

Relationship Pricing User Guide

**Oracle FLEXCUBE Universal Banking**

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Relationship Pricing User Guide  
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# 1. Preface

## 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 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 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.
<b>Chapter 3</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.5 Related Documents

The Procedures User Manual

## 1.6 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

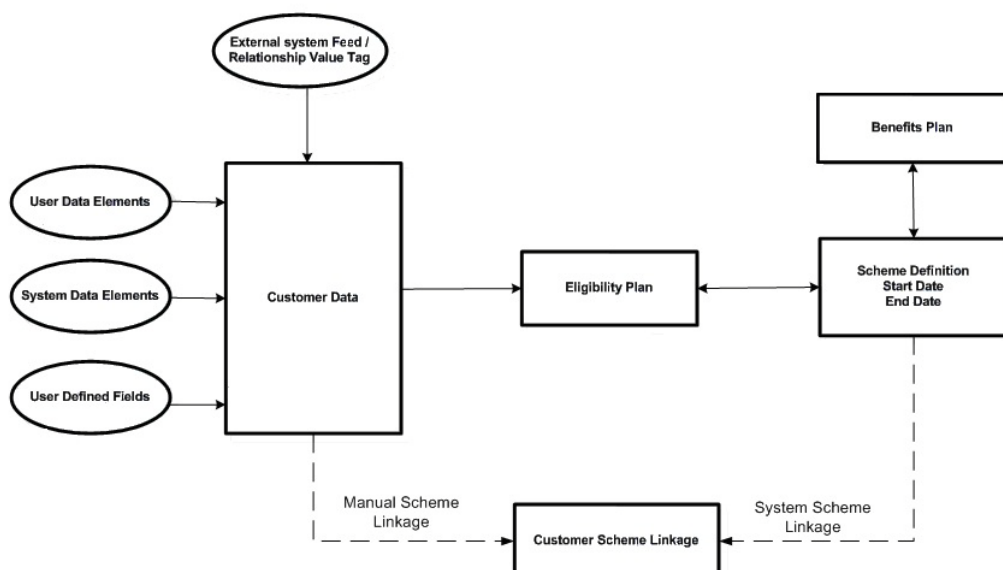
Relationship pricing is the pricing of services offered to a customer based on the total business that the customer conducts or could potentially conduct. In this case, a set of eligible customers is offered a special pricing over and above the standard product pricing. This is commonly implemented by 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.

**Customer – Pricing Scheme Linkage**



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 'CODUDEMNT' 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:

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.

For example, the 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.

The screenshot shows the 'Relationship Pricing User Data Elements Maintenance' application. The 'User Data Element (UDE)' section has the following fields:

- UDE Code \*
- UDE Description \*
- UDE Basis \* (Query)
- UDE Data Type \* (Numeric)

The 'Function' tab is active, showing a 'Function Name' field, a 'Get Parameters' button, and a 'Delete Rows' button. Below this is the 'Function Description' table:

Parameter Name	UDE	Constant

The 'Fields' section at the bottom includes:

- Input By Date Time
- Authorized By Date Time
- Modification Number
- Authorized (checkbox)
- Open (checkbox)

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

---

#### Note

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

---

### Constant

Specify a constant value of the function parameter

---

**Note**

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:

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

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 application window titled "Relationship Value Tag Code Maintenance". At the top, there is a toolbar with "New" and "Enter Query" buttons. The main content area is titled "Relationship Value Tag (RVT)" and contains two input fields: "RVT Code \*" and "RVT Description \*". Below the input fields, there is a "Fields" section with a blue background, containing labels for "Input By Date Time", "Authorized By Date Time", and "Modification Number". There are also checkboxes for "Authorized" and "Open".

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.

---

**Note**

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:

Authorization Status	Record Status	RVT Code	RVT Description
----------------------	---------------	----------	-----------------

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.

