

ProfitVision

Empower Your Organization With
Multidimensional Profitability and Cost
Analysis for Better Business Decisions

ProfitVision from Fiserv is an enterprise solution that helps you identify your profit resources and discover how to get more out of them.

ProfitVision delivers enterprise profitability, providing banks and credit unions insight into where they are most or least efficient, who is contributing or distracting from profit and how to make the most of the channels people are using.

It provides transparent income and expense results that can help in making strategic decisions around revenue growth.



Put Your Business Experts in Control

ProfitVision takes setup and maintenance out of the IT department and returns it to your business users – the drivers of the profitability model.

Profitability is computed by applying funds-transfer pricing and cost-allocation methodologies based on your financial institution's attributes. ProfitVision then reveals the top products, branches, officers and consumers who contribute the most to the bottom line.



Adaptable to Your Unique Needs

Profitability is one of the most critical performance metrics used to understand the drivers of cost and revenue in a financial institution. ProfitVision can transform customer information across the organization to enable better understanding of multichannel analytics. It can enrich analysis and visibility into customer preferences and behaviors.



Producing Actionable Results

Profitability results are determined based on data imported from multiple sources across the enterprise into a central database, ensuring trustworthy results. Outcomes can be acted upon immediately because they're credible, easy to understand and easy to access. And they can be predefined for functional entities within the organization.

ProfitVision helps you derive insights from data and make them available to your organization in a way that facilitates widespread understanding and rapid use.

An Intuitive and Flexible Solution for Continuous Improvement

Helping Drive Organizational Change

ProfitVision helps you recognize behaviors throughout your organization. Marketing, sales and service departments can use profitability results to develop strategies to attract and retain clients.

Additional benefits include creating pricing and promotional strategies to move less-profitable clients to higher-value segments.

Senior managers can use ProfitVision to measure branch, product and portfolio profitability to align with corporate goals.



Key Features:

- Rapid segmentation of clients, products or business entities according to dollars, yield, value indicators and many other metrics
- Funds-transfer pricing methods, such as matched maturity, blended rates, cash flow and others for the most precise analysis of net interest margin
- Variety of cost-allocation methodologies for accurately assessing overhead at any level of the business, including individual accounts
- Activity-based cost allocations to show resource consumption from specific activities, such as loan origination based on actual client use patterns
- Client-value indicator scores or actual account-level profit results are exportable to third-party reporting software, data warehouses and data marts
- Powerful reporting capabilities enable management to make informed decisions to positively affect the bottom line
- Web-based dashboards allow you to easily analyze results and view key performance indicators
- Web-based simulation allows for easy deployment to organizational staff for “what if” analysis of rate, product, relationship and other service-factor changes

Flexibility for Continuous Improvement

Business users can utilize “what if” scenarios to determine whether nudging a price point up – or adding a product to a client relationship – would make an incremental difference in profit contribution.

But its flexibility doesn't end there. ProfitVision also:

- Imports data from any core platforms, financial accounting applications and third-party data sources
- Analyzes funds transfer pricing, cost allocations, and activity-based costs based on customized definitions, processes and thresholds
- Segments clients, products, officers and business entities to formulate strategies for targeting and driving engagement
- Deploys profit results to end users through standard reports, custom reports, screen views and browser simulation interfaces
- Exports results to internal systems for automated action or sends results to third-party software vendors for further dissemination to end users




Key Benefits:

- A single source for analyzing profitability components at all levels, including organizational, product, relationship, consumer or individual accounts
- Interactive dashboards that provide graphical views of results
- Simulation allows dynamic “what if” analysis
- Result ranking at all profitability levels
- Robust and flexible reporting capabilities



Connect With Us

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 [fiserv.com](https://www.fiserv.com)

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