Oracle Financial Services Price Creation and Discovery

User Guide

Release 8.0.7.0.0

Oct 2020

E75858-02





Oracle Financial Services Price Creation and Discovery User Guide

Copyright © 2020 Oracle and/or its affiliates. All rights reserved.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be errorfree. If you find any errors, please report them to us in writing.

If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

For information on third party licenses, click here.

Document Control

Version Number	Revision Date	Change Log
1.0	September 2020	Created the User Guide for Oracle Financial Services Price Creation and Discovery application.

Table of Contents

1	Pre	face	
	1.1	Audience	8
	1.2	How this Guide is Organized	8
	1.3	Documentation Accessibility	9
	1.4	Related Documents	9
	1.5	Conventions	9
	1.6	Acronyms	
2	Abc	out Price Creation and Discovery	11
	2.1	Overview	11
	2.2	Salient Features	11
	2.3	Components	
	2.3.1	Default Parameters	
	2.3.2	Product Parameters	
	2.3.3	Price Review	
	2.3.4	Offers	
	2.3.5	Carded Rates	
	2.3.6	Pricing	
	2.4	Business Process Flow	
	2.5	User Roles and Actions	
	2.6	User Access	15
	2.7	Oracle Financial Services Price Creation and Discovery Run Chart	16
3	Gen	eral Features	
	3.1	OFSAAI Home Page	17
	3.1.1	Components of OFSAAI Home Page	
	3.2	Price Creation and Discovery Common Screen Elements	
	3.2.1	Audit Trail	
	3.2.2		
4	Get	ting Started	20
	4.1	System Requirements	20

4.2	Acc	essing OFSAA Applications	20
4.3	Ma	naging the Pricing Application Page	22
4.3.	1	Applications Tab	
4.3.	2	Object Administration Tab	
4.3.	3	System Configuration and Identity Management Tab	23
4.3.	4	Copyright Information	23
4.3.	5	Changing Password	23
4.3.	6	Troubleshooting Your Display	23
4.3.	7	Enabling JavaScript	24
4.3.	8	Enabling Cookies	24
4.3.	9	Enabling Temporary Internet Files	24
4.3.	10	Enabling File Downloads	24
4.3.	11	Setting Printing Options	25
4.3.	12	Enabling Pop-Blocker	25
4.3.	13	Setting Preferences	25
5 Ma	naa	ing Administration	27
	- Construction		/
5.1	Ove	erview	27
5.1 5.2	Ove Use	erview er Roles and Actions	27 27
5.1 5.2 5.3	Ove Use Mai	erview er Roles and Actions naging Administrative Activities	27 27 27
5.1 5.2 5.3 <i>5.3</i> .	Ove Use Mai	erview er Roles and Actions naging Administrative Activities Setting Default Parameters	27 27 27 27
5.1 5.2 5.3 <i>5.3.</i> <i>5.3.</i>	Ove Use Mai 1 2	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters	27 27 27 27 27
5.1 5.2 5.3 5.3. 5.3. 5.3.	Ove Use Mai 1 2 3	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter	27 27 27 27
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3.	Ove Use Mai 1 2 3 4	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy	27 27 27 27
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.3.	Ove Use Ma 1 2 3 4 5	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy Searching a Product Parameter	27 27 27 27 30 31 32 34
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.3.	Ove Use Mai 1 2 3 4 5 Mai	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy Searching a Product Parameter naging Account Review	27 27 27 30 31 32 34 35
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.4 5.4	Ove Use Mai 1 2 3 4 5 Mai 1	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy Searching a Product Parameter Searching a Product Parameter Nanaging Account Review Managing Criteria Definition	27 27 27 30 31 32 34 35 35
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.4 5.4 5.4.	Ove Use Mai 1 2 3 4 5 Mai 1 2	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy Searching a Product Parameter naging Account Review Managing Criteria Definition Executing Account Review	27 27 27 27 30 31 32 34 35 35 35 38
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.4 5.4 5.4. 5.4.	Ove Use Mai 1 2 3 4 5 Mai 1 .2 .3	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy Searching a Product Parameter naging Account Review Managing Criteria Definition Executing Account Review Managing Accounts Flagged for Review	27 27 27 27 30 31 32 34 35 35 35 35 38 41
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.4 5.4 5.4.	Ove Use Mai 1 2 3 4 5 Mai 1 .2 .3	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy Searching a Product Parameter naging Account Review Managing Criteria Definition Executing Account Review	27 27 27 27 30 31 32 34 35 35 35 35 38 41
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.4 5.4 5.4. 5.4.	Ove Use Mai 1 2 3 4 5 Mai 1 2 .2 .3 .4	erview er Roles and Actions naging Administrative Activities Setting Default Parameters Setting Product Parameters Defining a Product Parameter Product Hierarchy Searching a Product Parameter naging Account Review Managing Criteria Definition Executing Account Review Managing Accounts Flagged for Review	27 27 27 27 30 31 32 34 35 35 35 35 38 41 43
5.1 5.2 5.3 5.3. 5.3. 5.3. 5.3. 5.4 5.4 5.4. 5.4.	Ove Use Mai 1 2 3 4 5 Mai 1 2 3 4 5 4 5 4 5 4 5 5	erview er Roles and Actions	27 27 27 30 31 32 34 35 35 35 35 35 34 34 35 34 35 35 35 35 35 35 35 34 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35 35

6 Ma	anaging Price Creation and Discovery	
6.1	Overview	
6.2	Activities of a Relationship Manager	
6.3	User Roles and Actions	
6.4	Managing Relationship Manager (RM) Hierarchy	57
6.4.	.1 Creating an RM Hierarchy	
6.4.	Adding Members to the RM Hierarchy	
6.5	Managing Deal Pricing	
6.5.	.1 Search	
6.5.	.2 Pricing Summary	
6.5.	.3 Managing Customer Details	
6.5.	.4 Modifying Deal Details	65
6.5.	.5 Managing Offers	
6.5.	.6 Optimizing Prices	81
6.5.	.7 Recommended Price	
6.5.	.8 Recommended Price Screen - Overall Deal Tab	
6.5.	.9 Re-optimization Functionality	
6.5.	.10 What-If Analysis	
6.5.	.11 Prepayment Analysis for Mortgages	
6.5.		
6.6	Pricing Web Service	
7 Wo	orkflow	
7.1	Creating a Workflow	
7.2	Editing a Workflow	96
7.3	Deleting a Workflow	96
8 Ov	verview of Reports	
8.1	Dashboard	97
8.1.	1 RM Performance	
8.1.2	2 Product Performance	
8.1.	3 Offers	
8.1.	4 Deal Performance	

8.1.	5 Accounts Reviewed	
9 Ap	pendix A: Parameters for Batch Maintenance	106
10 Ap	pendix B: Deploying the Web Service	108
10.1	Deployment of REST Web Service	108
11 Ap	pendix C: Integrating OFS PCD with OFS FTP	109
11.1	Product Hierarchy Creation	
11.2	Default Hierarchy	112
11.3	Create Transfer Pricing Rules (TP Rule)	113
11.4	Create Adjustment Rules	
11.5	Create the Standard Process	122
11.6	Execute the Standard Process to test the Status	128
11.7	Manual Steps to do before Testing FTP from PCD UI	
11.8	Testing the Services using Postman	133
11.8	3.1 Standard Process Service	133
11.8	8.2 Pricing Service	135
12 Ap	pendix D: Implementing GDPR Compliance for OFS PCD	138
12.1	Implementing Right to Forget	138
12.2	Impact of GDPR on Pricing UI	
12.3	Consent Page in Deal Pricing UI	
12.3	3.1 New Customers	
12.3	3.2 Existing Customers	140
13 Ap	pendix E: Engine Configuration Changes for Better Performance	141
13.1	Improving OFS FTP Engine Performance	141
13.2	Improving OFS PCD Engine Performance	141

Preface

1

Oracle Financial Services Pricing Management application is renamed to Oracle Financial Services Price Creation and Discovery.

Oracle Financial Services Price Creation and Discovery (OFS PCD) application user guide explains the concepts of the Price Creation and Discovery and provides step-by-step instructions for navigating through the application.

This chapter discusses the following topics:

- <u>Audience</u>
- How this Guide is Organized
- Documentation Accessibility
- Related Documents
- <u>Conventions</u>
- <u>Acronyms</u>

1.1 Audience

The target audience for this product is the globally active commercial and retail banks which provide either asset or liability products or related services to either retail or institutional customers. Banks looking forward to establish a relationship with the customer by meeting their needs of banking products and services; the focus of the bank here is profitability of the customer which is driven by the rate offered by the bank. Banks which are keen to provide customized deals to customers based on customer attributes. Audience within the bank includes CDO, CIO, CRO, Treasury, Product and LoB heads.

The target audience to this guide is the different roles within the bank that are involved in setting up/ configuring of the product and daily users. It is targeted towards the Administrators, Analysts, Implementation partners, Relationship Managers & Product Managers.

1.2 How this Guide is Organized

The Price Creation and Discovery User Guide includes the following topics:

- Chapter 1, "About Price Creation and Discovery,", explains the Price Creation and Discovery Application, its workflow, and user roles and actions.
- Chapter 2, "General Features," explains the general features of Price Creation and Discovery. These are the common features that are found across the application.
- Chapter 3, "Getting Started," explains how to access and login to the application.
- Chapter 4, "Managing Administration,", explains the roles and activities of an Administrator in regards to the application settings.
- Chapter 5, "Managing Price Creation and Discovery," explains the roles and activities of the Relationship Manager for pricing.

- Chapter 6, "Workflow," explains the workflow procedure for approval of a deal.
- Chapter 7, "Overview of Reports," explains the various reports that can be generated by the Price Creation and Discovery application.
- Appendix A, "Parameters for Batch Maintenance," explains the procedure to define parameter list of batch.
- Appendix B, "Deploying the Web Service," explains the procedure to deploy a web service.
- Appendix C, "Integrating OFS PCD with OFS FTP," explains the procedure to integrate OFS PCD application with OFS FTP application.

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.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <u>http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info</u> or visit <u>http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs</u> if you are hearing impaired.

1.4 Related Documents

This section identifies additional documents related to the OFS PCD application pack 8.0.7.4.0. You can access Oracle documentation online from the Documentation Library (<u>OHC</u>).

Additionally, you can refer to the following documents for OFS PCD application pack Release 8.0.7.4.0:

- OFS Price Creation and Discovery Release Notes 8.0.7.4.0
- Oracle Financial Services Price Creation and Discovery Application Pack Installation Guide
 <u>8.0.7.4.0</u>

Additional Documents to Read:

- OFS Funds Transfer Pricing User Guide
- OFS Analytical Applications Technology Matrix
- OFS Analytical Applications Infrastructure Installation and Configuration Guide

1.5 Conventions

The following text conventions are used in this document:

Conventions	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Conventions	Meaning
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.6 Acronyms

The following acronyms are used in this document:

Acronym	Description
ТР	Transfer Pricing
Expenses/ Cost	Total value of indirect costs like loan servicing costs, employee salaries that is allocated to a product
Fee Income	Income generated by a product based on the fees charged
NII	Net Interest Income
RAPM	Risk Adjusted Performance Measures
RAROC	Risk Adjusted Return on Capital
NIM	Net Interest Margin
ROTA	Return on Total Assets
SVA	Shareholder Value Added
UL	Unexpected Loss
EL	Expected Loss
FTP	Fund Transfer Pricing

2 About Price Creation and Discovery

This chapter discusses the features of Price Creation and Discovery and its components.

The following topics are discussed in this chapter:

- Overview
- Salient Features

2.1 Overview

The Price Creation and Discovery application is intended to aid a banker in pricing (or re-pricing) an asset or a liability product for a customer, while taking into account customer and product attributes, customer relationship depth, and overall customer or account level profitability.

In this application, the banker would enter relevant customer and product details and the product will return the suggested price as well as offers available that can be offered to the customer for that particular product.

The banker can obtain different combinations of price point and offer by adjusting the levers available.

The suggested price points and the final selected price can be saved in a database and made available for further analysis at a later stage.

2.2 Salient Features

Traditionally, banks had adopted a uniform product pricing policy which does not take into account the incremental risk that the bank was taking on its books on account of the new product. This results in a less than optimum price which is not sufficient to cover the additional risk.

To resolve these issues, the Price Creation and Discovery tool help the banks in the following ways:

The Price Creation and Discovery tool enables banks to assess the cost and risk added to their portfolio by each new product and helps them to price the product appropriately.

Price Creation and Discovery addresses this need by estimating the transfer rates, capital charges and the corresponding price to be charged for the new exposure.

It estimates the cash flows from each new product and calculates the profitability measures like Risk Adjusted Return on Capital (RAROC), Return On Total Assets (ROTA), Net Interest Margin (NIM), Revenue, and Shareholder Value Added (SVA) in order to measure the returns generated from a product by considering the risk added by them.

It enables banks to identify good credits and avoid bad credits.

The suggested price points and the final selected price should be saved in a database and made available for further analysis at a later stage.

2.3 **Components**

The main features of this application are:

- Default Parameters
- Product Parameters
- Price Review
- Offers
- <u>Carded Rates</u>
- Pricing

2.3.1 Default Parameters

This section discusses setting up of default parameters.

Setting up the default parameters involves specifying general parameters for estimating the price. These parameters are inputs to the pricing process.

It also includes specification of default parameters such as transfer pricing rule and capital charge computation rule. These parameters are required for estimating the transfer pricing and capital charge measures by making a call to respective applications which provide the inputs required for pricing.

2.3.2 Product Parameters

This section discusses about setting up of Product parameters.

Setting up the product parameters involves specifying costs and setting target values for risk-adjusted performance measures (RAPM). This is specified for each product-currency combination for the purpose of carrying pricing.

2.3.3 Price Review

Pricing Review section is where a bank user can configure rules based on which accounts can be reviewed to identify the accounts that need to be re-priced.

The rules can be defined based on attributes of customer and account such as age, next re-price date or profitability parameters.

2.3.4 Offers

This section describes the creation of offers depending on certain parameters and criteria's that has been set for the customer. In this section the bank can manage the offers for an customer by adding, modifying or deleting any offer.

2.3.5 Carded Rates

This section describes the creation of the carded rates for the bank. The bank can create their own carded rates for the customers based on certain eligibility criteria; which can be defined by the user.

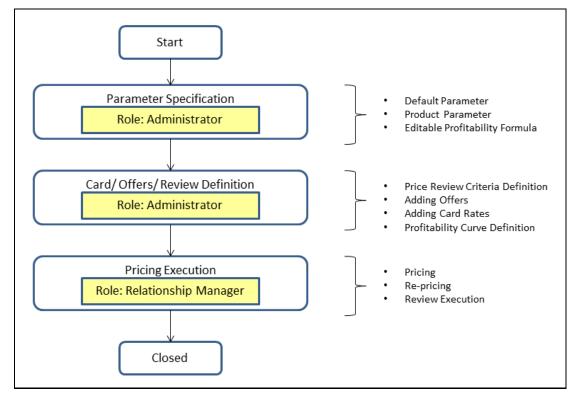
2.3.6 Pricing

In this section, the relationship manager can add new customers or define the Pricing Definition for the existing customers. The final computation of pricing happens at this stage. The Pricing Definition has the following steps:

- Customer Details
- Deal Details
- Offers
- Price Optimization
- Recommended Price

2.4 Business Process Flow

The business process flow for the process is shown below:



The process flow is described below:

- 1. You need to specify the parameters before starting the process. This product will support three key methodologies:
 - Carded: In this method, the interest rate is pre-set and fixed by the banks.
 - Negotiated: In this method, the interest rate is negotiated with the customer.

 User Input: In this method, the banks can input their own rate of interest based on certain parameters.

A Carded process involves finding a suitable price for the customer based on a predetermined (set of) options available for that product and other dimensional combinations.

A Negotiated process allows the banker to determine a suitable price points within a set of thresholds determined by the bank/banker in order to solve for a target profitability parameter.

- **2.** The next stage is the Pricing Definition section where you need to define the offers and the carded rates for the customer.
- **3.** Finally, in the Pricing Execution you can price new customers as well as consider the existing customers based on the available details of customer and account.
- **4.** Based on the available details of customer and account, the application generates the best rate possible for the desired profitability.
- **5.** In addition to this, reviews can be conducted to identify the accounts that need to be re-priced. The identification is based on certain pre-defined conditions

2.5 User Roles and Actions

The actions for the respective users are:

- Bank Administrator: The bank administrator has the following roles:
 - Setting up Parameters
 - Price Review
 - Adding Card Rates
- **Relationship Manager**: The product pricing process begins with the analysis of the type of customer. The Relationship Manager analyzes and identifies whether the pricing is for an existing customer or a prospective customer.
 - **a.** In case of existing customers, gather the relevant customer details from the system.
 - **b.** The relationship manager also specifies the details of the product to be priced and the details of the deal including the methodology of pricing and other relevant parameters.
 - **c.** Once sufficient information has been gathered about the customer and the product, the relationship manager would use the Price Creation and Discovery application to derive the final rate for the customer.
- **System Administrator**: A System Administrator creates roles and maps users. Access is provided to a user at the top of the hierarchy. Access is defined in terms of product and geography hierarchy. Users created by system administrators follow similar hierarchy with restricted access.
- Credit Analyst: The credit analyst has the following roles:
 - Adding card rates
 - Adding offer rates
 - Creating price review definition

2.6 User Access

The following tables explain the tasks that can be performed by various users in the Price Creation and Discovery application.

Role	Deal Pricing	Description
Relationship Manager	Yes	A Relationship manager has limited access; only to those account/customers that he is mapped to.
Pricing or Business Analyst	Yes	
Credit Analyst	Yes	
Admin or Super User	Yes	
Product Analyst	Yes	

Role	Card Rate Definition	Description
Relationship Manager	No	
Pricing or Business Analyst	Yes	View Only
Credit Analyst	Yes	View and Edit
Admin or Super User	Yes	Create and Edit
Product Analyst	Yes	Create and Edit

Role	Offered Rate Definition	Description
Relationship Manager	No	
Pricing or Business Analyst	Yes	View Only
Credit Analyst	Yes	View and Edit
Admin or Super User	Yes	Create and Edit
Product Analyst	Yes	Create and Edit

Role	Accounts Flagged for Review	Description
Relationship Manager	Yes	
Pricing or Business Analyst	Yes	View Only
Credit Analyst	Yes	View and Edit
Admin or Super User	Yes	Create and Edit
Product Analyst	Yes	Create and Edit

Role	Account Review Criteria Definition	Description
Relationship Manager	No	
Pricing or Business Analyst	Yes	View Only
Credit Analyst	Yes	View Only
Admin or Super User	Yes	Create and Edit
Product Analyst	Yes	View and Edit

Role	Editable Profitability Formula	Description
Relationship Manager	No	
Pricing or Business Analyst	Yes	View Only
Credit Analyst	Yes	View Only
Admin or Super User	Yes	View and Edit
Product Analyst	Yes	View Only

Role	Profitability Curve Definition	Description
Relationship Manager	No	
Pricing or Business Analyst	Yes	View Only
Credit Analyst	Yes	View Only
Admin or Super User	Yes	View and Edit
Product Analyst	Yes	View Only

2.7 Oracle Financial Services Price Creation and Discovery Run Chart

Oracle Financial Services Price Creation and Discovery provides the Run Chart listing the tasks required for population of data for OFS PCD Reports. This covers the following tasks:

- Set up table population
- Stage Dimension Load
- Seeded Dimension Data Population
- Common data Population
- Common Tasks like Exchange Rate Population

Download the OFS PCD 8.0.7.0.0 RUN Chart from the MOS page.

3 General Features

This chapter explains the general features of Price Creation and Discovery. These are the common features that are found across the Price Creation and Discovery application. It describes the organization of the user interface and provides step-by-step instructions for navigating through the application.

This chapter includes the following topics:

- OFSAAI Home Page
- Price Creation and Discovery Common Screen Elements

3.1 OFSAAI Home Page

This section describes the general features of Oracle Financial Services Analytical Application Infrastructure Home page. Any user logging into Price Creation and Discovery application comes across the OFSAAI Home page.

This section discusses the various components of the OFSAAI Home page.

3.1.1 Components of OFSAAI Home Page

The OFSAAI Home Page contains the following sections.

- Top Menu
- Left Hand Side (LHS)
- Right Hand Side (RHS)

🧭 Oracle Financial Services Analytical Applications - Internet Explorer					- a ×
					•
< Price Creation And Discov					
Setup >	My Performance	Approvals Overdue	My Open Deals	My Deal Closure Time	My Notifications
Account Teniene 🔉	Sales(\$k)				
Card flate Definition					
Offer Fate Definition		No data to display			
Profitability Curve Definition					
Deal Pricing	Relationship Depth	Pricing Snapshot	Aging of Deals	Top 5 RM Performance	
			No data to display	No data t	o display
	Top 5 Products		Net Income vs Prior Year	Top 5 Customers	
			Amount(\$k)		
		a to display	13453		2
	NO GAL	i to englisy	-19459	No data t	o display
			-		
					Copyright #

OFSAAI Home Page

3.1.1.1 Top Menu

This section displays the logged in User information and Information Domain. The Top menu contains the following buttons:

- **Logout**: This logs you out from the application.
- **Change Password**: This takes you to the Change Password window.
- About: This displays the OFSAAI copyright information.

3.1.1.2 Left Hand Side (LHS)

This section displays the menu which allows you to navigate to the required module. The items displayed in the Menu depend upon the access rights of the logged in user.

You can select an Information Domain to which the Application is connected to, from the connected to drop-down list. The Menu gets refreshed based on the selected Information Domain.

For more details, see the Oracle Financial Services Analytical Application Infrastructure User Guide.

3.1.1.3 Right Hand Side (RHS)

This section displays user options available on the Home page on logging into OFSAAI application. From the Set My Home Page drop-down list select an option and click **Save**. This saves the application page as the default landing page.

3.2 **Price Creation and Discovery Common Screen Elements**

This section describes the common screen elements of Price Creation and Discovery.

The following table lists the various icons and buttons in the Price Creation and Discovery user interface:

Icon Button	Name	Description
•	Add	Click to create a new function.
	Enable/Disable	Click this check box to enable a selection. This selection is disabled if the box is unchecked.
	Delete	Click to Delete any entry from the list.
6 0	Dimension	Click to view the list for Hierarchy Dimensions.
	Edit	Click to modify any entry.
	Number of Records	Click to displays a particular number of records per page.
	View	Click to view an entry post creation.
Υ.	Sort By	Click to sort the list in the Summary Screen.

Common Icons

lcon	Button	Name	Description
R		Search	Click to search a record.

3.2.1 Audit Trail

An Audit Panel is displayed at the bottom of the screens. The following details are displayed in this section.

Field	Description
Created By	Displays the name of the user who has created the record.
Creation Date	Displays the date when the record was created.
Last Modified By	Displays the name of the person who had last modified the record.
Last Modified Date	Displays the date when the record was last modified.

Audit Trail Screen

Audit Trail User Comments		
∨ System ID:		
Created By	Creation Date	
Last Modified By	Last Modification Date	

3.2.2 Comments

This section enables you to enter any comments or description about the record. This is a free text field.

4 Getting Started

This chapter provides step-by-step instruction to login to the Price Creation and Discovery application and different features of the Oracle Financial Services Price Creation and Discovery Application page.

This chapter discusses the following topics:

- <u>System Requirements</u>
- <u>Accessing OFSAA Applications</u>
- Managing the Pricing Application Page

4.1 System Requirements

The following are the system requirements for Price Creation and Discovery Application.

- Microsoft Internet Explorer (IE), Google Chrome, Firefox.
- Earlier versions and other browsers are not supported and may produce errors, inaccurate data and display failures.
- For users of IE version 8.0, the browser should be run in compatibility mode.
- Adobe Acrobat Reader version 9.0, or later. You can download a free copy of the latest version of the Reader at www.adobe.com.
- Java should be installed. JDK 1.7 (version 7) or above.
- The screen resolution of the system should be set to 1280 x 1024 or higher for proper display of the user interface (UI).
- The URL for PCD does not work with IE 9 in some cases and is also not compatible with Solaris x86 OS.

4.2 Accessing OFSAA Applications

Access to the Oracle Financial Services Price Creation and Discovery application depends on the Internet or Intranet environment. Oracle Financial Services Price Creation and Discovery can be accessed through Microsoft Internet Explorer (IE), Google Chrome and Firefox browsers.

Your system administrator provides the intranet address uniform resource locator (URL).

Your system administrator provides you with a user ID and password. Log in to the application through the Login page. You will be prompted to change your password on your first login. You can change your password whenever required by logging in. (See the section <u>Change Password</u> for more information.)

Your password is case sensitive. If you have problems with the password, verify that the Caps Lock key is off. If the problem persists, contact your system administrator.

To access OFSAA Applications, follow these steps,

1. Enter the URL into your browser using the following format:

<scheme/protocol>://<ip address/ hostname>:<port>/<context-name>/login.jsp

For example: https://myserver:9080/ofsaaapp/login.jsp

The OFSAA Login page is displayed.

🙆 OFSAA Login Screen - Internet Explorer		-	a x
ORACLE' Financial Services Analytical Applications			Chout
Language User ID Password Version 8.0.7.0.0 Copyright © 199 reserved.	US-English		

- 2. Select the Language from the Language drop-down list.
- 3. Enter your User ID and Password.
- 4. Click Login. The OFSAAI Home Page is displayed.

The OFSAA Application page is a common landing page for all users until a preferred application page is set. You can use the OFSAA Application page to access the Oracle Financial Services applications in your environment. For example, to access PCD, select Price Creation and Discovery from the drop-down list.

The OFSAA Application page has multiple tabs and each tab has specific links to OFSAA Infrastructure and Application modules. The modules which you may access depend on your user role and the OFSAA Application you select. The relevant tabs and links are displayed. This page is divided into two panes:

- **Left Pane**: Displays any menus and links to modules in a tree format based on the application selected in the Select Application drop-down list.
- **Right Pane**: Displays any menus and links to modules in a navigational panel format based on the selection of the menu in the Left pane. It also provides a brief description of each menu or link.

Following are the menu options available:

- Setup
- Account Review
- Card Rate Definition
- Offer Rate Definition
- Deal Pricing

4.3 Managing the Pricing Application Page

This section describes the different panes and tabs in the OFSAA Application page.

- Applications Tab
- Object Administration Tab
- System Configuration and Identity Management Tab

The following sections describe these tabs:

4.3.1 Applications Tab

The Applications tab lists the various OFSAA Applications that are installed in the OFSAA setup based on the logged in user and mapped OFSAA Application User Group(s).

To access the OFSAA Applications, choose the required Application from Select Application dropdown list. For PM, select Price Creation and Discovery. Based on your selection, the page refreshes the menus and links across the panes.

# Home					•
Yrice Creation And Discov					
Setup >	My Performance	Approvals Overdue	My Open Deals	My Deal Closure Time	My Notifications
Account Review	Sales(\$k)				
Card Rate Definition					
Offer Rate Definition		No data to display			
Profitability Curve Definition					
Deal Pricing	Relationship Depth	Pricing Snapshot	Aging of Deals	Top 5 RM Performance	
			No data to display	No doto t	o display
	Top 5 Products		Net Income vs Prior Year	Top 5 Customers	
			Amount(\$k)		
	No data	s to display	13453 -13453	No data t	o display
					Copyright

4.3.2 Object Administration Tab

Object Administration is an integral part of the Infrastructure system and allows system administrators to define the security framework with the capacity to restrict access to the data and metadata in the warehouse, based on a flexible, fine-grained access control mechanism. These activities are mainly done at the initial stage, and then as needed. This tab includes information related to the workflow of the Infrastructure Administration process with related procedures to assist, configure, and manage administrative tasks. The Object Administration tab lists the various OFSAA Information Domains created in the OFSAA setup based on the logged in user and mapped OFSAA Application User Groups. For more information about managing Information Domains, see the <u>Oracle Financial Services</u>

<u>Advanced Analytical Applications Administration Guide</u>. To define or maintain access for an Information Domain, choose the required Information Domain from the Select Information Domain drop-down list. Based on your selection, the page refreshes the menus and links across the panes.

f Home		ORACLE					
< Common Tasks							
	>		My Performance	Approvals Overdue	My Open Deals	My Deal Closure Time My Notification	ns
Unified Analytical Metastata	>		Sales(\$k)		-		
Rule Run Framework	>						
	>			No data to display			
Vetedata Browser]			
Dimension Management	>		Relationship Depth	Pricing Snapshot	Aging of Deals	Top 5 RM Performance	
Rate Management	>						
Object Administration	>				No data to display	No data to display	
Utilities	>						

4.3.3 System Configuration and Identity Management Tab

System Configuration and Identity Management is an integral part of the Infrastructure administration process. This tab helps System Administrators to provide security and operational framework required for the Infrastructure.

System Administrators can configure Server details, Database details, OLAP details, and Information Domains, along with other configuration processes such as segment and metadata mapping, mapping segments to securities, and rules setup. System Configuration is mostly a one-time activity, which helps the System Administrator make the Infrastructure system operational. The System Configuration and Identity Management tab lists the OFSAA Infrastructure System Configuration and Identity Management modules work across Applications and Information Domains, so there is no Application and Information Domain drop-down list in this tab.

Selecting **Identity Management** allows System Administrators to manage Users, User Groups, and the functions each User or User Group ay access. For more information about managing Users and User Groups, see the <u>Oracle Financial Services Advanced Analytical Applications Administration Guide</u>.

4.3.4 Copyright Information

To access copyright information, click the About hyperlink in the OFSAA Login page. The Copyright text displays in a new pop-up window.

