

Mid-Sized Regional US Bank

Customer Characteristics

Type

A multi-state regional retail bank in the Midwestern United States.

Portfolio

Check program supports over 1.5 million retail and 250,000 business accounts.

Engagement Objectives

The client was seeking to improve overall performance in their consumer and commercial check programs and prepare for an eventual RFP of the business.

ENGAGEMENT HIGHLIGHTS:

PROFIT INSIGHT® analyzed the core functions of the clients check programs and provided expert insight into improving their profitability. PROFIT INSIGHT® assisted the client in implementing the improved program functions and provided tracking data of key performance drivers through the development of a management dashboard. PROFIT INSIGHT® provided guidance concerning the RFP and generated a vendor assessment questionnaire to improve the overall business process.

CHALLENGES

The client's check program profits were declining year over year and it was imperative to change this trend prior to the RFP. During discovery, the clients proprietary billing processes, unique contractual arrangements, staff turnover, and limited empirical data created some challenges during the analysis phase.

RESULTS

Eight strategies were presented to the client. These solutions are estimated to raise the current check program profitability by 85% annually.

SUCCESS DRIVERS

The PROFIT INSIGHT® analysts in-depth understanding of the retail and commercial check business proved pivotal in the rapid assessment of the client's programs. The analysts leveraged their past experiences and referenced the company's proprietary RFP 'toolkit' and solution catalog to develop the clients customized strategies.

BENEFITS

In less than a year, the client's checking program showed an 18% lift in performance over comparable period in the prior year.

PROFIT INSIGHT® is the

CLEAR CHOICE

to help you achieve your financial goals.

Cumulative financial benefits with solutions that are
Legal and compliant focusing on revenue
Enhancement, revenue
Assurance and cost
Reduction.



Our customized solutions go right to your bottom line



Infinite Self-Funding Opportunities

Our revenue enhancement and cost savings opportunities are guaranteed to improve your bottom line. In no time, these opportunities become self-funding from the infinite benefits they deliver.

Our customized solutions are yours

We develop a broad array of solutions to address your specific needs and customize them to your specific business climate. We work with you to implement these new ideas and instill them as best practices into your organization's culture.

Our customized solutions are highly transparent

We are sensitive to your current clients and prospects. Our cost saving and revenue enhancement programs help you better understand not only your operations, but your market and customer base.

Our engagements are quick, quiet & efficient

Our engagement teams are small and operate quickly without disrupting your daily operations. They require little of your internal resources and work as part of your team in a collaborative approach.

Part of:

INSIGHT
360

Our holistic approach to finding your financial opportunities.

40•6•40

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For over **forty** years, our customers on **six** continents, have realized over **forty** billion dollars of incremental financial opportunity!



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