



Rewiring Retail Banking Performance

A unified revenue and relationship layer built for personalization, transparency, and speed

Modernization is Accelerating, but Retail Banking Value is Falling Behind

Retail Banks have modernized channels, migrated workloads to the cloud, and invested heavily in digital transformation. Yet value creation is still limited. Most institutions continue to measure progress by the number of projects delivered, rather than improvements in product agility, customer relevance, or profitability.

Meanwhile, expectations continue to rise. Customers want relevant offers, clear value, and complete transparency. Competitors move quickly with modern architectures and real-time personalization. Regulators demand fairness, auditability, and disciplined governance across the customer relationship.

At the center of this challenge is a structural issue: product, pricing, offer, and customer value workflows sit not only in scattered systems, but across siloed retail LOBs with their own metrics, tooling, and P&Ls, a model that was never designed for real-time, enterprise-wide engagement.

The result is slow time to market, inconsistent customer experiences, rising cost to income ratios, eroding loyalty, and reduced competitiveness against cloud native challengers.

Retail Banking pressure map

Rising customer expectations

- Personalized experiences
- Transparent pricing
- Predictable rewards

Technology challenges

- Embedded pricing logic
- Slow product change
- Legacy core constraints

Operational fragmentation

- Siloed data
- Disconnected workflows
- Manual intervention

Regulatory scrutiny

- Fairness requirements
- Auditability demands
- Suitability oversight

Retail banks operate under combined pressure from rising expectations to legacy technology, fragmented workflows, and tightening regulatory requirements.

Modernization alone is not enough. Retail banks need orchestration — a unified way to design, price, and deliver value with clarity, speed, and precision.

Without this level of orchestration, even well-designed products and pricing strategies will continue to struggle to translate into consistent customer value.

Metric	Underlying Constraint	Impact
70% of banks cite speed to market as the top barrier to innovation	Product and pricing changes take months	Missed revenue windows and slower response
40% of IT budgets locked in maintenance	Legacy complexity limits innovation	Lower ROI on transformation
2% to 5% annual revenue lost to pricing errors	Manual tools and approval chains	Margin erosion and audit exposure
50% still rely on decade-old cores	Inflexible architecture	Strategic exposure to faster competitors

Economic impact of fragmented product, pricing, and data workflows across retail banking operations.

Source: [Industry research and Zafin client benchmarks \(2025\)](#)



Retail Banking Needs Relevance, Clarity, and Speed – Today’s Experience Falls Short

Customers expect retail banking to feel intuitive, personal, and transparent. They want to understand why they receive a rate, how offers relate to their needs, and what their relationship with the bank is worth.

Too often, that clarity is missing. Pricing varies by channel, offers feel disconnected from behavior, and loyalty programs make it difficult to see the value being earned. Even with strong intent, fragmented definitions of products, pricing, and benefits make consistency hard to deliver in real time.

As a result, engagement becomes reactive. Customers hesitate to trust pricing, overlook generic offers, and disengage from opaque loyalty programs.

What customers increasingly expect is simpler and more consistent: clear value, delivered transparently, and adapted in real time to their relationship with the bank.

The Zafin advantage

Zafin brings clarity to the heart of the retail value experience by creating a single, consistent foundation for defining and delivering value across every channel.

With Zafin, banks can:

- Launch products and pricing changes quickly
- Deliver transparent and consistent experiences customers can trust
- Personalize offers responsibly and at scale
- Govern pricing, benefits, and disclosures with confidence
- Strengthen loyalty through clear, predictable, relationship-level value

The result is a Retail Banking experience that adapts to customers with the pace, clarity, and transparency they now expect.

Disconnected today

Product rules in multiple systems
Siloed loyalty and benefits
Hardcoded pricing logic
Incomplete customer data
Reactive engagement
Inconsistent disclosures



Unified with Zafin

Centralized product catalog

Externalized pricing engine

Unified entitlements layer

Enriched insights and signals

Real-time contextual offers

Transparent, governed workflows

Zafin unifies product, pricing, benefits, and customer-value workflows into a single governed layer that delivers consistent, personalized retail experiences.

As expectations continue to rise, banks face a strategic question: how do they evolve from traditional product delivery to personalized engagement and ultimately to ecosystem connected value?

The answer is captured in the Retail Banking maturity curve.

Retail Banking maturity curve



Advancing along this curve requires more than incremental improvements. It requires a shift from product-centric delivery toward architectures that can unify value, intelligence, and execution across the bank.

This shift defines how leading retail banks are evolving to meet rising expectations for relevance, transparency, and speed.

