

Oracle Financial Services Price Creation and Discovery

User Guide

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Financial Services

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Oracle Financial Services Price Creation and Discovery User Guide

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Table of Contents

1	Preface	8
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	10
2	About Price Creation and Discovery	11
2.1	Overview	11
2.2	Salient Features	11
2.3	Components	12
2.3.1	<i>Default Parameters</i>	12
2.3.2	<i>Product Parameters</i>	12
2.3.3	<i>Price Review</i>	12
2.3.4	<i>Offers</i>	12
2.3.5	<i>Carded Rates</i>	12
2.3.6	<i>Pricing</i>	13
2.4	Business Process Flow	13
2.5	User Roles and Actions	14
2.6	User Access	15
2.7	Oracle Financial Services Price Creation and Discovery Run Chart	16
3	General Features	17
3.1	OFSAAI Home Page	17
3.1.1	<i>Components of OFS PCD Homepage</i>	17
3.2	Price Creation and Discovery Common Screen Elements	19
3.2.1	<i>Audit Trail</i>	19
3.2.2	<i>Comments</i>	20
4	Getting Started	21
4.1	System Requirements	21

4.2	Accessing OFSAA Applications.....	21
4.3	Managing the Pricing Application Page	23
4.3.1	<i>Applications Tab</i>	23
4.3.2	<i>Object Administration Tab</i>	23
4.3.3	<i>System Configuration and Identity Management Tab</i>	24
4.3.4	<i>Copyright Information</i>	24
4.3.5	<i>Changing Password</i>	24
4.3.6	<i>Troubleshooting Your Display</i>	24
4.3.7	<i>Enabling Cookies</i>	25
4.3.8	<i>Setting Preferences</i>	25
5	Managing Administration	26
5.1	Overview.....	26
5.2	User Roles and Actions	26
5.3	Managing Administrative Activities.....	26
5.3.1	<i>Setting Default Parameters</i>	26
5.3.2	<i>Setting Product Parameters</i>	29
5.3.3	<i>Defining a Product Parameter</i>	30
5.3.4	<i>Product Hierarchy</i>	30
5.3.5	<i>Searching a Product Parameter</i>	32
5.3.6	<i>Product Parameter Summary</i>	33
5.4	Managing Account Review	33
5.4.1	<i>Managing Criteria Definition</i>	33
5.4.2	<i>Executing Account Review</i>	36
5.4.3	<i>Managing Accounts Flagged for Review</i>	39
5.4.4	<i>Managing Card Rate Definition</i>	41
5.4.5	<i>Managing Offer Rate Definition</i>	44
5.4.6	<i>Managing Profitability Curve Definition</i>	47
5.4.7	<i>Defining Formula for Profitability Parameter</i>	51
6	Managing Price Creation and Discovery	55
6.1	Overview.....	55
6.2	Activities of a Relationship Manager	55

6.3	User Roles and Actions	56
6.4	Managing Relationship Manager (RM) Hierarchy.....	56
6.4.1	<i>Creating an RM Hierarchy</i>	56
6.4.2	<i>Adding Members to the RM Hierarchy</i>	58
6.5	Managing Deal Pricing.....	59
6.5.1	<i>Search</i>	59
6.5.2	<i>Managing Customer Details</i>	63
6.5.3	<i>Adding Product Details</i>	68
6.5.4	<i>Price Optimization</i>	99
6.5.5	<i>Managing Offers</i>	104
6.5.6	<i>Recommended Price</i>	108
6.5.7	<i>Recommended Price Screen - Overall Deal Tab</i>	112
6.5.8	<i>Re-optimization Functionality</i>	112
6.5.9	<i>What-If Analysis</i>	112
6.5.10	<i>Prepayment Analysis for Mortgages</i>	113
6.5.11	<i>Mortgage Offset</i>	114
6.6	Pricing Web Service	115
7	Workflow	116
7.1	Creating a Workflow	116
7.2	Editing a Workflow.....	117
7.3	Deleting a Workflow	117
8	Overview of Reports	118
8.1	Dashboard.....	118
8.1.1	<i>RM Performance</i>	118
8.1.2	<i>Product Performance</i>	120
8.1.3	<i>Offers</i>	121
8.1.4	<i>Deal Performance</i>	122
8.1.5	<i>Accounts Reviewed</i>	124
9	Appendix A: Parameters for Batch Maintenance	127
10	Appendix B: Deploying the Web Service.....	129

10.1	Deployment of REST Web Service	129
11	Appendix C: Integrating OFS PCD with OFS FTP	130
11.1	Enabling FTP from PCD UI	130
11.2	Testing the Web Services using Postman	133
11.2.1	<i>Standard Process Web Service</i>	133
11.2.2	<i>Pricing Web Service</i>	134
11.3	Creating a Custom Dimension for Product	137
11.4	Configure FTP Setup with Custom Product Dimension	138
11.5	Configure FTP Model Dimension from PCD	138
12	Appendix D: Implementing GDPR Compliance for OFS PCD	142
12.1	Implementing Right to Forget	142
12.2	Impact of GDPR on Pricing UI	142
12.3	Consent Page in Deal Pricing UI	143
12.3.1	<i>New Customers</i>	143
12.3.2	<i>Existing Customers</i>	144
13	Appendix E: Engine Configuration Changes for Better Performance	145
13.1	Improving OFS FTP Engine Performance	145
13.2	Improving OFS PCD Engine Performance	145

1 Preface

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 Price Creation and Discovery and provides step-by-step instructions for navigating through the application.

This chapter discusses the following topics:

- [Audience](#)
- [How this Guide is Organized](#)
- [Documentation Accessibility](#)
- [Related Documents](#)
- [Conventions](#)
- [Acronyms](#)

1.1 Audience

The target audience for this product is the globally active commercial and retail banks that provide either an asset or liability products or related services to either retail or institutional customers. Banks look forward to establishing a relationship with the customer by meeting their needs of banking products and services; the focus of the bank here is the profitability of the customer which is driven by the rate offered by the bank. Banks are keen to provide customized deals to customers based on customer attributes. The 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 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 log in 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 the parameter list of the 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 <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> 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 ([OHC](#)).

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 8.0.7.4.0](#)

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.
<i>italic</i>	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
TP	Transfer Pricing
Expenses/ Cost	Total value of indirect costs like loan servicing costs, employee salaries that are 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 that 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 enable 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) 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](#)
- [Carded Rates](#)
- [Pricing](#)

2.3.1 Default Parameters

This section discusses the 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 specifications of default parameters such as the 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 the 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 to carry pricing.

2.3.3 Price Review

The 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 that have been set for the customer. In this section, the bank can manage the offers for a 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.

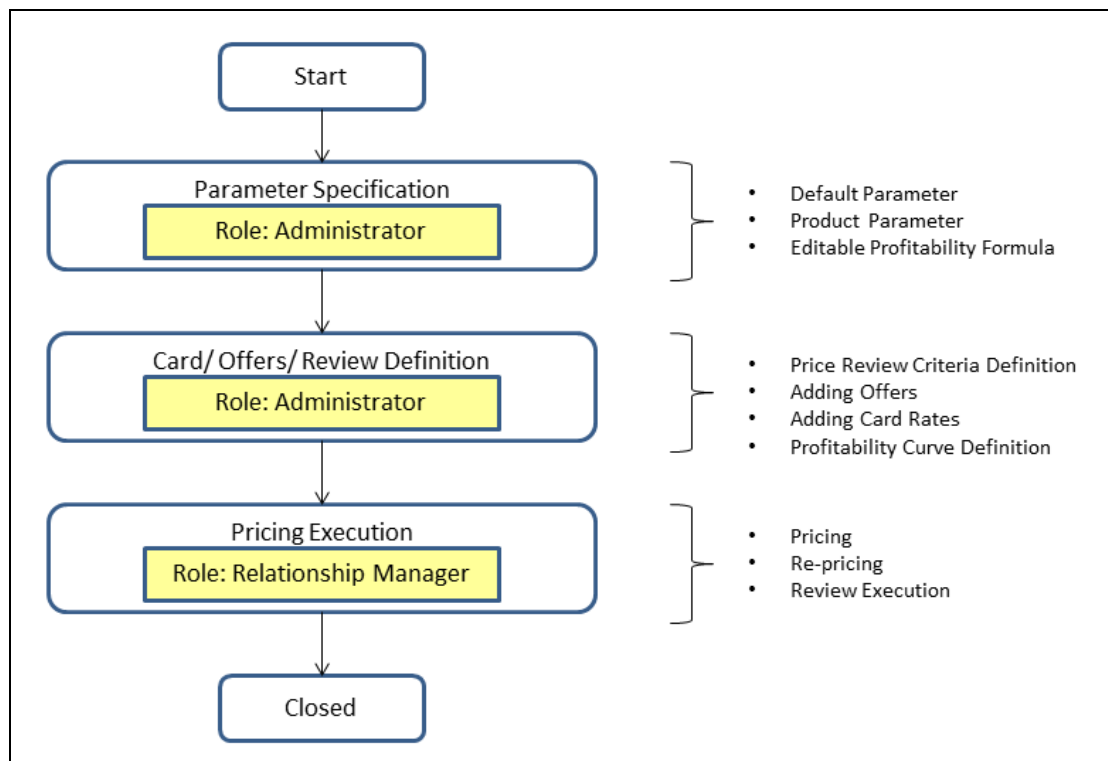
2.3.6 Pricing

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 supports 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 Rate of Interest based on certain parameters.

A Carded 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.

