



# Product Catalog & Relationship Pricing

Naehas works with financial institutions to centrally manage product definitions, pricing structures, and governance. Our solution enables teams to set prices based on the total value of the customer relationship. With Naehas, teams can completely manage multi-level product hierarchies, apply configurable pricing rules, link products directly to offers and disclosures, and cascade approved changes instantly across channels.

## Why is this critical?

Financial institutions face hurdles to speed, profitability, and customer experience:

### Fragmented Systems & Data

Product information, pricing, and rules are spread across multiple siloed systems, leading to duplication, inconsistency, and errors.

### Limited Customer-Level Insight

Banks struggle to get a 360° view of the customer, making it difficult to link pricing to risk, lifetime value, or behaviors.

### Rigid Legacy Systems

Core systems often lack support for dynamic, complex pricing, forcing banks to bake pricing logic into custom code.

### Slow Time to Market

Each new product or pricing update requires extensive coordination between teams, resulting in lost revenue opportunities.

### Complexity in Relationship Calculation

Relationship pricing involves multiple products and rules. Manually calculating rate reductions or fee waivers is error-prone.

### Integration Gaps

Lack of seamless integration with channels results in inconsistent prices or offers.

## Naehas enables teams to...



**Establish a single source of truth** that eliminates inconsistencies across core banking systems, CRM, and marketing channels



**Support personalization and bundling** by storing complex rules required for relationship-based pricing and personalized offers



**Achieve faster time to market** by launching or updating products and pricing quickly without heavy IT involvement



**Reduce IT dependency** by allowing business teams to configure products, rates, and disclosures without coding



**Automate pricing execution** by defining pricing variability via low-code/no-code rules, which can be based on static variants, customer demographics, or dynamic utilization metrics



**Apply differentiated pricing at scale** by calculating a relationship score for each customer based on products held and engagement, and automatically applying pricing adjustments in real-time



**Catalog  
Foundation**



**Relationship  
Scoring**



**Pricing Rule  
Configuration**



**Real-Time  
Execution**



**Simulation &  
Governance**

## Results with Naehas

- Operational Efficiency
- Market Responsiveness
- Revenue & Margin
- Risk & Compliance
- Customer Experience

Significant reduction in TCO, reduced duplication of effort across compliance, product, and operations.

Quicker time-to-market and time-to-revenue. Ability to respond rapidly to market.

Revenue growth and margin optimization through precision pricing at the segment or relationship level.

Minimized conduct risk and reduced revenue leakage.

Improved customer experience and loyalty through consistent pricing across channels and personalized or relationship-based offers.



**Trust & growth with Naehas:** Proven ability to grow and deliver on shared roadmap



**Differentiating capabilities:** Unique disclosure management capabilities



**Pricing advantage:** Faster implementation times, enabling better licensing and Pro Services costs



**Speed-to-market & TCO savings:** Easy customization options



**Roadmap alignment:** Solutions that align with roadmap



**Superior governance capabilities:** High level of governance capabilities



**Product ideation:** Support for iterative ideations process based on comparison feature insights