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Datos Insights Vendor Landscape: Account Analysis, Pricing, and Billing

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Introduction

Account analysis, pricing, and billing systems form the backbone of commercial banks' revenue management capabilities, enabling them to accurately price services, manage complex customer relationships, prevent revenue leakage, and provide transparent fee reporting to customers. These platforms have evolved from simple fee calculation tools into sophisticated engines that support relationship-based pricing, dynamic product bundling, and comprehensive revenue optimization. Such capabilities are critical in today's competitive banking landscape, where customer expectations continue to rise and margins remain under pressure.

This report explores some key trends within the account analysis, pricing, and billing market and discusses how technology is evolving to address new needs and challenges. The report also examines leading vendors' offerings and strategies, highlighting their primary strengths and challenges.

Methodology

This report examines the state of the account analysis, pricing, and billing market based on discussions with leading vendors, active end clients, and other notable players participating in this technology ecosystem. Research sources included the completion of detailed RFIs from featured vendors and conversations with end customers.

The Market

The commercial banking pricing and billing landscape is undergoing significant transformation as FIs seek to balance revenue optimization with evolving customer expectations. This section examines the market dynamics, trends, competitive landscape, and key functionalities that are shaping investment decisions and vendor selection in this space.

Market Context

Commercial banking operates in an increasingly pressured environment characterized by fierce competition, high customer expectations, and the disruptive influence of technology. Banks face significant attrition challenges and must differentiate themselves through service quality and pricing sophistication. North American institutions are particularly cognizant of their shortfalls; DatoS Insights research reveals that 80% of North American corporate banking executives acknowledge that their banks’ capabilities do not fully meet customer expectations for product and service agility.

This dynamic landscape has elevated the strategic importance of pricing and billing capabilities. What was once viewed primarily as a back-office utility function has evolved into a critical component of customer experience, retention strategy, and revenue optimization. Forward-thinking banks increasingly recognize that effective pricing and billing directly impact their ability to attract and retain valuable commercial relationships.

Table A summarizes trends in the commercial banking market and their implications.

Table A: The Commercial Banking Market

Trends	Implications
Banks are refocusing on tighter integration across their product offerings and lines of business within the bank and with commercial end users’ systems.	Tighter integration is decreasing clients’ views of banking relationships as siloed or commoditized—a net positive for banks that can achieve this integration. However, this depends on integrated pricing models that reflect the full relationship rather than siloed product pricing.

Trends	Implications
<p>Data access and personalization are quickly emerging as significant competitive differentiators for commercial banks, with real potential to become a baseline customer expectation.</p>	<p>Personalized data access requires more portals, dashboards, AI capabilities, and self-service tools. Increased data and transparency provide greater real-time visibility of service utilization and, subsequently, pricing. Once-a-month account analysis statements are no longer sufficient.</p>
<p>Commercial banking capabilities are broadening, including through embedded banking, enterprise resource planning integration, virtual accounts, and fintech partnerships.</p>	<p>As banks expand their service offerings, more flexible pricing frameworks that accommodate new pricing models are required.</p>
<p>Customer and FI expectations are shifting for more real-time capabilities and streamlined operations. Frictions of the past are no longer acceptable.</p>	<p>Speed and efficiency are a growing focus in commercial banking. The push toward faster payments, enhanced onboarding, and streamlined operations necessitates pricing models that can adapt quickly to new service offerings and customer requirements.</p>

Source: Datos Insights

Banks’ traditional product-centric view is giving way to a comprehensive approach that emphasizes the entire customer journey and lifetime value. This shift has profound implications for pricing and billing systems, which must evolve from simple fee calculators to sophisticated relationship management tools.

The Strategic Evolution of Account Analysis, Pricing, and Billing

The account analysis, pricing, and billing function within commercial banking is undergoing a profound transformation from an operational necessity to a strategic differentiator. This evolution reflects broader industry recognition that pricing sophistication directly impacts customer acquisition, retention, and overall profitability.

Historically, account analysis emerged as a practical solution to regulatory requirements, particularly the U.S. Federal Reserve’s Regulation Q, which prohibited interest payments on commercial demand deposits. Banks developed earnings credit rate (ECR) systems to provide “soft dollar” credits against fees, and account analysis became the methodology for calculating and applying these credits. What began as a compliance-driven process has since evolved into a core component of commercial banking strategy.

The revenue implications are substantial. Industry analysis suggests that banks without mature pricing governance and systems experience revenue leakage of 5% to 15% of potential earnings. This leakage stems from various sources: unauthorized discounts, inconsistent pricing policies, poor enforcement of pricing terms, and inadequate monitoring of fee waivers. Modern account analysis platforms address these issues through standardized pricing workflows, exception tracking, automated enforcement of expiration dates, and comprehensive reporting on pricing variances.

