

TOUCHPOINT ACCOUNT ANALYSIS



ROBUST REPORTING AND ON-DEMAND DATA ACCESS

TouchPoint Account Analysis' suite of analytical reports helps improve decision-making effectiveness by providing real-time access to rich, graphical and textual reports that provide timely and relevant information regarding cash management products and customer relationships to stakeholders at all levels of the organization. The solution enables decision makers to monitor and swiftly respond to changes in customer revenue performance and services activity by providing on-demand access to a variety of online reports such as:

- Relationship Summary
- Nonstandard and Waived Fees
- Balance and Service Variances
- Product/Service Volume Trends

In addition, relationship managers can generate reports at the bank, branch, center, region, officer or secondary officer level and use the solution's powerful ad hoc data access and flexible reporting tools to enhance information analysis.

Over the last decade, many financial institutions have made significant investments in products and services that generate fee income. Often these strategic investments are made to offset declining net interest margins. In the commercial banking arena, institutions frequently look to their cash management capabilities as a significant contributor of fee-based income.

Yet, today's commercial bankers are faced with a major dilemma.

Revenue growth within the cash management services industry has subsided – or reversed – in recent years due to competitive pressures from non-traditional service providers, a lack of new products and services and the emerging shift from paper-based transaction processing to electronic processing methods that can altogether bypass traditional bank servicing. The resulting revenue pressure is creating a heightened demand for organic growth strategies that rely on innovative products and services, reduced delivery costs and the retention of high-value corporate relationships.

How can cash management services organizations achieve revenue growth – and deliver products and services to their corporate customers that offer lasting value?

THE SOLUTION

TouchPoint Account Analysis is a world-class relationship management and billing services platform for the commercial banking cash management industry. The solution enables financial institutions to manage profitable, long-lasting customer relationships by combining a sophisticated and highly flexible billing engine with comprehensive reporting and relationship modeling tools for managing customer, officer, organization and product-level revenues for non-credit products and services.



TOUCHPOINT ACCOUNT ANALYSIS CAPABILITIES

TouchPoint Account Analysis, like many other systems, can bill for noncredit services in virtually any manner. However, its real value lies in its ability to provide management stakeholders and commercial bankers with the tools and data they need to:

- Offer differentiating product and service packages that help expand relationships and win new business.
- Deliver distinguishing service.
- Put timely and relevant information in the hands of relationship managers and decision-makers.

COMPETITIVE DIFFERENTIATION

TouchPoint Account Analysis helps organizations establish a differentiating position in the markets they serve and strengthen revenue growth by providing tools that enable decision makers across the enterprise to model pricing for noncredit products and services at any demographic level of the organization, spanning bank, branch, center, region, officer or relationship. By integrating data from third-party systems, the solution's modeling

engine allows all sources of cash management services revenue and cost variables of complex product packages and corporate relationships to be factored into pricing scenarios.

Pricing attributes that may be modeled at any demographic level include:

- Period and year
- Balance information
- Rates
- Service volumes/amounts
- Service prices
- Include or exclude exception price/rate assignments
- Comparisons to "cost", "default", or other specific rate and pricing packages

Unlimited models may be created and saved for each scenario, enabling decision makers to review and compare models. Pricing for approved models can be systematically ported to production systems, eliminating the need to re-enter pricing information and reducing data entry errors.

STREAMLINED AND TAILORED BILLING

Relationship managers are frequently faced with trade offs between flexibility in pricing and the workload associated with the maintenance

of "exception prices" for products and services. Allowing relationship managers to establish unique prices for individual relationships can create a back-office nightmare for operations personnel who are tasked with setting up non-standard pricing for complex corporate relationships or for niche market segments.

Benefiting from three decades of delivering flexible billing systems to financial institutions, TouchPoint Account Analysis' intuitive user interface streamlines complex back-room billing processes by consolidating information from back-end systems into a unified billing services platform for all non-credit products and services. The solution's billing services module enables operations personnel to set up and maintain all of the data elements needed for customer billing and reporting, including service prices, rates, cycles, statement options and report formats. Its many-to-many relationship and account hierarchy infrastructure supports even the most complex cash management relationships. In addition, it delivers billing and reporting at any account or relationship level, allowing relationship managers to tailor billing to each individual account and relationship.