4.3.5 Changing Password

If you want to change your password, you can do so using the **Change Password** option available from the drop-down list available on the OFSAA Application page.

The application will navigate to the Password Change page. Enter your old and new password in the given fields respectively, and click **OK**. Your password is changed successfully. After clicking **OK** in the pop-up window, the application navigates back to the Login page where you can login with the new password.

4.3.6 Troubleshooting Your Display

If you experience problems logging into Oracle Financial Services Price Creation and Discovery or with your display, the browser settings may be incompatible with running OFSAA applications. The

following sections provide instructions for properly setting your Web display options for OFSAA applications within IE.

NOTE The following procedures apply to all versions of IE listed in section System Requirements separate procedures are listed for each version where differences exist in the locations of settings and options.

4.3.7 Enabling JavaScript

To enable JavaScript, follow these steps:

- 1. From the **Tools** menu, click **Internet Options**. The Internet Options dialog box displays.
- 2. Click the Security tab.
- 3. Click the **Local Intranet** icon as your Web content zone.
- 4. Click **Custom Level**. The Security Settings dialog box displays.
- 5. In the **Settings** list and under the Scripting setting, enable all options.
- 6. Click **OK**, then click **OK** again to exit the Internet Options dialog box.

4.3.8 Enabling Cookies

Cookies must be enabled. If you have problems troubleshooting your display, please contact your System Administrator.

4.3.9 Enabling Temporary Internet Files

Temporary Internet files are pages that you view on the Internet and store in a folder for quick viewing later. You must adjust this setting to always check for new versions of a stored page. To adjust your Temporary Internet File settings, follow these steps:

- 1. From the **Tools** menu, click **Internet Options**. The Internet Options dialog box displays.
- 2. On the General tab, click Settings. The Settings dialog box displays.
- 3. Click the **Every visit to the page** option.
- 4. Click **OK**, then click **OK** again to exit the Internet Options dialog box.

4.3.10 Enabling File Downloads

File downloads must be available. To enable file downloads, follow these steps:

- 1. From the **Tools** menu, click **Internet Options**. The Internet Options dialog box displays.
- 2. Click the **Security** tab.
- 3. Click the Local Intranet icon as your Web content zone.
- 4. Click Custom Level. The Security Settings dialog box displays.
- 5. Under the Downloads section, ensure that **Enable** is selected for all options.

6. Click **OK**, then click **OK** again to exit the Internet Options dialog box.

4.3.11 Setting Printing Options

Printing background colors and images must be enabled. To enable this option, follow these steps:

- 1. From the **Tools** menu, click **Internet Options**. The Internet Options dialog box displays.
- 2. Click the Advanced tab.
- **3.** In the Settings list, under the Printing setting, click **Print background colors and images**.
- 4. Click **OK** to exit the Internet Options dialog box.



For best display results, use the default font settings in your browser.

4.3.12 Enabling Pop-Blocker

Some users may experience difficulty running the Oracle Financial Services Behavior Detection application when the IE Pop-up Blocker is enabled. It is recommended to add the URL of the application to the Allowed Sites in the Pop-up Blocker Settings in the IE Internet Options.

To enable Pop-up Blocker, follow these steps:

- 1. From the Tools menu, click **Internet Options**. The Internet Options dialog box displays.
- 2. Click the Privacy tab.
- **3.** In the Pop-up Blocker setting, select the **Turn on Pop-up Blocker** option.
- 4. Enable the Settings.
- 5. Click Settings to open the Pop-up Blocker Settings dialog box.
- 6. In the Pop-up Blocker Settings dialog box, enter the URL of the application in the text area
- 7. Click Add. The URL appears in the Allowed site list.
- 8. Click **Close**, then click **Apply** to save the settings.
- 9. Click **OK** to exit the Internet Options dialog box.

4.3.13 Setting Preferences

The preferences section enables you to set your OFSAA Home Page. To access this section, click Preferences from the drop-down list where the user name is displayed.

The Preferences screen is displayed.

∨Home Page		
Property Name	Property Value	
Set My Home Page	Default Screen	•

Under Property Value drop-down list, select the application which you want to set as the Home Page.

Click **Save** to save your preference.

Whenever you install a new application, the related value for that application is found in the dropdown list.

5 Managing Administration

This chapter covers following topics:

- Overview
- User Roles and Actions
- Managing Administrative Activities

5.1 Overview

This section discusses the activities that an Administrator performs for Price Creation and Discovery settings.

There might be a single administrator or multiple administrators who can manage the settings of the application. Each action for the administrator is independent of each other.

5.2 User Roles and Actions

- User: Administrator
- **Action**: The administrator sets up the default and product parameters, sets the price review criteria, the card rates and add offers for the customer.

5.3 Managing Administrative Activities

This section discusses the following topics:

- <u>Setting Default Parameters</u>
- <u>Setting Product Parameters</u>
- Product Hierarchy
- Managing Account Review
- Managing Card Rate Definition
- Managing Offer Rate Definition
- Managing Profitability Curve Definition

5.3.1 Setting Default Parameters

A Parameter is a a limit or boundary which defines the scope of a particular process or activity. You need define the parameters to set a measure for pricing computation.

To access this window, follow these steps:

- 1. Click Price Creation and Discovery.
- 2. Click Setup.
- 3. Click Default Parameters.

The Default Parameter screen has the following sections:

- Default Parameters
- Customer Insight Parameters
- Transfer Pricing Parameters
- Capital Charge Parameters

5.3.1.1 Default Parameters

Default Parameters Price Creation And Discover	ry > Setup > Default i	Parameters			Save Cancel
 Default Parameters 					Read Control of Contro
	Cost of Capital	12		Risk Free Rate	8
	Discount (%)	9.5			
- Customer Insight Pa	arameters				+ =
Customer Type	Default Segme	ntation Type	Folder	Rule ID	
Institutional	Behavioral Seg	gment 🗸	~	~	
 Transfer Pricing Para baselCapital Charge Global Default Parar 	Parameters (not er	nabled)			
		Specify	Lookup		Real-time Calculation
Transfer Price		2	S		
Expected Loss			N N		
Unexpected Loss		V	×		
Average Balance		I	×.		2
		V	N		2
Miscellaneous Fees					
Miscellaneous Fees Other Income		2	2		
			N N		
Other Income		Ø			

The Default Parameters section has the following fields:

5.3.1.1.1 Default Parameters Section

 Default Parameters 			
Cost of Capital	12	Risk Free Rate	8
Discount (%)	9.5		

This section has the following fields:

Field	Description
Cost of Capital	Enter the Cost of Capital as a profitability parameter for pricing. Note: Cost of capital is the cost of funds used for financing a business.
Risk Free Rate	Enter the Risk Free Rate for pricing. Note: Risk-free rate is the theoretical rate of return of an investment with no risk of financial loss.
Discount (%)	Enter the discount rate.

5.3.1.1.2 Customer Insight Parameters Section

The Customer Insight Parameters section is integrated with IPA/RPA.

Customer Insight Parameters						
Customer Type	Default Segmentation Type	Folder	Rule ID			
🗆 Individual 🔽	Behavioral Segment	PCD 🗸	✓			
	Profitability Segment	PCD 🗸	~			

This section has the following fields:

Field	Description
Customer Type	Select the customer type to be used as a customer insight parameter. The customer type can be Institutional or Individual.
	Note: The Institutional option is integrated with IPA and the Individual option is integrated with RPA.
Default Segmentation Type	Select the basis by which the customers are segmented.
Folder	Select the folder from the drop-down list.
Rule ID	Select the rule ID corresponding to which segmentation is done in the selected folder.

5.3.1.1.3 Transfer Pricing Parameters Section

The Transfer Pricing Parameters section is integrated with FTP.

\vee Transfer Pricing Parameters					
	Folder	DEFAULT •	Transfer Pricing Process	•	

This section has the following fields:

Field		Description
Folder		Select the folder from the drop-down list.
Transfer Process	Pricing	Select the Transfer Pricing Process from the drop-down list.

5.3.1.1.4 Capital Charge Parameters Section

Capital Charge is an amount of money equal to how much a business has tied up in assets multiplied by the weighted average cost of those assets. The Capital Charge Parameters section is integrated with Basel.

Capital Charge Parameters	PMSegBasel3AdvancedIRB_Scr PMSegBasel3Std_Scr PMSegBasel3Std_Scr	
Basel Run	PMSegFRBIRB_Scr PMSegRWAAIRB_Scr	
	PMSegRWAStd_Scr	

This section has the following fields:

Field	Description
Basel Run	Select the appropriate value from the drop-down list for Basel Run. This value is derived if you have Basel installed along with Price Creation and Discovery.

5.3.1.2 Global Default Parameters

The final section in the Default Parameters screen is the Global Default Parameters section where you need to specify the approach by which a specific parameter can be used while pricing a deal.

	Specify	Lookup	Real-time Calculation	
Transfer Price	R		10	
Expected Loss	×	$\mathbf{\Sigma}$	10	
Unexpected Loss	R	×	11	
Average Balance	2	×	2	
Miscellaneous Fees	(M)			
Other Income	2	Ø		
Expenses	2	Ø		
Payments	2			
Purchases	×	×		
Utilization Rate	2	2		
Revolve Rate	¥.	2		

This section has the following fields:

Field	Description
Global Default Parameters	To select an input method for the transfer price parameter, select the corresponding check box in the appropriate column. The input method can be Specify, Lookup or Real-time Calculation.
	The following parameters are available:
	Transfer Price
	Expected Loss
	Unexpected Loss
	Average Balance
	Miscellaneous Fees
	Other Income
	• Expenses
	Payments
	Purchases
	Utilization Rate
	Revolve Rate
	NOTE : The Specify and Lookup input methods are selected for all the parameters by default and can be deselected. The input method or methods that you select are available to the RM when pricing a deal.

5.3.2 Setting Product Parameters

The Product Parameter window allows Administrators to specify parameters, adjustments and costs which are applicable to a given product-currency combination. You can also specify the floor values of rate and profitability parameters that are applicable for the selected product.

NOTE If a new profitability parameter is defined in the **Editable Formula** window, it appears in the **Product Parameter Specification**. The expressions defined for the profitability parameter can be mapped to certain product types and if the product that is selected has a particular expression mapped to it then he floor rate for the same is captured in this section. You must capture the floor values for the new formula if you want it to appear when you price the product.

Product Parameters										
Add Edit View	Delete				Sort By	*	Search	P* •	e	3
Product	Currency	Created By	Created Date	Last Modified By				Last	Modifie	d Date
Certificate of Dep	US Dollar	PMUSER	04/16/2018 06:02:00	PMUSER				04	16/2018	13:37:00
Fee Based	US Dollar	PMUSER	04/16/2018 05:58:00	PMUSER				04	16/2018	13:38:00
Platinum Card	US Dollar	PMUSER	04/16/2018 05:53:00	PMUSER				04	16/2018	13:42:00

To access this screen, follow these steps:

- 1. Click Price Creation and Discovery.
- 2. Click Setup.
- 3. Select Product Parameters.

The Product Parameter screen has the following sections:

- Searching a Product Parameter
- Product Parameter Summary

5.3.3 Defining a Product Parameter

You can navigate to the "Defining a Product Parameter" screen by clicking the Add icon on the Product Parameter Summary from the main screen.

This screen has the following sections:

Floor Values

							Save	Cance
Product Deta	ils							
	Product Name	e - Savings(Ret)	51		Currency * US Dollar	•		
Floor Values								
	Interest Rate	(%)			Spread (bps)			
Performance	Metric						Add Y-o-Y LTV	Dele
		Life-Time Value	Year 1	Year 2	Year 3	Year 4		
	RAROC(%)	0.00	0.00	0.00	0.00	0.00		
	ROTA(%)	0.00	0.00	0.00	0.00	0.00		
	Revenue(%)	0.00	0.00	0.00	0.00	0.00		
	SVA	0.00	0.00	0.00	0.00	0.00		
	User Comments							
Audit Trail								
1	1							
Audit Trail	1	PMUSER		Creation Date	August 30	, 2018 05:43:13 PM		

The Product Details screen has the following fields:

• **Product Name**: Select the Product Name from the lookup menu.

The lookup menu will show the Product Hierarchy from where you need to select the product. You can also use the search option to search for a product from within the list.

v Product Details					
Product Nam	Choose the product	F6	Currency *	US Dollar	>

5.3.4 Product Hierarchy

The Product Hierarchy list shows the list of products that are listed for pricing.

Show Hierarchy	Show Members	Show Results
- TPOL ROOT		La contra de la contra la
- Total Rollup		
- Agency (1)		
Credit Cards		
Investments (i)		
-DDA (1)		
CD Fixed (1)		
MMDA (1)		
-Retained earnings (i)	
Fixed assets (i)		
Savings (1)		
Term Repo 🗓		
Core Deposit (i)		
Mortnanes test (i)		
	Q	
	Ok Close	

To search for a product type, you can use the Search By option to select the criteria for searching.

- 1. For example, select **Dimension Member** Name from the drop-down list.
- 2. In the Matching Values section, select **Starts With**.
- **3.** In the Values field, enter the first name of the Member.
- 4. Click Search.

This will result in displaying all the members with the same first name.

Floor Values: The floor values section has the following fields:

✓ Floor Values	v Floor Values				
Interest Rate (%)		Spread(bps)			
Purchase Rate (%)		Purchase Spread (bps)			
Balance Transfer Rate (%)		Balance Transfer Spread (bps)			
Go-To Rate (%)		Go-To Spread (bps)			

This section enables you to enter the profitability parameters for pricing computation.

NOTE The new floor values defined for an Editable Formula are defined here. For information on Editable Formula, see <u>Defining Formula</u> for Profitability Parameter.

Enter the field values as follows:

Field	Description
Interest Rate	Enter the floor interest rate for the product.
Spread	Enter the floor spread for the product.
RAROC	Enter the floor RAROC for the product.
SVA	Enter the floor SVA rate for the product.
ROTA	Enter the floor ROTA rate for the product.
NIM	Enter the floor NIM rate for the product.
Revenue	Enter the floor revenue rate for the product.

NOTE The above parameters are the parameters that are enabled by default. Any additional parameters that are defined also appear here.

Performance Metric Section: The performance metric section has the following fields:

rmance Metric						Add Y-o-Y LTV	Delete
	Life-Time Value	Year 1	Year 2	Year 3	Year 4		
RAROC(%)	0.00	0.00	0.00	0.00	0.00		
ROTA(%)	0.00	0.00	0.00	0.00	0.00		
Revenue(%)	0.00	0.00	0.00	0.00	0.00		
SVA	0.00	0.00	0.00	0.00	0.00		

This section enables you to enter the performance metrics at yearly level. You can add up to five years.

5.3.5 Searching a Product Parameter

The searching a Product Parameter section helps you to search for a product parameter using certain criteria.

✓ Search		♂ Clear → Go
Product	Currency	

The criteria for searching a product parameter are:

	Field	Description
Product Enter the type of product for pricing.		Enter the type of product for pricing.
	Currency	Enter the currency used for pricing computation.

Product Parameter Summary

The product summary screen displays the list of the products for which profitability parameters and floor rates are defined in the Defining a Product Parameter section.

5.4 Managing Account Review

In this section, the Relationship Manager checks the customer account details for re-pricing.

Following are the menu options available under Account Review:

- Managing Criteria Definition
- Executing Account Review
- Managing Accounts Flagged for Review
- Managing Card Rate Definition
- Managing Offer Rate Definition
- Managing Profitability Curve Definition
- Defining Formula for Profitability Parameter

5.4.1 Managing Criteria Definition

To access the Pricing Review Criteria Definition window, click Criteria Definition under Account Review.

		Save Cano
Description Enter the description		
		+ i
		團首
Operator	Limit	
> Y	1000	
= 🖌	750	
		Operator Limit

5.4.1.1 Creating Price Review Definition

This section defines the criteria for price review. The criteria are defined through different attributes which correspond to particular products and segments. The selection of accounts for price review is done through dimensions defining the respective accounts.

To create a price review definition, follow these steps:

- 1. Click **Add** on the Price Review Criteria Definition tool bar to display the Price Review Criteria Definition screen.
- **2.** Enter the following details:

Field	Description
Folder	Select the folder from the drop-down list.
Definition Name	Enter the name of the Definition.
Description	Enter the description of the account that needs to be reviewed.
Criteria DefinitionEnter the ID unique created for the definition.ID	
Filter Selection	 This field allows you to specify the filters based on which the accounts for which price review criteria is applicable can be selected. The filters are provided through dimensions. 1. Click the Hierarchy browser button to open the Dimension Browser. 2. Select the required members and click the left arrow button. Multiple members can also be selected. 3. To de-select the members, select it from the Hierarchical pane and click the right arrow button.
	4. Click Apply.

Field	Description
Field Price Review Criteria Specification	 This allows users to specify the conditions based on which an account is flagged for repricing. 1. To add a criteria, click Add. The Measure Browser window is displayed. This browser displays the following list of measures: Account Status Average Credit Balance Average Debit Balance Credit Limit Credit Score Credit Rating Days past due Delinquency Amount Income NIM (%) Outstanding Balance Overdue Interest Amount Prepayment Amount Prepayment Amount RAROC (%) ROTA (%) Recovered Amount Revenue (%) SVA Time to maturity
	 Select the measure you want. Depending on the measure selected, value and limit of the measure varies. NOTE: Multiple criteria within a definition that may be used for price review Click OK.

3. Click Save. The Price Review Definition is added and is displayed in the Price Review Criteria Definition list window.

5.4.1.2 Viewing Pricing Review Criteria Definition

You can view Pricing Review Criteria Definition details at any given point. To view the existing Pricing Review Criteria Definition details in the Pricing Review Criteria Definition window, follow these steps:

- 1. Select the check box adjacent to the Definition Name.
- 2. Click View in the Pricing Review Criteria Definition tool bar.

The Price Review Criteria Definition window is displayed.

5.4.1.3 Modifying Pricing Review Criteria Definition

You can modify Pricing Review Criteria Definition details at any given point. To modify the existing Pricing Review Criteria Definition details in the Pricing Review Criteria Definition window, follow these steps:

- 1. Select the check box adjacent to the Definition Name.
- **2.** Click **Edit** on the Pricing Review Criteria Definition tool bar to display the Price Review Criteria Definition screen.
- 3. Edit the required details and click **Save**.

5.4.1.4 Searching Price Review Criteria Definition

The Price Review Criteria Definition window allows you to search for the definitions that you want to view.

To search for definition, follow these steps:

- 1. Navigate to Price Review Criteria Definition window.
- **2.** Enter the following details:
 - Definition Name
 - Folder
 - Criteria Definition ID
- 3. Click **Search** to display the filtered list.

5.4.1.5 Deleting Pricing Review Criteria Definition

You can delete Pricing Review Criteria Definition details at any given point. To delete the existing Pricing Review Criteria Definition details in the Pricing Review Criteria Definition window, follow these steps:

- 1. Select the check box adjacent to the Definition Name.
- 2. Click **Delete** in the Pricing Review Criteria Definition tool bar.

The selected definition is deleted.

5.4.2 Executing Account Review

To access execute account review summary window, click Execute Account Summary under Account Review.

MANAGING ACCOUNT REVIEW

me > Execute Acco	unt Review Summar	У							
Search								8	Clear 🔶
	Name				Execute Account Review ID				
	Folder								
Execute Account Rev	iew Summary								
Add Edit View	Delete Run				Sort By	* Search	P	2 - 1	8 3
Name	Execute Account Review ID	Created By	Created Date	Last Modified By		Last Modified Date	Task Status		
TEst	200043	PMUSER	03/10/2018 04:39:00	PMUSER		03/10/2018 04:39:00	New		
TestNCB	201601	PMUSER	05/16/2018 13:15:00	PMUSER		05/16/2018 13:15:00	New		

5.4.2.1 Creating Execute Account Review Definition

In this section, the user selects the price review criteria definitions that will be executed against a set of selected accounts for review.

To add an execute account review definition, follow these steps:

- 1. Click **Add** on the Execute Account Summary toolbar to display the Execute Account Review Definition screen.
- **2.** Enter the following details:

Field	Description
Folder	Select the folder from the drop-down list.
Definition Name	Enter the name of the Definition.
Description	Enter the description of the definition.
Execute Account Review ID	Enter the system generated ID created for each price review definition.
Price Review Criteria Selection	To select the criteria for execution, click the browser button to open Price Review Criteria Selection Definition Browser. This browser displays a unique list of all price review criteria definitions. One or multiple definitions are allowed to be selected.
	1. Select the required criteria definitions and click the left arrow button.
	2. Click OK to complete the selection.
	 Click Close to display the selected criteria definitions in the Execute Account Review Criteria selection section of the Execute Account Review Definition UI.
	The account should be processed for all the criteria of all the definitions that are selected in a price review.
FIC MIS Date	It is a data entry point where date has to be entered. This specifies the date the data corresponding to which is used for review.
	Select the date from the calendar.
Execute Account Review Description	Enter the description.

3. Click Save to save the details or click Execute to trigger the execution process.

On clicking **Execute**, the following screen is displayed.

Information [1300]		×
	Run execution triggered successfully.	

NOTE Criteria definitions are to be re-saved post upgrade to 80302/804.Else, execute an account review based on these definitions would fail.

5.4.2.2 Viewing Execute Account Review Definition

You can view Execute Account Review Definition details at any given point. To view the existing Execute Account Review Definition details in the Execute Account Review Summary screen, follow these steps:

- 1. Select the check box adjacent to the **Definition Name**.
- 2. Click View in the Execute Account Review Definition tool bar.

The Execute Account Review Definition screen is displayed.

5.4.2.3 Modifying Execute Account Review Definition

You can modify Execute Account Review Definition details at any given point. To modify the existing Execute Account Review Definition details in the Execute Account Review Definition screen, follow these steps:

- 1. Select the check box adjacent to the **Definition Name**.
- 2. Click Edit on the Execute Account Review Definition tool bar.

The Execute Account Review Definition screen is displayed.

3. Edit the required details and click **Save**.

5.4.2.4 Searching Execute Account Review Definition

The Execute Account Definition window allows you to search for the definitions that you want to view.

To search for definition, follow these steps:

- 1. Navigate to Execute Account Review Summary screen.
- **2.** Enter the following details:
 - Name of the definition
 - Folder

- Execute Account Review ID
- **3.** Click **Search**. The filtered list is displayed.

5.4.2.5 Deleting Execute Account Review Definition

You can delete Execute Account Review Definition details at any given point. To delete the existing Execute Account Review Definition details in the Execute Account Review Definition screen, follow these steps:

- 1. Select the check box adjacent to the **Definition Name**.
- 2. Click Delete in the Execute Account Review Definition tool bar.

The selected definition is deleted.

5.4.3 Managing Accounts Flagged for Review

To access accounts flagged for review screen, click Accounts Flagged for Review under Account Review.

# Home	ORAC	LE' Financial	Services Price Cr	eation and Disco	very		
Criteria Definition	counts Flagged fo me > Accounts Fla Gearch						
Execute Account Review Accounts Flagged for Review	Review Definiti Cu: Accounts Flagged for	stomer ID				Account Number Product	
	Edit View Run					Sort By	* Search
		Review Definition Name	Customer ID	Product	Action	Task Owner	
							Copyright © 1993.

5.4.3.1 Modifying Accounts Flagged for Review

To modify the details of the account flagged for review, follow these steps:

- 1. Click Edit to display the Accounts Flagged for Review screen.
- **2.** Enter the following details:

Field	Description
Execute Account Review Definition	Select the execute account review definition from the drop-down list based on which the account was flagged.
Pricing Review Criteria Definition	Select the pricing review criteria definition from the drop-down list based on which the account was flagged.

Field	Description
Action	Select the action that needs to be taken for a flagged account. Following are the two options available:
	 Re-price: This recommends the account for a new rate to be generated through the pricing engine.
	• Postpone Review : In this, the account does not get re-priced and it is also excluded from all reviews until the next review date. The Next review date is specified by the user whenever Postpone review is selected as action.
Task Status	Select the status of the activity for a flagged account:
	 Open: The status for all flagged accounts is displayed as Open by default. This status indicates that the flagged account is open for re-pricing.
	• Completed : The status indicates that either the re-pricing is completed or the action is updated as Postpone Review and the next review date is provided.
	• Closed : This status indicates that the flagged account shall not be considered for repricing at any point of time.
Criteria Met	This section displays all the criteria of the given definition against which the account has been flagged for review.
Criteria Unmet	This section displays all the other criteria within the given criteria definition against which the account was not flagged.

3. Click **Save**. The account number with the modified details are displayed Accounts Flagged for Review list window.

or

Click **Re-price**. On clicking **Re-price**, re-pricing is initiated and Deal Pricing section with the auto-populated details of the customer and the account is displayed. You can proceed with re-pricing procedure. For more details, see <u>Modifying Deal Details</u>.

NOTE On clicking Re-price, status in the Action field automatically changes to Re-price and the Task Status field changes to Completed.

5.4.3.2 Viewing Accounts Flagged for Review

You can view Account Flagged for Review details at any given point. To view the existing accounts flagged for review details in the Accounts Flagged for Review window, follow these steps:

- 1. Select the check box adjacent to the account number.
- 2. Click **View** in the Accounts Flagged for Review tool bar.

The Accounts Flagged for Review screen is displayed.

5.4.3.3 Searching Accounts Flagged for Review

The Accounts Flagged for Review window allows you to search for the flagged accounts that you want to view.

To search for flagged accounts, follow these steps:

- 1. Navigate to Accounts Flagged for Review window.
- **2.** Enter the following details:
 - Review Definition Name
 - Customer ID
 - Account Number
 - Product
- 3. Click Search. The filtered list is displayed.

5.4.4 Managing Card Rate Definition

The Card Rate Definition window enables you to manage the card rates for pricing Definition.

Search									/ Clear	+0
	Name				Definition ID					
	Folder		=		Product					
Card Rate Definition										
Add Edit View	Delete				Sort By	,	Search	1.	e?	Ê
Add Edit View	Delete Definition ID	Product	Created By	Created Date	Sort By	,	Search	r + 12	ß	Ċ
		Product Gold Loan	Created By PMUSER	Created Date 03/30/2018 07:10:00	Last Modified By		Search	1	ę	Ŷ
Name	Definition ID				Last Modified By PMUSER		Search	C *	ę	Ŷ
Name GoldLoan	Definition ID 200622	Gold Loan	PMUSER	03/30/2018 07:10:00	Last Modified By PMUSER PMUSER		Search	12 ·	ď	2

Card process involves finding a suitable price for the customer based on a pre-determined (set of) options available for that product and other dimensional combinations. Similar criteria cannot be provided with different rates. Error message is displayed when a criteria is being repeated (duplicated) within a defined time window.

The system checks for the following conditions to identify the repetition of criteria:

- If the defined criteria is similar to another criteria within the same definition.
- If there are any overlap in the effective dates. The following are the two conditions:
 - The effective start date of a created criteria is greater than the effective start date of an existing criteria, but less than the effective end date of the same existing criterion.
 - The effective end date of created criteria is greater than the effective start date of an existing criteria but less than the effective end date of the same existing criterion.

If all the above conditions are met, then the criteria is repetition (duplication). An error message is displayed when repetition (duplication) occurs indicating that the two defined card rates have different rates for similar criteria. You can either edit the card rate criteria or delete it.

5.4.4.1 Adding Card Rate Definition

To add card rates, follow these steps:

- 1. Click Add to display the Card Rate Definition screen.
- **2.** Enter the following details:

Field	Description
Folder	Select a folder from the drop-down list for the card rate definition.
Card Rate Name	Enter the name for the card rate definition.
Description	Enter a description about the card rate definition.
Product	Select the product from the Product browser. Only one product is to be selected per definition.
Currency	Select the type of currency from the drop-down list.
Rate Selection	Select one or multiple rates from the drop-down list.
Interest Rate Type	Select the type of interest:
	• Fixed Rate : When this option is selected, the other parameters to be entered are in accordance with the rate type.
	• Floating Rate : When this option is selected, the parameters are specific to floating rate.
	• Fixed and Floating Rate : The fixed plus floating rate type is a combination of the fixed rate and floating rate. The fixed rate is applicable for an initial period of the tenure of the product and the floating rate is applicable for the remaining life of the product. In this option, the data input is a combination of those required in both fixed as well as floating type.
Floating Rate BenchMark	Select the Floating Rate Benchmark from the drop-down list.
Criteria	To set the criteria, follow these steps:
	1. Click the Browser button to display the Condition screen.
	2. Select the condition.
	3. Click Apply . The criteria is set for the card rate.
Floating Rate Spread (BPS)	Enter a numerical value in this field.
Effective From	Select the start date of the period when the rates are applicable.
Effective To	Select the end date of the period when the rates are applicable.
Condition	This is the eligibility condition based on which the rates to be offered to customer differ.
	Click the Browser button select the condition from the Condition browser.

NOTE You can create more Card Rate specifications to the list by clicking Add on the Card Rate Specification grid.

3. Click **Apply**. The card rate definition details are added and are displayed in the Card Rate Definition list window.

You can view, modify, search, and delete the offer definition details from the Card Rate Definition window.

5.4.4.2 Viewing Card Rate Definition

You can view Card Rate Definition details at any given point. To view the existing Card Rate Definition details in the Card Rate Definition window, follow these steps:

- 1. Select the check box adjacent to the Definition Name.
- 2. Click View in the Card Rate Definition tool bar.

The Card Rate Definition window is displayed.

