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# Enterprise Pricing and Product Management in Banking: Next-Generation Platforms - Zafin

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# Vendor summary: Zafin

## Business Overview

| | | | | |
|---|---|---|---|---|
| Name | Zafin Labs Americas Inc. | Product Name | Zafin Platform | |
| Founded | 2002 | Original Release | 2004 | |
| HQ | Toronto, Canada | Clients | 40-50 | |
| Website | zafin.com | Platform summary | Enterprise product, pricing, and revenue management for banking | |
| Revenue | US$100m-$250m | Primary deployment model | SaaS | |
| Employees | 800 | Primary cloud partner | Microsoft Azure | |

| TARGET MARKETS | Asia-Pacific | | | Europe | | | | MEA | | Americas | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Regions | CA | SEA | OC | EE | NE | SE | WE | AF | ME | NA | CAC | SA |
| Tiers | Tier 1 | | Tier 2 | | Tier 3 | | Tier 4 | | Tier 5 | | Tier 6 | |
| Institution types | Traditional banks | | Digital banks | | Neobanks | | Processors | | Specialty | | Other | |
| Line of business | Retail | | | SME | | Corporate | | Payments | | Other | |
| Key markets | North America, EMEA and APAC | | | | | | | | | | |

Legend: Primary, Secondary, Tertiary, Nontarget

## Strategic Position

### Platform Overview

The Zafin Platform provides end-to-end revenue management and relationship-based pricing and orchestration for banks, helping financial institutions modernize intelligently by decoupling product innovation from legacy infrastructure and orchestrating value across the banking lifecycle. Zafin is one of the most mature SaaS platforms in the enterprise pricing and revenue management category, with large-scale production deployments across Tier 1 global banks.

The platform's modular architecture includes integrated capabilities for Product and Pricing, Deal Lifecycle and Billing, and Customers and Relationships, underpinned by Zafin's Data and AI and Integrate and Orchestrate layers. Product and Pricing serves as the system of record for products, rates, and fees, while surrounding capabilities enable execution, governance, and analytics across the enterprise without reliance on core system changes.

Together these capabilities are delivered as a SaaS platform enabling institutions to modernize how they design, price, and deliver financial products—reducing revenue leakage, improving compliance, and accelerating transformation while providing the transparency and agility required for personalized, customer-centric banking.

Zafin Lab Americas (Zafin) is headquartered in Toronto and serves retail, commercial, corporate, and institutional banks globally across North America, EMEA, and Asia-Pacific, with capabilities supporting Tier 1, Tier 2, and regional institutions operating at enterprise scale.

### Position against competitors and philosophy

Zafin's platform is built on a philosophy of simplicity, scalability, and separation from the core—empowering banks to innovate continuously without disrupting critical systems of record.

The platform follows a modular, composable architecture, prioritizing configuration over customization. Business users can model and manage products, pricing, billing, and propositions through intuitive, no-code interfaces rather than code changes. Every component—from the Product Catalog and Rates and Fees to Billing, Zafin IO, and Data Fabric—operates as part of a unified ecosystem that allows banks to modernize progressively and scale seamlessly across lines of business.

Ultimately, Zafin's platform philosophy is about enabling banks to externalize complexity, centralize control, and orchestrate value across the enterprise—combining the agility of a fintech with the governance, resilience, and scale expected of a global banking platform.

This has resulted in strong market traction, with the Zafin Platform used by 9 of the world top 15 banks (by asset size), with over 500m account processed very day across retail, commercial and corporate banking.

### Marquee Clients

HSBC, Kiwibank, ANZ, ING, CIBC, TRUIST, US bank, KeyBank

# Functional details: Zafin Platform

**zafin**

**Platform Name: Zafin Platform**

**Platform Scope**

Zafin provides end-to-end revenue management and relationship-based pricing capabilities for retail, commercial, corporate, and institutional banks. The platform includes integrated capabilities for product and pricing, deal lifecycle and billing, and customers and relationships, underpinned by Zafin's data and AI and integrate and orchestrate layers.

**Functional Differentiators**

1. Zafin Platform supports the full breadth of the product and pricing/revenue management lifecycle, from proposition design through to billing and performance analytics. It is purpose-built to help banks centrally manage how products are defined, priced, packaged, offered, and monetized- across both retail and commercial/corporate banking- while maintaining control, transparency, and compliance at scale.

