

SunTec Xelerate 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.

BigTech and fintech firms have raised the bar on customer experiences by providing hyper-personalized, transparent, and high-speed services. Customers now expect similar experiences from their banks. They want to be treated uniquely, and offered innovative products and services. They also look for personalized pricing, accurate invoicing, and statements that are precise, transparent, and easily comprehensible. These expectations are particularly relevant to 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.
- 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.

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 and geographies.

The solution 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, the solution helps reduce operational costs while improving customer experiences. 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, and geographies.
 - Provide clear and comprehensible statements covering 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 for complex banking relationships.
 - Give customers a single-window view of their balance history and earnings credit to help them offset fee-based services.
 - 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 Xelerate 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.
- **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's 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

- Capture various balances, including ledger, average daily, float, hold, and reserve balances.
- Quickly compute balances, including investable, excess/deficit balances.



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.



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 complex underlying workflows.
- Model pricing offers with real-time pricing negotiation support.
- Generate pro forma statements, and enable straight-through processing for client-accepted offers.



Packaging and Bundling

- Design and maintain multiple product bundles and offers by combining products and services offered by the bank and 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
- A brand of trust and transparency
- No compliance violations
- Reduced operational costs

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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