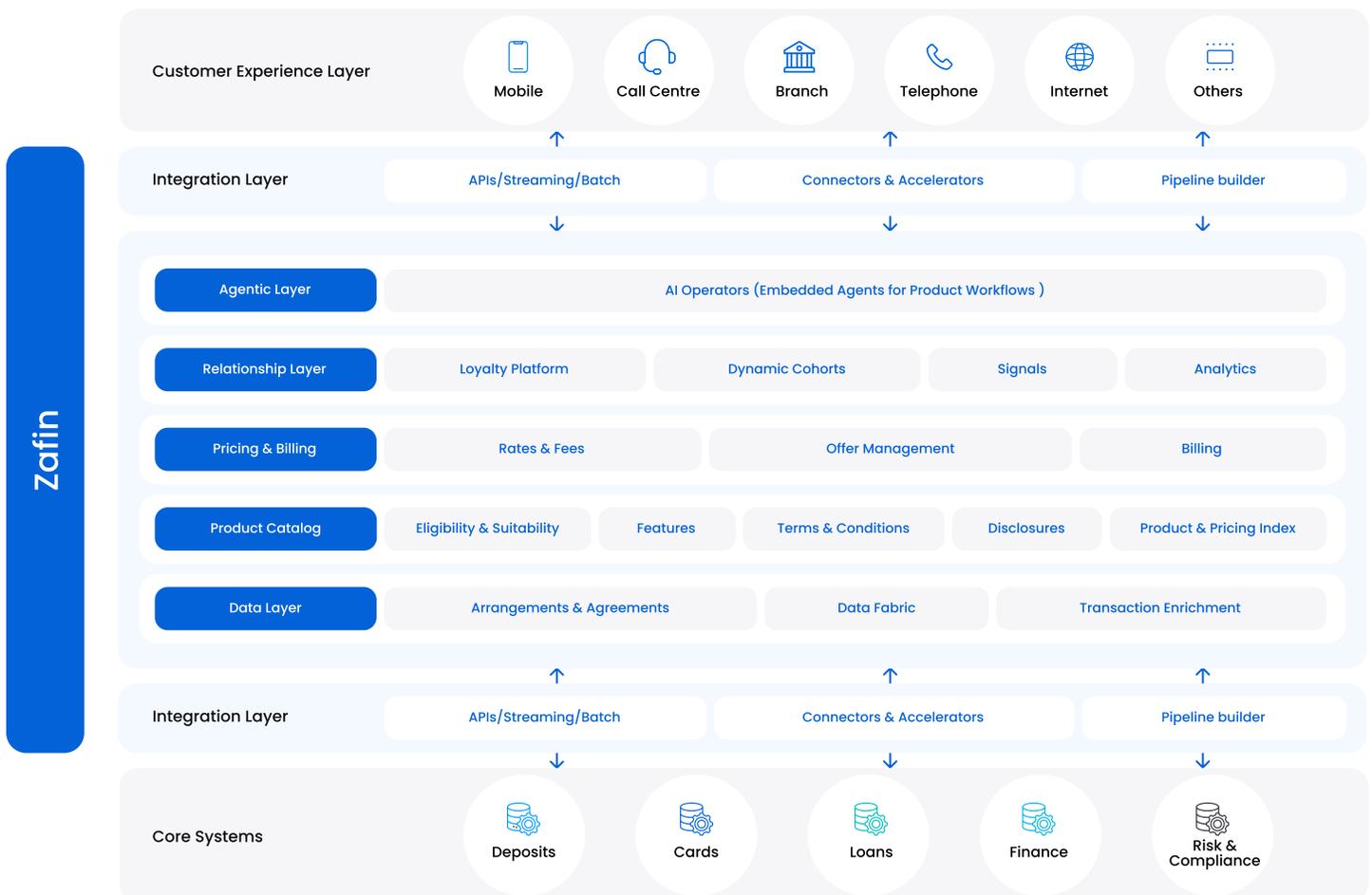
An Architecture Designed to Deliver Retail Value with Speed, Clarity, and Precision

Retail banking has reached a point where speed, personalization, and transparency must be designed into how value is defined, governed, and delivered across the enterprise. Achieving this requires an architecture that treats product design, pricing, offers, benefits, and intelligence as a single operating model, not disconnected functions.

Zafin introduces a unified revenue and relationship layer that provides this connective foundation, bringing together how value is created and delivered across the bank.

By integrating seamlessly with existing cores, channels, and data platforms, Zafin organizes the banking ecosystem without replacing it. Customer experience, product innovation, pricing governance, offer delivery, benefits, and analytics operate as one continuous flow that supports both day-to-day execution and long-term transformation.

