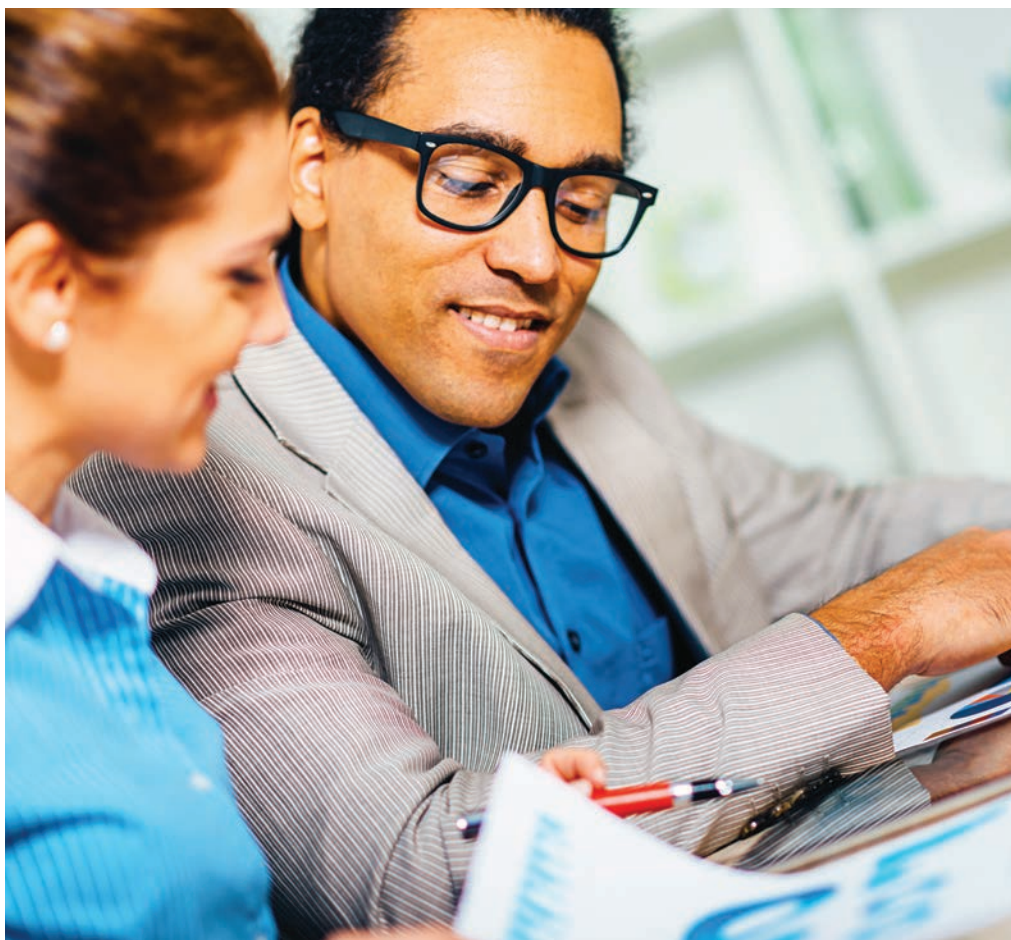
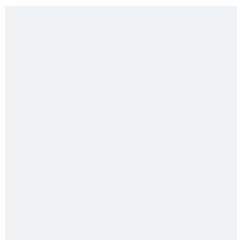
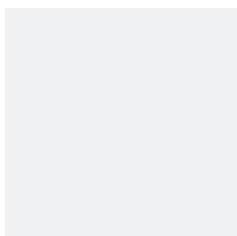
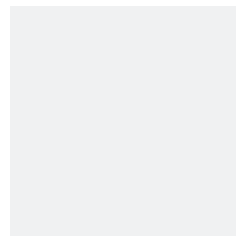
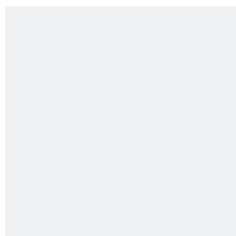
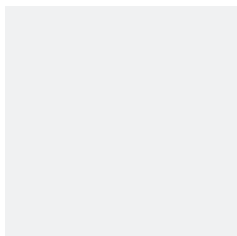


**Product**



**ProfitVision**

Identify Your Profit Resources and Get More Out of Them





## Product

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



ProfitVision analyzes profitability at each level of your organization and generates profit results and value indicators that clearly reveal who contributes to your bottom line. It is an effective way to segment and profile valuable clients so you'll know how to retain and attract clients with similar qualities. It can also help you understand why products, business units and channels are top performers so you can bring the rest of the enterprise up to their level.

