



Account Analysis: Bringing Bank Fees into Focus

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Today's Discussion

- Surveying Your Vision
- Available Tools to Gain Clarity
- Coming into Focus
- Setting Your Sights on Success
- Questions



Surveying Your Vision

How do you analyze monthly bank fees?

- Do nothing and pay the invoice
- Compare invoice against amount paid in the previous month
- Spot check accounts or services
- Full analysis

Questions all companies should be able to answer



Are the correct Accounts and Prices being charged?



Are relevant and appropriate Services being used based on the type of Account?



What is the bank fee cost globally, by region, business unit or company?

What tools do you use to analyze monthly bank fees?

- None, I don't review or analyze bank fees
- Excel
- Treasury Management System that includes a fee analysis section
- Dedicated fee analysis system

Available Tools to Gain Clarity

Account Analysis Statement Delivery Formats

Standardized Statements Available formats

822
Version 4010

100+ Banks
US and Canada

BSB
camt.086 or TWIST 3.1

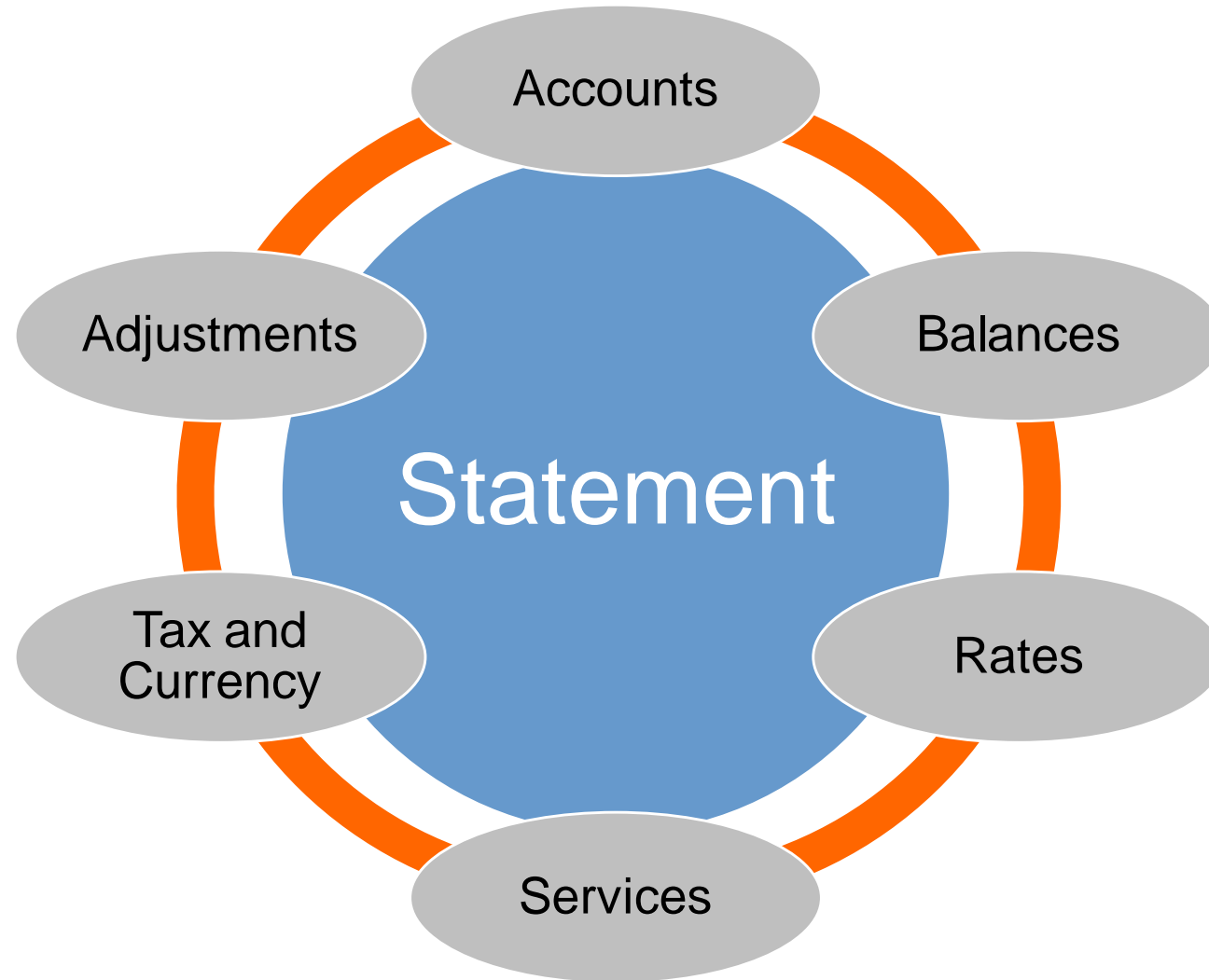
18 Banks in Various Countries
Domestic and International