Fields
Input By Date Time
Authorized By Date Time
Modification Number
<input type="checkbox"/> Authorized
<input type="checkbox"/> Open

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 is a search bar with "Advanced Search" and "Reset" buttons. Below the search bar, there are several input fields: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Customer Number" (a text box with a search icon), "Source Code" (a text box with a search icon), and "RVT Code" (a text box with a search icon and a help icon). Below the input fields, there is a pagination bar showing "Records per page 15", "First", "Previous", "1 Of 1", "Next", "Last", and "Go" buttons. Below the pagination bar, there is a table with columns: "Authorization Status", "Record Status", "Customer Number", "RVT Code", "RVT Code Value", and "Source Code". The table is currently empty. At the bottom of the screen, there are buttons for "Authoriza", "Record St", and "Exit".

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.

RDE Code	RDE Parameter Value
<input type="text"/>	<input type="text"/>

Input By	Authorized By	Modification Number
Date Time	Date Time	<input type="checkbox"/> Authorized <input type="checkbox"/> Open

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**

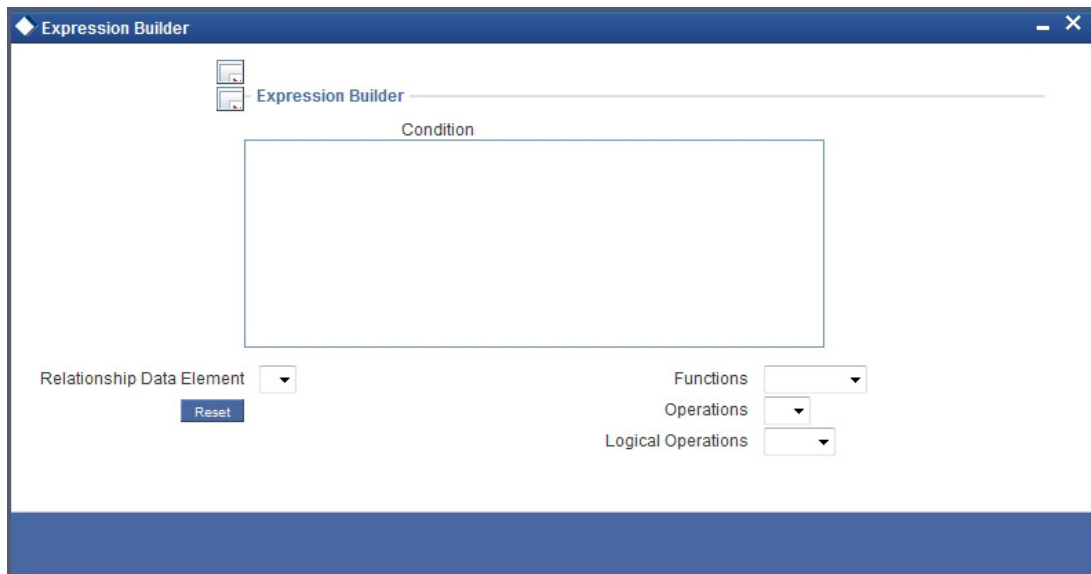
Select the relationship data element to be used to build the eligibility criteria expression. All system data elements, user data elements, and customer RVT codes are available for selection in the option list provided.

### **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 "Advanced Search" and "Reset" buttons. Below these are two dropdown menus: "Authorization Status" and "Record Status". There is also a text input field for "Eligibility Plan Id" with a search icon. A pagination bar shows "Records per page 15", "First", "Previous", "1 Of 1", "Next", "Last", and "Go". Below the pagination is a table with the following columns: "Authorization Status", "Record Status", "Eligibility Plan Id", "Eligibility Plan Description", and "Condition". The table is currently empty. At the bottom of the window, there are buttons for "Authoriza", "Record St", and "Exit".

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 define the variance rule in 'Relationship Pricing Variance Rule Maintenance' screen. You can define a single variance rule to return both buy and sell spread (two values) for a currency pair for rate variance. While defining exchange rate variance for a module at a product level using the RP Benefit plan, you can define both buy and sell spread for a currency pair combination using a single variance rule.

