Revvence

Unlocking Profitability in Business & Corporate Banking

Business and corporate banking teams are under pressure to respond faster to market opportunities, deliver more targeted products, and improve profitability—all while managing increased scrutiny of capital efficiency and returns. Here we outline how banks can overcome these challenges to accelerate pricing cycles, improve RoE, and optimise capital allocation.

The Challenges Today

Limited data access

Front-line and product teams rely on operational and technology colleagues to extract and prepare the data they need, slowing down the analysis and limiting responsiveness to market changes.

Siloed profitability view

Banks struggle to generate a clean, unified view of profitability at the product, customer, and industry segment level — making it difficult to identify value pools and optimise pricing decisions.

RoE erosion & inefficient capital use

Poor data, disjointed systems, and manual decision cycles directly reduce Return on Equity. Banks are often unable to optimise capital allocation effectively — continuing to serve low-return segments.

Fair Value blind spots

Fair Value insights are often missing or incomplete, particularly at the instrument level. This makes it difficult to assess whether product pricing is aligned with market expectations — and creates the risk of offering underpriced or misaligned deals.

Excel Models

EUDA-based pricing models often sit outside core systems in Excel, making them difficult to audit and maintain and unable to effectively model complex risk and capital scenarios.

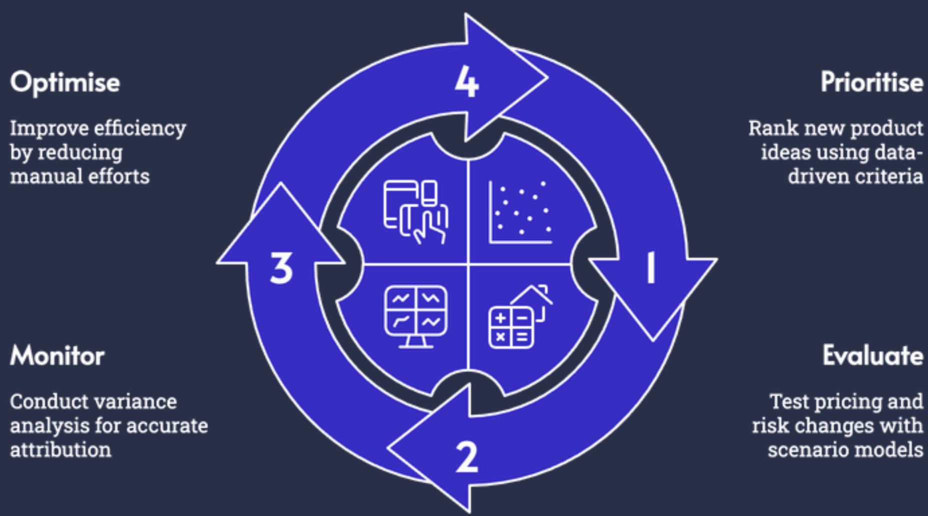
Slow product updates

A typical pricing or product change cycle can take 3 to 4 months, from ideation through approval and implementation, meaning many opportunities are missed or diluted by the time they reach the market.

Revvence

A Modern Product Analytics Platform for Business & Corporate Banks

Our solution is purpose-built for banks. It includes a **pre-configured, multidimensional data model** that reflects the specific structures and drivers of profitability in financial services—including instruments, customers, business units, and channels. This provides a strong foundation for accurate, risk-adjusted performance analysis, and faster product release cycles.



Target Business Outcomes

Industrialise the Product and Pricing Decision Cycle

The solution provides a structured, data-driven approach that supports each stage of the product and pricing lifecycle — from initial prioritisation to post-implementation monitoring.

The platform removes the typical operational and technical dependencies, **enabling new product releases in weeks, not months**.

Prioritise: Rank new product ideas based on profitability, expert judgment, and supported by historical data and future indicators.

Evaluate: Scenario models allow teams to test changes to pricing, terms, or risk parameters, with visibility into P&L, RoE, and RWA outcomes at a granular level.

Monitor: The system supports variance analysis between forecasts, actuals, and external drivers (e.g., MEVs), allowing for more accurate outcome attribution.

Optimise: Deliver new efficiencies and responsiveness by materially reducing the manual effort typically involved in profitability analysis and change governance.

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Target Business Outcomes

Enable Forward-Looking, Risk-Adjusted Profitability Insights

The platform offers an integrated view of performance, drawing on both management ledger and instrument-level data. This allows banks to move beyond static reporting and develop a deeper understanding of what drives profitability — and how to improve it.

Profitability is measured across multiple dimensions: customer, product, channel, segment, and business unit.

Capital, risk, and cost allocations are fully embedded — supporting more accurate Return on Capital and Return on Equity analysis.

Users can explore outcomes through configurable dashboards and scenario models without relying on technical teams for data preparation.

This capability provides the basis for better capital utilisation and improved product or segment profitability.

Embedding AI and Machine Learning into the Process

AI and machine learning capabilities should be viewed as essential elements of modern profitability and pricing frameworks. **Machine learning models** can enhance scenario analysis, refine pricing optimisation models, and improve the accuracy of forward-looking forecasts by learning from historical outcomes and behavioural patterns across clients, sectors, and products.

In parallel, **generative AI (GenAI)** can play a valuable role in reducing manual effort and ensuring consistency in reporting. It can be used to generate first-draft commentary, executive summaries, or pricing justification packs directly from underlying data and model outputs — accelerating preparation and improving quality.

Accelerate Change

The Revvence solution capabilities enable banks to unlock a granular and actionable view of profitability—at the client, product, and segment levels. With the embedded cost of capital and cost-to-serve allocations, product teams gain actionable insights to improve product margin, RWA optimisation, and RoE impact.

Join Us in the Innovation Lab

We invite you to participate in a focused Innovation Lab — a collaborative session designed to help your team define or refine the core problem statement, align on a clear North Star vision, and explore the solution in action.

Arrange an Innovation Lab — contact us at info@revvence.com or visit www.revvence.com

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