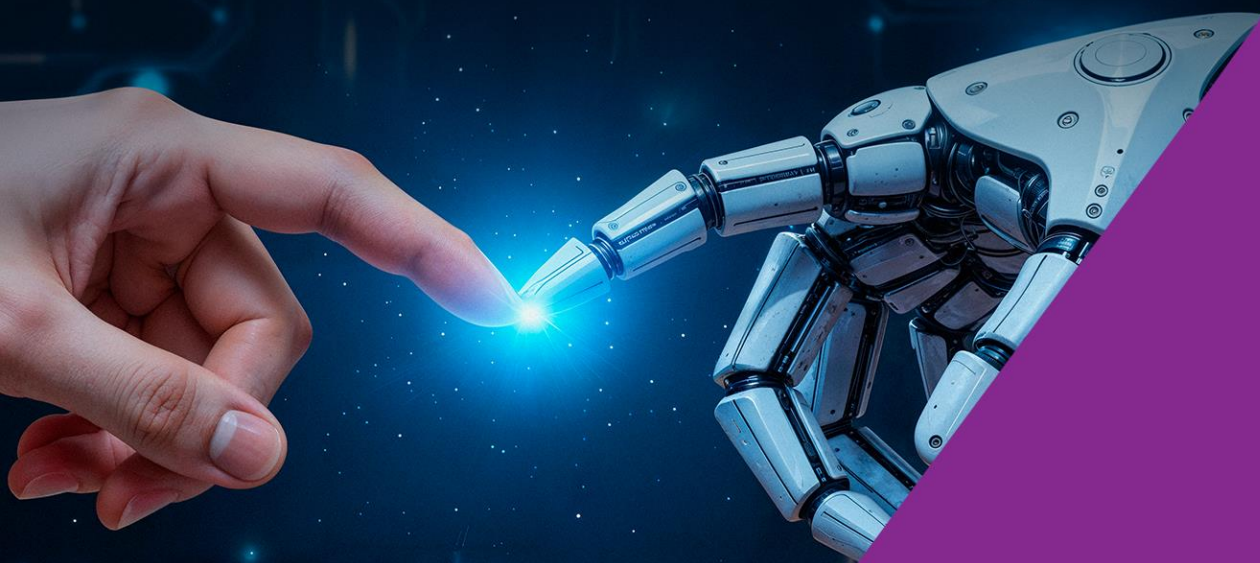


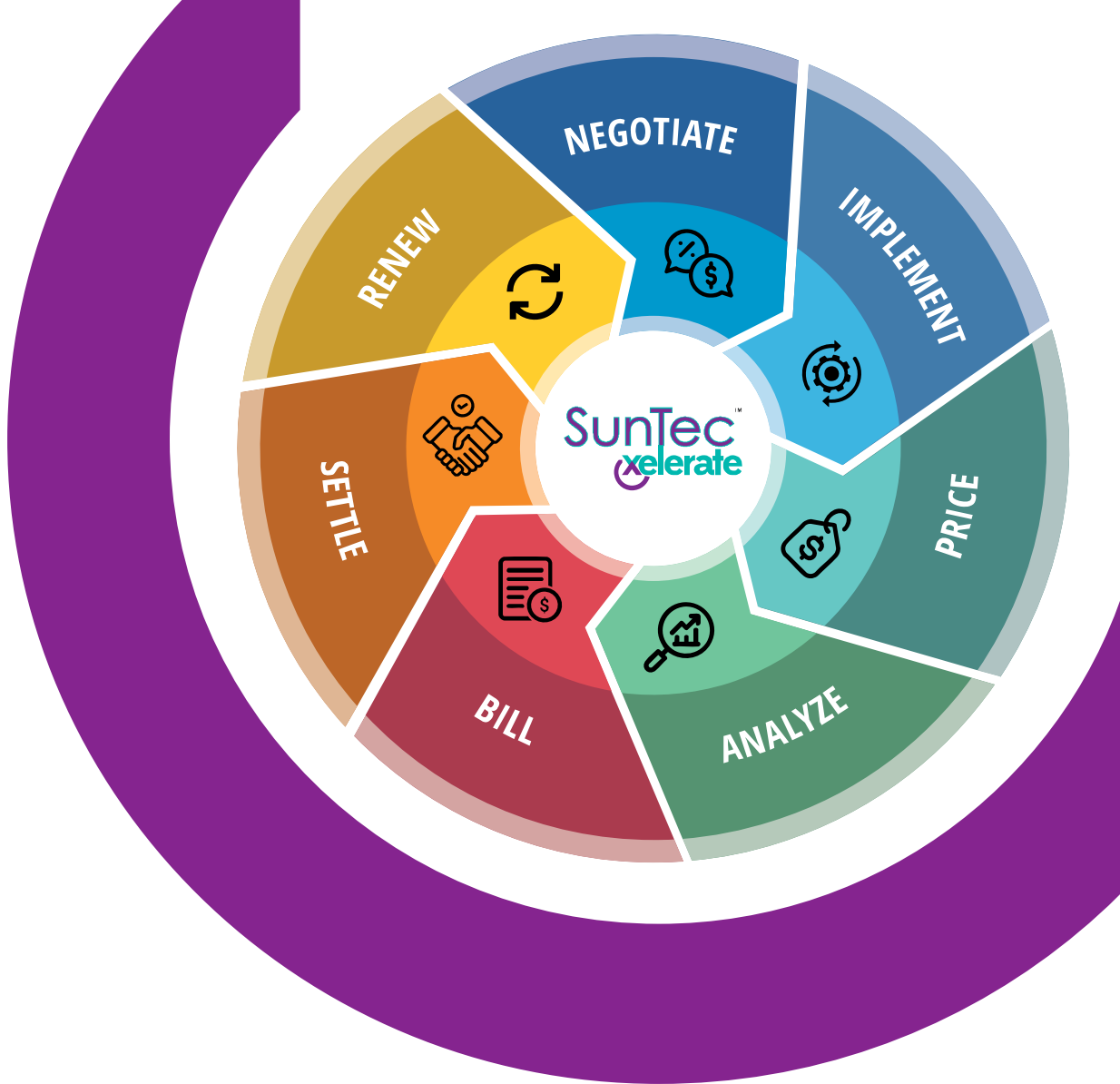
SunTec®

SunTec Xelerate Account Analysis Solution

AI-Augmented. Smarter Pricing. Better Deals.



www.suntecgroup.com



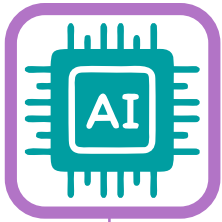
Economic uncertainty, volatile interest rates, and widespread market disruption have put greater focus on efficient cash flow forecasting for resilient financial operations. Corporate treasurers now expect real-time, agile, and advanced visibility into liquidity and cash flow. And they demand personalized pricing, accurate invoicing, and full transparency instead of generic statements from their banks.

SunTec Xelerate Account Analysis Solution empowers banks to meet these evolving expectations and transforms statement data into actionable insights. It automates the entire customer lifecycle—from onboarding to billing and tracking—while optimizing earnings credit, streamlining interest management, and enabling smarter offsetting strategies.

By turning static statements into dynamic intelligence, banks can deliver real-time visibility, greater transparency, and personalized pricing experiences that foster trust. The enhanced solution helps reduce operational overheads, plug revenue leakage, and uncover new growth opportunities.

Discover a new era of agility, intelligence, and control in account analysis with SunTec.

Why SunTec Xelerate Account Analysis?



AI-Augmented Deal Management Capabilities

- **Seamless Multi-Format Ingestion:** Ingest Account Analysis statements from any source — PDF, EDI 822, or camt.086, and automatically standardize data for analysis.