A Negotiated Process allows the banker to determine a suitable price point within a set of thresholds determined by the bank/banker 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 the customer and account.
- 4. Based on the available details of the 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 the 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. After 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 a 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 accounts/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 the 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](#)

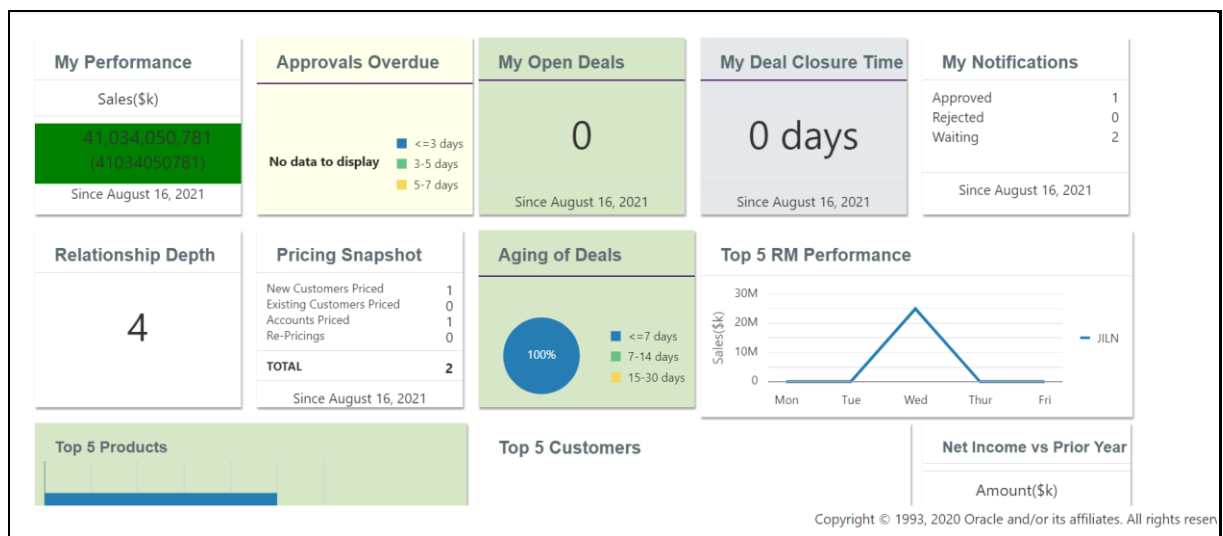
3.1 OFSAAI Home Page

This section describes the general features of the Oracle Financial Services Analytical Application Infrastructure Home Page. Any user logging into the 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 OFS PCD Homepage

Figure 1: OFS PCD Home Page



The OFS PCD Homepage (Landing page) displays the following information:

Top Row

Widget	Description
My Performance	Shows amount by which deal value for the logged-in RM exceeds/falls short of target – Target shown in brackets.
Approvals Overdue	Pie Values <=3 days, 3-5 days, 5-7 days.

Widget	Description
My Deal Closure Time	Shows the average time in days from submission to approval.
My Notifications	Displays the status of the deals as follows: <ul style="list-style-type: none"> • Approved • Rejected • Escalated

Middle Row

Widget	Description
Relationship Depth	This shows the average number of account holdings for each customer that has been priced.
Pricing Snapshot	Displays the following details: <ul style="list-style-type: none"> • New Customers Priced • Existing Customers Priced (for new deals) • Accounts Priced (indicating the total number of products) • Repricings
Aging of Deals	This shows the number of days it takes for a deal approval to come through.
Top 5 RM Performance	Lines point to Top 5 RM's with approved deal balances over the Last 5 Days.

Bottom Row

Widget	Description
Top 5 Products	Shows Product names and balances sold.
Top 5 Customers	Shows Customer names along with estimated net income.
Net Income vs Prior Year	Shows amount by which estimated net income exceeds/falls short of last year – Prior year shown in brackets below for all RM's in the system

The OFS PCD Homepage contains the following sections.

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

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, 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:

Table 1: Common Icons

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.
	Dimension	Click to view the list for Hierarchy Dimensions.
	Edit	Click to modify any entry.
	Number of Records	Click to display a particular number of records per page.
	View	Click to view an entry post creation.
	Sort By	Click to sort the list in the Summary Screen.
	Search	Click to search for 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.

Table 2: Audit Trail Screen Fields and Descriptions

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.

Figure 2: Audit Trail Screen

The screenshot shows a web interface with two tabs: "Audit Trail" (selected) and "User Comments". Below the tabs is a search bar labeled "System ID:". Underneath is a table with the following columns: "Created By", "Creation Date", "Last Modified By", and "Last Modification Date". The table is currently empty. A scroll bar is visible on the right side of the table area.

3.2.2 Comments

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

4 Getting Started

This chapter provides step-by-step instructions to log in 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:

- [System Requirements](#)
- [Accessing OFSAA Applications](#)
- [Managing the Pricing Application Page](#)

4.1 System Requirements

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

- Microsoft Edge, Google Chrome, Firefox.
- Earlier versions and other browsers are not supported and may produce errors, inaccurate data, and display failures.
- 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).

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 Edge, Google Chrome, and Firefox browsers.

Your System Administrator provides the intranet address Uniform Resource Locator (URL).

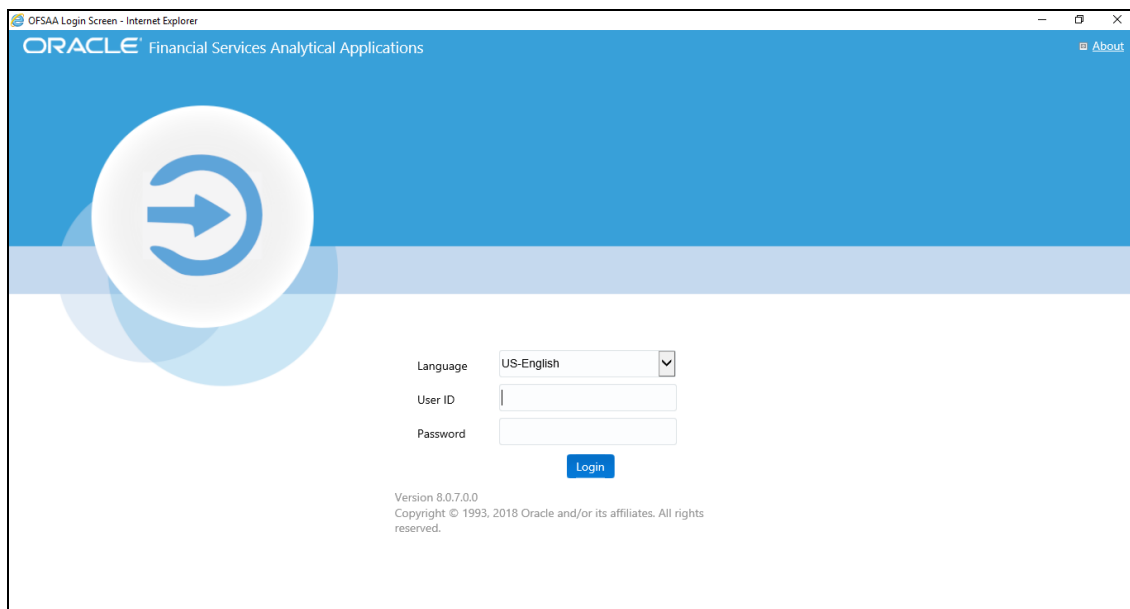
Your System Administrator provides you with a user ID and password. Log in to the application through the Login Page. You will be prompted to change your password on your first login. You can change your password whenever required by logging in. (See the Section [Change Password](#) for more information.)

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.

Figure 3: OFSAA Login Page



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](#)

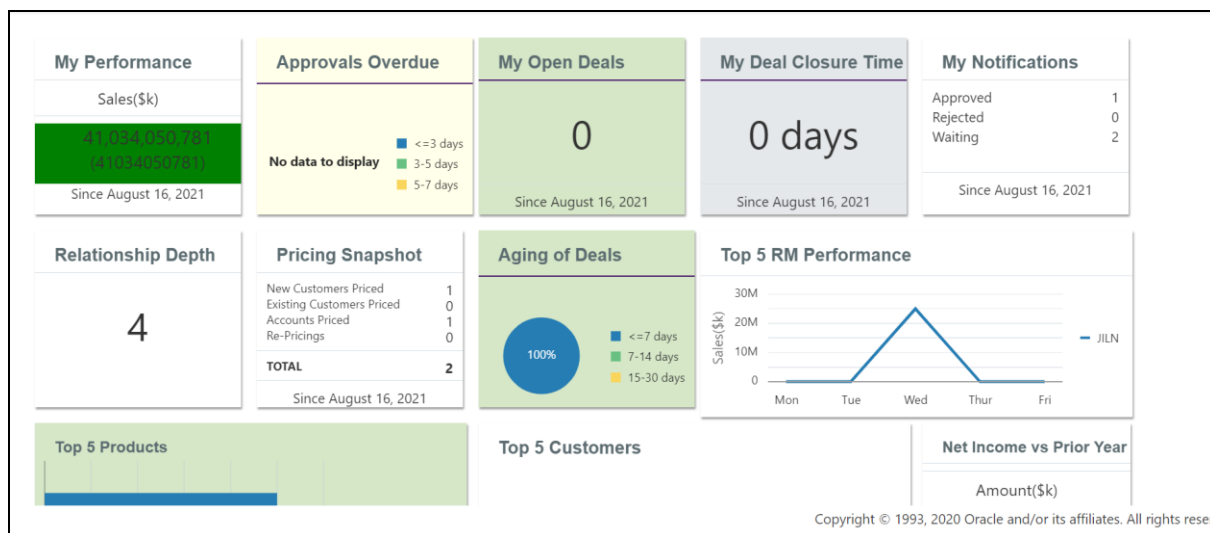
The following sections describe these tabs:

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).