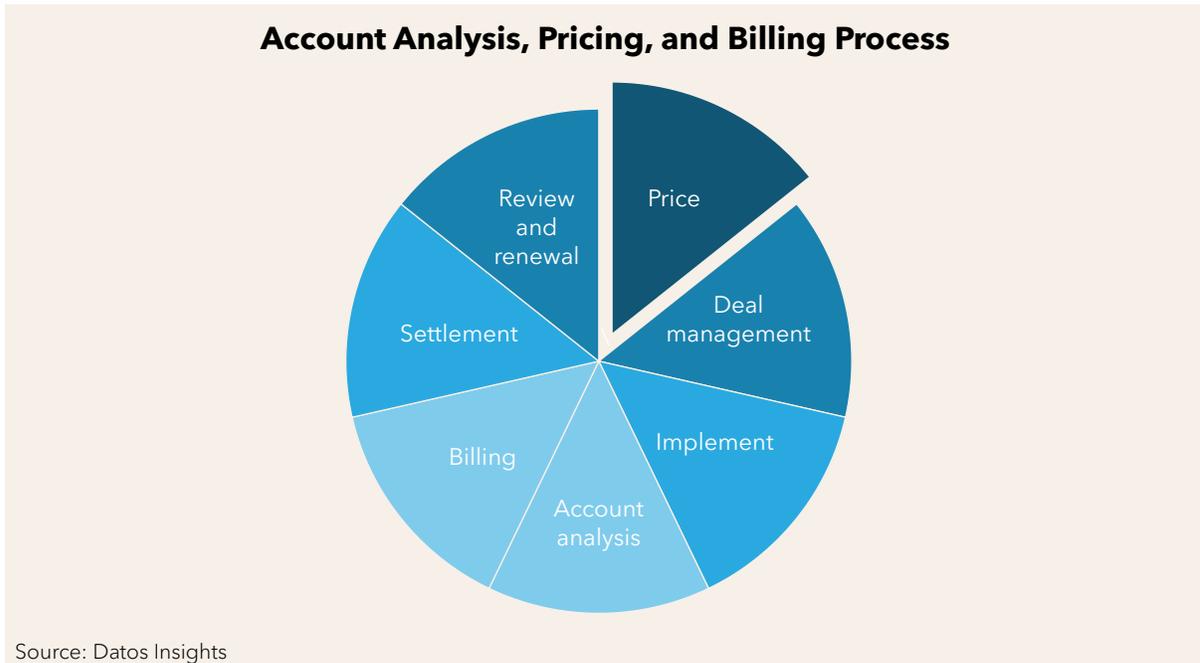
Beyond revenue protection, these systems provide valuable customer insights that drive cross-selling opportunities. By analyzing service utilization patterns, balance behaviors, and price sensitivity, banks can identify targeted opportunities to expand relationships. Leading banks leverage these insights to move beyond traditional product-centric selling toward solutions-oriented approaches that address specific customer needs with bundled offerings and relationship-based pricing.

The transformation of this space reflects a broader recognition that pricing strategy sits at the intersection of product, sales, operations, and finance. Modern account analysis, pricing, and billing systems must serve multiple stakeholders across the organization while providing a coherent experience to the end customer.

The Enduring Relevance of Account Analysis in a Post-Regulation Q World

Regulation Q is no longer in force, but the importance of account analysis has not diminished. It has transcended its regulatory origins to become an essential component of relationship management, pricing optimization, and revenue governance. This evolution reflects a deeper understanding that account analysis serves multiple strategic functions beyond interest compensation (Figure 1).

Figure 1: Account Analysis, Pricing, and Billing Is More Than a One-off Process



At its most sophisticated, account analysis now functions as a continuous life cycle spanning the entire customer relationship. The process begins with initial price-setting based on relationship potential and competitive positioning. It continues through deal management, where specific pricing terms are negotiated, approved, and documented. Implementation transfers these terms into operational systems, followed by ongoing account activity analysis and service charge calculations. The billing process generates and delivers detailed statements, while settlement handles payments and dispute resolution. Finally, a periodic review assesses relationship performance and profitability, feeding back into pricing refinements.

The sophistication of earnings credit calculations has similarly evolved. Contemporary systems consider multiple dynamic factors when determining appropriate credits: prevailing market interest rates, the bank’s own cost of funds, regulatory reserve requirements, competitive positioning in specific markets, overall client relationship value, and administrative costs. Modern pricing platforms integrate these factors into configurable models that enable banks to implement consistent yet flexible approaches to earnings credit that align with their strategic objectives.

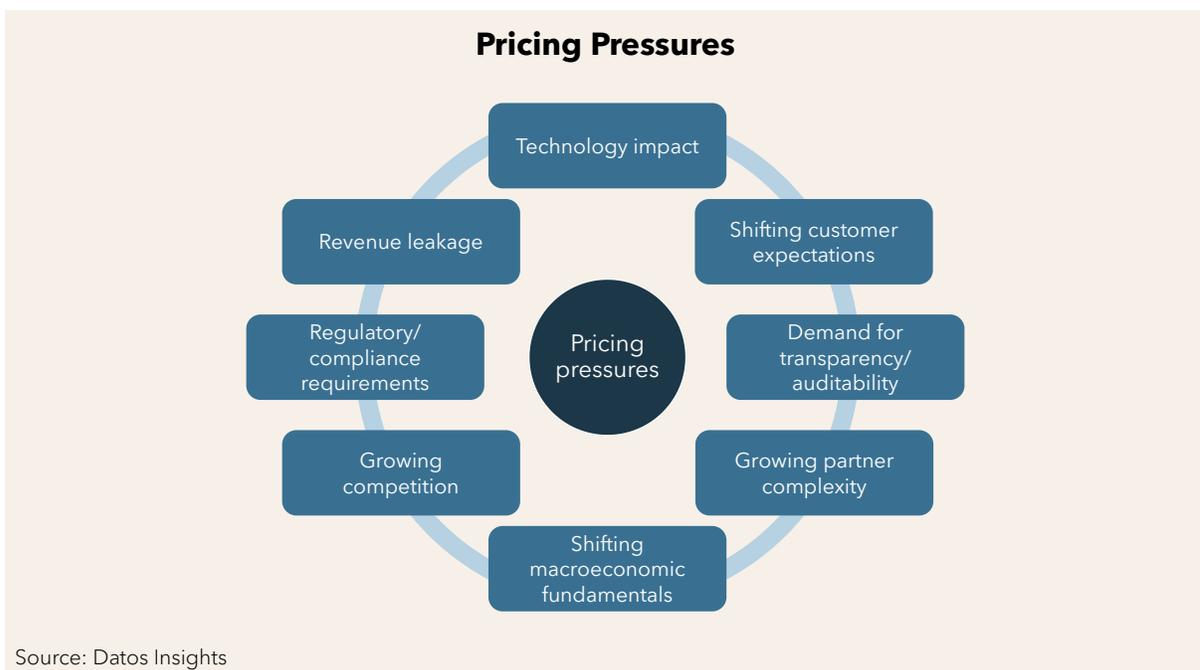
While account analysis practices are most prominent in U.S. banking, Canadian institutions employ similar methodologies, though often under different terminology. Canadian banks frequently use terms such as “offset credits” or “compensating balances” rather than ECR,

but the underlying economic principles remain consistent. Both markets require systems that can handle complex relationship pricing while providing clear fee transparency to customers.

