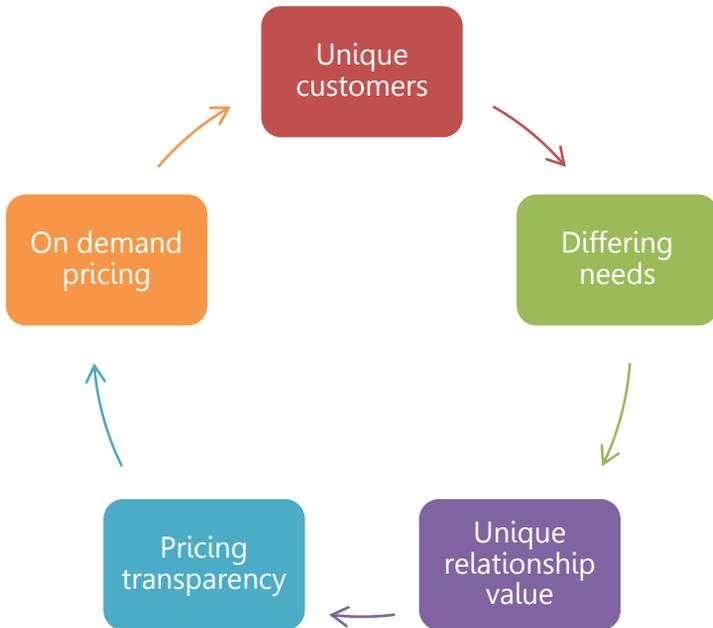


Relationship Pricing for Banking



Each customer is unique. So why do we treat each one the same?

The short answer is that it is practical to do so. Of course, segmentation according to banking needs, customer behaviour, and targeting competitor offerings allow banks to use some price discrimination, but compared to airlines, where each and every seat may have been priced separately, banks have a long way to go yet.

Zafin Labs has created banking solutions that allow banks this degree of pricing flexibility. The solution is called miPricing.

miPricing – the Key to Relationship Based Pricing

Zafin Labs' miPricing module is a comprehensive, rules-based pricing engine. Its simple architecture belies its flexibility as a full service pricing tool; the active product catalogue, which consists of granular, user-defined data in the form of policies, products and packages, means that miPricing can receive any input while producing output that enables true relationship-based pricing models including RAROC.

miPricing is one of four modules in the miRevenue Solutions Suite. miPricing can stand alone or be deployed in concert with the other modules, which include miBilling, miEarnings, and miLoyalty. Collectively, the entire solution suite allows banks to price dynamically, consolidate billing, manage revenue, and create loyalty applications.



