

HISTORICAL FUNDS TRANSFER PRICING (HFTP)

PROFIT RESOURCES

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MAGNIFY YOUR  PROFIT!

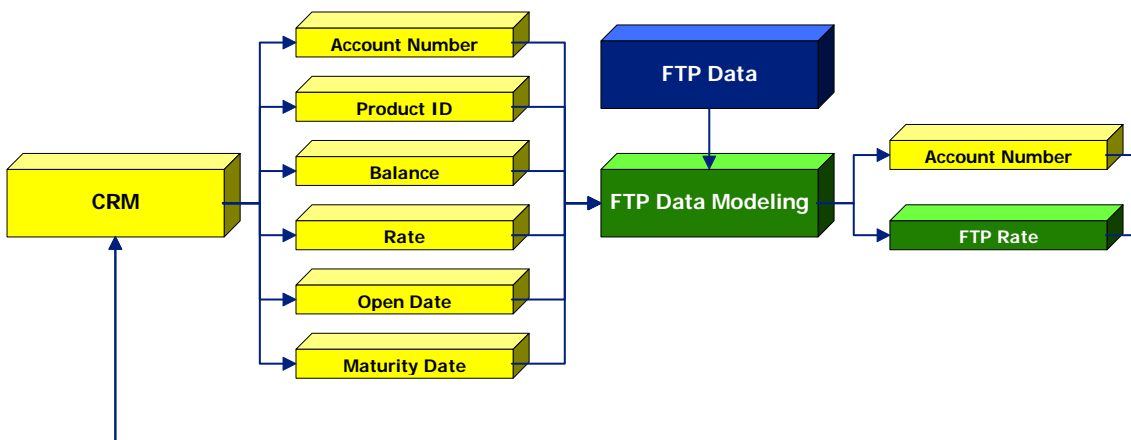
HISTORICAL FUNDS TRANSFER PRICING (HFTP)

Net interest income is by far the largest driver of product profitability, typically accounting for up to 80% of your revenue.

Historical Funds Transfer Pricing (HFTP) is the most accurate method available for calculating net interest income because it is calculated:

- At the account level (term loans and deposits)
- As of the date of origination

HFTP SCORING PROCESS USING YOUR CRM



PROFIT RESOURCES has developed a state-of-the art database of HFTP rates:

- Using statistical modeling, proprietary processes and various data sources
- At the account level (term loans and deposits)
- As of the date of origination
- Refined by type and characteristics of products
- Over 10 Million HFTP rates available

SPECIFICATIONS FOR DELIVERABLES:

- This service provides you with a table of data for use in your CRM that contains the account number and the HFTP rate

DATA NEEDED FOR THIS PROJECT:

▪ **FINANCIAL DATA**

Detailed General Ledger financial statement in a tab-delimited flat file that contains these data fields:

<u>FIELD</u>	<u>DESCRIPTION</u>
Account #	General Ledger Account #
Amount	Current Balance for Balance Sheet accounts and "Year-to-Date Balance" for Income Statement accounts
G/L Description	General Ledger Description
Company	Institution's Name
Date	"As of" date of the data
Organizational Unit	Branch or cost center number

▪ **ACCOUNT-LEVEL DATA**

- Account Number
- Account Holder Number
- Product Code
- Product Description
- Current Balance
- Average Balance
- Interest Rate
- Open Date
- Maturity Date