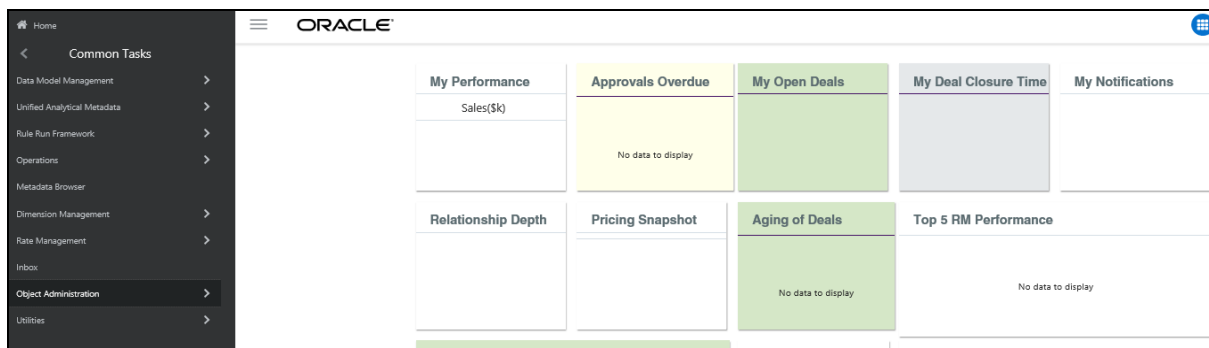
To access the OFSAA Applications, choose the required Application from the Select Application drop-down list. For PM, select Price Creation and Discovery. Based on your selection, the page refreshes the menus and links across the panes.

Figure 4: OFS PCD Home Page



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 [Oracle Financial Services Advanced Analytical Applications Administration Guide](#). 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.



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 the 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 that 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 may access. For more information about managing Users and User Groups, see the [Oracle Financial Services Advanced Analytical Applications Administration Guide](#).

4.3.4 Copyright Information

To access copyright information, click the About hyperlink in the OFSAA Login Page. The Copyright text is displayed 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 log in 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 the section System Requirements separate procedures are listed for each version where differences exist in the locations of settings and options.

4.3.7 Enabling Cookies

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

Some users may experience difficulty running the Oracle Financial Services Behavior Detection Application when the 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 Internet Options.

4.3.8 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.

Figure 5: Preferences

Property Name	Property Value
Set My Home Page	Default Screen
Date Format	-- Select --

Save Cancel

Under the 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 drop-down list.

5 Managing Administration

This chapter covers the 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 adds offers for the customer.

5.3 Managing Administrative Activities

This section discusses the following topics:

- [Setting Default Parameters](#)
- [Setting Product Parameters](#)
- [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 limit or boundary which defines the scope of a particular process or activity. You need to define the parameters to set a measure for pricing computation.

To access this window, follow these steps:

1. Select **Price Creation and Discovery**, select **Setup**, and then select **Default Parameters**.
The Default Parameters Screen is displayed.

Figure 6: Default Parameters

Default Parameters
Price Creation And Discovery > Setup > Default Parameters

Save Cancel

▼ Default Parameters

Cost of Capital Risk Free Rate
Discount (%)

▼ Customer Insight Parameters

Customer Type	Default Segmentation Type	Folder	Rule ID
Institutional	Corporate Tracker ▼	▼	▼
Individual	Demographic ▼	▼	▼

▼ Transfer Pricing Parameters

Folder Transfer Pricing Process

> Capital Charge Parameters (not enabled)

▼ Global Default Parameters

	Specify	Lookup	Real-time Calculation
Transfer Price	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Expected Loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Unexpected Loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Average Balance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Miscellaneous Fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other Income	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Expenses	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Payments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Purchases	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Utilization Rate	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Revolve Rate	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The Default Parameter Screen has the following sections:

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

5.3.1.1.1 Default Parameters Section

This section of the **Default Parameters** Screen has the following fields:

Table 3: Default Parameters Fields and Descriptions

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. This section has the following fields:

Table 4: Customer Insight Parameters Field and Descriptions

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. This section has the following fields:

Table 5: Transfer Pricing Parameters Fields and Descriptions

Field	Description
Folder	Select the folder from the drop-down list.
Transfer Pricing Process	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. This section has the following fields:

Table 6: Capital Charge Parameters Field and Description

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. This section has the following fields:

Table 7: Global Default Parameters Fields and Descriptions

Field	Description
Global Default Parameters	<p>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.</p> <p>The following parameters are available:</p> <ul style="list-style-type: none"> • Transfer Price • Expected Loss • Unexpected Loss • Average Balance • Miscellaneous Fees • Other Income • Expenses • Payments • Purchases • Utilization Rate • Revolve Rate <p>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.</p>

5.3.2 Setting Product Parameters

The Product Parameter Window allows Administrators to specify parameters, adjustments, and costs that 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.

To access this screen, follow these steps:

1. Click **Price Creation and Discovery**, select **Setup**, and then select **Product Parameters**.

Figure 7: Product Parameters

The screenshot shows the 'Product Parameters' application window. At the top, there is a breadcrumb 'Home > Product Parameters' and a search bar with 'Clear' and 'Go' buttons. Below the search bar are input fields for 'Product' and 'Currency'. A section titled 'Product Parameters' contains a table with columns: Product, Currency, Created By, Created Date, Last Modified By, and Last Modified Date. The table lists several parameters, all created by 'PMUSER'.

Product	Currency	Created By	Created Date	Last Modified By	Last Modified Date
Institutional Savi...	US Dollar	PMUSER	07/22/2021 00:0...	PMUSER	07/22/2021 11:47:00
Platinum Card	US Dollar	PMUSER	07/22/2021 00:0...	PMUSER	08/24/2021 16:06:00
Equity Plus	US Dollar	PMUSER	07/22/2021 00:0...	PMUSER	07/22/2021 13:40:00
Leases	US Dollar	PMUSER	07/22/2021 00:0...	PMUSER	07/22/2021 14:24:00
Other Contracts	US Dollar	PMUSER	07/23/2021 00:0...	PMUSER	07/27/2021 11:56:00
Savings(Ret)	US Dollar	PMUSER	07/23/2021 00:0...	PMUSER	07/23/2021 14:44:00
Car Loan	US Dollar	PMUSER	07/23/2021 00:0...	PMUSER	07/23/2021 15:34:00
Business Loans	US Dollar	PMUSER	07/21/2021 00:0...	PMUSER	09/26/2021 13:18:00
Government Loa...	US Dollar	PMUSER	07/21/2021 00:0...	PMUSER	07/21/2021 16:53:00
Home Loan	US Dollar	PMUSER	07/21/2021 00:0...	PMUSER	08/24/2021 16:20:00

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 the 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.

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.

Figure 8: Product Parameter Specification

Product Parameter Specification
 Price Creation And Discovery > Setup > Product Parameter Specification(Definition Mode)

Save Cancel

Product Details

Product Name * Choose the product Currency * US Dollar

Floor Values

Fee Income (%) Interest Rate (%) Purchase Rate (%) Balance Transfer Rate (%) Go-To Rate (%) Spread (bps) Purchase Spread (bps) Balance Transfer Spread (bps) Go-To Spread (bps)

Performance Metric

Audit Trail User Comments

System ID:-1

Created By	PMUSER	Creation Date	September 27, 2021 03:01:31 PM
Last Modified By	PMUSER	Last Modification Date	September 27, 2021 03:01:31 PM

The Product Details Screen has the following fields:

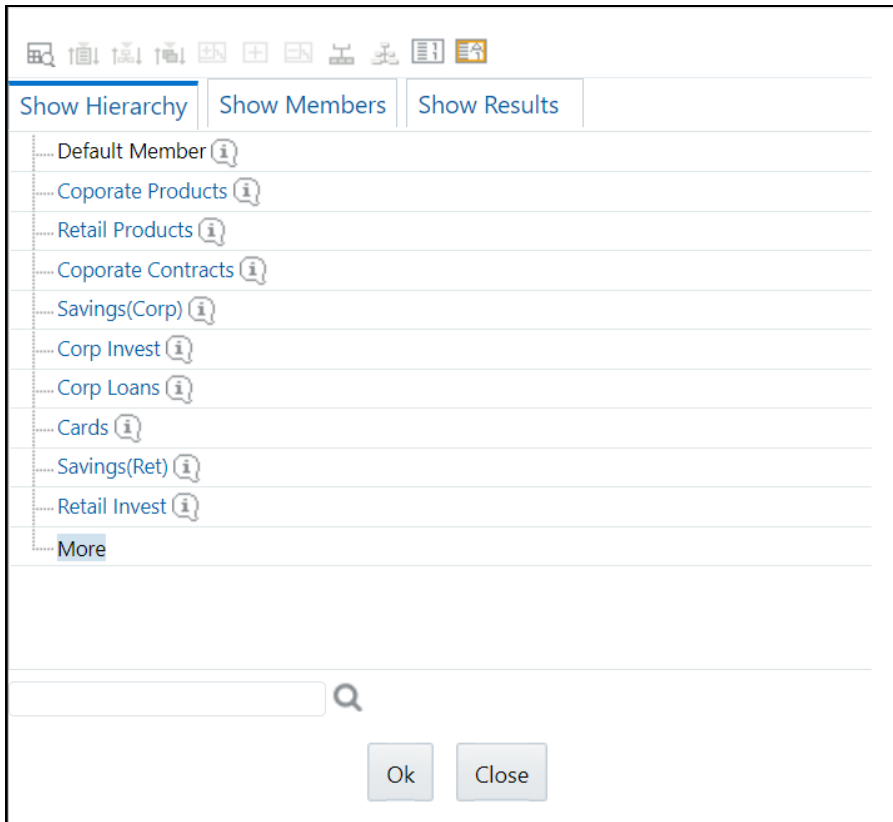
- **Product Name:** Select the Product Name from the lookup menu.

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.

5.3.4 Product Hierarchy

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

Figure 9: Product Hierarchy Window



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:

- Fee Income (%)
- 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 [Defining Formula for Profitability Parameter](#).