The result is modernization without disruption – enabling banks to move faster, operate with greater transparency, and innovate continuously while maintaining control and compliance.



Zafin sits between channels and cores, externalizing and governing product, pricing, offers, benefits, and disclosures so banks can deliver consistent, personalized value across every interaction.

Enable engagement, optimize revenue, and scale your enterprise

With a unified revenue and relationship foundation in place, banks can move from product stagnation to product agility – shaping how they compete, engage, and grow. A single source of truth for products, rates, and fees anchors this foundation. Four capability areas build on that core, enabling banks to deepen relationships, optimize revenue, modernize at scale, and turn data into action.



A unified revenue and relationship foundation enables banks to shape engagement, optimize revenue, and scale confidently across the enterprise.

01 Product and Pricing – Govern, Simplify, Accelerate

Bring clarity to your retail portfolio with a governed view of what you offer, how it's structured, and where simplification creates value. This capability reduces complexity while increasing speed and flexibility.

What it supports

- Product rationalization and modular configuration
- Relationship-based rates and fee structures
- Governed pricing logic across channels

Outcomes

- Faster product launches without IT bottlenecks
- Consistent experiences across every channel
- Ability to respond to market and pricing changes in near real time

02 Relationship Banking – Loyalty that Grows with Your Customers

Competing for primary relationships means delivering engagement that deepens over time. This capability helps banks convert early signs of attrition into sustained engagement and advocacy.

What it supports

- End-to-end offer management from design through execution
- Progressive, tiered rewards and benefits programs
- Behavior-based loyalty that rewards relationships, not just transactions

Outcomes

- Support improved wallet share and customer lifetime value
- Faster response to competitive threats
- Clear performance signals for loyalty investments

03 Platform Modernization – Scale without the Cost

Banks must evolve their architecture in a way that reduces risk, integration complexity, and translates into business value for them. This capability enables progressive modernization without disrupting core systems that power their day-to-day retail operations.

What it supports

- Pre-built connectors for modern and legacy cores
- Low-code pipeline builder and API management
- Cloud-native, scalable architecture

Outcomes

- Reduced integration timelines and maintenance burden
- Lower operational cost as the platform scales
- Progressive modernization without core disruption

04 Revenue Management – Precision Pricing for Your Most Valuable Clients

Serving affluent clients profitably means balancing flexibility with margin discipline. This capability enables tailored pricing within governed boundaries.

What it supports

- Relationship-level pricing and fee optimization
- RM-empowered negotiation with governance guardrails
- Precision pricing strategies aligned to client value

Outcomes

- Support margin protection across complex relationships
- Consistent pricing execution from mass retail to private banking
- Relationship managers supported as strategic advisors

05 Data and Intelligence – Insight that Drives Action

Real-time insight allows banks to anticipate customer needs and market shifts. This capability provides a shared intelligence foundation across the enterprise.

What it supports

- Unified data layer for products, relationships, and decisions
- Dynamic segmentation and behavioral signals
- AI-driven recommendations and automation

Outcomes

- More informed pricing, offers, and tiering decisions
- Proactive engagement driven by behavioral signals

These capabilities show how architecture is translated into day-to-day execution, setting the stage for measurable business outcomes.

Retail Outcomes Enabled by a Unified Revenue and Relationship Layer

With a unified architecture in place, retail banks can deliver value with the speed, relevance, and transparency customers expect.

Accelerate deposit growth without sacrificing margins

- Launch targeted acquisition offers aligned to segment, behavior, and relationship value
- Reward loyalty through dynamic tiering and personalized benefits
- Use AI-driven insights to anticipate attrition risk and intervene proactively

Deliver meaningful value at every stage of the customer journey

- Create personalized propositions using behavioral insight and customer preferences
- Adjust rates and fees quickly to stay competitive
- Deliver deeper, more relevant experiences through timely engagement

Increase customer lifetime value

- Leverage analytics to identify cross-sell opportunities
- Deliver real-time offers and contextual nudges
- Build long-term loyalty with transparent pricing and predictable rewards

Reduce risk and cost

- Gain clarity across every customer and relationship
- Strengthen compliance with consistent rules and audit trails
- Reduce operational and regulatory risk through centralized governance