5.4.4.3 Modifying Card Rate Definition

You can modify Card Rate Definition details at any given point. To modify the existing Card Rate Definition details in the Card Rate Definition window, follow these steps:

- 1. Select the check box adjacent to the Definition Name.
- 2. Click Edit on the Card Rate Definition tool bar.

The Card Rate Definition window is displayed.

3. Edit the required details and click **Save**.

5.4.4.4 Searching Card Rate Definition

The Card Rate Definition window allows you to search for the card rates definition that you want to view.

To search for card rate definition, follow these steps:

- 1. Navigate to Card Rate Definition window.
- 2. Enter the following details:
 - Name
 - Folder
 - Definition ID
 - Product
- **3.** Click **Search** to display the filtered list.

5.4.4.5 Deleting Card Rate Definition

You can delete Card Rate Definition details at any given point. To delete the existing Card Rate Definition details in the Card Rate Definition screen, follow these steps:

- 1. Select the check box adjacent to the **Definition Name**.
- 2. Click **Delete** in the Card Rate Definition tool bar.

The selected definition is deleted.

5.4.5 Managing Offer Rate Definition

The Offer Rate Definition window enables you to manage the offer rate for pricing definition.

S	earch							3	Clear	⇒Ge
	Definiti	ion Name				Definition I	D			
		Folder		=		Produc	đ			
Pr	ofitability Curve De	finition								
	Add Edit View	Delete				Sort By	* Search	2 - 6	8	3
	Definition Name	Definition ID	Product	Created By	Created Date	Last Modified By	Last Modified Date	Status		
	TestPRof	200039	Mortgage Bonds	PMUSER	03/10/2018 04:35:00	PMUSER	03/10/2018 04:35:0	0		
	MotgageBonds1	200074	Mortgage Bonds	PMUSER	03/13/2018 05:50:00	PMUSER	03/13/2018 05:50:0	10		
	GoldLoanDefintion	201121	Gold Loan	PMUSER	04/13/2018 05:39:00	PMUSER	04/13/2018 07:54:0	10		
	MortgageDefintion1	201122	Mortgage Bonds	PMUSER	04/13/2018 07:38:00	PMUSER	04/13/2018 07:38:0	10		
	MortgageDefintion	201120	Mortgage Bonds	PMUSER	04/13/2018 05:39:00	PMUSER	64/13/2018 05:50:0	10		
	LoanFixed1	200259	Loan(Bullet) Fixe	PMUSER	03/27/2018 03:30:00	PMUSER	03/27/2018 05:02:0	Approve	ed	
	LoanFixed2	200275	Loan(Bullet) Fixe	PMUSER	03/27/2018 05:14:00	PMUSER	03/27/2018 05:14:0	0 Approv	ed	

Based on eligibility criteria, the Offer Rate Definition defines the offer rates that can be provided to the customers. Multiple offer rates can be provided based on the eligibility and each offer rate should be distinct and not duplicated. The system checks for the following conditions to identify the duplication of an offer rate:

- If the offer rate condition is similar to another offer rate condition within the same definition.
- If there is any overlap in the effective dates. The following are the two conditions:
 - The effective start date of created criteria is greater than the effective start date of an existing criteria, but less than the effective end date of the same existing criterion.
 - The effective end date of created criteria is greater than the effective start date of an existing criteria but less than the effective end date of the same existing criterion.
- If the offer parameter in an offer rate is the same as in another offer rate. The order of offer parameters is immaterial.
- If the corresponding attributes of the offer parameters, that is, amount reduction/percentage reduction are similar to those of another offer rate within the definition.
- If the corresponding tenure of offer parameters is similar to that of another offer rate within the definition.

If all of the above conditions are met, then the offer is duplicate. An error message is displayed when duplication occurs indicating that the two offers clash. You can either edit the offer or delete it.

5.4.5.1 Adding Offer Definition

To add offer rates, follow these steps:

- **3.** Click Add to display the Offer Definition screen.
- **4.** Enter the following details:

Field	Description
Folder	Select a folder from the drop-down list for offer rate definition.
Offer Name	Enter the name for the offer.
Description	Enter a brief description about the offer.

Field	Description
Validity Start Date	Select the offer start date from the calendar.
Validity End Date	Select the offer end date from the calendar.
Conditional Offer	Select Yes if the offer is based on certain conditions or select No if the offer does not have any conditions attached is applicable for all accounts of that product.
Offer Definition ID	Enter the ID generated for the offer.
Product	Select the product from the Product browser. You can select only a single product.
Multiple Products	This is an additional option available when you want to select a different product for the same offer.
Interest Rate Reduction	Enter the percent of reduction in the rate of interest for the customer.
Fee Amount Reduction	Enter the reduction in the Fee amount in figures for the customer.
Fee Percentage Reduction	Enter the percent of reduction in Fees for the customer.
Effective From	Enter the start date from which the offer is effective.
Effective To	Enter the date until which the offer is effective.
Offer Tenure	 Select the overall tenure for the offer. This can be in either Days, Months, or Years. The offer tenure is specified through the following two inputs: Value: The number of units of time for which the offer is provided. Units: Select the unit of time from the drop-down list. Note: Offer tenure is specified separately for each element within the offer.
Offer Condition	 This option is available when Conditional Offer is selected as Yes. To set the offer condition, follow these steps: Click the Browser button to display the Filter Selection screen. Click the Browser button to display the Dimension Hierarchy browser. The Dimension Hierarchy browser lists all the dimensions. Click the left arrow button to select the dimensions or click the right arrow button to de-select the dimensions. Click OK.

5. Click **Apply**. The Offer definition created is displayed in the Offer Summary screen.

You can view, modify, search, and delete the offer definition details from the Offer Definition screen.

NOTE You can also define the offer based on bundled offers eligibility conditions. Under this condition, an offer is dependent on the user already having or currently purchasing some other product.

5.4.5.2 Viewing Offer Definition

You can view Offer Definition details at any given point. To view the existing Offer Definition details in the Offer Definition window, follow these steps:

- 1. Select the check box adjacent to the **Offer Name**.
- 2. Click **View** in the Offer Definition tool bar.

The Offer Definition window is displayed.

5.4.5.3 Modifying Offer Definition

You can modify Offer Definition details at any given point. To modify the existing Offer Definition details in the Offer Definition window, follow these steps:

- 1. Select the check box adjacent to the **Offer Name**.
- 2. Click **Edit** on the Offer Definition tool bar to display the Offer Definition screen.
- 3. Edit the required details and click **Save**.

5.4.5.4 Searching Offer Definition

The Offer Definition window allows you to search for the card rates definition that you want to view.

To search for the offer definition, follow these steps:

- 1. Navigate to Offer Definition window.
- 2. Enter the following details:
 - Offer Name
 - Folder
 - Offer ID
- **3.** Click **Search** to display the filtered list.

5.4.5.5 Deleting Offer Definition

You can delete Offer Definition details at any given point. To delete the existing Offer Definition details in the Offer Definition screen, follow these steps:

- 1. Select the check box adjacent to the **Offer Name**.
- 2. Click **Delete** in the Offer Definition tool bar.

The selected definition is deleted.

5.4.6 Managing Profitability Curve Definition

A profitability curve is defined for a profitability parameter, such as transfer price, in order to understand the trends observed over a certain period of time. The defined curve can in turn be used when pricing a deal for a particular product using the profitability parameter. The profitability curve is defined by the bank based on the product and the eligibility of the customer.

The Profitability Curve Definition window allows you to define the profitability curve for a particular profitability parameter.

- 50	arch								Ø Clear →
	Definiti	on Name				Def	inition ID		
		Folder		=			Product		
D	ofitability Curve De	finition							
PR	ontability Curve De	iniuon							
A	dd Edit View	Delete				Sort B	y v Search	Ľ	· 🖻 🕉
	Definition Name	Definition ID	Product	Created By	Created Date	Last Modified By		Last Modified Date	Status
	TestPRof	200039	Mortgage Bonds	PMUSER	03/10/2018 04:35:00	PMUSER		03/10/2018 04:35:00	
			Mortgage Bonds	PMUSER	03/13/2018 05:50:00	PMUSER		03/13/2018 05:50:00	
-	MotgageBonds1	200074	Mongage Bonds	rmosen					
	MotgageBonds1 GoldLoanDefintion	200074 201121	Gold Loan	PMUSER	04/13/2018 05:39:00	PMUSER		04/13/2018 07:54:00	
					04/13/2018 05:39:00 04/13/2018 07:38:00				
	GoldLoanDefintion	201121	Gold Loan	PMUSER		PMUSER		04/13/2018 07:54:00	
	GoldLoanDefintion MortgageDefintion1	201121 201122	Gold Loan Mortgage Bonds	PMUSER PMUSER	04/13/2018 07:38:00	PMUSER PMUSER		04/13/2018 07:54:00 04/13/2018 07:38:00	Approved

All the previously created definitions are available in the screen. You can also search for an existing definition using the definition name, definition ID, folder or product type. You can only view the folders to which you are mapped. Only the definitions that are approved through the workflow mechanism can be used to price a deal.

5.4.6.1 Adding Profitability Curve Definition

To add profitability curve definitions, follow these steps:

1. Click Add to display the Profitability Curve Definition (new) screen.

Linked To						Save	Cancel	Submit
	Folder D	EFAULT V						
Definition Det	ails							
	Definition Name*	TestNCBPFTCruve		Description	Test NCB PFT Cruve			
	Definition ID			Product *	Personal Loan	10		
	Validity Start Date	05/16/2018		Validity End Date	05/15/2020			
Definition Spe	cification							
xpected Loss	Unexpected Loss	Miscellaneous Fees						
efine lookup Criteria name		Default Effective from	Effective to	Condition	Expected Loss			+
Default		05/16/2018	05/16/2018		Capetine Corporation			10
Audit Trail	User Comments							
Audit Trail System ID:	User Comments							

2. Enter the following details:

Field	Description
Folder	Select a folder from the drop-down list for profitability curve definition.
Definition Name	Enter the definition name.
Description	Enter a brief description about the definition.
Definition ID	The definition ID is generated by the system once the definition is created.
Product	Select the product for which the definition is created and for which the defined rates are applicable. To select a product, click the button next to the field. The product browser appears.
Validity Start Date	Select the date from when the definition is valid.
Validity End Date	Select the date until when the definition is valid.
✓ Profitability Curv	re Drivers
 Profitability Curv Drivers 	re Drivers
	ve Drivers Selected Drivers
Drivers Available Drivers	Curve Drivers Selected Drivers
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss	Curve Drivers Cu
Drivers Available Drivers List of Profitability Transfer Price	Curve Drivers Cu
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss -Unexpected Loss -Miscellaneous F -Other Income	Curve Drivers Cu
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss -Unexpected Loss -Miscellaneous F	Curve Drivers SS Selected Drivers Expected Loss Unexpected Loss Miscellaneous Fees
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss -Unexpected Loss -Miscellaneous F -Other Income	Curve Drivers Curve Drivers SS
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss -Unexpected Loss -Miscellaneous F -Other Income	Curve Drivers Ss Selected Drivers Unexpected Loss Miscellaneous Fees
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss -Unexpected Loss -Miscellaneous F -Other Income	Curve Drivers SS Selected Drivers Expected Loss Unexpected Loss Miscellaneous Fees
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss -Unexpected Loss -Miscellaneous F -Other Income	Curve Drivers Ss Selected Drivers Unexpected Loss Miscellaneous Fees
Drivers Available Drivers -List of Profitability -Transfer Price -Expected Loss -Unexpected Loss -Miscellaneous F -Other Income	Curve Drivers Ss Selected Drivers Unexpected Loss Miscellaneous Fees

Field	Description						
Specify check box	To enable this input option while pricing a deal, select this check box. This check box is selected by default and can be deselected.						
	NOTE : This option is available for a particular product in the Deal Pricing section only if you select this check box.						
Lookup check box	To enable this input option while pricing a deal, select this check box. This check box is selected by default and can be deselected.						
	NOTE : This option is available for a particular product in the Deal Pricing section only if you select this check box.						
Real-time	To enable this input option while pricing a deal, select this check box.						
Calculation check box	Note: This option is available for a particular product in the Deal Pricing section only if you select this check box.						
Default	This field is editable and mandatory only if the Specify , Lookup , and Real-time Calculation check boxes are deselected. Select the default input method from the drop- down list. The default input method can be Specify, Lookup, or Real-time Calculation.						
	NOTE : If you select Lookup , the Define lookup values section is displayed.						
	vailable in the Define lookup values section. To add a new criterion for the profitability criteria . A new row is added. You can add one or more criteria.						
Effective from	Select the date from when the curve is effective.						
Effective to	Select the date until when the curve is effective.						
Profitability Driver	To define the profitability curve, click the button next to the field. The Profitability Driver window appears.						

Profitability Driver:

∨ Curve Definit	ion								-
	Curve Duration	6	Months 🗸				Unit Frequency	1	Months 🗸
Drivers	MOB 1	MOB 2	MOB 3	MOB 4	MOB 5	MOB 6			
Expected Loss	10	10	10	10	10	50			

Field	Description
Curve Duration	Enter the value of the curve duration. You can also select the unit of the curve duration. The unit of the curve duration can be Months , Quarters , and Years .
Unit Frequency	Enter the value of the curve frequency. You can also select the unit of the curve frequency. The unit of the curve frequency can be Months, Quarters , and Years .
Drivers	The curve range that is displayed here is based on the values that are provided in the Curve Duration and Unit Frequency fields. For example, if the curve duration is 6 months and the unit frequency is 1 month, then a total of 6 drivers are captured. You can enter a value for each element of frequency across the curve duration.

3. PCD supports Import/ Export of profitability driver values into the above fields.

Profitability Drive <u>Profitability Driver</u> > V Curve Definit	Profitability Driver(EDIT)						•	
	Curve Duration	6	Months 🗸				Unit Frequency 1	Export Import	•
Drivers	MOB 1	MOB 2	MOB 3	MOB 4	MOB 5	MOB 6			
Expected Loss									
<									
						Ok Cancel			

NOTE The Export option works on Internet Explorer, Google Chrome and Firefox browsers. However, in the current release, the Import option works only on Internet Explorer.

4. Click **Save**. The created profitability curve definition is displayed in the Profitability Curve Definition screen.

5.4.6.2 Submitting a Created Profitability Curve Definition for Approval

To view and submit a profitability curve definition, follow these steps:

- 1. In the summary window, enter the definition name in the **Definition Name** field or the product type in the **Product** field and click **Search**.
- 2. Select the check box corresponding to the definition name of the definition that you want to edit and click **Edit**.
- 3. Click **Save** to save the edited curve.
- 4. Click **Submit** to send the edited curve for approval.

NOTE

Every time a definition is edited, it needs to be approved.

5.4.6.3 Approving Profitability Curve Definition

Once the relationship manager submits the definition, it is assigned to the definition approver. The definition approver can edit the definition name and product type.

To approve a profitability curve definition, follow these steps:

- 1. Navigate to your inbox by clicking **My Inbox**.
- 2. Click the hyperlinked entity name value. This is the definition ID for the created definition.
- **3.** Click **Approved** to approve the definition or click Reject to reject the definition. The status of the definition changes accordingly in the summary window. Only approved definitions can be used for deal pricing.

5.4.7 Defining Formula for Profitability Parameter

The Editable Formula window enables you to define the expression used to calculate the profitability parameter. You can link a profitability parameter to a product type. The profitability formula defined in this section is used for calculations throughout the application.

Search								@ Clear	⇒Go
	Formula ID		~ ^		Fo	ormula Name			
Profitability Measur	05								
Add Edit Vie	w Delete				So	rt By	* Search	C* 6	3
Formula Name	Formula ID	Description	Expression	Created By	Created Date	Last Modified By		Last Modifie	ed Date
RAROC	1	RAROC	CASE WHEN UNE	SYSADMN	4/17/18	SYSADMN			4/17/
BOTA	2	ROTA	NET INCOME BE	SYSADMN	4/17/18	SYSADMN			4/17/
NIM	3	NIM	NET INTEREST IN	SYSADMN	4/17/18	SYSADMN			4/17/
Revenue	4	Revenue	TOTAL REVENUE	SYSADMN	4/17/18	SYSADMN			4/17/
SVA	5	SVA	NET INTEREST IN	SYSADMN	4/17/18	SYSADMN			4/17/

Five profitability parameters are available by default, namely, ROTA, RAROC, Revenue, NIM and SVA. These parameters are displayed in the **Name** column. The associated expression for the parameter is displayed in the **Expression** column. You can also search for a particular parameter.

The seeded expressions for each of the seeded profitability parameters is shown below:

- For ROTA Net_Income_before_tax/deal_amount * 100
- For RAROC case when unExpected_Loss = 0 then 0 else (NET INTEREST INCOME+NON INTEREST INCOME-OPERATING EXPENSES-EXPECTED LOSS+Return_on_UL)/(UNEXPECTED LOSS)*100 END
- For Revenue Total_Revenue/deal_amount * 100
- For NIM Net_Interest_Income/deal_amount * 100
- For SVA NET INTEREST INCOME+NON INTEREST INCOME-OPERATING EXPENSES-EXPECTED LOSS+Return_on_UL-UNEXPECTED LOSS *(COST OF CAPITAL/100)

5.4.7.1 Adding Profitability Parameter

To add profitability parameters, follow these steps:

1. Click Add to display the Formula screen.

ofitability Measures		Define Save © Ca
Formula Name	Description	
* Formula ID	* Expression	

2. Enter the following details:

Field	Description
Formula Name	Enter the name of the profitability parameter.
Description	Enter the description of the profitability parameter.

Field	Description							
Expression	To add an expression or formula for the profitability parameter, click Add . The Specify Expression window appears.							
	Expression > Expression Expressions Entities Operators LIST OF MEASURES Mathematical Operators TRANSFER PRICING CREDIT TRANSFER PRICING CHARGE ANNUAL FEE EXPECTED LOSS UNEXPECTED LOSS UNEXPECTED LOSS UNEXPECTED LOSS UNEXPECTED LOSS OPERATING EXPENSE OPERATING EXPENSES Expression TOTAL REVENUE/DEAL AMOUNT * 100							
	Ok Cancel In the window, two panes are displayed; the left pane displays the list of available measures you can use to build the expression, and the right pane displays the list of available operators. To move a measure or operator to the Expression field, double-click the measure or operator. The selection appears in the Expression field. Once you are done building the expression, click Ok. The expression is now saved. NOTE: Only an expression which is mathematically correct can be saved.							
Data Type	Select the data type. The data type can be Absolute or Percentage .							
Product Types	To add a product type, click Add. The Hierarchy Browser appears.							
	pane. You can select one or more product types. Once you are done, click Ok . NOTE : The profitability parameter is applicable only for the selected product types.							

3. Click Save. The created profitability parameter is displayed in the summary window.

5.4.7.2 Editing Profitability Parameter

To edit a profitability parameter, follow these steps:

- 1. In the summary window, enter the profitability parameter code in the **Code** field or the profitability parameter name in the **Name** field and click **Search**.
- **2.** Select the check box corresponding to the profitability parameter name that you want to edit and click **Edit**.

NOTE When an expression is divided by zero, the formula row is not displayed in the recommended pricing report. So, if a formula has a divide by zero condition, an error is displayed. This formula displays the profitability as IN, where IN denotes an incorrect formula. Since it is not possible to optimize against such as a parameter, the expression should be made invalid for profitability parameters.

6 Managing Price Creation and Discovery

This chapter describes the various types of activities that a Relationship Manager performs in Price Creation and Discovery application.

This chapter discusses about the following topics:

- Overview
- <u>Activities of a Relationship Manager</u>
- User Roles and Actions
- Managing Relationship Manager (RM) Hierarchy
- Managing Deal Pricing
- Pricing Web Service

6.1 Overview

The Price Creation and Discovery enables the bank to assess the cost and risk added to their portfolio by each new loan, thereby pricing the loan appropriately.

6.2 Activities of a Relationship Manager

The workflow diagram for the roles of a Relationship Manager is described below:

Planning & Scoping Workflow		
Start		
Customer Details.		
	_	
Deal Details		
Offers	\geq	New Customer
Price Optimization		
Recommended Price		
What-If Analysis		Existing Customer
Closed	}	GUSIONE

6.3 User Roles and Actions

User: Relationship Manager.

Actions:

- Identifying an Existing Customer and Pricing for a New Customer.
- Editing/Recommending the accounts flagged for review
- Analyzing the Pricing Metric.
- Generate the rate of interest to be charged to meet the target profitability parameters.
- Assess whether the current rate being charged is optimal.
- Re-pricing

6.4 Managing Relationship Manager (RM) Hierarchy

The Dimension Management screen allows the relationship manager to create an RM hierarchy and add members to the RM hierarchy.

This section discusses the following topics:

- Creating an RM Hierarchy
- Adding Members to the RM Hierarchy

6.4.1 Creating an RM Hierarchy

To create an RM hierarchy, do the following:

- 1. Click **Dimension Management** under the **Applications** tab.
- 2. Select Hierarchy Maintenance.
- 3. Click Add in the Hierarchies toolbar to display the New Hierarchy Details screen.
- **4.** Select the **Dimension** from the drop-down list. Enter the Hierarchy Properties as tabulated:

Field	Description
Name	Enter the Name of the Hierarchy.
Description	Enter the required description for the Member.
Folder	Select the folder where the hierarchy is to be stored from the drop-down list.
Access Type	Select the Access Type as Read Only or Read/Write .
Automatic Inheritance	 Click Yes to inherit the hierarchy properties of the parent to the child Click No if you want to define a new hierarchy.
Display Signage	Click Yes to display the Signage to the right hand side of the member in the Show hierarchy panel or click No .

Field	Description
Show Member Code	Select from the drop-down list as one of the following:
Code	 Alphanumeric Code to Left of Name: Displays Alphanumeric Code on the Left side of Member name.
	 Alphanumeric Code to Right of Name: Displays Alphanumeric Code on the Right side of Member name.
	Only Name -No Code: Displays only the Member Name.
	 Numeric Code to Left of Name: Displays the Numeric Code on the Left side of Member name.
	 Numeric Code to Right of Name: Displays the Numeric Code on the Right side of Member name.
Initial Display Level	Select the Initial Display level from the drop-down list.
Orphan Branch	Click Yes to display the Orphan Branch in the Show Hierarchy panel or click No .

- 5. To add a Child under the **Show Hierarchy** tab, follow these steps:
 - **a.** Right-click in the Show Hierarchy tab.
 - **b.** Select Add Child and the Add Member window is displayed.
 - **c.** Select the required Member and click the Left Arrow button. The Member is displayed in the Selected Members panel.
 - You can click the **Right Arrow** button to deselect a Member.
 - You can click the **Right Arrow** button to deselect a Member.
 - You can click the **Right Arrow** button to deselect a Member.
 - Click Search to search for the required member using Alphanumeric code, Numeric Code, Name, and Description.
 - **d.** Click **OK**. The selected Member is displayed as a Child under Show Hierarchy panel in the New Hierarchy Details window.
- **6.** To add a Sibling, follow these steps:
 - **a.** Right-click the Child and select **Add Sibling**. The Add Member window is displayed.
 - **b.** Select the required Member and click the **Left Arrow** button. The Member is displayed in the **Selected Members** panel.

You can click the **Right Arrow** button to deselect a Member.

- **c.** Click **Apply**. The selected Member is displayed as a Sibling below the Parent under Show Hierarchy panel in the New Hierarchy Details window.
- 7. To add a Leaf under a Parent, Child, or Sibling, follow these steps:
 - **a.** Right-click the Parent or Child and select **Add Leaf**. The Add Member window is displayed.
 - **b.** Select the required Member and click the **Left Arrow** button. The Member is displayed in the **Selected Members** panel.

You can click the **Right Arrow** button to deselect a Member.

- **c.** Click **Apply**. The selected Member is displayed as a Leaf below the Parent or Sibling under **Show Hierarchy** panel in the New Hierarchy Details window.
- 8. To define Level Properties, follow these steps:
 - **a.** Select **Level Properties** from the options under Parent, Child, Sibling or Leaf and the Level Properties window is displayed
 - **b.** Enter the valid Name and Description in the respective fields.
 - **c.** Click **OK** and the Levels defined are displayed in the drop-down in **Initial Level Display** field in Hierarchy Properties grid in New Hierarchy Details window.
- 9. To add a Child/Sibling/Leaf, follow these steps:
 - **a.** Right-click any node and select **Create and add Child**. The New Member Details window is displayed.
 - b. Right-click any node and select Create and add Sibling.
 - c. Right-click any node and select Create and add Leaf.
- 10. Click Save.

The Audit Trail section at the bottom of the window displays the metadata about the Hierarchy with the option to add additional information as comments. The User Comments section facilitates you to add or update additional information as comments.

6.4.2 Adding Members to the RM Hierarchy

To add members to the hierarchy:

- 1. Click Dimension Management under the Applications tab.
- 2. Select Members.
- 3. Click Add in the Dimension Members toolbar. The Members screen is displayed.
- **4.** Enter the field values:

Field	Description
Dimension	Select the dimension from the drop-down list.
Alphanumeric Code	This field is editable only if the selected Dimension accepts Alphanumeric Code. Enter the required Alphanumeric Code.
Numeric Code	 Enter the Numeric Code by doing any of the following: To auto-generate a Numeric Code, click the Auto-generate button. A system generated code is displayed. Manually enter the required code which is auto validated for uniqueness. A maximum of 14 numeric characters can be specified. NOTE: If the selected Dimension accepts only Numeric Code, then the specified, the Numeric Code is auto populated to the Alphanumeric Code field also.
Name	Enter the Name of the Member.
Description	Enter the required description for the Member.

Field	Description
Enabled	This field is set to Yes by default and is editable only in Edit window.
	You can change the option to No only when the particular member is not used in any hierarchy.
ls Leaf	This field is set to Yes by default.
	If Yes, the particular member can be used as a leaf node in any hierarchy and child cannot be added to this node.
	If No, the node becomes a non-leaf and can have child nodes.

5. Click Save.

6.5 Managing Deal Pricing

The Deal Pricing section enables the Relationship Manager to manage customer's details, Deal Details, Offer Details, and get the best rate of interest for the customer.

The Pricing section discusses the following topics:

- <u>Search</u>
- Pricing Summary
- Managing Customer Details
- Modifying Deal Details
- Managing Offers
- Optimizing Prices
- <u>Recommended Price</u>
- <u>Prepayment Analysis for Mortgages</u>
- What-If Analysis

6.5.1 Search

The Search option enables a relationship manager to search for a Pricing Definition based on certain parameters. Search will be conducted based on the entered details.

Follow these steps:

🖉 Clear 🄶 Go			Search
	Relationship Manager		Name
	Product	21	Folder

1. Enter the fields as mentioned in the following table:

Field	Description
Name	Enter the name of the Pricing Definition to search for the same.
Relationship Manager	Enter the name of the Relationship Manager to search the Pricing Definition. Relationship Managers may only search for definitions with they are mapped to either directly or through his subordinates.
Product	Enter the product name to search for the Pricing Definition.

2. Click Search. The pricing details are displayed.

6.5.2 Pricing Summary

The Pricing Summary section enables you to manage the list of all the customers for whom pricing has been computed. It also displays the status of the pricing.

Name	Relationship Manager	Status	Created By	Created Date	Last Modified By	Last Modified Date
DealLoan	Default RM	Ongoing	PMUSER	05/03/2018 22:08:00	PMUSER	05/03/2018 22:11:00
GoldDeal1	Default RM	Successful	PMUSER	05/04/2018 06:00:00	PMUSER	05/04/2018 07:15:00

This section displays the fields as mentioned in the following table:

Field	Description
Name	Displays the name of the Pricing Definition.
Relationship Manager	Displays the name of the relationship manager.
Status	Displays the status of the Pricing Definition.
Created By	Displays the name of the user who had created the Pricing Definition for the customer.
Creation Date	Displays the date when the Pricing Definition was created.
Last Modified By	Displays the name of the user who had last modified the Pricing Definition.
Last Modified Date	Displays the last date when the Pricing Definition was modified.

6.5.3 Managing Customer Details

The Customer Details tab allows you to manage the customer pricing details for new as well as existing customers.

You can add, view, modify, and delete the customer details from the Pricing screen.

MANAGING DEAL PRICING

Customer	New ○ Existing		Customer Type	Institutional	~
Customer ID			Customer Name		
Relationship Manager *	Default RM 💙		Account	New Existing	
Account Number			Original Account Number		
Original Customer ID					
Business Information					
Organization Name *	Enter the organisation name		Organization Address		
Country of Incorporation		10	Date of Incorporation		m
Status of Listing	® Yes ⊖ No				
Number of Employees	0		Industry		~
Rating Source	Internal 🗸		Obligor Rating		~
Financial Information					
Information As On	05/30/2018	m	Turnover		
Currency	~				
Earnings After Tax			Debt Coverage Ratio		
Interest Coverage Ratio			Group Asset Size		
udit Trail User Comments System ID:					
eated By			Creation Date		
st Modified By			Last Modification Date		

To add the customer details, follow these steps:

- **1.** Click Add on the Pricing toolbar.
- 2. Enter the field values in the Pricing Details grid:

Field	Description
Customer	Specify the customer type by selecting the appropriate radio button. Customers can be New or Existing.
Customer Name	Specify the name of the customer for whom the pricing is being computed.
Customer ID	This field displays the unique system generated Customer ID.
Customer Type	 Select the Customer Type from the drop-down list. Following are the two options: Institutional: If you select this field, then the Business Information and Financial Information grids are displayed. Individual: If you select this field, then the Customer Information grid is displayed.
Relationship Manager	Select the name of the Relationship Manager who is responsible for the customer account.
Account	Select the account type. The account type can be an Existing or a New account.
Account Number	This is a search enabled field used to select an account for re-pricing.

