



Profitability Manager

Unlock a comprehensive picture of risk-adjusted profitability



It's never been more important for financial institutions to understand their organization's profitability: what's working well for their business; where profits are being made or lost; and how much risk is involved in each area of activity.

A gut feeling about the strength of your margins is no longer enough and there's a lot to learn from a detailed analysis. With a true and total understanding of your strategies, you're likely to put money to work more effectively and improve your profitability and performance in the future.

FIS® Profitability Manager helps institutions get a complete, risk-adjusted picture of their profitability by assessing the performance of managers, branches, business units, products and customers, in as much detail as necessary – down to the level of individual instruments.

This segmented, yet consistent, analysis of profitability gives you a more transparent view of your business, so you can identify where and how existing staff, branches, business units, customers and capital can contribute to profitable growth and help money work harder. Gain powerful management insights across your entire organization — aligning business plans with strategic goals and driving smarter, faster decisions.

Analyse across any segment

Build a consistent picture of profitability, starting at the account level, then aggregate and slice results across any institution specific dimension to help drive informed business decisions.

Provide risk-adjusted pricing

A sophisticated engine calculates funds transfer pricing rates on a transaction basis, eliminating the interest rate and liquidity risk from individual business units so you can view the real value-added profitability of each segment.

Distribute overhead

With Profitability Manager, you can allocate direct and indirect costs and profits to responsibility centers and accounts, to create a true, fully burdened, performance measurement after taking into account the associated costs of doing business.

Calculate return on capital

Measure profitability against the capital and risk required to achieve it. Empower your institution with the ability to price smarter and allocate resources to the most value-generating opportunities to drive sustainable growth.



Price relationships pre-deal

An integrated real-time risk-based pricing tool for single transaction and relationship pricing gives relationship managers and officers immediate insights to both win new business and maximize profitability. Now you can gain a complete picture of past and future performance in one consistent framework.

Make strategic decisions

Easily distribute interactive reports and dashboards across the organization via a website. You can rank, slice, perform variance analysis and drill through top-level summaries down to the individual accounts that are contributing to them. Profitability Manager's flexible reporting options enable you to make granular decisions that roll up to better results overall.

Count on one complete solution for:

- Instrument-level detail and margin analysis
- Balance sheet and income statement reporting
- Funds transfer pricing
- Cost allocation
- Capital allocation and RAROC
- Pre-deal pricing and relationship analysis

Save time and effort with built-in automation

As management demands for actionable analysis continue to increase, Profitability Manager performs the heavy lifting by eliminating administrative time hogs and carrying out:

- Automated data mapping, correction and reconciliation processes
- Automated change tracking and governance
- Automated report refresh and delivery

As well as enabling you to execute your tasks more quickly and easily, the solution allows you to access and understand key data whenever you need it, with advanced, on-the-fly analytics and reporting.

Awards

Chartis
RiskTech Quadrant®
 Category Leader
 ALM Solutions, 2025



WINNER
 ALM solution
 of the year
 FIS

Chartis
RiskTech Quadrant®
 Category Leader
 ALM Solutions, 2024

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Money at rest. Money in motion. Money at work.™

FIS® Profitability Manager empowers institutions to maximize profitability with transparent, risk-adjusted insights for smarter, harder-working money. Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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