

## SunTec Account Analysis Solution

# Enrich customer experiences with smarter, faster account analysis



Cloud Native | Cloud Agnostic

SunTec Account Analysis is a next-generation solution which helps commercial banks simplify account analysis with streamlined processes, rich statements, personalized pricing, and engaging offers.

Your corporate customers have come to expect the same level of sophistication and personalization as they experience in personal banking. Still, most banks are offering products and statements that should have been retired long ago. Corporate customers want to be treated uniquely, and offered innovative products and services. They expect customized pricing, accurate invoicing and precise, transparent Account Analysis.

Today, the scope of account analysis has extended to automating the quote to cash process as well as tracking of deal performance post billing to ensure commitments are being met. Banks need to be able to:

- Innovate on pricing – Enable smarter modeling of fees, rates, and charges. Make pricing more personalized and contextual. Respond to customer RFPs and service requests with intelligence and speed.
- Optimize customer onboarding and contract management – Streamline and automate the quote to cash process integrated with Customer Engagement Solutions.
- Enable product packaging and bundling – Extend the customer's earnings credit with attractive product bundles and offers.
- Deliver clear, concise billing statements using modern formats both physical and electronic.

SunTec Account Analysis is built on the Xelerate platform, an intelligent middle layer that seamlessly integrates with multiple core banking solutions (including demand deposit account (DDA) solutions). Data from these systems is seamlessly pulled in and consolidated into a single source of truth. This gives banks complete visibility into customer relationships across multiple entities, geographies, and currencies.

SunTec Account Analysis helps manage analyzed, non-analyzed, and hybrid accounts. It also supports relationship-based pricing, deal pricing and negotiation, as well as pro forma statement modeling.

By automating the customer lifecycle from onboarding to billing and tracking, SunTec Account Analysis helps increase revenue and reduce operational costs, all while improving customer experience. It also provides valuable intelligence to identify and manage retrospective rates, balance changes, and statement regeneration. This helps banks eliminate manual work and operational overheads. Meanwhile, complete statement traceability and transparency help build customer trust.



- **Improve the accuracy and transparency of account analysis**
  - Gain a unified view of customer relationships across products, entities, geographies, and currencies.
  - Provide clear and comprehensible statements using modern formats and coverings earnings credit, interest rates, and charges across multiple account types (hybrid, analyzed, and non-analyzed).
  - Plug revenue leakage by automating the quote to cash process.
- **Simplify complex account analysis with intuitive tools**
  - Efficiently manage account analysis statements using modern formats for complex banking relationships.
  - Help customers manage their cash through innovative earnings credit and interest offerings.
  - Seamlessly create pro forma statements for new clients, or reflect price change scenarios through inquiry and modeling capabilities.
- **Accelerate productivity and efficiency through end-to-end automation**
  - Enhance the customer experience by streamlining the customer journey, from onboarding to account analysis.
  - Gain multiple opportunities to extend earnings credit based on the customer's location or service usage, using SunTec Relationship-Based Pricing (RBP) model.
  - Efficiently manage exceptions like retrospective rates and re-computation of earnings credit.
- **Strengthen compliance with industry standards around price codes and statements**
  - Leverage the platform's pre-integration with standard codes from the Association for Financial Professionals (AFP) to generate reports and track volumes and prices electronically.
  - Deliver rich statement formats including EDI-822, TWIST BSB and ISO 20-022 camt.086.
- **Adapt as you grow with a next-generation agile solution**
  - Leverage intelligent middleware to orchestrate the flow of data.
  - Future-proof your technology investments with software that is flexible and agile.
  - Respond faster to changes in account analysis processes and customer demands.

**4X**  
Increase  
in Sales

**3X**  
Increase  
in  
Customer  
Base

**2X**  
Increase  
in Product  
to  
Customer  
Ratio



**Months to  
Days**  
Launch New Offers



### Balance Management

- Track and report average daily balance information.
- Quickly compute balances, including investable, excess/deficit balances.
- Offer your customers various balance incentives based on their needs and your strategy.



### Flexible Pricing – Fee and Rate Management

- Manage fees in multiple currencies.
- Enable dynamic pricing i.e., variations in pricing based on the attributes of a product, transaction, account, or customer.
- Create multiple types of pricing models – standard, preferred, exceptional, strategic, minimum, and uniform pricing.
- Define and manage relationship- or condition-based discounts, waivers, and preferential interest rates.
- Set negotiability limits.



### Analysis and Billing

- Compute earnings credit, including:
  - Rates for various tiers
  - Rates for different types of balances
  - Computations at the account/ client/ group level
  - Earnings credit carry-forward and expiry.
- Compute interest based on excess balances in hybrid accounts.
- Easily manage analyzed and non-analyzed accounts.
- Manage annual price review process.



### Deal Management- Pro-forma Modeling and Deal/Price Review

- Enable a hassle-free deal onboarding process.
- Streamline the end-to-end deal management lifecycle for corporate customers with detailed underlying workflows.
- Model pricing offers with real-time pricing negotiation support.
- Generate pro forma statements, and enable straight-through processing for client-accepted offers.
- Manage and enforce customer commitments.



### Packaging and Bundling

- Design creative product bundles and offers that focus on the outcomes desired by each client.
- Combine products and services offered by the bank and your partners.
- For each product bundle, define eligibility, applicability, enrolment criteria, dynamic customer segments, and sales channels to be leveraged.

### SunTec Revenue Management

SunTec Revenue Management solutions, which include SunTec Account Analysis, enable banks to seamlessly manage products, define pricing based on customer relationships, monitor deals, offer loyalty programs, and bill customers accurately. Customers using these solutions have witnessed a 4X increase in deposit growth, 3X increase in customer base, and 60+ million reduction in revenue leakage. SunTec Account Analysis can help banks achieve outcomes such as:

- Increased customer satisfaction through better customer experiences and innovative pricing
- Reduced operational costs
- Increased fee income

## About SunTec

SunTec is the world's No. 1 pricing and billing company that creates value for enterprises through its Cloud-based products. More than 130 clients in 45+ countries rely on SunTec to provide hyper-personalized products, offers, pricing, loyalty programs, tax compliance, and billing for over 400 million end-customers. SunTec products are based on our cloud-native and cloud-agnostic, API first, micro-services-based proprietary platform, Xelerate and are delivered on-premise, on private cloud and as SaaS. SunTec has global operations including the USA, UK, Germany, UAE, Singapore, Canada, Australia, and India. For more information, please visit us at [www.suntecgroup.com](http://www.suntecgroup.com) or email us at [marketing@suntecgroup.com](mailto:marketing@suntecgroup.com)

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