A Comprehensive Risk-adjusted Profitability Solution for Financial Institutions

Financial institutions are under increasing pressure to create value and profitability. But they’re also struggling with tighter margins.

Now more than ever, you need to know exactly which areas of business are performing well, which are underperforming, and what it will take to mitigate any shortfalls.

**FIS® Profitability Manager** gives you a complete, risk adjusted picture of your profitability. It assesses the performance of managers, branches, business units, products and customers in as much detail as you need, right down to the level of individual accounts.

Profitability Manager provides a foundation for a dynamic and well-informed decision-making process – helping you strike the right balance between return and risk while helping you grow.

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**MAXIMIZE PROFITS**
Identify, retain and maximize profits from the most lucrative customers through continuous monitoring of your customer relationships.

**BUILD TRANSPARENCY**
Get a consistent picture of risk-adjusted profitability across every aspect of your organization, eliminating conflicting views and using account-level detail to ensure total transparency.

**IMPROVE REGULATORY COMPLIANCE**
Access robust and flexible reporting capabilities to help you comply with current regulations and financial laws for capital, liquidity and incentive compensation.
FIS PROFITABILITY MANAGER
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ENJOY A COMPLETE RISK-ADJUSTED PERFORMANCE FRAMEWORK
Profitability Manager brings together all components of a complete risk-adjusted profit and loss statement – recorded at transaction level for unlimited reporting capabilities.

CALCULATE FUNDING RATES ON A TRANSACTION BASIS
A sophisticated engine captures the unique characteristics of each account to work out the true cost of funds – a major concern for any bank.

ALLOCATE INDIRECT OPERATING COSTS
You can easily allocate indirect operating costs – often a large proportion of the profitability framework – to the cost centers, profit centers and even distributed down to the individual account level, according to different cost drivers or previously determined unit or activity costs.

RECONCILE WITH THE GENERAL LEDGER
All transaction details can be easily reconciled with the general ledger, while rigorous data validation ensures an accurate picture of profitability.

IMPROVE CUSTOMER MANAGEMENT
You can improve how you manage your customers through a detailed analysis of the driving factors behind successful customer relationships – segmented by location, industry or credit rating, and risk-adjusted profitability.

Power your profitability decision-making process.
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