The Pressures Reshaping Commercial Banking Pricing

Commercial banking pricing models are now under pressure from converging forces that challenge traditional approaches and demand more sophisticated solutions. These pressures aren't isolated but intersect and amplify each other, creating a complex environment requiring banks to rethink their pricing strategies and supporting systems fundamentally (Figure 2).

Figure 2: Pricing Faces Significant Pressure on Multiple Fronts



Revenue Leakage

For many institutions, the most immediate financial concern is systemic revenue leakage. Banks frequently struggle to maintain pricing discipline across their commercial relationships, with unauthorized discounts, inconsistent application of pricing policies, and inadequate enforcement of agreed terms undermining revenue potential. Without systematic controls and monitoring, relationship managers may continue to offer

concessions that, while seemingly minor in isolation, significantly erode margins when viewed across the organization.

Digital Transformation

Simultaneously, digital transformation presents a paradoxical challenge for pricing strategies. Banks face pressure to invest in modernizing their technology platforms and customer experiences, which requires substantial capital. Yet these same digital capabilities—along with competition from fintech providers—create downward pressure on traditional banking fees as service delivery becomes more automated and cost-efficient. This dynamic forces banks to recalibrate their value proposition and pricing models to reflect the shifting balance between human expertise and technological enablement.

Customer Expectations

Customer expectations have evolved dramatically as commercial clients bring their consumer digital experiences into their business banking relationships. Today's treasurers and financial executives expect transparent, flexible, and personalized pricing that reflects their specific usage patterns and relationship value. The traditional one-size-fits-all pricing models with opaque fee structures and limited customization increasingly fall short. Clients now demand real-time visibility into their service utilization, fee calculations, and earned credits, along with the ability to model how changes in their banking behavior would affect their costs.

Regulatory Constraints

The demand for transparency extends beyond customer relationships to encompass regulatory scrutiny and internal governance. FIs face increasing pressure to demonstrate that their pricing practices are fair, consistent, and well-documented. This requires clear audit trails for pricing decisions, systematic processes for approving exceptions, and the ability to justify pricing differences across similar customer segments.

Banks must navigate complex frameworks, including fair lending laws, anti-discrimination regulations, and transparency requirements, all while managing the commercial imperatives of profitability and growth. These regulations often necessitate extensive documentation and controls around pricing decisions, creating administrative overhead that requires efficient management. Without robust systems to support these requirements, banks expose themselves to regulatory and reputational risks.

Complex Systems

The growing complexity of banking ecosystems further complicates pricing strategies. As banks increasingly partner with emerging fintech companies, payment providers, and other FIs to deliver services, they must develop pricing models that accommodate these multiparty arrangements. This includes determining how to share revenue, maintain pricing consistency across channels, and communicate complex fee structures to end customers in a comprehensible manner.

An Unstable Economy

Macroeconomic volatility is another significant factor, particularly for earnings credit calculations tied to prevailing interest rates. The significant interest rate fluctuations in recent years have forced banks to continuously recalibrate their ECR formulas and communicate these adjustments to clients. Simultaneously, inflationary pressures drive up operational costs, creating tension between maintaining competitive pricing and preserving margins.

Digital-First Competition

Meanwhile, as traditional banks attempt to cope with these variables, the overall competitive market landscape continues to intensify. New, digital-first competitors operating with lower overhead costs can offer attractive pricing on specific services. These focused competitors may not need to support the comprehensive infrastructure of traditional banks, allowing them to undercut established players on key products while maintaining profitability. This forces traditional banks to be more strategic in their pricing, emphasizing relationship value rather than competing solely on individual product costs.