2. The lifecycle begins with product and proposition creation, where business users can define hierarchical product structures, packages, bundles, and variants within a centralized Product Catalog. Products can be configured with eligibility and suitability rules, pricing templates, and channel availability, forming a governed, reusable foundation for downstream pricing and offer management. The platform supports both standard retail offerings and highly tailored commercial propositions.

3. Offers and pricing are executed through the Rates and Fees capability, which allows banks to define and deploy complex pricing strategies without custom development. The platform supports a wide range of models, including flat, tiered, grid-based, usage, subscription, and relationship-based pricing, and allows for dynamic adjustments based on customer attributes, behaviors, or bundled entitlements. Pricing logic is fully version-controlled, with maker-checker approval workflows and audit trails embedded by design.

4. The platform also delivers a robust, integrated billing capability that supports revenue capture, settlement, and enforcement of negotiated pricing and commitments, including multi-entity invoicing, account-level billing, and revenue capture, settlement, and enforcement of negotiated pricing and commitments, particularly for complex commercial and corporate banking arrangements where custom agreements, volume discounts, and negotiated fees require precise calculation, tracking, and fulfillment. The billing engine also supports fee corrections, tax calculations, and structured adjustments, all within a governed framework.

5. Collections and general ledger alignment are supported through seamless integration with downstream systems. The platform generates billing and accounting entries that can be pushed into the bank's core or ERP system. This ensures that revenue recognition, collections, and adjustments are reflected accurately and consistently.

6. Personalization is a core design principle of the platform, particularly in, pricing, offers, and entitlements, allowing banks to tailor products and pricing based on customer context, relationship value, product mix, or channel usage, with real-time execution possible via API-driven interactions. This enables more intelligent, relevant propositions at the point of sale, in servicing interactions, or during digital onboarding flows.

7. At every stage of the lifecycle, the platform captures and surfaces analytics, enabling banks to monitor pricing effectiveness, revenue trends, and customer-level outcomes. Dashboards and data exports provide visibility into margin realization, pricing adoption, and offer performance, while event-driven signals can trigger alerts or adjustments based on defined thresholds or behavior changes.

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## Offer Management
| Offer Management | Campaign Management |
| Enterprise Customer Information | Customer Segmentation |

## Deal Management
| Deal Management |
| Client Hierarchies |

## Customer Communications
| Customer Communications Management | Disclosure Management | Product Notifications |

## Loyalty Management
| Rewards Programs | Cashback Schemes | Promotions |

## Pricing Analytics
| Price/Product Dashboards | Profitability Analysis | Pricing Optimization |

## Enterprise Pricing
| Household Pricing | Charging Plan Management | Third-party product pricing |
| Customer Segment Pricing | Customer Relationship Pricing | Simulation |
| Multi-Product Pricing | Regional Pricing | Ratecards |

## Enterprise Product Management
| Enterprise Product Management | Product Pricelists |
| Enterprise Product Design | Product Catalog |

## Ecosystem Management
| Third-party Product Management |
| Partner Management |

## Enterprise Billing and Collections
| Billing | Bill Servicing | Bill Dispute Resolution |
| Invoicing | Payment Reconciliation | Payment Collections |
| Tax Management | Commitment Management | Limit Management |

| Base capability (with live clients) | Base module | Under development |
| Separate capability | Roadmap | Outside base platform |

# Enterprise pricing configuration: Zafin Platform

## Approach to Enterprise Pricing

The Zafin platform provides a unified foundation for managing and governing all aspects of product, rate, and fee management across the bank. The platform externalizes pricing logic from core systems, enabling institutions to define and execute enterprise-wide pricing strategies centrally while maintaining consistency across products, channels, and customer segments.

At the heart of the solution is the externalization of pricing from the core, a design principle that separates pricing, billing, and product definitions from legacy cores. Core systems continue to execute transactions, while Zafin determines and governs the pricing logic centrally and distributes the final rates and fees through APIs, event streams, or batch interfaces. This decoupling gives banks the agility to adapt rapidly without disrupting operational stability.

Zafin combines centralized control with distributed execution, with the Product Catalog, Rates and Fees, and Billing modules acting as an enterprise "pricing brain." This ensures uniform pricing policies while supporting local flexibility at product, regional, or segment levels.

## Platform Configuration

Zafin's platform is built around a configuration-first, composable design philosophy, allowing banks to manage business rules, workflows, and integrations through governed, no-code configuration rather than custom development. This approach combines agility with enterprise-grade governance, ensuring changes can be made rapidly while preserving auditability, consistency, and control.