You can maintain the price or exchange rate variance rules at module level where you can specify the multiple rule conditions based on which the preferential variance for eligible customers can be derived. You can specify multiple conditions based on which the preferential variance for eligible customers can be derived.

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.

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. All valid Flexcube modules codes are displayed in the option list. This field also includes new module code.

### **Variance Rule Basis**

This field indicates the price component basis for which the variance is being defined. 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

---

#### **Note**

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.

---

#### **Note**

This is a mandatory field if the variance rule return type is fixed amount or variance amount.

---

## 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'.

---

### Note

This is a mandatory field if the variance rule return type is fixed amount or variance amount.

## 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.

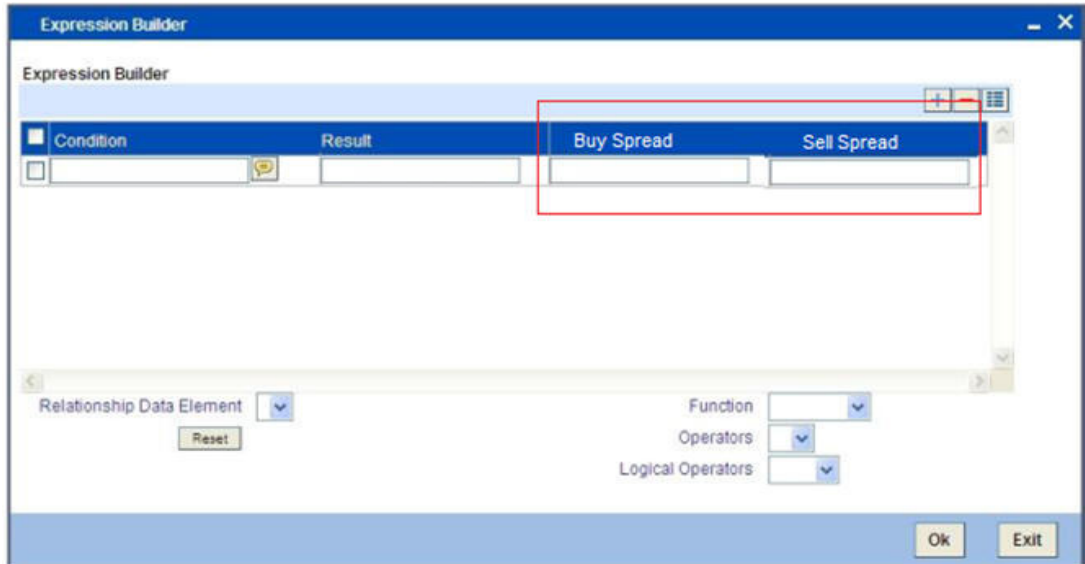
### RDE parameter value

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.



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.

### **Buy Spread and Sell Spread**

Specify the Buy Spread or Sell Spread to return both Buy and Sell Spread respectively for the conditions defined for variance rule of return type 'Variance Rate'.

### **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.

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 **Example**

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

The following example demonstrates the return of Buy and Sell spread respectively for the conditions defined for Variance rule.

A variance rule can be set to derive the beneficial Exchange rates for an eligible customer based on the transaction amount. If the transaction amount is greater than 1, 00,000 then buy spread is 1.1 and sell spread 1.5.

