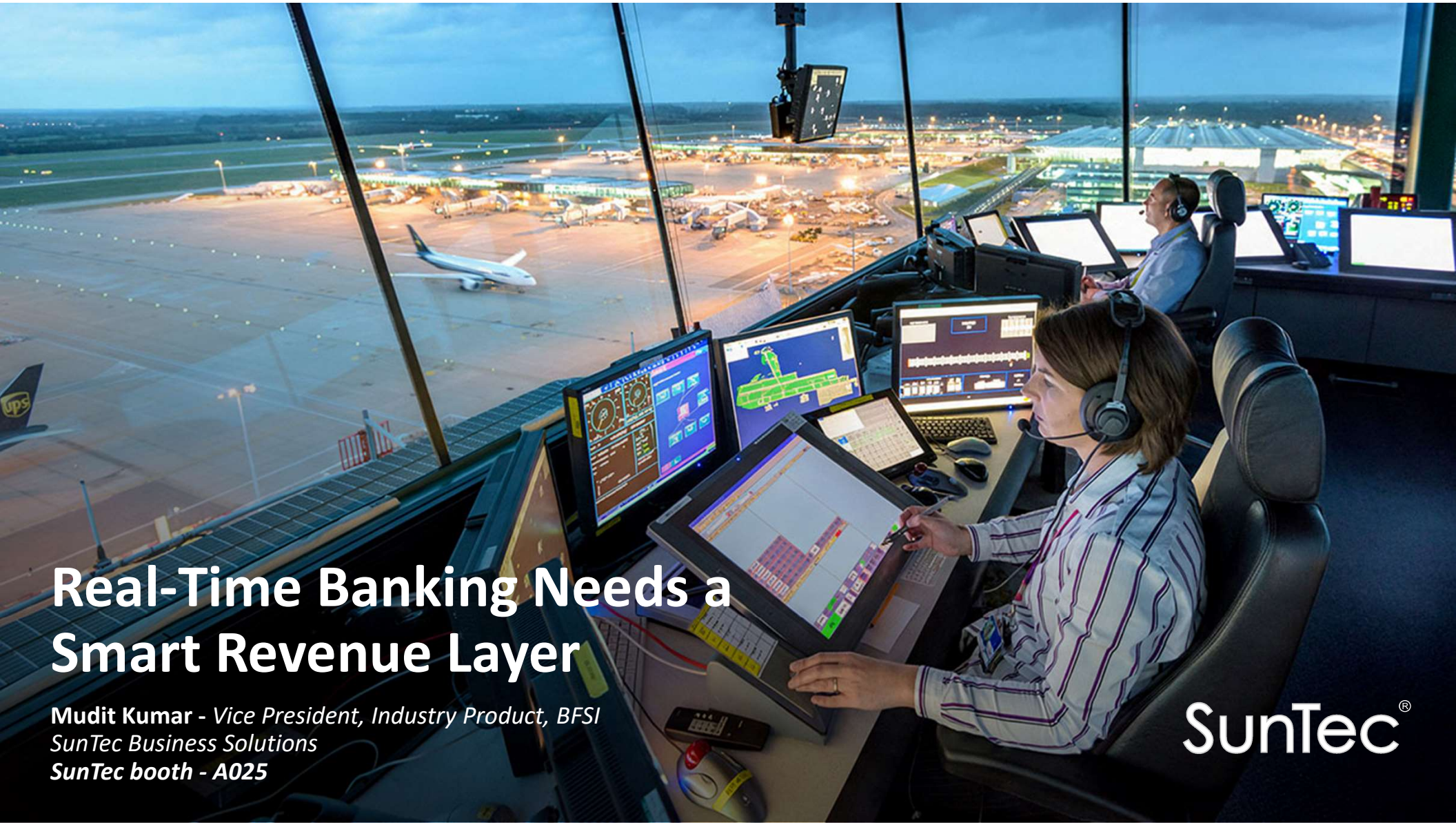


Real-Time Banking Needs a Smart Revenue Layer

Mudit Kumar - *Vice President, Industry Product, BFSI*
SunTec Business Solutions
SunTec booth - A025

SunTec®

Real-Time Banking Needs a Smart Revenue Layer



Mudit Kumar - *Vice President, Industry Product, BFSI*
SunTec Business Solutions
SunTec booth - A025

