quality—from source systems through the SAP General Ledger—without altering data. It identifies, tracks and documents quality issues so that corrections occur in the proper upstream systems.

By centralizing rule management and monitoring, the data quality layer reduces manual validation work and ensures clean, traceable data for compliance and [AI use cases](#).



The data quality layer runs continuous, automated checks throughout the data flow:

- **Before loading**, it catches issues early, saving processing time and reducing closing costs.
- **During transformation**, it monitors data in flight, preventing error from moving downstream.
- **After processing**, it validates data before export to reporting or regulatory systems.

Checks span the full lineage, from original source to the General Ledger, providing complete visibility for audit-ready monitoring.

The data quality layer supports both technical and business-oriented data quality checks:

	Purpose	Example
 Technical	Ensures validity and consistency	Domain checks ("customer type = business/private"), pattern checks (valid IBANs), referential integrity (contract exists before transaction), uniqueness (no duplicates).
 Business	Verifies reasonableness and logic	Value checks ("new customers > 1,000"), cross-period comparisons ("within ± 10% of last month"), formula checks ("capital ratio = assets/liabilities").

When a check fails, the data quality layer automatically creates an issue. Business users resolve it through guided workflows that let them:

- Analyze results
- View issue status
- Add comments or attachments
- Create remediation tickets directly in Jira or ServiceNow

The screenshot displays the SAP Manage DQ Results interface. The top navigation bar includes 'Manage DQ Results' and a search bar. Below the navigation bar, there are tabs for 'Rule Details', 'Formulas', 'Execution Details', 'Result Context', 'Tickets', 'Comments', and 'Attachments'. The 'Execution Details' tab is active, showing a summary of the rule execution. The 'Result Context' tab is also visible, displaying a table of issues.

Issues (5)	Alias Value SumOfBookingsLY	Alias SumOfBookingsLY From Date	Alias SumOfBookingsLY To Date	LHS Value	RHS Value	Result Type	Remediation Status
9,310,489.00 EUR	8,379,448.89	20230101	20231231	15,610,995.02	14,463,062.26	Error	For Review
14,886,688.00 EUR	11,498,032.85	20230101	20231231	25,358,945.32	23,741,626.94	Error	For Review
17,476,334.00 EUR	15,730,516	20230101	20231231	29,480,416.06	27,499,800.12	Error	For Review
25,195,677.00 EUR	22,679,731.76	20230101	20231231	41,319,382.41	37,278,901.3	Error	For Review
14,124,279.00 EUR	12,711,863.69	20230101	20231231	23,679,856.73	21,927,986.08	Error	Accepted (Previous Run)

Each rule and issue is versioned and auditable. The system records who created or changed a rule, when it ran and what actions followed. Auditors can immediately see which rule was active, who reviewed it and what evidence supported the decision. This transparency removes last-minute evidence gathering and demonstrates full control over data quality.

The screenshot displays the SAP Manage DQ Rules interface, specifically the 'Add Formula' step. The interface is divided into several sections: 'Threshold', 'Formulas', and 'Filters'. The 'Threshold' section shows a 'Threshold type' of 'Absolute' and 'Threshold (low value)' of '-1000'. The 'Formulas' section shows a 'Left Hand Formula' of 'SingleRightBookingAmount' and a 'Right Hand Formula' of 'SingleRightBookingForeignCurrencyAmount'. The 'Filters' section shows a 'Filters (1)' table with columns for 'Attribute', 'Operator', 'Sign', and 'Value(s)'. The table contains one row with 'SingleRightBookingAmountID' as the attribute, 'Equals' as the operator, and 'Include' as the sign.

Attribute	Operator	Sign	Value(s)
SingleRightBookingAmountID	Equals	Include	LN

Corrections happen in upstream systems, while the data-quality layer tracks and documents each issue from detection to closure, maintaining version control, comments and supporting evidence.

