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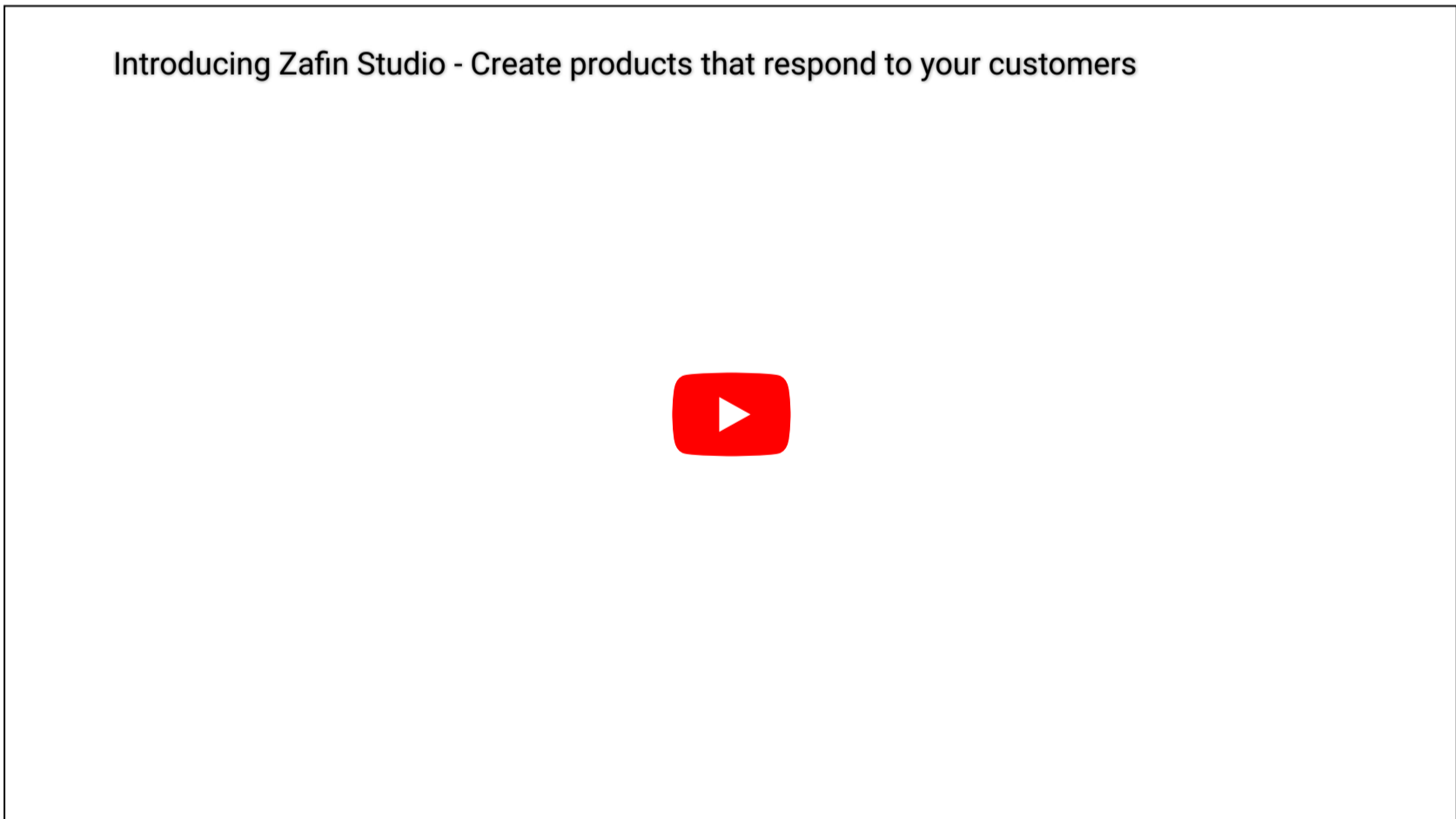
Create products that respond to your customers

In the ever-changing landscape of modern banking, staying ahead requires more than just adaptation – it demands innovation.

That's where **Zafin Studio** steps in.

We've leveraged cutting-edge technologies and innovations, such as generative AI, to develop tools and processes aimed at empowering you to respond to market conditions and create forward-thinking products that outpace your competition. Discover how we can assist you today!

