

Powering Precision, Profitability, and Performance in Commercial Banking

A unified revenue and relationship layer built for negotiated pricing, disciplined execution, and scalable commercial growth



Commercial Banking is Under Pressure

Commercial banking operates in an environment where negotiated pricing, multi-entity relationships, and complex billing structures are the norm. Margin compression, regulatory scrutiny, and rising client expectations are exposing structural weaknesses in how commercial value is defined and delivered.

Corporate clients expect pricing that reflects the full scope of their relationship, faster turnaround on structured deals, and transparency in how value is calculated and billed.

Relationship managers must tailor agreements across complex client hierarchies while protecting margin discipline and governance standards.

Traditional systems were not designed for relationship-based commercial models. Pricing, approvals, deal execution, billing, and compliance often operate in disconnected workflows — creating delay, revenue leakage, and operational risk.

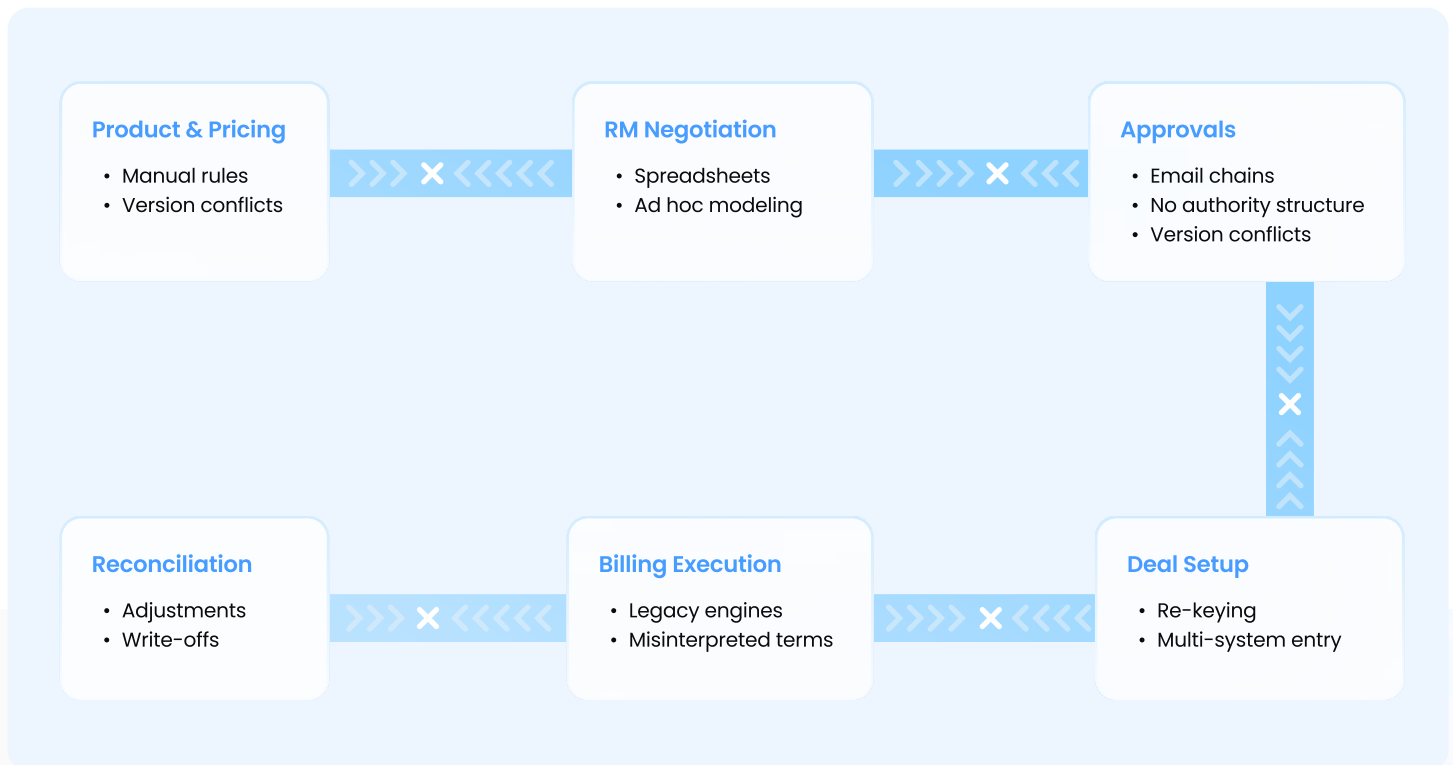
As portfolios expand across industries, geographies, and corporate structures, handoffs multiply. Without unified control over pricing, deal logic, and billing execution, even well-negotiated commercial relationships can introduce margin leakage and client friction.