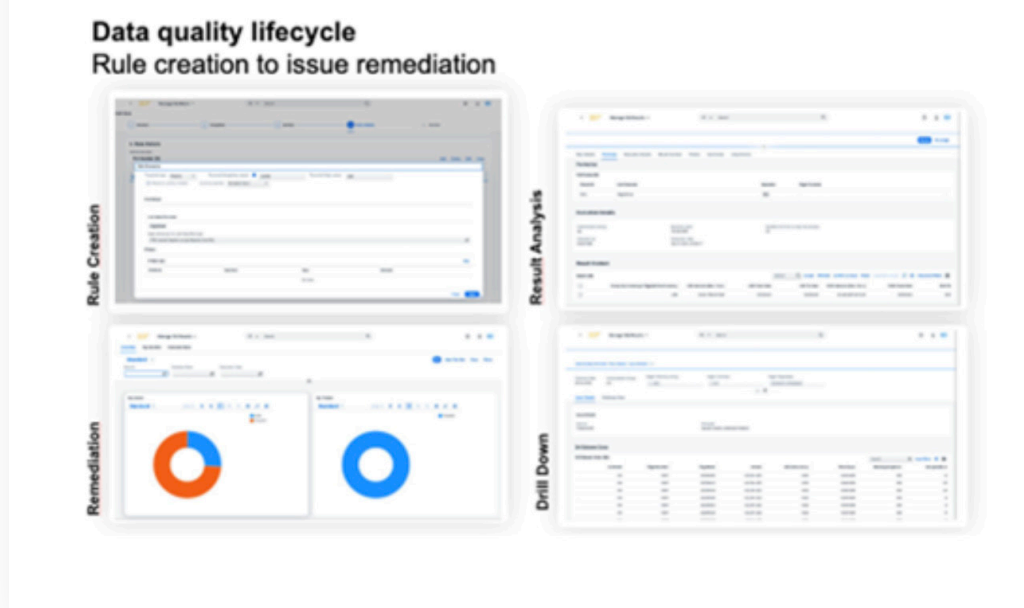
Reporting views are accessible in BI tools such as SAP Analytics Cloud or Excel, allowing analysis such as:

- Which legal entities produce the most data-quality issues.
- Whether completeness is improving or deteriorating.
- Which data sources have the lowest quality scores.

This turns data quality into a measurable KPI for continuous improvement and audit defense.

Working with the ETL and consumption layers, the data-quality layer maintains assurance across the entire data lifecycle, ensuring every output is accurate, traceable and compliant. This creates a reliable foundation for AI, analytics and regulatory reporting.

An example of a data quality lifecycle



How the data quality layer stands apart: Finance-aware, integrated and audit readiness

Many data-quality tools provide strong cleansing and validation functions, but are built for generic enterprise data, not the regulated, finance-specific environment of banking and insurance. Here is how SAP Pioneer's Financial Services Data Quality layer differentiates itself from generic solutions.

01. Provides built-in finance logic

Generic solutions require financial institutions to build their own finance-specific rules and mappings from scratch. Today, the data quality layer provides a set of configurable, industry-informed templates that can be adapted to IFRS-, US-GAAP- or regulatory-oriented use cases. Business users can customize these templates without IT support, accelerating implementation and reducing error.

Looking ahead, the product is evolving toward deeper interoperability across the Finance platform, enabling dynamic generation of data-quality rules directly from the requirements of connected solutions. This will allow institutions to align data-quality checks automatically with changing finance, risk and regulatory needs.

For example, instead of coding a check to confirm that every customer has a valid IBAN, a user selects a predefined rule, runs it and views results through a dashboard.

The data quality layer also understands the **semantics of financial data**—accounting hierarchies, ledgers, postings and reporting structures—so results are meaningful to auditors, regulators and finance teams.