Empower teams to move faster

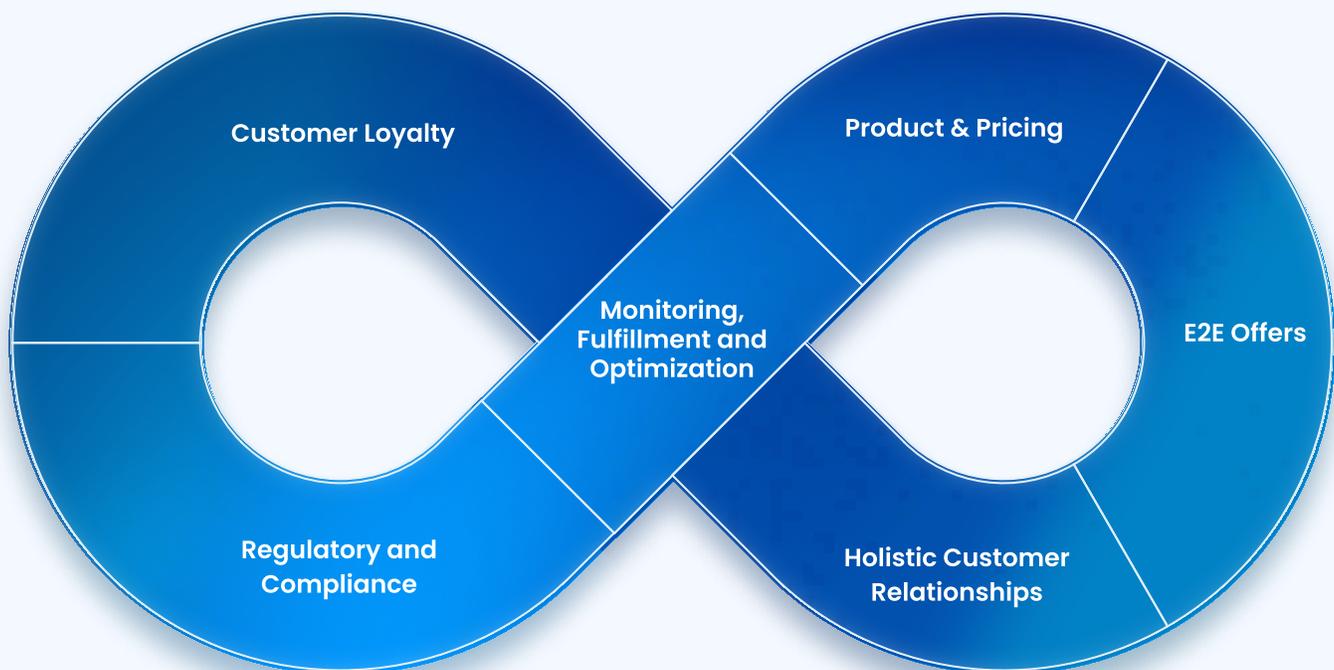
- Give teams a unified foundation for faster, more confident decisions
- Reduce dependency on IT
- Enable collaboration through shared visibility into value and performance

A Connected Retail Lifecycle for Delivering Customer Value

Delivering these outcomes consistently requires more than individual initiatives or point solutions. It requires a connected operating model that ensures value is designed, delivered, and optimized continuously across the bank.

The retail value lifecycle provides that operating model, connecting strategy, design, execution, and optimization into a single coherent flow.

Retail value lifecycle: the operating model banks need to compete



Zafin supports a continuous value ecosystem that unifies product and pricing strategy with offers, loyalty, holistic relationships, regulatory compliance, and ongoing monitoring and optimization.

This lifecycle operates at three essential levels inside the bank:



Product portfolio level

Define and govern value at the portfolio level.

Products, bundles, features, rates, fees, eligibility rules, benefits, and value propositions are designed, governed, and configured with consistency and control.



Customer or segment level

Adapt value based on customer context and behavior.

Pricing, offers, rewards, and entitlements are shaped by behavioral insight, lifecycle stage, relationship value, and dynamic cohorts.