OTHER FEATURES OF TOUCHPOINT ACCOUNT ANALYSIS

- A built-in task management reporting feature improves the scheduling and notification of follow-up activities for relationship managers. Whether generating a reminder to conduct an annual pricing review or prompting an officer about an upcoming customer event, the task management feature helps ensure that important relationship management activities do not go unattended.
- The bank-defined statements may be distributed via a number of distribution channels including:
 - Unlimited customer copies to unlimited addresses
 - Unlimited internal copies
 - 822-formatted EDI statement files
 - E-mail attachment or Web presentation
 - Archived copies to image systems
- A fully integrated data extract, transformation, and loading (ETL) tool allows data to be imported from any external application. The ETL tool's intuitive, easy-to-use interface enables bank personnel to easily map data files from any source and allows new or modified data imports without third-party assistance.

TOUCHPOINT ACCOUNT ANALYSIS BENEFITS

Strengthens Decision Making TouchPoint Account Analysis'

report suite strengthens decision making effectiveness by providing stakeholders across all organizational levels real-time access to business-critical, operational cash management services information.

Optimizes Revenue Generation

TouchPoint Account Analysis helps optimize revenue generation and offer customers long-term value by providing cash management relationship managers with the tools needed to model one-to-one relationship pricing for prospective business relationships and to reprice existing customer noncredit product and services relationships. The modeling tools help organizations differentiate their product offerings by enabling relationship managers to perform "what-if" scenarios to identify optimal product mixes and bundled pricing strategies for complex business relationships.

Relationship managers can create an unlimited number of models for a given scenario – such as a contract renewal, RFP response or new business prospect – and save each model for comparison. The results of each scenario can be printed for management review and then compared to standard bank pricing, competitor pricing, and internal costs for enhanced decision support. Approved models can be printed in a pro-forma statement format for professional customer presentation.

The one-to-one relationship pricing tools help improve sales and cross-sales effectiveness by enabling relationship managers to identify one-to-one bundled product offerings

that are competitively priced and add lasting value to high-value business client relationships.

Improves Flexibility

By allowing every aspect of billing to be tailored for an individual account, TouchPoint Account Analysis improves flexibility. The solution does not impose limits on data elements or hierarchies, allowing unlimited accounts to be linked to unlimited relationships. Its sophisticated billing engine supports billing for all non-credit services such as trust and investment custodial services. Services and fees can be calculated on a "soft-," "hard-" or "waived-" dollar basis, providing the ability to credit excess earnings back to deposit accounts in the form of interest, ensuring that financial institutions are well positioned for a "post Regulation Q" banking environment.

Enhances Operational Efficiency

TouchPoint Account Analysis' enhances operational efficiency by consolidating non-credit account, product and service information from any backend system into a single, consolidated platform, eliminating the need to access multiple systems.

Optimizes Life of Technology Investments

Through its open, industry standard architecture, the solution can be integrated with a wide array of third-party systems, further extending the life cycle of the bank's technology investments.

TOUCHPOINT ACCOUNT ANALYSIS FEATURES AT A GLANCE

Billing

- Any non-credit account
- Unlimited accounts
- Unlimited relationships and levels
- Reporting and billing at any level
- Soft, hard, waived and other charges

Earnings Credit Rate Calculations

- Soft and hard funds charges and overdraft fee calculations
- Indexed rates
- Rate adjustments
- Tiered and threshold rate calculations

Reporting

- Unlimited report copies to unlimited destinations
- Electronic and hard copy statements
- Relationship management reports
- Variance analysis reports
- Trend analysis reports
- Pricing and fee management reports
- Management reporting by bank, branch, officer, center and region

Pricing

- Rates and prices applied at any account or relationship level
- Effective dating of price and structure changes
- Flat, tiered and threshold pricing calculations
- Bundled pricing packages for special relationship types

Settlement

- Monthly, quarterly, semi-annual and annual settlement
- Debit, bill, waive, review and other settlement
- Intraperiod billing

Relationship Modeling

- What-if pricing tools for bundled non-credit products and services
- Pro-forma statement capabilities for sales proposals and repricing
- Enterprise modeling for bank, branch, center, region or officer
- Model any relationship or account variable
- Unlimited generation of what-if scenarios and comparisons between scenarios
- Systematic port of pricing for approved models into production



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