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:

Figure 10: Performance Metrics

Performance 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		

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.

This section enables you to enter the performance metrics at the 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.

The criteria for searching a product parameter are:

Table 8: Product Parameter Search Criteria

Field	Description
Product	Enter the type of product for pricing.

Field	Description
Currency	Enter the currency used for pricing computation.

5.3.6 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, select **Price Creation and Discovery**, select **Account Review**, select **Criteria Definition** and then click **Add**.

Figure 11: Pricing Review Criteria Definition

Pricing Review Criteria Definition
Price Creation And Discovery > Account Review > Pricing Review Criteria Definition(NEW)

Definition Name: TestNCB Description: Test NCB

Filter Selection

Price Review Criteria Specification

Price Review Criteria Based On	Operator	Limit
<input type="checkbox"/> AccountXstatus		
<input type="checkbox"/> AverageXCreditXBalance		
<input type="checkbox"/> AverageXDebitXBalance		
<input type="checkbox"/> CreditXLimit		
<input type="checkbox"/> CreditXRating	IN	
<input type="checkbox"/> CreditXScore		

5.4.1.1 Creating Price Review Definition

This section defines the criteria for a 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 Pricing Review Criteria Definition Tool Bar to display the Price Review Criteria Definition Screen.
2. Enter the following details:

Table 9: Pricing Review Criteria Definition Fields and Descriptions

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 Definition ID	Enter the ID unique created for the definition.
Filter Selection	<p>This field allows you to specify the filters based on which the accounts for which price review criteria are applicable can be selected. The filters are provided through dimensions.</p> <ol style="list-style-type: none"> 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
Price Review Criteria Specification	<p>This allows users to specify the conditions based on which an account is flagged for re-pricing.</p> <ol style="list-style-type: none"> To add criteria, click Add. The Measure Browser Window is displayed. This browser displays the following list of measures: <ul style="list-style-type: none"> ▪ Account Status ▪ Average Credit Balance ▪ Average Debit Balance ▪ Credit Limit ▪ Credit Score ▪ Credit Rating ▪ Days past due ▪ Delinquency Amount ▪ Income ▪ NIM (%) ▪ Outstanding Balance ▪ Outstanding Principal Balance ▪ Overdue Interest Amount ▪ Overdue Principal Amount ▪ Prepayment Amount ▪ RAROC (%) ▪ ROE (%) ▪ ROTA (%) ▪ Recovered Amount ▪ Revenue (%) ▪ SVA ▪ Time to Maturity Select the measure you want. Depending on the measure selected, the value and limit of the measure vary. <p>NOTE: Multiple criteria within a definition that may be used for a price review.</p> <ol style="list-style-type: none"> Click OK.

- 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:

- Select the check box adjacent to the Definition Name.
- 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 a 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.

Execute Account Review Summary

[Home](#) > [Execute Account Review Summary](#)

Search Clear Go

Name Execute Account Review ID

Folder

Execute Account Review Summary

Add Edit View Delete Run Sort By Search

<input type="checkbox"/>	Name	Execute Account Review ID	Created By	Created Date	Last Modified By	Last Modified Date	Task Status
<input type="checkbox"/>	TEst	200043	PMUSER	03/10/2018 04:39:00	PMUSER	03/10/2018 04:39:00	New
<input type="checkbox"/>	TestNCB	201601	PMUSER	05/16/2018 13:15:00	PMUSER	05/16/2018 13:15:00	New

Page 1 of 1 (1-2 of 2 items) Records Per Page 15

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	<p>To select the criteria for an 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.</p> <ol style="list-style-type: none"> 1. Select the required criteria definitions and click the left arrow button. 2. Click OK to complete the selection. 3. Click Close to display the selected criteria definitions in the Execute Account Review Criteria Selection Section of the Execute Account Review Definition UI. <p>The account should be processed for all the criteria of all the definitions that are selected in a price review.</p>
FIC MIS Date	<p>It is a data entry point where a date has to be entered. This specifies the date and the data corresponding to which is used for the review.</p> <p>Select the date from the calendar.</p>
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.



NOTE Criteria definitions are to be re-saved post-upgrade to 80302/804. Otherwise, the 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 a 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.

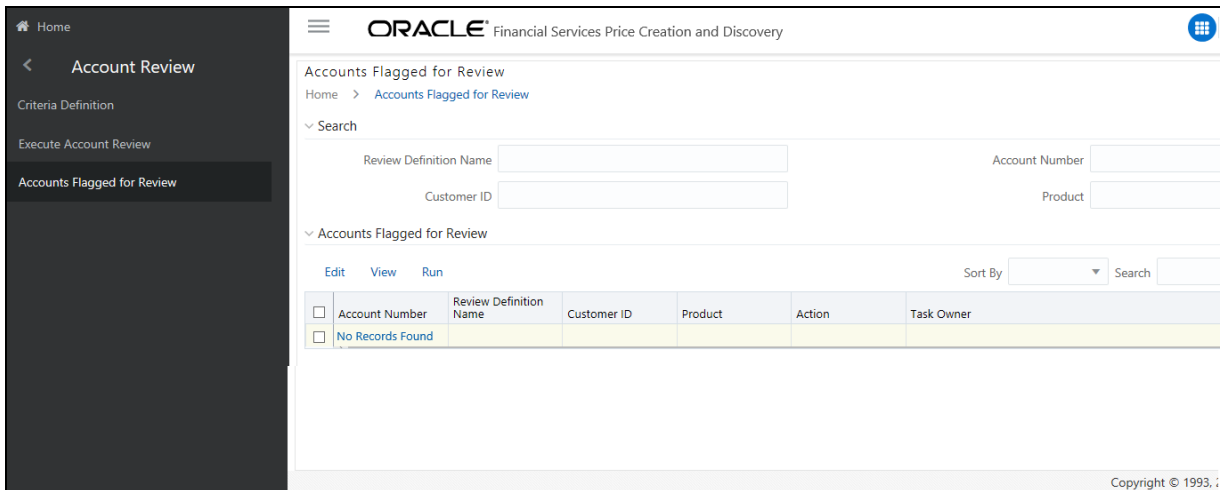
5.4.2.5 Deleting Execute Account Review Definition

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.



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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 re-pricing at any point in 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 is displayed Accounts Flagged for Review List Window.

OR

Click **Re-price**. On clicking **Re-price**, the re-pricing is initiated and the Deal Pricing Section with the auto-populated details of the customer and the account is displayed. You can proceed with the re-pricing procedure. For more details, see [Modifying Deal Details](#).

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.

The screenshot shows the 'Card Rate Definition' window. At the top, there is a breadcrumb 'Home > Card Rate Definition' and a 'Clear' button. Below is a search section with fields for 'Name', 'Definition ID', 'Folder', and 'Product'. A 'Go' button is to the right. Below the search fields is a table with columns: Name, Definition ID, Product, Created By, Created Date, and Last Modified By. The table contains four rows of data. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1-4 of 4 items)' and 'Records Per Page 15'.

Name	Definition ID	Product	Created By	Created Date	Last Modified By
GoldLoan	200622	Gold Loan	PMUSER	03/30/2018 07:10:00	PMUSER
CardDefinition	200820	Credit Card	PMUSER	04/03/2018 03:17:00	PMUSER
CardTest	200041	Mortgage Bonds	PMUSER	03/10/2018 04:37:00	PMUSER
LoanBullet2	200546	Loan(Bullet) Fixe...	PMUSER	03/29/2018 05:54:00	PMUSER

The 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. An error message is displayed when a criterion 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 are similar to another criterion within the same definition.
- If there is any overlap in the effective dates. The conditions are as follows:
 - The Effective Start Date of a created criteria is greater than the Effective Start Date of 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 existing criteria but less than the Effective End Date of the same existing criterion.

If all the above conditions are met, then the criteria are 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 of 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: <ul style="list-style-type: none"> • 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 the 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 types.
Floating Rate BenchMark	Select the Floating Rate Benchmark from the drop-down list.
Criteria	To set the criteria, follow these steps: <ol style="list-style-type: none"> 1. Click the Browser button to display the Condition Screen. 2. Select the condition. 3. Click Apply. The criteria are 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 customers 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.

The screenshot shows the 'Profitability Curve Definition' window. At the top, there is a breadcrumb 'Home > Profitability Curve Definition' and a search bar with a 'Clear' button and a 'Go' button. Below the search bar are four input fields: 'Definition Name', 'Definition ID', 'Folder', and 'Product'. Underneath is a section titled 'Profitability Curve Definition' with buttons for 'Add', 'Edit', 'View', and 'Delete'. To the right of these buttons are 'Sort By' and 'Search' dropdowns, and icons for refresh, print, and settings. The main area contains a table with the following data:

Definition Name	Definition ID	Product	Created By	Created Date	Last Modified By	Last Modified Date	Status
TestPProf	200039	Mortgage Bonds	PMUSER	03/10/2018 04:35:00	PMUSER	03/10/2018 04:35:00	
MotgageBonds1	200074	Mortgage Bonds	PMUSER	03/13/2018 05:50:00	PMUSER	03/13/2018 05:50:00	
GoldLoanDefinition	201121	Gold Loan	PMUSER	04/13/2018 05:39:00	PMUSER	04/13/2018 07:54:00	
MortgageDefinition1	201122	Mortgage Bonds	PMUSER	04/13/2018 07:38:00	PMUSER	04/13/2018 07:38:00	
MortgageDefinition	201120	Mortgage Bonds	PMUSER	04/13/2018 05:39:00	PMUSER	04/13/2018 05:50:00	
LoanFixed1	200259	Loan(Bullet) Fixe...	PMUSER	03/27/2018 03:30:00	PMUSER	03/27/2018 05:02:00	Approved
LoanFixed2	200275	Loan(Bullet) Fixe...	PMUSER	03/27/2018 05:14:00	PMUSER	03/27/2018 05:14:00	Approved

At the bottom of the window, there is a pagination bar showing 'Page 1 of 1 (1-7 of 7 items)' and a 'Records Per Page' dropdown set to '15'.