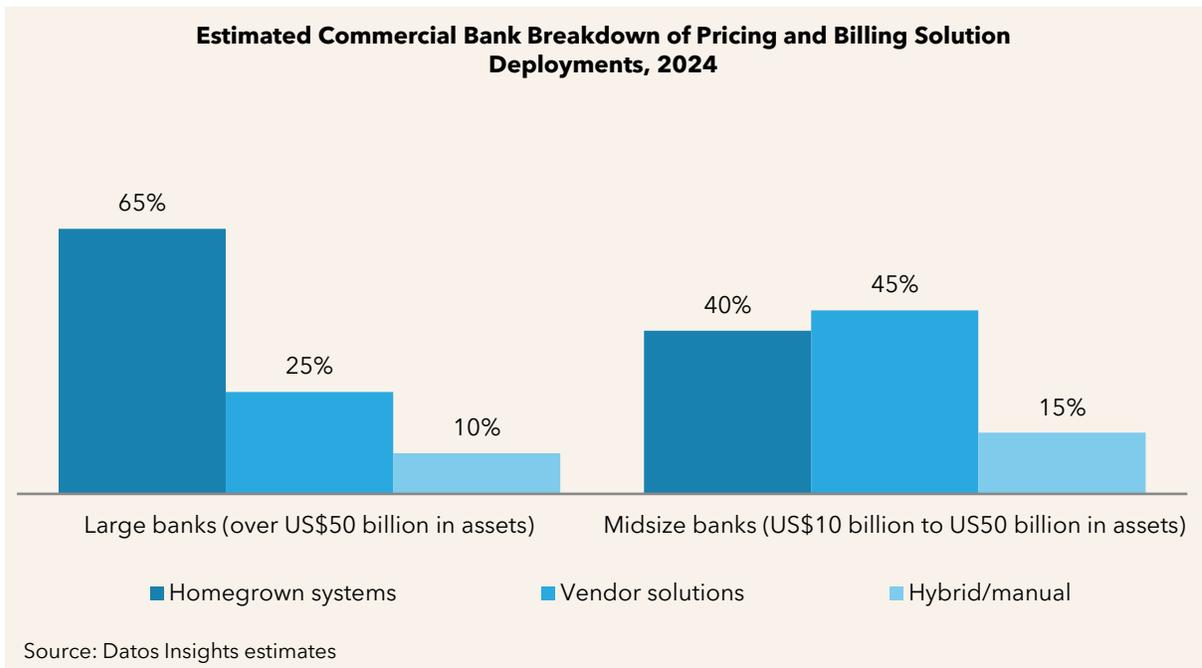
These converging pressures demand a fundamental reassessment of how banks approach pricing strategy and execution. Institutions of all sizes need more sophisticated, systematic approaches that can balance flexibility with control, transparency with profitability, and relationship value with product-specific economics. Modern account analysis, pricing, and billing solutions have evolved specifically to address these multifaceted challenges, enabling banks to implement more nuanced and responsive pricing strategies while maintaining appropriate governance.

Navigating the Complexity of Account Analysis Transformation

Despite the compelling strategic benefits, the sophisticated nature of account analysis, pricing, and billing creates significant barriers to modernization. Most FIs continue to rely on legacy approaches for these critical functions, with manual processes persisting to a surprising degree even at large, otherwise technologically advanced organizations. The resilience of these legacy approaches stems from technical complexity and organizational risk aversion.

A clear pattern emerges when examining the technology landscape across different institution sizes (Figure 3).

Figure 3: Homegrown and Hybrid/Manual Systems Account for Most of the Market



Among large banks (over US\$50 billion in assets), DatoS Insights estimates that approximately 65% continue to use homegrown systems developed over decades. Only 25% have fully implemented vendor solutions, and the remaining 10% employ hybrid approaches combining manual processes with partial automation.

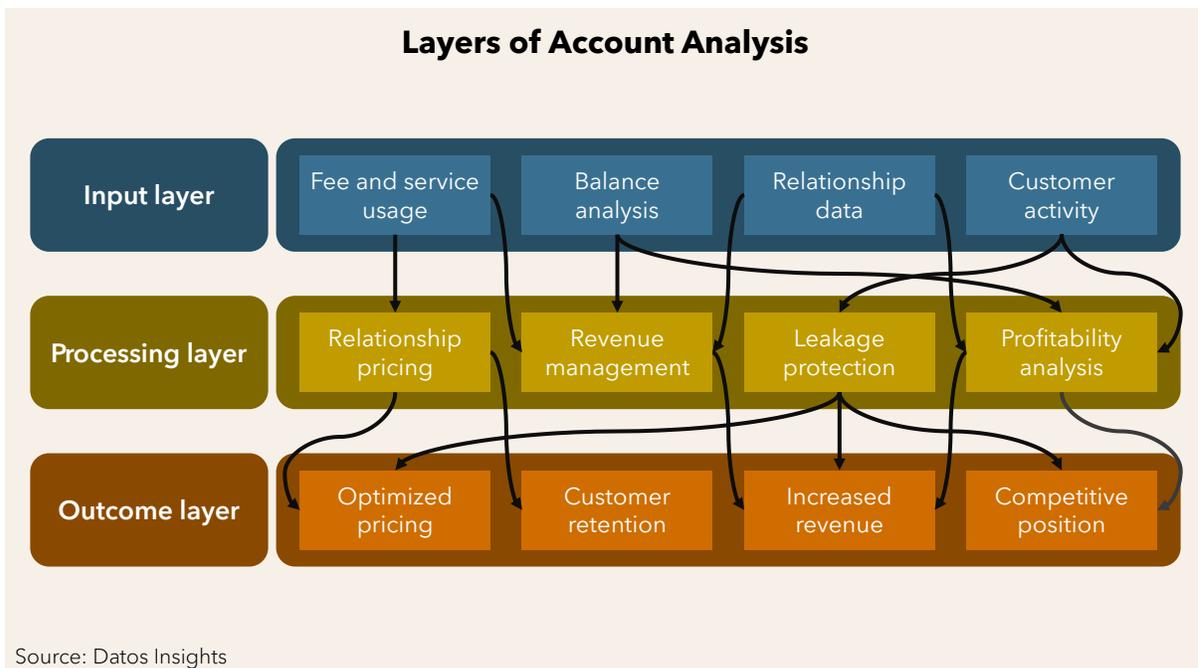
Midsized institutions (US\$10 billion to US\$50 billion in assets) show greater adoption of vendor platforms, with 45% using these solutions, 40% relying on homegrown systems, and 15% using hybrid approaches. This adoption pattern reflects the complexity of large bank environments and midsized organizations’ greater appetite for standardized solutions.

A Multidimensional Process

The persistence of legacy approaches stems largely from the multidimensional complexity of account analysis processes. Modern account analysis is not a simple calculation but rather a sophisticated data processing operation that spans multiple systems, incorporates diverse data sources, and requires complex business rules. Understanding this intricacy underlines the modernization challenge that most banks face, particularly if trying to go it alone with a homegrown system.

