

fiserv.



Defining and understanding which customers are profitable – and which are not – is essential for financial institutions. Axiom Pricing and Relationships, offered in partnership with Syntellis Performance Solutions, unites robust relationship management, relationship profitability analysis and relationship pricing all in a single, intuitive solution.

hVWb`vY`wU`Yb[]b[`Zcf`øbUbWU`]bgh`h` h`cbg`hc`
XYH`fa`]bY`k` \YfY`h`YmUfY`a` cgh`dfcøHUV`Y`UbX`k` \YfY`
h`YfY`UfY`cddcfh` b]hYg`Zcf` [fYUhf`dfcøHUV`]]m`i`Dfcøhg`
a`cghcZHy`b`Wta`Y`Zfca`U`bUffck`VUbX`cZW`ghca`Yfgž`

UbX`bi`fhi`fY`h`YgY`\"`[]\`j`U`i`Y`fY`Uhf`cbg`\"`dg`\"`Hc`Xf`j`Y`
dfcøHUV`]]mž`h`Yma`i`ghUgc`ZcW`g`cb`\"`Ygg`dfcøHUV`Y`
fY`Uhf`cbg`\"`dg`\"`

fY`Uhf`cbg`\"`dg`UbX`[]i`]XY`df`Wb[`XYW`]g`cbg`VUgYX`cb`
Ya`d`f`W`fY`Uhf`cbg`\"`d`dfcøHUV`]]m]bgh`UX`cZ`hf`Ub`g`W`cb`
j`c`i`a`Y`cf`UW`W`i`bhVU`Ub`W`g`\"`



Relationship Management

H\Y`YUgmhc!i gY`fY`Uh]cbg\]d`a UbU[Ya YbhZi bW]cbU]mi
\`dg`cUb`cZøWfgZVfUbW`a UbU[Yfg`UbX`ch\Yf`
fY`Uh]cbg\]d`a UbU[Yfg`Vi]X`UbX`a cX]ZmfY`Uh]cbg\]dg`

W ghca Yf`UbX`fY`Uh]cbg\]d`]b`h\Y]f`dcfhZc`c`''`

FY`Uh]cbg\]d`a UbU[Ya Ybh\Y`dg`nci .

p

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Evaluate pricing flexibility on new originations –
E i]Wmj jYk hLY'cj YfU' dfcøhUV]]m]a dUW]bW ffYX'
VmUXX]b['bYk 'cUb dfcXi Vgžca]h]b['UbmVW ffYbh'

Understand long-term impact –

f]g_!UX↑ ghYX'Včbhf]Vi h]cb'UbX'bYhVčbhf]Vi h]cb'
cj Yf'h]a Y'

Comply with hurdle rates – Df]W' bYk 'Vi g]bYgg]b'
Vča d']UbW'k]h' YghUV']g\YX']bhYfbU' \i fX'Y' fUhg

Build scenarios –
g]XY' Vmig]XY' Zcf' YUgmVča dUf]gcb

Streamline credit proposals – GY'YWh' hLY' VYgh

cdh]a]nY' dfcøhUV]]mžgi Va]h]b['hc' cUb' Vča a]hY'

Relationship Manager Monthly Change Analysis –
F YüYVWg' hLY' j Uf]UbW' VYhk' YYb' hLY' W' ffYbhXUHY' UbX'

Monthly/Rolling 12-Month Product Ranking –

Product Contribution Vintage Analysis –
a UbU[Ya Ybhtc' UbU'mmY' \]g]rcf]W' Včbhf]Vi h]cb'
hfYbXg' VmdfcXi Vh'Zcf' U'XYg][bUHYX' nYUf

