

Relationship Pricing  
Oracle FLEXCUBE Universal Banking  
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# Table of Contents

<b>1. ABOUT THIS MANUAL.....</b>	<b>1-1</b>
1.1 INTRODUCTION.....	1-1
1.1.1 Audience.....	1-1
1.1.2 Organization.....	1-1
1.1.3 Related Documents.....	1-2
1.1.4 Glossary of Icons.....	1-2
<b>2. CUSTOMER RELATIONSHIP PRICING .....</b>	<b>2-1</b>
2.1 INTRODUCTION.....	2-1
2.2 MAINTAINING USER DATA ELEMENTS.....	2-2
2.2.1 Query Tab.....	2-4
2.2.2 Function Tab.....	2-4
2.3 VIEWING UDE DETAILS.....	2-6
2.4 SYSTEM DATA ELEMENTS.....	2-7
2.5 MAINTAINING RELATIONSHIP VALUE TAG CODES.....	2-8
2.6 VIEWING RVT CODE DETAILS.....	2-8
2.7 MAINTAINING VALUES FOR RELATIONSHIP TAGS.....	2-9
2.8 VIEWING RELATIONSHIP TAG VALUE DETAILS.....	2-11
2.9 MAINTAINING ELIGIBILITY PLAN.....	2-12
2.9.1 Creating Eligibility Condition.....	2-13
2.10 VIEWING ELIGIBILITY PLAN DETAILS.....	2-16
2.11 MAINTAINING PRICING VARIANCE RULE.....	2-17
2.11.1 Specifying Relationship Data Elements.....	2-19
2.11.2 Specifying Conditions for Variance Rule.....	2-19
2.12 VIEWING VARIANCE RULE DETAILS.....	2-21
2.13 MAINTAINING BENEFIT PLAN.....	2-23
2.14 VIEWING BENEFIT PLAN DETAILS.....	2-27
2.15 MAINTAINING PRICING SCHEME.....	2-29
2.15.1 Benefit Details Tab.....	2-31
2.15.2 Eligibility Details Tab.....	2-32
2.16 VIEWING PRICING SCHEME DETAILS.....	2-33
2.17 MAINTAINING CUSTOMER SCHEME LINKAGE.....	2-34
2.17.1 Viewing Benefit Plans.....	2-36
2.17.2 Viewing Pricing Benefit Details.....	2-37
2.17.3 Viewing Linkage Details.....	2-39
2.18 CHANGING BENEFIT PLAN PRIORITY.....	2-40
2.18.1 Viewing Benefit Plan Details.....	2-41
2.19 CHANGING CUSTOMER SCHEME LINKAGE STATUS.....	2-41
2.19.2 Viewing Status Change Details.....	2-42
2.20 VIEWING CUSTOMER SCHEME LINKAGES.....	2-43
2.21 EVALUATING CUSTOMER SCHEME ONLINE.....	2-45
2.22 VIEWING CUSTOMER AVAILED SCHEME BENEFITS.....	2-48
2.23 PROCESSING RELATIONSHIP PRICING BATCH.....	2-49
2.23.1 Changing Scheme Status.....	2-49
2.23.2 Evaluating Scheme Eligibility.....	2-50
2.23.3 Applying Scheme Benefits.....	2-51
<b>3. SCREEN GLOSSARY .....</b>	<b>3-1</b>
3.1 FUNCTION ID LIST.....	3-1

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# 1. About this Manual

## 1.1 Introduction

This manual is designed to help you quickly get acquainted with the Relationship Pricing module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using this module of Oracle FLEXCUBE.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

## 1.3 Organization

The manual is organized in the following manner:

<b>Chapter 1</b>	<i>About this Manual</i> gives a brief introduction of the module, the audience it addresses and the organization of the various chapters. It also includes the list of related documents to be referred, if any, and the conventions used in the document.
<b>Chapter 2</b>	<i>Customer Relationship Pricing</i> explains the maintenances required to provide services to customers based on the total business that the customer conducts or could potentially conduct.

### Conventions Used in this Manual





Important information is preceded with the  symbol.

## 1.4 Related Documents

- The Procedures User Manual

## 1.5 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

---

## 2. Customer Relationship Pricing

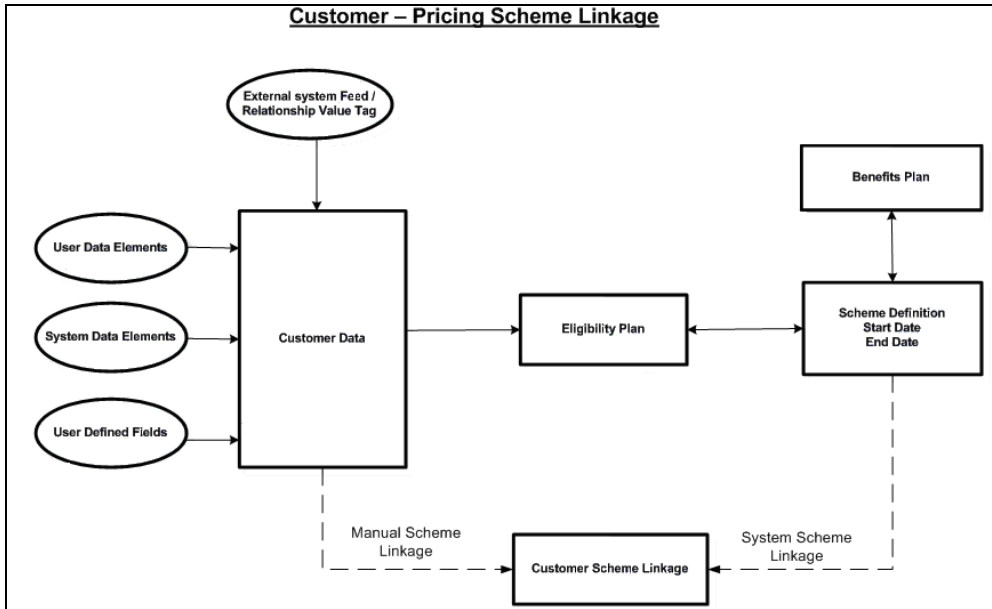
### 2.1 Introduction

Relationship pricing is the pricing of services offered to a customer based on the total business that the customer conducts or could potentially conduct. In this case, a set of eligible customers is offered a special pricing over and above the standard product pricing. This is commonly implemented by way of discounts, rebates, or offsets against standard pricing. A combination of products wrapped as a product bundle could also be offered to customers. Pricing benefits are offered to customers based on customer relation, product bundling or a combination of both. For e.g., for keeping a minimum daily balance of \$2,500, a bank may offer its customers a fee waive-off on credit cards, lines of credit, checking and savings, as well as 100 free trades and bonus interest rates on savings accounts.

Pricing benefits are offered to customers as a variance over the standard product pricing. A pricing scheme is defined and details like eligibility criteria, validity period, and the benefits of the scheme are maintained. The relation between different components involved in relationship pricing can be explained as follows:

1. User Data Elements (UDE) are defined to extract data from Oracle FLEXCUBE
2. External relationship values of customers are captured using relationship value tags (RVT). The RVT value can also be extracted from external systems
3. System Data Elements (SDE) are defined to be used in the special pricing rules
4. User defined fields are maintained to be used in the pricing rules
5. Eligibility criteria to identify the set of customer to avail the benefits of the scheme are defined using the values of UDE, SDE, RVT, and UDF
6. Pricing variance rules are defined based on which the scheme benefits are offered to customers
7. Scheme benefits are applied to eligible customers based on their eligibility and also based on the product bundle the customer has opted for

The following diagram displays the relation between various components involved in the calculation of relationship pricing.



The various maintenances required to provide relationship pricing to customers is explained in the subsequent sections.

## 2.2 Maintaining User Data Elements

You can maintain the data elements to be used to compose pricing scheme rules in 'Relationship Pricing – User Data Elements' maintenance screen. You can invoke this screen by typing 'CODUDEM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The data elements could be relevant fields from tables in the database or could be complex stored procedures derived from values of other UDEs or constant values.

