

OPTIMIZING DEPOSIT MANAGEMENT: THE NOMIS ADVANTAGE

Having the right tools and insights is crucial to making informed decisions that drive success, especially when navigating the complexities of a shifting interest rate environment. At Nomis, we provide advanced analytics solutions designed to empower banks and credit unions to make strategic decisions with confidence. Here are four highlights of our comprehensive suite of tools that allows banking decision-makers to gain deep insights into customer behavior, predict the impact of pricing changes, and refine their strategies to meet evolving market conditions.



1: Flow of Funds

Nomis's proprietary Flow of Funds algorithm analyzes customer behavior at a granular level, tracking acquisition, attrition, augmentation, diminishment, and internal transitions between accounts. This tool provides portfolio managers with deep insights into funds movements within and across products, making it a powerful tool for understanding portfolio dynamics.



2: Price Elasticity Modeling

Building on the Flow of Funds data, Nomis's price elasticity modeling generates price response functions for various segments of customer behavior, including acquisition, account growth, and internal transitions. This granular analysis enables institutions to forecast how price changes will affect different facets of their portfolio, delivering actionable insights at any segmentation level.



3: Integrating Flow of Funds with Price Elasticity in Portfolio Analytics

By combining Flow of Funds with price elasticity modeling, institutions can conduct highly detailed portfolio reporting and analysis. For instance, CD maturity bulge analyses can be enhanced to predict rate sensitivity, helping portfolio managers refine pricing strategies based on statistically modeled customer behaviors.



4: Campaign Library Analysis

An upcoming enhancement to the deposit analytics suite, the Campaign Library Analysis tool enables portfolio managers to track the short- and long-term impacts of customer treatments. It facilitates comparing various strategies over time, helping managers choose the most effective approach to meet portfolio targets.