

# PriceTek<sup>®</sup> Loans

Powerful Analytics to Maximize Performance

PriceTek<sup>®</sup> Loans is the leading application for precision loan management across home equity, mortgage, auto, and unsecured lending products. The platform enables strategic price optimization by analyzing customer demand, market dynamics, and key performance indicators. Clients typically experience \$2MM-\$4MM in incremental profit per \$1B in annual originations.

**"PriceTek Loans is an intuitive platform that helps us drive profit and volume growth while efficiently tracking our performance."**

— EVP TOP-10 NORTH AMERICAN BANK



**Market Analytics.** Analyze competitor dynamics across products, markets, and segments



**Profitability.** Assess pricing power in each segment based on fully-customized risk-adjusted performance metrics

**Elasticity.** Compare customer response to rate across pricing segmentation and evaluate projected volume

**Expert Support.** Dedicated experts, always on call

## CORE FEATURES:



**Optimization.** Identify rates that will drive significant improvement in volume and profit in each customer segment



**Bank Analytics.** Monitor key profitability drivers and track campaign effectiveness across time and pricing dimensions

**Automated Reports.** Quickly generate customized report packages for analysis and presentations

**Custom Analytics:** Easy drag-and-drop access to underlying data to create custom dashboards and analyses

## PRICETEK DELIVERS:

**Precision Pricing.** Drive significant improvement in volume and profit for any position on the efficient frontier by understanding the impact of rate changes on customer behavior

**Team effectiveness.** Analytic leverage for your teams to get more done

**Integrated data.** Data and metrics from a "single source of truth" for reports and internal models

**Reduced Operational Risk.** Streamline the entire rate change process to minimize errors and improve internal governance

**Agility.** Learn quickly, react rapidly

**Partnership with the experts.** Access to Novantas industry experts to help you establish best practices and make the most out of PriceTek's insights