SunTec®



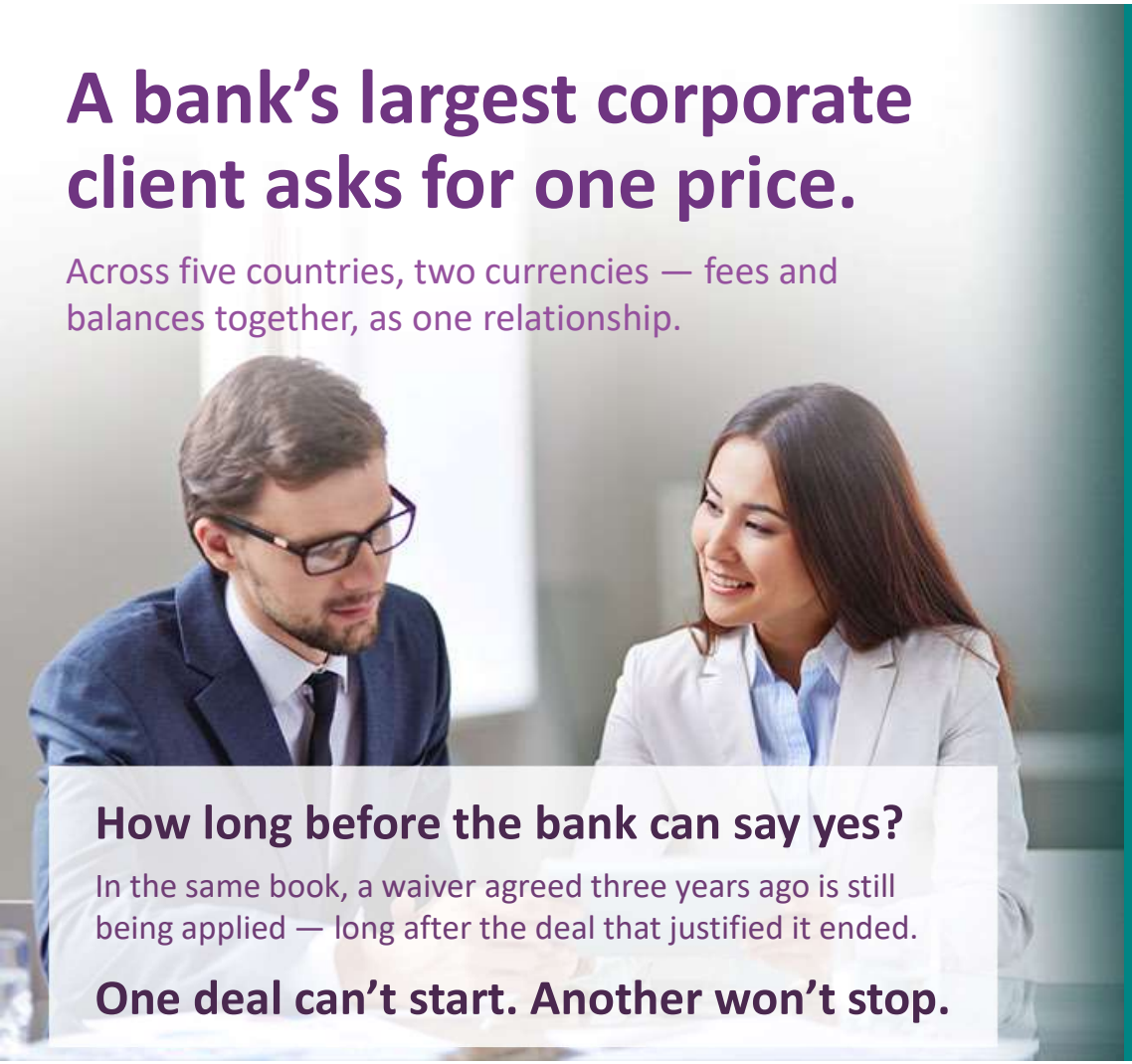
Real-Time Banking Needs a Smart Revenue Layer

Mudit Kumar - *Vice President, Industry Product, BFSI*
SunTec Business Solutions
SunTec booth - A025

SunTec®

A bank's largest corporate client asks for one price.

Across five countries, two currencies — fees and balances together, as one relationship.



How long before the bank can say yes?

In the same book, a waiver agreed three years ago is still being applied — long after the deal that justified it ended.

One deal can't start. Another won't stop.

REAL-TIME EXECUTION.

MONTH-OLD ECONOMICS.

Fast pieces don't add up to a real-time answer — because no single system holds the whole relationship.

What real-time and smart mean here

REAL-TIME IS

- Price, eligibility, profitability, and assurance **current at the moment of decision.**
- Every charge **priced as the transaction happens** — billed as used, or in one monthly statement.
- End to end — deal, invoice, tax, and collection — not one step made fast.

