



## Price Optimizer™ for Deposits

Nomis Price Optimizer™ for Deposits is a decision-support solution for deposits executives who want to use next-generation price optimization technology to reach their balance and profitability goals. Price Optimizer is the only banking-specific optimization technology 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 solution to turn bank pricing from an art into a science. The solution creates a single pricing source of truth and delivers rapidly repeatable results.

### Benefits

Nomis Price Optimizer for Deposits delivers three categories of benefits to help your organization drive pricing excellence.

- We help your smart team get smarter with a big data meets pricing science solution to clearly identify your best pricing opportunities
- We help you execute faster by leveraging the freshest information and models from a single source of truth that we enable
- We also help you drive better results with a proven pricing approach that helps ensure success and delivers transparency to ensure you are pricing fairly and in compliance with banking regulations

### Unique capabilities

Nomis Price Optimizer for Deposits will help you build world-class pricing capability in your organization. Our solution covers the complete spectrum of your pricing needs from ingesting and normalizing your pricing, portfolio, and competitor data, to modeling your customer behavior, to defining optimal solutions, to re-pricing on a regular cadence.

#### *Get smarter to drive optimal deposit portfolio decisions*

Nomis Price Optimizer for Deposits empowers you to see the impact of what-if scenarios and balance movements as you develop and deploy rates that help you reach your goals.

You'll be able to:

- **Generate better results with high-definition pricing models** using account and relationship-level price sensitivity analysis.
- **Visualize growth and profitability trade-offs** with an Efficient Frontier derived from true constraint-based optimization.
- **Project balance movement between product portfolios** and measure resulting profitability impacts from pricing changes with full flow-of-funds modeling.



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

$$\sum_{i=1}^N \frac{|Act_t - Pred_t|}{\sum_{i=1}^N Act_t} = \frac{\sum_{i=1}^N |Act_t - Pred_t|}{\sum_{i=1}^N Act_t}$$

$$y_i \ln \mathcal{L}(\beta) = \sum_{i=1}^n \left( y_i \ln \Phi(s_i^* \beta) + (1 - y_i) \ln (1 - \Phi(s_i^* \beta)) \right)$$

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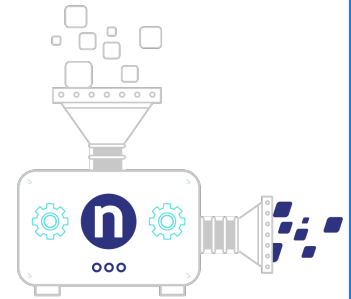


### Execute faster by utilizing fresh market information and customer insights

At Nomis we want you to have highest confidence in your decision-support system with powerful data feeds and frequent updates. To this end, we update your system frequently so you can see changes as they happen.

You'll be able to:

- **Evaluate the impact of market shifts** with automated weekly updates of key pricing and portfolio inputs.
- **Adapt to evolving customer behaviors using models** tuned monthly to in-market results using Active Recalibration.
- **Accelerate insights & decisions** by leveraging Nomis to unify pricing and market data in a single price datamart.



### Drive better results with a proven pricing approach

Our goal at Nomis is to make you successful. Nomis banking and modeling experts work with your team to ensure that your solution delivers the best possible results that are in compliance with regulatory requirements.

- **Augment your pricing capabilities** with a proven implementation methodology and proactive advisory services.
- **Leverage in-house expertise** by incorporating your deposit modeling approach within the Nomis solution.
- **Comply with model governance requirements** supported by Nomis model definitions and transparency.

### 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 demo at: [info.nomissolutions.com/get-a-demo](http://info.nomissolutions.com/get-a-demo)

### 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 & behavior. We lead the market by solving tough problems with big data, modeling, and predictive analytics through SaaS solutions, thought leadership, and strategic consultation. With experience in over 75 implementations, Nomis optimizes \$1trillion in banking transactions and returns \$300,000,000 to its customers every year in an environment that is increasingly competitive, highly disruptive, and facing rising interest rates.