The screen appears as shown below:

The screenshot shows a software application window titled "Relationship Pricing User Data Elements Maintenance". The window has a blue header bar with a "New" button. Below the header, there is a section for "User Data Element (UDE)" with four fields: "UDE Code \*", "UDE Description \*", "UDE Basis \*", and "UDE Data Type \*". The "UDE Basis" dropdown is set to "Query" and "UDE Data Type" is set to "Numeric". Below these fields is a tabbed interface with two tabs: "Query" and "Function". The "Query" tab is selected, showing a large text area for the "SQL Statement", a "Validate Query" button, and an "Error" label. At the bottom of the window, there is a "Fields" section with labels for "Input By Date Time", "Authorized By Date Time", "Modification Number", and checkboxes for "Authorized" and "Open". An "Exit" button is located in the bottom right corner.

You can maintain the following details in this screen:

### UDE Code

Specify a unique alphanumeric code for the User Data Element

### UDE Description

Specify a suitable description for the User Data Element

### UDE Basis

Select the basis for deriving the UDE value from the drop-down list provided. The options available are as follows:

- Query - the UDE value is derived using a PL/SQL query on Oracle FLEXCUBE database, which returns a single value
- Function - the UDE value is derived using pre-defined database functions returning a particular value. You need to provide proper inputs to the function to return the UDE value

## UDE Datatype

Select the data type of the UDE value from the drop-down list provided. The possible options are as follows:

- Numeric
- String
- Date

### 2.2.1 Query Tab

If you have selected 'Query' as the basis for deriving UDE value, you need to specify the SQL query statement to return the UDE output value.

You can frame the query statement using one or more database tables in Oracle FLEXCUBE. You can also use aggregate functions and multiple conditions in the where clause of the SQL statement. You need to provide customer number as an input to the query and the result of the query will be the UDE value.

You can validate the query statement by clicking the 'Validate Query' button. Any errors in the query statement will get displayed in the 'Error' field.

#### **Example**

UDE to get the number of accounts opened for a customer in the logged in Branch can be defined as follows:

```
Select count (1) from STTM_CUST_ACCOUNT
```

```
Where Cust_No = @CUSTOMER_NO
```

```
And branch_code = global.current_branch;
```

### 2.2.2 Function Tab

If you have selected 'Function' as the basis for deriving UDE value, you need to specify the parameters related to the function in the 'Function' tab.



You can specify the following details here:

### Function Name

Select the database function you wish to use from the pre-defined set of functions available in the option list.

Click the 'Get Parameter' button to get the parameters linked to the function name selected.

### Parameter Name

All function parameters, which can be mapped to an existing UDE or a constant value to arrive at the required output, get displayed here

You can specify either a UDE code or a constant value as input for the function parameter

### UDE

Specify the UDE code to be used as a value for the function parameter



You can specify the '@CUSTOMER\_NO' keyword as a parameter value

## Constant

Specify a constant value of the function parameter



You cannot close a UDE record if it is used in Eligibility Criteria maintenance or in Variance Rule maintenance.

## 2.3 Viewing UDE Details

You can view the details of UDEs maintained and search for a UDE in the 'Relationship Pricing – User Data Elements Summary' screen. You can invoke this screen by typing 'COSUDEMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

Summary

Authorization Status  Record Status

UDE Code

Search Advanced Search Reset

Records per page 15 1 Of 1 Go

Authorization Status	Record Status	UDE Code
----------------------	---------------	----------

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

Exit

You can search for a UDE value in this screen by specifying any of the following:

### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### Record Status

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### **UDE Code**

Select the code of the data element you want to search for, from the option list provided

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## **2.4 System Data Elements**

For defining the eligibility criteria and the variance rule for a customer, you need to use the following SDEs available in the system:

- CUST\_AVGSAL- to calculate the average salary of the customer for the last six months. The system calculates the average salary based on the salary amount credited to the account using the 'salary' or 'advance salary' transaction codes. Any reversal of salary with DR amount is not considered for calculating the average salary.
- CUST\_EMPLOYER- to determine the customer's current employer code maintained in customer maintenance screen.

## 2.5 Maintaining Relationship Value Tag Codes

A customer can avail the benefits of a scheme offered by your bank, based on certain attributes like credit card reward points, bonus points etc. You can maintain these attribute tags in the 'Relationship Value Tag Code Maintenance' screen. The values for these attribute tags can be specified either manually or uploaded from an external system.

You can invoke this screen by typing 'CODRVTMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Relationship Value Tag Code Maintenance". At the top left, there is a "New" button. Below it, the text "Relationship Value Tag (RVT)" is followed by two input fields: "RVT Code \*" and "RVT Description \*". The "RVT Description \*" field has a small speech bubble icon to its right. At the bottom of the window, there is a "Fields" section with the following labels: "Input By Date Time", "Authorized By Date Time", "Modification Number", and two checkboxes labeled "Authorized" and "Open". An "Exit" button is positioned in the bottom right corner of the window.

You can specify the following details in this screen:

### **RVT Code**

Specify a unique code for customer relationship value tag.

### **RVT Description**

Specify a suitable description for the relationship value tag.



You cannot close an RVT record if it has been used for any customer-RVT code mapping.

## 2.6 Viewing RVT Code Details

You can view the details of the RVT code and also search for a desired code in the 'Relationship Value Code Maintenance Summary' screen. You can also invoke this screen by typing 'COSRVTMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows a web application window titled "Summary". At the top, there are two dropdown menus: "Authorization Status" and "Record Status". Below them is a text input field for "RVT Code". To the right of these fields are three buttons: "Search", "Advanced Search", and "Reset". Below the search area, there is a pagination control showing "Records per page" set to 15, and "1 Of 1" records. Below this is a table header with columns: "Authorization Status", "Record Status", "RVT Code", and "RVT Description". The table body is currently empty. At the bottom of the window, there are two legend boxes. The first legend is for "Authorization Status" with options "A - Authorized" and "U - Unauthorized". The second legend is for "Record Status" with options "C - Closed" and "O - Open". An "Exit" button is located in the bottom right corner of the window.

You can specify any of the following details to perform a search.

### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### **RVT Code**

Select the code of the relationship value tag you want to search for, from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## **2.7 Maintaining Values for Relationship Tags**

You can maintain the values for the relationship tags either manually or you can upload the same from an external system. You can maintain the values manually using the 'Customer Relationship Value Tag Code Maintenance' screen.

You can invoke this screen by typing 'CODCURVT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Customer Relationship Value Tag Code". The window has a blue header bar with a "New" button on the left and standard window controls (minimize, maximize, close) on the right. The main area contains several input fields with labels and asterisks indicating required fields: "Customer Number \*", "Customer Name", "RVT Code \*", "RVT Description", "RVT Code Value \*", and "Source Code". Each field has a small icon to its right. At the bottom of the window, there is a "Fields" section with labels for "Input By Date Time", "Authorized By Date Time", and "Modification Number". Below these labels are two checkboxes: "Authorized" and "Open". An "Exit" button is located in the bottom right corner.

You can specify the following details in this screen:

### **Customer Number**

Select the name of the customer for whom you want to specify the relationship tag value from the option list provided

### **Customer Name**

Customer name gets displayed automatically once you specify the customer number

### **RVT Code**

Select the relationship tag code for which you want to specify the value, from the option list provided

### **RVT Description**

Relationship tag description gets displayed once you specify the RVT code

### **RVT Code Value**

Specify a value for the relationship tag selected

## Source Code

Select the source code for the desired external system, from the option list provided

## 2.8 Viewing Relationship Tag Value Details

You can view the details of the relationship tag values and also search for a desired value in the 'Customer Relationship Value Code Maintenance Summary' screen. You can invoke this screen by typing 'COSCURVT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Summary". At the top, there are two rows of search filters: "Authorization Status" and "Record Status" (both dropdown menus), and "Customer Number" and "RVT Code" (text input fields with search icons). Below these is a "Source Code" field. A search bar contains "Records per page 15 Of 1" with navigation icons and a "Go" button. To the right are "Search", "Advanced Search", and "Reset" buttons. A table header is visible with columns: "Authorization Status", "Record Status", "Customer Number", "RVT Code", "RVT Code Value", and "Source Code". At the bottom, there are two legend boxes: "Authorization Status A - Authorized U - Unauthorized" and "Record Status C - Closed O - Open". An "Exit" button is located in the bottom right corner.

You can specify any of the following details to perform a search.

### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### Record Status

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

**Customer Number**

Select the customer number whose relationship value you want to search for, from the option list provided.