At its core, account analysis operates through three interconnected layers that transform raw banking data into strategic business insights and actions, as shown in Figure 4.

Figure 4: The Three Interconnected Layers of Account Analysis



Input Layer

The input layer aggregates vast quantities of disparate data: detailed transaction records across multiple channels, daily balance positions, relationship hierarchies that may span

legal entities and geographies, and granular customer activity metrics. This data typically resides in multiple source systems with varying data structures, update frequencies, and quality controls. Simply normalizing and consolidating this data presents significant technical challenges that many homegrown systems address through elaborate batch processes developed over years of incremental refinement.

Processing Layer

The processing layer is the analytical core of the system, where raw data is transformed through sophisticated business logic into actionable insights. This includes relationship-pricing calculations that may involve complex rules for service bundling and volume discounts, revenue management functions that track fee assessment and collection, leakage protection mechanisms that identify and prevent unauthorized fee waivers, and profitability analysis incorporating direct costs and allocated overheads. The business logic embedded in this layer typically reflects years of institutional knowledge and policy evolution, making it particularly challenging to migrate to standardized vendor solutions without a perceived risk of functional degradation.

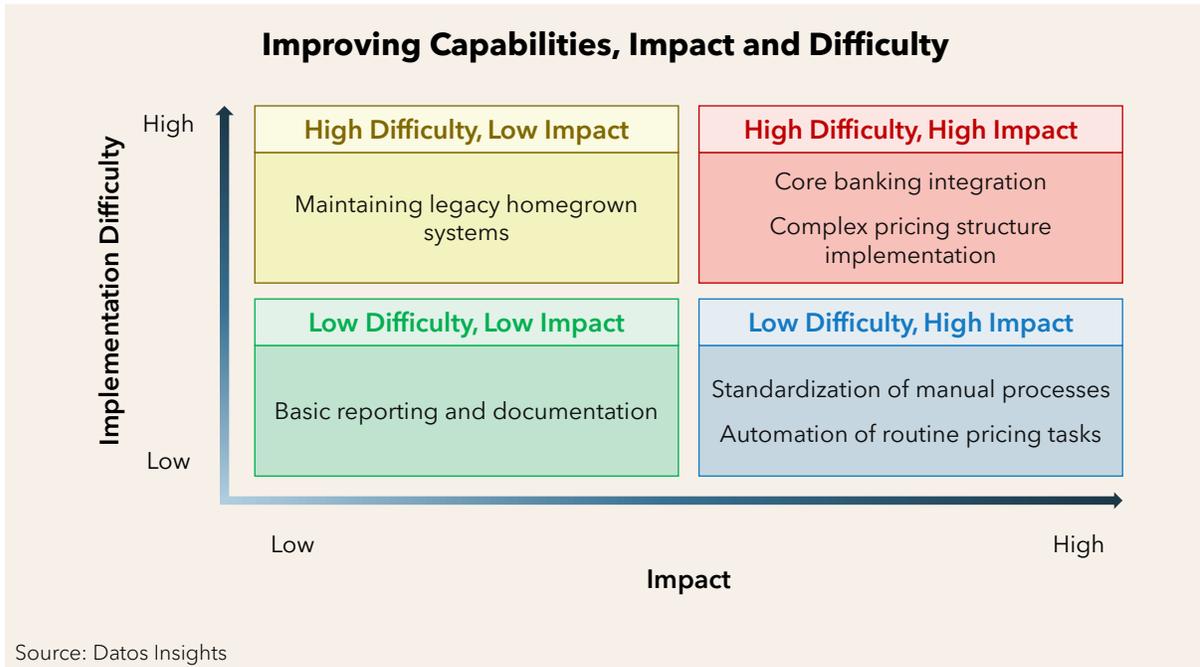
Results Layer

The results layer translates analytical outputs into tangible business outcomes: optimized pricing strategies that balance competitiveness with profitability, enhanced customer retention through value-based pricing, increased revenue through systematic fee enforcement and cross-selling, and improved competitive positioning through more responsive and sophisticated pricing models. These outcomes directly impact financial performance, making stakeholders particularly cautious about system changes that could disrupt these processes.

Variations in Implementation and Impact

Given the complexity of account analysis, banks face difficult choices about how and where to invest in pricing capabilities enhancement. Datos Insights analysis suggests that improvement opportunities can be categorized based on their implementation difficulty and potential business impact (Figure 5).

Figure 5: FIs Have Options for Improving Capabilities



Some initiatives require significant effort yet deliver relatively low business impact. Such is the case with maintaining homegrown legacy systems, which merely preserves existing capabilities rather than enhancing them. Basic reporting and documentation improvements offer relatively easy implementation but limited strategic value. Core banking integration and complex pricing structure implementation present significant technical challenges but can deliver substantial business benefits through enhanced relationship-pricing capabilities. The most attractive opportunities often lie in standardizing manual processes and automating routine pricing tasks, which can deliver meaningful efficiency and control improvements with relatively modest implementation complexity.

Navigating Standards and Compliance

Account analysis, pricing, and billing systems operate within a complex ecosystem of technical standards and regulatory requirements that significantly influence their design, implementation, and operation. From a technical perspective, these systems must interface with multiple banking platforms and external systems, necessitating support for diverse messaging standards. These standards facilitate the exchange of financial information, enable integration with core banking systems, and provide standardized reporting formats for customer communications. The diversity of these standards reflects the global nature of banking operations and the decades-long evolution of financial messaging (Table B).