02. In-platform, not external

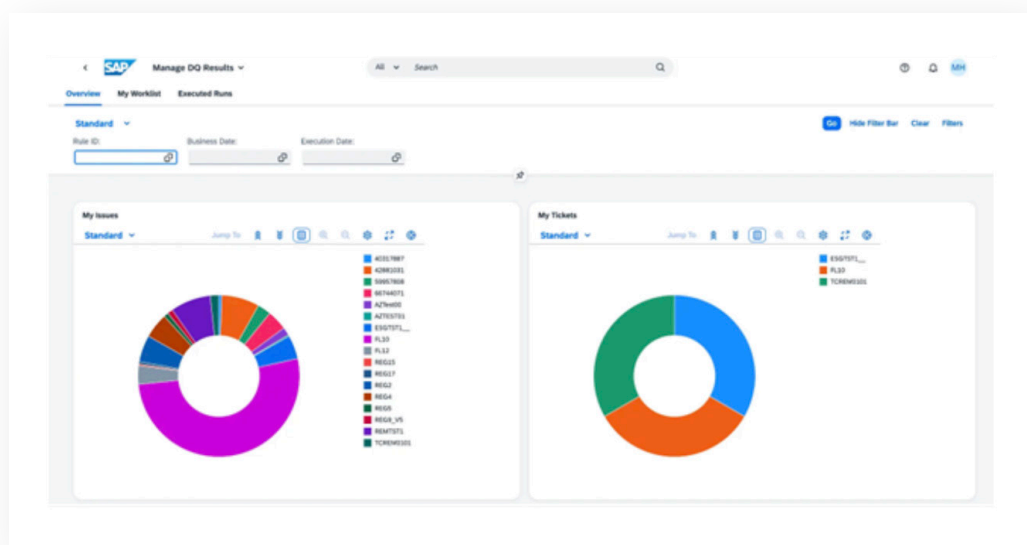
Operating within the SAP Finance platform, the product validates data where it resides across data-management, subledger and general-ledger layers. This eliminates external transfers and governance risks. It uses the same security, authorization and workflow models as other SAP processes, with a consistent Fiori interface.

03. Deployment-flexible

Cloud-ready and deployment-agnostic, it supports on-premise, private and hybrid configurations, allowing institutions to modernize without lock-in or infrastructure changes.

04. Simpler for business users and lighter for IT

Guided, no-code rule creation enables finance and risk teams to manage data quality themselves, reducing IT workload and simplifying maintenance. Integration with ticketing (e.g., Jira, ServiceNow) supports remediation while keeping corrections in the right systems.



- Ensure **regulatory data-quality compliance** through embedded validation and audit-ready documentation.
- Provide **transparency on remediation actions taken** for regulators and internal auditors.
- Integrate **quality checks directly into SAP finance workflows**, reducing manual work and improving accuracy.
- [Build a foundation for AI and automation](#) in financial data management through continuous data validation and standardized rules.

Validation occurs at two key points in the data lifecycle:

01

Before data is loaded into SAP Pioneer products. For example, validating source data before importing it into the subledger prevents costly correction cycles in the subledger.

02

After data is loaded, but before reporting and disclosure. For instance, banks and insurers run quality checks in the data management layer before releasing data to regulatory reporting systems, ensuring only validated data flows downstream.

Sector-specific examples include:



ESG classification checks

Banks and insurers use the data quality layer to validate ESG codes using predefined templates contextualized for financial services. Unlike generic data-quality tools that treat data as flat tables, the data quality layer understands the SAP data model. It automatically recognizes the originating system (e.g., subledger or ESG template), field types (currency, date) and metadata such as authorizations and relationships. The result is richer, more semantic validation that mirrors financial logic.



General Ledger reconciliations

The data quality layer is also used to confirm that transition accounts reconcile correctly at period close. For example, business users can create a rule such as: *"Sum of functional currency amounts in GL accounts 1000–2000 for the current quarter = 0."* If the condition fails, they can drill down into transaction-level details, identify the source issue and trigger remediation in financial control through guided workflows.