- **Intelligent Data Extraction & Validation:** Use AI to extract AFP codes, usage volumes, investable balances, and fee structures to detect usage and pricing patterns with precision.
- **Smart Service Mapping:** Automatically map AFP codes and services from the client's existing bank to your own offerings, enabling fast, accurate comparisons.
- **Corporate Hierarchy Reconstruction:** Recreate complex corporate client hierarchies to deliver a unified, account-level understanding of relationships and revenue potential.
- **Comparative Pricing & Fee Analysis:** Benchmark competitors' pricing structures against your own — identify rate differences, volume tiers, and bundling opportunities for better deal positioning.
- **AI-Powered Dashboards & Simulations:** Empower relationship managers with interactive dashboards and scenario simulators that highlight savings potential, cross-sell opportunities, and risk areas — supporting smarter, data-driven negotiations.

Comprehensive Credit & Interest Management

Manage non-interest bearing, interest-bearing, earnings credit, and hybrid interest products on a single platform.



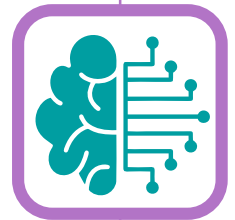
Transparent Scheme Design

Deploy flexible, auditable earnings credit and hybrid interest schemes with tiered rates, index-based rules, and configurable payouts.



Intelligent Offsetting

Automated classification and offsetting of compensable fees, ensuring optimized use of earnings credits while protecting margins.



Customer-Centric Pooling

Aggregate and apply credits across multiple accounts for consolidated offsetting, prioritizing by product, service category, and expiry rules to enhance satisfaction.