Table B: Key Account Analysis and Billing Messaging Formats

Standard	Purpose	Message formats
ISO 20022	Global standard for account and fee reporting	camt.052, camt.053, camt.054
NACHA	U.S. ACH transactions and related fee information	CCD, CTX
SWIFT MT/MX	Global messaging for account and transaction details	MT940/950, camt.052/053
EDIFACT	International EDI for billing and account reporting	INVOIC, STAT
XBRL	Financial reporting and integration of bank data	XBRL Taxonomy for Banks
CSV	Simple export/import of account and fee data	CSV files with transaction and fee details

Source: DatoS Insights

Regulatory Requirements

Regulatory requirements also significantly impact account analysis, pricing, and billing platforms. These span an array of concerns:

- Data privacy and protection:** Compliance with regulations such as the General Data Protection Regulation, California Consumer Privacy Act, and the Gramm-Leach-Bliley Act is critical to safeguarding customer information and preventing data breaches.
- Anti-money laundering and counter-terrorist financing:** Systems must detect and report suspicious transactions under regulations such as the Bank Secrecy Act and Anti-Money Laundering Act.
- Fair lending and anti-discrimination laws:** Pricing models must ensure nondiscrimination in lending practices per regulations such as the Equal Credit Opportunity Act.
- Tax reporting compliance:** Proper tax reporting and withholding for clients, particularly for cross-border transactions, under regulations such as the Foreign Account Tax Compliance Act.

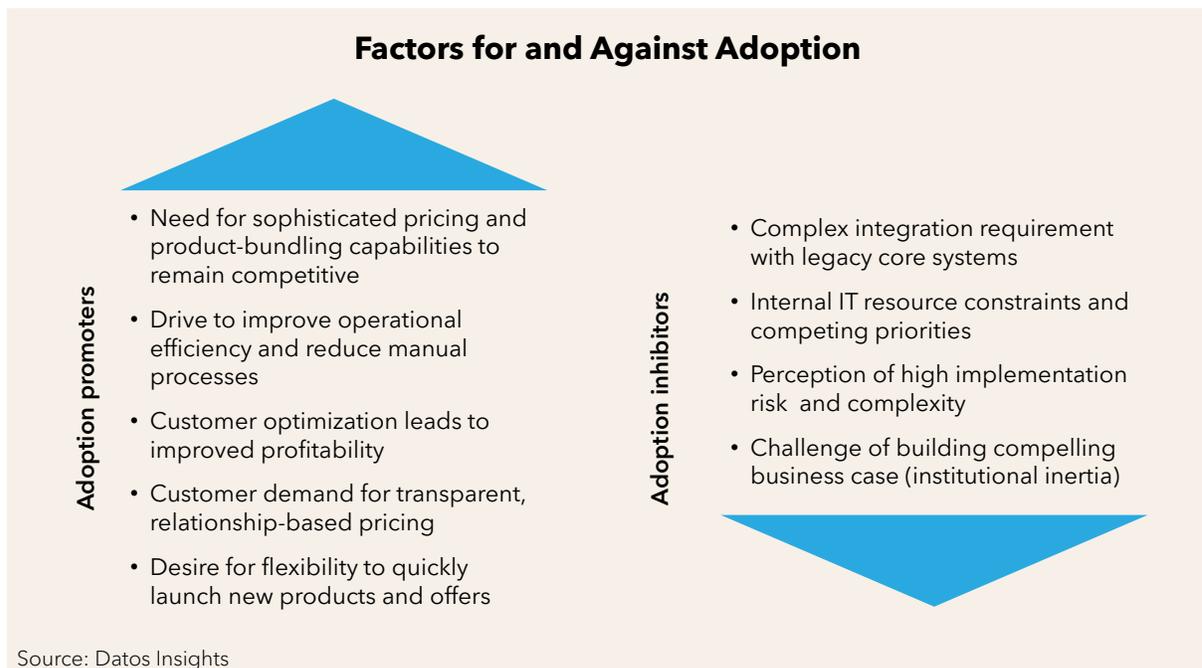
- **Operational risk and cybersecurity standards:** Platforms must minimize operational risks and safeguard against cyber threats per Federal Financial Institutions Examination Council guidelines.
- **Recordkeeping requirements:** FIs must maintain accurate financial records for audits and reporting as specified by regulations such as the Sarbanes-Oxley Act and the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank).

Account analysis platforms typically address these diverse regulatory requirements through configurable frameworks rather than hard-coded rules. This approach provides the flexibility to adapt to evolving regulations while enabling institutions to implement their specific compliance policies. Key capabilities include role-based access control, detailed audit logging, flexible statement formatting, and configurable approval workflows that can be tailored to specific regulatory contexts.

Drivers For and Against Platform Adoption

Figure 6 lists factors contributing to FI adoption of account analysis, pricing, and billing systems and factors posing challenges for vendors seeking to penetrate additional prospects. Each driver is discussed in more detail below.

Figure 6: Drivers for and Against Adoption



Drivers for Adoption:

- **Need for sophisticated pricing and product-bundling capabilities:** Banks require advanced pricing mechanisms to remain competitive in the market and deliver personalized offerings that meet evolving customer expectations.
- **Drive to improve operational efficiency and reduce manual processes:** FIs are seeking to reduce manual processes and automate pricing decisions, improving staff productivity while reducing errors.
- **Customer optimization improves profitability:** Customer analytics and relationship-based pricing enable banks to optimize customer relationships and increase profitability.
- **Customer demand for transparent, relationship-based pricing:** Commercial clients increasingly expect pricing models that reflect the full value of their banking relationship rather than transaction-based pricing.
- **Desire for flexibility to quickly launch new products and offers:** Modern pricing platforms enable banks to bring new products to market more rapidly and implement promotional pricing strategies more efficiently.