By embedding these checks throughout the data lifecycle, institutions maintain data integrity across finance, risk and ESG domains, turning data quality from a corrective task into a continuous assurance capability.

The Financial Services Data Quality Layer in action

A German public-sector bank improves audit readiness

A major German public-sector bank sought to strengthen data quality across its financial and regulatory reporting flows. Late detection of data issues during financial close required significant manual effort from both business and IT, slowing reporting and increasing audit risk. Data-quality checks and documentation were dispersed across multiple tools, making it difficult to maintain a single, transparent view of results.

Using SAP Fioneer's Financial Services Data Quality solution, the bank introduced governed, in-solution checks that connected directly with its **existing data management and subledger systems**. Business users could configure and run rules through a guided, no-code interface, reducing IT dependency and accelerating issue resolution. Audit-safe workflows provided full rule versioning, approval tracking and remediation dashboards.

As a result, the bank reduced manual adjustments at period close, improved audit readiness and gained real-time visibility into data quality across finance and regulatory domains.

03. Finance Consumption Layer

The Finance Consumption Layer provides a reporting environment with pre-built finance semantics and collaborative workflows for business-led reporting and analysis.

Many banks and insurers have historically built their reporting solutions from scratch. Developers integrate systems, join and transform data and hand-code hierarchies and mappings. Even with existing SAP or third-party reporting tools, data preparation still demands manual coding. This approach is **slow, inflexible and costly**, leaving finance business teams unable to adapt reports to their own requirements.

The consumption layer changes that. It offers an operational reporting product designed for ad hoc financial analysis. Built on SAP Fiori, it enables drill-down views, flexible hierarchy management and no-code configuration directly by business users.

While not intended for official regulatory disclosures, the consumption layer is ideal for **pre-disclosure preparation and analysis**. It can support internal versions of regulatory-style reports, such as FINREP or COREP, for investigating balances and transactions, tracing posting details, validating data and preparing disclosures before they are finalized in dedicated reporting solutions.

Users can consume and map data directly through the interface without writing code. Technical artifacts are generated automatically, and hierarchy management allows business teams to version and maintain reporting structures independently of IT.

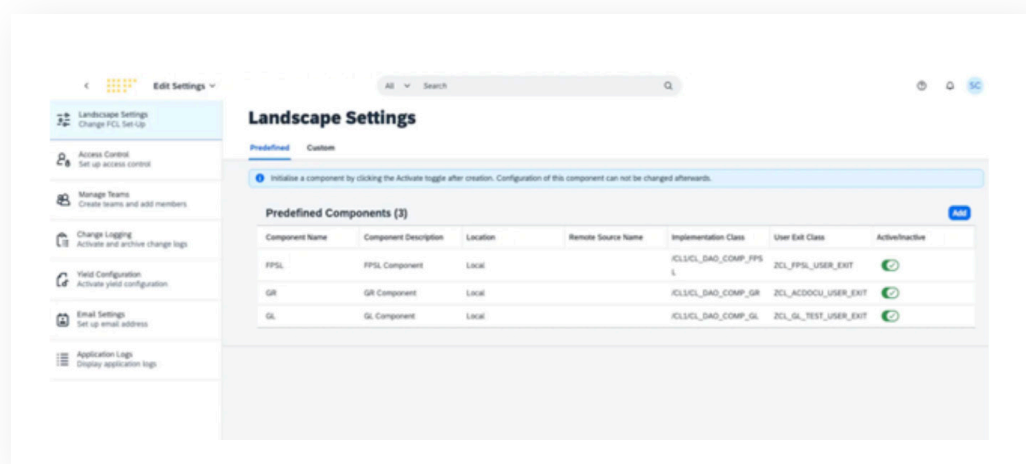
With live connectivity to SAP sources, this layer eliminates repetitive export and import cycles, replacing dozens of Excel sheets once used to prepare a single month-end report.