Commercial Banking pressure map

Margin compression	• NIM pressure • Rising funding costs • Constrained pricing flexibility
Client expectations	• Customized pricing • Faster deal turnaround • Transparency and predictability • Digital-first client servicing
Operational inefficiencies	• Manual pricing and approvals • Re-keying and cross-team handoffs • Billing disputes and adjustments
Competitive threats	• Fintechs with integrated revenue platforms • Embedded finance and platform players • Alternative treasury and payment providers

Commercial banking faces structural and competitive pressures that fragmented revenue systems cannot absorb.

Fragmentation is the structural barrier to growth, efficiency, and trust



Disconnected revenue steps create inconsistency, operational risk, and margin leakage across the commercial relationship.

Where Commercial Control Breaks Down

Fragmentation in commercial banking is not only a systems issue, it is a structural one. Commercial value spans product design, negotiated pricing, deal approvals, execution, billing, reconciliation, and renewal. Yet ownership, data, and decision rights are distributed across teams that operate in separate tools and workflows.

Product defines pricing logic. Relationship managers negotiate terms. Finance monitors margin performance. Operations executes setup and billing. Compliance oversees governance. Each function performs its role effectively in isolation but without a unified control layer, no single team has complete visibility across the commercial lifecycle.

When pricing, negotiation, approvals, execution, and billing operate independently, decisions are made on partial information. Exceptions accumulate. Profitability is evaluated after execution rather than embedded into it. Billing errors surface late. Adjustments become reactive rather than controlled.

The result is not just operational inefficiency. It is structural margin leakage and inconsistent client experience.



Fragmented ownership and disconnected revenue steps create margin leakage, operational risk, and client friction.

A Unified Architecture for Commercial Pricing, Deal Logic, and Revenue Execution

Fragmentation cannot be solved with incremental fixes. Commercial banks need a unified architecture that connects pricing, negotiation, approvals, billing, and client hierarchies into a single governed operating model.

Zafin provides a composable revenue and relationship layer that externalizes commercial pricing rules, deal logic, entitlements, billing structures, and client hierarchies from legacy cores

— establishing a single source of truth for negotiated value.

This unified foundation gives Product, Relationship Managers, Finance, Operations, Compliance, and IT a shared environment to define, negotiate, execute, and govern commercial value consistently.

This shift moves commercial banks from reactive, spreadsheet-driven execution to governed, scalable revenue orchestration.



Commercial banks do not evolve all at once. They progress through distinct stages of capability maturity. The question is not whether change is required but how to move from manual foundations to orchestrated, ecosystem-level execution.



Advancing along this curve requires more than digitizing manual pricing or automating approvals. It requires a structural shift toward unified revenue architecture that embeds negotiation discipline, execution control, and profitability visibility across the enterprise.

This shift defines how leading commercial banks move from reactive deal execution to governed, scalable revenue platforms.

Govern commercial revenue, optimize margin, and scale execution

With a unified revenue and relationship foundation in place, commercial banks move from manual deal coordination to governed revenue orchestration. A single source of truth for products, rates, negotiated structures, fee logic, and billing rules anchors disciplined execution.

The flywheel below shows how core capabilities reinforce one another to protect margin, strengthen negotiation discipline, and scale commercial revenue execution.



A unified revenue and relationship foundation enables commercial banks to govern negotiation, protect profitability, and execute consistently across every client relationship.

01 Product and Pricing — Govern, Simplify, Accelerate

Commercial pricing must balance flexibility with margin discipline. This capability centralizes rate plans, fee logic, and deal structures into one governed environment, reducing negotiation friction while increasing speed, control, and consistency.

