

How modern relationship pricing and billing drives commercial banking success



Table of contents

01.	Gain analytical insights to increase commercial revenue	3
02.	Competitiveness requires innovative thinking	4
03.	Respond to emerging priorities	7
04.	Meet increasing regulatory demands	9
05.	Achieving mutual benefit	10
06.	Drive sustainable banking success	11

Gain analytical insights to increase commercial revenue

As the marketplace evolves, many critical aspects of commercial banking relationships still revolve around the systems that control relationship pricing and billing. The technologies that banks use to manage these relationships play a key role in their success.

To remain competitive through digital transformation, banks must turn their enterprise relationship pricing and billing system into a powerful tool for revenue growth, risk management, demand forecasting, and cost reduction.

Bank leaders today are critically examining how implementing these modern relationship pricing and billing systems can position them for future growth and stability.



Competitiveness requires innovative thinking

The convergence of new technologies, regulations, and business pressures has transformed many traditional standard practices into new sources of disruption, and even risk, intensifying the need for innovation.

The next wave of technological innovation is designed differently, starting with rapid prototyping, reliable scaling at low cost, and an emphasis on optimized time-to-market.



The right technology is key to building successful relationships with commercial banking customers.

To meet evolving customer demands and maintain competitive edge with rival banks and fintech firms, North American banks must adopt innovative frameworks that provide real-time insights and agility as the industry moves toward open banking.

Corporate treasurers are now positioned to scrutinize their banks for answers to critical questions, such as:



How can we leverage analytics to boost revenue?



What strategies can we implement to enhance customer satisfaction?



How can we effectively engage prospective customers?

Key priorities



Use technology to shape your commercial banking future



Price with the desired customer relationships in mind



Increase the focus on digitalization, automation, and efficiency



Create attractive commercial packages with bundled services



Recognize analytics, key performance indicators (KPIs), and dashboards as business disciplines



Exceed corporate treasurers' expectations

However, examining these elements in isolation can be misleading. For instance, does a revenue bump matter significantly if the customers have a poor experience and are likely to churn in three months?

These seemingly simple questions can lead to a complex constellation of answers. Commercial bankers must be prepared to provide those answers clearly and accurately. Since these answers often depend on shifting business conditions, both banks and their customers must stay flexible enough to respond effectively to change. The need to anticipate and adjust to fluctuating complexity means banks must implement systems that deliver clear answers while giving both the bank and its customer the agility to adapt their service mix to suit evolving business priorities.

Today, credit union CEOs are continually looking for ways to increase operational efficiency. Digital banking technologies have become the primary investment priority as financial institutions recognize the benefits of a digital transformation strategy positively impacting the bottom line.

Organizations should consider adopting a **unified digital banking platform** that addresses the full spectrum of digital needs:

- Comprehensive retail and business banking functionality
- Core-connected back-office tools
- Robust integration capabilities with open application programming interfaces (APIs)
- Digital service continuum offering self-service to full-service capacity
- Embedded marketing resources
- Advanced analytics and reporting¹

¹ BAI, Start with a unified platform: 4 keys to leveraging your digital investment, [BAI.org](https://www.bai.org), July 2024.

Gaining deeper analytical insights and agility empowers banks with:

1. Increased revenue

Infor wants to work with your organization on cash management revenue improvement. Banks that we have worked with in this process see outcomes such as:

3-12%

Increase in top-line revenue.

40%

Reduction in revenue leakage.

50%

Improvement in process efficiency.

You need a tool that can help you forecast yield and aid in capacity planning. We will work with you to look forward to your next pricing event. We will help you predict the outcome of that exercise so that you can chart the best path forward. We will help you test your scenarios against a known outcome.

2. Improved customer satisfaction

A key area where most embedded analytics product owners see a significant improvement is customer satisfaction. Integrating analytics delivers deeper insights for users and helps solve real-world challenges. As a result, you are likely to see large improvements in key metrics related to customer satisfaction.

3. Enhanced operational efficiency

In today's digital era, data functions as a valuable asset, unlocking insights and efficiencies that are otherwise inaccessible. This is why access to data is essential to any successful effort to increase efficiency. The best results come from systems that offer:



Real-time and historical data flows



Raw and filtered data streams



Event-based analytics



Configurable dashboards

With these features in place, your institution can increase output.¹

¹ BAI, Start with a unified platform: 4 keys to leveraging your digital investment, [BAI.org](https://www.bai.org), July 2024.

Respond to emerging priorities

Data is the most readily-available resource for commercial banks to acquire, yet it often goes untapped due to its sheer volume. However, more banks are becoming adept at leveraging data, especially relationship pricing and billing data, to improve performance at every level.