Business users can define pricing logic, eligibility rules, and approval workflows directly through the UI using prebuilt templates and maker-checker approvals, while technical users manage integration mappings, event orchestration, and data transformations through Zafin IO, the platform's low-code integration layer.

The configuration process is modular and version-controlled, allowing each component (products, rules, integrations, and data flows) to be updated independently. Automated validation and dependency checks ensure that changes are consistent and do not conflict with existing configurations.

All configurations are tested and promoted through automated CI/CD pipelines, ensuring safe and predictable deployment into production.

## Product/Pricing Configuration

Zafin's Product and Pricing Workbench is an intuitive configuration layer that brings together product, rate, and fee setup in a unified environment. Business users can define product hierarchies, create pricing plans, and configure rules through guided templates and drag-and-drop controls. All configurations are validated in real time to prevent logical conflicts or missing dependencies before activation. Key tools and capabilities include:
• Visual Rule Builder: A guided interface for defining pricing rules, eligibility criteria, and conditional logic. Rules can incorporate product attributes, transaction types, balances, time periods, or customer characteristics.
• Predefined Templates: Out-of-the-box templates for common pricing models flat, tiered, grid, volume-based, subscription, and relationship pricing accelerate setup and ensure consistency across the enterprise.
• Parameter Library: A shared library of rate tables, thresholds, and variables that can be reused across multiple products or packages, ensuring standardization and ease of maintenance.
• Effective-Dating and Version Control: Every configuration has a start and end date, allowing banks to schedule pricing updates in advance or manage overlapping promotional periods. All versions are retained for full traceability and rollback.
• Maker-Checker Workflow: Embedded governance that enforces dual control and approval before any pricing change is published.
• Test and Simulation Environment: A sandbox where users can simulate pricing outcomes before deployment, comparing scenarios and validating expected customer impacts.

## Pricing Models Supported

The platform supports all major pricing constructs, including:
• Flat and Fixed Fees: Simple, predefined charges applied per event, product, or period, such as account maintenance, overdraft, or service fees.
• Usage- or Transaction-Based Pricing: Dynamic charging based on the frequency or volume of transactions, such as per-payment, per-transfer, or per-unit pricing.
• Tiered and Threshold Pricing: Pricing that varies across defined tiers or thresholds, supporting both whole and progressive tiering models.
• Grid-Based Pricing: Multi-dimensional pricing grids combining several factors, e.g. product type, customer segment, geography, or balance range, to calculate precise rates/fees.
• Value- or Volume-Based Pricing: Pricing that depends on the total transaction value or cumulative volume within a billing period.
• Pay-As-You-Go and Subscription-Based Models: Flexible configurations for recurring or on-demand service packages. Banks can design fixed-period subscriptions or usage-based bundles that include defined benefits, renewal terms, or conditional waivers.
• Relationship- and Behavior-Based Pricing: Dynamic pricing adjustments based on customer attributes, such as total relationship value, tenure, behavior, or channel preference.
• Event-Driven and Conditional Fees: Charges triggered by specific account or transactional conditions, such as minimum balance breaches or exception handling events.

### Enterprise Pricing and Product Management

✓ Enterprise-wide product designer
✓ Enterprise-wide product management
✓ Centralized product repository
✓ Third-party products/services management
✓ Third-party products/services pricing
✓ Product pricelists
✓ Pricing rate cards
✓ Enterprise customer information
✓ Customer/client hierarchies

✓ Customer-specific pricing (relationship-based)
✓ Customer segment pricing
✓ Pricing based on households
✓ Pricing promotions
✓ Multi-product/cross-product pricing
✓ Regional pricing (by geo or branch)
✓ Pricing simulation/scenarios (e.g., loan calculators)
✓ Rate and fee structures/charging plan management

✓ Base capability
✓ Separate capability
🖊 Under development

4

# Technical overview: Zafin Platform

*The Zafin Platform is a cloud-native, single-tenant SaaS solution built and deployed exclusively on Microsoft Azure, engineered for enterprise-grade scalability, modularity, and regulatory compliance while embedding intelligent, AI-ready capabilities throughout. Zafin's modular, API-first, event-driven, and AI-enabled architecture delivers the resilience, agility, and intelligence banks need to externalize and manage products, pricing, and billing within a secure, cloud-native, responsible-AI-governed ecosystem.*

## Platform

### Architecture

The platform follows a microservices-based, API-first architecture, allowing individual services to be independently developed, deployed, and updated without disrupting the wider system.

