

# Coffee Break: Avoid Pricing Paralysis – Strategies for Long-Term Value

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## Presented By

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# Growing Fee Revenue In A Difficult Market



***Pressure to balance non-interest income and net interest margin due to Basel III requirements***



***Pricing – an attractive way to grow fees in this competitive environment***





# Using Historical Constructs as Pricing “Strategies”

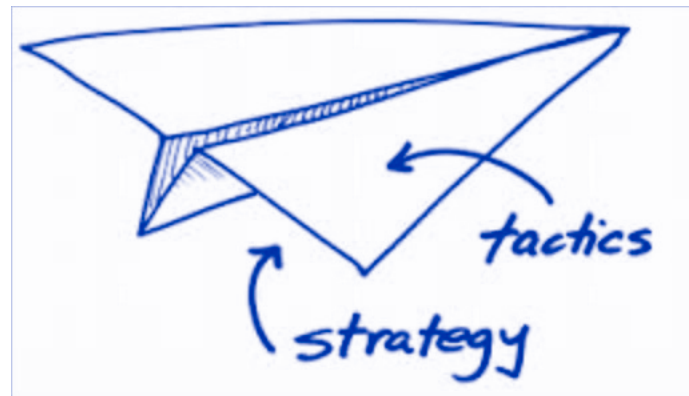


- **Treating all clients and products equally**
- **Learned behaviors of exceptions and waivers**
- **Targeting unsustainable growth targets**
- **Poor execution of pricing changes**
- **Leaving money on the table**





## What Can We Do To Hit Our Targets?



**Establish a comprehensive strategy**

**Improve across all pricing dimensions**

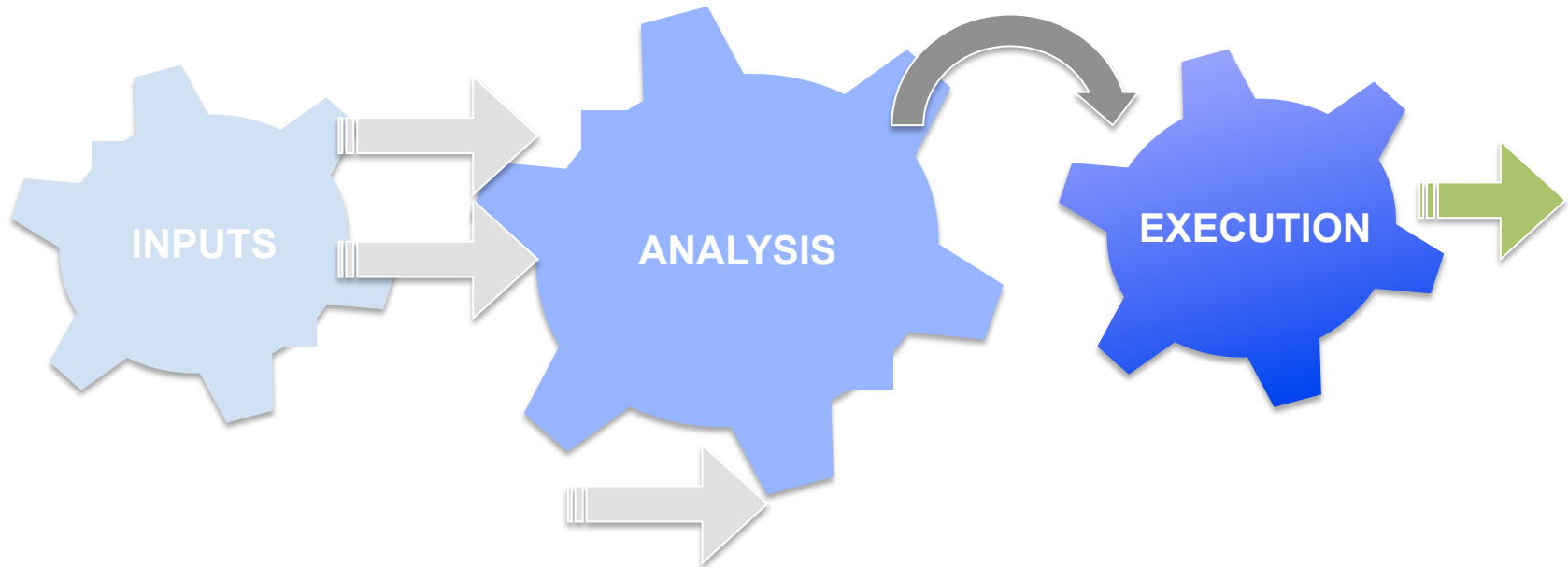
**Estimate impacts of target state pricing**

**Ensure you have the right management processes to succeed!**





# Treasury Strategies Can Help



- **Market Pricing Data:** Scale dynamics, deal and portfolio pricing
- **Customer Behavior Dynamics:** Switching costs, price sensitivity
- **Customer Value Dynamics:** Risk, differentiated value

- **Range of Potential Increases:** How confident are we in the inputs?
- **Thematic Story:** How does our pricing align with our organizational strategy and vision?
- **Executive Target:** Cascade target to accountable units

- **Sales Collaboration:** Strategy validation and refinement
- **Execution Strategy:** Pricing model, tools, "role playing"
- **Ongoing Performance:** Monitoring, metrics, governance





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- Solution Providers
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- Deposit & Sweep Pricing
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- Product Opportunity & Gap Analysis
- Operational Efficiency
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- Competitive Assessment & Positioning
- Vendor Selection & RFP Management
- Market Analysis





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