



Compete on  
member value,  
not just rates



Credit unions are uniquely positioned to focus on member experience and value. That mission shapes everything: pricing, product design, and the member experience. But delivering that promise requires technology that enables consistent relationship-based value across the full membership, without compromising trust or transparency.

## Operating in today's environment

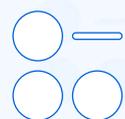
Credit unions face combined pressure from rising member expectations, waning member loyalty, legacy technology, increased competition, and heightened regulatory requirements. These constraints make it harder to deliver member value consistently and fairly:



Product and pricing changes that take **6-12 months** in the current state of Credit Unions, increasing cost and slowing response to market to rate and market changes



Legacy systems that introduce operational **friction and inconsistency** across channels



Rate-led member entry that results in single-product relationships, with **limited flexibility** to recognize and expand the relationship responsibly over time



Manual pricing tools and approval chains that contribute to **2-5% inconsistency** risk across rates, fees, and disclosures



**Increased regulatory compliance risk**, where inconsistencies between advertised rates and applied, can lead to regulatory scrutiny, fines, and reputational damage



**Up to 40% of IT budgets tied up** in maintenance, increasing the cost and effort required to make change

# Unified platform for pricing, offers, and member value

Credit unions thrive on member loyalty and trust. To fully capitalize on these relationships, they need technology that enables consistent, relationship-based personalization, maintains governance across every interaction, and supports timely response to market changes. This means the ability to recognize and reward the full member relationship through fair pricing, transparent benefits, explainable loyalty programs, and intelligent tiering that reflects each member's complete engagement with the credit union.

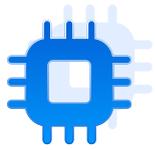
Your core banking system processes transactions reliably, but it wasn't designed for :



**Relationship-based pricing** that recognizes tenure, product depth, and member engagement along with transparent loyalty recognition tied to long-term participation



**Dynamic multi-product offers and relationship-level benefits** with automated eligibility tracking and built-in compliance control



**Embedded intelligence** that supports relationship-based personalization using behavioral context and engagement patterns within clearly governed frameworks



**Transparent audit trails** across pricing decisions, offers and loyalty rules ensuring fairness, consistency and regulatory confidence

**Zafin provides a unified revenue and relationship layer that externalizes pricing, product, offers and loyalty logic from your core, enabling modernization without disruption while keeping member value, trust, fairness and community impact at the center.**

# How Zafin partners with credit unions in the modernization journey

Zafin helps credit unions modernize how they design, price, and deliver member value, so you can compete effectively while staying true to your mission.

Our cloud-based platform works with your existing core system (Fiserv DNA, FIS, Jack Henry) to enable relationship-based pricing, relationship-aware offers, and transparent governance, without requiring core replacement or extensive custom development.

## What credit unions achieve with Zafin

### 50–70% faster innovation

Launch new pricing strategies and products in weeks instead of months

### 3–9 months to implementation

From kickoff to live production with predictable ROI, without core replacement

### Sustainable member value

Stronger member relationships built on fairness and transparency

## What this looks like in practice

### Scenario 1: Relationship-based pricing

#### The challenge

A 12-year member with multiple products gets the same auto loan rate as a new member. Traditional core systems can't easily differentiate based on relationship depth.

#### With Zafin

Create rate tiers based on tenure, product holdings, and deposit balances so long-tenured members receive appropriate pricing recognition. Rules remain transparent and governed, with full auditability for fairness and regulatory confidence.

Credit unions using this approach typically see:

-  3–5% reduction in member churn among high-value segments
-  10–20% increase in targeted offer acceptance



## Scenario 2: Relationship-based bundles grounded in member affiliation

### The challenge

You want to recognize members based on shared affiliation and life context, such as a military family managing checking and multiple loans through relocation or deployment. Core system limitations and long implementation timelines make it difficult to coordinate pricing and benefits across related products.