Some leading trends include:

- **Modernizing legacy banking platforms**

Finextra captured the importance in this summary: “Many banking platforms are built on legacy applications, which rely on outdated technology, can be costly to maintain, have poor performance, and require outdated skill sets.”²

- **Rationalizing relationship pricing**

Despite decades of emphasis on the importance of relationship banking, there’s surprisingly little agreement on how to put a value on any specific banking relationship. Banks are turning to modern relationship pricing and billing systems to gain clearer insights into the profitability of any customer or account. This clarity enables relationship managers to make informed decisions that enhance customer service and optimize profitability.

- **Utilizing the cloud to open new possibilities**

Cloud adoption unlocks fresh, relevant insights for business users. It enhances efficiency, unifies business intelligence, facilitates data sharing, and improves financial and demand forecasting. Cloud-based solutions offer a cost-effective way to access the latest tools to unlock your analytics strategy.³

- **Improving the ability to view pricing across the relationship**

A fragmented view of the customer relationship makes it difficult for a bank to maintain consistent pricing. This leads to revenue loss and failure for customers to recognize the value of the services they use. Modern relationship pricing and billing systems offer the visibility needed to make agile changes that can ensure price consistency.

² Finextra, Future-proofing Finance: The Importance of Modernizing Legacy Banking Platforms, finextra.com, April 2023.

³ Amazon Web Services, Data Analytics and Business Intelligence, aws.amazon.com.

- **Analytics as a business discipline**

McKinsey & Company: “If banks put their considerable strategic and organizational muscle into analytics, it can and should become a true business discipline. Business leaders today may only faintly remember what banking was like before marketing and sales became a business discipline, sometime in the 1970s. They can more easily recall the days when information technology was just six guys in the basement with an IBM mainframe. A look around banks today—at all the businesses and processes powered by extraordinary IT—is a strong reminder of the way a new discipline can radically reshape the old patterns of work. Analytics has that potential.”⁴

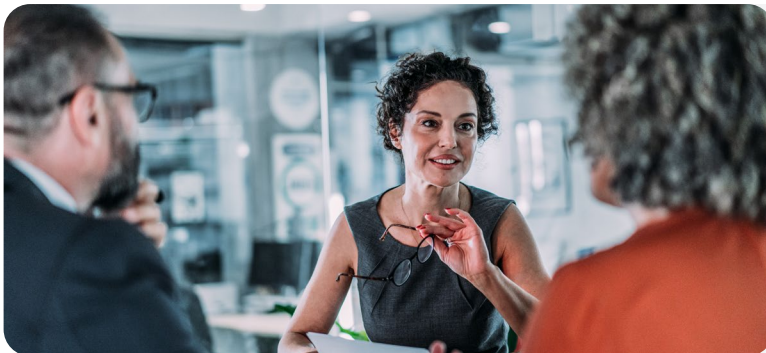
- **Bundling services to create attractive commercial packages**

With more accurate, detailed profitability information, banks with modern relationship pricing and billing systems can assemble packages of services to serve commercial customers according to their requirements. The flexibility of these packages can help improve the customer’s business prospects and reduces risk for itself.

- **Satisfying corporate treasurers’ expectations**

Corporate treasurers now hold broader strategic responsibilities than in the past. They’re expected to meet significantly higher performance standards for cash management while navigating an increasingly complex business and regulatory landscape. The demands on treasurers extend to designing a robust portfolio of payment solutions—spanning both receivables and payables—that foster customer loyalty, streamline vendor relationships, enhance competitiveness, accelerate cash flow, and mitigate risk. In the face of those demands, treasurers highly value a bank relationship that contributes solutions and eases the burden of complex bank statement reconciliation.

Corporate treasurers and their finance departments can no longer afford to deal with opaque, poorly-organized billing statements from their banks. In some cases, changing banks is a better business decision than staying with a bank that can’t provide the needed visibility and flexibility.



To improve long-term customer relationships, enhance revenue, and reduce risk, commercial bankers should consider software solutions that **transform enterprise relationship pricing and billing into a competitive advantage.**

Many commercial banks are starting to recognize the importance of a robust pricing and billing system. It helps customers clearly see the value of the services provided and ensure pricing is accurate and transparent, making it easier to retain existing customers and attract new ones.

