

## Price Optimizer™ for Deposits

Nomis Price Optimizer™ for Deposits is a decision-support solution for deposits executives who want to use next-generation technology to reach their balance and profitability goals. Price Optimizer is the only banking-specific optimization solution that leverages the world’s most deployed price optimization technology along with streamlined processes for model creation and governance. Nomis has invested over \$100 million in this software platform that adds science to the art of pricing, and developed a complete solution that delivers rapidly repeatable results, with aggressive ongoing development to maintain and widen our industry leadership for your success.

### Unique capabilities

Drive optimal deposit portfolio decisions with Nomis Price Optimizer™

With Nomis helping to cleanse your data and design best-practice models, Price Optimizer empowers you to see the impact of what-if scenarios as you develop and deploy rates that help you reach your goals.

- **Drive better results with high-definition pricing models** that use account-level price-sensitivity analysis to move beyond regional pricing strategies.
- **Visualize growth and profitability trade-offs** with an *efficient frontier* derived from true constraint-based optimization.
- **Manage attrition and cannibalization** through customer-level interactive flow-of-funds analytics and forecasting.



Operationalize and evolve optimal, transparent models quickly and effectively

Nomis banking and modeling experts work with your team to ensure that your solution delivers the best possible results respecting regulatory requirements in a dynamic market.

- **Leverage your business model IP** by incorporating your own models into the Nomis open analytical architecture.
- **Comply with regulation** supported by Nomis model definitions and model transparency framework.
- **Enhance and augment in-house expertise** with proactive expert advice from on-demand advisory services delivered by our banking and pricing experts.

$$X_t = c + \sum_{i=1}^p \rho_i X_{t-i} + \epsilon_t$$

$$\frac{\sum_{i=1}^N \frac{1 - \text{Act}_i - \text{Pred}_i}{N}}{\sum_{i=1}^N \frac{\text{Act}_i}{N}} = \frac{\sum_{i=1}^N \frac{1 - \text{Act}_i - \text{Pred}_i}{N}}{\sum_{i=1}^N \frac{\text{Act}_i}{N}}$$

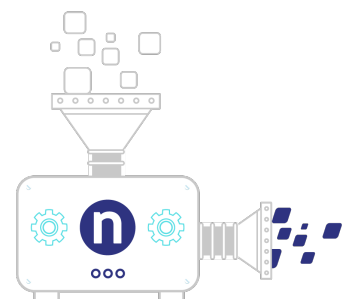
$$y_i \ln \Delta(\beta) = \sum_{i=1}^n (y_i \ln \Phi(x'_i \beta) + (1 - y_i) \ln(1 - \Phi(x'_i \beta)))$$

$$\ln \Delta(\beta) = \sum_{i=1}^n (y_i \ln \Phi(x'_i \beta) + (1 - y_i) \ln(1 - \Phi(x'_i \beta)))$$

Accurately refresh pricing with timely and relevant data

Maintain the highest confidence in your decision-support system with powerful data feeds and frequent updates.

- **Price and forecast to current market conditions** using Nomis Active Recalibration™ to refresh your data and modeling coefficients.
- **Improve pricing decisions** based on competitor and macroeconomic data leveraging the Nomis Data Network™.
- **Accelerate insights and decisions** using Nomis Pipeline™ to ingest, collate, and cleanse data for the most detailed picture of customer and market behavior.



## For More Information

Price Optimizer for Deposits is part of a comprehensive suite of advanced decision-support and frontline pricing solutions for retail bank deposits, mortgage, and lending. If you are responsible for the deposits portfolio in a retail bank, and think that NPO for Deposits can help you and your bank reach your goals, please contact Nomis at (650) 588-9800 or request a free consultation at: <http://www.nomissolutions.com/complimentary-assessment/>.

## About Nomis

Nomis Solutions brings Silicon Valley innovation to retail banks. We help our customers assess their portfolios and price their loans, mortgages, and deposits based on risk at a segment level, economic factors, regulations, and customer preferences and behavior. We lead the market by solving tough problems with big data, modeling, and predictive analytics through SaaS solutions, thought leadership, and strategic consultation. Nomis customers optimize over \$1 trillion in banking transactions annually, and they have generated over \$1 billion in incremental profits in an environment that is increasingly competitive, highly disruptive, and facing rising interest rates.