- 3. Depending on the Customer Type selected, perform the following:
 - On selecting Institutional as the Customer type, the Business Information and Financial Information grid is displayed.

Enter the details in the Business Information grid.

Field	Description
Organization Name	Enter the name of the organization.
Organization Address	Enter the address of the organization.
Country of Incorporation	Click the Browser button to select the country where the organization is registered.
Date of Incorporation	Select the Date of Incorporation from the calendar.
Status of Listing	Select Yes or No.
	Yes: If the organization is listed in the stock exchange
	No : If the organization is unlisted.
Number of Employees	Enter the number of employees in the organization.
Industry	Select the industry associated with the organization, for example, Finance, Retail, Telecom and so on from the drop-down list.
Rating Source	Select the source of credit rating for the organization from the drop-down list, for example, CIBIL, CRISIL, Export Credit Agency and so on.
Obligor Rating	Select the credit rating for the organization from the drop-down list.

4. Enter the details in the Financial Information grid.

Field	Description
Information As On	Select the date from the data lookup on which the information is based.
Turnover	Enter the turnover of the organization for whom pricing is being considered.
Currency	Select the currency for the organization from the drop-down list.
Earnings After Tax	Enter the earnings post tax in this field.
Long Term Debt	Enter the Long Term Debt value.
	NOTE : Long Term Debt value would include company bond issues or long-term leases that have been capitalized on a firm's balance sheet. Loans and financial obligations lasting over one year are Long Term Debts.
Interest Coverage	This field is visible only when the Customer Type selected is Institutional.
Ratio	Enter the Interest Coverage Ratio.
	NOTE : A ratio used to determine how easily a company can pay interest on outstanding debt is known as Interest Coverage Ratio.
Group Asset Size	This field is visible only when the Customer Type selected is Institutional.
	Enter the asset size for the organization.

On selecting Individual as the Customer type, the Customer Information grid is displayed.

5. Enter the following details in the Customer Information grid.

Field	Description
Information As On	Select the date from the date lookup to indicate the date which is valid for the financial inputs.
First Name	Enter the First Name of the customer.
Middle Name	Enter the middle name of the customer.
Last Name	Enter the last name of the customer.
Date of Birth	Enter the date of birth of the customer from the calendar lookup.
Age (in years)	Enter the age of the customer in years.
Gender	Select the gender from the drop-down list.
Marital Status	Select the marital status of the customer.
Nationality	Enter the Nationality of the customer.
Industry	Select the industry where the customer is employed from the drop-down list.
Rating Source	Select the credit rating source for the customer.
Credit Score	Enter the credit score of the customer.
Monthly Income	Enter the monthly income of the customer.
Currency	Select the currency from the drop-down list.

6. Click **Save** to add the details.

6.5.3.1 Viewing Customer Details

You can view the customer details at any given point. To view the existing customer details from the Pricing page, follow these steps:

- 1. Select the check box adjacent to the **Name**.
- 2. Click **View** in the Pricing tool bar.

The Pricing Definition window is displayed.

6.5.3.2 Modifying Customer Details

You can modify the Customer details at any given point. To modify the existing customer details from the Pricing page, follow these steps:

- 1. Select the check box adjacent to the **Name**.
- 2. Click Edit on the Pricing tool bar.

The Customer details page is displayed.

3. Edit the required details and click Save.

6.5.3.3 Deleting Customer Details

You can delete customer details at any given point. To delete the existing customer details from the Pricing page, follow these steps:

- 1. Select the check box adjacent to the Name.
- 2. Click **Delete** in the Pricing tool bar.

The selected definition is deleted.

6.5.3.4 Audit Trail

Following details are provided in the Audit tab:

Field	Description
Created By	Displays the name of the user who created the first version of the definition.
Creation Date	Displays the date when the given version of the definition was first created.
Last Modified By	Displays the name of the user who last modified the definition.
Last Modified Date	Displays the date when the given version of the definition was last modified.

6.5.3.5 User Comments

Users can enter comments in this grid after performing an action.

6.5.4 Modifying Deal Details

The Deal Details tab enables you to enter the details of the deal for the customer for pricing. See the following screenshot.

	Les Customer Details	Deal Details	M Offers Enter	E Recommended Price		
					Add Product	t Save Canc
Pricing Definition						
Na	te ' TestNew		Folder Name 🕆	DEFAULT	*	
s 🔁						
Product Details						
Product Details	me * 55		Product Type *	Installment Loan	•	
Product Details	me * ss me * SavingsMax Account	85	Product Type - Currency -		•	

To modify the deal details, follow these steps:

- 1. Click **Edit** on the Pricing toolbar.
- 2. Enter the following field values in the Product Details grid:

Field	Description
Name	Enter the name of the deal for the customer.
Product Type	Select the type of product from the drop-down list.

Field	Description
Product Name	Select the Product Name from the Product Browser.
Currency	Select the appropriate currency for the deal from the drop-down list.
Pricing Methodology	 Select the pricing method. Following are the three options available: Carded: In this method, the interest rate is pre-set and fixed by the banks. Negotiated: In this method, the interest rate is negotiated with the customer.
	• User Input : In this method, the banks can input their own rate of interest based on certain parameters.

3. The parameters in the Account Details and Profitability Drivers grids are dependent on the product type, pricing methodology, and interest rate type. Based on these conditions, these grids are populated.

Enter the parameter values as required:

Table 5–11 and Table 5–12 lists the parameter values for account details and profitability drivers grid when the product types are of the following:

- Installment Loan
- Personal Loan
- Structured Loan
- Mortgage

Account Details Table

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	 Select the type of interest rate. Following are the options available: Fixed Floating Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. NOTE : Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.

Field	Description
Spread (in bps)	 Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. NOTE: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.
Disbursement Type	 Select the Disbursement Type. Following are the options available: Upfront: If upfront is selected, the entire loan amount is disbursed at the beginning of the product. Schedule: If scheduled is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details: a. Click the Browser button. The Disbursement details window is displayed. b. Select the details. <5.0. Flexibility is defining payment schedules for Loans> Automatic Payment Schedule and Define Payment Schedule are the options available. c. Click OK. The schedule details are entered.
Payment Type	 Select the Payment Type. Following are the options available: Upfront: If upfront is selected, then the equal payments is done periodically by the customer. Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details: a. Click the Browser button. The Payment Details window is displayed. b. Select the payment schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available. c. Click OK. The schedule details are entered.
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches:
	 Specify: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, see <u>Scheduling a Profitability</u> <u>Driver</u>.
	• Lookup : If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	 Realtime: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–13 and Table 5–14 lists the parameter values for account details and profitability drivers grid when the product types are of the following:

- Letter of Credit
- Bank Guarantee

Account Details Table:

Field	Description	
Start Date	Select the start date of the deal from the calendar.	
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.	
Limit	Enter the credit limit.	
Interest Rate Type	 Select the type of interest rate. Following are the options available: Fixed Floating Fixed and Floating 	
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.	
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.	
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. NOTE : Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.	
Spread (in bps)	Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input.	
	NOTE : The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security.	
	It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.	

Field	Description
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches:
	 Specify: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, see <u>Scheduling a Profitability</u> <u>Driver</u>.
	 Lookup: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	 Realtime: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–15 and Table 5–16 lists the parameter values for account details and profitability drivers grid when the product type is Line of Credit.

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Limit	Enter the credit limit.
Interest Rate Type	Select the type of interest rate. Following are the options available:
	Fixed
	Floating
	Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.

Field	Description
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. NOTE : Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Spread (in bps)	Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input.
	NOTE : The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security.
	It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.
Payment Type	Select the Payment Type. Following are the options available:
	• Periodic : If periodic is selected, then the equal payment is done periodically by the customer.
	• Schedule : If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:
	a. Click the Browser button. The Payment Details window is displayed.
	 b. Select the payment schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available.
	c. Click OK . The schedule details are entered.
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches:
	 Specify: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, see <u>Scheduling a Profitability</u> <u>Driver</u>.
	• Lookup : If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	• Realtime : If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–17 and Table 5–18 lists the parameter values for account details and profitability drivers grid when the product type is Term Deposit.

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	 Select the type of interest rate. Following are the options available: Fixed Floating Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. NOTE : Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Spread (in bps)	 Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. NOTE: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.
Payment Type	 Select the Payment Type. Following are the options available: Periodic: If periodic is selected, then the equal payment is done periodically by the customer. Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details: a. Click the Browser button. The Payment Details window is displayed. b. Select the payment schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available. c. Click OK. The schedule details are entered.
Interest Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches:
	Specify: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, see <u>Scheduling a Profitability Driver</u> .
	Lookup: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	Realtime: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–19 and Table 5–20 lists the parameter values for account details and profitability drivers grid when the product type is CASA.

Account Details Table:

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	 Select the type of interest rate. Following are the options available: Fixed Floating Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. NOTE : Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Spread (in bps)	 Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. NOTE: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.

Field	Description
Interest Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Offset Account	Select Yes if the customer holds an offset account or select No if the customer does not hold any account.
Offset to loan	This field is enabled when the offset account is selected as Yes and one of the mortgage loans in the definition is selected through a drop-down.

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches:
	 Specify: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, see <u>Scheduling a Profitability</u> <u>Driver</u>.
	 Lookup: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	 Realtime: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Average Balance	This is the average balance expected to be maintained in the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–21 and Table 5–22 lists the parameter values for account details and profitability drivers grid when the product type is Cards.

Account Details Table:

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Limit	Enter the limit amount.

Field	Description
Interest Rate Type	 Select the type of interest rate. Following are the options available: Fixed Floating Fixed and Floating
Fixed Rate Duration	Enter the fixed rate duration either in Days, Months, or Years. This option is available when Interest Rate Type is selected as Fixed and Floating.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. This option is available when Interest Rate Type is selected as Floating, and Fixed and Floating. NOTE : Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Go-To Rate (%)	 Enter the Go-to rate of interest. This option is available in either of the following condition: When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. When pricing methodology is selected as User Input and Interest Rate Type is selected as selected as Fixed, or Fixed plus Floating.
Balance Transfer Rate (%)	 Enter the balance transfer rate of interest. This option is available in either of the following condition: When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. When pricing methodology is selected as User Input and Interest Rate Type is selected as selected as Fixed, or Fixed plus Floating.
Purchase Rate (%)	 Enter the purchase rate of interest. This option is available in either of the following condition: When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. When pricing methodology is selected as User Input and Interest Rate Type is selected as selected as Fixed, or Fixed plus Floating.
Go-To Spread (in bps)	 Enter the Go-To Spread in basis point for the deal. This option is available in either of the following condition: When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. When pricing methodology is selected as User Input and Interest Rate Type is selected as selected as Floating, or Fixed plus Floating.
Balance Transfer Spread (in bps)	 Enter the balance transfer rate in basis point for the deal. This option is available in either of the following condition: When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. When pricing methodology is selected as User Input and Interest Rate Type is selected as selected as Floating, or Fixed plus Floating.

Field	Description
Purchase Spread (in bps)	Enter the purchase rate in basis point for the deal. This option is available in either of the following condition:
	 When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating.
	 When pricing methodology is selected as User Input and Interest Rate Type is selected as Floating, or Fixed plus Floating.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Balance Transfer	Enter the balance transfer for the account.
Date of Balance Transfer	Select the balance transfer date of the deal from the calendar.
Interchange (%)	Enter the interchange rate of interest. This is applicable only when 'Specify' approach is used for Other Income.

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches:
	Specify: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, see <u>Scheduling a Profitability Driver</u> .
	Lookup: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	Realtime: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Purchase Sales	This is the purchases made using the card. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Payments (%)	This is the payments made on the card. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–23 and Table 5–24 lists the parameter values for account details and profitability drivers grid when the product type is Other Fee Based Products.

Account Details Table:

Field	Description			
Start Date	Select the start date of the deal from the calendar.			
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.			
Amount/Limit	Enter the deal amount or credit limit.			
Fixed Rate (in%)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.			
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.			
Annual Fees	Enter the annual amount of fees applicable for the account.			
Payment Type	Select the Payment Type. Following are the options available:			
	 Periodic: If periodic is selected, then the equal payment is done periodically by the customer. 			
	• Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:			
	a. Click the Browser button. The Payment Details window is displayed.			
	 b. Select the payment schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available. 			
	c. Click OK . The schedule details are entered.			
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months or Years.			

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches:
	• Specify : If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, see Scheduling a Profitability Driver.
	 Lookup: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	 Realtime: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

4. Scheduling a Profitability Driver.

In Specify approach to define a schedule click the button next to the text field to display the Profitability Driver schedule definition screen:

a. Select the scheduled frequency for the driver. You can select Months, Quarters, or Years.

b. Enter a value for each element of frequency. The number of elements that are displayed here depend on the maturity tenure provided in the Account Details section and the scheduled frequency.

	oility Driver <u>ty Driver</u> > Pro	ofitability Dri	iver(NEW)		
✓ Misc	ellaneous Fe	es			(B)
	Scheduled	Frequency	Years •		
Year1	Year2	Year3	Year4	Year5	
22	22	22	22	22	
∨ Othe	er Income				(B)
	Scheduled	Frequency	Years •		
Year1	Year2	Year3	Year4	Year5	
22	22	22	22	22	
∨ Expe	nses				
	Scheduled	Frequency	Years 🔻		
Year1	Year2	Year3	Year4	Year5	
22	22	22	22	22	

PCD supports Import/ Export of profitability driver values into the above fields.

Profitability Driv Profitability Driver	>Profitability Driver(EDIT)						•	
Drivers Expected Loss	Curve Duration MOB 1	6 MOB 2	Months V MOB 3	MOB 4	MOB 5	MOB 6	Unit Frequency 1	Export Import	^
<						Ok Cancel			

NOTE The Export option works on Internet Explorer, Google Chrome and Firefox browsers. However, in the current release, the Import option works only on Internet Explorer.

5. Enter the following details in the Transfer Pricing Parameters screen:

Field	Description
Transfer Price (in %)	 Select the percentage. Following are the options available: Specify Lookup Real-time Calculation

Field	Description			
Specify	If you select Specify, then you need to enter a value in the Transfer Price field.			
Lookup	If you select Lookup, then the system identifies the appropriate curve for the account and that is selected for rate computation.			
Real-time Calculation	 If you select Real-time Calculation, the Transfer Pricing rate is derived from FTP application and Transfer Pricing Parameters are to be filled to integrate PCD with FTP. This option is enabled only in an FTP integrated environment. Following are the fields available in the Transfer Pricing Parameters window: Main: Amortization Type Adjustable Type Accrual Basis Interest Payment Timing Rate Rounding Type Rate Rounding Factor 			
	 Terms: Amortization Term Rate Set Lag Tease Period Tease Discount NOTE: For details of FTP application integration, see Integrating OFS PCD with OFS FTP.			

Enter the field values in the Capital Charge Parameters screen:

Field	Description
Customer Sub- Type	Select the customer sub-type.
Expected Loss	 This is the likely expected loss to be generated on the account. Select the expected loss. Following are the options available: Specify Lookup Real-time Calculation
Unexpected Loss	This is the likely unexpected loss to be generated on the account. This can be captured by three different approaches as explained in Expected Loss field.
Specify	If you select Specify, then you need to enter a value in the Capital Charge Parameter field.
Lookup	If you select Lookup, then the system identifies the appropriate curve for the account and that is selected for rate computation.

Field	Description
Realtime	If you select Real-time Calculation, the expected loss is derived from Basel application.
Calculation	This option is enabled only in an Basel integrated environment.

6. To add mitigants, click **Add**. The Add Mitigant window is displayed. Enter the following details in the Add Mitigant window:

Under Deal Details section:

- Deal Name
- Folder
- Customer ID
- Customer Type

Under Product Details section:

- Product Type
- Product
- Currency
- Pricing Method

Under Add Mitigant section:

Select the type of mitigant as **New** or **Existing**.

- Mitigant Name
- Mitigant ID
- Mitigant Type
- Collateral type
- Currency
- Start Date
- Maturity Date
- Mitigant Issuer
- Issuer Type
- Rating Source
- Issuer Rating
- Mitigant Rating
- MTM/Revaluation Frequency
- Rating Source Type
- Mitigant Value
- 7. Save the details added in various grids.

6.5.5 Managing Offers

The Offers tab allows you to select the appropriate offer for the customer based on the criteria that has been set.

You can view, modify, and delete the offer details from the pricing page.

NOTE The Skip button enables you to price the deal without any offers.Click this button to indicate that no offer should be provided in the deal and you are navigated to Price Optimization page.

This sections contains the following topics:

- <u>Viewing Offers</u>
- Modifying Offers
- Deleting Offers
- <u>Audit Trail</u>
- User Comments

6.5.5.1 Viewing Offers

You can view the offer details at any given point. To view the existing offer details from the Pricing page, follow these steps:

- 1. Select the check box adjacent to the **Name**.
- 2. Click View in the Pricing tool bar.

The Pricing Definition window is displayed.

6.5.5.2 Modifying Offers

You can modify the offer details from the Pricing page.

To modify the existing details, follow these steps:

- 1. Click Edit on the Pricing toolbar.
- **2.** Modify the following fields as required:

Field	Description
Name	Displays the name of the Pricing Definition.
Folder Name	Displays the folder from the drop-down list.
Available Offers	This section enables you to see the list of the available offers for the customer according to the criteria that had been set by the administrator.
Selected Offers	Select the appropriate offers for the customer amongst the available offers that has been displayed.

3. Click Save.

6.5.5.3 Deleting Offers

You can delete the offer details at any given point. To delete the existing offer details from the Pricing page, follow these steps:

- 1. Select the check box adjacent to the **Name**.
- 2. Click **Delete** in the Pricing tool bar.

The selected definition is deleted.

6.5.5.4 Audit Trail

Following details are provided in the Audit Trail screen:

Field	Description
Created By	Displays the name of the user who created the first version of the definition.
Creation Date	Displays the date when the given version of the definition was first created.
Last Modified By	Displays the name of the user who last modified the definition.
Last Modified Date	Displays the date when the given version of the definition was last modified.

6.5.5.5 User Comments

Users can enter comments in this grid after performing an action.

6.5.6 **Optimizing Prices**

The details of the target that is to be achieved through the deal are captured on this screen. The target to be achieved is specified in terms of optimization parameter and target value.

Optimization can be performed only the profitability parameters that is applicable to all the products in the deal. Only those profitability parameters which are common to all the products in the deal are available for selection. To identify the common profitability product only the products which are priced using the Carded and Negotiated methods are considered.

NOTE If there are no common parameters, then the deal should be modified.

	Name	* GoldDeal1			Folder Name * (DEFAULT	\checkmark
- Optimi	ization Targets						
	Optimization Paramet	er ROTA	~		(96)		8
- Floor \	/alues						
Prod	luct Type R	OTA	NIM	RAROC	Interest Rate (%)	Revenue	SVA
DEal	1 1	D	10	10	10	10	10

This section contains the following topics:

- Pricing Definition
- Optimization Targets
- Floor Values
- Audit Trail
- User Comments

6.5.6.1 Pricing Definition

This section has the following field:

~ Pricing Definition					
Name *	GoldDeal1	Folder Name *	DEFAULT	~	

Name: The name of the pricing Definition is displayed.

6.5.6.2 Optimization Targets

This section has the following field:

 Optimization Targets 				
Optimization Parameter	ROTA	×	(95)	8

- Optimzation Parameter: Select an optimization parameter from the drop down list.
- Target Value: Enter a target in % to specify the target value for the optimization parameter.

6.5.6.3 Floor Values

This section displays the floor values for the profitability parameters that are available for pricing. All the existing products of the customer (for existing customers) are also displayed along with the products added to the deal. By default, all existing products are included in the deal. However, you can exclude the existing products by deselecting the check boxes against them.

Product Type	ROTA	NIM	RAROC	Interest Rate (%)	Revenue	SVA
DEal1	10		100100	macrost name (ray	100101000	

To use the floor values for a particular profitability parameter, select the corresponding check box.

To save the values for the product, click **Save**.

To view the Recommended Price screen for the product, click Price. When the pricing process is complete, the user has an option to navigate to the pricing report.

NOTE For steps to improving the performance of OFS FTP, see Improving OFS PCD Engine Performance.

To go back to the Deal Pricing page, click Cancel.

ΝΟΤΕ	If a common profitability parameter is not available for optimization, then optimization cannot be performed for the current bundle of products in the deal and the deal has to be modified accordingly. Modification can be performed so as to:
	 Products that do not share common profitability parameter with other products in the deal can be priced separately in a different definition.
	 Products that do not share common profitability parameter with other products in the deal can be priced using the UI methodology.

6.5.6.4 Batch Execution for Price Elasticity

Configure BAND_TYPE using AMHM Screen. The user can configure a band type for Retail or Institutional customer.

Update the FSI_M_PE_CUST_BAND_TYPE table with the BAND TYPE for each customer type:

COLUMN_NAME	Description
BAND_TYPE	The Band-type configured using AMHM.
CUSTOMER_TYPE	1: for Retail Customer
	2: for Institutional Customer

Execute the batch ##INFODOM##_PRICE_ELASTICITY_LOAD.

6.5.6.5 Audit Trail

Following details are provided in the Audit screen:

Field	Description
Created By	Displays the name of the user who created the first version of the definition.
Creation Date	Displays the date when the given version of the definition was first created.
Last Modified By	Displays the name of the user who last modified the given version of the definition.
Last Modified Date	Displays the date when the definition was last modified.

6.5.6.6 User Comments

Users can enter comments in this grid after performing an action.

6.5.7 Recommended Price

The Recommended Price tab allows you to compute the interest rate for the customer which would benefit both the customer and the bank.

NOTE This screen displays the pricing report for a deal at account and deal levels. This report includes the rate generated by the application and Profit & Loss statement.

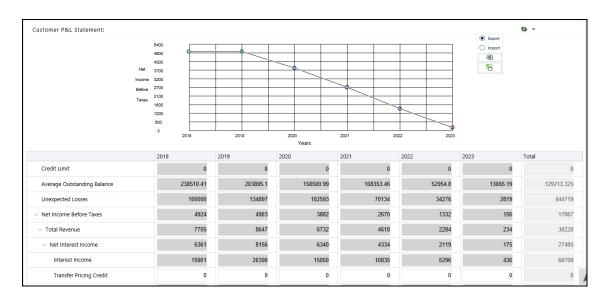
1	Name * GoldD	eal1	Folder Nar	me * DEFAULT	~
 Execution Status 					₩1 to3 of3 K < > ×
Pricing Run Execution ID		Start Date	End date	Status	
42		05/30/2018 06:05:37	05/30/2018 06:05:48	SUCCESSFUL	
41		05/30/2018 06:05:37	05/30/2018 06:05:39	SUCCESSFUL	
22		05/04/2018 05:48:08	05/04/2018 07:15:10	SUCCESSFUL	

To view the Recommended Price screen, click the execution Id link in the Pricing Run Execution ID column.