Thanks to its hierarchy flexibility, transparency and KPI-driven analysis, the consumption layer serves as the **central reporting environment** within the Finance platform, supporting operational and management reporting while official disclosures remain in downstream regulatory systems.

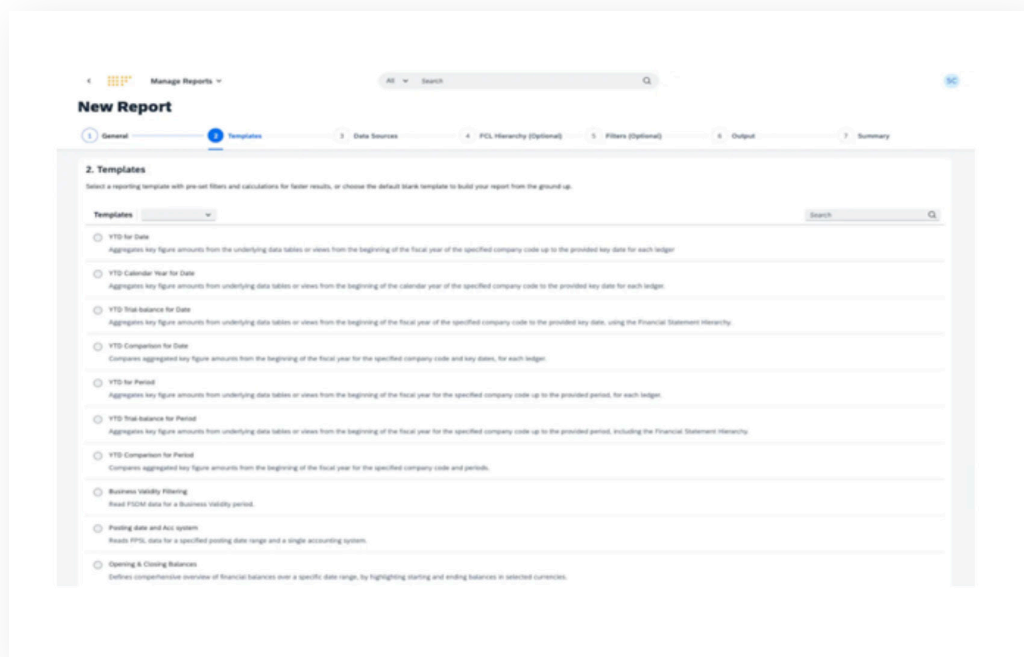
How the consumption layer works

[The consumption layer](#) connects directly to SAP and SAP Pioneer finance sources, including the Subledger, Data Management (for banks only), General Ledger and Group Reporting as well as other SAP S/4HANA systems like Collections and Disbursements or Transactional Banking.

It operates on S/4HANA data and prepares CDS views and data products for downstream consumption in SAP Analytics Cloud, SAP Datasphere and the Business Data Cloud.



Within the consumption layer, finance users can define **joins, conditions and hierarchy mappings** through a guided, no-code interface. Instead of relying on IT to write SQL code, finance teams configure reporting views directly. The system automatically generates the required CDS views and ABAP classes in the background, enabling governed data flows into downstream systems for visualization or mixed-data analysis.



The layer's key capabilities for KPI-based reporting and analysis include:



Enabling flexible hierarchies and mappings

Business users can build multi-dimensional reporting structures with version control, approval workflows and full audit trails. These hierarchies accommodate company-specific structures and address a common challenge in large institutions, such as maintaining complex consolidation trees for Balance Sheet or P&L structures, IFRS rollforwards or internal versions of FINREP and COREP.



Standardizing data model

The consumption layer harmonizes financial data consumption across S/4HANA systems, offering out-of-the-box support for **data management, subledger, general ledger and group reporting**. It is extendable and integrates with other SAP S/4HANA and SAP Pioneer solutions, such as **Financial Control and Treasury and Banking**.



Offering a Fiori-based user experience

Makes reporting and configuration intuitive within a single interface.