What it supports

- Commercial rate plans and fee rules
- Relationship-based pricing structures
- Governance guardrails for negotiated deals
- Standardized commercial pricing and deal definitions

Outcomes

- Faster deal configuration without manual rework
- Consistent pricing execution across portfolios
- Ability to respond to market and funding shifts quickly
- Embedded margin discipline at the deal and portfolio level

02 Relationship Banking — Structured Flexibility for Complex Clients

Winning complex commercial relationships requires differentiated pricing and tailored agreements, executed within clear governance guardrails. This capability enables structured negotiation without uncontrolled exceptions.

What it supports

- Client hierarchy and commitment management
- End-to-end deal structuring
- Visibility into negotiated terms and entitlements
- Cross-LOB and multi-entity relationship coordination

Outcomes

- Expanded share of wallet across complex client hierarchies
- Faster response to competitive pricing pressure
- Reduced exception risk
- Improved transparency for Relationship Managers and clients

03 Platform Modernization — Scale without Adding Complexity

Growth should not increase technical debt. This capability connects pricing, deal logic, and billing execution into core systems, CRM platforms, and downstream operations.

What it supports

- API-first connectivity
- Multi-entity and multi-currency orchestration
- Event-based automation
- Progressive modernization without core replacement

Outcomes

- Faster modernization timelines
- Consistent execution across systems
- Lower cost to serve across revenue operations

04 Revenue Management — Governed Negotiation and Margin Discipline

Serving complex commercial clients profitably requires real-time visibility into margin, risk, and relationship value. Revenue Management embeds profitability controls directly into negotiation, approval and execution.

What it supports

- Margin and profitability analytics
- Scenario modeling and simulations
- Leakage detection and revenue assurance
- Relationship-level pricing optimization

Outcomes

- Smarter negotiations supported by data
- Improved pricing discipline
- Reduced revenue leakage
- Stronger revenue integrity across portfolios and regions

05 Data and Intelligence — Insight that Drives Action

This capability creates a shared intelligence foundation across products, relationships, and portfolios.

What it supports

- Unified data layer for products, clients, and negotiated structures
- Behavioral signals and segmentation
- AI-driven recommendations
- Transaction enrichment

Outcomes

- More informed pricing and deal decisions
- Proactive engagement driven by performance signals
- Continuous performance optimization across the commercial lifecycle

These capabilities translate unified architecture into day-to-day commercial execution — embedding governance, margin protection, and scalable growth into every client relationship.

Commercial Outcomes Powered by a Unified Revenue and Relationship Layer

When pricing, negotiation, billing, and governance operate from a single source of truth, commercial performance changes fundamentally. Margin discipline improves, execution accelerates, and client trust strengthens across the entire revenue lifecycle.



Embed profitability into pricing, negotiation, and billing execution

- Standardize pricing rules and delegated authorities
- Use scenario modeling to improve deal quality
- Align negotiated terms with revenue realization
- Detect margin leakage before it impacts performance



Ensure pricing, agreements, and billing are consistent across complex client structures

- Multi-entity and multi-currency billing accuracy
- Clear pricing rationale and client-facing transparency
- Relationship-level visibility into commitments and entitlements
- Predictable statements that strengthen client trust



Eliminate manual handoffs and inconsistent execution across the revenue lifecycle

- Straight-through deal setup and billing
- Fewer disputes and manual adjustments
- Reduced re-keying and operational rework
- Lower cost to maintain revenue operations



Centralize control over pricing logic, approvals, and billing lineage

- Audit-ready pricing and deal history
- Delegated authority enforcement
- Consistent rule enforcement across portfolios and regions
- End-to-end traceability across pricing and billing decisions



Empower Relationship Managers to negotiate with confidence

- Provide guided workflows and embedded intelligence to support stronger client conversations
- Guided pricing and approval paths
- Embedded profitability insight
- AI-driven signals to inform negotiation
- Shared visibility across Product, Finance, and Operations

A Unified Commercial Lifecycle for Pricing, Negotiation, Execution, and Billing

Commercial value creation is not a single event. It is a continuous lifecycle that spans how products and pricing are defined, how deals are structured and approved, how billing is executed, and how performance is monitored across the relationship. When these steps operate across disconnected systems, inconsistencies, delays, and margin leakage become inevitable.

The unified commercial layer connects these activities within one governed lifecycle. It creates a continuous flow that ensures what is priced, negotiated, and approved is executed and billed with precision across every portfolio and client segment.

This alignment embeds margin discipline and operational control directly into day-to-day commercial execution.