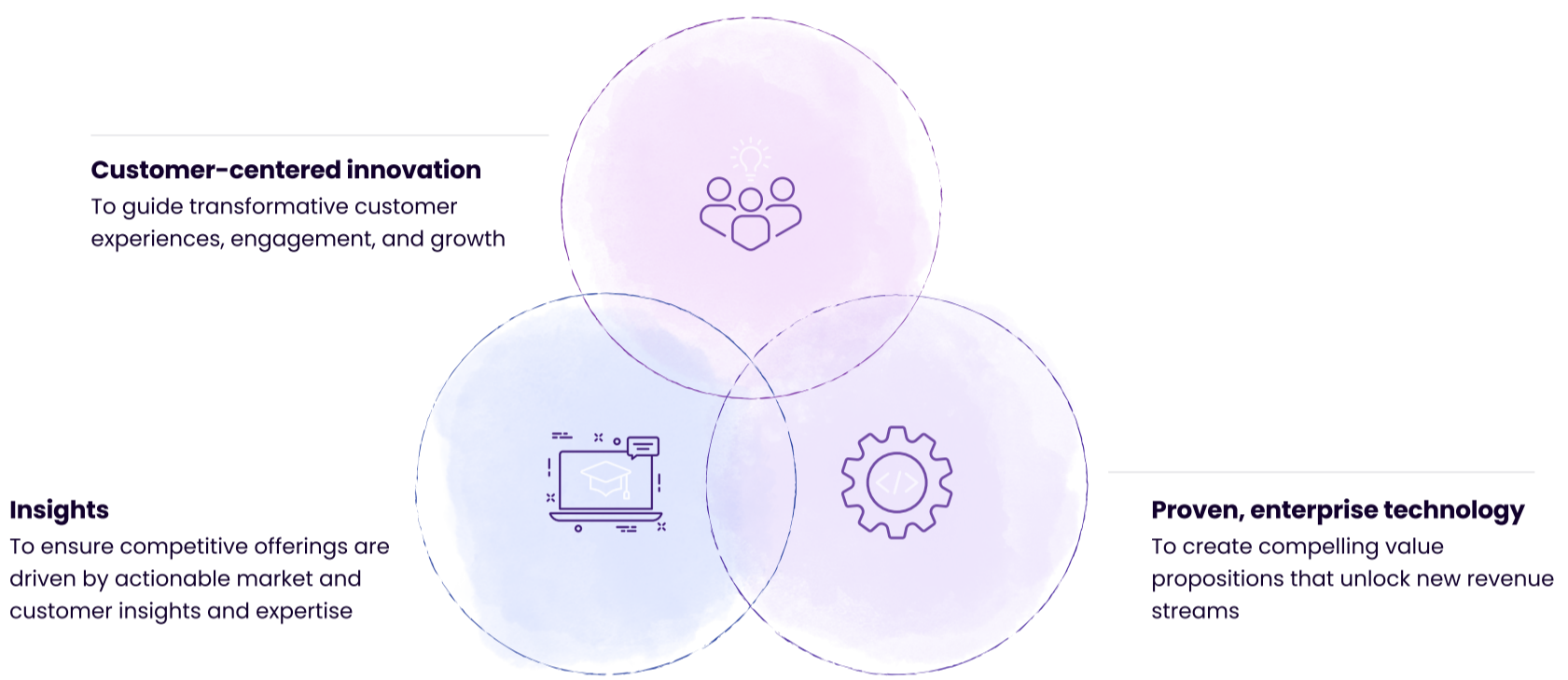
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Zafin Studio pillars