Setup	Values
Module	FLEXCUBE Payments
Variance Rule basis	Exchange rate
Return type	Variance Rate
Condition	TXN_AMOUNT > 1,00,000
Variance Currency1	USD
Variance Currency2	INR
Buy Spread	1.1
Sell Spread	1.5

Relationship Data Elements

RDECode	Remarks
TXN_AMOUNT	Defined to get the total transaction amount of the customer

Eligibility Criteria

Condition
TXN_AMOUNT > 1,00,000

If the transaction amount is greater than 1, 00,000

Single Variance Rule would be defined to return both Buy and Sell Spread for Currency Pair CCY1 & CCY2 (USD & INR), for Exchange Rate Variance. These would be applied as follows :

Case-1: Buying USD for INR : Buy Spread =1.1

Case-2: Selling USD for INR :Sell Spread = 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:

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below these are several filter fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Variance Rule Id' (text input with a search icon), 'Variance Rule Basis' (dropdown), 'Variance Rule Type' (dropdown), and 'Module' (text input with a search icon). Below the filters is a pagination bar with 'Records per page' set to 15, and buttons for 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go'. Below the pagination bar is a table with the following columns: 'Authorization Status', 'Record Status', 'Variance Rule Id', 'Variance Rule Description', 'Variance Rule Basis', 'Variance Rule Type', and 'Module'. The table is currently empty. At the bottom of the window, there are buttons for 'Authoriza...', 'Record St...', and 'Exit'.

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.

Product *	Price Component Type	Price Components *	Benefit Type	Variance Type	Variance Currency 1	Variance C
-----------	----------------------	--------------------	--------------	---------------	---------------------	------------

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. This field will also include a new module code.

#### **Priority Number**

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

---

#### **Note**

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

---

### **2.13.1 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 from the Flexcube Payments 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

---

#### **Note**

The applicable Price Component Type for New Module code is 'Charges' and '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.

For example, if you select the price component type as Interest for an LD product, 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

---

#### **Note**

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

---

**Note**

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.

---

**Note**

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.

---

**Note**

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 "Advanced Search" and "Reset" buttons. Below are search filters: "Authorization Status" (dropdown), "Record Status" (dropdown), "Benefit Plan Id" (text input with a search icon), and "Module" (text input with a search icon). A pagination bar shows "Records per page" set to 15, with buttons for "First", "Previous", "1 Of 1", "Next", "Last", and "Go". Below the filters is a table with the following columns: "Authorization Status", "Record Status", "Benefit Plan Id", "Benefit Plan Description", "Module", and "Priority Number". The table is currently empty. At the bottom, there are buttons for "Authoriza", "Record St", and "Exit".

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 screenshot displays the 'Relationship Pricing Scheme Maintenance' application window. The interface includes a top navigation bar with 'New' and 'Enter Query' buttons. The main form area is divided into several sections: 'Pricing Scheme Id \*' and 'Pricing Scheme Id Description \*' at the top; 'Scheme Validity Details' containing date fields (Scheme Start Date, Scheme End Date), a dropdown for Benefit Validity Basis, and a text field for Scheme Advice Description; and a right-hand section with dropdowns for Validity Type, Eligibility Type, Apply For, and Execution Type, plus a checkbox for Benefit End on Scheme Expiry. Below these is a 'Benefit Details' tab, which is active, showing a table with columns for Benefit Plan Id and Benefit Plan Description. At the bottom, a 'Fields' section lists 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number' with checkboxes for 'Authorized' and 'Open'.

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

---

#### **Note**

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

---

#### **Note**

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 active. The form includes the following fields and controls:

- Pricing Scheme Id \*** (Text field)
- Pricing Scheme Id Description \*** (Text field)
- Scheme Validity Details** (Section header)
- Scheme Start Date \*** (Date field)
- Scheme End Date \*** (Date field)
- Benefit Validity Period** (Text field)
- Benefit Validity Basis** (Drop-down menu)
- Scheme Advice Description** (Text field)
- Scheme Status** (Drop-down menu, currently 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** (Checkbox)
- Benefit Details** (Tab header)
- Eligibility Details** (Tab header)
- Eligibility Plan Id \*** (Text field)
- Eligibility Revision Frequency \*** (Drop-down menu, currently set to 'Daily')
- First Revision Date \*** (Date field)
- Last Revision Date** (Text field)
- Next Revision Date** (Date field)
- Fields** (Section header)
- Input By** (Text field)
- Date Time** (Text field)
- Authorized By** (Text field)
- Date Time** (Text field)
- Modification Number** (Text field)
- Authorized** (Checkbox)
- Open** (Checkbox)