At its core, the platform uses containerized applications orchestrated through Azure Kubernetes Service (AKS), enabling automatic scaling, high performance, and resilience, with AI-assisted observability and predictive autoscaling to optimize resource use.

Each client operates in a dedicated, fully isolated environment —including production, disaster-recovery, and test instances — ensuring complete data separation, security, and performance isolation.

The architecture centers on specialized engines for product, pricing, billing, and offer management, all connected through Zafin IO, an integration and orchestration layer that supports REST and SOAP APIs, Kafka/Redpanda event streaming, and secure batch data exchanges.

Data is stored in PostgreSQL databases optimized for scale and performance. Encryption is applied end-to-end (TLS 1.2+ in transit, AES-256 at rest), with keys managed through Azure Key Vault (HSM). The architecture also leverages Zafin Data Fabric for unified data access and enrichment, exposing analytics-ready, AI-enabled datasets across the enterprise.

### Code Base

The Zafin Platform is primarily written in Java, with supporting components developed in Python and JavaScript for integration, data processing, and user interface services. The front-end applications use Angular, and PostgreSQL serves as the core database technology, deployed on Microsoft Azure for scale and resilience.

As a SaaS company, Zafin operates on a single, standardized code base that serves all clients globally. It does not perform core code or development modifications as part of implementation projects, ensuring zero code divergence across tenants and streamlined upgrades for all users. This standardized SaaS delivery model has been in production at enterprise scale since Zafin's transition to a cloud-first SaaS architecture in 2016.

## Data

### Approach to Data Transformation

Zafin manages all data transformation through an API-first, event-driven architecture powered by the Zafin IO integration layer and unified Data Fabric. This architecture ensures secure, governed, and seamless data exchange between external systems and the Zafin Platform, supporting both real-time orchestration and batch synchronization.

Zafin IO provides a low-code environment for mapping, transforming, and orchestrating data flows across modern and legacy systems, enabling rapid onboarding and flexible integration without custom coding.

All data flows adhere to canonical data models within Zafin's Data Fabric, incorporating schema validation, transformation lineage, referential integrity, and comprehensive audit logging to ensure accuracy, consistency, and regulatory compliance.

### Extending Data Model

The Zafin Platform allows banks to extend the data model dynamically by creating custom attributes and relationships directly through the user interface, without modifying source code. These attributes can be linked to any product, pricing construct, or offer and drive business logic related to eligibility, segmentation, reporting, or billing. All extensions are version-controlled, governed, and fully auditable. Custom attributes can be exposed via APIs or included in structured outputs for seamless integration with downstream systems. This flexibility allows banks to configure the platform to meet their unique data needs while preserving full governance, consistency, and upgradeability across releases. This extensibility is designed specifically to support pricing, eligibility, billing, and analytical use cases without introducing customer master data duplication.

### Data Model Governance

Zafin's data model is governed through a centralized and structured change management process led by the Product Engineering and Data Architecture teams. These teams maintain ownership of the core schema, ensuring alignment with industry standards such as BIAN and ISO 20022, and apply formal version control to preserve backward compatibility across all client environments.

## Integration

### Approach to Integration

Zafin uses an API-first, event-driven model, complemented by secure batch where it fits.
• API-based (real time and near real time): Instant access to product, pricing, and eligibility for account origination, pricing inquiries, and digital or branch interactions. Supports real-time pricing and product updates across systems.
• Batch (scheduled): Daily or periodic synchronization of product attributes, pricing structures, and eligibility rules, keeping cores, data warehouses, and reports consistent for large-volume changes.
• Event-driven (streaming): Publishes product and pricing changes as events to keep downstream channels and CRM platforms in sync and to trigger real-time notifications.
Zafin IO underpins all three patterns with low-code mapping, transformation, validation, and error handling, using canonical models and full audit trails for governed, repeatable integrations.

### Prebuilt Connectors

Zafin provides out-of-the-box connectors for leading core and enterprise systems, pre-configured to align with common banking data models and API schemas. These include:
• Core Banking: Thought Machine Vault (native smart contract activation), Hogan (COBOL-based exports via SFTP/MQ), Mambu (RESTful API integration), Finxact (JSON-based real-time connectors), 10x Banking (microservice eventing), and others.
• Event Streaming: Kafka/Redpanda connectors for ingesting or publishing real-time product, pricing, and transactional data.
• File-Based Interfaces: PGP-encrypted SFTP for secure exchange of CSV, XML, or JSON files, supporting scheduled batch synchronization aligned with transaction cut-offs or billing cycles.
• APIs: More than 150 RESTful, version-controlled APIs covering product and rate management, deal negotiation, pricing simulation, billing, and audit retrieval— secured with OAuth 2.0 and TLS 1.2+.
• Publishing Connectors: Export-ready templates and formats (JSON, XML, PDF) for downstream systems such as document management, analytics, and accounting tools.