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 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 existing criteria but less than the Effective End Date of the same existing criterion.
- If the offered 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 a 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 the Offer Rate definition.
Offer Name	Enter the name for the offer.
Description	Enter a brief description of the offer.
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 the 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 the 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: <ul style="list-style-type: none"> • 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 a Conditional Offer is selected as Yes. To set the offer condition, follow these steps: <ol style="list-style-type: none"> 1. Click the Browser button to display the Filter Selection Screen. 2. Click the Browser button to display the Dimension Hierarchy Browser. The Dimension Hierarchy Browser lists all the dimensions. 3. Click the left arrow button to select the dimensions or click the right arrow button to de-select the dimensions. 4. 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, 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.

Profitability Curve Definition

Home > Profitability Curve Definition

Search Clear Go

Definition Name Definition ID

Folder Product

Profitability Curve Definition

Add Edit View Delete Sort By Search

Definition Name	Definition ID	Product	Created By	Created Date	Last Modified By	Last Modified Date	Status
<input type="checkbox"/> TestPRof	200039	Mortgage Bonds	PMUSER	03/10/2018 04:35:00	PMUSER	03/10/2018 04:35:00	
<input type="checkbox"/> MotgageBonds1	200074	Mortgage Bonds	PMUSER	03/13/2018 05:50:00	PMUSER	03/13/2018 05:50:00	
<input type="checkbox"/> GoldLoanDefinition	201121	Gold Loan	PMUSER	04/13/2018 05:39:00	PMUSER	04/13/2018 07:54:00	
<input type="checkbox"/> MortgageDefinition1	201122	Mortgage Bonds	PMUSER	04/13/2018 07:38:00	PMUSER	04/13/2018 07:38:00	
<input type="checkbox"/> MortgageDefinition	201120	Mortgage Bonds	PMUSER	04/13/2018 05:39:00	PMUSER	04/13/2018 05:50:00	
<input type="checkbox"/> LoanFixed1	200259	Loan(Bullet) Fixe...	PMUSER	03/27/2018 03:30:00	PMUSER	03/27/2018 05:02:00	Approved
<input type="checkbox"/> LoanFixed2	200275	Loan(Bullet) Fixe...	PMUSER	03/27/2018 05:14:00	PMUSER	03/27/2018 05:14:00	Approved

Page 1 of 1 (1-7 of 7 items) Records Per Page 15

All the previously created definitions are available on 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.

Profitability Curve Definition
[Price Creation And Discovery](#) > Profitability Curve Definition(NEW)

Save Cancel Submit

Linked To
 Folder: DEFAULT

Definition Details
 Definition Name: TestNCBPFTCrue Description: Test NCB PFT Crue
 Definition ID: [REDACTED] Product: Personal Loan
 Validity Start Date: 05/16/2018 Validity End Date: 05/15/2020

Definition Specification
 Expected Loss Unexpected Loss Miscellaneous Fees

Enable options available for banker while pricing a deal:
 Specify Lookup
 Real-time Calculation
 Default: [REDACTED]

Define lookup values

Criteria name	Effective from	Effective to	Condition	Expected Loss
Default	05/16/2018	05/16/2018		[REDACTED]

Audit Trail User Comments

System ID:
 Created By: PMUSER Creation Date: May 16, 2018 01:37:36 PM
 Last Modified By: PMUSER Last Modification Date: May 16, 2018 01:37:36 PM

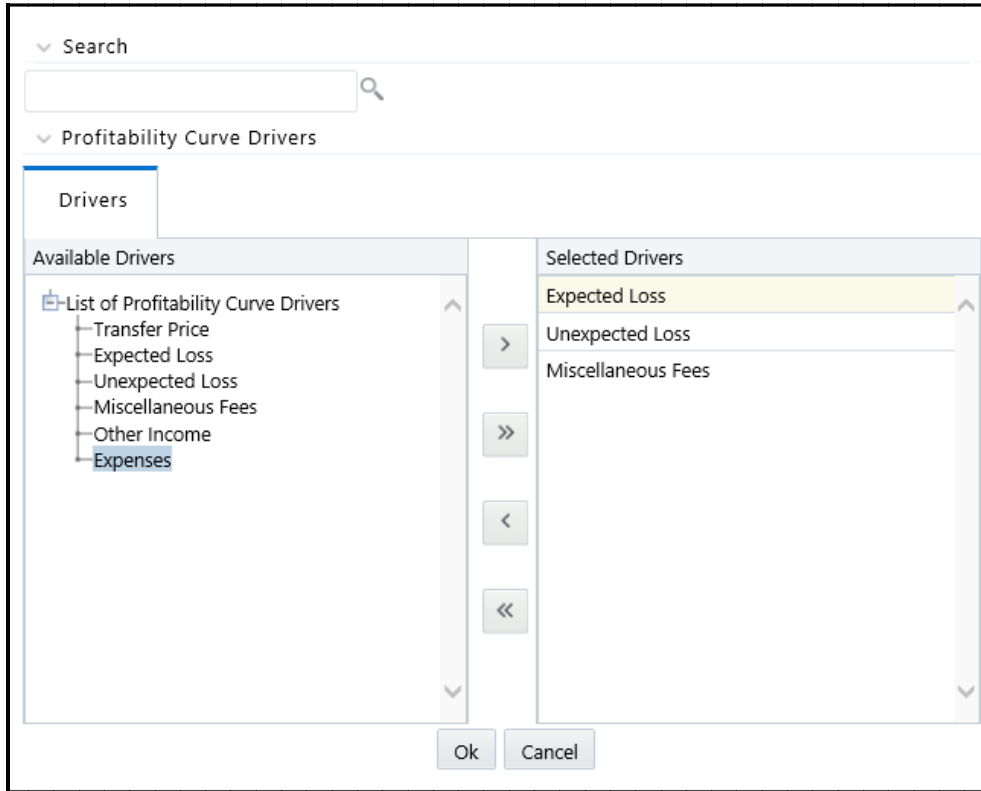
2. Enter the following details:

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 of 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.

Field	Description
-------	-------------

To add a profitability parameter or driver, follow these steps:

1. Click **Select Drivers**. The Profitability Curve Definition Browser Screen appears.



2. Double-click the driver that you want to select on the left pane. The driver moves to the right pane.
3. Click **Ok**. The selected driver appears as a tab in the Definition Specification Section.

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 Calculation check box	To enable this input option while pricing a deal, select this 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.

Field	Description
	By default, a row is available in the Define lookup values Section. To add a new criterion for the profitability driver, click Add new 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:

Profitability Driver
[Profitability Driver](#)>[Profitability Driver\(EDIT\)](#)

Curve Definition

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

Ok Cancel

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 Driver
[Profitability Driver](#)>[Profitability Driver\(EDIT\)](#)

Curve Definition

Curve Duration 6 Months Unit Frequency 1

Drivers	MOB 1	MOB 2	MOB 3	MOB 4	MOB 5	MOB 6
Expected Loss						

Export Import

Ok Cancel

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

After 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 the 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.

Editable Formula Definition

[Home](#) > [Editable Formula Definition](#)

Search Clear → Go

Formula ID

Formula Name

Profitability Measures

Add Edit View Delete Sort By Search

<input type="checkbox"/>	Formula Name	Formula ID	Description	Expression	Created By	Created Date	Last Modified By	Last Modified Date
<input type="checkbox"/>	RAROC	1	RAROC	CASE WHEN UNE...	SYSADMIN	4/17/18	SYSADMIN	4/17/18
<input type="checkbox"/>	ROTA	2	ROTA	NET INCOME BE...	SYSADMIN	4/17/18	SYSADMIN	4/17/18
<input type="checkbox"/>	NIM	3	NIM	NET INTEREST IN...	SYSADMIN	4/17/18	SYSADMIN	4/17/18
<input type="checkbox"/>	Revenue	4	Revenue	TOTAL REVENUE...	SYSADMIN	4/17/18	SYSADMIN	4/17/18
<input type="checkbox"/>	SVA	5	SVA	NET INTEREST IN...	SYSADMIN	4/17/18	SYSADMIN	4/17/18

Page 1 of 1 (1-5 of 5 items) Records Per Page 15

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 - $\text{Net_Income_before_tax}/\text{deal_amount} * 100$
- 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 - $\text{Total_Revenue}/\text{deal_amount} * 100$
- For NIM - $\text{Net_Interest_Income}/\text{deal_amount} * 100$
- For SVA - $\text{NET INTEREST INCOME+NON INTEREST INCOME-OPERATING EXPENSES-EXPECTED LOSS+Return_on_UL-UNEXPECTED LOSS} * (\text{COST OF CAPITAL}/100)$