Empower your tomorrow, today

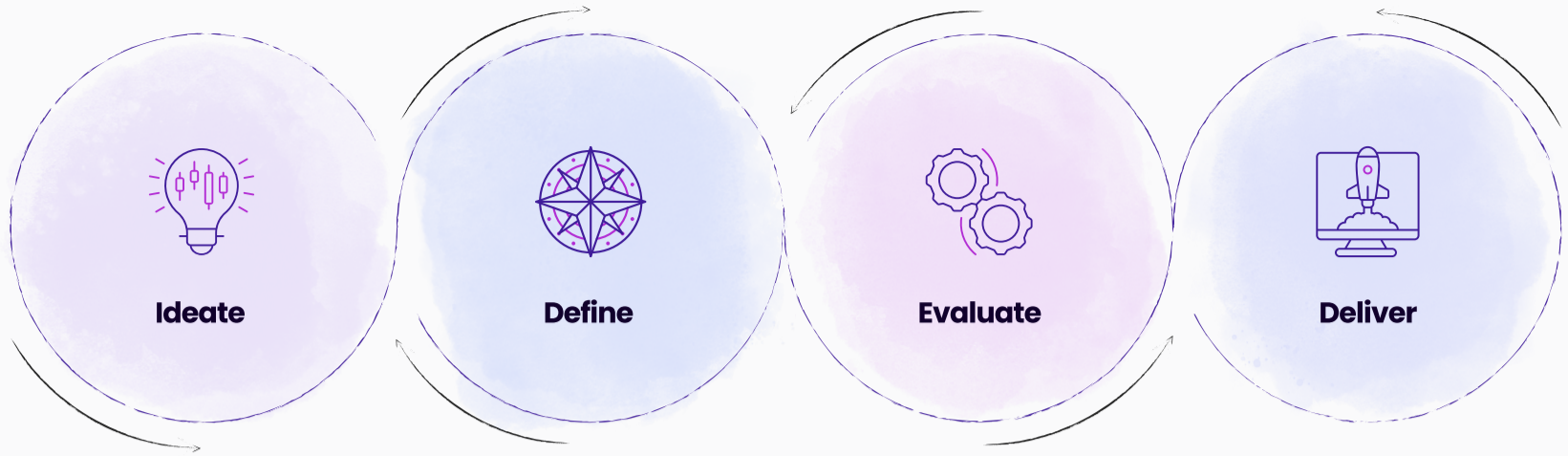
Zafin Studio isn't static – it's an evolving force that mirrors your aspirations. As a consultative methodology that integrates customer-centric design principles with actionable market and customer insights, Zafin Studio enables the delivery of tailored customer product propositions, that closely match customer preferences, ensuring your success remains our priority. **We have built Zafin Studio on 3 pillars:**



Customer-centered innovation

Enhance customer experiences

Zafin Studio Framework and Methodology is designed to prioritize the customer experience, enabling banks with customer propositions that match interactions and create integrated revenue streams to compete and grow. When combined with our profound expertise in retail and commercial banking, along with our unique product architecture model, we help you ideate, define, evaluate, and deliver contextualized product propositions and pricing strategies to extend customer lifetime value and propel your transformation forward.



Insights

Unlock potential with actionable insights

You are part of a global banking landscape navigating a fresh wave of change. **Zafin Product & Pricing Index** along with **Zafin Product Explorer** serve actionable market and customer insights. Granting enhanced depth and accessibility to your data, **Zafin Copilot** uses generative AI to conduct comprehensive analyses, empowering you to make more informed product and pricing decisions. It carefully organizes it into a consistent, structured, and standardized schema that is BIAN-aligned. Zafin implements several validation stages involving human oversight to guarantee the quality and precision of the transformed data. In addition, our team of thought leaders and industry experts, with their hands-on experience, offer priceless insights into the latest trends and innovations, giving you a competitive edge.

The screenshot displays the Zafin Product & Pricing Index dashboard. The main view is the 'Product Lanscape' for 'US Retail Checking'. It includes a summary of product counts and a quadrant analysis chart.

Product Lanscape Summary:

- Total Products: 5,203
- Products with Tiers: 935
- Products with Rates: 1,074
- Average Max Rates: 0.09%

Quadrant Analysis: A scatter plot showing Max Rate (Y-axis, 1% to 4%) versus Min balance (linked) (X-axis, \$0 to \$120,000). The chart displays several data points, with one point highlighted in blue.

