

Improve **customer loyalty** by personalizing interest rates at scale



Cloud Native | Cloud Agnostic

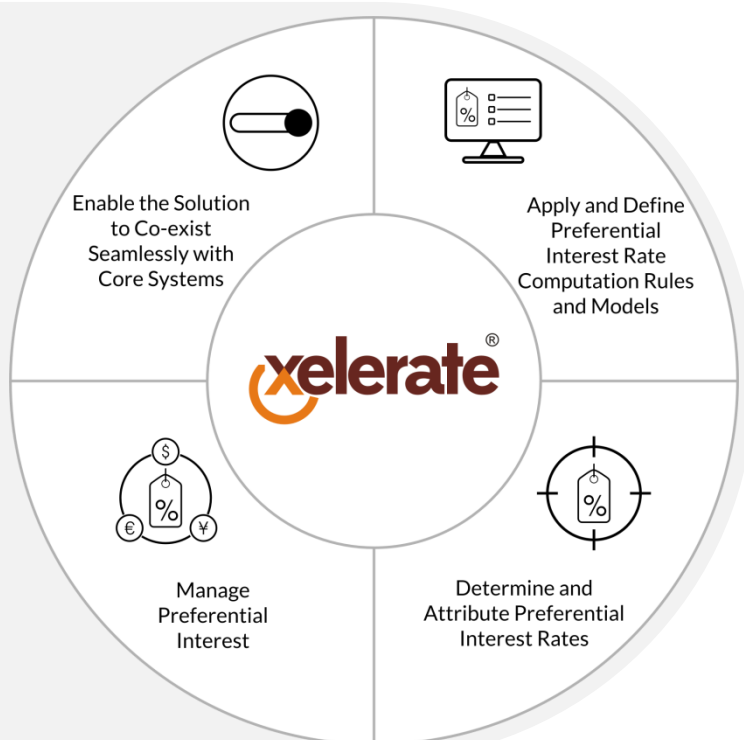
How do you make your customers feel truly important? You could offer them generic reward points like every other bank. Or you could go deeper and truly delight customers with personalized benefits—like preferential interest rates. Offered on liability products such as savings accounts, preferential interest rates can help you boost customer loyalty, share of wallet, and top-line growth, especially at a time when competition is becoming intense and consumers are saving more. But deploying preferential interest rate programs at scale can be a major challenge, given the costs, risks, and effort involved.

SunTec Preferential Interest Management Solution, powered by Xelerate, makes it easy to calculate, implement, and manage preferential interest for your customers.

This non-intrusive solution comes with a pre-defined and common set of rules to compute preferential interest rates and amounts. It can also be easily configured to your bank's own calculation rules. The solution interfaces seamlessly with your core banking systems, combining product-level interest rates with computed preferential interest rates, to arrive at an optimal net interest rate that is personalized to your customers. It is a win-win for both of you! What's more, you can deploy the solution either on your private cloud or on SunTec's public cloud.



- Improve customer acquisition, retention, and loyalty by offering personalized interest rates on liability products.
- Save time and effort by automating the computation of preferential interest rates at scale.
- Grow your share of wallet by incentivizing profitable customer financial behaviors, and disincentivizing others.
- Accelerate time-to-value with a simple, non-intrusive, and cloud-based solution deployment.
- Simplify integration with core banking systems and lower the costs of IT maintenance.
- Strengthen compliance by ensuring auditability and traceability of interest rate calculations.





Apply and Define Preferential Interest Rate Computation Rules and Models

- Apply pre-defined rules for calculating preferential interest rates based on incremental account balance, cumulative customer-level balance, credit turnover and cross-product usage.
- Define rules for preferential interest rates based on bank-specific parameters, including:
 - Customer activity such as number of transactions per month
 - Key customer lifecycle events such as the opening of a new bank account, or a banking relationship anniversary
 - Different products held by the customer
 - Individual customer and account attributes.
- Utilize a range of simple and complex out-of-the-box interest rate computation models (e.g., flat, threshold, tiered).
- Set minimum and maximum preferential interest rate thresholds to ensure proper governance.



Determine and Attribute Preferential Interest Rates

- Set up and manage products that offer preferential interest rates, including product bundles that offer cross-product based interest rates.
- Differentiate customers and evaluate whether customer segments or individual customers qualify for preferential interest rates.
- Determine the right rates by analyzing customer data, behavior data and cross-product and cross-customer (e.g., family) relationship data.





Manage Preferential Interest

- Compute preferential interest rates or amounts.
- Gain a holistic view of preferential interest programs, including base interest rates, interest margins, personalized interest rates and past preferential interest rate and amount computations.
- Manage preferential interest rates and amounts in different currencies.
- Define the frequency of preferential interest computations, and rate applicability periods to fit your unique product and marketing strategies.
- Manage tax on preferential interest for each customer and segment.



Enable the Solution to Co-exist Seamlessly with Core Systems

- Utilize a standard integration framework that allows the software to seamlessly engage with systems of interaction as well as your core banking systems.
- Choose the implementation approach that best fits your core systems and processes: the solution can manage just the preferential interest rates or the entire preferential interest computation.
- Adopt an optimal format and frequency to automatically upload customer data for interest rate computation and share computed preferential interest with core systems.

Our SaaS Philosophy

At SunTec, we know that accelerating digitization and adopting contemporary business practices are becoming critical for banks to meet their customers' ever-evolving needs. Business agility has never been more important than it is today! SunTec SaaS solutions, powered by Xelerate, are therefore designed to ensure easy deployment and enable rapid time-to-market to prioritize banks' customer engagement, revenue management, and compliance strategies. These solutions are designed for banks, who are looking to expedite their digital transformation journeys.

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 or email us at marketing@suntecgroup.com

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