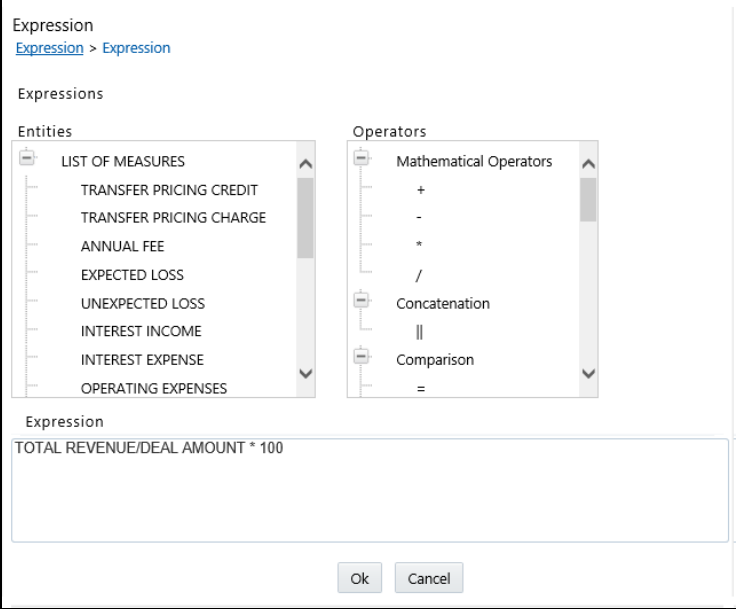
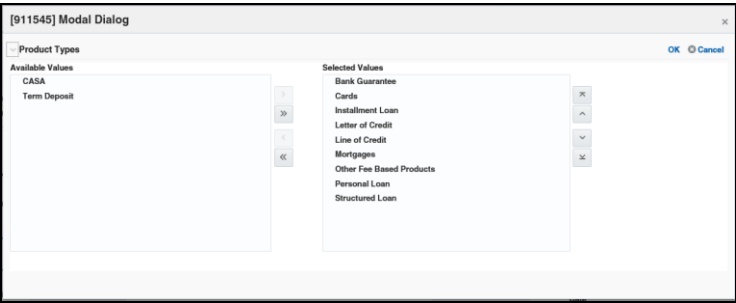
5.4.7.1 Adding Profitability Parameter

To add Profitability Parameters, follow these steps:

1. Click Add to display the Formula Screen.

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	<p>To add an expression or formula for the Profitability Parameter, click Add. The Specify Expression Window is displayed.</p>  <p>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.</p> <p>To move a measure or operator to the Expression field, double-click the measure or operator. The selection appears in the Expression field. After you are done building the expression, click Ok. The expression is now saved.</p> <p>NOTE: Only a mathematically correct expression can be saved.</p>
Data Type	<p>Select the data type. The data type can be Absolute or Percentage.</p>
Product Types	<p>To add a product type, click Add. The Hierarchy Browser appears.</p>  <p>In the window, two panes are displayed; the left pane displays the list of available product types, and the right pane displays the list of product types selected for the profitability parameter.</p> <p>To select a product type, double-click the product type. The selection appears in the right pane. You can select one or more product types. Once you are done, click Ok.</p> <p>NOTE: The profitability parameter is applicable only for the selected product types.</p>

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. Therefore, 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 the following topics:

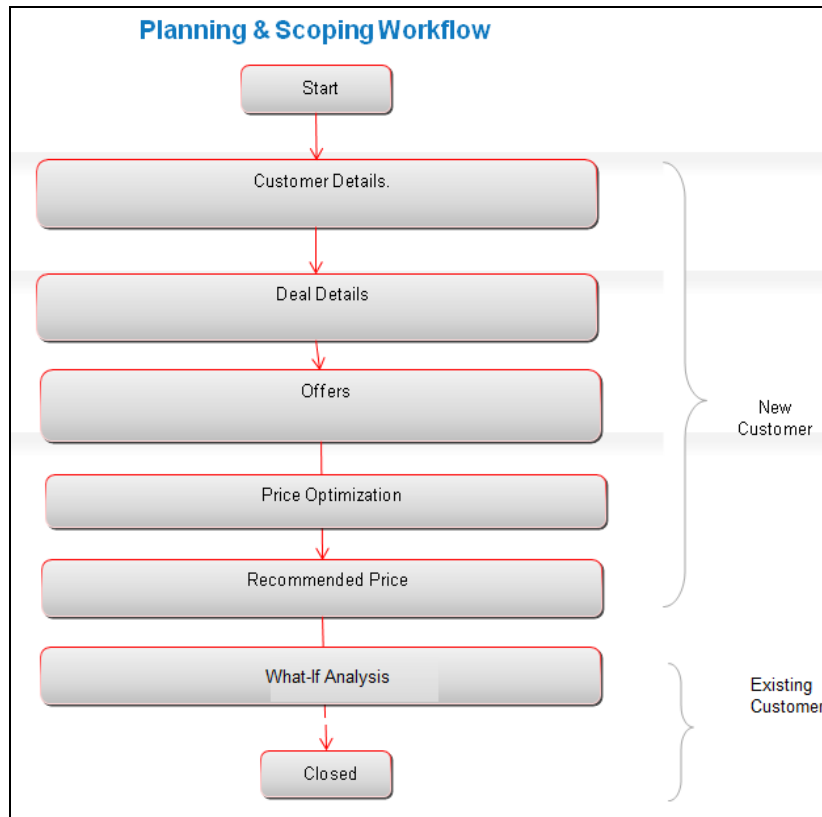
- [Overview](#)
- [Activities of a Relationship Manager](#)
- [User Roles and Actions](#)
- [Managing Relationship Manager \(RM\) Hierarchy](#)
- [Managing Deal Pricing](#)
- [Pricing Web Service](#)

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:



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	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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 the 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 the **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.

Field	Description
Numeric Code	<p>Enter the Numeric Code by doing any of the following:</p> <ul style="list-style-type: none"> 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. <p>NOTE: If the selected Dimension accepts only Numeric Code, then the specified, Numeric Code is auto-populated to the Alphanumeric Code Field.</p>
Name	Enter the Name of the Member.
Description	Enter the required description for the Member.
Enabled	<p>This field is set to Yes by default and is editable only in Edit Window.</p> <p>You can change the option to No only when the particular member is not used in any hierarchy.</p>
Is Leaf	<p>This field is set to Yes by default.</p> <p>If Yes, the particular member can be used as a Leaf Node in any Hierarchy and Child cannot be added to this node.</p> <p>If No, the node becomes a Non-Leaf and can have Child Nodes.</p>

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:

- [Search](#)
- [Pricing Summary](#)
- [Managing Customer Details](#)
- [Managing Offers](#)
- [Optimizing Prices](#)
- [Recommended Price](#)
- [Prepayment Analysis for Mortgages](#)
- [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.

1. For searching the Pricing Definition, navigate to **Price Creation and Discovery**, and then select **RM Summary**.

Figure 12: Deal Pricing Search

Search for Pricing Definition, Prospect Name, Client Name and System Id

Reset

2. Enter any of the following details:
 - Pricing Definition
 - Prospect Name
 - Client Name
 - System ID.
3. Click **Search**. The Pricing Details are displayed.

Figure 13: Pricing Summary

Welcome PMUSER

🔍
↺ Reset

+ New Deal

Portfolio Performance

2020
▼
▼
▼
→ Go

0

Target: 45000000

Projected Income (\$)

0

Target Achieved (%)

Top Performing Deals

All
▼

System Id	Net Interest Margin (%)	Products
200105	8.14	Installment Loan
200153	5.1	Line of Credit

Page 1 of 1 (1-2 of 2 items)
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1
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New Opportunities Total 81 Opportunities

Pricing Definition	Prospect Name	Relationship	Last Modified On	System Id	Stage
Existing fixed and floating	Titan Industries	Existing	19-10-2021 12:02:45	201559	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
floating	floating	New	19-10-2021 12:01:13	201558	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Existing-floating	TATA Housingr Pvt Ltd	Existing	19-10-2021 11:47:15	201557	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Existing -Individual	TATA Housingr Pvt Ltd	Existing	19-10-2021 11:23:21	201463	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Existing	PantaloonSr Ltd	Existing	19-10-2021 11:00:08	201368	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Existing_floating_ind	TATA Housingr Pvt Ltd	Existing	19-10-2021 10:57:58	201367	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Existing No Reprice Floating	Prestige	Existing	19-10-2021 10:41:53	201366	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Existing repricing yes	Prestige	Existing	18-10-2021 06:02:59	201270	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Repricing yes	Prestige	Existing	18-10-2021 06:01:06	201269	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️
Existing_customer	Prestige	Existing	18-10-2021 05:15:22	200893	<div style="width: 100%; height: 5px; background-color: #28a745;"></div> 🔍 🗄️ 🗑️

Page 1 of 9 (1-10 of 81 items)
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4
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...
9
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All Deals Total 4 Deals

Pricing Definition	Client Name	Net Income (\$)	Date Submitted	Last Modified On	System Id	Status
LOC_UI_FIX_VAR_RATE_HIGH	Oracle	1,287,601.08	08-10-2021	08-10-2021 12:52:09	200153	Approved 🔍 🗄️ 🗑️
CASA_UI_FIX_CONST_BAL_5Y	Oracle	16,270.04	08-10-2021	08-10-2021 06:02:32	200162	Submitted 🔍 🗄️ 🗑️
LC_UI_6M	Oracle	6,000.01	07-10-2021	07-10-2021 10:52:20	200128	Submitted 🔍 🗄️ 🗑️
8075	8075	56,568.34	06-10-2021	06-10-2021 03:50:52	200105	Approved 🔍 🗄️ 🗑️

Page 1 of 1 (1-4 of 4 items)
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This page displays the following details:







- Portfolio Performance:** This displays the status of the performance of the Relationship Manager in terms of the Target and Target Achieved with a pie chart and in percentage. The Relationship Manager can filter the data based on the Year, Quarter, and Month.




- **Top Performing Deals:** This part of the screen displays the Top Performing Product in terms of Net Interest Margin (%).
- **New Opportunities:** This part of the screen displays the New Opportunities that the Relationship Manager can look into for further deals.
- **All Deals:** This area of the screen displays the existing Deals that are already running.

