

Executive Intelligence for the Banking Industry

The Problem

Success in the banking industry is dependent on prompt and accurate knowledge. A timely understanding of **assets and liabilities, profitability, loan officer productivity**, and other metrics is crucial but often difficult. From incompatible software systems to network connectivity problems, turning sensitive data into actionable knowledge has become incredibly complex. This situation keeps many banks from maximizing opportunities and trends in a timely fashion.

The Solution

BankIQ, powered by Payment Alliance International (PAI), is the answer to this problem and can aggregate, process and visualize data from multiple sources across any platform. This powerful knowledge tool allows bank executives to analyze many crucial elements of their organization that directly impact risk, profitability, and productivity. This includes elements such as **loan portfolios, interest rate risk, total exposure, maturity schedules, nominal rates**, and many other metrics. BankIQ allows decision-makers to quickly identify and address trends or potential problems so they can reduce risk exposure and increase net profits.

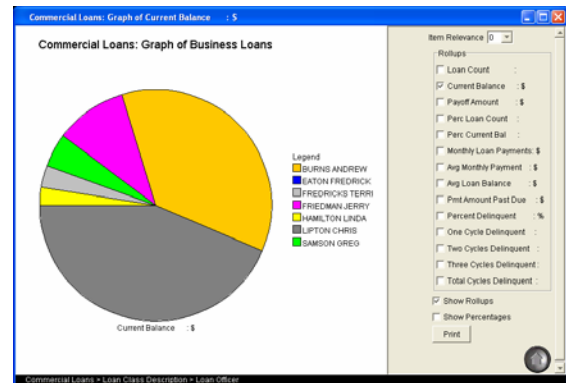
Business Intelligence & Banking

PAI has become a leader in providing Business Intelligence for the Banking and Financial Services sectors:

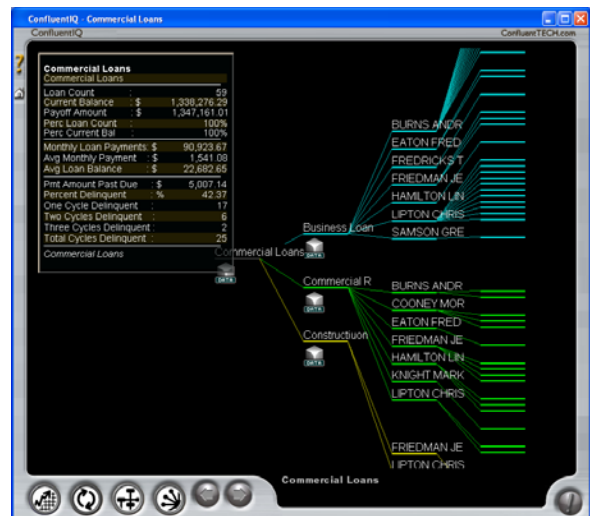
- Years of deployed experience with established companies
- PAI's management team has years of senior management experience in the financial services sector including a former community bank EVP



Much more than a CRM or MCIF solution: BankIQ can interact with your data systems to process and visualize information for users of all skill levels.



BankIQ allows the user to see important performance information graphically. In this example, the user is reviewing loan balance by officer, illustrating BankIQ's ability to monitor loan officer productivity.



BankIQ's unique interface allows users to view data and analyze while hovering with a mouse.

Corporate Overview

PAI provides Executive Intelligence and Decision Support solutions that present easy access and analysis to mission critical corporate information for a variety of verticals.

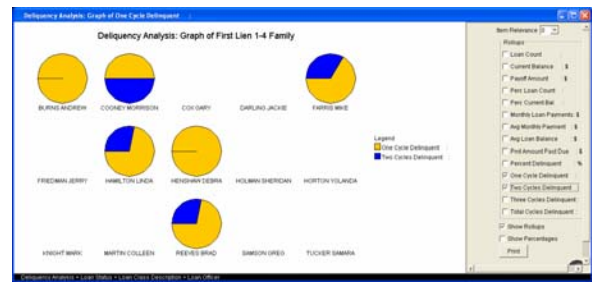
Data >> Information >> Knowledge: PAI's knowledge process starts by identifying our customers' key organizational metrics. We then extract and synchronize data from their existing data sources in a way that is consistent with those metrics. After this data is assembled, the information is then displayed through our "point & click" IQ interface giving users of all skill levels the ability to easily analyze their organization. We enable executives to ask questions and quickly find the answers!

Executive Team

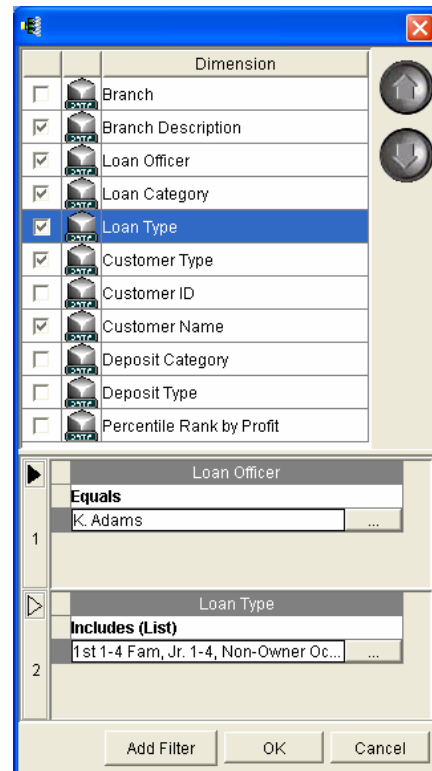
The PAI leadership team has a proven track record for founding and managing financial and technology companies, leading IT staff, developing network infrastructure, setting strategic objectives, implementing large software applications and managing computing solutions.

PAI Provides Knowledge

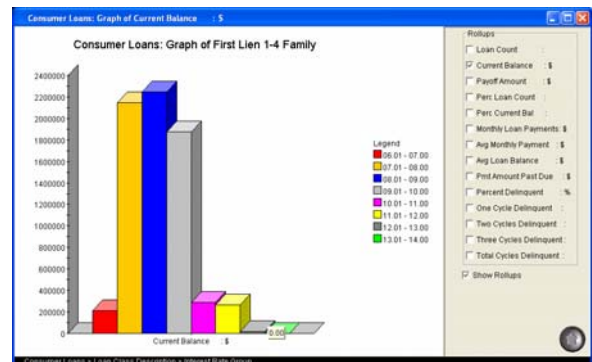
Much more than a CRM or MCIF solution: BankIQ can interact with your data systems to process and visualize information for users of all skill levels. PAI provides its IQ solutions to many sectors from restaurant and hospitality markets to financial institutions. Through the IQ technology, decision-makers now have a robust way to decipher and analyze information gathered at many different levels in an organization. BankIQ's unique ability to aggregate, process and visualize data from multiple sources – across any platform – allows decision-makers to quickly identify and address trends or potential problems.



BankIQ provides the user with the ability to graphically drill through desired data fields. In this example, the user is reviewing loan balance by officer.



BankIQ gives bank executives the ability to quickly and logically sort and filter data dimensions, all with the click of a mouse.



BankIQ can quickly illustrate which products are most profitable to the bank. In this example, loan products are graphically depicted, sorted by interest rates.