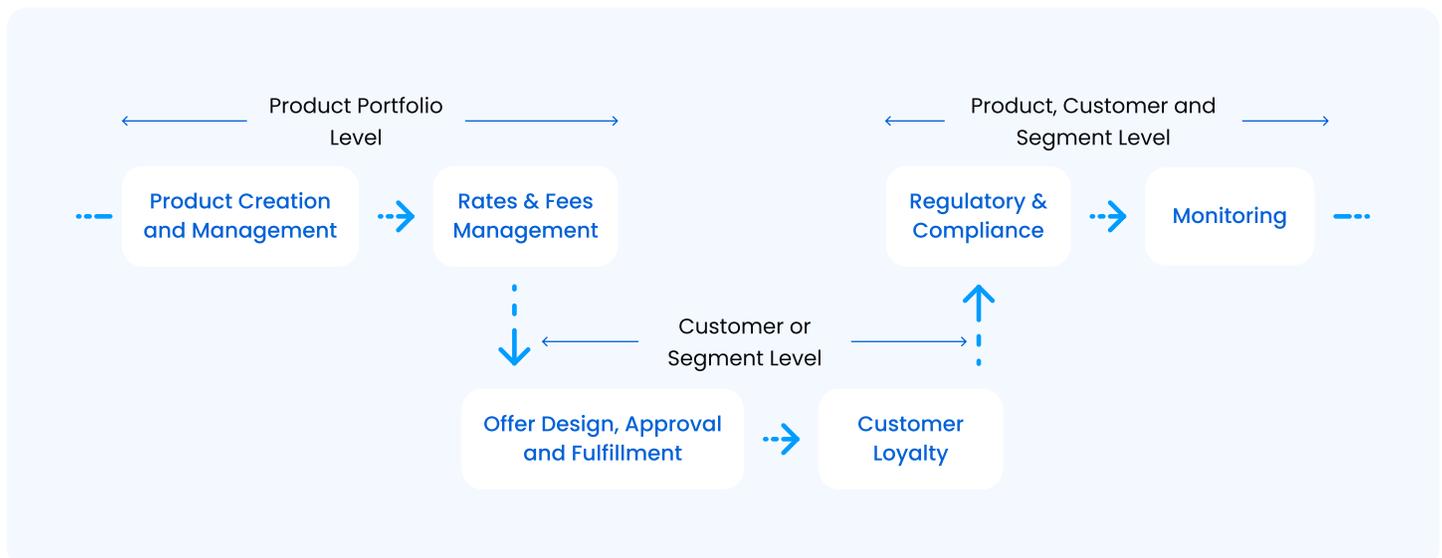


Product, customer and segment level

Execute value consistently across every interaction.

Personalized value is delivered across all channels through accurate pricing, entitlements, disclosures, benefits, and transparent servicing.

Zafin enables value to move continuously across product, customer, and segment levels, ensuring consistency and governance without manual handoffs.

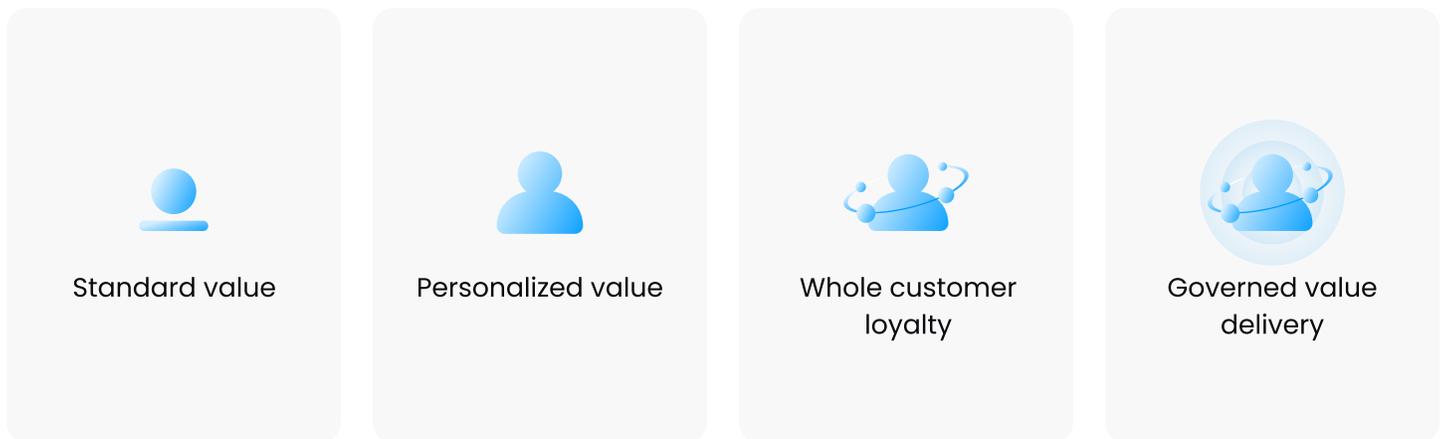


From Static Offers to Personalized and Governed Retail Value

With a unified architecture and lifecycle in place, banks can evolve how value is defined, delivered, and governed across every customer relationship.

Zafin enables a modern retail value model that progresses through four value states, moving banks from static, one-size-fits-all offerings to personalized and governed delivery at scale.

