

What others say about Vallstein

Clearly
Better
Banking



The
Economist

Vallstein, a firm that advises companies on cutting their banking costs.

The Economist
International Report on Banking, 2011



Vallstein's Bank Fee analysis service has not only given us a considerable administrative boost, it has allowed us to gain valuable holistic visibility of any redundant bank fee spending. With this newfound understanding of the complexity of our bank fee charges, we now have a clear path to simplification.

Arnold Voet
Director Treasury, 2019

BERTELSMANN

The WalletSizing® Bank Fee Management system has been implemented for our banks in the US and has been instrumental in helping us gain better control and massive savings on our bank fees now and in the future. Vallstein has provided tremendous support throughout the implementation and I can highly recommend Vallstein as your partner for Bank Relationship Management.

Jonathan Wicker
Senior Treasury Manager USA, 2020



Esprit logo in red, stylized font.

The active support by Vallstein in the analysis of our banking relationships and during the RFP process has made it possible to gain transparency efficiently and to unlock considerable savings potential.

Wolfgang Mertl
Head of Finance Esprit, 2013

In retail banking, transparency is a key factor in the move toward customer-centric banking. Banks are exposing their margins and making their products easier to understand. Will this also happen with the more complex commercial banking relationships? I think so. The other day, I met with Vallstein (www.vallstein.com), a company that has a software solution that gives insight into the commercial banking relationship. A core element of Vallstein's banking relationship management (BRM) solutions is WalletSizing®. With WalletSizing®, corporations can calculate how much revenue they are creating on an annual basis for their banks and how attractive these revenues are in terms of associated returns. This banking revenue analysis is significantly different from the sum of all banking costs that can be identified in the P&L. Essentially, it is an approach that allows the constructive optimization of bank relationships. It will give CFOs a substantive basis for negotiating with banks and looking for alternative solutions. However, importantly, banks can also benefit from improved knowledge of their real revenues and returns and can help their clients optimize their banking relationship while also securing their own returns at their targeted levels.

Principal Analyst, 2012

Elsewhere, innovative companies like Vallstein (well worth a Google for the curious among you) have branded their own software to address some of the information challenges corporates face. Vallstein's offering, WalletSizing®, is a new breed of software tailored to optimise bank relationship management. For example, the software allows a corporate to:

- » assess annual revenue value the company represents for all its current banks, across all banking products;
- » independently assess the requirement under the Basel III rules, specifically associated with the company's situation, based on the current revenue value;
- » measure KPI's such as the return on solvency generated for each bank.

In short, Vallstein's software provides a continuous evaluation, monitoring and management of the value that a corporate represents its banks. Not just nice to have, but very nice to have. What this demonstrates though is that really it is a question of turning data into information. And that's how you put the "I" in TIMS.

Senior Bank Analyst in Treasury Today, 2011