# Customer base and deployment model: Zafin

## Customer Summary Sheet

- **Zafin supports Tier 1 global banks as well as regional and emerging banks operating with multiple core systems**

- **Zafin has over 45 clients across North America, EMEA, and Asia-Pacific**

- **Over the past three years, Zafin has added new Tier 1, Tier 2, and regional banking clients globally**

- **Zafin supports retail, business, and corporate banks as well as digital banks**

## Pricing Models

✔ Preferred  ◯ Additional

- ✔ Subscription
- ◯ Term License
- ◯ Perpetual License
- Other

## Pricing Factors

- Per Transaction
- ✔ Per User/Seat
- ✔ Volume-based metrics
- ✔ Per Module/Service

## Cloud Support

- Zafin's platform is delivered as a cloud-native, fully managed SaaS solution on Microsoft Azure.
- All compute, storage, orchestration, and security services are provisioned and operated using Azure-native services, while Zafin manages the application layer, configuration, monitoring, maintenance, and support.
- This deployment model ensures a fully managed, secure, compliant, and enterprise-grade service with no software installation required in customer environments.

aws
✔ Azure
Google Cloud
IBM Cloud
ORACLE Cloud
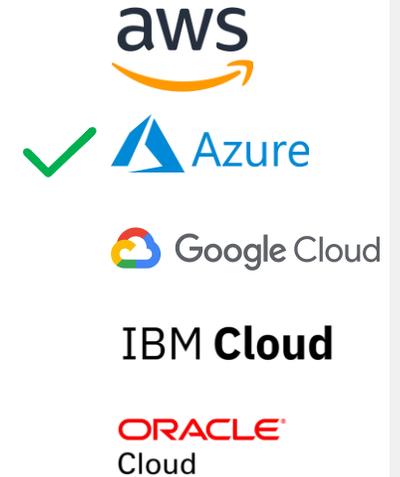
✔ At least one client  ✔ Supported

## Installations by Size

**By Assets**

✔ At least one client

- ✔ Tier 1: $<500bn
- ✔ Tier 2: $100-$500bn
- ✔ Tier 3: $50-$100bn
- ✔ Tier 4: $20-$50bn
- ✔ Tier 5: $1-$20bn
- Tier 6: <$1bn
- ✔ Credit Unions
- Specialty Institutions

## Installations by Region

| Asia-Pacific | Americas | Europe | MEA |
|---|---|---|---|
| ✔ Central Asia | ✔ North | East | ✔ Africa |
| ✔ Southeast Asia | Central | ✔ North | ✔ Middle East |
| ✔ Oceania | South | ✔ South | |
| | | ✔ West | |

# Implementation approach: Zafin

## Implementation

Zafin's implementation approach is Agile, phased, and outcome-driven, designed to deliver early business value, accelerate adoption, and ensure scalable, long-term transformation.

Engagements begin with a defined minimum viable product (MVP) phase that enables business and technical teams to validate use cases, measure early outcomes, and build confidence before scaling. Subsequent iterations progressively extend across new lines of business and modules using an incremental delivery cadence that balances speed with governance.

Zafin's eight-step implementation framework provides predictability, accountability, and repeatable success across programs:

1. Plan: Define scope, objectives, roles, and timelines in partnership with sponsors and integrators.
2. Elaborate: Refine requirements with SMEs, map to Zafin capabilities, and align configuration and data models.
3. Enable: Train functional, operational, and technical users through guided configuration workshops.
4. Connect: Establish integrations via APIs, SFTP, or event streams and implement enterprise security (SSO, access control, and encryption).
5. Configure: Implement prioritized use cases using Zafin's no-code/low-code tooling and perform unit testing.
6. Test: Conduct SIT and UAT jointly with client QA teams using automated regression suites.
7. Migrate: Execute controlled migration to production, including data loading, validation, and cut-over rehearsal.
8. Go-Live: Activate production, monitor KPIs, and provide stabilization support through structured hypercare.