REAL-TIME IS NOT

- One billing rhythm imposed on every client.
- The same month-end batch, run faster.



A price is a trade — what the relationship is worth to the bank, and what the service is worth to the client.

A layer that holds one side can only optimize one side.

WHY NOW — IN OTHER PEOPLE'S NUMBERS

57%



of banking profits now in transaction banking and distribution — **that is this room**

MCKINSEY · GLOBAL BANKING ANNUAL REVIEW 2026

Net interest income growth modest; fee income carrying revenue — ***"Banks could be forced to defend margins, diversify fee income, and prepare for increased competition from nonbank entities."***

DELOITTE · 2026 BANKING AND CAPITAL MARKETS OUTLOOK

58%



name **real-time responses** among their top expectations — and **45%** name **transparent, flexible pricing**

CAPGEMINI · WORLD CIB REPORT 2026 · CLIENT SURVEY N=600

THE INDUSTRY'S OWN SCORECARD

Four challenges, eleven targets, end-2027. Speed and transparency are improving. Cost has not moved.



Transparency

62.9% of retail services disclose cost and speed



Speed

54.6% of wholesale inside the hour · 75% target



Access

the one challenge on track



Cost

B2B 1.6% · 1% target · no change

43.2% of B2B cross-border services state the price to the payer. For consumer payments — 73.7%.

McKinsey Global Banking Annual Review 2026 · Deloitte 2026 Banking and Capital Markets Outlook · Capgemini World CIB Report 2026 · FSB, G20 cross-border targets, 2025 KPI report

SunTec xelerate

SunTec Confidential | The content of this presentation is confidential and intended for the exclusive use of the addressee.

Priced in pieces. Earned as one.

A global corporate relationship is priced by product, by entity, by country, by committee. The client buys one relationship.



VISIBILITY GAP

DECISION GAP

REALIZATION GAP

VISIBILITY

Products, bundles, packages, deal terms, and exceptions sit across the relationship — making it difficult to see the full commercial picture before a deal is agreed.

DECISION

Pricing decisions are made without a real-time view of relationship value, benchmarks, balances, and trade-offs, so the right price is harder to determine.

REALIZATION

What gets agreed and priced doesn't always translate into accurate billing and realized revenue, creating room for disputes, deviations, and leakage.

Deloitte on profitability steering — revenues and costs tracked "across multiple dimensions, such as client, product, business unit, channel, relationship manager, and segment" · Deloitte Luxembourg, Feb 2026c

A corporate relationship spans products one core does not hold, entities it does not see, and countries it is not deployed in.

So the thing that holds the whole has to be a layer **across** the estate — not a feature **inside** one system.

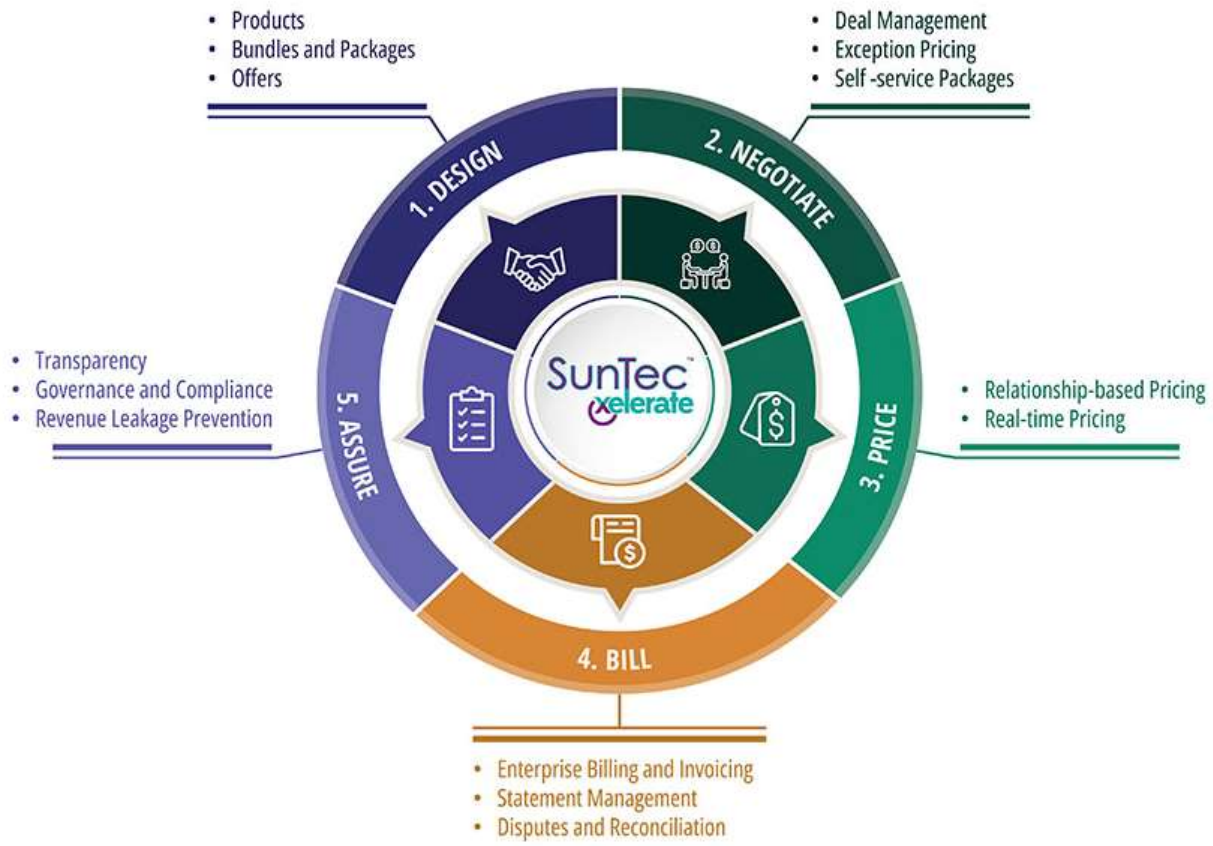
And it must reach from the deal table to the invoice to the tax filing to the **collection** — or it is not holding the whole.