MANAGING DEAL PRICING

	;										
	Name	GoldDeal1					Pricing Report ID	42			
	Scenarios	Default Scenario	~				Offers Applied	Choose the offers	3	Offers	
DEal1 Overall	Deal										
✓ Product Details											
- Hoddet betans	Product Type *	Personal Loan					Product	DEal1			
	Currency	US Dollar					Pricing Method				
Select	ted Curve Definition	Default					-				
✓ Offered Rate											
Offere	ed Interest Rate *	10									
	Floor Ra	ate		DEal1					Segment Averag	ge	
RAROC(%)	10			4.247				Re-optimize			
ROTA(%)	10			6.22				Re-optimize			
NIM(%)	10			9.495				Re-optimize			
Revenue(%)	10			10.487							
SVA	10			-34479.76	52			Re-optimize			
✓ Annualized & Y	TD profitabily										
Customer P&L Sta	atement:									€ -	
		5400									
		4800									
		4300 Net 3700									
		Income 3200									
		Before 2/00 Taxes 2100									
		1600									
		500									
		0 2018	201	9	2020 Vears	2021	1 2022	2023			
		02018		9	2020 Years	2021		2023	2023	Total	
Credit Limit		2018	2019	9	Years 2020			2023	2023	Total	
Credit Limit Average Outstan	ding Balance	2018	2019		Years 2020	202	202	2023			129213.3
Average Outstan		2018	2019 0	0	Vears 2020	202 0	0	2023 2 0	0		
Average Outstan Unexpected Loss	ies	2018 2018 238510.4 10000	2019 0 1 0	0 203895.1 134897	Years 2020 158500.9 10255	202 0 99 03	1 202 0 108353.46 70134	2023 2 0 52954.8 34276	0 13065.19 2819		4447
Average Outstan Unexpected Loss V Net Income Befo	ies	2018 2018 238510 - 10000 492	2019 0 1 0 2019 1 2019 1 2019 2019 2019 2019 2019 2019 2019 2019	0 203895.1 134897 4903	Years 2020 158500.9 10255 384	202 0 99 03	108353.46 70134 2670	2023 2 52954.8 34276 1332	0 13065.19 2819 156		4447 178
Average Outstan Unexpected Loss Vet Income Befo V Total Revenue	ses ore Taxes	2018 2018 238510.4 10000 493 776	2019 0 1 0 4 5	0 203895.1 134897 4903 8647	Vears 2020 158500.9 10259 388 673	202 0 9 13 1 13 1 14 1 15 1 16 1 16 1 16 1 16 1 16 1 16 1 16	11 202 0 108353.46 2670 2670 2670 2670 2670 2670 2670 267	2023 2 0 52954.8 34276 1332 2284	0 13065.19 2819 156 234		4447 178 302
Average Outstan Unexpected Loss V Net Income Befo V Total Revenue V Net Interest In	ses ore Taxes ncome	2018 2018 238510.4 10000 499 770 638	2019 0 1 0 4 5 1	0 203895.1 134897 4903 8647 8156	Vears 2020 158500 3 10255 388 677 63	202 0 0 1 19 0 13 0 13 0 14 0 15 0 16 0 16 0 16 0 16 0 16 0 16 0 16 0 16	11 202 0 108353.46 2 70134 2 670 4 4618 2	2023 2 0 52954.8 34276 1332 2284 2119	0 13065.19 2819 156 234 175		4447 178 302 274
Average Outstan Unexpected Loss V Net Income Befo V Total Revenue V Net Interest Inco	ncome	2018 2018 238510.4 10000 49; 777 630 630	2019 0 1 0 4 5 5 1	0 203895.1 134897 4903 8647 8156 20390	Vears 2020 158500.3 10255 388 677 633 634	202 0 0 1 19 1 13 1 13 1 14 1 14 1 14 1 14 1 14 1 14	11 202 0 108353.46 2 70134 2 2670 2 4618 3 4334 2 10835 2	2023 2 52954.8 34276 1332 2284 2119 5296	0 13065.19 2819 156 234 175 436		4447 178 302
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Net Interest Inco Interest Inco Transfer Prio	ses ire Taxes ncome ome cing Credit	2018 2018 238510.4 238510.4 10000 492 774 633 1590	2019 0 1 4 5 1 1 1 0 0	0 203895.1 134897 4903 8647 8156 20390 0	Vears 2020 158500.9 10259 388 673 633 1589	202 0 0 1 99 0 1 13 1 52 1 50 1 50 1 50 1 50 1 50 1 50 1 50 1 50	11 202 0 108353.46 2 70134 2 2670 2 4618 2 10835 2 0 202	2 0 52954.8 34276 1332 2284 2119 5296 0	0 13065.19 2819 156 234 175 436		4447 178 302 274
Average Outstan Unexpected Loss V Net Income Befo V Total Revenue V Net Interest Inco	ses ire Taxes ncome ome cing Credit	2018 2018 238510.4 238510.4 10000 492 774 633 1590	2019 0 1 0 4 5 5 1	0 203895.1 134897 4903 8647 8156 20390	Vears 2020 158500.9 10259 388 673 633 1589	202 0 0 1 19 1 13 1 13 1 14 1 14 1 14 1 14 1 14 1 14	11 202 0 108353.46 2 70134 2 2670 2 4618 3 4334 2 10835 2	2023 2 52954.8 34276 1332 2284 2119 5296	0 13065.19 2819 156 234 175 436		4447 178 302 274
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Net Interest In Interest Inco Transfer Prid Interest Exp	ses ire Taxes ncome ome cing Credit	2018 2018 238510.4 238510.4 10000 492 774 633 1590	2019 0 1 0 4 5 5 1 1 1 0 0 0	0 203895.1 134897 4903 8647 8156 20390 0	Vears 2020 158500.9 10259 388 673 633 1589	202 0 1 99 2 133 2 152 2 150 2	11 202 0 108353.46 2 70134 2 2670 2 4618 2 10835 2 0 202	2 0 52954.8 34276 1332 2284 2119 5296 0	0 13065.19 2819 156 234 175 436		4447 178 302 274
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Net Interest In Interest Inco Transfer Prid Interest Exp	re Taxes ncome cing Credit cing Charge	2018 2018 238510.4 238510.4 10000 493 770 633 633 1590	2019 0 1 1 1 4 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 8647 8156 20390 0 0	Vears 2020 158500.9 10255 388 677 633 1588	202 99 3 33 3 52 1 53 1 50 1 50 1 50 1 50 1 50 1 50 1 50 1 50	11 202 0 1 108353.46 1 2670 1 4618 1 4334 1 10835 1 0 1 0 1	2 2 0 52954.8 34276 1332 2284 2119 5296 0 0	0 13065.19 2819 156 234 175 436 0 0		4447 178 302 274 687
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Vet Interest In Interest Income Interest Exp Transfer Prio	ies ire Taxes ncome ome cing Credit ienses cing Charge income	2018 2018 238510.0 238510.0 499 499 499 499 499 499 499 499 499 49	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 8647 8156 20390 0 0 0 0 12234	Vears 2020 158500.9 10255 384 677 633 1588	202 99 3 33 3 52 1 53 1 50 1 50 1 50 1 50 1 50 1 50 1 50 1 50	11 202 0 1 108353.46 1 2670 1 4618 1 4334 1 10835 1 0 1 6501 6	2023 2 0 52954.8 34276 1332 2284 2119 5296 0 0 0 3177	0 13065 19 2819 156 234 175 436 0 0 0 0 261		4447 178 302 274 687 412
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Vet Interest In Interest Inco Transfer Prio Interest Exp Transfer Prio Von-Interest	ies ire Taxes ncome ome cing Credit ienses cing Charge income	2018 2018 238510.0 238510.0 238510.0 2018 238510.0 2018 2018 2018 2018 2018 2018 2018 201	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 88647 8156 20390 0 0 12234 491	Vears 2020 158500.9 10255 384 677 633 1588	202 0 0 1 99 0 1 93 0 1 82 0 1 82 0 1 82 0 1 90 0 10 0 1	11 202 108353.46 2 108353.46 2 108353 2 10835 2 10955 2 109555 2 109555 2 109555 2 109555 2 109555 2	2023 2 52954.8 34276 1332 2284 2119 5296 0 0 0 31177 165	0 13065 19 2819 156 234 175 436 0 0 0 0 261 59		4447 178 302 274 687 412 27
Average Outstan Unexpected Loss V Net Income Befo V Total Revenue V Net Interest In Interest Inco Transfer Prio Interest Exp Transfer Prio V Non-Interest Origination	re Taxes ncome ome cing Credit enses cing Charge Income Fees	2018 2018 2018 238510.4 10000 492 777 634 159 10 10 10 10 10 10 10 10 10 10	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 8647 8156 20390 0 0 12234 491 0	Vears 2020 158500.3 10255 388 677 633 1588 95 38	202 0 0 1 99 0 1 93 0 1 82 0 1 82 0 1 82 0 1 90 0 10 0 1	11 202 0 1 108353.46 2 2670 2 4618 2 4034 2 10835 2 0 2 0 2 0 2 284 2 0 2 0 2 0 2 0 2 0 2 0 2 0 2 0 2 0 2	2003 2 52954.8 34276 1332 2284 2119 5296 0 0 0 31777 165 0	0 13065.19 2819 156 234 175 436 0 0 0 0 261 59 0		4447 178 302 274 687 412 27 412 27 10
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Net Interest Inco Transfer Prio Interest Exp Transfer Prio Non-Interest Origination Fees	re Taxes re Taxes roome come come come come come come come	2018 2018 2018 238510.4 238510.4 20000 492 770 633 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 1590 201 201 201 201 201 201 201 20	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 8647 8156 20390 0 0 12234 491 0 245	Vears 2020 158500.9 158500.9 10255 388 672 633 1588 1 1588 1 158 1 1 1 1 1 1 1 1 1 1 1	2002 99 99 9 13 9 13 9 14 9 15 9 16 9 16 9 16 9 16 9 16 9 16 9 16 9 16	11 202 0 1 108353.46 2 70134 2 4618 2 4618 2 10835 2 10835 2 6501 2 264 2 130 3	2003 2 52954.8 34276 1332 2284 2119 5296 0 0 0 0 31777 165 0 64	0 13065.19 2819 156 234 175 436 0 0 0 261 59 0 0		4447 178 302 274 687 412 27 412 27 16
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Net Interest In Interest Inco Interest Exp Transfer Prio Non-Interest Origination Fees Other Incon Annual Fees	ree Taxes Income Income Income Income Income Income Income Fees Income S	2018 2018 2018 238510.4 238510.4 20000 499 499 499 499 499 499 499	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 8647 8156 20390 0 0 0 0 12234 491 0 245 196 50	Vears 2020 158500.9 10255 384 677 634 1588	2022 1999 1 13 2 14 2 16 2 17 2 16 2 17 2	11 202 0 0 108353.46 0 2670 0 4618 0 4334 0 10835 0 6501 0 284 0 1300 1 1000 1	2 2 529548 34276 1332 2284 2119 5296 0 0 3177 165 0 64 51 50	0 13065.19 2819 156 234 175 436 0 0 0 261 59 0 0 55		4447 178 302 274 687 412 27 412 27 10 8 6
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Vet Interest In Interest Inco Interest Exp Transfer Prid Non-Interest Origination Fees Other Incon Annual Fees	ree Taxes Income Income Income Income Income Income Income Fees Income S	2018 2018 2018 238510.4 238510.4 238510.4 20000 439 201 20000 2000 2000 2000 2000 2000 200	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 88647 88156 20390 0 0 12234 491 0 12234 491 0 245 196 50 50	Vears 2020 158500.9 10255 384 677 633 1588 955 385 1188 119 119 119 119 119 119 119 119 11	2022 10 13 13 13 13 13 13 14 10 10 10 10 10 10 10 10 10 10	11 202 0 1 108353.46 1 2670 1 2670 1 4618 1 4618 1 10835 1 10835 1 202 1 0 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 <td>2 2 0 52954.8 34276 1332 2284 2119 5296 0 0 0 3177 165 0 64 51 50 38</td> <td>0 13065 19 2819 156 234 175 436 0 0 261 59 0 0 55 4 4 50 3</td> <td></td> <td>444: 174 30: 27- 68: 411 2: 10 41 41: 2: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 110 110 110 110 110 110 110 110 11</td>	2 2 0 52954.8 34276 1332 2284 2119 5296 0 0 0 3177 165 0 64 51 50 38	0 13065 19 2819 156 234 175 436 0 0 261 59 0 0 55 4 4 50 3		444: 174 30: 27- 68: 411 2: 10 41 41: 2: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 4: 110 110 110 110 110 110 110 110 110 11
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Net Interest In Interest Inco Interest Exp Transfer Prio Non-Interest Origination Fees Other Incon Annual Fees	ree Taxes Income Income Income Income Income Income Income Fees Income S	2018 2018 2018 238510.4 238510.4 20000 499 499 499 499 499 499 499	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 8647 8156 20390 0 0 0 0 12234 491 0 245 196 50	Vears 2020 158500.9 10255 384 677 634 1588	2022 199 1 13 2 13 2 14 2 10 1 10 1	11 202 0 1 108353.46 1 2670 1 2670 1 4618 1 4634 1 10835 1 600 1 6501 1 284 1 1300 1 104 50	2 2 529548 34276 1332 2284 2119 5296 0 0 3177 165 0 64 51 50	0 13065.19 2819 156 234 175 436 0 0 261 59 0 0 55 4 4		444 17: 30: 27: 68: 41: 2 10: 11: 11: 11: 11: 11: 11: 11: 11: 11:
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Vet Interest Inco Interest Inco Interest Exp Transfer Prid Non-Interest Origination Fees Other Incon Annual Fees Operating Expe Expected Loss	ies ire Taxes ncome ome cing Credit ienses cing Charge lincome Fees ne s s snses	2018 2018 2018 238510.4 238510.4 238510.4 20000 439 201 20000 2000 2000 2000 2000 2000 200	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 88647 88156 20390 0 0 12234 491 0 12234 491 0 245 196 50 50	Vears 2020 158500.9 10255 384 677 633 1588 955 385 1188 119 119 119 119 119 119 119 119 11	2022 199 1 13 2 13 2 14 2 10 1 10 1	11 202 0 1 108353.46 1 2670 1 2670 1 4618 1 4618 1 10835 1 10835 1 202 1 0 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 <td>2 2 0 52954.8 34276 1332 2284 2119 5296 0 0 0 3177 165 0 64 51 50 38</td> <td>0 13065 19 2819 156 234 175 436 0 0 261 59 0 0 55 4 4 50 3</td> <td></td> <td>444 177 300 277 688 411 2 11 11 11 11</td>	2 2 0 52954.8 34276 1332 2284 2119 5296 0 0 0 3177 165 0 64 51 50 38	0 13065 19 2819 156 234 175 436 0 0 261 59 0 0 55 4 4 50 3		444 177 300 277 688 411 2 11 11 11 11
Average Outstan Unexpected Loss Vet Income Befo Votal Revenue Vet Interest In Interest Inco Interest Exp Transfer Prio Non-Interest Origination Fees Other Incon Annual Fees Operating Expe	ies ire Taxes ncome ome cing Credit ienses cing Charge lincome Fees ne s s snses	2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 2018 201 201	2019 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 203895.1 134897 4903 88647 88156 20390 0 0 12234 491 0 12234 491 0 245 196 50 50	Vears 2020 158500.9 10255 384 677 633 1588 955 385 1188 119 119 119 119 119 119 119 119 11	2022 199 1 13 2 13 2 14 2 10 1 10 1	11 202 0 1 108353.46 1 2670 1 2670 1 4618 1 4618 1 10835 1 10835 1 202 1 0 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 10835 1 <td>2 2 0 52954.8 34276 1332 2284 2119 5296 0 0 0 3177 165 0 64 51 50 38</td> <td>0 13065 19 2819 156 234 175 436 0 0 261 59 0 0 261 59 0 0 5 5 4 4 50 3 3 75</td> <td></td> <td>444 177 300 277 688 411 2 10 11 11 11</td>	2 2 0 52954.8 34276 1332 2284 2119 5296 0 0 0 3177 165 0 64 51 50 38	0 13065 19 2819 156 234 175 436 0 0 261 59 0 0 261 59 0 0 5 5 4 4 50 3 3 75		444 177 300 277 688 411 2 10 11 11 11

PCD supports Import/ Export of profit and loss statement.



NOTE

The Export option works on Internet Explorer, Google Chrome and Firefox browsers. However, in the current release, the Import option works only on Internet Explorer.

Recommended Price page contains the following sections:

- Deal Name
- Product Details
- Offered Rate
- <u>Customer Profit and Loss Account</u>
- <u>Recent Deals for Products</u>

6.5.7.1 Deal Name

Name GoldDeal1	Pricing Report ID 42		
Scenarios Default Scenario	Offers Applied Cho	noose the offers	Offers

This section has the following fields:

Field	Description
Name	Enter the name of the deal.
Pricing Report ID	Displays the unique pricing report ID which is generated by the system.
Scenarios	The default scenario name is displayed. This is a drop down and enables the selection of any scenarios that have been created and saved.

6.5.7.2 Product Details

v Product Details			
Product Type *	Personal Loan	Product	DEal1
Currency	US Dollar	Pricing Method	User Input
Selected Curve Definition	Default		

Following details are provided in the Product Details section:

Field	Description
Product Type	Displays the product type for the customer. For example, Bank Guarantee, Loan, Letter of Credit and so on.
Product	Displays the product name related to the customer. For example, Consumer Credit, Branded Cards, Vehicle Loans and so on.
Currency	Displays the currency for pricing Definition.
Pricing Method	Displays the method that is used for pricing the loan.

6.5.7.3 Offered Rate

This section displays the offered rate post computation for all the products for the customer.

\lor Offered Rate				
Offered	Interest Rate * 10			
	Floor Rate	DEal1	Se	gment Average
RAROC(%)	10	4.247	Re-optimize	
ROTA(%)	10	6.22	Re-optimize	
NIM(%)	10	9.495	Re-optimize	
Revenue(%)	10	10.487		
SVA	10	-34479.762	Re-optimize	

Enter the field values as tabulated:

Field	Description
Offered Interest Rate	This is the rate that has been generated by the system for the product.
	This field is displayed only when the report is being viewed at a product level.
Floor Rate	This is the predefined value of floor rates for the profitability parameters.
	This field is displayed only when the report is being viewed at a product level.
Product	The underlying field display the profitability values of the product against their respective profitability parameters.

Field	Description
Re-optimize button	To optimize the values that are violating the floor rates , click Re-optimize. A new floor rate is generated and the profitability parameter changes according to the new rate. For more information, see <u>Re-optimization Functionality</u> .
Segment Average	This displays the average value of the parameter for the corresponding segment that the customer belongs to.

6.5.7.4 Customer Profit and Loss Account

This section gives details of the income generated, expenses incurred, losses and so on over the tenure of the account along with an aggregation of all the transactions.

ustomer P&L Statement:													€ -
	5400												
	4800	¢	+ +	-									
	4300 Net 3700												
	come 3200												
в	efore 2700							-	+				
т	2100 axes 1800								\leq				
	1000		+ +							8			
	500 0												
	0	2018	2019		202	20 Years	2	2021	2	1022	2023		
	2018		2019		2020		â	2021		2022		2023	Total
Credit Limit		0		0			0		0		0	0	
Average Outstanding Balance		238510.41		203895.1		15850).99	10	8353.46		52954.8	13065.19	129213.32
Unexpected Losses		100000		134897		102	593		70134		34276	2819	44471
Net Income Before Taxes		4924		4903		3	882		2670		1332	156	1786
 Total Revenue 		7705		8647		6	732		4618		2284	234	3022
		6361		8156		6	340		4334		2119	175	2748
Interest Income		15901		20390		15	850		10835		5296	436	6870
Transfer Pricing Credit		0		0			0		0		0	0	
Interest Expenses		0		0			0		0		0	0	
Transfer Pricing Charge		9540		12234		9	510		6501		3177	261	4122
 Non-Interest Income 		1344		491			392		284		165	59	273
Origination Fees		1000		0			0		0		0	0	100
Fees		191		245			190		130		64	5	82
Other Income		153		196			152		104		51	4	66
Annual Fees		0		50			50		50		50	50	25
Operating Expenses		114		147			114		78		38	3	45
Expected Loss		2667		3597		2	736		1870		914	75	1185
Recent deals for Personal Loan					-		-						
count Number Interest Ra	ate	RAROC	ROTA Creat	NIM	Rev	enue Scenario	SVA Finis		ount Limit		Origination	Date N	Aaturity Date

6.5.7.5 Recent Deals for Products

This section displays the details of the last five approved deals of the product that have been created. The deals are sorted based on date and time to identify the latest deals. The details of the deals that are displayed are as follows:

- Account Number
- Interest Rate
- Profitability Parameter Values (ROTA, RAROC, NIM, Revenue% and SVA whichever is applicable)
- Amount/Limit
- Origination Date
- Maturity Date

Account Number	Interest Rate	RAROC	ROTA	NIM	Revenue		SVA	Account Limit	Origination Date	Maturity Date
	12	874.75	251.537	23.666	412.262		6206 883	2500	2017-04-14	2022-04-14
				Create Scenario	Save Scenario	Finish	Submit			

To create a scenario, click **Create Scenario**. Based on the values in the editable fields, the P&L statement grid changes accordingly.

To save the created scenario, click **Save Scenario** and enter a name for the scenario. Once you click **Ok**, the Pricing Definition page appears. Click the execution Id link in the Pricing Run Execution ID column to again view the Recommended Price screen. you can now view the saved scenario in the Scenarios drop down.

To go back to the Pricing Definition page, click **Finish**.

6.5.8 Recommended Price Screen - Overall Deal Tab

The Overall Deal tab shows the aggregated income statement with the transactions for all the accounts within the deal aggregated into a single income statement. It also shows the profitability of each product and the aggregated profitability of the deal.

MANAGING DEAL PRICING

Name Go	ldDeal1			Pricing Report	42 42		
Scenarios De	fault Scenario	~		Offers Appl	ied Choose the offers	Of	ffers
DEal1 Overall Deal							
> Product Details							
✓ Offered Rate							
		DEal1		T	otal		
RAROC(%)		4.247		4	1.247		
ROTA(%)		6.22		6	5.22		
NIM(%)		9.495		S	9.495		
Revenue(%)		10.487		1	10.487		
SVA		-34479.762			34479.762		
Customer P&L Statement:							۰. ا
	5400						
	4800 G						
h Inc	let 3700						
Be	fore 2700		-+				
Та	xes 2100 1800						
	500						
	0 2018	2019	2020	2021 2022	2 2023		
			Years				
	2018	2019	2020		2022 20		Total
Credit Limit		0 0	0	0	0	0	0
Average Account Balance	1908083.		1902011.9	1300241.52	635457.58	52260.77	1374132.72
Utilization Rate		0 0	0	0	0	0	0
Revolve Rate		0 0	0	0	0	0	0
Unexpected Losses							
	1000	000 134897	102593	70134	34276	2819	444719
 Vet Income Before Taxes 		000 134897 024 4903	102593 3882	70134 2670	34276 1332	2819 156	
 Vet Income Before Taxes Votal Revenue 	49						17867
	49	4903 705 8647	3882	2670	1332	156	17867 30220
✓ Total Revenue	49	224 4903 705 8647 861 8156	3882 6732	2670 4618	1332 2284	156 234	17867 30220 27485
 V Total Revenue V Net Interest Income 	49 77 63	224 4903 705 8647 861 8156	3882 6732 6340	2670 4618 4334	1332 2284 2119	156 234 175	17867 30220 27485 68708
 Total Revenue Net Interest Income Interest Income 	49 77 63	124 4903 1705 8647 1861 8156 1901 20390	3882 6732 6340 15850	2670 4618 4334 10835	1332 2284 2119 5296	156 234 175 436	17867 30220 27485 68708 0
V Total Revenue Net Interest Income Interest Income Transfer Pricing Credit	49 77 63 159	224 4903 705 8647 361 8156 301 20390 0 0	3882 6732 6340 15850 0	2670 4618 4334 10835 0	1332 2284 2119 5296 0	156 234 175 436 0	17867 30220 27485 68708 0 0
 Total Revenue Net Interest Income Interest Income Transfer Pricing Credit Interest Expenses 	49	224 4903 705 8647 361 8156 901 20390 0 0 0 0	3882 6732 6340 15850 0 0	2670 4618 4334 10835 0 0	1332 2284 2119 5296 0 0	156 234 175 436 0 0	17867 30220 27485 68708 0 0 0 41223
 Total Revenue Net Interest Income Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge 	49 777 63 159 95 95	024 4903 705 8647 861 8156 901 20390 0 0 0 0 04 0 0540 12234	3882 6732 6340 15850 0 0 9510	2670 4618 4334 10835 0 0 0 0	1332 2284 2119 5296 0 0 3177	156 234 175 436 0 0 261	17867 30220 27485 68708 0 0 41223 2735
Total Revenue Total Revenue Net Interest Income Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Non-Interest Income	49 777 63 159 95 95 13 10	224 4903 225 8647 361 8156 3001 20390 0 0 0 0 04 12234 344 491	3882 6732 6340 15850 0 0 9510 392	2670 4618 4334 10835 0 0 0 6501 284	1332 2284 2119 5296 0 0 3177 165	156 234 175 436 0 0 261 59	17867 30220 27485 68708 0 0 0 41223 2735 1000
 Total Revenue Net Interest Income Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Non-Interest Income Origination Fees 	49 77 63 159 95 13 10 10	224 4903 225 8647 361 8156 301 20390 0 0 0 0 0 12234 344 491 1000 0	3882 6732 6340 15850 0 0 9510 392 0	2670 4618 4334 10835 0 0 0 6501 284 0	1332 2284 2119 5296 0 0 3177 165	156 234 175 436 0 0 261 59 0	17867 30220 27485 68708 0 0 41223 2735 1000 825
 Total Revenue Net Interest Income Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Non-Interest Income Origination Fees Fees Other Income 	49 77 63 159 95 13 10 10	224 4903 224 4903 205 8647 361 8156 001 20390 0 0 0 0 0 0 0 12234 344 491 000 0 011 245 153 196	 3882 6732 6340 15850 0 0 9510 392 0 190 152 	2670 4618 4334 10835 0 0 6501 284 0 130 104	1332 1332 2284 2119 5296 0 0 3177 165 0 64 51	156 234 175 436 0 0 261 59 0 5 5 4	17867 30220 27485 68708 0 0 41223 2735 1000 825 660
 Total Revenue Net Interest Income Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Non-Interest Income Origination Fees Fees Other Income Annual Fees 	49 777 63 159 95 13 10 10 1 1	0 4903 224 4903 205 8647 361 8156 301 20390 0 0 0 0 0 0 0 12234 344 491 1000 0 191 245 153 196 0 500	3882 6732 6340 15850 0 9510 392 190 190 50	2670 4618 4334 10835 0 0 0 6501 284 0 130 130 104	1332 1332 2284 2119 5296 0 0 3177 165 0 64 51 50	156 234 175 436 0 0 261 59 0 5 4 50	17867 30220 27485 68708 0 0 0 0 41223 2735 1000 825 660 250
 Total Revenue Net Interest Income Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Non-Interest Income Origination Fees Fees Other Income 		224 4903 224 4903 205 8647 361 8156 001 20390 0 0 0 0 0 0 0 12234 344 491 000 0 011 245 153 196	 3882 6732 6340 15850 0 0 9510 392 0 190 152 	2670 4618 4334 10835 0 0 6501 284 0 130 104	1332 1332 2284 2119 5296 0 0 3177 165 0 64 51	156 234 175 436 0 0 261 59 0 5 5 4	444719 17867 30220 27485 68708 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

6.5.9 **Re-optimization Functionality**

Re-optimization functionality helps to overcome some of the profitability parameters violating the floor rates set for the product and adjusts the rates accordingly.

The pricing engine optimizes against the optimization parameter and the value that has been provided, and the profitability values are computed against this rate. It is possible that some of the profitability parameters are violating the floor rates that have been set for the product. The re-optimization functionality helps you to overcome this violation and adjust the rate accordingly. The Re-optimization button is provided next to the profitability parameters that have not been met.

To optimize the floor rate, click Re-optimized against the profitability parameters that is violating the floor rate. On clicking the Re-optimization button, the system triggers the pricing engine and initiates optimization against the floor rate of the profitability parameter. New floor rate is generated and the profitability parameter changes according to the new rate. Re-optimization option is also provided to the profitability parameters that are not met even after it is re-optimized. The last five deals are displayed in the Pricing Report. The Re-optimization scenario can be saved and you can re-access the saved scenarios.

6.5.10 What-If Analysis

What-if analysis enables the user to generate a scenario and check the profitability of the account or the product at the rate that is obtained for that scenario. Scenario analysis is made available to the user where the rates can be adjusted and the profitability metrics corresponding to each scenario will be returned back, or vice versa. For an account priced using the carded methodology, the user can choose different rates that the customer is eligible for from the drop-down and get the profitability metrics corresponding to that rate. By default, the system generates the rates that the user is eligible for and the user can only select a value from the drop-down rates.

Using what-if analysis, the user can edit the values of the parameters in the P&L statement. The values that are changed affect the dependent variables accordingly and a new scenario is created. Along with the variables in the P&L statement, the user can edit the offered interest rate at the product level.

Following are the editable parameters in the Customer P&L Statement:

- Interest Rate
- Transfer Pricing Credit
- Transfer Pricing Charge
- Origination Fees
- Fees
- Annual Fees
- Other Income
- Operating Expenses
- Expected Loss

When a new scenario is generated through the What-if analysis, the target parameters for that scenario also change accordingly. The new values of target parameters should be displayed. When a scenario is created, the effect of the scenario is represented through a graph to indicate the net difference brought about in net income. The change in net income owing to the change that has been made is represented in a graphical format, thus highlighting the difference from the previous scenario.

6.5.11 Prepayment Analysis for Mortgages

Prepayment for mortgage loans occur often as they are generally very long tenured. When a prepayment is made for a mortgage loan before the stipulated tenure, it affects the profitability for the bank. The probability of this occurring must be identified during pricing the mortgage product, along with the effects on profitability and loss. This must be done in order to help the banker identify what offers and rates can be offered to the customer considering the effect of prepayment on net income being generated by the bank.

Prepayment Analysis for mortgage products is supported in PCD only when the bank also has Cl (IPA/RPA). The prepayment information is available in Cl. It is derived using historical data of existing accounts. PCD can consume this information and use to analyze the prepayment tendency of an account. This prepayment tendency affects the profitability of an account. The modified profitability is represented in an alternate report.

The following tabs are available in the Recommended price report:

- 1. Product pricing details tab This tab contains details about the product, such as the product type, offered rate, P & L statement, and the recent mortgage deals.
- **2.** Overall Deal tab This tab contains details of the overall deal inclusive of all the products which have pricing deals.

NOTE In the aggregated report, the prepayment information is considered. This prepayment report is available as a reference to the probable change in profitability.

MANAGING DEAL PRICING

Name Gold		\checkmark		Pricing Report I			Hors
	ult Scenario	v		Offers Applie	choose the offers	01	ffers
DEal1 Overall Deal							
Product Details							
 Offered Rate 		DEal1		Τα	tal		
AROC(%)		4.247			247		
OTA(%)		6.22		6.:	22		
IM(%)		9.495		9	495		
levenue(%)		10.487		10	.487		
VA		-34479.762		-3	4479.762		
Customer P&L Statement:							₩ -
	5400						
	4800 C						
Net	3700						
Incom	e 3200 e 2700						
Taxe	2100						
	1000				>		
	500 0						
	2018	2019	2020 Years	2021 2022	2023		
	2018	2019	2020	2021 20	022 20	23	Total
Credit Limit	0	0	0	0	0	0	0
Average Account Balance	1908083.31	2446741.24	1902011.9	1300241.52	635457.58	52260.77	1374132.72
Utilization Rate	0	0	0	0	0	0	0
Revolve Rate	0	0	0	0	0	0	0
Unexpected Losses	100000	134897	102593	70134	34276	2819	444719
 Vet Income Before Taxes 	4924	4903	3882	2670	1332	156	17867
 Total Revenue 	7705	8647	6732	4618	2284	234	30220
	6361	8156	6340	4334	2119	175	27485
 Vet Interest Income 				40025	5296	436	68708
 Net Interest Income Interest Income 	15901	20390	15850	10835	5255		0
	15901	20390	15850	0	0	0	
Interest Income					1	0	0
Interest Income Transfer Pricing Credit	0	0	0	0	0		
Interest Income Transfer Pricing Credit Interest Expenses	0	0	0	0	0	0	41223
Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge	0 0 9540	0	0	0 0 6501 284	0 0 3177	0 261	41223 2735
Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge V Non-Interest Income	0 0 9540 1344	0 0 12234 491	0 0 9510 392	0 6501	0 0 3177 165	0 261 59	41223 2735 1000
Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Von-Interest Income Origination Fees	0 0 9540 1344 1000	0 0 12234 491 0	0 0 9510 392 0 190	0 0 6501 284 0	0 0 3177 165 0	0 261 59 0	41223 2735 1000 825
Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Von-Interest Income Origination Fees Fees	0 0 9540 1344 1000 191 153	0 0 12234 491 0 245 196	0 9510 392 0 190 152	0 0 6501 284 0 130 104	0 0 3177 165 0 64 51	0 261 59 0 5 4	41223 2735 1000 825 660
Interest Income Transfer Pricing Credit Interest Expenses Transfer Pricing Charge Von-Interest Income Origination Fees Fees Fees Other Income	0 0 9540 1344 1000 191	0 0 12234 491 0 245	0 0 9510 392 0 190	0 0 6501 284 0 130	0 0 3177 165 0 64	0 261 59 0 5	0 41223 2735 1000 825 660 250 494

6.5.12 Mortgage Offset

You can hold an offset account against a mortgage account. The offset account can be held in the form of a CASA account. Even though the CASA account and the mortgage account are two distinct

accounts, a rate is generated only for the mortgage account during pricing. No rate generated for the CASA account. The balance that is held in the CASA account is used as an offset to the mortgage account, thereby reducing the tenure and payments for the mortgage account. Profitability parameters are also calculated only for the mortgage account and they are inclusive of the effect of offset account.

If you have both CASA and mortgage accounts as part of the deal, then you can use the CASA account as an offset against the mortgage account. You can select the mortgage account against which the CASA account can be used as an offset through the deal pricing section.

6.6 Pricing Web Service

OFSAA Price Creation and Discovery is designed to determine profitability and price of deals for new or existing customers. Pricing engine can be accessed through a user interface that captures the deal details or through the web-service. This document details the web-service mode of invocation of pricing engine.

There are two ways to use Price Creation and Discovery Application:

- 1. User Interface: For more details, see Getting Started.
- 2. Web Service: User provides information in XML format and receives profitability measures, offered interest rate, profit and loss statement, and last five approved deals for each product as output.

This web service works in three modes and the customer can be of the following types:

- New Customer
- Existing Customer and New Account
- Existing Customer and Existing Account

For more details on deploying and using the web service, see <u>Appendix B: Deploying the Web Service</u>.

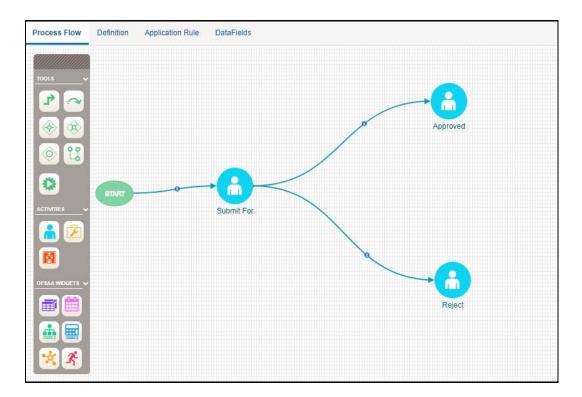
7 Workflow

This feature enables the user to implement a workflow which should be followed for approval of a deal.