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 web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below this, there are several search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Pricing Scheme Id' (text input with a search icon), 'Scheme Start Date' (calendar icon), 'Scheme End Date' (calendar icon), 'Validity Type' (dropdown), and 'Execution Type' (dropdown). Below the filters is a pagination bar with 'Records per page 15', '1 Of 1', and buttons for 'First', 'Previous', 'Next', 'Last', and 'Go'. At the bottom of the window, there are buttons for 'Authorizal' and 'Record St', and an '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.

The screenshot shows a software interface titled "Customer Scheme Manual Linkage Detailed". At the top, there are buttons for "New" and "Enter Query". Below this is a "Customer Details" section with two input fields: "Customer Number \*" and "Customer Name". Underneath is a "Scheme Details" section containing a table with four columns: "Scheme Id \*", "Scheme Description", "Benefit Start Date \*", and "Benefit End Date \*". Each column has a corresponding input field. At the bottom of the window, there is a "View Benefit Plan" button and a status bar with the following fields: "Input By Date Time", "Authorized By Date Time", "Modification Number", and two checkboxes labeled "Authorized" and "Open".

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

---

#### **Note**

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**

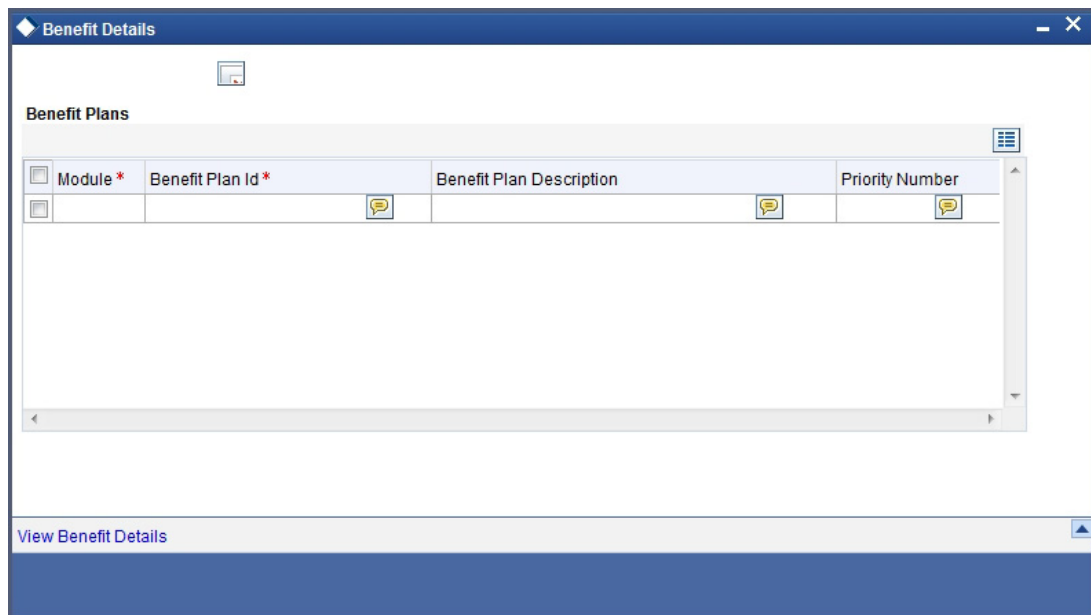
Specify the date on which the scheme benefits starts to be applied for the customer

#### **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 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 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 screenshot shows a window titled 'Summary' with a search interface. At the top, there are 'Advanced Search' and 'Reset' buttons. Below are two dropdown menus: 'Authorization Status' and 'Record Status'. A text input field for 'Customer Number' is also present. A pagination bar shows 'Records per page' set to 15, with buttons for 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go'. Below the search filters is a table with three columns: 'Authorization Status', 'Record Status', and 'Customer Number'. The table is currently empty. At the bottom of the window, there are buttons for 'Authoriza', 'Record St', and 'Exit'.