**RVT Code**

Select the relationship value tag code you want to search for, from the option list provided

**RVT Code Value**

Select the relationship value you want to search for, from the option list provided

**Source Code**

Select the source code for the desired external system, from the option list provided

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## **2.9 Maintaining Eligibility Plan**

You need to maintain the eligibility criteria based on which a customer can avail the benefits of scheme. Eligibility criteria can be defined based on various customer attributes maintained as User Data Elements (UDE) or pre-shipped set of System Data Elements (SDE) and it helps to identify the target customers for a scheme. The eligibility criteria can be defined using customer RVT codes also. You can maintain the eligibility criteria for a scheme in 'Relationship Pricing Eligibility Plan' screen.

You can invoke this screen by typing 'CODELPLN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can maintain the following details in this screen:

### **Eligibility Plan ID**

Specify a unique ID for the eligibility plan

### **Eligibility Plan Description**

Specify a unique description for the eligibility plan

### **RDE Code**

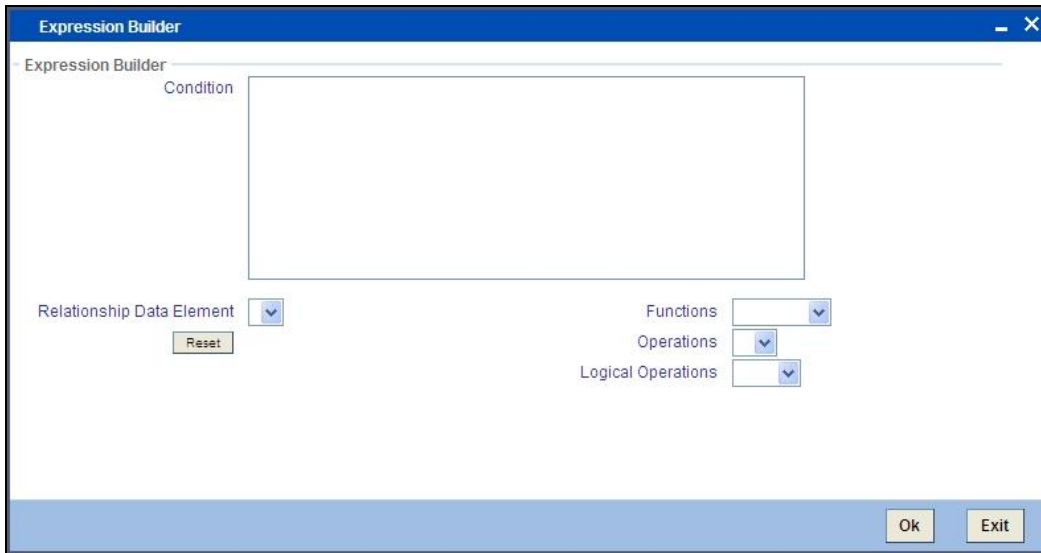
Select the relationship data element to be used to build the eligibility criteria expression. All system data elements, user data elements, and customer RVT codes are available for selection in the option list provided.

### **RDE Parameter Value**

Specify a value for the relationship data element selected

## **2.9.1 Creating Eligibility Condition**

You can build the condition to be evaluated to verify the eligibility of a customer by clicking the 'Expression Builder' button. The 'Expression Builder' screen is displayed.



You can specify the following details to build the eligibility criteria expression:

### **Condition**

Specify the eligibility evaluation condition, using the relationship data elements, functions, operations, and logical operations provided.

### **Relationship Data Element**

Select the relationship data element to be used to build the eligibility condition. The RDE codes specified in 'Relationship Pricing Eligibility Plan' screen are displayed in the drop-down list provided.

### **Functions**

Select the mathematical function to be used to build the eligibility condition. The following options are available:

- Abs
- Greatest
- Round
- Trunc
- Floor
- Ceil
- Power
- Mod

### **Operations**

Select the operator to be used to build the eligibility criteria expression. The following options are possible:

- + (Addition)
- - (Subtraction)
- \* (Multiplication)
- / (Division)

### **Logical Operations**

Select the logical operator to be used to build the eligibility criteria expression. The following options are possible:

- AND
- OR
- <
- <=
- >
- >=
- <>

## 2.10 Viewing Eligibility Plan Details

You can view the details of the eligibility plans and also search for a desired plan in the 'Relationship Pricing Eligibility Plan Summary' screen. You can invoke this screen by typing 'COSELPLN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows a web application window titled "Summary". At the top, there are two dropdown menus: "Authorization Status" and "Record Status". Below them is a text input field for "Eligibility Plan Id". To the right of the input field are three buttons: "Search", "Advanced Search", and "Reset". Below the search area, there is a "Records per page" dropdown set to "15", and a "1 Of 1" indicator with "Go" and navigation arrows. A table header is visible with columns: "Authorization Status", "Record Status", "Eligibility Plan Id", "Eligibility Plan Description", and "Condition". At the bottom, there are two legend boxes: "Authorization Status" with "A - Authorized" and "U - Unauthorized", and "Record Status" with "C - Closed" and "O - Open". An "Exit" button is located in the bottom right corner.

You can specify any of the following details to perform a search.

### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

## Eligibility Plan ID

Select the eligibility plan you want to search for, from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.11 Maintaining Pricing Variance Rule

You can maintain the price or rate variance rules at module level where you can specify the rule conditions based on the module specific attributes available. You can specify multiple conditions based on which the preferential variance for eligible customers can be derived. You can define the variance rule in 'Relationship Pricing Variance Rule Maintenance' screen.

You can invoke this screen by typing 'CODVARRL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Relations' application window with the following fields and sections:

- Variance Rule Id \***: Text input field.
- Variance Rule Description \***: Text input field with a help icon.
- Module \***: Text input field with a dropdown arrow.
- Variance Rule Basis \***: Dropdown menu.
- Variance Rule Type \***: Dropdown menu.
- Variance Rule Currency 1**: Text input field with a dropdown arrow.
- Variance Rule Currency 2**: Text input field with a dropdown arrow.
- Relationship Data Element**: Section header with a '+' button and a list icon.
- Table**:

Relationship Data Element	RDE Parameter Value
<input type="checkbox"/>	<input type="text"/>
- Expression Builder**: Section header.
- Input By**: Text input field.
- Date Time**: Text input field.
- Authorized By**: Text input field.
- Date Time**: Text input field.
- Modification Number**: Text input field.
- Authorized**:  checkbox.
- Open**:  checkbox.
- Exit**: Button.

You need to specify the following details in this screen:

### Variance Rule ID

Specify a unique ID for the variance rule.

### Variance Rule Description

Specify a suitable description for the variance rule.

## Module

Select the module to which you wish to associate the variance rule, from the option list provided.

## Variance Rule Basis

Select the price component based on which you want to define the variance rule. The following options are available:

- Interest
- Charge
- Commission
- Fees
- Exchange Rate

## Variance Rule Type

Select the type of the value being returned by the variance rule, from the option list provided. The following options are available for selection:

- Fixed Rate - applicable if you have selected 'Interest' as Variance Rule Basis. Variance rule returns a fixed rate, in this case, which can be used for pricing computation
- Fixed Amount - variance rule returns a fixed amount, which can be used for pricing computation
- Variance Rate – applicable if you have selected 'Interest' as Variance Rule Basis. Variance rule returns the variance rate over the base rate computed, which is added to or subtracted from the base rate
- Variance Amount - returns the variance amount to be added to or subtracted from the base rate
- Percentage - returns a percentage to be applied to the base amount or base rate computed to arrive at the final value



The options 'Fixed Amount' and 'Variance Amount' are not applicable if you have specified 'Interest' as Variance Rule Basis

## Variance Rule Currency 1

Select the currency associated with the variance rule from the option list provided. You need to specify this if you have selected 'Fixed Amount' or 'Variance Amount' as Variance Rule Type.

If you have selected the Variance Rule Basis as 'Exchange Rate', you need to select the first currency of the currency pair from the option list provided.

## Variance Rule Currency 2

Select the second currency of the currency pair from the option list provided, if you have selected the Variance Rule Basis as 'Exchange Rate'.

## 2.11.1 Specifying Relationship Data Elements

Relationship Data Element is a collection of UDE, SDE (module specific and customer specific) and Customer RVT codes which is used to build the variance rule. You can maintain the following details to build the variance rule:

### **Relationship Data Element**

Select the relationship data element to be used to build the variance rule. The option list contains all SDEs, UDEs, and customer RVT codes, available for selection.

### **RDE parameter value**

Specify a value for the RDE parameter selected.

## 2.11.2 Specifying Conditions for Variance Rule

You can build the expressions and specify conditions to derive the variance rule using the 'Expression Builder' screen.