7.1 Creating a Workflow

Follow these steps to create a workflow:

- 3. In the Deal Pricing page, select the definition which scenario you wish to submit.
- 4. Open the report from Recommended Price Section present under Deal Page.
- **5.** In the report page, select the scenario from the scenario drop down.
- **6.** Click on submit button, present at the bottom of the report page.
- 7. Close the report.
- 8. Navigate to Common Tasks -> Inbox to see all the submitted scenarios.
- 9. Open the one, you wish to either approve or reject.
- **10.** Click Approve or Reject. If rejected, enter the comments in the comments box.
- **11.** In the System Configuration and Identity Management tab, click Workflow and Process Orchestration.
- 12. Select the Process ID and click Workflow Monitor. A window is displayed.
- 13. Select any of the object instance related to submitted scenario ID from the drop-down list.
- 14. Click Refresh Workflow to display the workflow.



7.2 Editing a Workflow

In the Workflow and Process Orchestration page, click Edit to modify the workflow.

7.3 Deleting a Workflow

In the Workflow and Process Orchestration page, click Delete to delete the workflow.

8 Overview of Reports

The Price Creation and Discovery application offers dashboard to users that organize different kinds of report by key domain and subject area.

8.1 Dashboard

The following tabs are present in the Price Creation and Discovery dashboard:

- RM Performance
- Product Performance
- <u>Offers</u>
- Deal Performance
- <u>Accounts Reviewed</u>

8.1.1 **RM Performance**

The following reports are present in the RM Performance tab:

8.1.1.1 RM - Deal Details

This report provides an overview of the number of deals that have been converted by a RM (including his subordinates) and the expected income from these deals.

Time run: 8/15/2015 9:09:46 PM					
mile run 0/10/2010 5/05/10 111					
Relationship Manager Name	No of Quotes	No of Conversions	Average Deal Amount	Average Estimated NPV	No. of Accounts Flagge
RM 1	13	13	250,000	-	
	301	301	243,928	0.00	
RM 2	301			0.00	

8.1.1.2 Top 5 RM's

This report list the top 5 RMs analyzed by either NPV, balance, conversion rate, or number of accounts. Only the relationship managers who have created the deal are considered for ranking.

	Analyze by Estimated N	NPV 💌
Top 5 RM's		
Time run: 8/15/2015 9:09:46 PM		
	Relationship Manager Name	Estimated NPV
	Relationship Manager Name	Estimated NPV 0.00

8.1.1.3 Bottom 5 RM's

This report list the bottom 5 RMs analyzed by either NPV, balance, conversion rate, or number of accounts. Only the relationship managers who have created the deal are considered for ranking.

onship Manager Name	Estimated NPV
onship Hanager Hame	-5,000.00
	0.00
	0.00
	ionship Manager Name

8.1.1.4 Top 5 RM's violating threshold

This report list the RMs with highest number of accounts or deals where the minimum requirements are not met.

	Analyze By Deals when	e any of 💌
Top 5 RMs violating threshold Time run: 8/15/2015 9:09:46 PM		
	Relationship Manager Name Deals Profit	tability Parameter Violatior
	Relationship Manager Name Deals Profit	tability Parameter Violatior 93

8.1.1.5 RM - Flagged Accounts Details

This report provides the list of accounts of a RM that have been flagged and the details of flagging.

R	Relationship ManagerSelect Value 💌					
Relationship Manager	Account Number	Last Flagged Date	Days since first flagging			
FINO	OBIB1C1A1	10/24/2016 11:33:20 AM	25			
JILNA	OBIB4C6A3	10/24/2016 3:06:07 PM	25			
MELVIN	RBIB2C51A3	10/24/2016 2:19:04 PM	24			
MELVIN	RBIB3C44A1	10/24/2016 2:19:04 PM	24			
MELVIN	RBIB4C41A1	10/21/2016 6:29:19 PM	24			
FINO	OBIB1C1A2	10/24/2016 2:19:04 PM	10			
FINO	OBIB1C42A1	10/24/2016 2:19:04 PM	10			
FINO	RBIB1C2A2	10/24/2016 2:19:04 PM	10			
JILNA	RBIB4C6A1	10/24/2016 2:19:04 PM	10			
VINAY	OBIB3C4A2	10/24/2016 2:19:04 PM	10			
	<u>a</u>	Rows 1 - 10				

8.1.2 **Product Performance**

The following reports are present in the Product Performance tab:

8.1.2.1 Product Deal Size

This report provides details of the deals or accounts that have been created for a product including the size of deal and the expected income.

	* Tir	ne	Line of Bu	sinessSelect Va	lue 💌 Region	Select Value
Product Deal Size						
Time run: 8/15/2015 10:57:06 PM						
	Product Type	Product	No. of Quotes	No. of Accounts	Average size of deal	Average Estimated NPV of d
	Bank Guarantee	Savings(Ret)	8	0	2500000.00	(
	Bank Guarantee	pft prod2	29	0	250000.00	-172
	CASA	Regular Savings Account	17	0	2235294.12	(
	CASA	Retail Loan	9	0	166700.00	(
	Cards	Cards	8	0		
	Installment Loan	Corp Loans	28	0	2500000.00	
	Installment Loan	Senior Citizens Account	34	0	250000.00	(
	Line of Credit	Supreme Current Account	1	0		
	Mortgages	Car Loan	2	0	1000.00	
	Mortgages	Retail Products	98	0	250000.00	
	Structured Loan	Business Loans	15	0	250000.00	(
	Structured Loan	Government Loans	1	0	25000.00	
	TD	Annutiy Plus	53	0	250000.00	
	TD	Institutional Savings	2	0	100000.00	(
			69	0	239130.43	

8.1.2.2 Review Details for Product

This report provides details of flagging and re-pricing of accounts for a particular product within a specified time.

Review Details for Time run: 8/15/2015				
PM Product Type	Product Name	No. of Accounts Fla	No. of Accounts Re-priced	No. of Accounts with postponed review
Line of Credit	Supreme Current Account		1	
		Analyze - Edit - Refresh	- <u>Print</u> - <u>Export</u> - <u>Copy</u>	<u></u>

8.1.3 Offers

In the reports, accounts with an offer are being reported. The accounts being reported may have one or multiple offers applicable and the count indicates the number of accounts only and not the offers applied against those accounts.

The following reports are present in the Offers tab:

8.1.3.1 Number of Deals with Offer - Analyze by RM

This report provides details of the number of deals that have an offer for each RM.

ie run: 8/15/2015 11:36:1	2 619				
Relationship ManagerSelect Value					
Relationship Manager	Total Active Deals	Number of deals with offers			
Relationship Manager	Total Active Deals		5		
			5		

8.1.3.2 Number of Deals with Offer - Analyze by Product

This report provides details of the number of deals that have an offer for each product.

Product (All Column Values 💌						
Product	Total Active Deals	Number of deals with offers				
SavingsMax Account	69	45				
Corp Loans	28	12				
Cards	8	7				
Regular Savings Account	17	5				
Retail Loan	9	5				
Car Loan	2	2				
Annutiy Plus	53	0				
Business Loans	15	C				
Government Loans	1	C				
Institutional Savings	2	0				
Retail Products	98	0				
Savings(Ret)	8	C				
Senior Citizens Account	34	0				
Supreme Current Account	1	0				
pft prod2	29	C				

8.1.4 Deal Performance

The following reports are present in the Deal Performance tab:

8.1.4.1 Top 5 Deals

This report lists the top 5 deals in terms of estimated NPV or balance across Relationship Managers.

	Analyz	e by Estimated NPV	/ 🗸
p 5 Deals			
ne run: 8/16/2015 12	2:32:47 AM		
	Relationship Mana	ger Deal Name	Estimated NPV
	RM 1	LNFIXUISPEAVG	0.00
	RM 2	BG	0.00
	RM 2	CASA	0.00
	RM 2	CC	0.00
	RM 2	Cards	0.00
	RM 2	IL	0.00
	RM 2	Mort	0.00
	RM 2	PL	0.00
	RM 2	Personal Loan	0.00
	RM 2	Prod Card	0.00
	RM 2	Prod Mort	0.00
	RM 2	Prod1	0.00
	RM 2	Product1	0.00
	RM 2	SL	0.00
	RM 2	TD	0.00
	RM 2	TEST2	0.00
	RM 2	test	0.00
	RM 3	BG	0.00
	RM 3	CASA	0.00
	RM 3	IL	0.00
	RM 3	Loan	0.00
	RM 3	PL	0.00
	DM 2	тестер	0.00

8.1.4.2 Bottom 5 Deals

This report lists the bottom 5 deals in terms of estimated NPV or balance across Relationship Managers.

ottom 5 Deals me run: 8/16/2015 12:32:	47 AM		
Relationship Manager	Deal Name	Estimated NPV	
RM 1	Prod1	-5,000.00	*
RM 1	LNFIXUISPEAVG	0.00	
RM 2	BG	0.00	
RM 2	CASA	0.00	
RM 2	CC	0.00	
RM 2	Cards	0.00	
RM 2	IL	0.00	
RM 2	Mort	0.00	
RM 2	PL	0.00	
RM 2	Personal Loan	0.00	
RM 2	Prod Card	0.00	Ε
RM 2	Prod Mort	0.00	
RM 2	Prod1	0.00	
RM 2	Product1	0.00	
RM 2	SL	0.00	
RM 2	TD	0.00	
RM 2	TEST2	0.00	
RM 2	test	0.00	
RM 3	BG	0.00	
RM 3	CASA	0.00	
RM 3	IL	0.00	
RM 3	Loan	0.00	_
DM 2	DI	0.00	

8.1.5 Accounts Reviewed

The following reports are present in the Accounts Reviewed tab:

8.1.5.1 Number of Accounts Flagged

This report provides details of the accounts that have been reviewed in a specified time including the result of review and the action that has been taken for flagged accounts.

NOTE The latest action that is taken against an account in the selected time period gets reported.

	ccounts Flagged				
nine run, oj 10	2013 12.36.10 AM				
Time Period	No. of Accounts Reviewed	No. of Accounts Flagged	No of Accounts Flagged with 6 months	No. of Accounts with postponed review	No. of Accounts Re-priced
≥ 2015	1	1	1	0	1
			<u>Analyze</u> - <u>Edit</u> - <u>Refresh</u> - <u>Export</u>		

8.1.5.2 Review Execution Details

This report provides details of the price review executions that have been carried out which includes the number of accounts that have been reviewed and the no. of account that have been flagged for each review.

Review Execution Details Time run: 8/16/2015 12:38:10 AM	Analyze By (All Column Values 💌						
	Price Review ID 200578	Last Flagged Date 27-07-2015 Analyze - Edit - Ref	No. of Accounts Flagged	1			

8.1.5.3 Account Re-price Details

This report provides details of re-priced accounts in terms of the rate, NPV and balance before and after the re-price occurs.

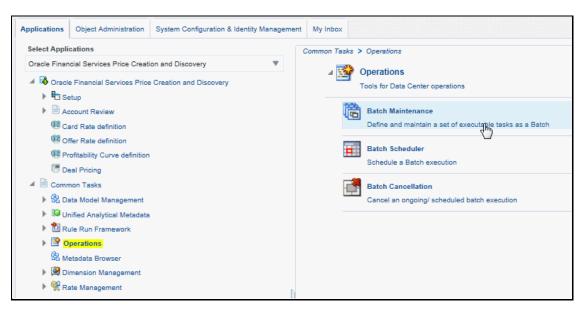
count Re-price Details me run: 8/16/2015 12:38:10 AM									
	Analyze	By Interest Rat	e 🔻						
Product Name	Product Deal Name	Product ID	Interest Rate	Previous Interest Rate					
Annutiy Plus	BG			0.00					
	CASA			0.00					
	IL			0.00					
	LNFIXUISPEAVG			0.00					
	Personal Loan			0.00					
	Prod1			0.00					
	Product1			0.00					
Business Loans	IL			0.00					
	Mort			0.00)				
	PL			0.00	-				
Car Loan	TEST2			0.00					
	test			0.00					
Cards	CC			0.00					
	Cards			0.00					
	Prod Card			0.00					
Corp Loans	IL			0.00					
Government Loans	SL			0.00					
Institutional Savings	TD			0.00					
Regular Savings Account	CASA			0.00					
	PL			0.00					
Retail Loan	CASA			0.00					
	TI			0.00	-				
		- Edit - Refresh	- Export	0.00	Ŧ				

9 Appendix A: Parameters for Batch Maintenance

This appendix describes how to define the parameter list for a batch.

To define the parameter list for Batch Maintenance, follow these steps:

- 1. Click **Operations** in the LHS menu.
- 2. Click Batch Maintenance in the RHS menu.



- 3. Select Batch Maintenance in the Module drop-down list.
- **4.** Select the check box corresponding to the batch name for which you want to define the parameters. The related task ID details are populated in the Task Details section.

Batch Maintenance								۷
» Search								E
Batch ID Like	OFSPFTINFO_			Batch Description Like				
Module	Batch Maintenance	~		Last Modification Date	Be	tween	And	0
» Batch Name						P 🔳	26 🗸	1 - 10 / 43 🗂 🚺 🗂 🗂
Batch ID 🔺		Batch De	scription		Batch Ed	dit/Non Edit		
OFSPFTINFO_1471965801459		PriceRev	/iew_203903		NE			
OFSPFTINFO_1472695166010		PriceRev	/iew_200750		NE			
OFSPFTINFO_1472707601519		PriceRev	view_203903		NE			
OFSPFTINFO_1472707617565		PriceRev	view_203903		NE			
OFSPFTINFO_1472800622180		PriceRev	/iew_		NE			
OFSPFTINFO_1472904369593		PriceRev	view_201969		NE			
OFSPFTINFO_1472904652887		PriceRev	view_204729		NE			
OFSPFTINFO_1473437541325		PriceRev	view_204729		NE			
OFSPFTINFO_1473437774558		PriceRev	view_204729		NE			
OFSPFTINFO_200155_II		PRICING	G_II_RUN		NE			
» Task Details						P 🗐		1-1/1 (3 (3 (3 (3 (3
Task ID 🔺	Task Description	h	fetadata Value		Component ID		Precedence	
Task1	Task1	2	nvokeIntCalc.sh, OFSPFTINF(20160720 200155~21~22~sss~0~0~8~nu	O_INTCALC_20160720 Task	RUN EXECUTABI	LE		

- 5. Select the check box corresponding to the task name for which you want to define the parameters and click the **Add** button. The Task Definition page appears.
- 6. Provide the parameter list in the **Dynamic Parameters List** and click **Close**.

DASHBOARD

Task Definition						
» Task Definition						
Task ID	Task1	Description	STG_PRODUCT_MASTE	R TO AMHM		
Components	TRANSFORM DATA	▼				
» Dynamic Parameter	s List					
Property		Value				
Datastore Type		EDW	-			
Datastore Name		OFSPFTINFO	•			
IP Address			18 👻			
Rule Name		fn_STGDimDa	itaLoader 👻			
Parameter List		4,°Y'				

The parameter list is now defined for the batch.

10 Appendix B: Deploying the Web Service

This appendix describes the procedure to deploy the web services.

10.1 Deployment of REST Web Service

REST web service is automatically available after successful installation of the application. The REST API contract is available at <u>https://docs.oracle.com/cd/E88860_01/pcdotherguides.htm</u>.

The name of the contract is PricingAPI.json. We recommend to go through the contract thoroughly before accessing the web service.

To create the client stub, visit the below website:

https://editor.swagger.io/

User can paste the contract json into the swagger editor and can generate the client stub in any technology available on the above website.

Edit the parameter "**host": "ip:port**" and enter the IP Address and the Port Number where the application is installed.

Also, replace the **context** in the parameter **"basePath": "/context/rest-api/pcd"** with the application context.

11 Appendix C: Integrating OFS PCD with OFS FTP

This appendix describes the procedure to integrate OFS PCD with OFS FTP product.

11.1 Product Hierarchy Creation

To create the product hierarchy, follow these steps:

- 1. Log into the FTP application with New User credentials (like FTPUSER).
- 2. Navigate to Common Object Maintainance, select Dimension Management, and then select Hierarchies.

Oracle Financial Services Analytical Applications -	Google Chrome				×
O Not secure whf00ckr:4999/pft8072/ma	in/home.jsp				
# Home		Financial Services Funds Transfe	er Pricing		ño
< Dimension Managem	Hierarchies				_
Attributes	Hierarchies				
Attributes	A CONTRACTOR OF A				
Members	~ Dimension				
	Dimension	Product 🗸			
Hierarchies					
	~ Search				
	Folder	×		Hierarchy Name	
	Dimension Member Alphanumeric Code			Dimension Member Numeric Code	
	Dimension Member Name				
	Dimension member Name				
	🕈 Add 🎬 View 🕼 Edit 🖷 Co	py 🖭 Check Dependencies 📋 Dele	te		
	Name	Display Level	Created By	Creation Date	La
	30642104_hier		FTPUSER	12/23/2019 15:12:10	12
	30978842_hier	1	PFTUSER	03/26/2020 12:33:31	03
	31059221_hier	1	PFTUSER	03/23/2020 16:46:52	03
	FTPThHier	1	PFTUSER	12/20/2019 15:53:41	12
	FTP_hier	1	PFTUSER	07/12/2019 14:34:12	02
	🗋 hier123	1	PFTUSER	07/20/2019 19:30:33	07
	hier123243	1	PFTUSER	07/20/2019 19:30:56	07
	HolHier	1	PFTUSER	08/27/2019 12:18:29	08

a. Select the Product from the Dimension drop down list.

- b. Click Add.
- c. Enter the Name like PCD Hierarchy, enter a description and select the folder.

PRODUCT HIERARCHY CREATION

New - Hierarchy Details - Google Chrome	6				-	
Not secure whf00osu:7777/ftpw	ar/amhm/AMHMServlet?service1	ype=4&infodom=FTPTESTIN	FO&dimensionId=4&actionType=New	v&sourceLang=US&mapDBEr	tityName=none&info	dom=FTP
lierarchies						(
lierarchy Definition (New Mode)					Save	Cance
~ Dimension						
Dimension	Product ~					
 Hierarchy Properties 						
• Name	PCD Hierarchy					
Description	PCD hierarchy					
Folder	PFTSEG ~	+	Access Type	○ Read Only ● Read/Write		
Automatic Inheritance	🔿 Yes 💿 No		Display Signage	⊖Yes ●No		
Show Member Code	Only Name - No Code 🗸 🗸		Initial Display Level	1 - Level 1	~	
Orphan Branch	● Yes ○ No					
	11 III III					
Show Hierarchy Show Results						
-Right click here to build tree				~ Member Properties		
+ Orphan Branch				Alphanumeric Code		
				Numeric Code		
오 밝 🔚 🖓	o 🔊 🦄 🔒	💿 👔 💋 📰	_ P		^ ■ 🖬 🕬 🚆	23 PM 0/2020

d. Right click in the Show Hierarchy section and click Create and add child.

🛃 New - Hierarchy Details -			-	
A Not secure whf000			ype=4&infodom=FTPTESTINFO&dimensionId=4&actionType=New&sourceLang=US&mapDBEntityName=none&infoc	dom=FTPTE
	* Name	PCD Hierarchy		
	Description	PCD hierarchy		
	Folder	PFTSEG ~	+ Access Type O Read Only • Read/Write	
Automati	c Inheritance	⊖Yes	Display Signage 🔿 Yes 🖲 No	
Show M	lember Code	Only Name - No Code 🔷 👻	Initial Display Level 1 - Level 1 🗸 🗸	
Or	rphan Branch	● Yes ○ No		
國地區商田	Add Child Add Sibling			
Show Hierarchy 5	Add Leaf			
Right click here to	Level Proper	ties	Member Properties	
Orphan Branch	Cut	2	Alphanumeric Code	
	Paste as chil Paste as Sibl		Numeric Code	
	Cancel			
	Delete Node Undelete	6	Name	
	Create and a	idd child	Description	
	Create and a	idd sibling		
	Create and a	idd leaf	Enabled Yes No	
			¹¹ Is Leaf □ Ves □ No	
			Crasted Bu	
E 🔉 🗄	a	🧔 🛃 🐴 🤀		2 PM

e. Enter the mandatory fields like **Numeric Code** and **Name** like Default Parent. Click on generate numeric code icon for Numeric code to generate and click **Save**.

PRODUCT HIERARCHY CREATION

mber Definition (New Mode)							Save Cance
Dimension							
Dimension	Product						
Member Details				lember Attributes			
Alphanumeric Code 11	010104		alle .	Attribute		Value	
• Numeric Code 11	010104)		Common Chart of Account *	0	CCA_Leaf	~
• Name	efault Parent	ı		Rollup Signage *	8	+	~
Name	naun raienų	J		Accrual Basis	0	Select	~
Description				Product	8		
Enabled	Yes No			PRODUCT TYPE DESC	8		
	Yes O No						
Copy Attribute Assignment		10					
From							

f. The Parent Hierarchy will be displayed like Default Parent. Right click on that and select **Add** Leaf.

New - Hierarchy D	etails - Google Chrome					_ >
Not secure	whf00osu:7777/ftpw	ar/amhm/AMHMServlet?serviceT	ype=4&infodom=FTPTESTINFO&dimensionId=4&actionType=New	v&sourceLang=US&mapDBEnt	tityName=none&infodom=1	FTPTE.
	* Name	PCD Hierarchy				
	Description	PCD hierarchy				
Description Folder PFTSEG + Access Type Read Only @ Read/Write Automatic Inheritance Yes @ No Display Signage Yes @ No Show Member Code Only Name - No Code Initial Display Level 1 - Level 1 ~ Orphan Branch @ Yes @ No Initial Display Level 1 - Level 1 ~ Orphan Branch @ Yes @ No						
Au	tomatic Inheritance	🔿 Yes 🖲 No	Display Signage	🔾 Yes 💿 No		
S	how Member Code	Only Name - No Code 🛛 🗸	Initial Display Level	1 - Level 1	~	
	Orphan Branch	● Yes ◯ No				
in the tile the						
	nt D			~Member Properties		1
🛨 Orphan Bra						-1
	Level Properties			Numeric Code		
				Name		
				Description		
				Enabled Yes O	No	
	Create and add chill Create and add sible			Is Leaf Yes 🔾	No	
		o R 🔨 🕀	os 💽 🂋 📲 😤	Crosted Ry	^ ■ 🖫 🕼 9524 PM	55

g. Move the products from LHS to RHS and click on **Ok**.

DEFAULT HIERARCHY

Not secure	🖸 Add Member - Google Chrome						- 🗆 🗙	none&infodom=FTPTE.
	Not secure whf00osu:77	77/ftpwar/amhm/hbr_dim_memb	ers.jsp?infodomEl	e=FTPTESTINFO&info	dom=FTPTESTINFC	D&dimensionIdEle=4	&hierObjDefld	
	~ Members						Ok Close	
	~ Search			Q, Sea	rch 🖱 Reset			
	Alphanumeric Code			Numeric Co	de			
	Name							
	Description							
Show Hierard	Attribute Name	~		Attribute Val	ue			
Default P Orphan B	Show Members			Selected Members				· · · · ·
(a) orpriori a	FTP_02			Alphanumeric Code	Numeric Code	Name		
			>	4	4	FTP_02		
			*					
			E ;					
			<					
			**					

h. The mapped products will be listed under the newly created hierarchy. Then click **Save**.

New - Hierarchy Details - Google Chrom	e			- 0
Not secure whf00osu:7777/ftpv	var/amhm/AMHMServlet?service	Type=4&infodom=FTPTESTINFO&dimensionId=4&actionType=New	v&sourceLang=US&mapDBEn	tityName=none&infodom=FT
* Name	PCD Hierarchy			
Description	PCD hierarchy			
Folder	PFTSEG ~	+ Access Type	○ Read Only ● Read/Write	
Automatic Inheritance	🔾 Yes 💿 No	Display Signage	🔿 Yes 💿 No	
Show Member Code	Only Name - No Code 🗸 🗸	Initial Display Level	1 - Level 1	~
Orphan Branch	● Yes ○ No			
Show Hierarchy Show Results				
Default Parent 🕕			~ Member Properties	
FTP_02 (E)			Alabaranaa	
Oroban Branch			Alphanumeric	
Drphan Branch			Code	
E Orphan Branch			Code Numeric Code	
🕑 Orphan Branch			Code	
t Orphan Branch			Code Numeric Code	
È Orphan Branch			Code Numeric Code	No
Corphan Branch			Code Numeric Code Name Description	

11.2 Default Hierarchy

To define a default hierarchy, follow these steps:

1. From the LHS menu, select **Funds Transfer Pricing**, and then select **Application Preferences**.

2. Select the newly created hierarchy as default hierarchy and click **Apply**. Here in the following example PCD Hierarchy is the default Hierarchy.

ORACLE [*] Financial Services Funds Transfer P	ricing	•	♣ US-English ♥ PFTUSER ♥
Random Number Generation Seed Method	Fixed Seed	~	8
Initial Seed Value		0	
Enable Holiday Calendar Adjustments	2		10
 Assumption Management Defaults 			
Property Name	Property Value		Is Editable
Folder Name	AUTOSEG	~	123
Access Type	🔿 Read Only 🥌 Read/Write	é.	81
Initial Currency Selection ["Business Rule Currency"]	US Dollar	~	81
 Dimensions and Hierarchies 			
Property Name	Property Value		Is Editable
Product Dimension	Product	×	12
Default Product Hierarchy	PCD Hierarchy	~	Ci
Organizational Unit Dimension	Organizational Unit	~	
Hierarchy Members Navigation Size	100		52
 Transfer Pricing Options 			
Property Name	Property Value		Is Editable
Ledger Migration - Rate Weighting Element	Average Book Balance	~	151

ORACLE [®] Financial Services Funds Transfe	er Pricing		no US-English * PFTUSER *
 Select Preferences For 			
Show Preferences For	PFTUSER	~	
Active for Master Maintenance	0		
Parameters - General			
Property Name	Property Value		Is Editable
Security Map	None	~	
As of Date	01/01/1985	<u></u>	12
Show Execution Parameters			12
Runtime Parameters	Leaf Description		
Legal Entity	Default Member	118 🔊	Disable Legal Entity
Processing - General			
Property Name	Property Value		Is Editable
Default Total Error Message Limit 📧		250	12
Default Error Message Limit Per Item 🕕		25	12
Debugging Output Level	Show All SQL	~	15
 Processing • Application Specific 			
Property Name	Property Value		Is Editable

3. Select Debugging Output Level drop down as **Show All SQL** and select **Legal Entity** as default member and click **Apply**.

11.3 Create Transfer Pricing Rules (TP Rule)

To create a TP Rule, follow these steps:

1. From the LHS Menu, select **Fund Transfer Pricing**, select **FTP Assumption Specification**, and then select **Transfer Pricing Rules**. Click **Add**.

CREATE TRANSFER PRICING RULES (TP RULE)

Not	secure whf00ckr.4999/pft807	2/main/home.jsp						
=	ORACLE' Fina	incial Services Funds Transfer P	ricing			(1) *	US-English 💌	PFTUSER *
rans	er Pricing Rules						As of Date: 01/01,	/1985 🕜
~ \$	earch							00
	Name				j	Folder AUTOSEG 🗸		
	Dimension	Product ~						
	ALC: NO.	Created Date	Control D		+ 🖭 🗆)/91 K < > >	Jump to page Folder
ä	Name 🔺	12/24/2019 14:17:40	Created By PFTUSER	Last Modified Date	Add	Last Modified By PFTUSER	Access Type Read/Write	AUTOSEG
	CA_Test_IDnum CS TP Rule 11	03/11/2020 00:22:20	PFTUSER	12/26/2019 16:42:25		PFTUSER	Read/Write	AUTOSEG
-	issue1	10/14/2019 17:03:32	PFTUSER	10/14/2019 17:04:01		PFTUSER	Read/Write	AUTOSEG
	issue2	10/14/2019 17:05:41	PFTUSER	10/14/2019 17:05:41		PFTUSER	Read/Write	AUTOSEG
n.	NonCA TP method scn	12/24/2019 14:46:29	PFTUSER	12/24/2019 15:54:21		PFTUSER	Read/Write	AUTOSEG
n	PCD TP Rule	07/16/2020 13:32:31	PFTUSER	07/16/2020 17:41:54		PFTUSER	Read/Write	AUTOSEG
n	Perf01	08/30/2019 15:05:06	PFTUSER	08/30/2019 15:05:10		PFTUSER	Read/Write	AUTOSEG
-	prepaymentbug1	09/26/2019 12:26:07	PFTUSER	09/26/2019 12:26:33		PETUSER	Read/Write	AUTOSEG
0	pric10172	10/17/2019 18:52:52	PFTUSER	10/17/2019 18:53:38		PETUSER	Read/Write	AUTOSEG
	princ10171	10/17/2019 18:25:56	PFTUSER	10/17/2019 18:26:26		PFTUSER	Read/Write	AUTOSEG
	ratetest	07/26/2019 14:44:10	PFTUSER	07/26/2019 14:44:12		PFTUSER	Read/Write	AUTOSEG
1	retew	01/27/2020 18:07:57	PFTUSER	01/27/2020 18:07:57		PFTUSER	Read/Write	AUTOSEG
-	199611		112000000000			PFTUSER	Read/Write	AUTOSEG
	sales_1007	10/07/2019 12:35:31	PFTUSER	10/07/2019 12:35:34				

2. Enter the Mandatory fields. Select PCD Hierarchy as Product Hierarchy.

Not secure whf00ck	r:4999/pft807	72/fsapps/epm/ftp_com	mon/tprules/vi	ews/Tp_Rule_CreateEditVie	ew.jsp?pageMode=EDIT&hidSYS_	D=704887&infodom=	OFSPFTINFO&appId=TP	&sourceLang=.
Transfer Pricing Rules Assumption Specification		ricing Rules Definition (E	dit Mode)					0
 Transfer Pricing R 	ule							
	Name*	PCD TP Rule						
	Description							
	Folder				Access Treat			
	Folder*	AUTOSEG	~		Access Type*	Read/Write Read (Drily	
Product Hierarchy	Selection							
	Folder*	AUTOSEG	~		Product Hierarchy*	PCD Hierarchy	~	
Currency Selection	n							
	Currency*	US Dollar	~	US Dollar				
Assumption Browser	Assumption Lis	st						
Assumption Browse	ər					+ 風 (5 日 屈 感)		
roduct				Tran	sfer Pricing Method Cor	nditional Assumption	Status	
Default Parent				11001	our riting metrica	Anona Association	Status	
• Orphan Branch								

3. Expand the Product parent and select any product to which you want to add the Transfer Pricing Rule.

CREATE TRANSFER PRICING RULES (TP RULE)

Not secure whf0	0ckr:4999/pft807	2/fsapps/epm/ftp_com	mon/tprules/vi	ews/Tp_Rule_CreateEditView.jsp?pageMode	=EDIT&hidSYS_I	D=704887&infodom=OF	SPFTINFO&appld=T	P&sourceLang
Product Hierard	hy Selection							
	Folder*	AUTOSEG	~		Product Hierarchy*	PCD Hierarchy	~	
Currency Selec	tion							
	Currency*	US Dollar	~	US Dollar				
sumption Browser	Assumption Lis	at						
Assumption Brow	wser							
						Transfer Pricing Method	Selector	
oduct				Transfer Pricing Method	Con	ditional Assumption	Status	
Default Parent								
- prdt_mem_0	1							
Savings								
- Retained ear								
product_leaf2	2							
FTP_02				Cash Flow Avera	ge Life		Defined	
Orphan Branch								
				Save Cancel Save As				
Audit Block								
dit Trail User Comm	ents							
August								
System ID:704887								

4. Add the Transfer Pricing Rule as shown in the following screenshot. Select any Transfer Pricing method example Cash: Average Life and select the IRC code.

