PRODUCT SERVICES

Bancography helps institutions design simple, streamlined product offerings focused on specific target market segments. In addition, Bancography builds scorecards to enhance product sales and reward top performers. Our models ensure that an institution’s products fulfill consumer needs while also meeting the institution’s profitability expectations.

Profitability Monitor

In a period of declining margins, slower deposit growth and increased competition, it is critical for financial institutions to understand the profitability of both their products and their customers. *Profitability Monitor* measures product and household profitability and produces attractive, easy to read graphs and reports.

*With Profitability Monitor you can:*

- Compute product and household level profitability
- Manage product pricing
- Identify your most profitable customers by branch
- Understand which customers and products contribute the majority of your institution’s income and which destroy value

*Profitability Monitor provides:*

- Rankings of all products and services by total and average profit contribution
- A complete income statement for each product, including margin, fees, transaction costs, and origination and servicing costs
- Household profitability reports by cross-sell ratio, lead product, and profit decile
- Lists of most profitable households for retention initiatives
- 16 different product and household profitability reports
- Clean, uncluttered, presentation-quality report format

*Profitability Monitor reads files from your MCIF or core processing system and produces better, clearer reports:*

- Product Income Statement
- Average Profit by Product
- Cross-Sell by Decile
- Profit Detail by Product
- Profit Penetration by Service
- Top Households by Profit with Account Detail

*Pricing:*

$3,600 per set of reports

For more information, contact us at (205) 252-6671 or info@bancography.com.
Building a sales culture requires measurement systems to accurately track sales performance. A sales performance program includes a definition of the key drivers of branch sales performance and a reporting tool, or scorecard, to measure performance across those drivers. An effective scorecard reinforces sales training efforts and rewards outstanding performance. However, to maximize branch productivity, an incentive system must also include market-based sales goals that treat each branch consistently and equitably. Bancography designs custom sales performance programs that assist institutions in developing strong branch staffs and retaining top employees.

**Branch Sales Goals**
- Develop equitable, market-based sales goals for each branch
- Goals can be set for all consumer and small business product types
- Includes definition of branch trade areas
- Goals impound market demographics, competitive environment, and institution current position
- Goals can be denominated in dollars or units
- All methods and calculations clearly documented

**Pricing:** $3,200 for up to 10 branches
$140 for each additional branch

**Sales Reporting Toolkit**

**Define program framework:**
- Identify performance attributes to be measured (e.g. consumer checking accounts sold, loan account balance growth)
- Create a process that is understandable to branch personnel
- Determine incentive plan structure: participants, payments, etc.

**The automated toolkit application:**
- Uses input files from MCIF or core systems
- Reports can be generated by branch or for any rollup level
- Reports show performance versus goals, branch rankings and payroll information
- Bancography will train personnel on how to use the reporting tool

**Pricing:** contact Bancography for pricing