



Four challenges of Commercial Account Analysis and how you can overcome them

Unlock clarity, consistent efficiency, and
growth with class-leading automation.

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Introduction



Treasury management teams must build valuable, durable relationships with their commercial and small business accounts. Critical to achieving this objective is effective, efficient and insightful account analysis.

The overview opposite is just a selection of the responsibilities in managing account analysis. Does this look familiar?

As a finance team, you are routinely asked to do more, but with less resources, while relying on disparate solutions that compromise output quality, and stifle innovation. Client relationships must balance service with profit, but without the right systems and support this can become an increasingly complex and time-consuming process.

Our expertise in financial technology has helped make us a world leader. Through the synchronization and integration of all transactional activities, payment systems, and financial networks, FIS technology can help organizations to reduce friction and accelerate growth.

With bespoke, automated systems we can help reduce the time and resources dedicated to operational management. By unlocking the smooth, accurate flow of funds and enabling seamless digital experiences we can reduce costs and inefficiencies, and help financial institutions to attract, support and retain customers.



The workload

- ✓ Onboard accounts
- ✓ Exception pricing maintenance
- ✓ Preliminary review of analysis cycle
- ✓ Create relationships
- ✓ Final analysis and statement generation
- ✓ Enter client service activity
- ✓ Analysis correction
- ✓ Viewing daily reporting
- ✓ Review client and bank level trending

Four critical challenges



Incomplete product and service catalogue with limited pricing strategies

When a bank lacks the ability to charge for a specific product or service, it may exclude it altogether from its product catalogue, thereby denying itself a valuable stream of recurring revenue. The same revenue loss may arise if a bank is simply unaware that it is within industry norms for a given product or service to be chargeable. In both instances, the solution is to ensure it has a billing point for all chargeable services, which should be a feature of the system being used, whether API, spreadsheet upload, key entry, or automated batch file interface. With a flexible, frictionless system, banks are unrestricted in how data is taken in, and can charge for all applicable services.

A similar challenge can exist if banks wish to offer targeted bespoke pricing to a customer, for example preferential rates based on balance levels, or frequency of use of a product or service. If the system is unable to support this flexibility, the bank may miss opportunities to introduce pricing strategies that are both attractive to the customer and affordable to the bank.



Exception pricing management causing revenue leakage

Banks often set up exception pricing to win new business, sacrificing short-term fees for long-term account value. For the economics of such a process to work, it is vital that this is correctly reviewed and revised at the agreed expiration date. Failing to do so can mean leaving valuable revenue on the table, and mismanaging client expectations. A proactive, automated system that catalogues all exceptions and provides timely notifications of expiry dates not only removes the manual burden on the accounts team, but provides the bank with the opportunity to manage the client relationship appropriately at the point of exception removal.



Four critical challenges



Manual process to propose new service fees to new and existing clients

Creating an appropriate, competitive, and profitable service fee proposal requires full access to all of the relevant information both on the client and the available services. With most banks using a spreadsheet-based approach, it can be challenging ensuring sales teams have complete and up to date information, and often difficult to convert the spreadsheet data into a clear, well laid-out proposal. Without this critical visibility and intelligence, the proposal can risk appearing excessive, or insufficient for the client's needs. And if the proposal is successful, bank staff must manually input concessions back into the bank's billing system. This process can be vastly streamlined using effective automation technology. Manual interventions can be minimized by ensuring sales teams are working to correct and up-to-date price points, and any agreed concessions can be automatically reflected in the bank's billing system.



Limited visibility and analytics on discounts, waived prices and revenue

While unlocking optimized profitability from an account can often demand customized pricing, it is crucial that banks accurately and regularly quantify their total lost revenue opportunity. The overall figure can be significantly inflated by concessions that run indefinitely. A bespoke, modern system can give all relevant stakeholders within the organization full visibility of this vital metric, through correct, complete, and up to date information. It can also use automation to support the clawing back of concessions, realizing valuable revenue opportunities.





Markets are becoming increasingly competitive, and customers' expectations continue to climb. Failing to address these challenges can place institutions at a significant disadvantage, resulting from:

The cost of doing nothing



Revenue leakage by not charging for all services.

Relying on manual processes to ensure that all services provided are being fully and correctly charged is both labor intensive and prone to human error. Furthermore, the longer a service goes uncharged, the harder it may be to persuade a client to pay for it.



Dedicated resources to manually process data.

Paying for manual data processing will harm a bank's bottom-line and reduce its efficiency, especially when competitors have migrated to an automated processing system. Manual processing also ties up resources, who could be engaged in more complex, higher-value tasks.



Lost revenue due to unchecked and overlooked concession pricing.

Applying tactical discounts to address short-term needs, for example offering a preferential introductory rate to a new client or persuading an existing client to adopt a new service, can be an effective strategy. However, failing to monitor and remove these concessions at the agreed expiration time can significantly harm the profitability of the account.



Diminished competitive advantage.

While individual losses at an account level may seem minor, collectively they can amount to a sizeable decrease in a bank's overall competitiveness, as well as the risk of reputational harm which can be challenging to recover.