Not secure whf00ckr:4999/pft8072	/fsapps/common/MM_PageOpen	er_alta.jsp			
ransfer Pricing Rules iransfer Pricing Rules > Transfer Pricing R	Rules Definition (Edit Mode)				6
 Transfer Pricing Rule 					
Name	PCD TP Rule		Description		
Folder	AUTOSEG	Y	Access Type	C Read Only Read/Write	
 Selected Values Selected Product 	FTP 02	~	Selected Currency	US Dollar	
 Transfer Pricing Method Sele 					
Data Source	Account Tables	~			
Transfer Pricing Method*	Cash Flow: Average Life	~	Output Audit Detail		
 Transfer Pricing Method Mapp 	ping				
Transfer Pricing Method	Cash Flow: Average Life				
Output Average Life To Instrument			Interest Rate Code"	[USD] 21025352 (7777) 💙	
Cash Flow Type*	Principal Principal and Interest				
 Assumptions 					
Model With Gross Rate	0		Run Using Monte Carlo Option Cost Method	0	
Holiday Calendar	None	~			
Rolling Convention	Unadiated	~	Internet Calculation Lonic	Shift Dates Only Recalculate Payment	

5. The selected Transfer Pricing Method will be displayed for that product as follows, then save the Transfer Pricing Rule.

CREATE ADJUSTMENT RULES

Not secure whf00ckr.4999/pft80	rer isapparepristrip_common	i qui une se vin	ing ip_nuc_createcard	new.jsp:pagemode=contentast	5_10-704067041104011-C	s sri mir occuppid - rr co	Ancecang-
Product Hierarchy Selection							
Folder*	AUTOSEG	~		Product Hierarchy	PCD Hierarchy	~	
Currency Selection							
Currency*	US Dollar	~	US Dollar				
ssumption Browser Assumption Li	ist				+ 🖺 🖌 🛉 🕸 📷 🗘	;	
roduct			Tra	ansfer Pricing Method	Conditional Assumption	Status	
🗄 🗌 Default Parent							
prdt_mem_01							
- C Savings							
- Retained earnings							
- product_leaf2							
FTP_02				Cash Flow Average Life		Defined	
Orphan Branch							
			Save Cancel	Save As			
Audit Block							
dit Trail User Comments							
System ID:704887							

11.4 Create Adjustment Rules

To create an adjustment rule, follow these steps:

1. From the LHS Menu, select **Fund Transfer Pricing**, select **FTP Assumption Specification**, and then select **Adjustment Rules**. Click **Add**.

	ORACLE	Financial Services Funds Tran	sfer Pricing			US-English 🔻	PFTUSER 👻 🔗
ljus	tment Rules					As of Date : 01/0	1/1985 🕜
	Search						0.0
	Na	me			Folder AUTOSEG 🛩		
	Dimens	ion Product	~				
-							Jump to page
	Name 🔺	Created Date	Created By	Last Modified Date	Add ast Modified By	Access Type	Folder
	ADJ CA 30595959	12/23/2019 15:10:32	PFTUSER	12/23/2019 16:38:26	PFTUSER	Read/Write	AUTOSEG
	Adj_Auto_01	07/15/2019 11:30:40	PFTUSER	11/12/2019 15:13:30	PFTUSER	Read/Write	AUTOSEG
	Adjoel6test	12/30/2019 12:10:49	PFTUSER	12/30/2019 12:10:54	PFTUSER	Read/Write	AUTOSEG
	Adjperf01	08/30/2019 15:07:39	PFTUSER	08/30/2019 15:07:42	PFTUSER	Read/Write	AUTOSEG
	Adjrule_OCT_01	10/21/2019 15:27:31	PFTUSER	10/21/2019 15:27:52	PFTUSER	Read/Write	AUTOSEG
	Adj_rule_000	01/28/2020 14:47:37	PFTUSER	01/28/2020 14:55:21	PFTUSER	Read/Write	AUTOSEG
	Adj_rule_02	01/07/2020 14:43:33	PFTUSER	01/21/2020 12:07:03	PFTUSER	Read/Write	AUTOSEG
	adj_03101	03/10/2020 18:16:54	PFTUSER	03/10/2020 18:17:05	PFTUSER	Read/Write	AUTOSEG
	adj1220	12/20/2019 15:39:18	FTPUSER	12/20/2019 15:39:22	FTPUSER	Read/Write	AUTOSEG
	asd	07/26/2019 09:40:01	PFTUSER	07/26/2019 09:40:05	PFTUSER	Read/Write	AUTOSEG
	CA test ADJIdnum	12/24/2019 14:18:07	PFTUSER	12/26/2019 16:41:49	PFTUSER	Read/Write	AUTOSEG
	fggtt	12/30/2019 15:26:20	PFTUSER	12/30/2019 15:26:40	PFTUSER	Read/Write	AUTOSEG
Ċ							

2. Enter all the Mandatory fields.

CREATE ADJUSTMENT RULES

Not secure whf00ckr:4999/p	toor er isappsreprivite	Common adjustes view	sy Auj_hole_createcutivew.jsp	pagemode-containdor.	510-7040000011100011-0737	
djustment Rule ssumption Specification > Adjust	ment Rule (Edit Mode)					6
Adjustment Rule						
Nam	PCD Adj Rule					
Descrip	tion					
Fold	AUTOSEG	~		Access Type *	Read/Write Read Only	
Product Hierarchy Selection	on					
Fold	AUTOSEG	~		Product Hierarchy*	PCD Hierarchy	~
Currency Selection						
Current	y' US Dollar	¥ u	Dollar			
Adjustment Type Selection						
djustment Type • 🕫		Folder			Transfer Pricing Rule	
Liquidity Adjustment		AUTOSEG	~	PCD TP Rule	~	
Basis Risk Costs		AUTOSEG	Ý	PCD TP Rule	~	
Pricing Incentives		AUTOSEG	÷	PCD TP Rule	Ŷ	
Other Adjustments		AUTOSEG	~	PCD TP Rule	~	
sumption Browser Assumption						
	on List					

3. Click on **Adjustment Type Hierarchy** and select the below Adjustment Types by moving from LHS to RHS and click on **Ok**.

Adjustment Type Selection - Google Chrome			- 🗆 X	×
Not secure whf00ckr:4999/pft8072/	fsapps/comm	on/MM_PageOpener_alta.jsp		888&infodom=OFSPFTINFO&appId=TP&sourceLang
∼ Adjustment Type				0
Available Adjustment Types		Selected Members		
Basis Risk Costs		🗣 Liquidity Adjustment		
🗣 Breakage Charges		📲 Basis Risk Costs		
Stiquidity Adjustment		Incentives		Write Read Only
Va Other Adjustments	>	🖓 Other Adjustments		
Pricing Incentives				
	>>			erarchy 🗸
	<			
	~~			
				ansfer Pricing Rule
				~
	Q	Q		~
		Ok Close		
				· ·
100ckr:4999/pft8072//MM_PageOpener_alta.jt	sp			
ן א 📑 🖬 🖉		🛰 🤬 📬 🖬		へ 📟 💭 🜵 ^{7:15 PM} 7/19/2020

4. Adjustment types will be displayed as below. Select Transfer Pricing Rule for each Adjustment types.

Destant Illements Selection					
Product Hierarchy Selection				(
Folder * AUTOSEG	~		Product Hierarchy*	PCD Hierarchy	×
Currency Selection					
Currency* US Dollar	V US Dolla	<i>i</i>			
Adjustment Type Selection					
idjustment Type • 🛛 🕅 🕫	Folder			Transfer Pricing Rule	
Liquidity Adjustment	AUTOSEG	~	PCD TP Rule	~	
Basis Risk Costs	AUTOSEG	×	PCD TP Rule	v	
Pricing Incentives	AUTOSEG	~	PCD TP Rule	~	
Other Adjustments	AUTOSEG	~	PCD TP Rule	~	
And provide the second s				+ 12 (2 (5 (2 (2 (2 (2 (
Assumption Browser		Adjustment Method		+ N C A R R O	Status
Assumption Browser					Status
Assumption Browser uct Default Parent prdt_mem_01					Status
Assumption Browser					Status
Assumption Browser					Status

- 5. Adjustment Method has to be added for each Adjustment Types:
 - Select any one Adjustment Type, for example, Liquidity Adjustment. In the Assumption Browser, expand the Product Hierarchy and then select the same product for which the TP Rule is created.

Currency " US Dollar	Y US Do	llar			
Adjustment Type Selection					
Adjustment Type -	Folder		Transfer Pr	icing Rule	
Ciquidity Adjustment	AUTOSEG	~	PCD TP Rule	~	
Basis Risk Costs	AUTOSEG	v	PCD TP Rule	~	
Pricing Incentives	AUTOSEG	~	PCD TP Rule	~	
Other Adjustments	AUTOSEG	~	PCD TP Rule	~	
Assumption Browser Assumption List			+ Contraction		_
		Adjustment Method		Method Selector	Status
Assumption Browser			Adjustment	Method Selector	
Assumption Browser			Adjustment	Method Selector	
Assumption Browser oduct			Adjustment	Method Selector	
Assumption Browser oduct Default Parent Prdt_mem_01 Savings Retained earnings			Adjustment	Method Selector	
Assumption Browser oduct Default Parent Gavings Retained earnings product_leaf2		Adjustment Method	Adjustment Conditional Assump	Method Selector	Status
Assumption Browser			Adjustment Conditional Assump	Method Selector	
Assumption Browser		Adjustment Method	Adjustment Conditional Assump	Method Selector	Status
Assumption Browser		Adjustment Method	Adjustment Conditional Assump	Method Selector	Status

- Click **Add** to select the Adjustment Method.
- Select any Adjustment Method from drop-down list, for example, Formula Based Rate.

Adjustment Rule Details - Google Chrome O Not secure whf00ckr:4999/pft80	72/fsapps/common/MM_PageOpener_a	iltajsp	- 🗆 X
Adjustment Rule Adjustment Rules > Adjustment Rule (Edi v Adjustment Type	t Mode) > Adjustment Rule Details		0
Adjustment Type Selection			
U Liquidity Adjustment			
 Define Adjustment Rule 			
Selected Product	FTP_02 ~	Term	v
Adjustment Method*	Formula Based Rate	Output Audit Detail	
😔 Formula Based Rate	Do not calculate Fixed Rate		
Reference Term*	Fixed Amount Formula Based Rate	Assignment Date*	As Of Date 👻
Interest Rate Code*	UseTP Method from Selected TP Rule	✓ Lookup Method*	🔿 Range 💿 Interpolation
✓ Parameters			+ 0 00
🚋 🗌 Term Multiplier	Formula		
1 Months	✓ (5Y * 2)+1		
		Apply Cancel	
= A 🖬 🔚 🖉	👩 🔉 🛝 🤀 🔯	wa	へ 筆 む dii <u>7:24 PM</u> 7/19/2020 早 6

 Populate all the mandatory fields. Under **Parameters** pane define the Formula by selecting the row as shown in the following screenshot. Then click the icon which is displayed next to delete icon on right side of the Parameters grid.

ype									
Type Se	lection								
ustment									
tment	Rule								
Sele	cled Product	FTP_C	02	~		Term		~	
Adjustm	ent Method*	Form	ula Based Rate	~		Output Audit Detail	0		
ed Rat	e								
		Orig	inal Term 🗸 🗸			Assignment Date*	As Of Date 🗸		
Interes	t Rate Code*				~	Lookup Method*	Range Interpolation		
									+ 🗊 오
	Multiplier		Formula						- 0
1									
	montais		1			(accounted) (accounted)			
						Apply Cancel			
t	stment I Sele Adjustm ed Rate Interes		stment Rule Selected Product FTP_ Adjustment Method* Form ed Rate Reference Term* Orig Interest Rate Code* [USC	stment Rule Selected Product Adjustment Method* Formula Based Rate Reference Term* Interest Rate Code* [USD] 21025352 (7777) Multiplier Formula	stment ment Rule Selected Product FTP_02 Adjustment Method* Formula Based Rate Reference Term* Original Term Interest Rate Code* IUSDJ 21025352 (7777)	stment ment Rule Selected Product Selected Product FTP_02 Adjustment Method* Formula Based Rate reference Term* Original Term Interest Rate Code* [USD] 21025352 (7777)	stment ment Rule Selected Product Selected Product FTP_02 Formula Based Rate Output Audit Detail d Rate Reference Term Original Term Original Term Kulpiler Formula	strinent ment Rule Selected Product FTP_02 Formula Based Rate Cutput Audit Detail Adjustment Method* Formula Based Rate Cutput Audit Detail Cutput	strenet ment Rule Selected Product FTP_02 Formula Based Rate Cutput Audit Detail Adjustment Melhod* Formula Based Rate Output Audit Detail Cutput Audit Audi

Adjustment Rule Details -	Google Chrome			- 🗆 X	— — ×
Not secure whf00c	kr.4999/pft8072/fsapps/epm/ftp_comr	non/adjrules/views/Adj_Rule	_Map_Edit.jsp?infodom=OFSPFTINFO&fco	unt=08:fdistinct=28:ter	
Interest Rate Co	ijustment Rule (Edit Mode) > Adjustment	Rule Details > Formula Based	Rate Definition Term 1M.2Y,3M.3Y,5Y,6M,12M		Ø
 Assumptions Term Point Rate Spread 	5 Years 1	Apply Cancel	Coefficient	2	~
		(Abbi) concer			+ 🗈 👁
sscript					

• Formula window is displayed as below. Fill all the fields and click **Apply**.

If the Adjustment method is Fixed Rate, then see the following screenshot.

•

									×
Not secure white	f00ckr.4999/pft807	2/fsapps/common	/MM_PageOpe	ner_alta.jsp					
Adjustment Rule Adjustment Rules > Adju	justment Rule (Edit	Mode) > Adjustme	nt Rule Details						Ø
Adjustment T	Type Selection								
Basis Risk Cos	osts								
✓ Define Adjustr	ment Rule								
	Selected Product	FTP_02		~	Term		~		
2	Adjustment Method*	Fixed Rate		~	Output Audit Detail	0			
\sim Fixed Rate									
	Reference Term*	Average Life		~	Lookup Method	• 🔿 Range 💿 Interpolation			
✓ Parameters								+ 8	ō,
🗄 🔲 Term	Multiplier	Rate							
0	1 Months	~	9						
					Apply Cancel				
오 티		o 🔊 🕈	-	a wiji			~ ■ ₽ 4 .	7:32 PM	

6. Now the defined Adjustment method will be displayed for the product as follows.

CREATE ADJUSTMENT RULES

Currency ' US Dollar		Adj_Rule_CreateEditView.jsp?pageN Mar			or min o cappio - n coourcea
Adjustment Type Selection					
djustment Type • 🕫	Folder		Transfe	er Pricing Rule	
Liquidity Adjustment	AUTOSEG	~	PCD TP Rule	~	
Basis Risk Costs	AUTOSEG	~	PCD TP Rule	~	
Pricing Incentives	AUTOSEG	~	PCD TP Rule	~	
Other Adjustments	AUTOSEG	~	PCD TP Rule	~	
sumption Browser Assumption List			+ 8 0	D B B C	
ssumption Browser		Adjustment Method	Conditional Ass		Status
ssumption Browser					Status
ssumption Browser					Status
ssumption Browser not Default Parent					Status
ssumption Browser Int Default Parent 					Status
ssumption Browser befault Parent befault Parent savings Retained earnings product Jeaf2		Adjustment Method	Conditional Ass		
uct Default Parent prdt, mem. 01 Retained earnings Product_leaf2			Conditional Ass		Status Defined
uct Default Parent Default Parent Savings Retained earnings product_leaf2		Adjustment Method	Conditional Ass		

7. Repeat adding adjustment method for each adjustment Types: Basic Risk Costs, Pricing Incentives, Other Adjustments. Then click **Save**.

Currency * US Dolla			-	dom=OFSPFTINFO&appid=TP&sourceLan
Adjustment Type Selection				
Adjustment Type -	Folder		Transfer Pricing	Rule
C Liquidity Adjustment	AUTOSEG	~	PCD TP Rule	~
Basis Risk Costs	AUTOSEG	~	PCD TP Rule	~
Pricing Incentives	AUTOSEG	~	PCD TP Rule	~
Other Adjustments	AUTOSEG	~	PCD TP Rule	~
duct		Adjustment Method	Conditional Assumption	Status
Default Parent				
prdt_mem_01				
- 🖸 Savings				
Savings Retained earnings				
Savings Retained earnings product_leaf2		Fixed R	ate	Defined
Savings Retained earnings		Fixed R	ate	Defined

CREATE THE STANDARD PROCESS

Currency* US Dol	lar 💙 US D	ollar			
Adjustment Type Selection					
Adjustment Type • 🐻	Folder		Trar	sfer Pricing Rule	
Liquidity Adjustment	AUTOSEG	~	PCD TP Rule	~	
Basis Risk Costs	AUTOSEG	~	PCD TP Rule	~	
Pricing Incentives	AUTOSEG	~	PCD TP Rule	~	
Other Adjustments	AUTOSEG	~	PCD TP Rule	~	
ssumption Browser Assumption List			+ 🖹 🕻	8 🖯 🕑 🕸 🖓	
ssumption Browser					
Assumption Browser		K K	+ 📷 🕻		Status
Assumption Browser uct Default Parent					Status
Assumption Browser uct Default Parent Drdt_mem_01					Status
Assumption Browser uct Default Parent Drft_mem_01 Savings					Status
Assumption Browser					Status
Assumption Browser uct Default Parent Drft_mem_01 Savings			Conditional A		Status
Assumption Browser		Adjustment Method	Conditional A		

Currency * US Dolla	ar 💙 Us Dol	llar			
Adjustment Type Selection					
Adjustment Type • 16	Folder		Trar	sfer Pricing Rule	
Liquidity Adjustment	AUTOSEG	~	PCD TP Rule	~	
Basis Risk Costs	AUTOSEG	~	PCD TP Rule	~	
Pricing Incentives	AUTOSEG	~	PCD TP Rule	~	
Other Adjustments	AUTOSEG	~	PCD TP Rule	~	
Assumption Browser					
oduct		Adjustment Metho			Status
oduct					Status
roduct Default Parent Default Parent 01					Status
oduct Default Parent Default Parent Dottomem_01 Savings					Status
oduct Default Parent					Status
oduct Default Parent prdt_mem_01 Retained earnings Retained earnings Product_leaf2		Adjustment Metho	od Conditional /		
oduct Default Parent		Adjustment Metho			Status Defined

11.5 Create the Standard Process

To create a standard process, follow these steps:

1. From the LHS Menu, select **Fund Transfer Pricing**, select **FTP Processing**, and then select **Standard Process**. Click **Add**.

CREATE THE STANDARD PROCESS

Not secure whf00ckr.4999/pft80	072/main/home.jsp						
	inancial Services Fund	ds Transfer Pricing			🔲 💩 U:	S-English 💌	PFTUSER 👻 🐰
andard Process						As of I	Date: 01/01/1985
Search							B
Name				Folder	AUTOSEG	~	
Product Dimension	Product	~					
Standard Process							
Process Details	Product Selection	Calculation Selection	Prepayment Rule Selection Adjustment Rule Selection		ration Au	dit Option	reeze Process
	Product Selection		Adjustment Rule Selection		ration Au	dit Option	reéze Process
TP Standard Process Rules		+ 12 2 9 4	Adjustment Rule Selection Adjustment Rule Selection Atternate Rate Output Selection Comparison Comp				
TP Standard Process Rules	Product Selection		Adjustment Rule Selection		Aux Access Type Read/Write	fit Option	Status
TP Standard Process Rules	Creation Date	+ E Z B a d	Adjustment Rule Selection Adjustment Rule Selection Atternate Rate Output Selection Comparison Comp		Access Type	Folder	Status
Process Details Process Rules Name Bugtest CAProc TP ADJ CAProc 02	Creation Date 04/03/2020	New ed By PFTUSER	Adjustment Rule Selection Adjustment Rule Selection Adjustment Rule Output Selection	Last Run By	Access Type Read/Write	Folder AUTOSEG	Status Incomplete

2. Enter the Process details and click Apply.

Oracle Financial Services Analytical	Applications - Google Chrome				-	O X
A Not secure whf00ckr:4999/	/pft8072/main/home.jsp					
	Financial Services Funds Tra	nsfer Pricing		(III) #	US-English 🔻 PFTUSER	• & 0
Standard Process (Edit Mode)					As of Date: 0	1/01/1985 🕥
Process Details Defined		ation Selection	der Phoning Rufe Selection Defined payment Rule Selection payment Rule Selection Defined Tatle Rate Output Selection	Mgration C	Audit Option	67
Nan	ne * PCD Process			Description		
Fold		•		Access Type * O Read Only	Read/Write	
😞 Audit Block		Apply Retur	n To Summary Page			
Audit Trail User Comments						
- System ID:704889						
Created By	PFTUSER		Creation Date	2020-07-16 1	3:34:21.0	
= २ म 🚞 🧃	2 🧕 🖉 🖉				<u>አ</u> 🖬 🗊 ለ#	7:38 PM 7/19/2020

3. Under Product Selection section, click on source and select the Source Hierarchy as **PricingManagementGeneratedInstruments** as shown in the following screenshot.

NOTE If source hierarchy has no data then for Source hierarchy to load data in standard process screen execute the below update query in atomic schema.

update REV_TABLE_CLASS_ASSIGNMENT set validated_flag = 'Y' ;

commit;

Oracle Financial Services Analytical Appl	ications - Google Chrome				-	•	5
A Not secure whf00ckr:4999/pft8	072/main/home.jsp						
	inancial Services Funds Transfer Pricing			US-English	* PFTUSER *	&	0
 Standard Process 							
Process Defails Defaults	Product Selection Defined Defined	Atternate Rate Output Selection		ation Audit Option	Presze Process Defeed		
Folder (Filter) Filter Type Source Selection	PFTSEG No Filter Source PricingManagementGeneratedInstrument		Filter Name		~		
Folder (Hierarchy)			Product Hierarchy	FTP_bier	×		
✓ Audit Block		Apply Return To Summary Page					
Audit Trail User Comments							
Created By	PFTUSER	Creation Date		2020-07-16 13:34:21.0			
🔹 🔎 🛱 🖉	👩 🖻 🐁 🚳 🚥	1				1 PM /2020	5)

Source Selection - Google Chrome			X
Not secure whf00ckr:4999/pft8072/fs	apps/comn	non/MM_PageOpener_alta.jsp#	
 Source Selection 			no US-English * PFTUSER * &
		1×1	
Available		Selected	
Instrument Tables		🗣 Pricing Management Generated Instruments	
🧤 Ledger Stat Instrument			Audit Option Preeze Process
I Loan Commitment Contracts			Defined
🧣 Loan Contracts	>>		
🧤 Merchant Cards	>		
Money Market Contracts			
🗣 Mortgages	<		
💁 Mutual Funds	~		
🗣 Other Services	1.0		
Pricing Management Generated Instruments			~
🖣 Retirement Accounts	-		
		Q	ier 👻
		Ok Close	
			07-16 13:34:21.0

Not secure whf00ckr:4999/pf	plications - Google Chrome			- 0
	Financial Services Funds Transfer Pr	icing	1	US-English 🔻 PFTUSER 🔻 🔗
Calculation Selection				
Propagation	Transfer Rate Propagation Rate Lock Option Cost Propagation	Skip Non-Zero Transfer Rate Record Skip Non-Zero Rate Lock Option Cost R	Adjustment Propagation	Skip Non-Zero Adjustment Record
Transfer Rate	Transfer Rate Forward Transfer Rate	Skip Non-Zero Transfer Rate Record	Instrument Charge/Credit (TP)	Accrual Type
Adjustments	Z Adjustments	Skip Non-Zero Adjustment Record	Instrument Charge/Credit (Adj)	Accrual Type 🗸 🗸
All-in Transfer Rate	All-in Transfer Rate			
Economic Value	□ Yes			
Rate Lock Option Cost	Ves Discount Curve	✓ Volatility Curve ✓		
Alternate Rate Output	□ Yes			
Migration	Transfer Rate Adjustments	Rate Lock Option Cost	Breakage Charges	
Calculation Mode and Metho	od			
Calculation Mode	Standard Remaining	g Term		
Interpolation Method	Linear Cubic Sp	line Ouartic Spline		
		Apply Return To Summary Page		
Audit Block				
it Trail User Comments				
o 🖬 🚍 🔊	o 🔉 🦄 🚓 📬	Ŵ		へ 宮 口 du ^{747 PM}

4. Click **Apply** and it navigates to the Calculation section. Enter the details as follows:

5. Select All in Transfer Rate Hierarchy. Then select product and click on define.

🔁 All-in Transfer Rate - Google	e Chrome			×+ [x c			- 0	\propto
Not secure whf00ck	r.4999/pft8072/fsapps/cc	ommon/MM_PageOpen	er_alta.jsp						
All-In Transfer Rate FTP Processing > Standard P		e (Edit Mode)				ño	US-English 💌	PFTUSER 🔻 🔗	C
Dimension		~	Currency	US Dollar	~				
Folder (Hierarchy)	AUTOSEG	~	Product Hierarchy	PCD Hierarchy	~	n 🖫	Skip Non-Ze	ero Adjustment Record	
Assumption Browser	Assumption List					edit (TP)	Accrual Type	~	
 Assumption Browse 				0 # C		ədit (Adj)	Accrual Type	×	
Product			Sta	tus					
- prdt_mem_01									
- Retained earnings									
product_leaf2			5	fined					
Orphan Branch			De	nined		-			
		Save De	fine >>						
		Territoria Inc.							
4					•				
२ म 📮	I 💀 🧿 🖻	- 🐴 😛 🧕	i w1				^	See 10 40 7:48 PM	₽.

6. All in Transfer Rate mapping window will be displayed as follows. Select Plus for each Adjustment Types and click **Apply**.

