

Nomis Price Optimizer™ for Home Equity

Nomis Price Optimizer for Home Equity is a decision-support solution for lending executives who want to use next-generation price optimization technology to achieve or exceed their volume and profitability goals. Nomis Price Optimizer is the only banking-specific optimization technology that leverages the world's most deployed price optimization technology along with streamlined processes for model creation and governance of HELOCs and HE loans. Used by two top 5 U.S. banks, Nomis Price Optimizer creates a single pricing source of truth and delivers proven, rapidly repeatable results.

Unique Capabilities

Nomis Price Optimizer for Home Equity will help you build world-class pricing capability in your organization. Our solution covers the complete spectrum of your analytical pricing needs including ingesting pricing and competitor data, modeling customer behavior, defining optimal solutions, and pricing on a regular cadence. Price Optimizer for Home Equity leverages your timely pricing data from ICON LendersBenchmark.

Benefits

- ✓ Achieve your annual growth, profitability, and risk goals for Home Equity originations through an advanced analytical software solution using a closed-loop pricing process.
- ✓ Increase effectiveness by using granular insights coupled with segment-level price responses to support strategic planning and decision-making.
- ✓ Forecast and measure profitability and volume metrics based on internally and externally influenced what-if scenarios.
- ✓ Improve efficiency of scarce pricing resources by allowing them to focus on strategy and let the solution crunch the numbers.

Make smarter decisions with data-driven insights

Nomis Price Optimizer shows you how customers respond to your pricing strategy and why they respond that way, allowing you to quickly measure the impact to profitability and volume metrics.

- Monitor and analyze historical originations with a rich suite of insightful, product-line-specific reports.
- Track and review standard metrics, including your own rates, competitive rates, volume, expected losses, and profitability.
- Evaluate performance at a granular level by interactively slicing, filtering, and drilling down into the data and comparing forecasts against actuals and tests against control.

Respond faster with predictive capabilities

Using advanced data analytics, Nomis Price Optimizer for Home Equity predicts potential outcomes as you forecast volume, margin, and other KPIs.

- Forecast relevant customer behavior and corresponding impact on volume and margin using predictive booking models.
- Generate key cost/loss, income, and profitability metrics using a best-in-class Industry Profit Model.

- Generate scenarios to forecast impact of proposed pricing tactics with various business, competitive, and market assumptions.

Drive better results by aligning pricing with strategic goals

Based on your specific business goals and constraints, Price Optimizer delivers the insights needed to determine the optimal pricing strategy.

- Determine a complete set of optimized prices that will simultaneously achieve your desired business goals while satisfying constraints and operational pricing rules.
- Visualize a series of optimized pricing scenarios that achieve the optimal trade-off between volume and profits using Nomis' Strategic Efficient Frontier.
- Control creation and publishing of pricelists from pricing scenarios that can then be imported into your rate distribution or loan origination system with support from Nomis' lending pricing experts when you need it.

More Information

Nomis Price Optimizer is part of a comprehensive suite of advanced decision-support and front-line pricing solutions for retail bank deposits, mortgage, and lending.

If you are responsible for Home Equity lending in a retail bank, you can request a [free assessment](#) to better understand the impact that closedloop pricing and profitability software can have on your bank.



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About Nomis

Nomis is a fast-growing FinTech focused on ensuring on-going value creation for the world's smartest financial institutions through optimized, end-to-end, customer-centric pricing capabilities. Institutions of all sizes leverage Nomis' unparalleled domain expertise and their market-leading Nomis Platform™ to operationalize cutting-edge Big Data and AI to understand and anticipate customer demands, competitor actions, and market dynamics.

Nomis has a proven track record of increasing customer and stockholder value, returning nearly \$800 million to its partner banks every year.

[Learn more](#)