6.5.1.1 Editing, Viewing or Deleting Prospect Customers

The Pricing Summary Screen allows you to edit, view, or delete the Prospect Customers and Pricing Definitions as follows:

Figure 14: Editing, Viewing, or Deleting the Prospect Customers

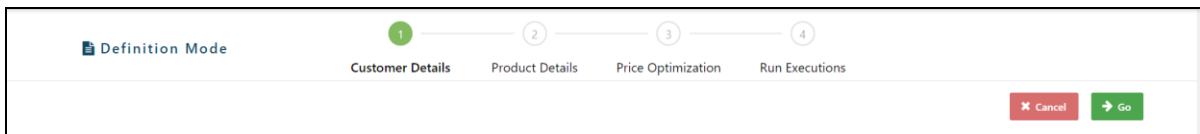
New Opportunities <small>Total 96 Opportunities</small>					
Pricing Definition	Prospect Name	Relationship	Last Modified On	System Id	Stage
OBIB2C14A2	Big Bazaar	Existing	19-10-2021 07:04:58	201762	  
Existingoffset	Prestige	Existing	19-10-2021 06:57:19	201761	  

- **Edit:** To edit the Deal, click the  icon. This opens the Deal in Edit Mode.
- **View:** To view the Deal, click the  icon. This opens the Deal in View Mode.
- **Delete:** To delete the Deal, click the  icon. This opens the DELETE DEAL window for confirming the Delete operation of the Prospect Name.

6.5.1.2 Defining a New Pricing Deal

To define a New Pricing Deal, click  on the top right corner of the Pricing Summary Screen. This opens the Pricing Details Screen in Definition Mode.

Figure 15: Pricing Details Definition Mode



The Pricing Definition Mode Screen displays different widgets in a train as follows:

- Customer Details
- Product Details
- Price Optimization
- Run Executions

NOTE

You must define all the details of the above. Without defining any of the details, you cannot proceed to the next widget. For example, unless you define the Customer Details, the ScreenFlow does not allow you to proceed to the Product Details.

6.5.1.3 Pricing Details

Figure 16: Pricing Details

Enter the following details:

Field	Description
Name	Enter the name of the Pricing Definition.
Customer	Select the Customer Type from the drop-down list. Following are the two options: <ul style="list-style-type: none"> • 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.
Customer Type	Select the relevant Customer Type by selecting the appropriate radio button. Customers can be New or Existing. If you select Existing, then the Existing Customers grid is displayed where you can select a customer to see the Existing Accounts.
Repricing	If you select Existing for the Customer Type, then this screen allows you to select if it is repricing for the existing account or not by options Yes or No.

6.5.2 Managing Customer Details

The Customer Details Tab allows you to manage the Customer Pricing Details for new as well as existing customers. Click New Deal to open the Deal Definition Mode Screen.

You can add, view, modify, and delete the Customer Details from the Pricing Screen.

Figure 17: Customer Details (Existing)

Pricing Details

Pricing Definition Name *

Customer * Individual Institutional

Customer Type * Existing New

Repricing * Yes No

Search Customer Identifier Search Customer Name 🔍 ↺ Reset

Existing Customers Total 42 Existing Customers

Customer Identifier	Customer Name	Date Of Joining	City	Country
<input checked="" type="checkbox"/> OBIB2C49	Titan Industries	01-JUN-2012		India
<input type="checkbox"/> OBIB1C50	UltraTech Cement	01-JUN-2012	Whitefiled	India
<input type="checkbox"/> OBIB2C51	Tata Group	01-JUN-2012		India
<input type="checkbox"/> OBIB1C13	Jet Airways	01-JUN-2011	Whitefiled	India
<input type="checkbox"/> OBIB1C15	Pantaloons	01-JUN-2011	Whitefiled	India

Page 1 of 9 (1-5 of 42 items) K < 1 2 3 4 5 ... 9 > X

Existing Accounts Total 1 Existing Accounts

Account Number	Product	Open Date	Current Balance	Currency
<input checked="" type="checkbox"/> OBIB2C49A1	Home Loan	05-APR-2011	2,500,000.00	USD

Page 1 of 1 (1 of 1 items) K < 1 > X

Figure 18: Customer Details (New)

abcd
✖ Cancel
💾 Save

Pricing Details

Customer Individual Institutional

Customer Type Existing New

Business Information

Organization Name *

Organization Address

Country of Incorporation

Date of Incorporation

Status of Listing Yes No

Number of Employees

Industry

Rating Source

Obligor Rating

Information As On

Information As On

Currency

Turnover ('000 \$)

Earnings After Tax ('000 \$)

Debt Coverage Ratio (%)

Interest Coverage Ratio (%)

Group Asset Size ('000 \$)

Liquidity Cash ('000 \$)

To add the existing Customer details, follow these steps:

4. Click **Go** on the Pricing Tool Bar.
5. 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: <ul style="list-style-type: none"> • 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.
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.

6. 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.

Figure 19: Business and Financial Information

The screenshot displays the 'Pricing Details' form. At the top, there are radio buttons for 'Customer Type' with 'Institutional' selected and 'New' also selected. Below this, the 'Business Information' section contains several input fields: Organization Name, Organization Address, Country of Incorporation (set to Afghanistan), Date of Incorporation, Status of Listing (set to Yes), Number of Employees (set to 5), Industry (set to All Industries), Rating Source (set to Brickwork(BRI)), and Obligor Rating (set to BRI LT Rating A). The 'Financial Information' section on the right contains several input fields and sliders: Information As On (19-OCT-2021), Currency (US Dollar), Turnover ('000 \$) (10), Earnings After Tax ('000 \$) (10), Debt Coverage Ratio (%) (0), Interest Coverage Ratio (%) (0), Group Asset Size ('000 \$) (100), and Liquidity Cash ('000 \$) (10).

7. 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	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 on the Stock Exchange. No: If the organization is unlisted.
Number of Employees	Enter the Number of Employees in the Organization or use the slider, select a number.
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.

8. 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.
Currency	Select the Currency for the Organization from the drop-down list.
Turnover	Enter the Turnover of the Organization for whom Pricing is being considered. You can use them to select a number
Earnings After Tax	Enter the Earnings Post Tax in this field.
Debt Coverage Ratio	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 Ratio	This field is visible only when the Customer Type selected is Institutional. 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.
Liquidity Cash	Value of Liquid assets held by the company

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

9. Click **Save**.


The ADD PRODUCT Screen is displayed.

10. If the Customer is a new **Retail Customer**, the Customer Details Screen is displayed as follows:

Figure 20: Retail Customer Details

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

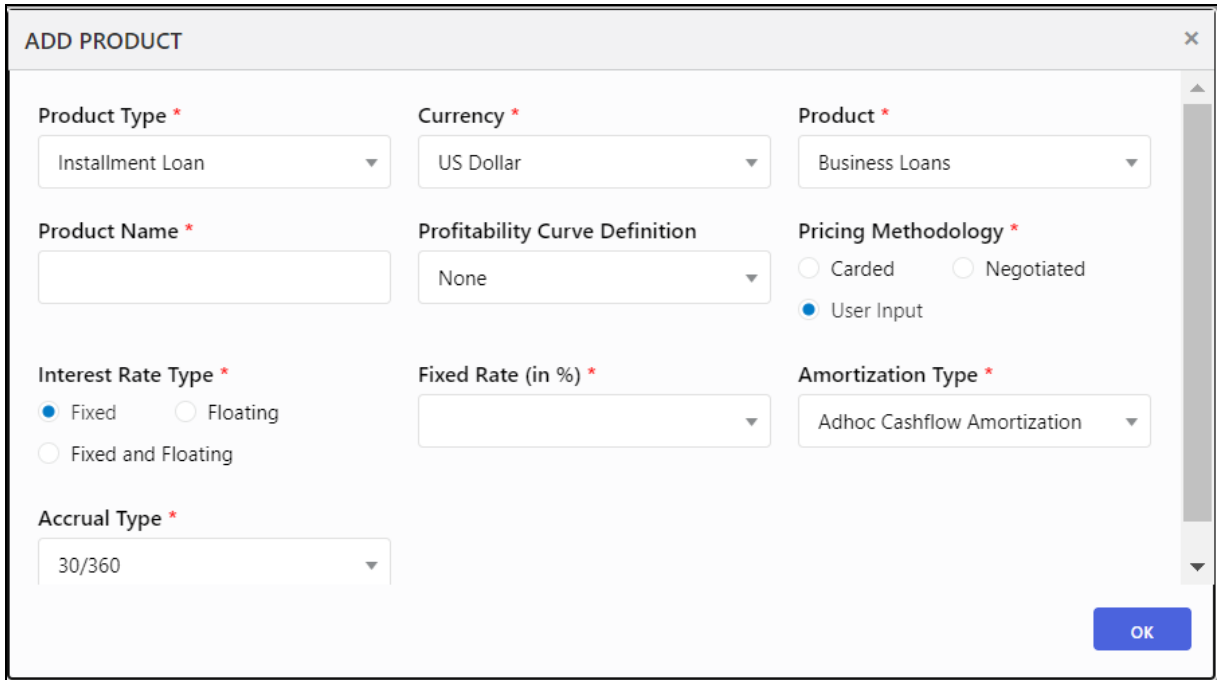
Field	Description
Information As On	Select the Date from the date lookup to indicate the date which is valid for the financial inputs.
First Name	Enter the First Name of the Customer.
Middle Name	Enter the Middle Name of the Customer.
Last Name	Enter the Last Name of the Customer.
Date of Birth	Enter 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.
Annual Income	Enter the Annual Income of the Customer.
Currency	Select the Currency from the drop-down list.

12. Click  **Save** to add the details and open the ADD PRODUCT Screen.

6.5.3 Adding Product Details

The following illustration describes the ADD PRODUCT Screen.

Figure 21: ADD PRODUCT



The screenshot shows a window titled "ADD PRODUCT" with a close button (X) in the top right corner. The form contains the following fields and options:

- Product Type ***: Dropdown menu with "Installment Loan" selected.
- Currency ***: Dropdown menu with "US Dollar" selected.
- Product ***: Dropdown menu with "Business Loans" selected.
- Product Name ***: Empty text input field.
- Profitability Curve Definition**: Dropdown menu with "None" selected.
- Pricing Methodology ***: Radio button options: "Carded" (unselected), "Negotiated" (unselected), and "User Input" (selected).
- Interest Rate Type ***: Radio button options: "Fixed" (selected), "Floating" (unselected), and "Fixed and Floating" (unselected).
- Fixed Rate (in %) ***: Empty text input field.
- Amortization Type ***: Dropdown menu with "Adhoc Cashflow Amortization" selected.
- Accrual Type ***: Dropdown menu with "30/360" selected.