CREATE THE STANDARD PROCESS

All-In Transfer Pricing Rate M	apping - Goog	gle Chrome			- 🗆 X				\sim
O Not secure whf00ckr/	4999/pft807	2/fsapps/ftp/AdjAllI	nTPSumm.js	p?SYSII	D=704889&infodom=OFSPFTINFO&dsn=4&appId=TP&sourc				
All-In Transfer Pricing R FTP Processing > Standard Pro			Transfer Pricin	ig Rate M	Mapping (Edit Mode)	ŝ	US-English 💌	PFTUSER ▼ &	C
Product Hierarchy Se	election								
Dimension	Product				Currency US Dollar				
Folder (Hierarchy)	AUTOSEG				Product Hierarchy PCD Hierarchy	n o	Skip Non-Zer	o Adjustment Record	
Selected Product	FTP_02 ¥				Output Audit Detail	LIN (TD)			
Summation Logic					All-In Transfer Pricing Rate	pait (TP)	Accrual Type	~	
		Plus (+)		~	Base Transfer Rate	adit (Adi)	Accrual Type	~	
		Plus (+)		~	Liquidity Adjustment	1 011 (1 10)/	Account type		
		Plus (+)		~	Pricing Incentives				
		Plus (+)		~	Easis Risk Cost				
		Plus (+)		~	Other Adjustments				
				~	Option Cost				
			Close	Apply	1				
			Course -						
avascript:									
		o 🔉 🦄	-	02	w]	14	^	ー アン 49 PM ア/19/2020	₽,

7. Click **Apply**. It navigates to Transfer Pricing Rule list. Select the TP rule and then select Adjustment Rule.

_	ORACLE	Financial Services Fund	ls Transfer Prici	ng		(iii) ¹ / ₁₀	US-English 🔻	PFTUSER *	*	
	i iopayauon	Rate Lock Option Cost			n-Zero Rate Lock Option Cost R	ecord				
	Transfer Rate	Transfer Rate Forward Transfer Rate	-		-Zero Transfer Rate Record	Instrument Charge/Credit (TP)	Accrual Type		2	
	Adjustments	Adjustments		Skip Non	-Zero Adjustment Record	Instrument Charge/Credit (Adj)	Accrual Type		~	
	All-in Transfer Rate Economic Value	All-in Transfer Rate					2 <u>1998</u>			
	Rate Lock Option Cost	Ves Discount Curve		✓ Vola	tility Curve 🖌					
	Alternate Rate Output	🗆 Yes								
	Migration	Transfer Rate	Adjustments	13	Rate Lock Option Cost	Breakage Charges				
Calcul	ation Mode and Meth	od								
	Calculation Mode	 Standard 	O Remaining	Term						
	Interpolation Method	Linear	O Cubic Spline	8	Quartic Spline					
				Apply	Return To Summary Page					
Audit B	Block									
udit Trail	User Comments									
System	n ID:704889									
						2020-07-16 13				

CREATE THE STANDARD PROCESS

Oracle Financial Services Analytical A	oplications - Google O	hrome						-	
A Not secure whf00ckr:4999/p	ft8072/main/home	jsp							
	Financial Service	es Funds Transfer Prici	ing			🔲 💩 US-	English 🔻 🖡	PFTUSER 🔻	8
Process Details	Product Selection Defined	Calculation Selection Defined		Define Prepayment i Adjustment F Define	Rule Selection	figration Audit		roozo Process Defined	
 Transfer Pricing Rules List 							1 1	I-1/1 K →	х х
							E' 40 1	I-1/1 K (⇒ x ©⊈
	ne PCD				Fold	er AUTOSEG	≣ ≠0 1		
Search					Foic	er AUTOSEG			
Search Na Product Dmens Name		Creation Date		Created By	Fold	er AUTOSEG			
 Search Na Product Dimension 		Creation Date 07/16/2020		Created By PFTUSER			~		BC
Search Na Product Dimens Name PCD TP Rule					Last Modified Date 07/16/2020	Last Modified By	Access Type	Folder	BC
Search Na Product Dmens Name				PFTUSER	Last Modified Date 07/16/2020	Last Modified By	Access Type	Folder	BC
Search Na Product Dimens Name PCD TP Rule				PFTUSER	Last Modified Date 07/16/2020	Last Modified By	Access Type	Folder	BC
Search Na Product Dmens Name Product DTP Rule Audit Block				PFTUSER	Last Modified Date 07/16/2020	Last Modified By	Access Type	Folder	BC

Oracle Financial Services Analytical Appl	ications - Google Chror	ne									×
A Not secure whf00ckr:4999/pft8	072/main/home.jsp										
	inancial Services I	Funds Transfer Pricir	ng				🔲 🚓 US-	English 💌	PFTUSER *	&	C
Process Details @	Product Selection	Calculation Selection Defined		Defini Prepayment Adjustment	Rule Selection	Mar	tion Audit	Option	Freeze Process Defined		
 Adjustment Rules List Search 								* *0	1-1/1 K <	> B	
Name Product Dimension	PCD					Folder	AUTOSEG		~		
Name	Product	Creation Date		Created By	Last Modified Date		Last Modified By	Access Type	Folder		
PCD Adj Rule		07/16/2020		PFTUSER	07/16/2020		PFTUSER	Read/Write	AUTOSEC	3	
Audit Block			Apply	Return To Sun	nmary Page						
Audit Trail User Comments											
 System ID:704889 											
Created By	PFTUSER			Creat	ion Date		2020-07-16 13:34:21	.0			
			1000							B PM	_
🗐 🗐 🗎 🔍		B 🛞 💴	W]					~ 9		/2020	-

8. Last section select Freeze and then confirm. This created Standard Process and displayed in the summary as shown in screenshot.

EXECUTE THE STANDARD PROCESS TO TEST THE STATUS

Oracle Financial Servic	es Analytical Applications - Google Chrome		-	
A Not secure whf	00ckr:4999/pft8072/main/home.jsp			
	ACLE' Financial Services Funds Transfer P	ricing	🜐 💩 US-English 💌 PFTUSER 💌	&
Standard Proces	5			
		Transfer Pricing Rule Selection		
	Marca and a second	Prepayment Rule Selection	Migration 🔗 Audit Option	
Proces Detry	as Details Product Selection Calculation Selection	Adjustment Rule Selection	Defeed	
		Alternate Rate Output Selection		
Freeze Process				
Freeze				
Reset				
		Confirm Return To Summary Page		
Audit Block				
Audit Block Audit Trail User Com	amonts			

Oracle Financial Services Analytical Applic	ations - Google Chrome						- 🗆 X
A Not secure whf00ckr:4999/pft80)72/main/home.jsp						
	nancial Services Funds Tran	sfer Pricing		(🗊 🚓 US-En	nglish 🔻 PFTU	USER 🔻 🕺 🚨
Standard Process						As of D	oate: 01/01/1985 🔞
✓ Search							BC
Name	PCD			Folder	AUTOSEG	~	
Product Dimension	Product	~					
Standard Process							
Process Details	Product Selection	aton Selection	Prepayment Rulo Selection Adjustment Rulo Selection Adjustment Rulo Selection Adjustment Rulo Selection	Mgrat	ien Audit (Option Free	ze Process
UTP Standard Process Rules		「「「「「「「」」」	1-1/1K	< > >			
Name	Creation Date	Created By	Last Run Date	Last Run By	Access Type	Folder	Status 🛦
PCD Process	07/16/2020	PFTUSER	07/17/2020	PFTUSER	Read Write	AUTOSEG	Success
4 P 🛱 🧮 🛃	🧿 🖹 🌯 😌	0 5 W]				~ = 5	

11.6 Execute the Standard Process to test the Status

1. Select the Process and click on the **Run** icon.

EXECUTE THE STANDARD PROCESS TO TEST THE STATUS

Not secure whf00ckr:4999/pft80	72/main/home.jsp							
	ancial Services Funds Tr	ansfer Pricing			🔲 🐁 US-E	nglish 🔻 PF	TUSER 🔻	& 0
andard Process						As of	Date: 01/0)1/1985 (
Search								3.0
Name	PCD			Folder	AUTOSEG	~		
Product Dimension	Product	~						
Standard Process								
Process Details	Product Selection	foulation Selection	Adjustment Rule Selection		ration Aud		eeze Process	
TP Standard Process Rules		+ 111 12 16 18 18	the second se					
Name PCD Process	Creation Date 07/16/2020	Created By PFTUSER	Run st Run Date 07/17/2020	Last Run By PFTUSER	Access Type Read/Write	Folder	Status A Success	7
- PGD Process	0//10/2020	PFIUSER	011112020	PETUSER	Read write	AUTOSEG	2000635	6

2. Select As of date as Todays date and click on **OK**.

Run Execution Paramet	ters - Google Chrome	- 🗆 X						- 🗆 X
Not secure whft	00ckr:4999/pft8072/fsapps/comn	non_oj/index.jsp?root						
~ Run Execution	Parameters					🕕 🐁 US-	English 🔻 PF	TUSER 👻 🔏 🖸
Process Name As of Date	PCD Process						As of	Date: 01/01/1985 🌘
Legal Entity	Default Member	16 2			B.			
	OK Cancel				Fold	# AUTOSEG	~	
whf00ckr:4999//index.jsp	ss Details Product Selection	Calculation Selecto		Prepayment Rule Selection Adjustment Rule Selection Adjustment Rule Selection Atternate Rate Output Selection	n	gretion Aud	At Option	esze Process
TP Standard Proc	Creation Date	+ Created		■ 990 = 1 - 1 / 1 Last Run Date	K < > > H	Access Type	Folder	Status 🛦
PCD Process	07/16/2020	PFTUSEI		07/17/2020	PFTUSER	Read/Write	AUTOSEG	Success
PCD Process	07/16/2020	Priusei	₹ ₩]	0/11/2020	IFT TUSER	ReadrWhte	AUTOSEG	7-07 DM

3. Refresh the summary screen and verify the status of process. It should show success. If it is failed verify the logs.

Log path: ../ftpshare/logs

MANUAL STEPS TO DO BEFORE TESTING FTP FROM PCD UI

Oracle Financial Services Analytical Applic Not secure whf00ckr:4999/pft80 ORACLE* Fin		nsfer Pricing			🌐 👗 US-E	English 🔻 PF	TUSER ¥	- ×
Standard Process						As of	Date: 01/0	01/1985 🕼
Name	PCD			Folde	AUTOSEG	~		
Product Dimension	Product	~						
Standard Process								
Process Defails	Product Selection	lation Selection	Prepayment Rule Selection Adjustment Rule Selection Adjustment Rule Selection Atternate Rate Output Selection	Mis	ration Aud	t Option	eeze Process	
TP Standard Process Rules		+ 18 12 昭白	3 19 170 ₽ 1-1/1	ккух				
Name	Creation Date	Created By	Last Rue Refresh Data	Last Run By	Access Type	Folder	Status .	Å.
PCD Process	07/16/2020	PFTUSER	07/17/2020	PFTUSER	Read/Write	AUTOSEG	Succes	\$.
🖷 🔎 🖬 🔚 👰	🧿 🖻 🍾 🤀	0 2 W	<i>Ø «</i>			~ 🛥 5	日 dəl 8:34 7/19/2	PM

11.7 Manual Steps to do before Testing FTP from PCD UI

- **1.** Login to PCD config schema:
- 2. Execute the following update query to enable FTP:

```
update configuration set PARAMVALUE ='Y' where paramname
='FTP_ENABLED';
```

commit;

Defualt parameters when FTP not enabled:

Not secure whf00cri	c9999/ofsaa/mair	v/home.jsp					
ORAC	LE' Financi	al Services Price Creatic	on and Discovery		C	🔒 US-English 🦷	PMUSER * &
efault Parameters							
rice Creation And Disco	very > Setup > De	fault Parameters					
							Save Cancel
- Default Parameter	s						
Co	ost of Capital	12			Risk Free Rate	8	
	Discount (%)	9.5					
							+ 🗈
Customer Insight			P		DAMAGE AND		+ 0
Customer Type	-	nentation Type	Folder		Rule ID		
Institutional 🗸	Corporate T	racker Segment 💙	~		~		
> Transfer Pricing Pa	arameters (not e	nabled)					
		11.0					
> Capital Charge Pa	rameters (not er	habled)					
 Global Default Par 	ameters						
		Specify		Lookup		Real-time Calculation	
ransfer Price							
xpected Loss							
Inexpected Loss							
werage Balance						0	
Aiscellaneous Fees							

Defualt parameters when FTP enabled:

Oracle Financial Services Ar	nalytical Applications	- Google Chrome					- 0	3
Not secure whf00os	su:8080/ofsaa/mair	n/home.jsp						
	ILE [*] Financia	al Services Price Creation	1 and Discovery			🔲 💩 US	-English 🔻 PMUSER 👻 👌	8
Default Parameters Price Creation And Disco	overy > Setup > De	fault Parameters					Save Cancel	
✓ Default Paramete	rs						Jave Cancer	
c	lost of Capital	12			Risk Free Rate	8		
	Discount (%)	9.5						
v Customer Insight	Parameters						+ 0	ĺ.
Customer Type	Default Segm	nentation Type	Folder		Rule ID			
🗌 Institutional 🗸	Corporate Tr	racker Segment 🛩	~		v			
v Transfer Pricing P	arameters							
	Folder PFT	/SEG 🛩		Transf	er Pricing Process	PCD Process3 🗸		
		vabled)						
> Capital Charge Pa	rameters (not en							
> Capital Charge Pa √ Global Default Pa		Specify		Lookup		Real-time	e Calculation	
∽ Global Default Pa				Lookup		Real-time	e Calculation	
✓ Global Default Pa		Specify				0	e Calculation	
 ✓ Global Default Pa Transfer Price 		Specify					e Calculation	

- 3. Login to PCD Atomic schema and execute below queries:
 - a. To update Standard Process API:

```
update API_DETAILS set
URI='<ftp_host:port/context>/restapi/ftpPcdRestservice/v1/getStandar
dProcessList' where endpoint='FTP_1';
```

commit;

Example url : http://whf00osu:7777/ftpwar/restapi/ftpPcdRestservice/v1/getStandardProcessList

b. To update Pricing API:

update API_DETAILS
set URI='<ftp_host:port/context>/restapi/ftpPcdRestservice/v1/getPricing'

where endpoint='FTP_2';

commit;

Example url: http://whf00osu:7777/ftpwar/rest-api/ftpPcdRestservice/v1/getPricing

c. Timed out url:

```
update API_DETAILS
set URI='<ftp_host:port/context>/rest-
api/ftpPcdRestservice/v1/getPricingData'
where endpoint='FTP_3';
commit;
```

Example:

```
update API_DETAILS set URI='http://whf00osu:7777/ftpwar/rest-
api/ftpPcdRestservice/v1/getPricingData' where endpoint='FTP_3';
commit:
```

d. In API_DYNAMIC_HEADERS table set headers_values with FTP login username and base64 encoded password

```
update API_DYNAMIC_HEADERS set headers_values='FTPUSER' where
headers='userid';
commit;
update API_DYNAMIC_HEADERS
set headers_values='Basic RlRQVVNFUjpwYXNzd29yZDE='
where headers='authorization';
commit;
```

```
NOTE Th
```

The following step must be executed only when PCD 8074 is installed and RM Summary is enabled:

4. Grants to execute from sysdba:

```
grant execute on utl_http to <pcd_atomic_schema>;
grant execute on dbms_lock to <pcd_atomic_schema>;
grant execute on DBMS_NETWORK_ACL_ADMIN to <pcd_atomic_schema>;
```

5. After executing above grants From PCD Atomic schema: execute following blocks.

Enter unique acl name in below block like ex: 'pcd_acl_file.xml'

BEGIN

DBMS_NETWORK_ACL_ADMIN.create_acl (

```
acl
                    => 'pcd_acl_file.xml',
       description => 'A test of the ACL functionality',
                    => 'PCD18CATOMIC', -- pcd atomic schema name
       principal
       is_grant
                    => TRUE,
       privilege
                    => 'connect',
       start_date
                    => SYSTIMESTAMP,
       end date
                    => NULL);
end;
/
begin
  DBMS_NETWORK_ACL_ADMIN.assign_acl (
                   => 'pcd_acl_file.xml',
       acl
       host
                   => 'whf00osu', -- ftp hostname
```

```
-- ftp port
       lower_port => 7777,
       upper_port => NULL);
end;
```

6. Login to PCD Application: Navigate to the Default Parameters and select the standard process under Transfer Pricing parameters section.

Default Parameters						
Price Creation And Disco	overy > Setup > De	afault Parameters				
						Save Cancel
v Default Paramete	rs					
c	Cost of Capital 12		Risk Free Rate		8	
	Discount (%)	9.5				
✓ Customer Insight	Parameters					+ 1
Customer Type	Default Segn	mentation Type	Folder	Rule ID		
🗆 Institutional 🗸	Corporate T	fracker Segment 🗸	~	~		
✓ Transfer Pricing P	arameters					
	Folder PF	TSEG ¥		Transfer Pricing Process	PCD Process2 🗸	
1. 12. 11.11.12.1		11/12				

Testing the Services using Postman 11.8

Standard Process Service 11.8.1

Request Type: GET

/

Header: UserID : FTPUSER

GET 🔻 http:/	//whf00osu:7777/ftpwar	/rest-api/ftpPcdRestservice/v1/getSt	andardProcessList	Send 🔻
Params Authorization	• Headers (11)	Body • Pre-request Script	Tests Settings	C
ТҮРЕ		Username	FTPUSER	
Basic Auth	Ψ	Password		
The authorization header automatically generated w request. Learn more abou	when you send the		Show Password	

Authorization:

Type: Basic Auth

Username : FTPUSER

password: password1

TESTING THE SERVICES USING POSTMAN

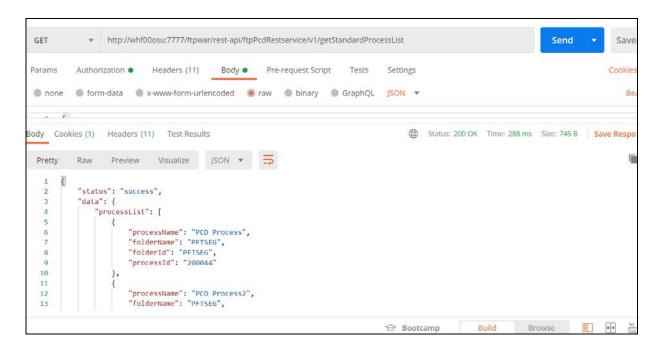
Para Hea	ms Authorization ● Headers (11) Body ●	Pre-request Script Tests Settings		
	KEY	VALUE	DESCRIPTION	••• Bulk E
~	USERID	ftpuser		
	Кеу	Value	Description	

Url: http://whf00osu:7777/ftpwar/rest-api/ftpPcdRestservice/v1/getStandardProcessList

Response:

```
{
     "status": "success",
     "data": {
        "processList": [
             {
             "processName": "PCD Process",
             "folderName": "PFTSEG",
             "folderId": "PFTSEG",
             "processId": "200044"
             },
             {
             "processName": "PCD Process2",
             "folderName": "PFTSEG",
             "folderId": "PFTSEG",
             "processId": "200063"
             }
        ]
     },
     "messages": null
}
```

TESTING THE SERVICES USING POSTMAN



11.8.2 Pricing Service

{

Request Type: POST

URL: http://whf00osu:7777/ftpwar/rest-api/ftpPcdRestservice/v1/getPricing

Payload Request:

```
"processId": "200044",
"instrumentParameters": [
{
   "accountNumber": "Prod1",
   "asOfDate": "20200730",
   "currentNetRate": "12",
   "originalTermToMaturity": "5",
   "originalTermMultiplier": "Y",
   "paymentFrequency": "1",
   "paymentFrequencyMultiplier": "M",
   "adjustableTypeCode": "0",
   "currentGrosBookBalance": "250000",
   "accuralBasisCode": "0",
   "amortizationTerm": null,
   "amortizationTermMultiplier": "D",
   "amortizationTypeCode": "0",
   "currentGrossParBalance": "250000",
```

```
"currentPaymentAmount": 4167,
   "interestRateCode": 7777,
   "lastRepricingDate": "20200723",
   "maturityDate": "20200730",
   "nextPaymentDate": "20200724",
   "nextRepricingDate": "20200723",
   "originalGrossparBanalce": "250000",
   "originationDate": "20200723",
   "issueDate": "20200723",
   "remainingNoOfPayments": 0,
   "lastPaymentDate": "20200730",
   "interestTypeCode": "0",
   "compoundingBasisCode": "-1",
   "repricingFrequency": null,
   "repricingFrequencyMultiplier": null,
   "productCode": 4,
   "currency": "USD",
   "orgPaymentAmt": 50000
}]
```

```
Response:
```

}

{

```
"status": "success",
"data": {
    "requestId": 15,
    "calculatedData": [
    {
        "requestId": "15",
        "accountNumber": "NEW_ACCOUNT1",
        "transferRate": "6.580822",
        "liquidityPremiumRate": "15",
        "pricingIncentiveRate": "9",
        "basisRiskCostRate": "9",
        "otherAdjustmentRate": "9",
        "allInTPRate": "48.580822",
        "asOfDate": "2020-07-16 00:00:00.0"
    }
```

] }, "messages": null

}

POST	http://whf00osu:7777/ftpwar/rest-api/ftpPcdRestservice/v1/getPricing	Send	•
Params	Authorization Headers (11) Body Pre-request Script Tests Settings		Co
none	● form-data ● x-www-form-urlencoded		
1 {			
2	"processId": "200044",		
3	"instrumentParameters": [{		
4	"accountNumber": "Prod1",		
5	"asofDate": "20200730",		
6	"currentNetRate": "12",		
7	"originalTermToMaturity": "5",		
8	"originalTermMultiplier": "Y",		
9	"paymentFrequency": "1",		
10	"paymentFrequencyMultiplier": "M",		
11	"adjustableTypeCode": "0",		
12	"currentGrosBookBalance": "250000",		
13	"accuralBasisCode": "0",		
14	"amortizationTerm": null,		
15	"amortizationTermMultiplier": "D",		
16	"amortizationTypeCode": "0",		
17	"currentGrossParBalance": "250000",		

POST	•	http://wh	f00osu:7777/ftpw	ar/rest-api/ftpF	cdRestservice/v1/getPri	cing				Send	▼ Sa
Params	Autho	rization 鱼	Headers (11)	Body ●	Pre-request Script	Tests	Settings				Cook
Body Co	ookies (1)	Headers	(11) Test Resul	ts				Status: 200 OK	Time: 4.00 s	Size: 801 B	Save Res
Pretty	Raw	Preview	Visualize	JSON 🔻	□						
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	},	"ac "tr "li "pr "ba "ot "al	Data": [questId": "239" countNumber": " ansferRate": "5 quidityPremiumR icingIncentiveR sisRiskCostRate herAdjustmentRa lInTPRate": "30 OfDate": "2020-	Prod1", ", ate": "11", ate": "10", ": "9", te": "15", ",	90.0"						

12 Appendix D: Implementing GDPR Compliance for OFS PCD

This appendix describes the procedures to implement the General Data Protection Compliance for OFS PCD application.

12.1 Implementing Right to Forget

Follow these steps to implement Right to Forget:

1. Transfer the Batch Username ownership to PMUSER (or any common user) from sysadmn as below:

begin

```
AAI_OBJECT_ADMIN.TRANSFER_BATCH_OWNERSHIP('SYSADMN','PMUSER');
```

end;

- **2.** Go to Batch Maintenance screen and Edit the Right to forget and data redaction batch usernames under param values to common username like PMUSER.
- **3.** Give an entry of v_d_cust_ref_code by selecting the existing v_d_cust_ref_code from dim_customer for which Right to Forget has to be applied in the FSI_PARTY_RIGHT_TO_FORGET table.
- **4.** Execute the Righttoforget batch and then verify the V_D_Cust_First_Name should get randomized.

Verify Right to forget for Processing Table:

Create the existing customer deal for the same v_d_cust_ref_code and verify the Right To Forget only for existing customers in fsi_m_customer_details.

Get the List of processing column names which has to get randomized from the AAI_DRF_QUERY_METADATA table.

NOTE Right to Forget will not work for New Customers. It works only for existing customers.

5. Execute the DataRedaction batch and then verify the v_d_cust_first_name should be empty.

Get the List of PI columns for Data Redaction from the AAI_DRF_FUNCTION_COLUMN_MAP table.

12.2 Impact of GDPR on Pricing UI

The users mapped to Data security role have the access of PII fields. Those users can see the PII fields in the Deal Pricing user interface in their original form.

The users who are not mapped to the required role cannot see the original data of PII fields.

NOTE When GDPR is enabled and user wishes to map the *CRUD operations functions to the OFSAA user, then ensure that the user must have the access to PIIs fields.

The product users are solely responsible to maintain these mappings by using OFSAA security model.

By default, all the user groups present in OFS PCD except UGPRMGRINBOXADMIN has the access of PII fields and only Relationship Manager Group has the CRUD access. Rest are having VIEW access only, on the Deal Pricing UI.

Example: If a user has access to PII fields, he/she can perform all operations like ADD,EDIT,DELETE and VIEW on a deal definition and in other case, if the user does not have the access to PII fields, he should only perform VEIW operations. This behavior can be achieved by *functions based masking at summary page.

Operations	Functions
ADD	PRCADD
EDIT	PRCEDIT
DELETE	PRCDEL
VIEW	PRCVW
REPORT	PRCREP

Functions for CRUD operations on Deal Pricing UI

***CRUD**: Create, Read, Update and Delete

***Functions based masking**: A process by which action items on summary page can be enabled or disabled. It can be done using Functions to Roles mapping screen under SYSADMN account.

12.3 Consent Page in Deal Pricing UI

12.3.1 New Customers

When creating a new deal for new customer, the deal pricing UI will ask for consent of the customer with an optional field to capture consent form Id, if available.

ricing Definition rice Creation And Discovery > Pricing Definition	(Definition Mode)					
¥.						
	Listomer	Deal Details	M Offers V Price H	S Recommended Price		
	Details.	Longers.	Skinnstoni	<u>Ellas</u>		
*The customer has signed the Consent Form of Consent Form ID :	greeing to Data Capture					Cancel
Pricing Definition						
Name *	TestDeal		Folder Name. *	DEFAULT	•	
Pricing Details						
Customer	New O Existing		Customer Type	Institutional	•	
Customer ID			Customer Name			
Relationship Manager *	VINAY *		Account	New Existing		
Account Number						
 Business Information 						
Organization Name *	ORG_NAME		Organization Address	ORG_ADDRESS		
Country of Incorporation		10	Date of Incorporation	04/24/2018	台	
Status of Listing	⊛ ves ⊕ No					
Number of Employees	45		Industry	Finance	•	
Rating Source	Internal		Obligor Rating	INT LT Rating CCC	•	
 Financial Information 						
Information As On	04/24/2018	m	Turnover		5555	
Currency	US Dollar					
Earnings After Tax	5555		Debt Coverage Ratio		5.0000	

12.3.2 Existing Customers

Only when Relationship Managers update any of the existing PII information present on the Customer Detail section of Deal Pricing UI, they will be asked to take a consent.

ricing Definition nice Creation And Discovery > Pricing Definition	(Definition Mode)					
	Customer Dotals	Ef Deal Details	Cotinization	S Recommended Price		
The customer has signed the Consent Form of	greeing to Data Capture					Save Cano
Consent Form ID :						Sere certo
 Pricing Definition 						
Name -	TestDeal		Folder Name *	DEFAULT		
- Pricing Details						
Customer	New Existing		Customer Type	Institutional		
Customer ID			Customer Name			
Relationship Manager *	VINAY *		Account	New ☺ Existing Existing Existing		
Account Number						
- Business Information						
Organization Name *	ORG_NAME		Organization Address	ORG_ADDRESS		
Country of Incorporation		10	Date of Incorporation	04/24/2018	m	
Status of Listing	● Yes ◎ No					
Number of Employees	45		Industry	Finance		
Rating Source	Internal •		Obligor Rating	INT LT Rating CCC		
 Financial Information 						
Information As On	04/24/2018	m	Turnover		5555	
Currency	US Dollar •					
Earnings After Tax	5555		Debt Coverage Ratio		5.0000	

13 Appendix E: Engine Configuration Changes for Better Performance

13.1 Improving OFS FTP Engine Performance

For improving the OFS FTP engine performance, follow the steps given below:

1. Add CursorSharingMode entry in respective ofstpol.ini file as shown below to take advantage of setting cursor sharing parameter at session level.

```
[debug]
FileName=ofstpol
CALC_LOG=3
ACCESS_LOG=3
ERROR_LOG=3
ComponentName=RUN EXECUTABLE
CursorSharingMode=EXACT
```

- 2. Engine reads value against Key CursorSharingMode and sets CURSOR_SHARE at DB Session level accordingly.
- 3. Engine executes below statement if value set against CursorSharingMode Key.

```
ALTER SESSION SET CURSOR_SHARING = <Input Value> in upper case <Input Values>: EXACT, FORCE, SIMILAR
```

- 4. If NO value supplied, Engine does not set any alter statement.
- 5. ofsptol.ini file is present in \$FIC_DB_HOME/conf folder.
- 6. To comment this cursor sharing parameter setting, comment as shown below in ofstpol.ini file:

```
[debug]

FileName=ofstpol

CALC_LOG=3

ACCESS_LOG=3

ERROR_LOG=3

ComponentName=RUN EXECUTABLE

;CursorSharingMode=EXACT
```

13.2 Improving OFS PCD Engine Performance

For improving the OFS PCD engine performance, follow the steps given below:

1. Add CursorSharingMode entry in respective ofsIRC.ini file as shown below to take advantage of setting cursor sharing parameter at session level.

```
; CursorSharingMode can be enabled and set to SIMILAR or EXACT or FORCE [debug]
CursorSharingMode=EXACT
```

2. Engine reads value against Key CursorSharingMode and sets CURSOR_SHARE at DB Session level accordingly.

- 3. Engine executes below statement if value set against CursorSharingMode Key. ALTER SESSION SET CURSOR_SHARING = <Input Value> in upper case <Input Values>: EXACT, FORCE, SIMILAR
- **4.** If NO value supplied, Engine does not set any alter statement.
- **5.** ofsIRC.ini file is present in \$FIC_DB_HOME/conf folder.
- 6. To comment this cursor sharing parameter setting, comment as shown below in ofsIRC.ini file:

; CursorSharingMode can be enabled and set to SIMILAR or EXACT or FORCE [debug] ;CursorSharingMode=EXACT

OFSAA Support

Raise a Service Request (SR) in <u>My Oracle Support (MOS)</u> for queries related to OFSAA applications.

Send Us Your Comments

Oracle welcomes your comments and suggestions on the quality and usefulness of this publication. Your input is an important part of the information used for revision.

- Did you find any errors?
- Is the information clearly presented?
- Do you need more information? If so, where?
- Are the examples correct? Do you need more examples?
- What features did you like most about this manual?

If you find any errors or have any other suggestions for improvement, indicate the title and part number of the documentation along with the chapter/section/page number (if available) and contact the Oracle Support.

Before sending us your comments, you might like to ensure that you have the latest version of the document wherein any of your concerns have already been addressed. You can access My Oracle Support site that has all the revised/recently released documents.

