

AQOPTIMIZER

A fintech solution that drives value-creation in banks
– linking pricing, strategy and frontline execution



Challenges many banks face

- > Incomplete view of profitability
- > Lack of pricing capabilities & support
- > Manual pricing and price approval process
- > Legacy systems and siloed data
- > Lack of risk appetite & return targets
- > Unutilized growth potentials in the frontline
- > Inefficient cost and resource allocation



Our solution – AQOPTIMIZER

AQOPTIMIZER is an advanced banking optimization platform that calculates true client-level profitability daily by integrating earnings, costs, capital, and risk data.

It enables management and frontline teams to make data-driven pricing decisions, align with strategy and regulations and continuously monitor performance.



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 |
| > 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 to 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



14 banks across the Nordics

4.500 daily users

20–50 bps interest margin increase

12–25% uplift in cross-sell revenue

7–16 % increase in efficiency gains

“For 7 years, we had used a legacy pricing tool which has progressed the bank in understanding pricing. With AQOPTIMIZER, we are now moving the bank to the next level with the ability to individualize, simulate and report

- Head of Corporate Banking