Delivering live data access

The consumption layer reads data **directly from source systems**, eliminating replication and ensuring consistency. It supports full drill-down from high-level aggregates (e.g., group reporting postings) to granular details (e.g., contract-level entries in FSDM). While it currently operates without a persistence layer, upcoming enhancements will introduce a snapshot capability that allows users to save and revisit specific versions of reports.

Nodes	Classification	ProductSegment	GLAccount
☐ 020 - Derivatives	HFT	500	0020020005
☐ 030 - Short positions	HFT	600	0020030005
☐ 030 - Short positions	HFT	700	0020030005
☐ 040 - Deposits	HFT	300	0020040005
☐ 040 - Deposits	HFT	400	0020040005
☐ 040 - Deposits	HFT	410	0020040005
☐ 040 - Deposits	HFT	420	0020040005
☐ 050 - Debt securities issued	HFT	750	0020050005
☐ 060 - Other financial liabilities	HFT	%	0020060005
☐ 080 - Deposits	PVN	300	0020080005
☐ 080 - Deposits	PVN	400	0020080005
☐ 080 - Deposits	PVN	410	0020080005
☐ 080 - Deposits	PVN	420	0020080005
☐ 090 - Debt securities issued	PVN	750	0020090005
☐ 100 - Other financial liabilities	PVN	%	0020100005
☐ 120 - Deposits	ACD	300	0020120005
☐ 120 - Deposits	ACD	400	0020120005
☐ 120 - Deposits	ACD	410	0020120005
☐ 120 - Deposits	ACD	420	0020120005
☐ 120 - Deposits	ACD	750	0020120005
☐ 130 - Debt securities issued	ACD	%	0020130005

For example, a finance user can start with a consolidated report, such as **balance sheet liabilities**, and drill down to the general ledger account, transaction or even contract-level entries without reopening multiple reports. From a single screen, they can move across entities and currencies (e.g., from a group-level USD view to a subsidiary-level view in local currency) by configuring navigation dimensions like company code, profit center or account.

Key differentiators of the Finance Consumption Layer

SAP Pioneer's Finance Consumption Layer stands apart from generic reporting tools by combining **finance-specific content**, real-time connectivity and self-service design within a single governed environment. It enables faster response to new reporting needs and reduces reporting implementation effort by **30–50%** compared to traditional BI or developer-driven solutions.

01. Unified financial data model across systems

Most consumption layers are narrow in scope, depending on fixed data models and limited hierarchies. The consumption layer consolidates SAP and non-SAP finance, risk and regulatory data into one governed hub. It provides a **single source of truth** for enterprise-wide financial analysis, covering multiple domains, not just SAP operational reporting.

This unified model ensures consistent KPIs and harmonized hierarchies across teams.

02. Business-led reporting

Generic consumption layers require IT intervention for setup and maintenance. The consumption layer is **built for finance business users**, with a guided, low/no-code interface that lets teams generate reports, configure hierarchies and adjust structures directly through SAP Fiori. This enables faster reporting cycles and immediate response to new data or regulatory needs, while reducing dependency on IT and eliminating tool sprawl across business domains.

03. Industry-specific content and finance logic

The consumption layer includes **pre-defined, ready-to-use financial and regulatory content** that includes most common reporting templates in finance, such as year-to-date balances, trending reports, ADB comparisons, period-to-period analysis and others. These templates shorten implementation by **30–50%** and reduce manual configuration.

04. SAP-native and governed

Operating within the SAP Finance Solution, the layer validates and reports on data where it resides, without replication or export. This ensures real-time accuracy, consistent governance and audit confidence across all finance workflows.

05. Flexible deployment

The layer supports on-premise, private-cloud and hybrid deployments, allowing [gradual modernization](#) without infrastructure lock-in.

Practical applications in banking and insurance

Banks and insurers use the consumption layer for operational, analytical and preparatory reporting across finance and risk. Business users work directly with harmonized, live data from the SAP Finance Solution to create reports, test structures and trace results before disclosure.