Drivers Against Adoption:

- **Complex integration requirement with legacy core systems:** Integrating new pricing and billing solutions with entrenched legacy systems is a significant challenge and can create implementation hurdles.
- **Internal IT resource constraints and competing priorities:** Limited IT resources and numerous competing digital transformation initiatives make it difficult for banks to prioritize pricing and billing modernization.
- **Perception of high implementation risk and complexity:** Many banks view pricing and billing implementations as high-risk projects due to their direct impact on revenue and customer relationships.
- **Challenge of building a compelling business case:** Difficulty in quantifying the full benefits of modern pricing platforms creates obstacles in securing investment approval, particularly when competing against customer-facing initiatives.

- **Institutional inertia:** Resistance to change within organizations, particularly around revenue-generating processes, can impede the adoption of new pricing and billing technology.

Purchasing Factors

Buyers have many different reasons for purchasing new platforms, but the following are the key factors:

- **Revenue optimization capabilities:** Banks prioritize solutions that can demonstrably improve profitability through reduced revenue leakage, optimized pricing strategies, and enhanced cross-selling opportunities.
- **Integration flexibility:** Given the complexities of banking technology stacks, institutions value solutions that offer comprehensive integration capabilities with core banking systems, payment platforms, and customer-facing channels.
- **Implementation approach:** Banks increasingly prefer solutions with modular designs that allow for phased implementations, minimizing disruption to existing operations while delivering incremental benefits.
- **User experience:** Solutions that provide intuitive interfaces for bank staff and end customers are highly valued, particularly those offering self-service capabilities and real-time visibility into pricing and billing information.

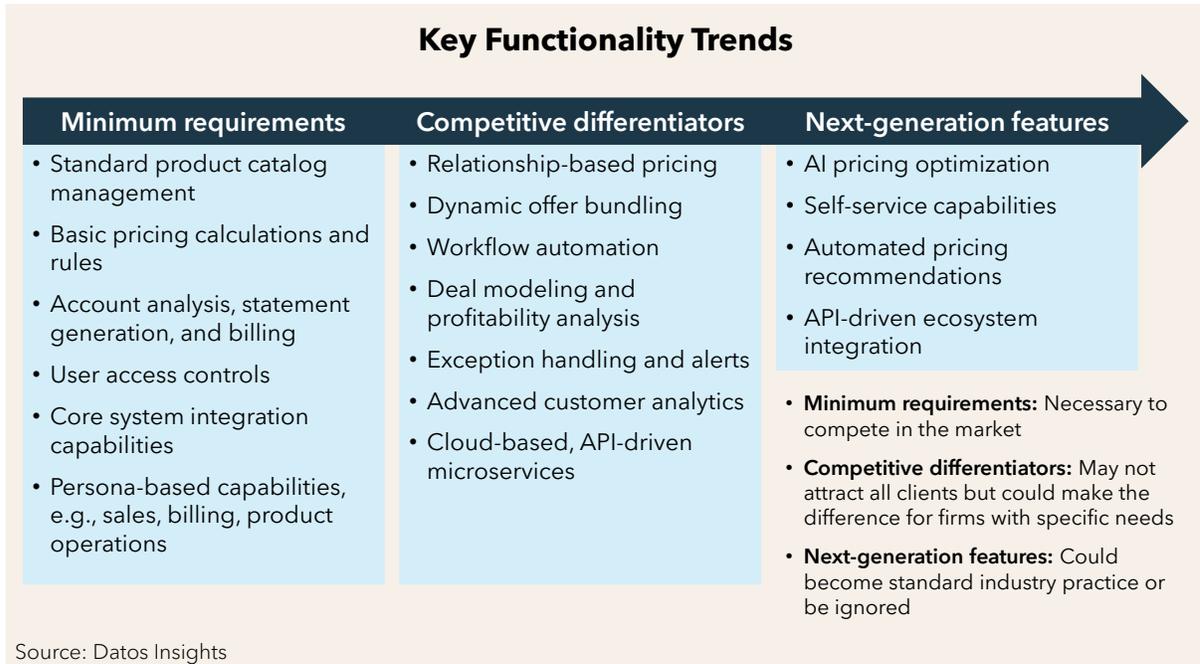
Functionality

Account analysis, billing, and pricing platform solutions must meet a set of minimum functional requirements to sustain the basic needs of the clients. These requirements are typically the same across the different regions and appear in nearly all vendors in the market.

Vendors focus on developing functionality that presents competitive differentiators to increase overall adoption and capture additional market share. Competitive differentiators might not be attractive to all potential clients, but they drive key client adoption and could mean the difference for firms looking for specific functionality needs. Next-generation features could become the standard industry practice within a decade or be completely ignored.

Figure 7 depicts key functionality trends in the account analysis, billing, and pricing platform space.

Figure 7: Key Functionality Trends



Vendors must make appropriate investments across the needs of past, current, and future clients, given the limited resources within each.

Vendor Profile

FIS

FIS provides core banking software and financial technology solutions to banks and FIs globally. The company's FIS Extended Account Analysis (XAA) platform has established a significant market presence in the U.S., where it is being used by six of the top 20 banks and 40% of the top 200 banks. The solution enables comprehensive commercial account analysis and billing capabilities suitable for FIs of all sizes.

XAA serves the full spectrum of commercial banking relationships, from microbusinesses to large corporations. The solution particularly excels at handling complex commercial relationships, as demonstrated by implementations such as PNC Bank, which manages over one million accounts through the system. It stands out for its ability to process sophisticated relationship structures, including property management portfolios and nested relationship hierarchies while maintaining automated billing and analysis capabilities.

Basic Firm and Product Information

- **Headquarters:** Jacksonville, Florida
- **Founded:** 1968
- **Number of employees:** Over 55,000
- **Ownership:** Publicly traded
- **Key products and services:** XAA
- **Target customer base:** Commercial banks of all sizes, with particular strength among larger institutions
- **Number of clients:** 187 banks globally
- **Pricing structure:** SaaS-based pricing models

Key Features and Functionality

XAA provides a comprehensive suite of commercial account analysis and billing capabilities designed to serve FIs of all sizes. At its core, the system combines

sophisticated relationship management and pricing tools with robust reporting and analytics features.