Product Table:

Product Title	Feature Rank	Fee Rank	Base Rate	Max Rate	Min Linked Balance
Flex Checking Gold Tier	1	5	0.01%	2.50%	\$100,000
Advance Checking	2	8	0.02%	3.25%	\$25,000
Prime Checking Plus	3	10	0.01%	1.50%	\$500
Elite Checking Priority Tier	4	1	0.01%	3.00%	\$50,000

Zafin Product & Pricing Index

Step into the future of banking with **Zafin Product & Pricing Index (PPI)**. With data aggregation from top global banks, PPI sets the benchmark for transforming products and pricing data into actionable insights. Combined with Zafin Copilot, your AI-powered smart assistant with advanced search capabilities, you can:

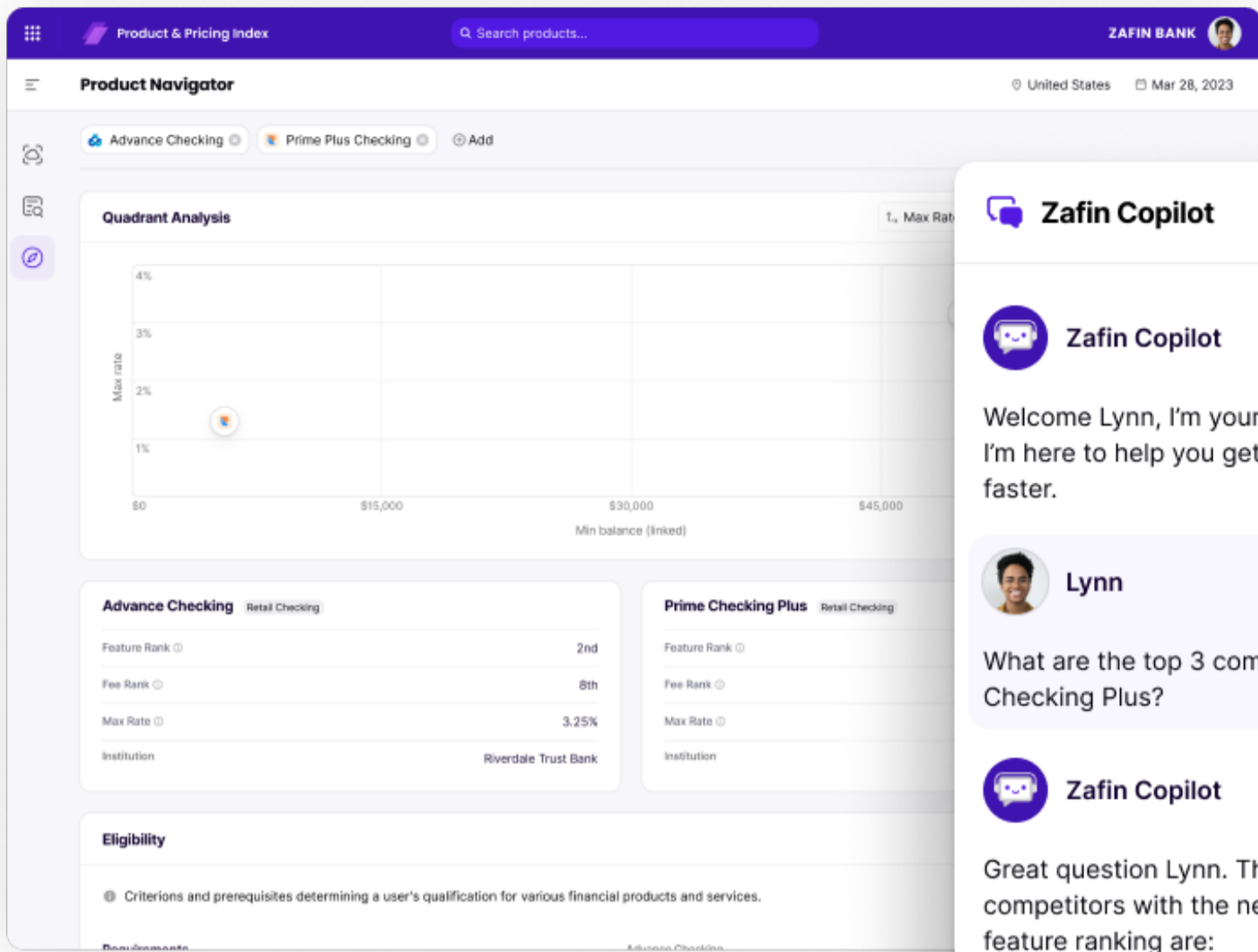
- Source data efficiently for better insights
- Identify key competitors and collect thorough data on their offerings
- Filter and segment data for precise analysis and action
- Gain insights into macro-economic trends and competitive status

Empower your analysts and product teams to confidently navigate change and elevate your decision-making capabilities with PPI.