Click the 'Expression Builder' button to invoke the 'Expression Builder' screen.

Condition	Result
<input type="checkbox"/> <input type="text"/>	<input type="text"/>

Relationship Data Element  Function   
Operators  Logical Operators

You can specify the conditions for deriving the variance rule, in this screen

### **Condition**

Specify the condition for building the variance rule.

### **Result**

Specify the result of the execution of the variance rule, in terms of rate or amount.

## Relationship Data Element

Select the RDE to be used to build the variance rule expression. All the RDEs selected previously for this variance rule are displayed in the option list.

## Function

Select the mathematic function to be used to build the variance rule, from the drop-down list provided. The following options are available:

- Abs
- Greatest
- Round
- Trunc
- Floor
- Ceil
- Power
- Mod

## Operators

Select the operator to be used to build the variance rule expression. The following options are available:

- + (add)
- - (subtract)
- \* (multiply)
- / (divide)

## Logical Operators

Select the logical operator to be used to build the variance rule expression. The following options are available:

- AND
- OR
- <
- <=
- >
- >=
- <>

You can specify any number of conditions using combinations of mathematical functions, operators, and logical operators.



**Example**

The following example demonstrates the building of a variance rule.

A variance rule needs to be set up to derive beneficial interest rates for customers based on loan amount. If the loan amount is greater than 250,000 then interest rate needs to be decreased by 1% and if the loan amount is greater than 500,000 then the decrease should be 1.5%.

For the above rule, the setup can be as follows

Setup	Values
Module	LD
RDE	TXN_AMOUNT
Variance Rule basis	Interest rate
Return type	Percentage
Condition1	TXN_AMOUNT > 250000 AND TXN_AMOUNT < 500000
Result 1	-1
Condition2	TXN_AMOUNT >= 500000
Result 2	-1.5

**2.12 Viewing Variance Rule Details**

You can view the details of the variance rule and also search for a rule for a specific module or type in the 'Relationship Pricing Variance Rule Maintenance Summary' screen. You can invoke this screen by typing 'COSVARRL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

You can specify the following details to search for a variance rule:

### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### **Variance Rule ID**

Select the variance rule you want to search for, from the option list provided.

### **Module**

Select the module for which you want view the variance rule details, from the option list provided

### **Variance Rule Basis**

Select the basis of the variance rule which you want to search for, from the option list provided. The following options are available:

- Interest
- Charge
- Commission
- Fees

### **Variance Rule Type**

Select the type of the variance rule you want to search for, from the option list provided. The following options are available for selection:

- Fixed Rate
- Fixed Amount
- Variance Rate
- Variance Amount
- Percentage

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## **2.13 Maintaining Benefit Plan**

You can define the benefits offered to eligible customers on availing a scheme, in the 'Relationship Pricing Benefit Plan' screen. Benefits can be defined in terms of any of the following:

- Preferential interest rates for loan products
- Beneficial charges/fees for various transactions
- Preferential commission variance
- Preferential rates for periodic interest and charges
- Preferential exchange rates

You can define benefits at module level, for more than one product and price component combination. You can invoke this screen by typing 'CODBENFT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows a software window titled "Relationship Pricing Benefit Plan - Detailed". The window contains a "New" button and a "Pricing Benefit" section with the following fields: "Benefit Plan Id \*", "Benefit Plan Description \*", "Module \*", and "Priority Number". Below this is a "Pricing Benefit Details" section with a table header: "Product", "Price Component Type", "Price Components", "Benefit Type", "Variance Type", and "Variance Currency". The table has one empty row. At the bottom, there is a "Fields" section with "Input By", "Authorized By", and "Modification Number" fields, each with a "Date Time" field below it. There are also checkboxes for "Authorized" and "Open", and an "Exit" button.

You can specify the following details in this screen:

### **Benefit Plan ID**

Specify a unique identification for the pricing benefit plan.

### **Benefit Plan Description**

Specify a suitable description for the benefit plan.

### **Module**

Select the module for which you want to maintain the benefit plan from the option list provided.

### **Priority Number**

Specify the priority number to be associated with the benefit plan for the selected module.



The priority number specified should be unique across all benefit plans for a given module

### 2.13.1.1 Specifying Pricing Benefit Details

You can specify the following pricing preferences for the benefit plan:

#### **Product**

Select the product to which you want to associate the benefit plan from the option list provided. All the valid product codes for the selected module are displayed in the list.

#### **Price Component Type**

Select the type of the price component from the drop-down list. The following options are available:

- Interest
- Charge
- Fee
- Commission
- Exchange Rate

#### **Price Components**

Select the price class components to be associated with the benefit plan. The option list displays the valid price class components maintained, based on the product code and price component type specified.

#### **Example**

For an LD Product if you select the price component type as Interest, the price components list will display Interest Class components mapped to the LD product.

If you specify price component type as Charge, the price components list will display Charge Class components.

#### **Benefit Type**

Select the type of benefit from the drop-down list. The following options are available:

- Variance – a price variance is offered as benefit to the customer
- Waive – a price component waive-off is offered as benefit to the customer



Waive-off benefit is applicable for price components of type charges, fees and commission.

#### **Variance Type**

Select the type of variance to be attached to the benefit plan. This is applicable if you have specified 'Variance' as the benefit type. The following options are available:

- Fixed Rate - fixed rate will be applied over the computed base rate computed

- Variance Rate - variance rate will be either added to or subtracted from the base rate computed
- Fixed Amount - fixed amount will be applied over the computed price amount
- Variance Amount - variance amount will be added to or subtracted from the base amount computed
- Percentage - percentage of base rate or amount computed will be increased or decreased from the base rate or amount
- Free Txn – indicates the number of free transactions available for the combination of a given Module id, Product, Price component type, and Price Component for a calendar month



To avail this feature, you must setup the charge through the 'IC' module and select 'ITEM-COUNT' as charge basis. For a product, the system overrides the free transaction count maintained at account class level with the free transaction count maintained at the RP benefit plan level.



If you have selected the price component type as 'Exchange Rate', you need to select 'Variance Rate' as the variance type.

### **Variance Currency 1**

Select the currency associated with fixed amount or variance amount, from the option list provided. If you have selected the price component type as 'Exchange Rate', you need to select the buy currency of the customer from the option list provided.

### **Variance Currency 2**

Specify the sale currency associated with the benefit plan from the option list provided. This is applicable only if you have selected the price component type as 'Exchange Rate'.

### **Variance Value**

Specify the value related to variance. This is applicable if you have selected 'Variance' as the benefit type.

If you have selected the price component type as 'Exchange Rate', the system automatically calculates the variance value using the quotation method maintained for the currency pair.

### **Variance Rule**

Select the variance rule ID to be associated with the benefit plan, from the option list provided.

Once you select a variance rule ID, the type of the variance rule gets defaulted in the benefit plan and you cannot change this.

### **Buy Spread**

Specify the spread associated with the buy currency.

## Sale Spread

Specify the spread associated with the sale currency.



Buy and Sale spreads are applicable only if you have selected the price component type as 'Exchange Rate'.

You can attach the benefit plan to a scheme which in turn can be linked to a customer. You can either manually link the scheme to the customer or you can use the RP batch to link the scheme based on the eligibility criteria. When such a pricing scheme having the price component type as 'Exchange Rate', is linked to a customer, the system derived variance value is added to the base rate to arrive at the customer specific rate at the transaction level.

## Maximum Value

Specify the maximum value for interest rate component type.

## Minimum Value

Specify the minimum value for interest rate component type.



The system will validate the final interest rate (after application of RP) against the minimum and maximum interest rate maintained at the RP level. If the value of the interest rate is greater than the maximum value, then the system will use the maximum value for computation. If the value of the interest rate is lesser than the minimum value then the system will compute the minimum value computation.

## 2.14 Viewing Benefit Plan Details

You can view the details of the benefit plan and also search for a benefit plan for a specific module in the 'Relationship Pricing Benefit Plan Summary' screen. You can invoke this screen by typing 'COSBENFT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Summary". At the top, there are four search filters: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Benefit Plan Id" (a text input field), and "Module" (a dropdown menu). Below these filters are three buttons: "Search", "Advanced Search", and "Reset". Underneath the buttons is a pagination control showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. Below the pagination is a table header with columns: "Authorization Status", "Record Status", "Benefit Plan Id", "Benefit Plan Description", "Module", and "Priority Number". At the bottom of the window, there are two legend boxes: one for "Authorization Status" with options "A - Authorized" and "U - Unauthorized", and another for "Record Status" with options "C - Closed" and "O - Open". An "Exit" button is located in the bottom right corner.