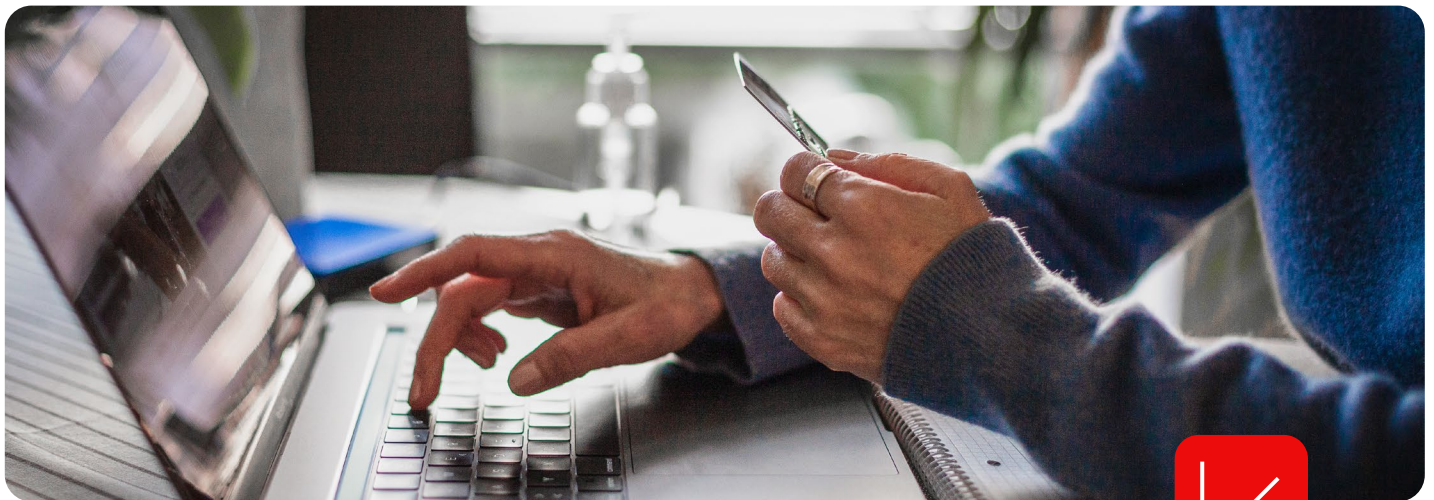
⁴ McKinsey & Company, Winning in corporate deposits through transaction banking, [mckinsey.com](https://www.mckinsey.com), February 2024.

Meet increasing regulatory demands

A request-for-proposal (RFP) for new banking business typically includes requirements for banks to comply with new standards such as ISO 20022 and Bank Services Billing (BSB). These standards mandate banks to deliver billing data in formats supporting both AFP domestic and global source code definitions, enabling a standardized view of banking services for each financial institution used by the corporation. This unified view offers greater clarity to corporate customers into their total financial position and exposure to risk, empowering them for more informed decision-making.

Another set of standards, the Basel III banking standards, requires banks to hold more high-quality, Tier 1 capital against total assets and meet new reserve requirements. To fulfill those increased standards while protecting profitability, banks can use data drawn from relationship pricing and billing systems. This not only validates their risk assessments of commercial banking assets, but also helps tailor pricing packages that incentivize customers to maintain higher deposit volumes, assisting banks in meeting capital requirements.

An additional approach is to launch earnings credit rate programs, which also tend to increase cash on deposit. These programs have been operational in the US for decades, primarily in response to regulatory requirements, but are now also gaining traction with non-US banks. Many banks find these programs helpful to attract the desired deposit mix, which can supplement and improve the bank's risk profile.



Achieving mutual benefit

Commercial banks and corporate customers are competing in a very different business environment than they did a few years ago. They now need different things from each other.

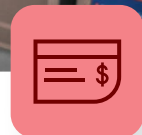
However, this also offers an opportunity for mutual benefit. Banks can best serve their commercial customers with detailed knowledge and flexibility. Customers, in turn, help banks reduce risk by keeping more stable assets on deposit, which allows banks to achieve capital requirements that contribute to a stable, secure business environment for both in the long term.



Drive sustainable banking success

To improve long-term customer relationships, enhance revenue, and reduce risk, commercial bankers should consider software solutions that transform enterprise relationship pricing and billing into a competitive advantage.

In an era when commercial customers expect more transparent, collaborative banking relationships, delivering clear, detailed account and billing information plays a crucial role in cementing these business relationships. This not only contributes to better top-line results, but also helps control costs, improve forecasting, and yield better information for making strategic decisions.





About Infor

Infor is a global leader in business cloud software products for companies in industry-specific markets. Infor builds complete industry suites in the cloud and efficiently deploys technology that puts the user experience first, leverages data science, and integrates easily into existing systems. Over 67,000 organizations worldwide rely on Infor to help overcome market disruptions and achieve business-wide digital transformation.

infor.com

**Transform your billing to
maximize profitability**

[LEARN MORE](#)

Copyright © 2025 Infor. All rights reserved. The word and design marks set forth herein are trademarks and/or registered trademarks of Infor and/or related affiliates and subsidiaries. All other trademarks listed herein are the property of their respective owners.
WP-EN-1224-1813-86a5v49a1-1

infor