The solution excels at handling complex commercial relationships through its flexible hierarchy structures while offering extensive modeling capabilities that allow banks to analyze the impact of pricing changes before implementation. This is complemented by automated scheduling and processing features that streamline operations, all supported by detailed margin analysis and profitability tracking tools.

Top Strategic Product Initiatives

- FIS will launch Revenue Connect, a cloud-based version of XAA. This represents a significant architectural evolution for the solution and demonstrates the company's commitment to modernizing the platform's underlying technology stack while maintaining its functionality.
- As part of Revenue Connect, FIS plans to enhance the solution's analytics to provide visual representations of key performance indicators. This includes new visualization tools for revenue opportunity analysis and portfolio management.
- Supporting the camt.086 format will enhance XAA's international electronic statement capabilities. This XML-based format will complement the platform's existing EDI 822 domestic electronic statement support, enabling better service for international customers.

Client Feedback

Client feedback suggests an overall positive user experience. Operations teams particularly value XAA's automated capabilities that minimize manual intervention in analysis and billing processes. The ability to stage debits with a configurable delay period allows for review and correction before final processing, significantly reducing the need for adjustments. This feature is especially valued by banks serving large commercial clients, as it provides time for customer review and potential corrections before finalizing charges.

Sales teams appreciate the modeling capabilities for prospect engagement and relationship management. The solution's template-based approach to modeling helps streamline the process of creating proposals for specific industries or customer types. The comprehensive scenario-planning capabilities provide valuable tools for relationship managers working with prospects and existing clients.

Client demands include the growing importance of hybrid accounts combining earnings credit and interest calculations, the need for automated interfaces for transaction and balance data, and increased focus on bundling and package pricing capabilities. FIS continues to enhance the platform to address these evolving market requirements.

Table C outlines FIS’ key strengths and challenges

Table C: FIS Key Strengths and Challenges

Strengths	Challenges
Robust relationship processing capabilities supporting complex hierarchies	Traditional interface with cascading menus that may appear dated
Comprehensive scenario modeling with workflow-driven approval process	Complex system requiring significant expertise to fully utilize
Strong automation capabilities reducing manual intervention	Limited visualization capabilities in current version
Detailed profitability tracking and analysis tools	Navigation can be challenging due to menu structure
	Operational teams may initially resist sales teams’ access to the system

Source: DatoS Insights

DatoS Insights’ Take

FIS has positioned XAA as a comprehensive commercial billing and analysis platform that goes beyond basic price-times-volume calculations. The platform’s strength lies in its relationship processing capabilities, allowing banks to implement settlement at any level within a relationship hierarchy. This flexibility is particularly valuable for complex scenarios like property management portfolios, in which the system can auto-debit specific services against underlying subsidiary accounts while maintaining top-level analysis. The system’s reporting capabilities, while utilizing a traditional interface, deliver clear and highly functional views of data that help banks optimize their commercial relationships.

The core-agnostic nature of Extended Account Analysis represents a strength and a strategic consideration for banks. While this flexibility allows integration with any core banking system, FIS notes that core system affiliation remains a primary factor in client

retention, with banks often switching analysis platforms during core system changes or following mergers and acquisitions.

A key differentiator is XAA's sophisticated scenario-planning and modeling capabilities. The platform allows banks to model various pricing scenarios and assess their impact before implementation, supporting prospect modeling and portfolio-wide pricing changes. The workflow-driven approval process ensures proper oversight while maintaining efficiency in implementing approved changes.

FIS's development roadmap demonstrates a commitment to modernization while maintaining the robust functionality that has made XAA a market leader. With planned cloud capabilities and enhanced visualization tools, FIS is positioning the platform for future growth while addressing current market demands around hybrid account management and automated interfaces.

Conclusion

Fls:

- Fls should critically evaluate their account analysis, pricing, and billing capabilities against evolving market requirements to address potential revenue leakage.
- Banks should focus on strengthening relationship-pricing capabilities to differentiate from competitors who may have scale advantages but less flexibility.
- Fls should treat account analysis, pricing, and billing as an end-to-end process that encompasses the full customer relationship. This will strengthen treasury and business banking relationships, increase cross-selling opportunities, improve efficiency, and accelerate time to revenue.
- Organizations should leverage prebuilt connectors and integration accelerators to reduce implementation risk and accelerate deployment timeframes.
- Fls should consider SaaS deployment models to reduce infrastructure costs and IT resource requirements while benefiting from continuous product improvements.

Technology vendors:

- Vendors should continue enhancing cloud-native architectures while providing clear migration paths that preserve existing functionality for institutions with established processes.
- Solution providers should develop more comprehensive implementation accelerators, particularly prebuilt integrations with popular core systems, to address the integration complexity that remains a primary barrier to adoption.
- Technology companies should expand AI/ML capabilities beyond basic analytics to include proactive pricing recommendations, anomaly detection, and optimization algorithms that deliver tangible business value.
- Vendors should enhance user interfaces to make complex pricing concepts accessible to business users without extensive technical training, broadening platform adoption beyond specialized technical teams.

About DatoS Insights

DatoS Insights is an advisory firm providing mission-critical insights on technology, regulations, strategy, and operations to hundreds of banks, insurers, payments providers, and investment firms—as well as the technology and service providers that support them. Comprising former senior technology, strategy, and operations executives as well as experienced researchers and consultants, our experts provide actionable advice to our client base, leveraging deep insights developed via our extensive network of clients and other industry contacts.

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