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 Linking Customer Benefit Plan

A facility to allow the direct linkage of a benefit plan to the customer or a specific customer account without the eligibility criteria is defined in the system. With this facility you can maintain various benefit plans to define the preferential spreads for specific products and currency pair combination and link the customer directly to various benefit plans. In the 'Customer Benefit Plan Linkage Maintenance' screen a benefit plan is directly applied to the customer or the customer account for a given benefit validity period along with the pre-defined priority number.

If the customer has more than one benefit plans for the same product and price component combination then the benefit plan with the least priority number is considered for processing. This benefit plan is applicable for a specific customer account or all accounts of the customer.

---

### **Note**

The system validates whether the validity period of the benefit plan for a specific customer is within the Benefit Start Date and Benefit End Date. The system does not validate the eligibility criteria, when the benefit plan is directly linked to the customer or customer account.

---

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

The following fields need to be specified:

### **Customer Service Model**

Select the segment to which the customer belongs to, from the adjoining option list. All valid customer segments maintained in the system are displayed in the option list.

**Customer Number**

Select the ID of the customer from the adjoining option list. All valid customer IDs as maintained in the system are populated in the option list.

**Customer Name**

The name of the customer is displayed in this field.

**Customer Account**

Select the account number of the customer from the adjoining option list. All valid customer accounts which is linked to the selected customer ID is displayed in the option list.

**Account Branch**

Select the account branch of the specified customer account.

**Account Currency**

The currency of the specified customer account is displayed in this field.

**Benefit Plan ID**

Benefit plan ID to which the customers are directly linked are displayed in this field.

**Description**

A description of the benefit plan is displayed in this field.

**Benefit Start Date**

The benefit start date is displayed in this field.

**Benefit End Date**

The benefit end date is displayed in this field.

**Priority Number**

Specify the priority number of the Benefit Plan ID.

**View Benefit Plan**

Click 'View the Benefit Plan' button, which displays the 'the Benefit Plan Details' screen.

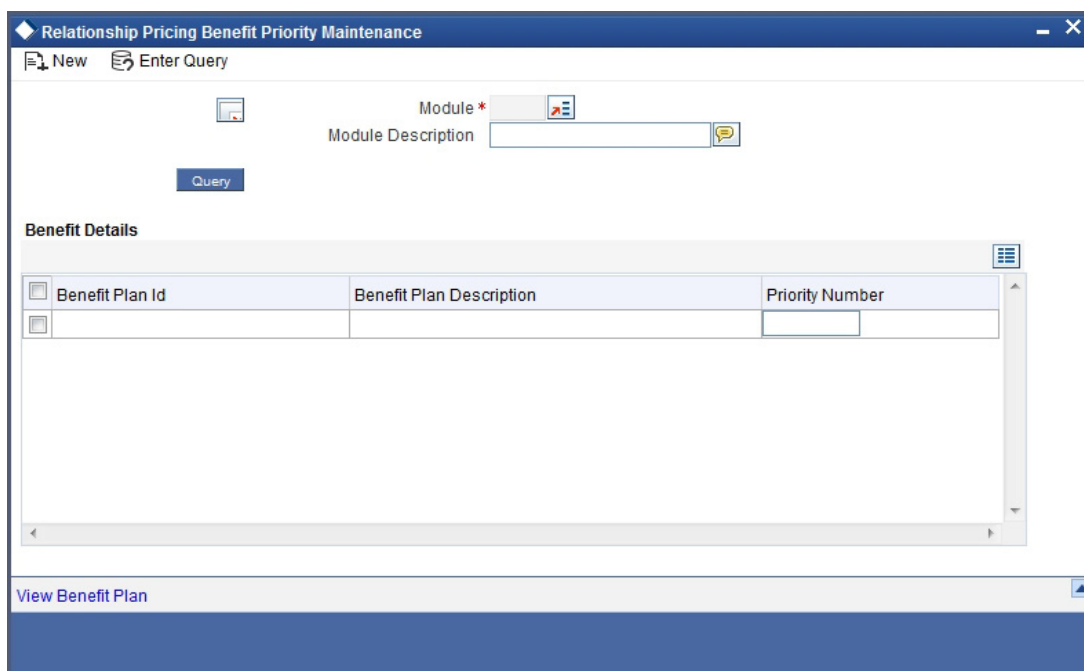
The following actions are supported by this maintenance:

- New
- Copy
- Save
- Authorize

## 2.19 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 'CODBENPR' 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 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.

### **2.19.1 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

## **2.20 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

## 2.20.1 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

## 2.20.2 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.

The screenshot shows a web application window titled 'Summary'. At the top, there are 'Advanced Search' and 'Reset' buttons. Below this, there are four search criteria: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Customer Number' (a text input field with a search icon), and 'Scheme Id' (a text input field with a search icon). Below the search criteria is a pagination bar with 'Records per page 15', 'First', 'Previous', '1 Of 1', 'Next', 'Last', and 'Go' buttons. Below the pagination bar is a table with four columns: 'Authorization Status', 'Record Status', 'Customer Number', and 'Scheme Id'. The table is currently empty. At the bottom of the screen, there are buttons for 'Authoriza', 'Record St', and 'Exit'.

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.

## 2.21 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.

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

### **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

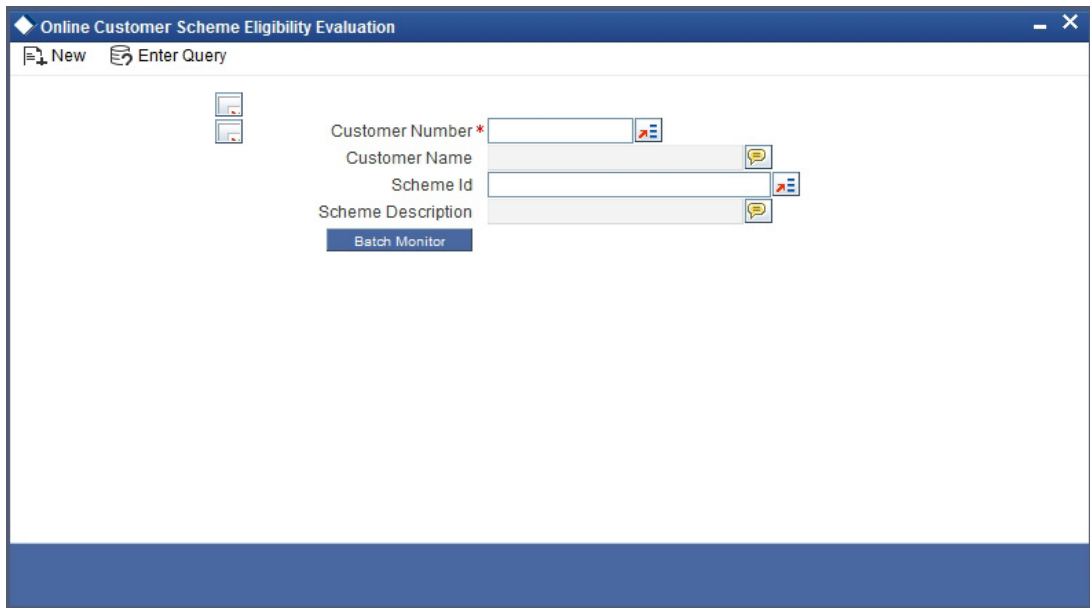
### **Previous Linkage Status**

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

## **2.22 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.

Journal Batch Log

Intraday Sequence

User Id

Function

< Search Advanced Search Reset

Records per page 15 First Previous 1 Of 1 Next Last Go

Intraday Sequence	Function	User Id	Status	Start Time	End time	Branch Code
-------------------	----------	---------	--------	------------	----------	-------------