Making account analysis work for you



How can your organization unlock the full value of effective account analysis? You need a componentized, data-driven pricing and billing solution that enables you to optimize revenue, reduce manual processes and gain visibility into client relationships.

A premium data-driven pricing and billing solution can empower financial institutions to optimize revenue by providing visibility throughout the client relationship. Personalized offers can quickly and efficiently be created thanks to easy access to the full array of pricing strategies and fee calculations. Meanwhile, automation and workflow are API-driven, ensuring clear, accurate billing for every service.

By enabling financial institutions to charge fully, fairly and accurately for their services, revenue can be optimized. This also improves relationship management by tying accounts and/or customers together to define exception pricing, calculate fees and produce useful graphical representations of the relationship. Plus, financial Institutions can unlock key operational efficiencies, compete more effectively for new business and create strong foundations for long-lasting, profitable relationships.

Add in a multi-currency, API-enabled and cloud-native solution to provide up-to-the-minute reporting and insightful analytics across customers, products, and portfolio.





Four challenges of Commercial Account Analysis

What premium analysis software can offer your business

1. Maximize revenue

- ✓ Provide a comprehensive product and service catalog, enabling you to charge for every service and product offered to customers.
- ✓ Identify your most profitable clients, product families, and services, helping to inform future strategy and targeting, and providing insight on where potential concessions can be applied.
- ✓ Detect lost revenue opportunities, prompting engagement with customers and driving the profitability of the account.
- ✓ Easily manage repricing events to ensure that the full 'cause and effect' has been accurately evaluated.
- ✓ Modeling functionality to evaluate and test pricing scenarios and the ability to be approved and applied without re-entry.

2. Improve relationship management

- ✓ Define suitable exception pricing with a focus on the long-term value of the relationship.
- ✓ Gain a net view of fees and earnings credits for the entire relationship, rather than by individual accounts.
- ✓ Generate fully inclusive composite statements that are clear, concise and accurate for the entire relationship and combine settlement amounts into one customer transaction.



Four challenges of Commercial Account Analysis

What premium analysis software can offer your business

3. Gain operational efficiency

- ✓ Services activity file transmission can be automatically imported, bulk uploaded, loaded from a spreadsheet, or entered online, and allow service updates via API calls.
- ✓ Apply exception pricing for services at the account level, relationship level or a combination of both.
- ✓ Provide automatic reanalysis capabilities resulting in fewer errors and more accurate statements.
- ✓ Modeling functionality at the client level allowing “what if” pricing scenarios and the ability to be approved and applied without re-entry.

4. Effectively compete for business

- ✓ Strengthen your financial institution-customer relationships by empowering relationship managers with the freedom to customize the mix of products and services.
- ✓ Flexible pricing calculations and settlement options.
- ✓ Benefit from the agility to rapidly respond to customer and market demands.
- ✓ Gain a holistic view of trending insights to services, balances, and results through the dashboard.
- ✓ Apply modeling functionality that enables a clear view of the impact of the proposed pricing concession or ECR on a selected account or relationship before applying.

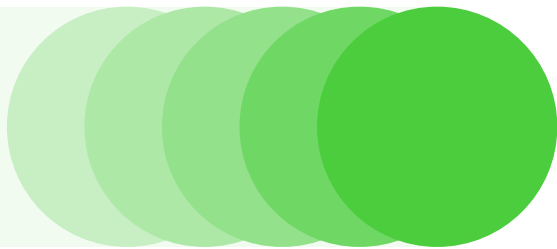
Why partner with FIS



For over 30 years we have been developing and refining the technology to help turn commercial account analysis into a source of competitive advantage.

By unlocking the smooth flow of funds, without compromising speed, accuracy or security, we are helping to create better customer experiences while lowering costs and driving efficiencies.

Today, the breadth and sophistication of our account analysis solutions is unmatched in the marketplace. Through constant investment, tireless innovation, and a relentless drive to serve our customers, we have become the global leader in this discipline. This has earned us the trust of many of the world's most recognized and respected financial institutions.



Transforming finance from a cost center to a strategic advantage.

Adopting a holistic view of the money lifecycle, we have helped clients address challenges from manual, error-prone processes, limited visibility of critical data, high-stakes security, to clunky implementations and complex integrations that add friction and frustration to day-to-day operations. Our technological expertise, including visionary use of AI and machine learning, coupled with our strategic insight and wealth of global experience, are helping transform finance from a cost center to a true strategic advantage.

Four challenges of Commercial Account Analysis

Why FIS

155+

financial institution clients

\$17.7bn+

financial institution billed revenue*

3.3m+

accounts

205k+

product pricing across 5 levels*

325k+

models for clients and prospects*

28

interfaces

75 of the top 200

US financial institutions use FIS for Account Analysis (38%)

*approx calculation



Your partner for growth

FIS Automated Finance is your partner for growth, delivering a comprehensive suite of receivables, payables, and revenue optimization tools that remove friction to help move money, unlock revenue opportunities, and give you the confidence and capabilities to grow.

To learn more about our premium account analysis solutions, contact us.

[UNLOCK YOUR GROWTH](#)



FIS Automated Finance solutions help move money more effectively. 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.

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally.

Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.



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