

THE ART OF POSITIONING

# bancography

BRANCH PRODUCT RESEARCH BRAND

## 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.

For more information, contact us at (205) 252-6671 or [info@bancography.com](mailto:info@bancography.com).

## **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:**

\$1,800 per set of reports

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## ABOUT BANCOGRAPHY

Bancography provides consulting services, software tools and marketing research to financial institutions to support their branch, product and brand positioning strategies. In support of our clients' current operations, Bancography performs product and profitability assessments.

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## **Sales Performance Program**

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. Bancography designs custom sales performance programs that assist institutions in developing strong branch staffs and retaining top employees.

### **Program Definition**

#### **Determine program framework:**

- > Identify performance attributes to be measured
- > Create a process that is understandable to branch personnel
- > Define measurable, attainable and controllable goals
- > Determine incentive plan structure: participants, payments, etc.

#### **Recommend sales goals:**

- > Examine market potential for each branch trade area
- > Determine categories for new customer acquisition, cross-sell and retention (e.g. consumer checking accounts sold, loan accounts sold)
- > Set goals for each defined category
- > Set payment structure for meeting goals in each component

**Pricing: \$2,400 for up to 10 branches**

**\$100 for each additional branch**

### **The Bancography Reporting Tool**

- > 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 sales performance reporting tool

**Pricing: \$2,995, annual license**