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

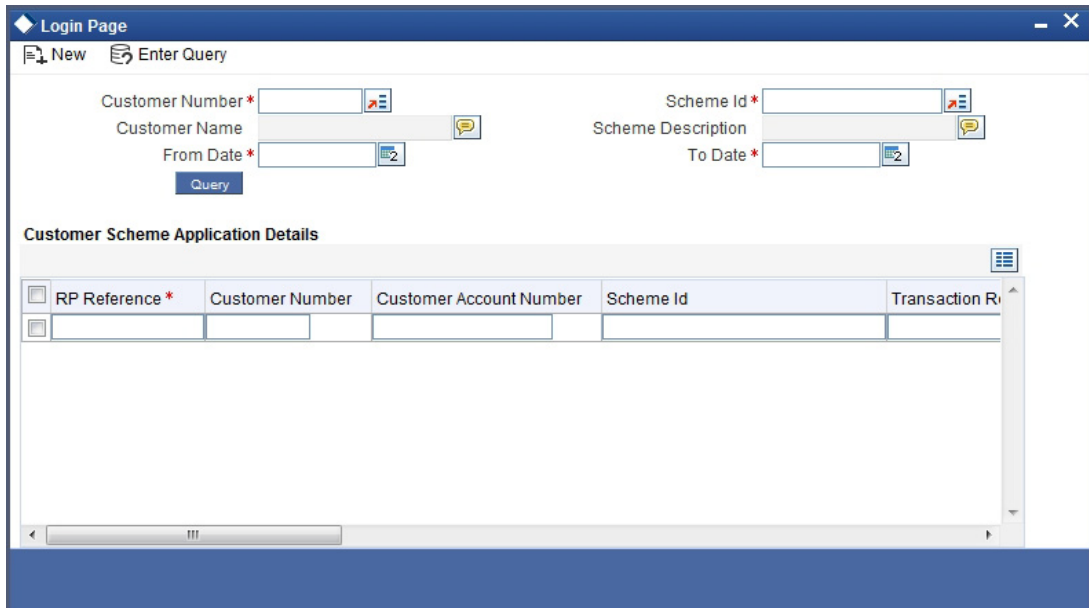
Exit

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

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

## 2.23 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 screenshot shows a web application window titled 'Login Page'. At the top, there are buttons for 'New' and 'Enter Query'. Below these are several input fields: 'Customer Number \*', 'Customer Name', 'From Date \*', 'Scheme Id \*', 'Scheme Description', and 'To Date \*'. A 'Query' button is positioned below the 'From Date' field. Underneath the form is a section titled 'Customer Scheme Application Details' which contains a table. The table has the following columns: 'RP Reference \*', 'Customer Number', 'Customer Account Number', 'Scheme Id', and 'Transaction Reference'. The table is currently empty.

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

## 2.24 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

### 2.24.1 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'.

### 2.24.2 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:

### **2.24.2.1 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'.

### **2.24.2.2 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.

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#### **Note**

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
- 

### **2.24.3 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. Function ID Glossary

### C

CODBENFT .....	2-18	CODUDEM T .....	2-2
CODBENPR .....	2-32	CODVARRL .....	2-13
CODCURVT .....	2-8	COSBENFT .....	2-21
CODCUSCH .....	2-39	COSCURVT .....	2-9
CODCUSCM .....	2-28	COSCUSCM .....	2-31
CODELEBT .....	2-37	COSELPLN .....	2-12
CODELPLN .....	2-10	COSRVTMT .....	2-7
CODRVTMT .....	2-6	COSSCHME .....	2-26
CODSCHME .....	2-23	COSSCMST .....	2-34
CODSCMQY .....	2-35	COSUDEM T .....	2-5
CODSCMST .....	2-33	COSVARRL .....	2-16