

The Need for Better Pricing Analytics in Small Business



Nomis offers Small Business lenders a new pricing approach that will quickly generate significant profits while maintaining volume and credit quality. This approach includes:

- Standardizing the pricing process using software and analytics that empower front-line bankers
- Integrating price elasticity measures into the pricing process on originations and re-pricing
- Managing risk, adverse selection, and profits through better negotiation at the front lines

The Nomis Solutions Advantage

Nomis Solutions materially improves the financial and operational performance of financial services companies. Leading banks and finance companies choose to work with Nomis Solutions for the following reasons:

- Most customers and experience
- Exclusive focus on financial services
- Best-in-class technology and science
- Pricing best practices and processes
- Fastest time-to-benefit

About Nomis Solutions

Nomis Solutions enables best-in-class Pricing and Profitability Management for financial services companies. Through a unique combination of data, advanced analytics, innovative technology, and tailored business processes, Nomis Solutions' **Pricing and Profitability Management™ Suite** enables banking executives to make more intelligent, data-driven decisions to align their pricing practices with customer needs and business goals. Through predictive insights about customer price-sensitivity, the Pricing and Profitability Management Suite™ provides banking professionals the ability to unlock the profit and volume potential of their consumer lending and deposits portfolios while satisfying risk, funding, and regulatory constraints.

The Pricing and Profitability Management™ Suite of business solutions includes the award-winning Nomis Price Optimizer™, the Customer Portfolio Optimizer™, and Nomis Insights™. Driven by each customer's data and the Nomis Data Network™, our solutions provide analytic insight through predictive price-response models, the Nomis Score™, and the Nomis Market Schema. Each engagement is a collaborative process between our customers and our team of pricing experts, spanning data, analytics, software, and business consultants.

Nomis Solutions has the **largest depth and breadth of Pricing and Profitability Management experience** in the financial services industry. We leverage this experience to bring similar results to your unique business environment and deliver the fastest time-to-benefit. Our solutions are used by executives responsible for pricing, product management, marketing, with over \$400 billion in consumer accounts priced and \$400+ million in incremental profits generated through the use of Nomis technology.

Nomis Solutions, the Nomis Price Optimizer, Nomis Offer Optimizer and the Customer Portfolio Optimizer are trademarks or registered trademarks of Nomis Solutions, in the United States and in other countries. Other product and company names herein may be the trademarks of their respective owners.



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