Typical use cases include:



Operational and management reporting

Users create KPI-based analyses across any dimension, such as P&L by entity, region or product. This supports business steering, performance monitoring and internal decision-making. Finance teams can build new key figures (e.g., FX translations or ratios) and download reports in summarized form rather than exporting millions of raw records.



Preparation for regulatory reporting

While not the tool for final submissions, the consumption layer is used to prepare and validate reporting structures for FINREP, COREP, IFRS, OSP and Yellow/Blue Book frameworks. Users map data from source systems (e.g., [data management layer](#), [subledger](#) or data warehouse), analyze results and export downstream to official reporting engines.



Financial data consolidation

Teams standardize and unify data models across systems, exposing them through a **semantic layer** usable within the consumption layer or by downstream tools. *(Persistence of reports through the integration framework is planned for future releases.)*



Root-cause and exception analysis

Users drill down from aggregated balances to detailed postings, tracing anomalies across multiple systems (e.g., from the general ledger to the subledger and down to the contract level) to identify and resolve reconciliation issues quickly.

By embedding these capabilities within the SAP Pioneer Finance Solution, the consumption layer transforms reporting from a technical bottleneck into a finance-driven capability for faster insight and confident decision-making.

The Finance Consumption Layer case study

A Canadian bank accelerates reporting agility and audit control

A major Canadian financial institution, with over CAD1 trillion in assets and operations across North America, sought a flexible and future-proof reporting foundation. The goal was to simplify mapping logic, reduce dependency on technical teams and enable fast, auditable reporting across finance, risk and management domains.

The bank's business users could not adjust reporting hierarchies or mappings without IT support. Their reporting was structured along three key dimensions—product, customer and group—and maintaining these multidimensional hierarchies required manual updates by IT. This created delays, inconsistencies and compliance gaps due to limited ability to perform mass changes, track history or manage approvals with proper version control.

Using SAP Pioneer's Finance Consumption Layer, the bank introduced a unified reporting environment that connected directly to the **general ledger, financial products subledger and group reporting**. Business users could configure hierarchies, mappings and reports through a guided, low-code interface, with built-in workflows for approvals, change logs and version management.

Ready-to-use content and predefined logic accelerated implementation, while full audit transparency strengthened compliance oversight.

As a result, the bank improved reporting speed, reduced manual effort and gained the flexibility to adapt reporting structures in days instead of weeks.

FROM DATA MOVEMENT
TO DATA CONTROL:
BBUILDING A
DEFENSIBLE FINANCE
AND RISK FOUNDATION
WITH THE **F**INANCE
DATA SUITE

In large banks and insurers, integration and reporting are now core to control, auditability and supervisory confidence. Fragmented data flows, spreadsheet-driven checks and undocumented transformation logic increase operational risk and make it harder to prove how numbers were produced. This is especially true when accounting results must align with Basel III, ESG and other non-accounting dimensions across domains.

A Finance Data Suite addresses this by treating **multi-domain data orchestration**—integration, validation and consumption—as one governed lifecycle. When transformation logic is standardized, data quality is embedded as a continuous control and reporting is built on finance semantics with business-led configuration, institutions can accelerate close and reporting cycles, strengthen regulatory compliance, reduce IT dependency and improve data governance across the board.

Just as importantly, this approach turns financial data into a strategic advantage: harmonized, validated and ready for action across finance, risk and regulatory use cases. This means new products, new regulations and new reporting dimensions can be absorbed without rebuilding the foundation each time.

[Book a demo](#) to see how the Finance Data Suite supports a unified, scalable and transparent environment for finance, risk, regulatory and data teams, built to perform under scrutiny and designed to move faster without sacrificing control.



About Pioneer

SAP Pioneer 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 Pioneer was born – a start-up with the weight of a global software company behind it.

Get in touch

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