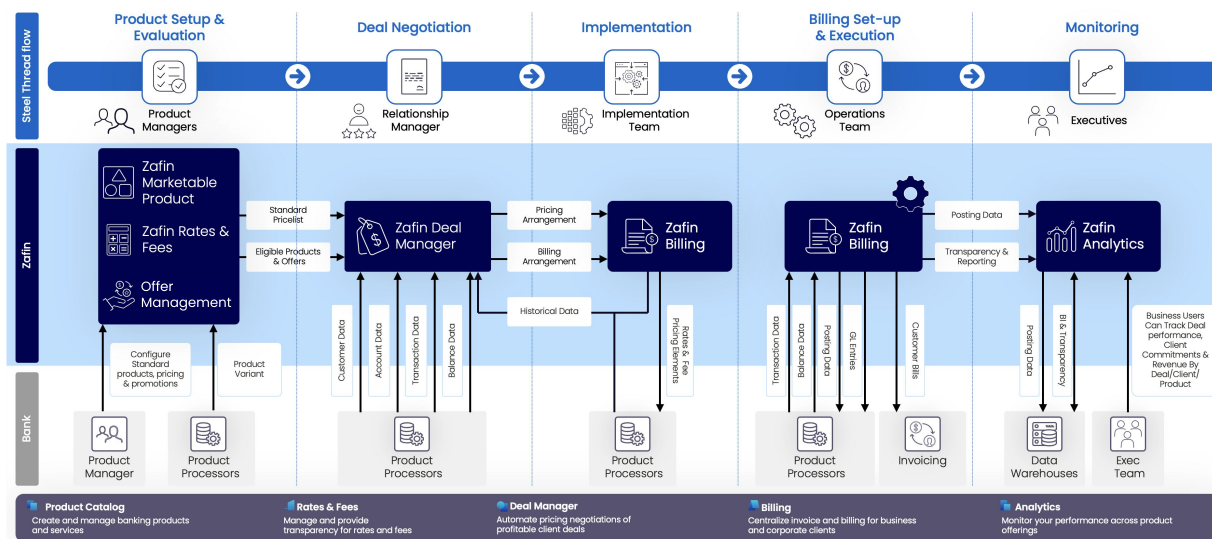
Commercial revenue lifecycle: The operating model banks need to protect margin and scale growth



A connected lifecycle that links product and pricing strategy with deal negotiation, delegated authorities, billing execution, renewal, and ongoing performance monitoring.

How commercial revenue flows from product definition to performance monitoring

The unified commercial layer connects each stage of the revenue lifecycle into one governed, continuous flow. From product configuration to deal negotiation, billing execution, and performance monitoring, commercial value moves through a structured sequence that protects margin and ensures execution precision.



A structured commercial revenue lifecycle that unifies product setup, deal negotiation, delegated authority enforcement, billing execution, and performance monitoring, ensuring what is priced and approved is executed accurately across systems.

1. Product Setup & Evaluation

Product teams define standardized rate plans, fee structures, and product logic within a governed catalog.

2. Deal Negotiation

Relationship Managers configure client-specific pricing using guided workflows and embedded profitability insight.

3. Implementation

Approved deal terms are translated into downstream systems through structured setup processes, eliminating re-keying and manual interpretation.

4. Billing Set-Up & Execution

Negotiated terms are executed accurately across multi-entity structures, thresholds, waivers, and pricing rules.

5. Monitoring

Dashboards track profitability, pricing deviations, commitments, and performance to support ongoing revenue optimization.

By connecting these stages into a single controlled flow, commercial banks embed governance, margin discipline, and execution integrity into every client relationship.

Evolving from Standard Pricing to Personalized and Governed Negotiated Value

Commercial pricing sits at the center of the commercial lifecycle. How it evolves determines how effectively margin discipline, client growth, and governance are sustained across portfolios. Commercial pricing must move beyond spreadsheet-driven negotiation to structured, governed, and intelligence-enabled value delivery. As revenue models mature, banks progress from standardized rate structures to differentiated relationship pricing — and ultimately to fully governed execution at scale.

The unified commercial layer enables this progression by embedding profitability insight, delegated authority controls, and billing alignment directly into the negotiation process.

1. Standard commercial value

A governed pricing foundation

Commercial banks begin with standardized rate plans, fee schedules, product bundles, and delegated authority rules that establish a controlled baseline for negotiation.