Management with Clarity

Configure expiry, carry-forward, and reinstatement rules with proactive alerts for a clear and compliant credit lifecycle.





Seamless Switching Support

Ensure smooth transfer of credits across product switches without revenue leakage. This includes backdated changes.



Automation & Efficiency

Eliminate manual errors with automated computations, overrides, rollbacks, and reconciliations.



Actionable Insights

Leverage advanced dashboards and analytics on credits, usage, and profitability to drive strategic decision-making.



Capabilities That Drive Value



Unified Catalog:

Centrally manage products and earnings credit schemes with role-based governance



Flexible Computation Models:

Manage fixed, tiered, or index-linked credits with robust rounding and limits



Dynamic Service Classification:

Classify services as compensable or non-compensable and apply credits accordingly



AI-Powered Predictive Analytics:

Run interactive simulations to assess the impact of different earnings credit rates, tier structures, or hybrid interest schemes



Flexible Fee and Rate Management:

Manage fees in multiple currencies, dynamic pricing models, preferential rates, waivers, discounts, and set negotiability limits



Deeper Actionable Insights:

AI models analyze historical transactions and balance data to predict future earnings credit allowance and client behavior



Priority-Based Algorithms:

Flexibly apply credits using FIFO, LIFO, or custom rules



Expiry & Notification Engine:

Automate expiry, carry forward, reinstatement, and proactive alerts



Dispute Resolution:

Track, manage, and audit disputes for compliance confidence



Balance Management:

Track average daily balances, investable balances, and excess/deficit balances



Earnings Credit Computation:

Compute earnings credit by tier, balance type, across account/client/group levels, and support carry-forward and expiry



Statement Formats:

Support rich formats like ISO 20022 camt.086 and EDI-822



Deal Management:

Enable hassle-free deal onboarding, streamline the end-to-end account analysis lifecycle, manage customer commitments, generate pro forma statements, and enable straight-through processing for client-accepted offers



AI-Augmented Dashboards:

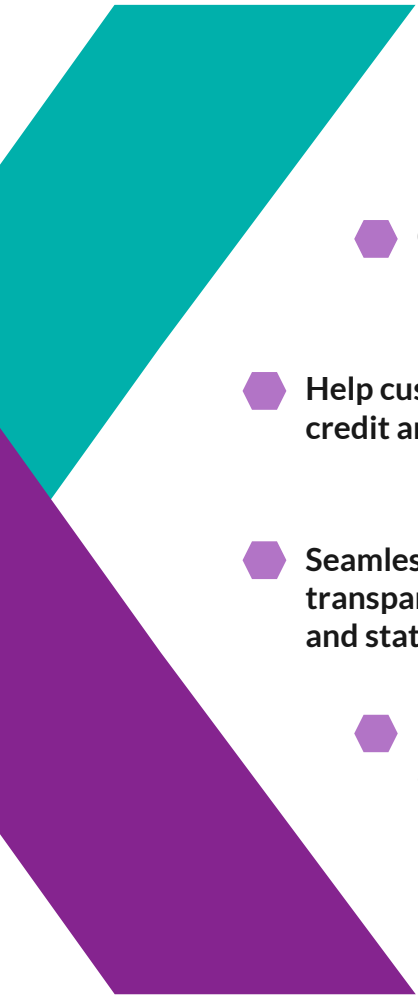
Product managers can deliver actionable, real-time, and forecasted insights on earnings credit consumption, expiring credits, and client profitability



Exception Handling:

Manage retrospective rates, re-computation, statement regeneration, and disputes

The SunTec Advantage



- Reduce manual intervention and accelerate productivity and efficiency through end-to-end automation

- Gain a unified view of customer relationships across products, entities, geographies, and currencies

- Help customers manage their cash through innovative earnings credit and interest offerings

- Seamless regulatory compliance with audit-ready reporting, transparent processes, and industry standards around price codes and statements

- Ensure customers have full clarity and transparency on their accounts and cash flow to build long-term trust

- Optimize offsets and credits across large portfolios to maximize returns

About SunTec

SunTec enables enterprises to modernize and optimize revenue management across the entire value chain – from product catalog, offer management, and deal configuration to pricing, billing, taxation, e-invoicing, and loyalty programs. Our AI-augmented, industry-agnostic product suite – SunTec Xelerate – helps eliminate revenue leakage, accelerate monetization, and ensure compliance with transparent and auditable practices.

Whether deployed via SaaS, in the cloud, or on premise, our products integrate seamlessly with existing systems to drive transformation without disruption. Trusted by 170+ clients in 50+ countries, making it a leader in the market, SunTec powers revenue for leading banks, telcos, and travel firms, supporting over 400 million end-customers globally.

For more information, please visit us at www.suntecgroup.com or email us at marketing@suntecgroup.com