Augment or externalize the pricing, product, and proposition layers. **Not** a disruptive core replacement.



Celent's Daniel Mayo, Principal Analyst: leaders are "distinguished by breadth of functionality and the ability to operationalize that breadth at scale" · quoted in SunTec's announcement, May 2026

From Commercial Design to Revenue Realization



SunTec Confidential | The content of this presentation is confidential and intended for the exclusive use of the addressee.

Shape the Right Deal

DESIGN	NEGOTIATE	PRICE	BILL	ASSURE
Build the proposition	Structure the deal	Set the price	Execute the bill	Protect the revenue



DESIGN

Build the right commercial proposition.

- **Products, bundles and packages.** Configure offerings around customer needs, product combinations, and commercial structures — without rebuilding the underlying products.
- **Flexible by design.** Create differentiated packages for segments, relationships, and markets while keeping the commercial structure consistent.



NEGOTIATE

Turn the proposition into a deal.

- **Deal management, end to end.** Structure deal terms, manage exceptions, and negotiate relationship-specific pricing in one place.
- **Self-service packages**. Give business users the flexibility to compose packages and respond to customer needs faster, while keeping controls intact.

From Agreement to Revenue

DESIGN	NEGOTIATE	PRICE	BILL	ASSURE
Build the proposition	Structure the deal	Set the price	Execute the bill	Protect the revenue



PRICE

Make every price relationship-aware and real time

- **Relationship-based pricing.** Price across the value of the relationship, not individual products in isolation.
- **Real-time pricing decisions.** Bring rates, spreads, fees, balances, and relevant pricing benchmarks together to make pricing decisions in context.



BILL

Execute exactly what was agreed

- **Enterprise pricing and billing.** Apply negotiated terms consistently across products, entities, currencies, and countries.
- **Statements, disputes and reconciliation.** Manage the billing lifecycle end to end, from accurate statements to faster dispute resolution and reconciliation.



ASSURE

Keep the commercial promise intact

- **Transparency and governance.** Track what was agreed, what was billed, and what changed with the controls needed across the lifecycle.
- **Protect revenue.** Continuously identify leakage, exceptions, and deviations before they become persistent revenue loss.

The Price of Speed

89%

of corporate and FI clients question the reliability of AI-generated outputs

CAPGEMINI · WORLD CIB REPORT 2026

Regulatory attention is shifting toward ensuring that the value delivered is reflected in customer-level pricing.

TRADE TREASURY PAYMENTS, REPORTING CELENT · MARCH 2026

Speed without governance is just faster liability.

Every price carries the basis it was set on — the policy, the data, the version of the terms it came from.

If the invoice can't be explained, trust breaks.

WHERE AI ACTUALLY SITS

AUGMENTED · EXPLAINABLE · GOVERNED · EVIDENCED

Deal recommendations, pricing simulation, operational automation

analyzes → simulates → recommends → a human approves → executes within governance → learns

When a client's treasury system asks for a price, only a structured, versioned, API-exposed catalog can answer.

A prerequisite — not a prediction about agents.