Includes:

- Centralized rate and fee definitions
- Standardized pricing policies
- Defined approval thresholds
- Exception control frameworks

2. Negotiated relationship value

Structured flexibility within guardrails

Pricing adapts to client structure, commitment levels, industry profile, and risk — but always within defined governance boundaries.

Includes:

- Scenario modeling and margin simulations
- Relationship-based rate adjustments
- Multi-entity commitment alignment
- Guided negotiation workflows

Outcome:

Improved deal quality and stronger margin protection across complex relationships.

3. Relationship-level value expansion

Deepening value across the client hierarchy

Commercial value is not limited to a single account. It spans client hierarchies, commitments, and bundled services across products and geographies.

Includes:

- Cross-product pricing strategies
- Corporate hierarchy management
- Thresholds, waivers, and rebate alignment
- Integrated product and billing logic

Outcome:

Higher wallet share and scalable relationship growth.

4. Governed commercial value delivery

Alignment from negotiation to revenue realization

Every negotiated term must be executed exactly as approved — with full traceability from pricing through billing and monitoring.

Includes:

- Delegated authority enforcement
- Audit-ready pricing lineage
- Alignment between negotiated and billed terms
- Performance tracking and exception monitoring

Outcome:

Revenue integrity, reduced leakage, and stronger client trust.

Billing Built for Accuracy, Transparency, and Scale

Once pricing and deal terms are finalized, billing turns negotiated value into realized revenue. Precision in billing protects margin discipline, reinforces client trust, and maintains operational control across complex commercial relationships.

Commercial billing must support multi-entity hierarchies, multiple currencies, negotiated entitlements, waivers, thresholds, and bespoke pricing structures.

When billing logic is fragmented across legacy engines or manual processes, interpretation risk increases and disputes become more frequent.

The unified commercial layer connects negotiated terms directly to governed billing execution, eliminating re-keying, reducing manual corrections, and ensuring pricing logic translates cleanly into revenue.

By aligning negotiated deal logic with governed billing execution, banks convert structured agreements into consistent, scalable revenue performance.

Deal terms from the unified layer

- Pricing rules
- Fee schedules
- Thresholds and waivers
- Rebates and offsets

Governed billing execution

- Multi-entity fee execution
- Multi-currency support
- ECR calculations
- Account analysis
- Statement generation

Revenue realization and visibility

- Consolidated statements
- Hierarchical relationship views
- GL and posting data
- Analytics and performance metrics

Built on a governed billing foundation, the unified commercial layer delivers the capabilities required to execute complex billing with precision, transparency, and control.

1. Multi-entity and multi-currency billing

Execute negotiated terms accurately across corporate hierarchies, subsidiaries, affiliates, and cross-border structures.

Outcome:

Reduced disputes and cleaner reconciliation.

2. Accurate fee and entitlement execution

Apply negotiated pricing, waivers, rebates, thresholds, and offsets exactly as approved.

Outcome:

Reduced leakage and fewer manual corrections.

3. Consolidated statements

Generate relationship-wide, entity-specific, or product-level statements with full pricing transparency.

Outcome:

Clear, defensible client billing views.

4. Automated ECR and account analysis

Automate earnings credit rate calculations, usage analysis, and treasury service billing with governed logic.

Outcome:

Fewer errors and scalable treasury billing operations.

5. Real-time transparency and auditability

Provide end-to-end traceability from pricing decision through billing execution and ledger posting.

Outcome:

Simplified audits and stronger regulatory confidence.

6. Lower operational burden

Replace manual reconciliation, adjustments, and spreadsheet-based calculations with automated workflows.

Outcome:

Lower cost to serve and stronger revenue assurance.

Trusted by Leading Commercial and Corporate Banks

Leading commercial banks rely on Zafin to modernize pricing, deal governance, and billing across complex portfolios, protecting margins, accelerating deal execution, and strengthening client trust.

Below are examples of measurable performance improvements delivered across Tier-1 commercial banking environments.

CASE STUDY 01

TIER 1 NORTH AMERICA

Recovered over \$10 million in revenue leakage by standardizing commercial pricing rules and enforcing delegated authorities across large corporate portfolios.

- Reduced manual deal exceptions
- Improved pricing discipline across regions
- Established centralized margin visibility

CASE STUDY 02

TIER 1 CANADA

Improved billing accuracy across multi-entity corporate structures, eliminating reconciliation gaps and reducing disputes.