A modern retail value engine built for personalization and governance



Standard value

A transparent and consistent foundation

Retail banks begin with standardized pricing, fee structures, eligibility rules, and benefit frameworks that establish a clear and governed baseline. This foundation ensures value is applied consistently across products and channels and serves as the starting point for all pricing, loyalty, and product decisions.

Includes:

- Base interest rates and fee schedules
- Standard eligibility and benefit rules
- Market-indexed rate updates
- Transparent, consistent foundation across channels

Outcome

Predictable value customers can understand and trust.

Personalized value

Dynamic pricing, offers, and benefits tailored to each customer

Personalized value adapts pricing, offers, and benefits to individual behavior, context, and relationship depth. Value becomes more relevant and timely while remaining governed and explainable.

Includes:

- Behavioral and event-driven offers
- Personalized pricing within governed bands
- Dynamic tiering and targeted benefits
- Real-time eligibility and contextual engagement

Outcome

Higher relevance, stronger engagement, and more timely interactions.

Whole customer loyalty

Loyalty that recognizes the entire relationship, not individual products

Whole customer loyalty rewards the full customer relationship rather than isolated transactions. Pricing advantages, benefits, and rewards reflect total relationship value across products and channels.

Relationship value

- Balances across deposits, loans, payments

Behavioral value

- Transaction patterns
- Frequency and engagement
- Lifestyle indicators

Product value

- Product mix
- Adoption depth

Pricing value

- Preferential pricing bands
- Loyalty-linked rate benefits

Includes:

- Relationship-wide tiering and benefit structures
- Pricing advantages aligned to relationship depth
- Entitlements spanning deposits, lending, and daily banking
- Reward logic that adapts as customer value grows
- Transparent, predictable rewards across all channels

Outcome

Stronger loyalty, higher retention, and deeper long-term customer value.

Governed value delivery

Transparent, compliant, and consistent across every channel

All value decisions flow through a governed environment that ensures fairness, auditability, and consistency. Pricing, offers, and benefits are delivered reliably and transparently at scale.

Includes:

- Centralized rules for pricing, offers, and benefits
- Audit-ready lineage and explainable decisions
- Consistent delivery and disclosures across channels
- Responsible AI embedded with governed controls

Outcome

Fair, predictable, and explainable value customers can depend on.

Retail value evolves from standardized pricing and generic offers to personalized value, whole-customer loyalty, and governed delivery at scale.

Evolution of retail value delivery



Standard value

- Baseline rates, fees, and benefit structures
- Standard eligibility rules
- Market or policy-based updates
- Clear, consistent foundation



Personalized value

- Behavioral and event-based offers
- Personalized pricing within governed bands
- Dynamic tiering and relationship-based benefits
- Real-time insight and eligibility logic



Governed value delivery

- Centralized pricing, offer, and benefit rules
- Transparent and audit-ready logic
- Consistent delivery across channels
- Responsible AI embedded into decisions



Whole customer loyalty

- Relationship-level value recognition
- Transparent, predictable rewards across products
- Benefits and entitlements aligned to customer behavior
- Pricing advantages tied to relationship depth

What enables these value states to adapt and evolve in practice is insight that continuously informs pricing, offers, and engagement—translating customer behavior and relationship context into timely, consistent decisions as needs change.

Activate Insight with Enriched Data, Analytics, and Responsible AI

Activating these value states at scale depends on insight that understands the full customer relationship and applies it responsibly to pricing, offers, and engagement decisions.

Zafin provides an intelligence foundation that transforms data into actionable insight, aligns to industry standards such as BIAN, and supports transparent, explainable decision-making across pricing, offers, and loyalty.

Three pillars that sustain intelligent, governed retail value

Enriched, high-quality data

Zafin transforms raw customer and transaction data into clear, contextual insight. This includes loyalty-specific data that sheds light on engagement, value depth, and benefit usage across the full customer relationship.

Outcome

Predictable value customers can understand and trust.

Includes:

- Transaction enrichment and merchant intelligence
- Spending patterns and lifestyle indicators
- Relationship-level balances, tenure, and product holdings
- Loyalty activity data, including benefit usage and tier history
- Eligibility inputs for pricing, offers, and rewards

Dynamic cohorts and behavioral signals

Static segments evolve into dynamic cohorts shaped by real-time behavior, engagement, and relationship value. These signals ensure pricing, offers, and loyalty decisions remain timely and relevant.

Outcome

More relevant interactions and stronger engagement across the customer lifecycle.

Includes:

- Event-driven segmentation
- Behavioral signals for churn risk and rate sensitivity
- Loyalty participation and benefit-usage signals
- Activity triggers that drive contextual engagement

Analytics and responsible AI

Zafin applies analytics and responsible AI to guide decisions with fairness, transparency, and control. Predictive insight supports growth and retention while meeting regulatory and governance expectations.