Join the PPI Private Preview
(</studio/ppi/>)

Zafin Copilot: a first-class citizen in our platform, extending across all our products.

Zafin Copilot serves as both a knowledge assistant, guide to outcomes, and an action-oriented agent across the platform. It enables users to integrate and understand data through natural language queries. Zafin Copilot meets the user in the way they think and communicate, resembling a conversation. Ultimately, becoming the unifying element that provides the next-generation natural language user interface through generative AI to uncover insights and provide actions. For instance, PPI and data builder utilize the same Copilot engine, tailored and fine-tuned to suit the context of each product. It facilitates dynamic real-time context exchanges with Copilot that also boasts full access to versatile REST APIs, enhancing its capabilities and adaptability.



Zafin Copilot [Close]

Zafin Copilot

Welcome Lynn, I'm your Zafin Copilot and I'm here to help you get things done faster.

Lynn

What are the top 3 competitors to Zafin Checking Plus?

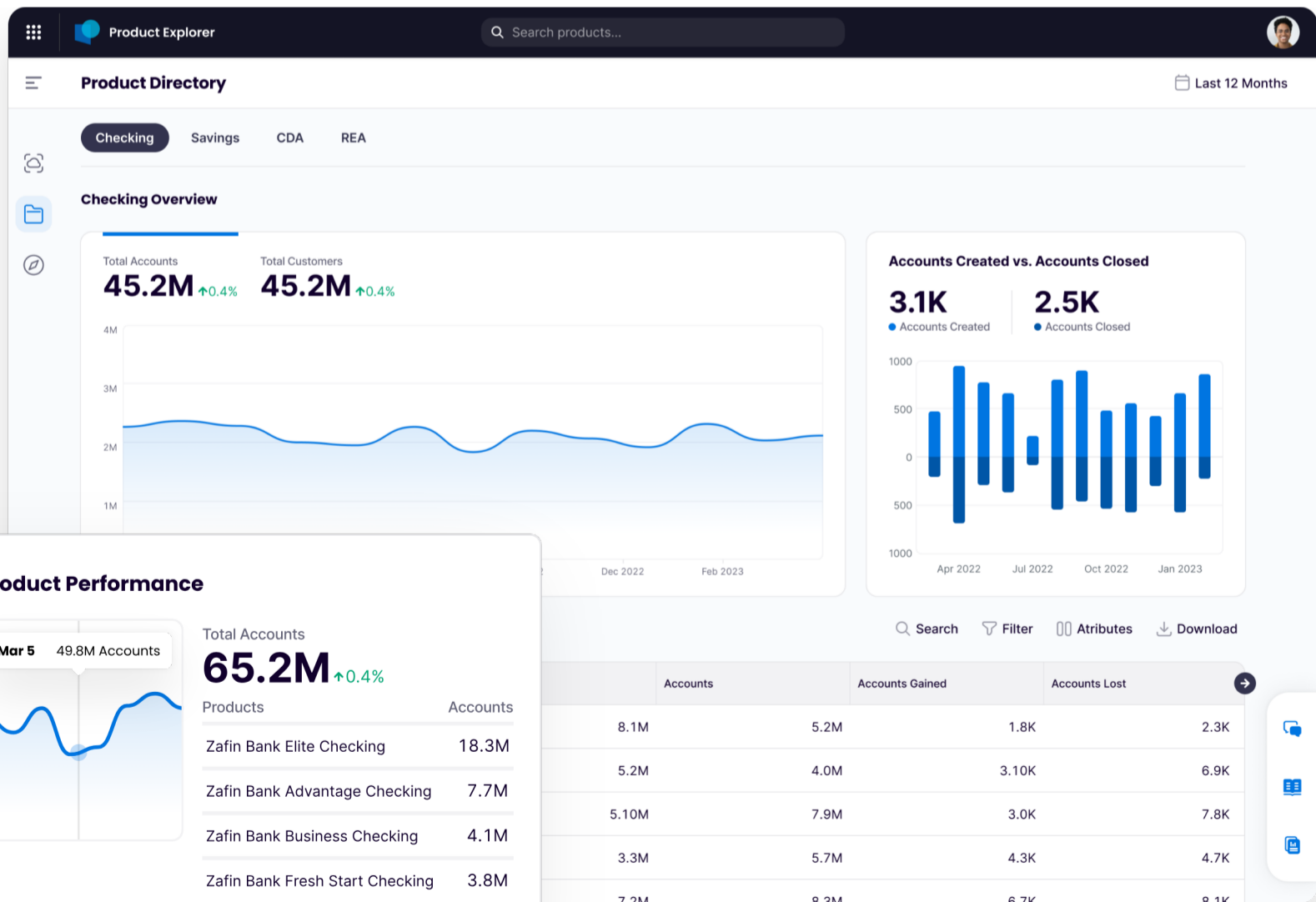
Zafin Copilot

Great question Lynn. The three competitors with the next highest feature ranking are:

- Advance Checking
- Classic Checking
- Premiere Checking

[View comparison →](#)

Ask Zafin Copilot a questions... [Send]



Checking Product Performance

Mar 5 | 49.8M Accounts

Total Accounts: **65.2M** ↑0.4%

Products	Accounts
Zafin Bank Elite Checking	18.3M
Zafin Bank Advantage Checking	7.7M
Zafin Bank Business Checking	4.1M
Zafin Bank Fresh Start Checking	3.8M

[View checking products →](#)

Product Explorer

Coming Soon

Take your experience further with **Zafin Product Explorer**.

Offering a smooth and secure connection to your **Product Catalog** (/platform/product-catalog/), Product Explorer delivers a unified perspective of all your configured products, their attributes, and related analytics. Monitor product characteristics and performance across time, or even better, request Zafin Copilot to provide comparative insights using market data accessed via PPI.

Proven, enterprise technology

Your catalyst for innovation