Following go-live, responsibility transitions seamlessly to Zafin's Global Support Center, providing 24×7 assistance under defined SLAs and proactive monitoring. The support model combines functional and technical expertise, structured escalation, and continuous improvement processes.  This proven global approach combines agile delivery discipline with enterprise-grade governance, ensuring accelerated time-to-value, reduced delivery risk, and a predictable path from pilot to scaled adoption.

## Implementation Partners
**(Non-exhaustive)**



## Initial Install

| | |
|---|---|
| **Typical implementation timing** | 3-6 months for initial scope (pricing, offers, or billing use cases). Phased expansion thereafter based on additional products, regions, or lines of business. |
| **Team size and composition** | 6-10 people |
| **Implementation approach** | Zafin leads most implementations, maintaining end-to-end accountability, delivery consistency, and strict alignment with Zafin's Global Implementation Framework. It collaborates closely with clients and their enterprise delivery partners to plan, integrate, and operationalize the Zafin SaaS Platform. |
| **Training** | Zafin provides a comprehensive partner enablement and certification program designed specifically for third-party systems integrators (SIs). The program combines formal learning, hands-on experience, and accreditation across functional and technical domains. |

# Key benefits and Celent evaluation: Zafin

**zafin**

## Key Benefits and Differentiators

1. Zafin offers a mature, end-to-end SaaS platform for banks, purpose-built to unify product, pricing, billing, and relationship management at enterprise scale. It combines deep banking expertise, a composable cloud-native design, and embedded intelligence to help financial institutions simplify complexity, accelerate modernization, and drive profitable growth.
2. Zafin spans the full product, pricing, and revenue lifecycle, from design and modeling through execution, billing, analytics, and customer relationship orchestration across retail, business, and corporate banking.
3. Zafin has operated as a cloud-native SaaS platform since 2016, with over 95% of clients live on the SaaS model and continuously upgraded through zero-downtime releases. Delivered on Microsoft Azure as a fully managed SaaS service, the platform integrates into each client's broader cloud, data, and enterprise architecture strategies. Zafin offers a single-tenant, shared-nothing architecture that provides strong isolation, security, and resilience, with built-in governance and continuous updates. This combination of proven SaaS maturity, scale, and compliance readiness differentiates Zafin from less established or single-function solutions.
4. Zafin's Azure-native architecture, combined with a long-standing partnership with Microsoft, enables banks to accelerate transformation, leverage Azure AI and analytics, and deploy within compliant, global cloud environments.
5. Zafin embeds AI across the platform in two complementary dimensions:
   a. Agentic AI Ecosystem: Role-specific agents (product catalog, rate, and deal manager agents) that enhance usability, configuration speed, and decision support.
   b. AI Model Ecosystem: Embedded predictive and analytical models, including transaction enrichment, price optimization, and competitive pricing index capabilities.
6. All AI functions are client-controlled and governed by Zafin's Responsible AI Framework, ensuring transparency, explainability, and compliance.
7. Through Zafin IO and Data Fabric, banks gain interoperability across systems such as core banking, CRM, data warehouses, and channels using API-based, event-driven, and low-code integration frameworks that support composable modernization.
8. Zafin invests roughly 25% of annual revenue to advance its technology, data, and AI capabilities in partnership with leading banks.

## Celent Opinion

**Zafin is a leading enterprise pricing and product management provider, including top-tier institutions across banking**

Zafin is probably the best-known banking enterprise pricing vendor, a justified reputation. The platform provides a breadth and richness of functionality/capability with the company very close to completing its shift to a true SaaS model on modern cloud-native architecture (over 95% of clients now live on SaaS) that will allow it drive ongoing innovation. Its maturity and experience is strongest on the retail banking side, with the platform supporting offer, deal, billing, disclosure, and customer relationship management alongside its dominance in enterprise pricing and product management. It has also significantly increased its capabilities in corporate banking, particularly in supporting deal management and pricing, to become a credible short-list option for most corporate banks.

Zafin has worked with many leading top-tier institutions across regions, and has leveraged its experience to provide a strong integration and orchestration to support fast deployment and time-to-value. It has also leaned heavily into AI's potential.

## Celent Evaluation

| Advanced Technology | Breadth of Functionality |
|---|---|
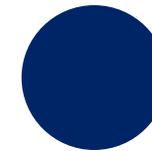
**Luminary**
**Retail Banking**

**X CELENT**
Breadth of Functionality 2026
**Retail Banking**

**Technology standout**
**Corporate Banking**

**X CELENT**
Advanced Technology 2026
**Corporate Banking**
**Retail Banking**

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