Excel/Paper

500+ Banks
Domestic and International

<http://twiststandards.org/newsletter-category/bsb-newsletter-december-2017/>

Components of an Account Analysis Statement



Coming into Focus

Building Visibility

New Accounts
and Services

Volume
fluctuations

Trends and
Forecasting

Correct and
Appropriate
Services

Pricing
Errors

Balances
and ECR

Total Fees and
breakdown by
Region, Business
Unit or Company for
any time period

Fees against closed Accounts
and identify inactive Accounts

Setting your Sights on Success

Common Software Deployment Options

Client Responsibility
 Vendor Responsibility

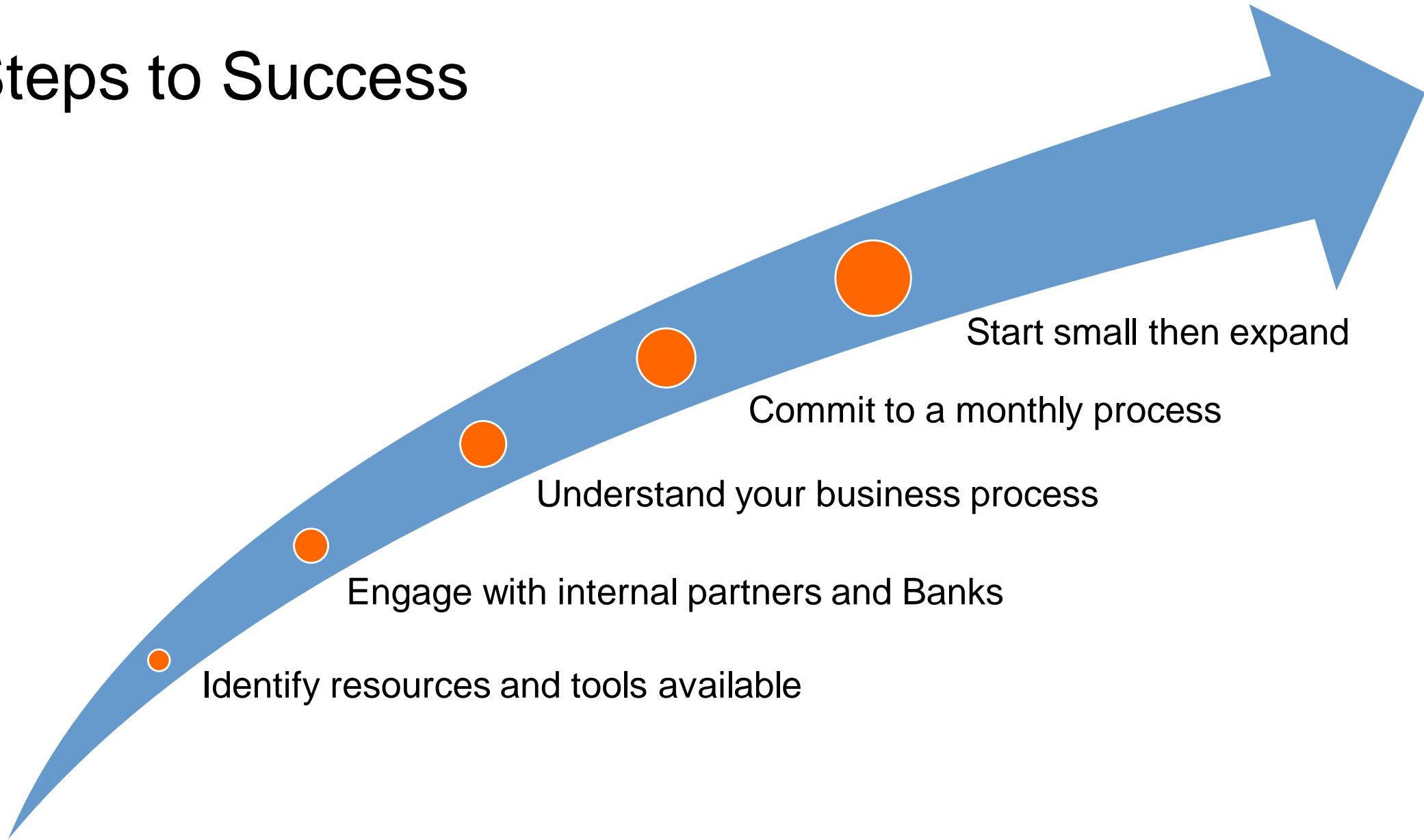
In-House	SaaS	Outsourcing
Hardware	Hardware	Hardware
Software	Software	Software
Configuration	Configuration	Configuration
Security	Security	Security
Back-Ups	Back-Ups	Back-Ups
Disaster Recovery	Disaster Recovery	Disaster Recovery
DB Support	DB Support	DB Support
Monthly Statement Capture	Monthly Statement Capture	Monthly Statement Capture
Ongoing DB Maintenance	Ongoing DB Maintenance	Ongoing DB Maintenance
Monthly Analysis	Monthly Analysis	Monthly Analysis
Monthly Reporting	Monthly Reporting	Monthly Reporting
Follow up with Banks & BU's	Follow up with Banks & BU's	Follow up with Banks & BU's

- Single Site Access
- License + Annual Fee
- General Support

- [Anywhere Access](#)
- [One Monthly Fee](#)
- General Support

- [Anywhere Access](#)
- [One Monthly Fee](#)
- [Personalized Support](#)

Steps to Success



Checklist to Focus on Bank Fees



Validate Accounts for status, identify dormant Accounts and properly classify all Accounts to allow for meaningful reporting



Partner with Bank to understand Services and confirm Pricing



Establish process for internal and external communication



Understand and assign AFP Codes for comparison



Recognize the importance of managing Balances and understanding the impact they have on FDIC and Earnings Allowance



Identify payment method and move towards invoicing when possible

Final Thoughts

- Understand current process and clarify basic questions/goals
- Access available data and automate to make analysis manageable
- Create a plan and engage with partners for success



Questions?

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