You can search for a benefit plan by specifying the following fields:

### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### Record Status

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### Benefit Plan ID

Select the benefit plan you want to search for, from the option list provided.

### Module

Select the module for which you want to view the benefit plans from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.



## 2.15 Maintaining Pricing Scheme

You can maintain the details of the pricing scheme in the 'Relationship Pricing Scheme Maintenance' screen. You can invoke this screen by typing 'CODSCHME' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows the 'Relationship Pricing Scheme Maintenance' application window. The interface includes a 'New' button at the top left. The main area contains several input fields and dropdown menus: 'Pricing Scheme Id \*', 'Pricing Scheme Id Description \*', 'Scheme Start Date \*', 'Scheme End Date \*', 'Benefit Validity Period', 'Benefit Validity Basis', 'Scheme Advice Description', 'Scheme Status' (set to 'Active'), 'Validity Type \*', 'Eligibility Type \*', 'Apply For \*', 'Execution Type \*', and a checkbox for 'Benefit End on Scheme Expiry'. Below these fields are two tabs: 'Benefit Details' and 'Eligibility Details'. A 'Scheme Details' section contains a table with columns 'Benefit Plan Id' and 'Benefit Plan Description'. At the bottom, there is a 'Fields' section with 'Input By Date Time', 'Authorized By Date Time', 'Modification Number', and checkboxes for 'Authorized' and 'Open'. An 'Exit' button is located in the bottom right corner.

You can maintain the following details specific to the scheme in this screen:

### **Pricing Scheme ID**

Specify a unique ID for the pricing scheme

### **Pricing Scheme ID Description**

Specify a suitable description for the pricing scheme

### **Scheme Start Date**

Specify the effective start date of the pricing scheme. Select the start date by clicking the adjoining calendar icon

### **Scheme End Date**

Specify the end date of the scheme. Select the end date by clicking the adjoining calendar icon

### **Benefit Validity Period**

Specify the period through which the benefits will be made available to the customer, in terms of days, months or years. This date is applicable under the following conditions:

- Scheme ceases to exist, but benefits are given to the customers for a period of time
- Scheme is active, but the benefits are given to the customers for a short period of time

### **Benefit Validity Basis**

Select the basis of specifying the validity period, from the drop-down list provided. The following options are available:

- Days
- Months
- Years

### **Scheme Advice Description**

Specify a suitable description for the scheme advice

### **Scheme Status**

Status of the scheme is displayed as 'Active', by default



The status of the scheme changes to 'Expired', on the end date specified for the schema

### **Validity Type**

Select the way of applying the scheme benefits from the drop-down list. The following options are available:

- One-Time – benefits are made available to eligible customers only once
- Renewable – scheme benefits are made available to the customers till the expiry of the scheme
- Perpetual – benefits offered to eligible customers continue to be available to the customers even if they fall out of the eligibility conditions

### **Eligibility Type**

Select the duration of the benefit validity from the drop-down list. The following options are available:

- Benefits Validity Period
- Scheme Validity Period

## Apply For

Select the customers for which the pricing scheme is applicable, from the drop-down list. The following options are available:

- New customer
- All customers
- Existing customers



A customer is identified as new or existing based on their creation date and scheme start date

## Execution Type

Select the type of application of the pricing scheme, from the drop-down list. The following options are available:

- Manual
- Automatic

## Benefit End on Scheme Expiry

Select this checkbox to indicate that the customer scheme benefits expire on reaching the scheme end date, in cases where the validity period exceeds the scheme end date.

### 2.15.1 Benefit Details Tab

You can select the benefit plans to be applicable for a pricing scheme in the 'Benefit Details' tab. The following details related to the benefit plan are displayed:

- Benefit Plan ID
- Benefit Plan Description

Select the checkbox against any desired benefit plan to make it a part of the pricing scheme

## 2.15.2 Eligibility Details Tab

You can specify the eligibility details of the pricing scheme in the 'Eligibility Details' tab.

The screenshot displays the 'Relationship Pricing Scheme Maintenance' application window. The 'Eligibility Details' tab is selected. The form includes the following fields and controls:

- Pricing Scheme Id \***: Text input field.
- Pricing Scheme Id Description \***: Text input field with a help icon.
- Scheme Validity Details** (collapsible section):
  - Scheme Start Date \***: Date input field with a calendar icon.
  - Scheme End Date \***: Date input field with a calendar icon.
  - Benefit Validity Period**: Text input field.
  - Benefit Validity Basis**: Drop-down menu.
  - Scheme Advice Description**: Text input field with a help icon.
  - Scheme Status**: Drop-down menu (set to 'Active').
- Validity Type \***: Drop-down menu.
- Eligibility Type \***: Drop-down menu.
- Apply For \***: Drop-down menu.
- Execution Type \***: Drop-down menu.
- Benefit End on Scheme Expiry**: Check box.

Below the main form, there are two tabs: 'Benefit Details' and 'Eligibility Details'. The 'Eligibility Details' tab is active, showing:

- Eligibility Plan Id \***: Text input field with a search icon.
- Eligibility Revision Frequency \***: Drop-down menu (set to 'Daily').
- First Revision Date \***: Date input field with a calendar icon.
- Last Revision Date**: Text input field.
- Next Revision Date**: Date input field with a calendar icon.

At the bottom, there is a 'Fields' section with the following labels: 'Input By', 'Authorized By', and 'Modification Number'. Below these are 'Date Time' labels for 'Input By' and 'Authorized By'. There are also checkboxes for 'Authorized' and 'Open', and an 'Exit' button.

You can specify the following details related to eligibility:

### Eligibility Plan ID

Select the eligibility criteria for a customer to avail the benefits of a scheme, from the option list provided. All valid eligibility plans are displayed in the list

### Eligibility Revision Frequency

Select the frequency at which the eligibility plan gets revised, from the drop-down list. The following options are possible:

- Daily
- Weekly
- Fortnightly
- Monthly
- Quarterly
- Half Yearly
- Yearly

### First Revision Date

The date on which the first execution of the eligibility plan happened, is displayed here

### Last Revision Date

The last revision date of the scheme eligibility is displayed here

### Next Revision Date

The date on which next revision of the eligibility plan should happen is displayed here. This value is arrived at, based on the last revision date and the revision frequency specified.

## 2.16 Viewing Pricing Scheme Details

You can view the details of the pricing scheme and also search for a scheme in the 'Relationship Pricing Scheme Maintenance Summary' screen.

You can invoke this screen by typing 'COSSCHME' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a 'Summary' window with the following fields and controls:

- Authorization Status:
- Record Status:
- Pricing Scheme Id:
- Scheme Start Date:
- Scheme End Date:
- Validity Type:
- Execution Type:
- Apply For:
- Search buttons: Search, Advanced Search, Reset
- Records per page: 15
- Page navigation: 1 Of 1
- Table columns: Authorization Status, Record Status, Pricing Scheme Id, Pricing Scheme Id Description, Scheme Start Date, Scheme End Date, Validity Type
- Legend:
  - Authorization Status: A - Authorized, U - Unauthorized
  - Record Status: C - Closed, O - Open
- Exit button

You can search for a pricing scheme by specifying any of the following fields:

### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized

- Unauthorized

#### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

#### **Pricing Scheme ID**

Select the pricing scheme you want to search for, from the option list provided

#### **Scheme Start Date**

Specify the start date of the pricing scheme you want to search for

#### **Scheme End Date**

Specify the end date of the pricing scheme you want to search for

#### **Validity Type**

Select the validity type of the pricing scheme you want to search for, from the drop-down list provided

#### **Apply For**

Select the customers for which the pricing scheme you want to search for is applicable, from the drop-down list. The following options are available:

- New customer
- All customers
- Existing customers

#### **Execution Type**

Select the type of application of the pricing scheme you want to search for, from the drop-down list. The following options are available:

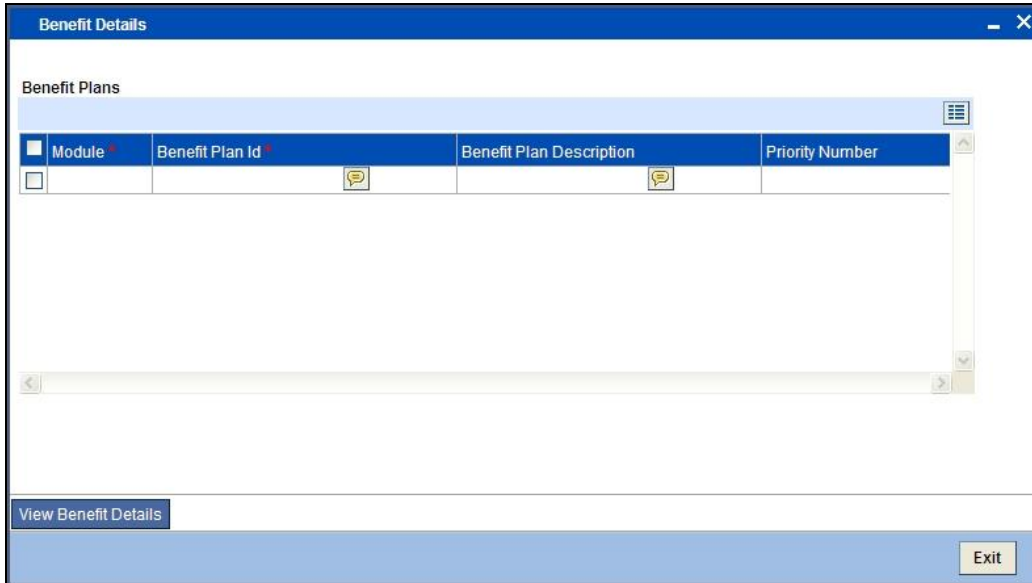
- Manual
- Automatic

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## **2.17 Maintaining Customer Scheme Linkage**

You can link a customer to a pricing scheme in the 'Customer Scheme Manual Linkage' screen. The benefits of the scheme are applied to the customer for the validity period specified.

You can invoke this screen by typing 'CODCUSCM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details in this screen:

### Customer Number

Select the customer for whom you want to link the pricing scheme, from the option list provided. All customers who have opted for relation pricing are displayed in the list.

### Customer Name

Name of the customer gets displayed, once you select the customer number

### Scheme ID

Select the scheme ID to be linked to the customer number, from the option list provided



You can link more than one scheme to a customer number

### Scheme Description

The description associated with the scheme gets displayed, once you select the scheme ID

### Benefit Start Date

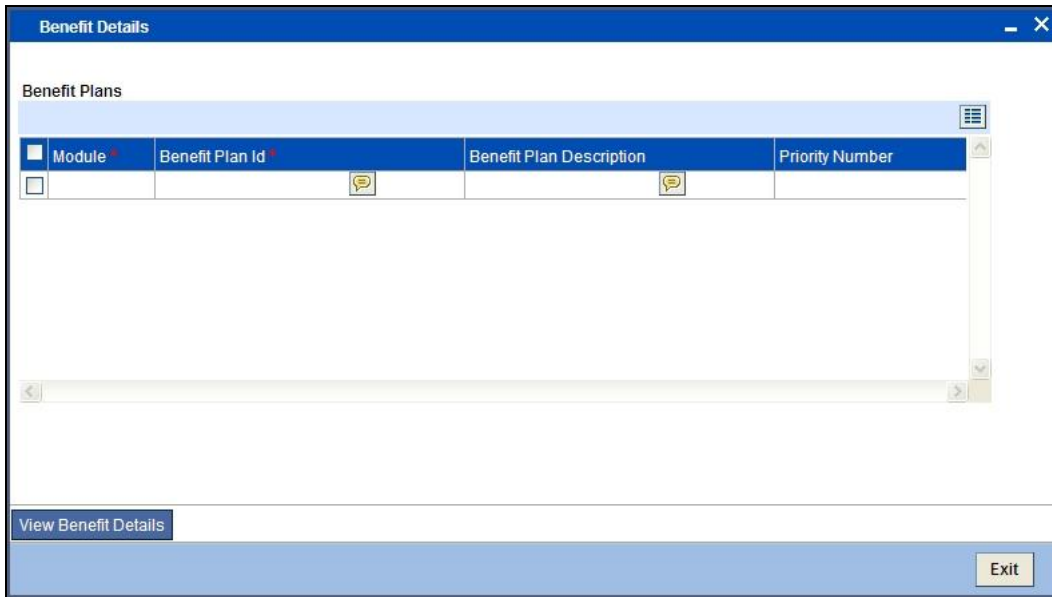
Specify the date on which the scheme benefits starts to be applied for the customer

## Benefit End Date

Specify the date on which the scheme benefits cease to exist for the customer

### 2.17.1 Viewing Benefit Plans

Select a benefit scheme and click the 'View Benefit Plan' button to view the benefit plans associated with the selected scheme.



The following details related to the benefit are displayed:

- **Module** - module to which the benefit is related
- **Benefit Plan ID** - unique identification of the benefit plan
- **Benefit Plan Description** - description linked to the benefit plan ID
- **Priority Number** - priority number assigned to the benefit plan



## 2.17.2 Viewing Pricing Benefit Details

Select a row in 'Benefit Details' and click the 'View Benefit Details' to view the details associated with the selected benefit plan. The following screen is displayed.

The screenshot shows a software window titled "Relationship Pricing Benefit Plan - Detailed". The window contains a "New" button and a "Pricing Benefit" section with the following fields: "Benefit Plan Id \*", "Benefit Plan Description \*", "Module \*", and "Priority Number". Below this is a "Pricing Benefit Details" section containing a table with the following columns: "Product", "Price Component Type", "Price Components \*", "Benefit Type", "Variance Type", and "Variance Currency". The table is currently empty. At the bottom of the window, there is a "Fields" section with the following fields: "Input By Date Time", "Authorized By Date Time", and "Modification Number" (with "Authorized" and "Open" checkboxes). An "Exit" button is also present.

The details associated with the selected benefit plan are displayed here

If the benefit selected in 'Benefit Details' screen is related to Consumer Lending module, the following screen gets displayed.

The screen appears as shown below:

The screenshot shows the 'Promotions Details' application window. The window title is 'Promotions Details'. It features a search bar labeled 'Enter Query'. Below this are input fields for 'Promotion Code \*', 'Promotion Start Date \*', 'Promotion Description', 'Promotion End Date', 'Module Code', and 'Product Code \*'. A tabbed interface shows 'Preferences' and 'Components' tabs. The 'Components' tab is active, displaying sections for 'Tenor' (with fields for Minimum, Maximum, Default, and Unit), 'Loan Amount' (with fields for Minimum and Maximum Loan Amount), and 'Holiday Periods' (with a table for adding holiday periods). Below these is the 'Promotion Rate Factor' section, which includes a table with columns for 'User Defined Element Id', 'UDE Value', 'Minimum Value', and 'Maximum Value'. At the bottom, a 'Fields' section lists 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

The following details related to the benefit plan selected are displayed:

- Benefit or promotion plan identification and description
- Start date and end date of the promotion
- Tenor details and the holiday period details
- Related UDEs and corresponding values
- Schedule details of the principal and interest components

## 2.17.3 Viewing Linkage Details

You can view the details of customer scheme linkages and also search for a customer in the 'Customer Scheme Manual Linkage Summary' screen. You can invoke this screen by typing 'COSCUSCM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows a web application window titled 'Summary'. At the top, there are two dropdown menus: 'Authorization Status' and 'Record Status'. Below them is a text input field for 'Customer Number' with a search icon. A search bar contains 'Search', 'Advanced Search', and 'Reset' buttons. Below the search bar, there is a pagination control showing 'Records per page: 15' and '1 Of 1'. A table header is visible with columns for 'Authorization Status', 'Record Status', and 'Customer Number'. At the bottom, there are two legend boxes: one for 'Authorization Status' with options 'A - Authorized' and 'U - Unauthorized', and another for 'Record Status' with options 'C - Closed' and 'O - Open'. An 'Exit' button is located in the bottom right corner.

You can specify any of the following details to perform a search

### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### Record Status

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

## Customer Number

Select the customer number whose relationship value you want to search for, from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.18 Changing Benefit Plan Priority

You can modify the priority value associated with a benefit plan for a given module in the 'Relationship Pricing Benefit Priority Maintenance' screen. You can invoke this screen by typing 'COBENPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Benefit Plan Id	Benefit Plan Description	Priority Number

You need to specify the following details to change the priority of a benefit plan.

