

# About Brilliance

Brilliance Financial Technology has delivered digital pricing and profitability solutions to banks in 50 countries, servicing over 27,000 relationships managers. DPX, our 4th generation cloud-native platform, uniquely combines pricing, rates, and profitability management to help banks thrive in today's dynamic market conditions. DPX improves your profits, ensures your bank's regulatory compliance, and delivers pricing transparency across your organization.

Brilliance has also been developing ESG solutions for global & regional banks since 2015. Our proven platform, DPXesg, empowers banks to evaluate ESG risks and capitalize on ESG opportunities using a streamlined workflow and third-party integrations. Using DPXesg, banks can execute their ESG strategy, fulfil regulatory requirements and manage the transition to net zero with confidence.



Contact us to see how our platforms will make your bank more competitive.

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# Pricing and profitability for a competitive edge in the digital age

Corporate & Institutional | Commercial | Business Banking

## THE CHALLENGES

The modern bank needs a different approach for managing pricing, profitability and capital to combat today's challenges. They are considering ESG exposures up front and considering the impact on pricing. Competitors are offering banking services using the latest technology and automation - in real time.

### Internal Systems and Processes Are Outdated



#### PRICING

Banks using cumbersome tools, error-prone processes, and disjointed solutions are falling behind. They have limited control of margin and are losing valuable customers.



#### PROFITABILITY

Banks take a siloed and disparate view on profitability and utilize capital irrationally. Executives and managers don't have the transparency offered by an end-to-end tool to make informed decisions.



#### RELATIONSHIP VALUE

Banks lack visibility of how the customer relationship affects overall profitability. 360° view of client relationships are difficult without integrated bank models, real-time data & actual costs.



#### ESG COMPLIANCE

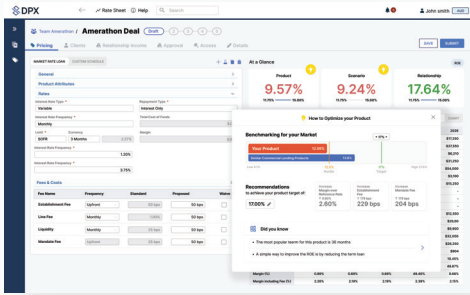
Banks review ESG exposures when it is too late and do not consider the risk in onboarding a new client or renewing an existing one and they do not consider the impact on price at any point in the relationship.

Thus, banks today need to price their products intelligently, consistently measure profitability, review ESG exposures with their front line, and execute their business strategy in real time.



The next-generation banking platform

The only platform where pricing, rates, and profitability management work holistically to help banks win.

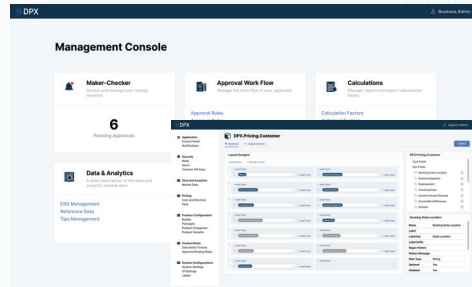


### Deal Structure & Pricing Management

DPX empowers each stakeholder within the deal structuring and pricing process. It guides Relationship Managers (RMs) via an AI-enhanced deal structuring wizard, providing all the tools and data to improve profitability, accuracy, and efficiency. The built-in pricing workflow facilitates collaboration with other key decision makers to ensure pricing consistency, prevent margin leakage, and hold RMs accountable.

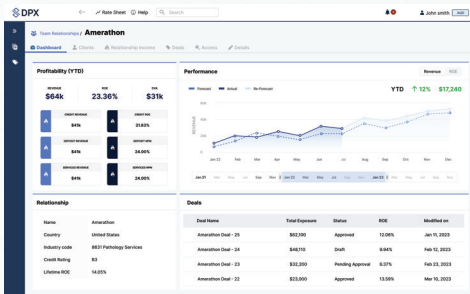
### Rates & Dynamic Configuration Management

DPX delivers a low-code/no-code solution for self-configuring products on the fly. This enables banks to exploit market fluctuations and quickly execute internal and external policy changes. With DPX, banks can build on base costs and create new rates for any client and product segment derived from any attribute. Rates are then generated dynamically in the pricing process defined by their business rules. Through APIs, products and rates can be easily integrated with other systems for real-time distribution.

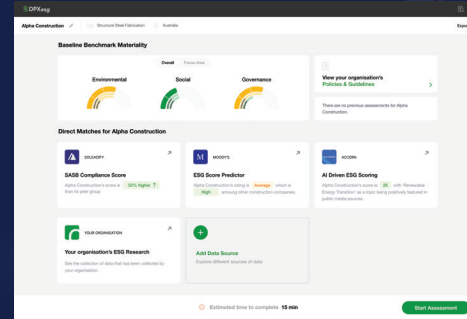


### Profitability Management in Real Time

DPX provides a comprehensive view of past and future profitability at the relationship, group, and portfolio levels. Dynamic dashboards allow managers and executives to track their teams working through hurdles towards targets in real time. Flexible integrations power the DPX enterprise-class calculation engine to enable event-driven relationship forecasts and simulations.

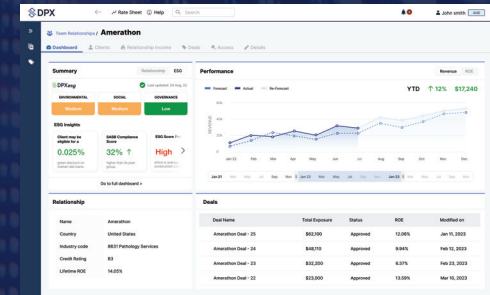


ESG data intelligence solution



DPXesg empowers the front line to review ESG exposures at the time of onboarding a customer or renewing a facility. The bank's strategy and regulatory needs drive the ESG review through a streamlined workflow that forms part of their deal structuring and approval process. Data gaps are addressed upfront, risks considered, decisions made, and the right behaviours driven.

The platform forms a key part of a bank's ESG ecosystem leveraging DPX architecture and platform components, 3rd party data integrations and reporting taxonomies. The solution is scalable and future-proofed, allowing banks to move quickly to stay ahead of the curve.



### THE RESULTS

- 25% Portfolio Management Efficiency
- 379% Return on Investment
- 66% Deal Volume
- 11.6bps Average Deal Margin

### HOW TO GET THERE

### Brilliance is your partner of choice for digital transformation

Our experienced team can get you up and running quickly on our latest platform, deployed in the cloud or on your bank's infrastructure.

DPX is designed to cater to your unique products, methodology and process. It is the collaboration hub that integrates with your different systems and aligns all the stakeholders of the pricing and profitability process.

