

ProfitStars® Financial Performance SuiteSM: Customer Profitability & Pricing

Arm Your FI to Effectively Manage Customer Relationships and Strategically Price New Business

Having the right knowledge, tools, and processes in place to maximize profitability and effectively price new business opportunities is key to improving the performance of your institution. The new Customer Profitability & Pricing module of the ProfitStars Financial Performance Suite offers your financial institution (FI) superior, accurate information to make better financial decisions in an ever-changing world. In fact, FIs that utilize our solutions consistently have higher NIM and ROE than their competition, achieving 6 – 10 bp greater margin than industry averages. This hosted solution also provides unprecedented convenience with 24/7 anywhere access, utilizing a secure, cloud-based platform that is easy to use and empowers you to put valuable profitability and pricing insights to work.

Saves Time and Requires No Hardware

The Financial Performance Suite application allows you to consolidate your financial reporting into one system with a single download using a single set of business rules, so you get consistent results every time and “one version of the truth”.

Hosted through Microsoft® Windows Azure™, this new solution provides a thorough, accurate view of customer profitability alongside all of your loan and deposit pricing data, enabling you to make more informed go-forward decisions. You gain secure, anytime-anywhere access through the cloud to all of the key customer analytics you need to compete effectively in today’s market – maximizing mobility and delivering valuable profitability and pricing insights to your tablet, laptop, or other device. ProfitStars also brings new versions or updates, minimizing IT time and freeing you from having to worry about new hardware or additional client/server applications on your network.

With Customer Profitability and Pricing, your FI can answer crucial questions like:

- Who are your most profitable clients?
- How do you segment and protect your most profitable relationships?
- How do you effectively assign relationship managers to nurture those relationships?
- What key data is available to help you make informed decisions to extend benefits like fee waivers, preferred rates, and more?
- When pricing a credit facility, do you know the financial benefits the transaction is likely to bring to your institution?
- In competitive situations, are you armed with sufficient information to know how much you can lower a rate to win the deal while still maximizing profitability?
- Does the loan pricing strategy for your organization involve consistency across lending units and among credit officers?
- When you are booking loans, are you truly booking profit?

Valuable, Market-Based Loan and Deposit Rate Information

Integrated Rate Sheets help FIs quickly generate tier, term, and product-based rates that can be quoted by bankers to their prospects, with rates that meet the FI's stated return on equity (ROE) targets for a particular product. Products can be set up with their unique cost, duration, and fee assumptions that will be factored into the calculation of the rates, and then used to set standardized pricing for consumer loans, small business loans, mortgages, transactional deposits, and non-transactional deposits.

ProfitStars has partnered with RateWatch, the nation's largest competitive rate provider, to integrate competitive rate information into our rate sheet offering. This provides periodic reports of more than 5,600 client bank and credit union loan and deposit rates by product and tier. RateWatch/ProfitStars' clients can then strategize their rate offerings based on this information to determine competitive pricing and profitability.

Comprehensive, Accurate Business Intelligence

ProfitStars offers competitively distinct features that help quickly guide your institution to scenarios that meet your overall pricing and profitability objectives. Our architecture system accepts data feeds from core processing solutions, integrated complementary products, and third-party applications. The unique ability to extract and load information from deposit, credit and merchant card, loan, lease, mortgage, trust, insurance and investment, and other applications is a key feature that is essential to generating complete customer profiles, accurate profitability information, and the factors impacting your FI's net interest margin.

CEOs, financial analysts, sales managers, and other financial personnel can now conveniently interact with one common platform to monitor, analyze, plan, and execute business processes and make better decisions. With customer profitability and loan/deposit pricing numbers together in the same tool, you can improve reporting and analysis capabilities, boost profitability, and gain superior knowledge and insights into today's market challenges.

To learn more, contact us today at 877-827-7101 or sales@profitstars.com.