

AQOPTIMIZER

A fintech solution that ignites true business optimization capabilities and serious value-creation in banks

► Challenges most banks face

- > Siloed data and incomplete view of customer and product profitability
- > Lack of pricing and optimization support in the frontline
- > Fragmented, manual pricing and approval processes
- > Legacy system inflexibility restricts assessing business scenarios
- > Lack of risk-aligned risk appetite & return targets across the business
- > Unutilized growth potentials from internal data and AI opportunities
- > Inefficient resource and cost allocation

► Our solution - AQOPTIMIZER

AQOPTIMIZER is a unique enterprise banking optimization platform developed in close collaboration with - and tested by - leading progressive banks in the Nordics. It dramatically improves the bank's ability for strategic execution, frontline optimization and universal efficiency

► Why banks choose AQOPTIMIZER?

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|-------------------------|---|
| > Profitability | Optimized margins, Reduced leakage, Full cost visibility |
| > Speed & Efficiency | 12x faster pricing decisions, Integrated price approval processes |
| > Customer Growth | AI-derived cross-sell insights, Transparent offers |
| > Risk Management | Aligned pricing to risk appetite, Early credit alerts |
| > Strategic Control | Stress testing, Price overlays, Performance analytics |
| > Flexible Adaptability | Start simple and roll-out across business units at your own pace |

► Features snapshot

- > Risk-based and individualized pricing aligned with return targets
- > Holistic profitability at customer, product, and portfolio levels
- > Real-time pricing with integrated price approvals
- > Built-in simulation capabilities, stress testing, and reporting
- > Seamless integration with CRM and BI tools via APIs

► Proven by leading banks

- > 14 banks across the Nordics
- > 4.500+ daily users
- > 20–50 bps net interest margin improvement
- > 12–25% uplift in cross-sell revenue
- > 7–16% increase in efficiency gains

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For 7 years, we have used a pricing tool which has progressed the bank in understanding pricing. With AQOPTIMIZER, we can move the bank to the next level with the ability to individualize, simulate and report

Erik Nejrup Kjærside
Head of Corporate Banking, Vestjysk Bank