### **Puts Your Business Experts in Control**

ProfitVision takes set-up and maintenance out of the IT department and returns it to your business users – the drivers of the profitability model. They decide which data are included in the model, which calculation engines are used to calculate profit, and which formulas are applied to generate results. Your business users can analyze data in several different ways. They can start by looking at products, branches and business units, then analyze officer portfolios or service delivery channels for a more complete view. They can even explore more granular levels of accounts, clients and relationships as needed.

### **Ready to Deploy and Adaptable to Your Unique Needs**

ProfitVision can be deployed “out of the box” to start improving profitability quickly, or you can easily modify the software’s definitions, rules and scoring thresholds to more closely reflect your business model. How much you customize is up to you. Either way, you get supportable and actionable results. ProfitVision also helps to leverage your investments in existing systems and applications by providing a standard architecture with many “points of entry” to integrate custom or third-party utilities, tables and analysis tools.

### **Produces Results You Can Believe In and Act On**

Profitability results are performed on data imported from multiple sources across your 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 your organization.

# An Intuitive and Flexible Solution for Continuous Improvement



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

## Helps Drive Organizational Change

Value indicators help you encourage profit-conscious behavior throughout your organization. Marketing, sales and service departments can use these results to develop strategies to attract and retain desirable clients, or create pricing and promotional strategies to move less profitable clients to higher-value segments. Senior managers can use ProfitVision to measure execution against corporate goals and ensure that pay-for-performance programs reward not just volume, but volume of profitable clients, officers and branches.

## Additional Features

- Rapid segmentation of clients, products or business entities according to dollars, yield, value indicators and many other metrics
- Matched maturity funds transfer pricing (MMFTP) for the most precise analysis of net interest margin
- Variety of cost allocation methodologies for accurately assessing overhead at any level of your business, including individual accounts
- Activity-based cost allocations to show resource consumption of specific activities, such as loan origination based on actual client usage 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 module to improve management profitability reporting, distribution and analysis
- Web-based simulation module allows for easy deployment to organizational staff for dynamic “what if” analysis of rate, product, relationship and other service-factor changes

## Flexibility for Continuous Improvement

Because ProfitVision returns results so quickly and can be modified without programming, it lets your business users rapidly test “what if” scenarios to help you move marginally profitable clients into the ranks of the most valuable. Its simulation module helps users determine whether nudging a price point upward – 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 number of internal data sources
- Performs a sequence of analyses (which may include funds transfer pricing, cost allocation, activity-based costing, budgeting and forecasting methods) based on your specified definitions, processes and thresholds
- Turns profitability results from its analyses into value indicators, using formulas that can be tailored to your business
- Can use value indicators to group clients, products, officers or business entities into value segments (You specify the number and designation of segments – Gold/Silver/Bronze, Tiers A/B/C, Scale from 1-10, and so on – according to your business needs)

- Deploys profit results, value indicators and segments to end users through your choice of standard reports, custom reports, screen views and/or browser simulation interfaces
- Allows results to be exported to your internal systems for automated action, or to third-party software vendors for further dissemination to end users

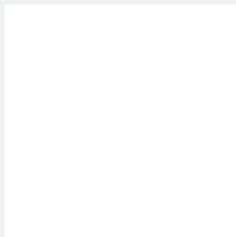
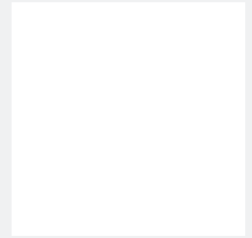
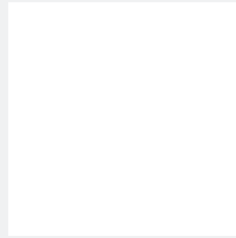
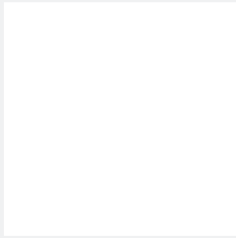


### **Key Benefits**

- Provides a modular solution for analyzing profit contributions at any level – from business divisions to individual accounts
- Uses highly refined, statistically rigorous and fully validated methods to reveal the characteristics of valuable accountholders, products and business entities
- Improves reliability with an enterprise database that acts as a single point of reconciliation to your general ledger
- Helps you derive insights from data marts and make them available to your organization in a way that facilitates widespread understanding and rapid use

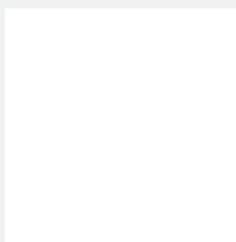
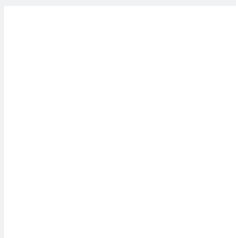
### **Connect With Us**

For more information about ProfitVision, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).



## About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) and [fiserv.com/speed](https://www.fiserv.com/speed) to learn more.





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