



PROFIT TECHNOLOGIES

The Global Choice For Profitability & Performance Improvement

COMMERCIAL BANKING Earnings Enhancement

Competition for commercial business continues to build and requires banks to seek innovative ways to increase deposits and improve profit margin without impacting quality and service. Profit Technologies has assisted hundreds of banks with improving operational and organizational efficiency, and boosting profitability. By applying an objective eye toward every aspect of commercial banking, PTC identifies strategies that typically add value of 3-5 basis points on assets.

Since its inception in 1973 PTC has developed unique solutions and built an impressive collection of best practices from its global portfolio of banking clients. An Earnings Enhancement engagement could bring this vast database of knowledge to your bank, with a risk-free pricing approach so you pay only on the incremental value that PTC brings.



The PTC program will target:

- Account analysis
- Depository activities
- Corporate credit cards
- Check processing
- General operations
- Exception processing
- Commercial lending
- Electronic banking (ACH, Billpay)

Engagement Activities:

- Waiver analysis
- System audits
- Market and competitive analysis
- Customer and balance segmentation
- Exception item processing review
- Analysis of depository activities
- Check/image clearing optimization
- Float optimization
- System calculation routines and related profitability factors
- Timing and sequencing of routines and process

Engagement Results:

- Increased core deposits and investable funds
- Increased interest income and average balance per loan
- Increased net operating revenue
- Increased non-interest/fee income
- Reduced interest expense

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Profit Technologies is an international earnings enhancement firm providing specialized profitability and performance improvement solutions to enterprises worldwide. In its 30 year history, Profit Technologies has performed hundreds of engagements, producing billions of dollars in revenue generation and cost recovery benefits for its clients.