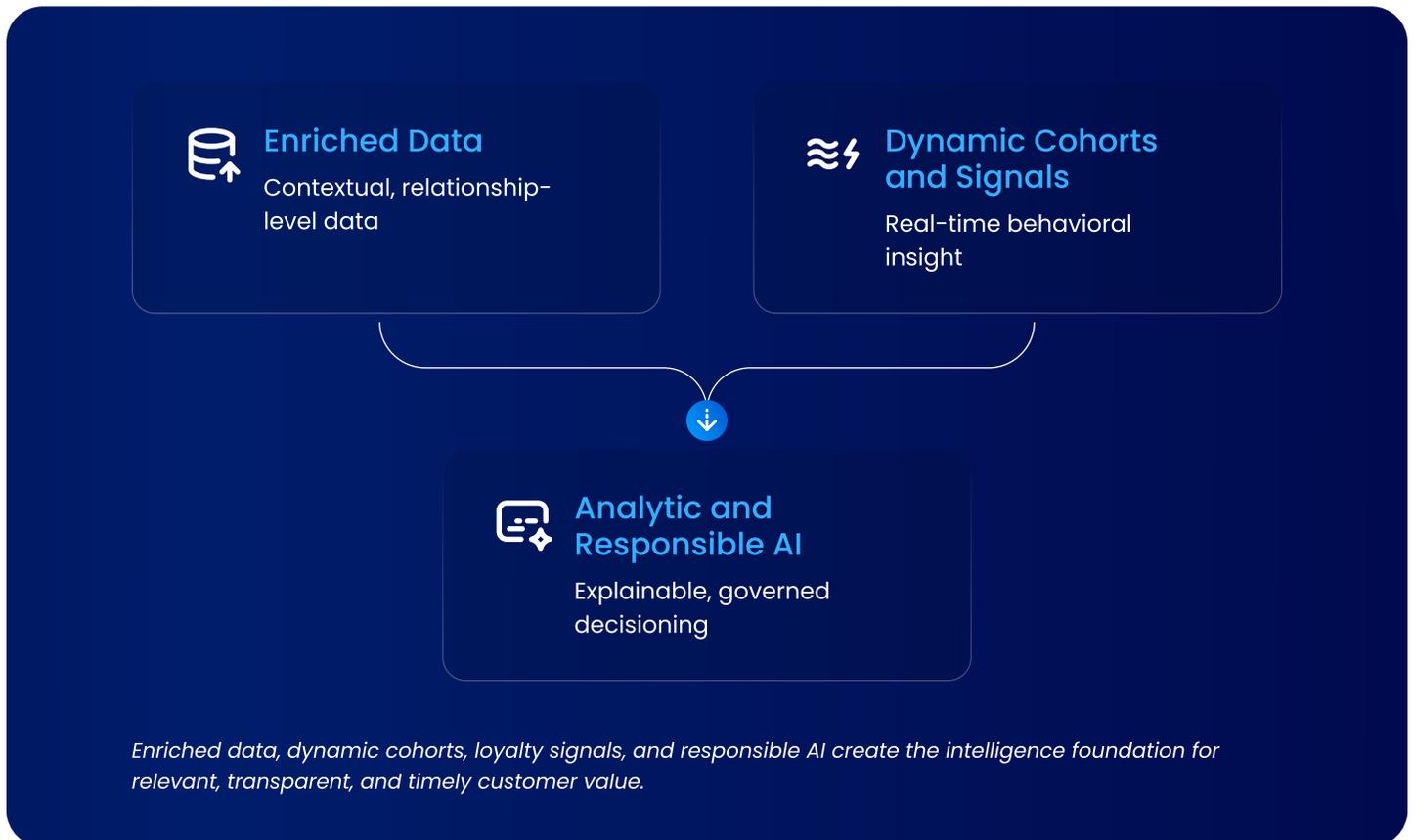
Outcome

Smarter, safer, and more transparent decisions delivered at scale.

Includes:

- Offer, pricing and loyalty scoring
- Propensity and cross-sell insights
- Attrition prediction and early risk indicators
- Explainability, fairness, and governance controls

The intelligence foundation for retail value



This intelligence keeps personalized value, whole-customer loyalty, and governed delivery responsive and trustworthy as retail banking evolves—allowing leading banks to operationalize value at scale and deliver measurable impact across growth, loyalty, efficiency, and risk.