Product Contribution Runoff (Maturity)
Prospective –

%&'a cbhlg'k]' UZZYWh'a Uf[]b' Včbhf]Vi h]cb

Variation Based on FICO Rating –
YUXYfg\]d' hc' UbU'mmY' hLY' f]g_!fYh' fb' dfcø'Y' fž' bXg'

dfcXi Wh']b' hLY']bgh]h h]cb

Last Three-Month Origination Spread
by Product –

j c' i a Y']b' hLY' XYøbYX' hLY' fY'!a cbh' dYf]cX

Product Spread Vintage Analysis –
YUXYfg\]d' hc' UbU'mmY' \]g]rcf]W' df]V]b['hfYbXg' Vmi

Product Spread Maturity Analysis –

UbX'k \YfY']a dfcj Ya Ybhicddcf]h b]h]Yg' WUb' VY' Zci bX'
I bXYfghUbX]b['hc' d' UbX' Vch'ca !dYfZcfa]b['fY'Uh]cbg\]dgž

XYW]g]cb' a U_]b['UW'cgg' hLY']bgh]h h]cb"

Dashboards and Reporting

' \$' fYdcf]g' UbX' XUg\ VcUfXgž' YbUV']b['Vch' fY'Uh]cbg\]d'

dfcøhUV]]m] cUg'k \]Y' dfcj]X]b['hLY' VYghdcgg]VY'
W]Ybhtc' Ya VYf'YI dYf]YbW' "9UW' XUg\ VcUfX' Ya dck Yfg'

ZYUhi fYg' UbX' ž' bW]cbU']m'

? YmifYdcf]g' UbX' XUg\ VcUfXg']bW] XY.

Relationship Ranking –
cZ' hLY' %\$' hc' d' UbX' Vch'ca !dYfZcfa]b['fY'Uh]cbg\]dg'

Relationship Manager Ranking: 12-Month
Contribution –
k \c' hLY' f' hc' d' UbX' Vch'ca !dYfZcfa]b['fY'Uh]cbg\]d'

Včbhf]Vi h]cb' UbX' F 5FC 7

12-Month Contribution Decile Analysis by
Relationship Manager –



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7cbhf]vi h]cb			
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	!(" ,)	
Hca 'A W Ufflm	! "\$ \$&	F cVYftU < U`
	! "\$ \$%	F cVYftU < U`
	\$ "\$ \$!	Hca 'A W Ufflm
	\$ "\$ \$)	F cVYftU < U`
	\$ "\$ \$+!	
	\$ "\$ \$+!	F cVYftU < U`
VWt` jbg	\$ "\$ \$+!	F cVYftU < U`
	\$ "\$ \$,	F cVYftU < U`
	\$ "%%	F cVYftU < U`

December 2020 Portfolio Maturities												
Balance												Contribution

Remaining Portfolio		Portfolio Recap	
Balance		Current Balance	541
Contribution			

Key Benefits:

9ZøVŸbhima UjbUjb`U`Wta dfY\Ybgj Y`j]Yk`

à] “ !

DfcWggb['GYfj]WgžF]g_ / '7ca d'UbWž
7i grca Yf/ '7\UbbY"A UbU[Ya YbhUbX'
-bg][\hg/ 'C dhja]hUhjcb" Ci f'gc'i hcbg'
\Y`d WjYbhg'XY'j Yf'øbUbWjU'gYfj]Wg'Uhi

dYcd'Y`j Y'UbX'k cf_'hcXUhi'

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6fcc_øY'XžK =>' \$(
øgYfj "Vča

Y '&\$&:]gYfj ž-bWcf]hg'Užb]UHYg":]gYfj]g'UhfUXYa Uf_'cZ:]gYfj ž-bWž
i gYX'j]o h'Y'1 b]HYX GHUHYg UbX ž-fy][b Vči bhf]YgzUbX'a Umcfa UmbchVY'fY[]ghYfYX
]b'nci f'Vči bhfm'5`"hfUXYa Uf_gžgYfj]W'a Uf_g'UbX'hfUXY'bUa Yg'fYZ'fYbWXX'j]o h'jg'
a UHYfjU'UY h.Y dfcdYfmcZ h'Y]f'fYgdYWj] Y'ck bYfg" +&\$&\$' '\$' #&%

