



## Fee Income Case In Point

A Professional Services operational review of a financial institution led to an overall **monthly increase of \$393,254 of fee income and monthly savings of \$45,695 in staff productivity.**

### Client Challenges and Risks

- Inconsistent procedures related to noncollected or assessed fees ranging throughout the servicing operation, resulting in loss of fee income
- Inaccurate over-assessment of fees due to a lack of regulatory compliance knowledge placing the financial institution at risk
- Costs associated with inefficient fee management due to lack of well documented business and system processes, policies and controls, resulting in high FTE costs



### FIS Solution

- Executed an operational business process review, introducing multidisciplinary consultants who reviewed and identified operational fees
- Determined some fee charges were out of respective GSE compliance
- Introduced new business processes, procedures and quality control
- Documented quality control measures were implemented, coupled with employee consulting/training

### Results

The financial institution began generating additional monthly fee income of \$393,254, equating to \$4.7 million annually, and increased monthly productivity savings of \$45,694, for an annual savings of \$548,340.



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