

# curinos

Navigate Today. Anticipate Tomorrow.

PriceTek®  
Deposits

## Precision Deposit Management

PriceTek® (PTK) is the leading application for precision deposit management. Built by analysts, for analysts, PTK was born to intuitively guide you through today's sea of data to uncover key insights and make decisions that drive to a faster growing, more profitable deposit portfolio.

## PRICETEK DELIVERS

The most trusted deposit management platform, with over half of leading regional banks currently using the software

### Optimize Product and Pricing Decisions.

Maximize deposit revenue with precision pricing and product management. Optimize deposit balance/rate trade-off decisions across your portfolio based on underlying customer behavior and price sensitivity modeling.

### Understand Portfolio Performance.

Uncover key underlying trends in your deposit portfolio and implement customized segmentation with our proprietary analytic algorithm. Compare granular deposit growth and rate performance to peers with our benchmarking platform built with over \$5T of account-level deposit data.

### Increase Efficiency and Reduce Risk.

Leverage PriceTek® as an interactive data warehouse, with access to cleaned data and key metrics to support teams across pricing, treasury, marketing, ALCO and more. Improve operational efficiency enabling your team to spend less time on number crunching and more time on value-added activities.

**100M+**  
CUSTOMERS

**200M+**  
ACCOUNTS  
UNDER MANAGEMENT

**\$5+**  
TRILLION  
IN DEPOSITS

**40+**  
ACTIVE INSTALLATIONS

PLATFORM USED  
**50%+**  
OF BUSINESS DAYS

# PRICETEK IN ACTION

PriceTek® delivers advanced analytics and business intelligence through a configurable web interface, enabling users to understand drivers of deposit product performance, automate advanced analytics and reporting and optimize deposit pricing through behavioral modeling



## Market Analytics

Compare on-sale competitor deposit rates across your entire footprint



## Business Intelligence

Analyze bank deposit and customer performance leveraging our proprietary analytic algorithms to understand underlying trends



## Product and Pricing Optimization

Optimize deposit product pricing leveraging our customer behavior and price elasticity modeling to make balance/rate trade-off decisions



## Scenario Forecasting

Project deposit balances and rates based on planned product & pricing strategies and potential macro & rate scenarios



## Reporting

Generate automated, customizable report packages and incorporate into e.g., ALCO and Pricing Committee meetings



## Benchmarking

Compare granular deposit growth and rate performance relative to peers through **Comparative Deposit Analytics (CDA)**, our unrivaled benchmarking platform

- Timely — published within 15 days after month-end
- Granular — built on customer- and account-level data
- Robust — covers over \$5T of deposits
- Unique — built on proprietary, value-added metrics

## KEY PRICETEK MODULES



## HOW IT WORKS

Banks send Curinos customer and account-level data on a weekly and monthly basis. PTK then processes the data and runs proprietary algorithms to generate value-added analytics and models enabling bankers to make better decisions regarding how to manage their deposit products and portfolio.