### With Zafin

Configure relationship-based bundles and launch in weeks. Apply consistent pricing and benefits across deposit and lending products based on member affiliation, with governed eligibility and transparency. Track engagement and relationship depth, then replicate successful models across similar member groups.

What credit unions can typically expect using this:

-  Launch new bundles in **6–10 weeks**, achieve **10–20% lift in products per member** within targeted affiliation segments
-  **5–15% improvement in retention**, and **30–50% reduction in manual pricing exceptions**, with the ability to replicate successful bundles across member groups

## Scenario 3: Pricing transparency and compliance

### The challenge

Regulators ask how you arrived at specific pricing decisions across rates, fees, and member rewards. Finding consistent documentation across spreadsheets, emails, and core system records is time-consuming and introduces risk.

### With Zafin

Complete audit trails are available instantly. Every pricing and reward decision: who approved it, when, why, and which member groups it applies to is governed, documented and retrievable in seconds.

What credit unions can expect:

-  Upto **70% reduction in audit and compliance preparation time**
-  **Material reduction in pricing-related findings and remediation effort**

# Core solution offerings designed for credit unions

Zafin works alongside your existing core banking platform to centralize pricing, offers, and loyalty logic, enabling consistent, governed execution across all channels without disrupting current systems.



## Relationship-based pricing

**Why this matters:** Apply pricing logic that reflects tenure, participation, and relationship depth in transparent and governed ways.

**What it unlocks:** The result is fair, consistent recognition of long-term member engagement without manual overrides or one-size-fits-all pricing.



## End-to-end offer and disclosure management

**Why this matters:** Design, approve and fulfill offers with built-in eligibility, disclosures, and audit controls across products and channels.

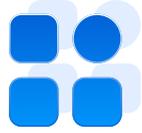
**What it unlocks:** Offers are delivered consistently and compliantly, reducing operational risk while improving clarity for members.



## Member loyalty

**Why this matters:** Recognize the full member relationship through tiered benefits that reflect long-term engagement, tenure, and participation, not just transaction volume.

**What it unlocks:** Loyalty remains inclusive and explainable, strengthening relationships without introducing complexity or inequity.



## Product and pricing agility

**Why this matters:** Introduce and refine deposit and lending strategies quickly within governed frameworks.

**What it unlocks:** Credit unions can respond to rate changes and member needs with confidence, without costly system changes or workarounds.



## Digital execution, governance, and control

**Why this matters:** Execute pricing, offers and loyalty consistently across branch, mobile, and digital channels with full transparency and business.

**What it unlocks:** A single source of truth supports trust, auditability, and consistency across every member interaction.

# Why credit unions trust Zafin

-  **Designed for credit unions:** Zafin is built specifically for regulated, member-owned institutions. The platform was designed to support deposit pricing, lending rates, fee structures, and governance requirements that prioritize fairness, transparency and trust.
-  **Works with your existing core:** Zafin integrates cleanly with leading core banking platforms, including Fiserv DNA, FIS, and Jack Henry. Existing partnerships help ensure predictable integration and consistent execution without disruption.
-  **Enterprise-grade SaaS delivery:** Zafin is delivered as a secure, cloud-based platform with ongoing updates and enhancements. Credit unions avoid custom development and infrastructure overhead while benefiting from continuous improvement.
-  **Proven with complex, member-first institutions:** Zafin works with some of the world's largest and most sophisticated member-owned and cooperative financial institutions, supporting diverse memberships, complex portfolios, and highly regulated environments while staying true to member-first principles.
-  **Outcomes aligned to the credit union mission:** Credit unions using Zafin improve pricing accuracy, operational consistency, and governance while delivering clearer, fairer member experiences that strengthen trust and long-term relationships.

**Discover how Zafin helps credit unions design, govern, and deliver member value with confidence.**

Let's discuss your specific goals:  
[www.zafin.com/talk-to-an-expert](http://www.zafin.com/talk-to-an-expert)