### Module

Select the module for which you want to change the benefit plan priority number. All modules for which benefit plans are defined are displayed in the option list.

### Module Description

The description associated with the selected module is displayed here

### Benefit Plan ID

Select a module and click the 'Query' button to view the valid benefit plan IDs for that module

## Benefit Plan Description

The description associated with the benefit plan ID is displayed here

## Priority

The priority number linked to the benefit plan is displayed here. You can change the priority number in such a way that it remains unique for a benefit plan within a given module.

### 2.18.1 Viewing Benefit Plan Details

Select a benefit plan ID and click the 'View Benefit Plan' button to view the details of the selected benefit plan

## 2.19 Changing Customer Scheme Linkage Status

You can view and change the status of customer scheme linkages in the 'Customer Scheme Linkage Status Change' screen. All the schemes linked to the customer are displayed in this screen, with the respective status.

You can invoke this screen by typing 'CODSCMST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Scheme Id	Eligibility Plan Id	Benefit Start Date	Benefit End Date	Linkage Status
				Active

You can specify the following details in this screen:

### Customer Name

The system displays the name of the specified customer ID based on the details maintained at 'Customer Maintenance' level.

### **Scheme ID**

Select the ID of the scheme whose status you want to change, from the option list

### **Scheme Description**

The description associated with the scheme gets displayed, once you select the Scheme ID

#### **2.19.1.1 Viewing Scheme Details**

The following details related to the scheme are displayed.

- Scheme ID
- Eligibility plan ID
- Benefit start date and end date
- Linkage status and the status of previous linkage
- Linkage Date
- Date of last status change and the reason for change

### **Linkage Status**

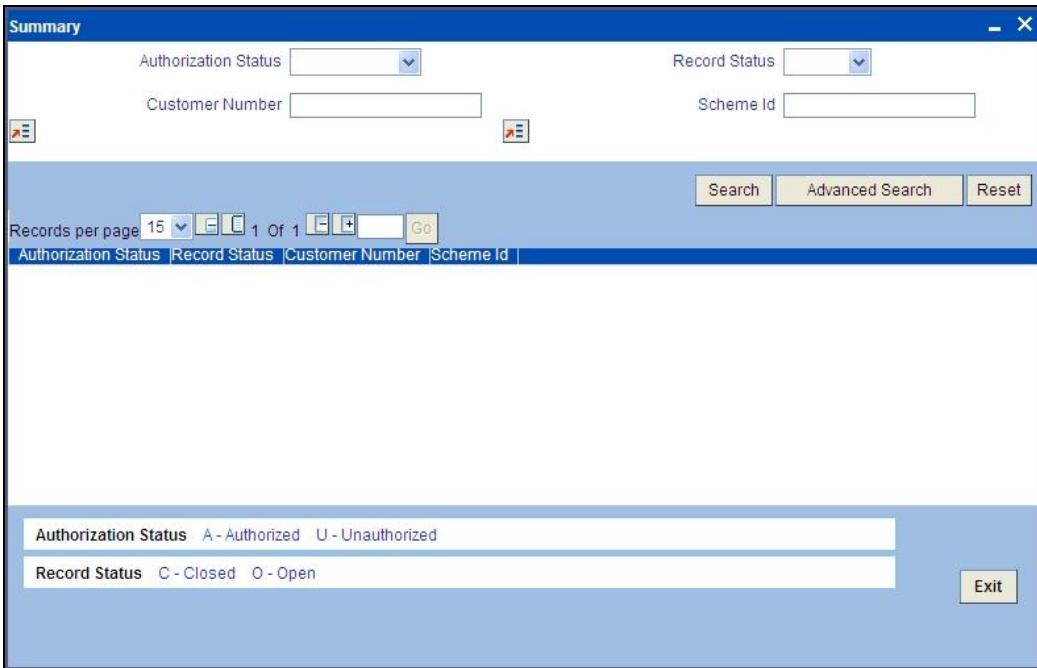
Select the status of the scheme linkage from the drop-down list provided. The following options are available:

- Active
- Waiting for Acceptance
- Expired
- Expired/Renewable
- Rejected

#### **2.19.2 Viewing Status Change Details**

You can view the details of scheme linkage status and also search for a linkage in the 'Customer Scheme Status Change Summary' screen.

You can invoke this screen by typing 'COSSCMST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify any of the following details to perform a search

**Customer Number**

Select the customer number you want to search for, from the option list provided

**Scheme ID**

Select the scheme ID you want to search for, from the option list provided

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

**2.20 Viewing Customer Scheme Linkages**

You can view the schemes linked to a customer number in 'Customer Scheme Linkage Query' screen. You can invoke this screen by typing 'CODSCMQY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

### Customer Number

Select the customer whose scheme linkages you would like to change. All valid customer numbers with scheme linkages are displayed in the option list.

### Linkage Status

Select the linkage status of the scheme which you want to modify. The following options are available:

- All
- Active
- Waiting for Acceptance
- Expired
- Expired/Renewable
- Rejected

Click the 'Query' button to get the details of the schemes attached to the customer in 'Scheme Details'.

### Scheme ID

All scheme IDs linked to the selected customer are displayed

### Eligibility Plan ID

The eligibility plan ID maintained for the scheme is displayed here. For manual linkages the eligibility plan ID is displayed as MANUAL



**Benefit Start Date**

The date when the scheme was applied to the customer is displayed

**Benefit End Date**

The end date of the benefits received by the customer is displayed here

**Current Status**

The current status of the scheme application to the customer is displayed here. The following values are possible:

- Active
- Expired
- Expired/Renewable
- Waiting for Acceptance
- Rejected

You can change the status of the scheme linkages under the following conditions:

- Reject – this status can be selected if the current status of scheme linkage is any of the following:
  - Active
  - Waiting for Acceptance
  - Expired/Renewable

On rejection, the linkage status changes to 'Rejected'

- Accept - this status can be selected if the current status of scheme linkage is 'Waiting for Acceptance'. On acceptance the linkage status changes to 'Active'

**Status Change Reason**

The reason for changing the status is indicated here

**Last Status Change Date**

The date on which the customer scheme linkage status was last changed, either by the system or manually, is displayed here

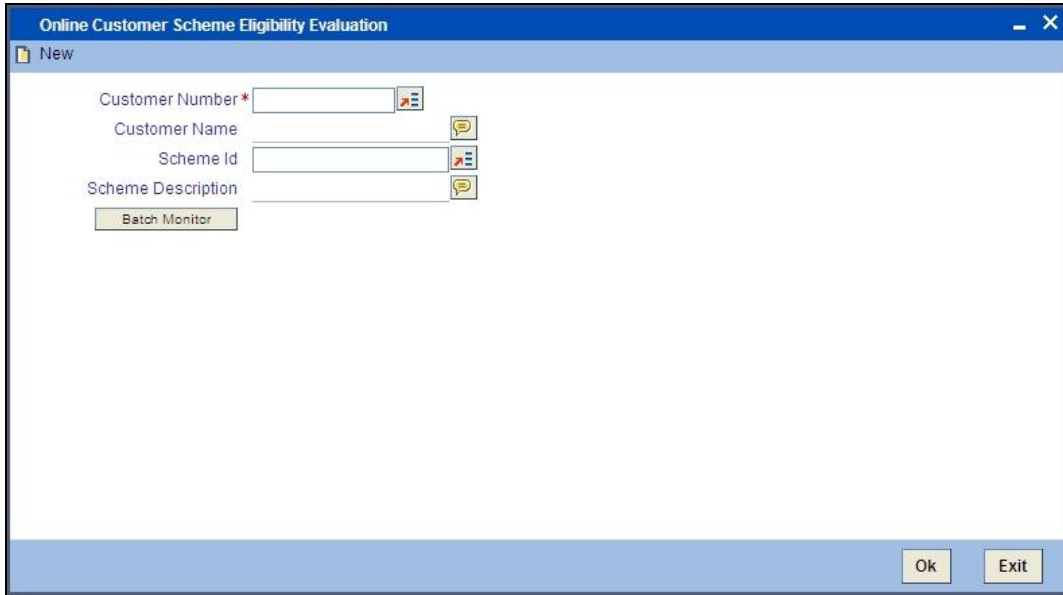
**Previous Linkage Status**

The previous status of linkage, in case the current linkage status is changed manually or by system, is displayed here

## 2.21 Evaluating Customer Scheme Online

You can perform an online evaluation of customer eligibility for a scheme using the 'Online Customer – Scheme Eligibility Evaluation' screen. All eligibility plans associated with active schemes are evaluated and if the customer is eligible for a scheme, then customer scheme linkage gets established.

