



Maximized Commercial
Account Performance

PROGRAM

Increase
deposits

Raise
profit margins

Reduce
revenue leakage

Improve
non interest income

MAXCap™

Maximized Commercial Account Performance

Part of a series of
Banking solutions provided by
PROFIT INSIGHT®

To meet the needs of commercial clients, financial institutions provide a broad array of financial services. These services enable funds inflow and outflow along with information reporting to control and monitor performance. Over time and with changing client usage, it is normal for service pricing and billing to under perform.

MAXCap™ improves the performance of your commercial account suite with:

REVENUE ASSURANCE:

This examination reduces revenue leakage by identifying areas of abuse, costly services, non-contracted volumes and client arbitrage. The analysis calculates discount frequency and percentages, calculates standard versus actual pricing and compares them to the usage of services. From this, strategies are developed to capitalize on gaps in existing revenue streams.

REVENUE ENHANCEMENT:

An in-depth account assessment leads to alternative pricing strategies and fee arrangements. These strategies increase non interest income through competitive regional and segmented pricing alternatives and the introduction of new value added services.

SALES ENHANCEMENTS:

To improve your sales effectiveness, analysts focus on your market evaluating the mix of analyzed, fee based and direct billed accounts and services. Strategies derived from this analysis will close product gaps and create new revenue opportunities.

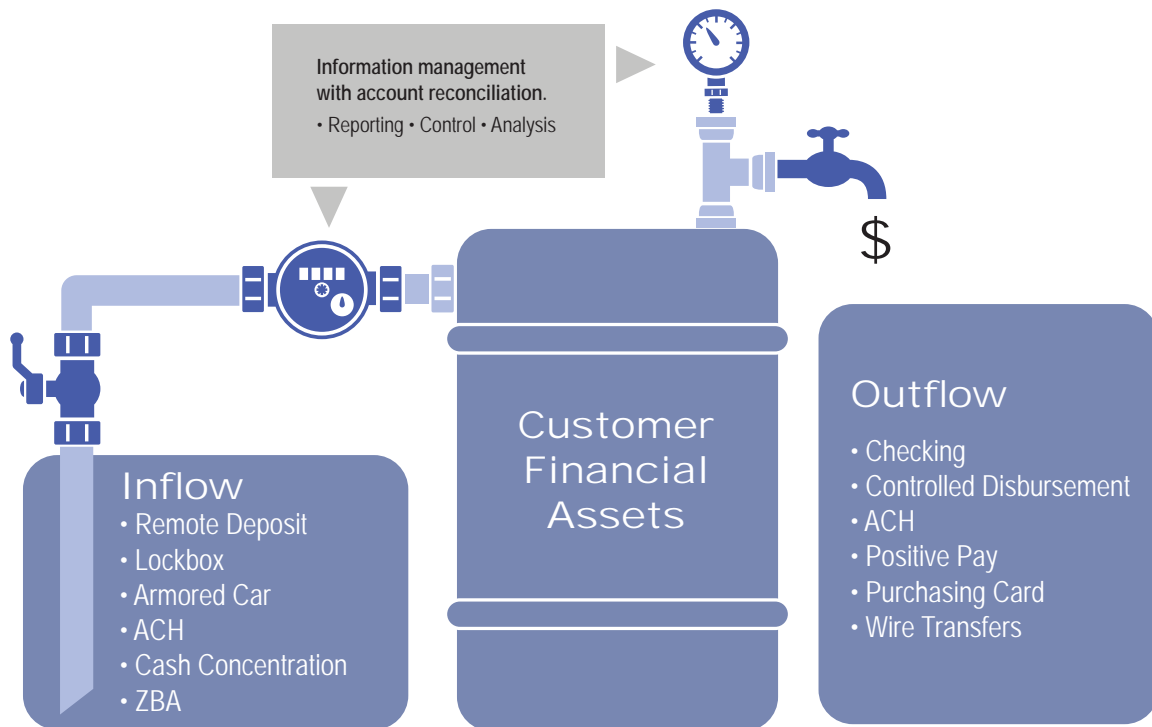
Commercial accounts vary in type and size with a broad range of financial needs. MAXCap™ ensures you get the most from your investment in this challenging market.

Areas of Focus

- Analyzed vs non-analyzed account usage, volumes, etc.
- Service volumes captured
- Standard price points
- Price discounts and waivers
- Billing and earnings credit calculations and alternatives
- Hard versus soft charged items
- Outsourced product fees
- Regional and segmented pricing alternatives

We deliver opportunities.™

Commercial Account Services



Competition for commercial business continues to build and requires banks to seek innovative ways to increase deposits and improve profit margin without impacting quality and service.

PROFIT INSIGHT® has assisted hundreds of banks with improving operational and organizational efficiency, and boosting profitability. By applying an objective eye toward every aspect of commercial banking, PROFIT INSIGHT® identifies strategies that typically add value of 3-5 basis points on assets.

- **MAXCap™ targets:** Account analysis · Depository activities · Check processing · General operations · Exception processing · Electronic banking (ACH, Billpay).
- **Engagement Activities:** Waiver analysis · System audits · Market and competitive analysis · Customer and balance segmentation · Exception item processing review · Analysis of depository activities · Check/image clearing optimization · Float optimization · System calculation routines and related profitability factors · Timing and sequencing of routines and process.
- **Engagement Results:** Increased core deposits and investable funds · Increased interest income and average balance per account · Increased net operating revenue · Increased non-interest/fee income.

40·6·40
YEARS · CONTINENTS · \$BILLION

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



249 Williamson Road • Mooresville • North Carolina • USA • 28117
866.261.6226 • www.profitinsight.com