- Automated fee and entitlement execution
- Consolidated hierarchical statements
- Reduced manual billing adjustments



CASE STUDY 03

TIER 1 UNITED STATES

Achieved 80% faster rollout of new commercial pricing structures across national portfolios.

- Standardized product and rate configuration
- Reduced approval cycle times
- Increased responsiveness to competitive pricing

CASE STUDY 04

TIER 1 APAC

Delivered over than \$1 million in annual revenue uplift through consistent fee execution and improved deal monitoring.

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- Strengthened margin integrity
 - Reduced leakage from negotiated waivers
 - Improved commercial client transparency

Built for Performance, Intelligence, and Trust in Commercial Banking

Commercial outcomes are not accidental. They require a platform engineered to execute complex deal structures reliably at enterprise scale, embed intelligence directly into negotiation and billing workflows, and maintain governance as client complexity grows.

Commercial banks operate where negotiated pricing, multi-entity hierarchies, regulatory oversight, and margin discipline intersect. Sustaining growth in this environment requires a foundation that scales without losing control.

Built for modern commercial banking realities

Built for scale and performance

Designed to support high-volume deal structuring, pricing execution, and multi-entity billing across complex commercial portfolios without compromising availability or control.

Built for composability and change

Modular components externalize pricing, deal logic, approvals, and billing workflows from legacy cores — enabling faster change without disruption.

Built to integrate, not replace

Open APIs, event-based orchestration, and secure data exchange allow Zafin to integrate cleanly into existing core, CRM, treasury, and finance systems.

Built with intelligence embedded

Profitability analytics, scenario modeling, and real-time signals are embedded directly into pricing, negotiation, and billing decisions.

Built for governance and trust

Versioned pricing rules, delegated authorities, and traceable billing execution ensure commercial value remains auditable, explainable, and compliant.

Built for the teams who execute commercial value

Guided workflows and shared visibility into commitments and profitability empower Relationship Managers, Operations, and Finance teams to act with clarity and confidence.



Enterprise-Grade Credibility and Delivery

Commercial banking demands disciplined execution across pricing, negotiation, billing, and compliance — often spanning multiple entities, currencies, and regulatory environments. Zafin is trusted by Tier-1 and G-SIB institutions worldwide to modernize commercial revenue workflows without disrupting core systems.

With a mature SaaS delivery model, deep banking expertise, and a proven implementation track record, Zafin provides the confidence required to transform complex commercial operations at scale.



Enterprise ready

Built to operate at scale in complex commercial banking environments

- Cloud-native platform with secure, modern integration choices
- Scalable microservices architecture built on Microsoft Azure
- Designed to support multi-entity, multi-currency commercial portfolios
- Engineered for high-volume pricing, deal, and billing 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
- Repeatable accelerators for pricing governance and billing modernization



Solution maturity

Purpose-built for banking and validated across global institutions

- Trusted by Tier-1 commercial and corporate banks worldwide
- Supports complex client hierarchies and negotiated structures
- Designed to evolve continuously with new capabilities
- Validated across commercial, corporate, and treasury use cases



Partner ecosystem

Designed to integrate seamlessly into existing commercial architectures

- Active member of the BIAN Coreless Bank initiative
- Strong global network of system integrators and technology partners
- Proven interoperability with leading core, CRM, and billing platforms
- Ecosystem built to support phased modernization strategies

Zafin delivers the scale, stability, and global expertise required to modernize commercial revenue operations with confidence.

Designed to Extend and Enhance Traditional and Modern Core Banking Systems

OUR CLOUD PARTNER



Trusted by leading retail and commercial institutions worldwide, operating at global scale with enterprise-grade security, resilience, and compliance.



Trusted by



Global Scale. Proven Resilience. Future-Ready Commercial Foundation.

The future of commercial banking depends on disciplined pricing, governed negotiation, and precise billing execution across complex client relationships.

Zafin provides a unified revenue and relationship foundation that embeds margin control, execution integrity, and scalability into every stage of the commercial lifecycle.

Banks rely on Zafin to modernize revenue workflows, protect profitability, and scale commercial operations with confidence.

**Discover how a unified
revenue and relationship
layer can transform your
commercial bank.**

[Talk to an expert](#)