You can invoke this screen by typing 'CODELEBT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You need to specify the following details to evaluate the customer eligibility for a scheme:

### **Customer Number**

Select the customer number for which you would like to evaluate scheme eligibility, from the option list provided.

### **Customer Name**

The name of the selected customer is displayed here

### **Scheme ID**

Select the scheme ID for which you want to perform eligibility evaluation, from the option list provided

### **Scheme Description**

The description associated with the selected scheme is displayed here

Click the 'Ok' button to submit the batch for processing. After submitting the batch, click 'Batch Monitor' button to view the status of the batch. The status of the process is displayed in the 'Journal Batch Log' screen.

The screen appears as shown below:

The screenshot shows a web application window titled "Journal Batch Log". At the top, there are two input fields: "Intraday Sequence" and "User Id", each with a small icon to its right. To the right of these is a "Function" input field with a similar icon. Below these fields are three buttons: "Search", "Advanced Search", and "Reset". A pagination bar shows "Records per page" set to 15, with "First", "Previous", "1 Of 1", "Next", "Last", and "Go" options. Below the pagination is a table header with columns: Intraday Sequence, Function, User Id, Status, Start Time, End time, and Branch Code. The table body is empty. At the bottom, there is a legend for "Status" with values: W - Process in Progress, U - Unprocessed, and P - Process Completed. An "Exit" button is located in the bottom right corner.

The status of the process can be any of the following:

- W – Process in Progress
- U – Unprocessed
- P – Process Completed

## 2.22 Viewing Customer Aailed Scheme Benefits

You can view the details of the benefits availed by the customers in the 'Customer Aailed Scheme Benefit Details' screen. You can invoke this screen by typing 'CODCUSCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows a window titled 'Login Page' with a search form. The form includes the following fields and controls:

- Customer Number \* (text box with a dropdown arrow)
- Customer Name (text box with a dropdown arrow)
- From Date \* (text box with a calendar icon)
- Scheme Id \* (text box with a dropdown arrow)
- Scheme Description (text box with a dropdown arrow)
- To Date \* (text box with a calendar icon)
- Query (button)

Below the search form is a section titled 'Customer Scheme Application Details' containing a table with the following columns:

RP Reference	Customer Number	Customer Account Number	Scheme Id	Transaction Reference
<input type="checkbox"/>				

An 'Exit' button is located at the bottom right of the window.

You need to specify the following to view the benefit details availed by the customer:

### **Customer Number**

Select the customer number for which you would like to view the benefit details

### **Customer Name**

The name of the selected customer is displayed here

### **Scheme ID**

Select the scheme availed by the customer, whose details you want to view

### **Scheme Description**

The description associated with the selected scheme is displayed here

### **From Date**

Specify the date from which the scheme is applicable for the customer

## To Date

Specify the date up to which the scheme is applicable to the customer

Click the 'QUERY' button to view the following details related to the benefits availed by the customer.

- Customer Number
- Customer Account Number
- Transaction Reference Number
- Benefit Processing Date
- Scheme ID
- Benefit Plan ID
- Eligibility Plan ID
- Price Component
- Benefit Type
- Variance Type
- Variance Value
- Variance Currency
- Original Computed Price
- Final Price
- Price Currency

## 2.23 Processing Relationship Pricing Batch

Relationship pricing batch evaluates the eligibility criteria for customers who have opted for relationship pricing, and links the schemes applicable to the customers. The customer linkage status also gets changed during the batch. This batch is run at the head office level, during EOD, after marking End of Financial Input (EOFI).

The batch process involves the following main activities:

- Changing scheme status
- Evaluating scheme eligibility
- Applying scheme benefits

The linkage status of customers, whose benefits have expired, will change to 'Expired' during EOD as part of the batch

### 2.23.1 Changing Scheme Status

The status change of the scheme happens before the evaluation of the scheme eligibility. On the end date of the scheme, the status of the scheme changes to 'Expired'. If the scheme has the 'Benefits End on Scheme Expiry' option enabled, then all the related customer scheme linkages will be marked as 'Expired'.

### **2.23.2 Evaluating Scheme Eligibility**

All the active schemes with first revision date or next revision date less than or equal to application date are considered for eligibility evaluation.

Following validations are carried out for schemes with different validity types:

- **Perpetual validity** – customers created within the benefit period are not considered for eligibility evaluation
- **One-time validity** – customers created within the benefit period are considered for eligibility evaluation. If the customer does not satisfy the eligibility conditions, then the benefits will not be given to customer again. The status of such customer scheme linkages will be marked as 'Expired'.
- **Renewable validity** – customers created within the benefit period are considered for evaluation. If the customer does not satisfy the eligibility conditions, then the benefits will not be given to customer till the customer becomes eligible again. The status of such customer scheme linkages will be marked as 'Expired'/'Renewable'.

The eligibility evaluation is carried out as follows in case of new customers and existing customers:

#### **2.23.2.1 New Customers**

Following conditions need to be satisfied for a new customer to avail the benefits of relationship pricing schemes:

- Customer should have opted for relationship pricing
- Customer creation date should not be less than the scheme start date
- Customer should satisfy the eligibility criteria associated with scheme eligibility plan

Customer scheme linkage is established with status as 'Active' if the scheme execution type is 'Automatic'. The status will be 'Waiting for Acceptance' if the scheme execution type is 'Manual'.

#### **2.23.2.2 Existing Customers**

For existing customers, the customer creation date should be less than scheme start date.

At the end of the batch process, the next revision frequency for the scheme eligibility gets updated based on revision frequency.



Note the following:

- Eligibility evaluation will not happen for customers who already have the schemes linked to them, after the benefit validity period, if the scheme eligibility type is Benefit Validity period.
- Eligibility evaluation will happen for customers who already have the schemes linked to them, after the benefit validity period, if the scheme eligibility type is Scheme period.
- Eligibility evaluation will not happen till the end of the benefit period, for customers whose schemes have been manually linked

### **2.23.3 Applying Scheme Benefits**

The benefits of the scheme are applied to customers only after the eligibility evaluation of the scheme during EOD. The eligible customers can avail the benefits of the scheme only from next branch working day. The following activities are involved in the application of scheme benefits for eligible customers:

- The system checks if the customer is eligible for any scheme benefits for the product and price component associated with the transactions or contracts involved, and for eligible customers the pricing process is changed based on the benefit type.
- If the customer has more than one benefit plan for the same product and price component combination, then benefit plan with the least priority number is taken up for processing.
- If the benefit plan type is waive-off, then the price component computation is done and the final price will be waived off.
- If the benefit plan is of variance type, then the variance rate or amount is applied. If a variance rule is attached to the price component, then the variance rule is evaluated to get the variance rate or amount.
- After applying benefit variance, the final rate or amount will be checked against the minimum and maximum limits set at module product level.

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## 3. Screen Glossary

### 3.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
CODBENFT	Relationship Pricing Benefit Plan Maintenance
CODBENPR	Relationship Pricing Benefit Plan Priority Change
CODCURVT	Customer Relationship Value Tag Code
CODCUSCH	Relationship Pricing Customer Aailed Scheme Benefits
CODCUSCM	Customer Scheme Manual Linkage
CODELEBT	Online Customer Scheme Eligibility Evaluation
CODELPLN	Relationship Pricing Eligibility Plan
CODRVMT	Relationship Value Tag Code Maintenance
CODSCHME	Relationship Pricing Scheme Maintenance
CODSCMQY	Customer Scheme Linkage Query
CODSCMST	Customer Scheme Linkage Status Change
CODUDEM	Relationship Pricing User Data Elements Maintenance
CODVARRL	Relationship Pricing Variance Rule Maintenance
COSBENFT	Relationship Pricing Benefit Plan Summary
COSCURVT	Customer Relationship Value Tag Code Summary
COSCUSCM	Customer Scheme Manual Linkage Summary
COSELPLN	Relationship Pricing Eligibility Plan Summary
COSRVMT	Relationship Value Tag Code Summary
COSSCHME	Relationship Pricing Scheme Summary
COSSCMST	Customer Scheme Linkage Status Change Summary
COSUDEM	Relationship Pricing User Data Elements Summary



<b>Function ID</b>	<b>Function Description</b>
COSVARRL	Relationship Pricing Variance Rule Maintenance



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