Proven Across Leading Retail Banks Worldwide

Across North America, Europe, and Asia Pacific, leading retail banks use Zafin to deliver measurable improvements in growth, pricing agility, and transparency.

Case study 01

Tier - 1 North American Retail Bank

Challenge

Rising deposit attrition and margin pressure during competitive rate cycles.

Zafin Solution

Unified pricing and relationship-based rewards across retail portfolios.

↓ ↓ **15% reduction**
In deposit attrition within 12 months

≡ **3 basis point**
Improvement in net interest margin

↗ **\$400 million**
In retail deposit growth

Case study 02

Tier – 1 European Bank

Challenge

Slow product launches and limited personalization due to fragmented systems.

Zafin Solution

Externalized product and pricing management with configurable offers and dynamic tiering.



Time-to-market reduced

From months to weeks



€12 M

In incremental annual revenue



More than 1 million API calls

Per day through the pricing engine

Case study 03

APAC Regional Retail Bank

Challenge

Inconsistent pricing governance and siloed customer data across channels.

Zafin Solution

Unified pricing, offers, entitlements, and disclosures within a governed architecture.



40% faster

Pricing and product updates



10–15%

Uplift in loyalty-program participation



\$20 million in annualized

Cost savings

Built for Performance, Intelligence, and Trust in Retail Banking

These outcomes are not isolated. They reflect a platform designed to perform reliably at enterprise scale, embed intelligence directly into execution, and maintain governance as complexity grows.

Retail banks operate in environments where volume, regulation, and customer expectations collide.

Sustaining growth and personalization under these conditions requires more than point solutions or incremental upgrades. It requires a foundation that can scale without fragility, adapt without losing control, and support consistent decision-making across pricing, offers, loyalty, and engagement.

Built for modern retail banking realities



Built for scale and performance

Designed to support high-volume pricing, offers, and value execution across large, complex retail portfolios without compromising availability or control.

Built with intelligence embedded

Behavioral signals, dynamic cohorts, and real-time enrichment are integrated directly into how pricing, offers, loyalty, and engagement decisions are made.

Built for composability and change

Modular components for product, pricing, offers, benefits, and disclosures externalize value logic from the core, enabling faster change without disruption.

Built for governance and trust

Transparent, traceable rules ensure pricing, benefits, and disclosures remain explainable, auditable, and aligned with regulatory expectations.

Built to integrate, not replace

Open APIs, event-based orchestration, and secure data exchange allow Zafin to fit cleanly into existing core, CRM, channel, and data ecosystems.

Built for the teams who operate value

Low-code configuration, shared visibility into value logic and performance, and reduced dependency on IT support faster, more confident decision-making.

These capabilities explain why Zafin can deliver performance, intelligence, and trust consistently across the retail banking enterprise.

Enterprise-Grade Credibility and Delivery

Enterprise-scale delivery depends on disciplined execution across technology, implementation, and ecosystem partnerships.



Enterprise ready

Built to operate at scale in complex banking environments

- Cloud-native platform with secure, modern integration choices
- Scalable microservices architecture built on Microsoft Azure
- Designed to support millions of customers, accounts, and pricing events



Implementation success

Predictable delivery with low execution risk

- Phase-one deployments typically completed in under one year
- Delivery models with strong cost certainty
- Proven track record of on-time, on-budget execution



Solution maturity

Purpose-built for banking and validated globally

- Trusted by Tier 1 institutions across North America, Europe, and Asia-Pacific
- Supports diverse regulatory, product, and operational environments
- Continuously evolving with new capabilities and innovations



Partner ecosystem

Designed to integrate seamlessly into existing bank ecosystems

- Active member of the BIAN Coreless Bank initiative
- Strong global network of system integrators and technology partners
- Proven interoperability with leading core and digital platforms

Zafin delivers scale, stability, and global expertise through disciplined execution across technology, delivery, and ecosystem partnerships.

Designed to Extend and Enhance Both Traditional and Modern Core Banking Systems

OUR CLOUD PARTNER



10x



Trusted by Retail and Commercial Banks worldwide, operating at global scale with enterprise-grade security and resilience.



Stats

Founded
2002

Employees
~800

Domain Experts
40%

Architects & Engineers
60%

Trusted by



Global Scale. Proven Resilience. Future Ready Foundation.

The next phase of retail banking will be defined by how effectively institutions turn insight into action and value into lasting relationships. Zafin provides the foundation banks need to evolve with confidence — supporting continuous adaptation across pricing, offers, loyalty, and engagement as customer expectations and market conditions change.

**Discover how a unified
revenue and relationship
layer can transform retail
banking value.**

[Talk to an expert](#)