Built on the foundation of Zafin's proven end-to-end product and pricing platform architecture, **Zafin Proposition Canvas** serves as your catalyst for innovation and a launchpad into the world of next-gen customer proposition modeling. By leveraging Proposition Canvas, you are equipped with the tools and insights needed to refine and create compelling customer propositions powered by the Zafin platform, and to help unlock new revenue streams that resonate with the evolving market dynamics. Experience the power of the **Zafin Proposition Canvas** today.

Expected Return

Potential Revenue
\$36,304,340 Annually

Cohort	Revenue
High Value Cohort	\$8.1M
Middle Market Cohort	\$14.6M
Rising Earners Cohort	\$5.9M
Next Gen Cohort	\$2.3M

The screenshot shows the 'Retail 2023 Proposition' interface. It features a 'Proposition' section with three tiers: Base Tier (Target: 5,000,000, Condition: > \$1: Total Assets), Gold Tier (Target: 2,500,000, Condition: > \$100,000: Total Assets), and Platinum Tier (Target: 250,000, Condition: > \$500,000: Total Assets). Below this is a 'Products' table for 'Better Balance Checking' with columns for Base Tier, Gold Tier, and Platinum Tier. The table shows 'Account Interest' rates of 4% APR, 4.5% APR, and 5% APR respectively, and 'Yes' for other features. A 'Debit Card' feature is highlighted in the 'Features' list on the right. An 'Expected Return' overlay is positioned in the foreground, displaying the potential revenue and a bar chart for different customer cohorts.

Proposition Canvas

Coming Soon

Shape the future, and leapfrog the competition, by leveraging your existing product set, and designing next-gen customer propositions with **Proposition Canvas**.

- Decouple products and features into individual items that align with a new product architecture, creating compelling propositions for your clients
- Intuitive drag-and-drop experience for quickly and efficiently constructing products and propositions
- Unlock the potential of your banking products and features to create new product architectures for the organization, fostering deeper customer loyalty and driving revenue and profitability growth

Enhance **Proposition Canvas's** capabilities by integrating market insights from PPI with your internal data from **Product Catalog (/platform/product-catalog/)**.

Reach out to us today, and let's explore how Zafin Studio can partner with you to help shape the future of your bank.

[\(/studio/consultation/\)](/studio/consultation/)

[Request a consultation →](#)

**Want to learn more
about how Zafin can
transform your
bank?**

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