

DEALPOINT: A SOLUTION FOR BANKING IN THE DIGITAL AGE

THE CHALLENGE

How Do You Stay Ahead of the Competition in the Digital Age of Banking?

In today's competitive and highly regulated environment, banks need to take advantage of technology to drive higher returns. Banks can no longer rely on cumbersome spreadsheets, error-prone manual processes and anecdotal information from relationship managers to drive pricing decisions. To maintain high profitability, banks require a solution that empowers them to make pricing decisions smarter and faster. In addition, they need the abilities to perform comprehensive risk and profitability analyses, accurately understand the total value of client relationships and get a pulse on the market with speed and precision.

THE SOLUTION

DealPoint

DealPoint is an enterprise pricing and approval software solution that automates and deploys the bank's risk and customer profitability frameworks to the front line. It provides tools and insightful analytics to inform loan-pricing decisions and put the right information in relationship managers' hands to foster client relationships and simultaneously optimize the use of capital. Users can confidently evaluate, price and approve deals across products, regions and lines of business using DealPoint's industry-leading features.

THE RESULTS

Increased Margins and Operational Efficiency

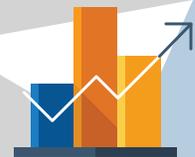
By digitizing the bank's pricing and approval process, DealPoint delivers consistency, transparency, speed and precision to the pricing process across the bank. DealPoint's granular transactional database reveals business insights to drive optimized return on capital, increased margins and reduced costs.

DealPoint Clients Achieved:



25 PERCENT

Efficient Portfolio Management



379 PERCENT

Return on Investment



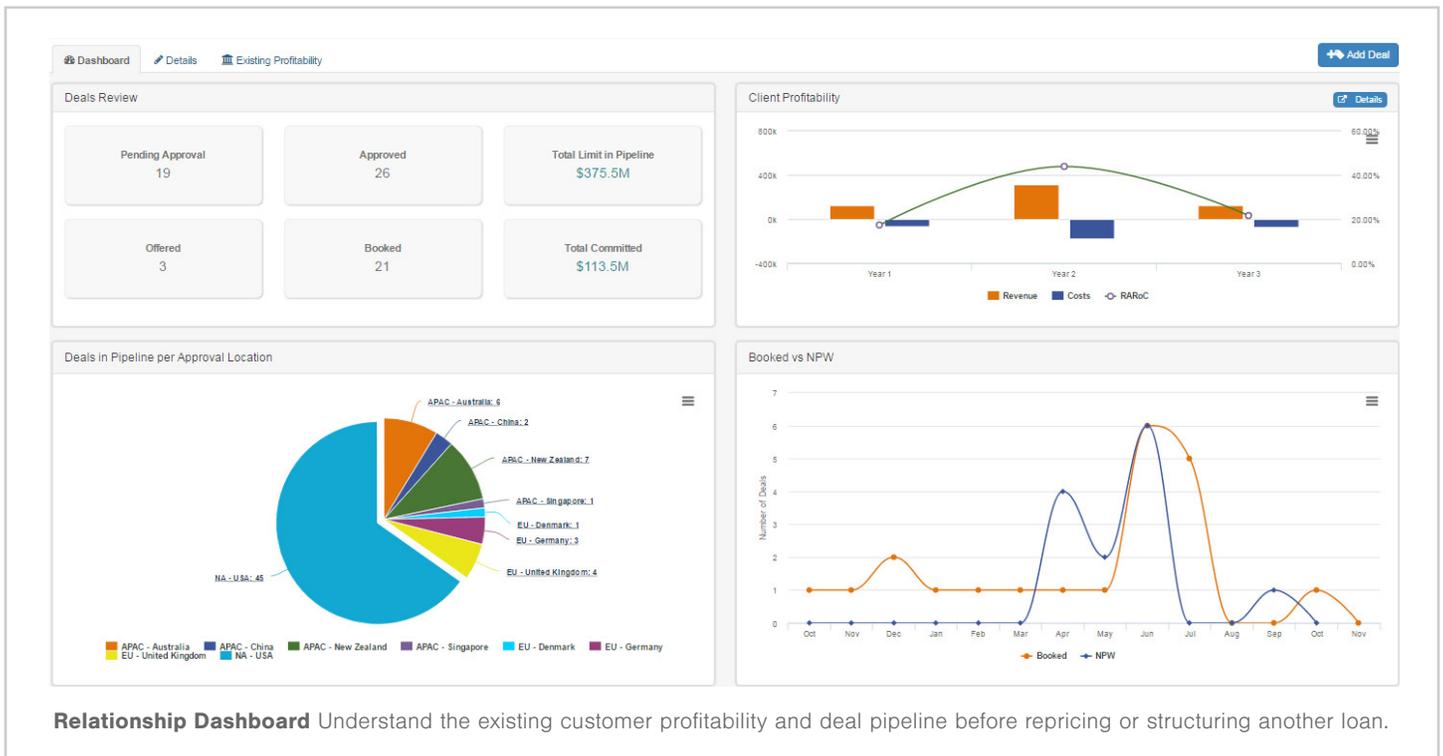
66 PERCENT

Increase in Deal Submission



5 BASIS POINT

Deal Margin Improvement



KEY FEATURES

Automation With Speed and Intelligence

DealPoint delivers speed by eliminating unnecessary manual processes and arming relationship managers (RMs) with a complete toolset for structuring deals. DealPoint reduces the need to rekey information, allowing the RM to access important customer data with the click of a mouse. In addition, DealPoint empowers RMs with capabilities that significantly reduce workloads and speed up approval times. These include:

- **Wizard-Driven Deal Creation** to automate and guide RMs through the creation of a deal.
- **Deal Dashboard** to understand the multi-year performance of the deal and its impact on relationship profitability.
- **Sensitivity Analysis** to identify the variable(s) with the biggest impact on the decision metric for deal optimization.
- **What-if Analysis** to assess the outcome of alternative deal structure(s).
- **Target Solver** to solve for the limit, margin or fees that meet hurdle rates.
- **Benchmarks** to drive awareness of the market price for similar deals or products.
- **Approval Workflow** to facilitate the deal through the approval process.
- **Audit** to track and record every activity throughout the life cycle of a deal.

Dashboard and Analytics

Beyond speed, precision and operational efficiency, DealPoint brings transparency and insightful analytics to loan pricing. DealPoint's digital process records detailed transaction data about the bank's customers and pricing practices. This information can be used to drive strategic activities such as:

- Create pricing benchmarks.
- Identify pricing power.
- Measure performance of a salesforce, branch, region, or line of business.
- Recommend cross-sell actions and deal structures.
- Set target pricing to optimize return on capital and increase margins.
- Reduce costs.

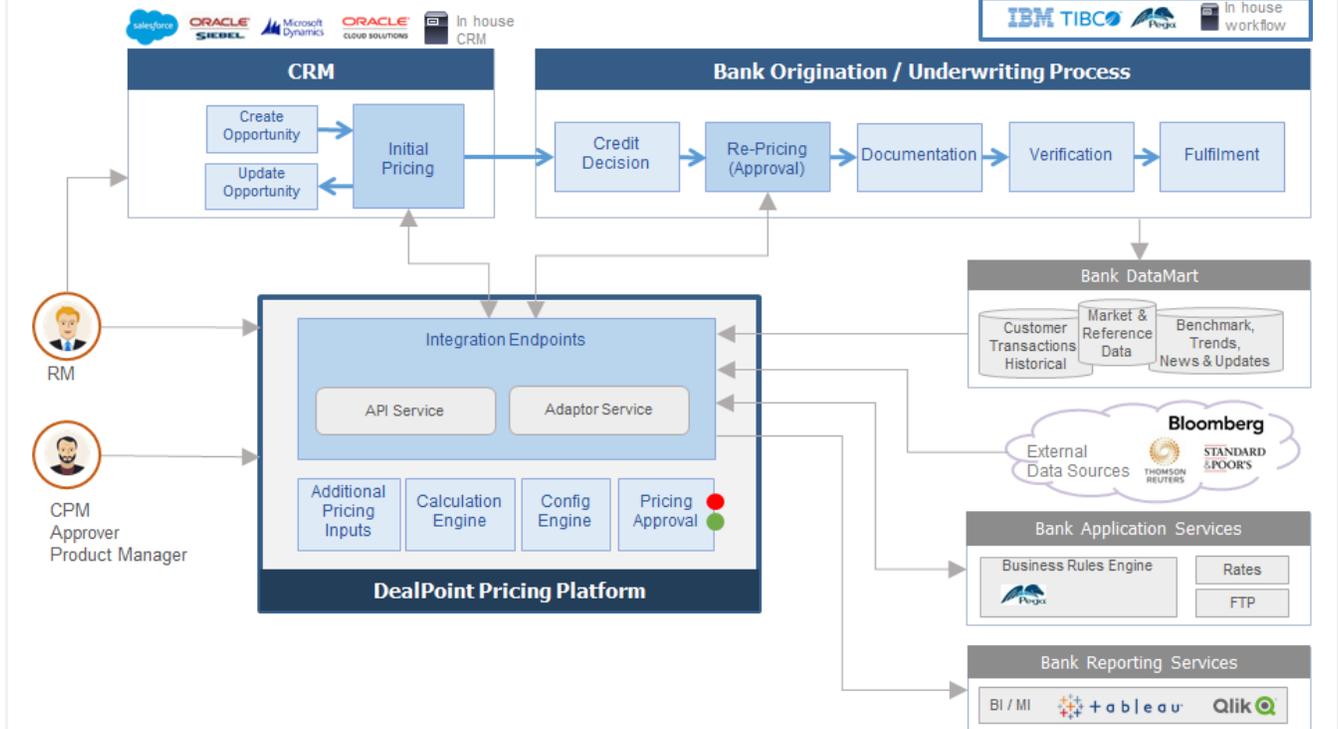
Breadth of Product Coverage

Designed for use at the enterprise level, DealPoint handles both credit and non-credit products, including loans, leases, deposits, cash management and capital market products. The solution allows for variation in product combinations and behaviors to accommodate differences in the bank's region or business line.

