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SOLUTION SHEET

Product & Pricing Intelligence Engine

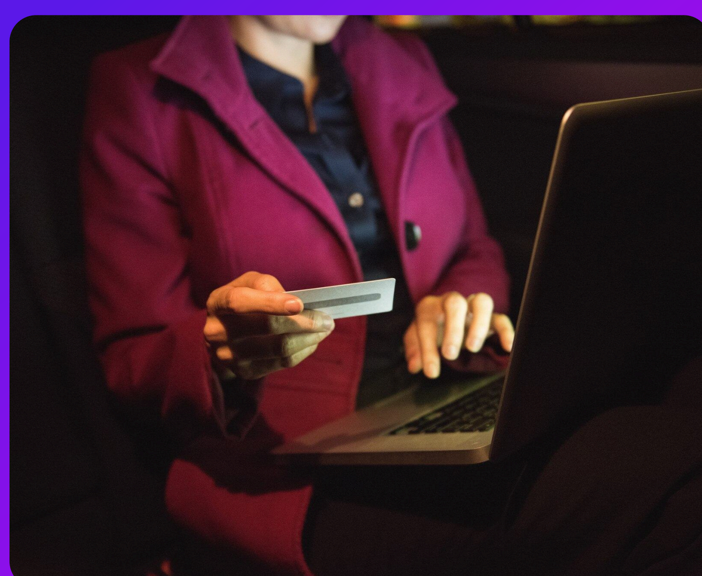
Smart, fair, and data-driven pricing for credit unions.

The Challenge

Credit unions must balance competitive pricing with member value. Traditional pricing often relies on static rates or manual adjustments, making it difficult to respond quickly to market shifts, member expectations, and peer benchmarks. The result: lost opportunities for growth, inconsistent member experiences, and reduced profitability.

The Solution

The Product & Pricing Intelligence Engine empowers credit unions to design and deliver dynamic, member-centric pricing strategies. By leveraging historical trends, peer institution data, and behavioral insights, the engine tailors rates and offers based on member level, loyalty, and risk profile — while ensuring fairness and transparency.



Key Features

Historical Trends Analysis:

Spot patterns in deposits, loans, and product uptake.

Peer Benchmarking:

Compare pricing with peer credit unions and local competitors.

Behavioral Insights:

Understand how member segments respond to different offers.

Member-Level Personalization:

Adjust rates based on loyalty tier, relationship depth, or engagement.

Smart Pricing Engine:

AI-driven recommendations for loans, deposits, and fees.

Compliance & Fairness Controls:

Built-in checks to ensure regulatory alignment and ethical pricing.

Who Uses It

- **Lending Teams:** Offer personalized loan rates while protecting margins.
- **Marketing Teams:** Target promotions and campaigns with tailored pricing.
- **Executives & Finance Leaders:** Optimize pricing strategy with peer and market intelligence.
- **Member Services:** Deliver personalized product offers that reward loyalty.

Technical Snapshot

- **Deployment:**
- **Integrations:** Core systems (Symitar, Fiserv, etc.), CRM platforms, peer benchmarking databases
- **Data Sources:** Internal transaction history, market & peer data, member behavior patterns
- **Security & Compliance:**
- **Scalability:** All size credit unions

Benefits

- **Increase member adoption** of loans & deposit products through personalized pricing
- **Improve competitiveness** with real-time peer benchmarking
- **Strengthen member loyalty** by rewarding engagement and tenure
- **Enhance profitability** with smarter, margin-protected pricing strategies
- **Reduce default** loss

Request a Demo

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