Capgemini World CIB Report 2026 · Trade Treasury Payments, March 2026, reporting **Celent**

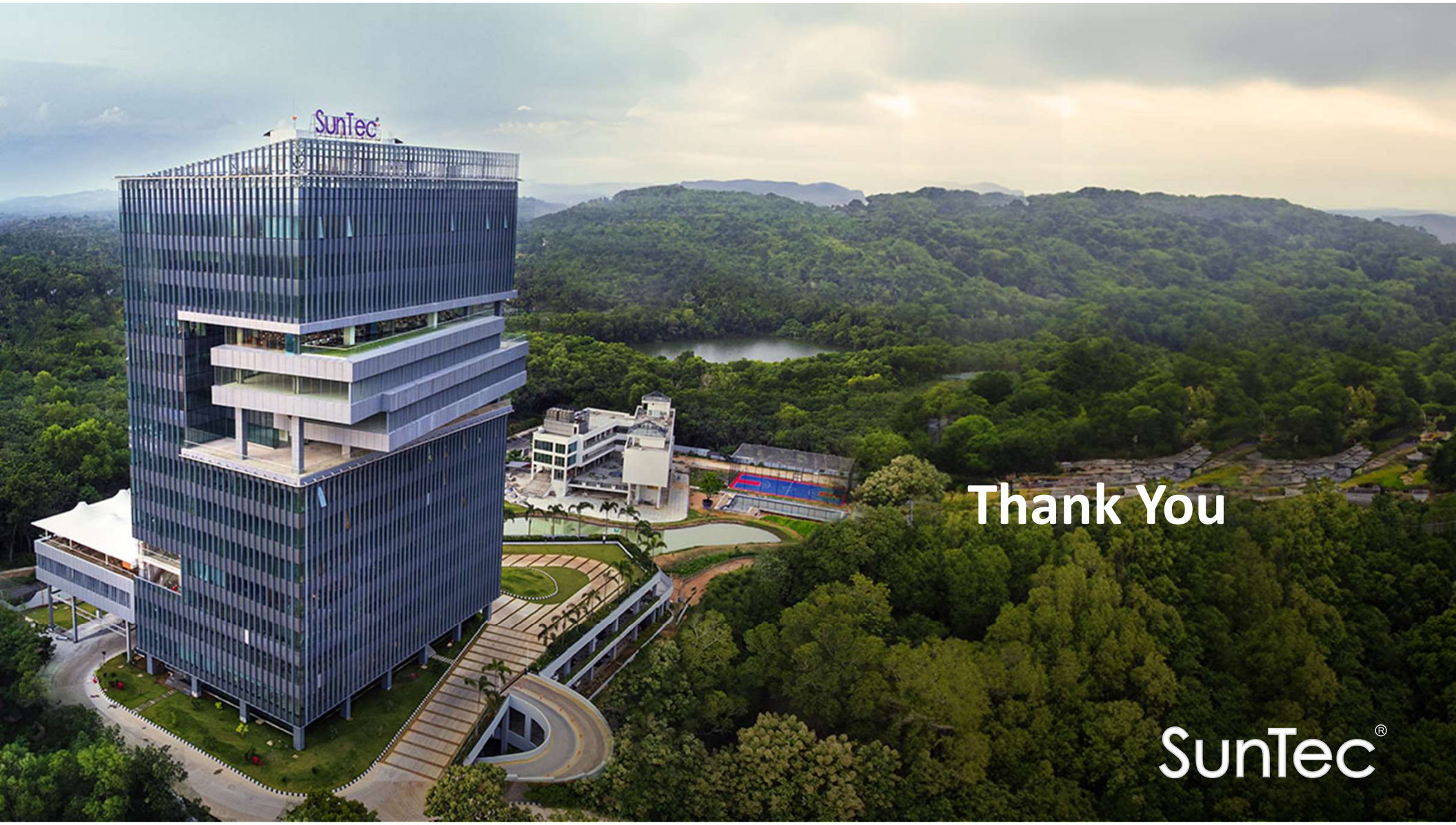
EVERY BANK HERE HAS MADE MONEY MOVE FASTER.

THE QUESTION IS WHETHER THE ECONOMICS KEEP.



Five Tests of a Smart Revenue Layer

1. **A whole relationship quoted in one place, at one time.**
2. **Both sides of the trade visible — and the bank decides where the balance sits.**
3. **What was billed matches what was negotiated — without an audit to prove it.**
4. **What a relationship earns changes its price while the deal is still open.**
5. **A client's treasury system asks for a price — and gets one.**


SunTec
Thank You
SunTec®