Modern Technology

DealPoint's three-tier architecture is designed to scale both horizontally and vertically for any size, complexity and volume of business. The web-based user interface is modern, easy to use and tablet-ready. Users can access the features and analytics of DealPoint to price faster and smarter, in the office or at the client site.

Integrate Seamlessly



Scalability and Flexibility

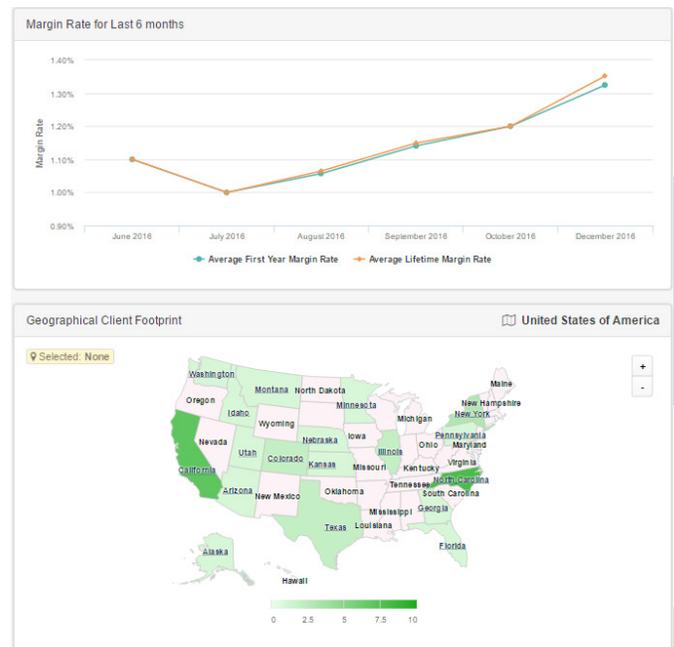
DealPoint brings industry-leading software features to banks without imposing a templated approach to each institution's unique processes. Designed for use across the enterprise, DealPoint can be configured to a bank's specification, allowing for differences in user interface, product behaviors, approval workflow, calculations and reporting dashboard across regions and lines of business. This flexibility is available without compromising transparency, speed or data analytics.

Independence and Adaptability

As the banking industry continues its digital journey in reaction to changing regulations and technology, it has become increasingly important for banks to keep their pricing solutions current to stay ahead of the competition. Banks need the ability to adapt their solution without significant development costs. By enabling users to modify calculation parameters and assumptions, products, behaviors, business rules and user interface preferences, DealPoint's *Builder*, *Visual Calculator* and *Table Maintenance* tools keep the banks nimble and independent.

Seamless Integration

DealPoint can operate as a standalone pricing solution or can be seamlessly integrated into banks' origination activities. DealPoint works with CRM, Underwriting and Business Intelligence systems, as well as other in-house and third-party data, models and tools. The web application programming interface (API) allows for two-way communication between DealPoint and other bank systems to provide a seamless user experience.



Performance Measurement: Identify the top/bottom performing relationship manager, product and margin trends.



BRILLIANCE

FINANCIAL TECHNOLOGY

About Brilliance

Brilliance is the leading provider of risk-based pricing and customer profitability systems worldwide. Our solution, DealPoint, drives increased margins, regulatory compliance, operational efficiency and pricing transparency across products, regions and lines of business. DealPoint allows for rapid automation of the pricing and approval process and seamless integration with banks' in-house or third-party data, models and systems.

Our Clients

Brilliance delivers its pricing platform to some of the most prestigious banks in the world. Our clients have transformed their lending processes with our best-in-class integrated or stand-alone pricing and customer profitability system. Brilliance clients, who are our partners and advocates, experience 379% return on investment and an increase of 5 basis points for the average deal.

Contact Us

www.bxfm.com

New York
17 State Street
40th Floor
New York, NY 10004
Phone: +1 212 739 0821

Boston
One International Place
Suite 1400
Boston, MA 02110
Phone: +1 978 203 6716

San Francisco
101 California Street #2710
San Francisco, CA 94111
Phone: +1 415 329 6300

Sydney
Level 2
56 Pitt Street
Sydney 2000
Phone: +61 2 9119 8100