An "OK" button is located in the bottom right corner of the form.

The following sections describe the different Fields applicable for different Products.

6.5.3.1 Mortgages

The ADD PRODUCT screen for the Mortgages is common for CASA and Term Deposit Products.

Figure 22: Add Product Screen

The screenshot shows the 'ADD PRODUCT' window with the following details:

- Product Type ***: Mortgages
- Currency ***: US Dollar
- Product ***: Home Loan
- Product Name ***: (Empty)
- Profitability Curve Definition**: None
- Pricing Methodology ***:
 - Carded
 - Negotiated
 - User Input
- Interest Rate Type ***:
 - Fixed
 - Floating
 - Fixed and Floating
- Offset Mortgage**:
 - Yes
 - No
- Fixed Rate (in %) ***: (Empty)
- Amortization Type ***: Adhoc Cashflow Amortization
- Accrual Type ***: 30/360

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

1. Enter or select the following details:

- Currency
- Product
- Product Name
- Profitability Curve Definition
- Pricing Methodology
 - For **Carded** Pricing Methodology, select the Card Rate Definition.
 - For **User Input** Pricing Methodology, select the relevant details based on the Interest Rate Type you select.
- Interest Rate Type
- Offset Mortgage
- Fixed Rate (in %)
- Amortization Type:
 - Adhoc Cashflow Amortization
 - Balloon Amortization
 - Constant Amortization
 - Interest Only Amortization

- Standard Amortization
- Accrual Type
 - 30/360
 - 30/365
 - 30/Actual
 - Actual/360
 - Actual/365
 - Actual/Actual
 - Business/252

Figure 23: Mortgage Product Type

Mortgages 1

Product Details Account Details Transfer Pricing Parameters Capital Charge Parameters Profitability Drivers

Product Details

Product Name mort	Product Gold Loan	Pricing Methodology <input type="radio"/> Carded <input type="radio"/> Negotiated <input checked="" type="radio"/> User Input
Interest Rate Type <input checked="" type="radio"/> Fixed <input type="radio"/> Floating <input type="radio"/> Fixed and Floating	Offset Mortgage <input checked="" type="radio"/> Yes <input type="radio"/> No	Currency US Dollar
Profitability Curve Definition None	Fixed Rate (in %) 9	Amortization Type <input checked="" type="radio"/> Standard Amortization <input type="radio"/> Constant Amortization

Account Details

Start Date * 22-OCT-2021	Maturity Tenure * 1 Months	Amount * 10	Origination Fees 10
Annual Fees 100	Disbursement Type <input checked="" type="radio"/> Upfront <input type="radio"/> Schedule	Payment Type <input checked="" type="radio"/> Periodic <input type="radio"/> Schedule	Payment Frequency * 1 Months
Link Existing CASA Account <input type="radio"/> Yes <input checked="" type="radio"/> No	Opening Balance 100		

Transfer Pricing Parameters

Funding Charge (in %) *
<input checked="" type="radio"/> Specify <input type="text" value="10"/>

Capital Charge Parameters

Customer Sub-Type	Expected Loss * <input checked="" type="radio"/> Specify <input type="text" value="10"/>	Unexpected Loss * <input checked="" type="radio"/> Specify <input type="text" value="10"/>
--------------------------	--	--

Risk Mitigants

Mitigant Name *	Mitigant ID	Mitigant Type * Collateral	Collateral Type Accounts Receivable and ...
Start Date * DD-MON-YYYY	Maturity Date * DD-MON-YYYY	Mitigant Issuer *	Issuer Type * African Development Bank
Rating Source Brickwork(BRI)	Issuer Rating BRI LT Rating A	Mitigant Value *	Currency * US Dollar

✖ Cancel ➕ Add



Mitigant Name	Mitigant Type	Mitigant Issuer	Mitigant Rating	Issuer Rating	Mitigant Value
Initializing...					
Page 1 < 1 >					

Profitability Drivers

Miscellaneous Fees <input checked="" type="radio"/> Specify	<input type="text"/>	<input type="button" value="Schedule"/>	<input type="button" value="Reset"/>
Other Income <input checked="" type="radio"/> Specify	<input type="text"/>	<input type="button" value="Schedule"/>	<input type="button" value="Reset"/>
Expenses <input checked="" type="radio"/> Specify	<input type="text"/>	<input type="button" value="Schedule"/>	<input type="button" value="Reset"/>

OFS PRICE CREATION AND DISCOVERY APPLICATION PACK | 70

1. Enter the following details under Account Details:

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.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Disbursement Type	<p>Select the Disbursement Type. Following are the options available:</p> <ul style="list-style-type: none"> • Upfront: If Upfront is selected, the entire loan amount is disbursed at the beginning of the product. Customers can link an existing CASA account for offsetting purposes or can select a new opening balance as an offsetting balance. • Schedule: If the Schedule is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details: <ul style="list-style-type: none"> a. In the Disbursement Schedule Details section, enter the Date and Disbursement Amount. b. You can click  to add another Disbursement Schedule if there are multiple disbursements. c. You can click  adjacent to the Disbursement if you want to delete a schedule.
EMI Details	<ul style="list-style-type: none"> • A default EMI Start Date is displayed. You can pick a different EMI start Date from the calendar. • Select Enable Variable Payment to define payment details if required.
Payment Type	<p>Select the Payment Type. Following are the options available:</p> <ul style="list-style-type: none"> • Upfront: If Upfront is selected, then the equal payments are 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: <ul style="list-style-type: none"> 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.
Funding Charge (in %)	Enter a value in terms of percentage for the Funding charge.

2. Transfer Pricing Parameters: If you want to invoke the service of the Real-Time Transfer Pricing parameters, then enter or select the following details. This is applicable for all the products where a Transfer Price component is used in Pricing.

The Real-Time Transfer Pricing service is optional as an additional service. The Relationship Manager has also the flexibility to input the values directly without the service.

Figure 24: Transfer Pricing Parameters

Transfer Pricing Parameters

Funding Charge (in %) *

Specify
 Lookup
 Real Time Calculation

7.988

Funding Charge Inclusions

Transfer Rate = 7.988

Liquidity Premium Rate = -4
 Pricing Incentive Rate = 6.5
 Basis Risk Cost Rate = 10
 Pre-payment Adjustments = 10

Additional FTP Input Parameters Compute FTP

Amortization Type Conventional Fixed	Adjustable Type Fixed Rate	Accrual Basis Actual/360	Interest Payment Timing Interest In Arrears
Rate Rounding Type No Rounding	Rate Rounding Factor 	Compounding Basis Monthly	FTP Product Dimension Model_dimension1

Terms

Amortization Term 5 Years	Rate Set Lag 0 Days	Tease Period 0 Days	Tease Discount
-------------------------------------	-------------------------------	-------------------------------	---------------------------

User Defined Terms

customerType 50	booktype 100
---------------------------	------------------------

3. Enter the following details under Transfer Pricing Parameters:

Field	Description
Funding Charge (in %)	<p>If you select Specify or Lookup, then enter a value in terms of percentage for the Funding charge.</p> <p>If you select Real-Time Calculation, then based on the values entered by the Relationship Manager, these values will be passed to the FTP engine. The FTP Engine computes the Base Transfer Rate and displays the Rate in OFS PCD using the Rest API. The Relationship Manager has the option to either accept the computed Base Transfer Rate or select one or more of the following additional components of FTP:</p> <ul style="list-style-type: none"> • Liquidity Premium Rate • Pricing Incentive Rate • Basis Risk Cost • Pre-payment Adjustments <p>Also, there are the following additional FTP Input Parameters which the Relationship Manager can select:</p> <ul style="list-style-type: none"> • Amortization Type • Adjustable Type • Accrual Basis • Interest Payment Timing • Rate Rounding Type • Rate Rounding Factor • Compounding Basis • FTP Product Dimension <p>Terms:</p> <ul style="list-style-type: none"> • Amortization Term • Rate Set Lag • Tease Period • Tease Discount Activated only when Tease Period is selected <p>User-Defined Terms</p> <ul style="list-style-type: none"> • customertype • booktype




4. Capital Charge Parameters: Enter the following details under Capital Charge Parameters:

Field	Description
Customer Sub-Type	Enter a value in terms of percentage for the Funding charge.
Expected Loss	This is the expected loss to be generated on the account. Enter an amount.
Unexpected Loss	This is the unexpected loss to be generated on the account. Enter an amount.

5. Risk Mitigants Parameters: Click [Create Mitigant](#) and enter the following details under Risk Mitigants Parameters

Field	Description
Mitigant Name	Name of the Mitigant.
Mitigant Type	Type of Mitigant.
Collateral Type	Type of the Collateral.
Start Date	Collateral start date.
Maturity Date	Collateral maturity date.
Mitigant Issuer	The Authority that issues the Mitigant.
Issuer Type	The type of Authority that issues the Mitigant.
Rating Source	The Source that gives the Rating to the Mitigant.
Issuer Rating	The Rating of the Issuer.
Mitigant Value	The value of the Mitigant.
Currency	The currency of the Mitigant.

6. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:

- **Edit:** To edit the Mitigant Detail, click the  icon. This opens the Mitigant Details in Edit Mode.
- **View:** To view the Mitigant Detail, click the  icon. This opens the Mitigant Detail in View Mode.
- **Delete:** To delete the Mitigant Detail, click the  icon. This dateless Mitigant Detail.

7. Enter the following Profitability Drivers. The following three Profitability Drivers are common across all the Products. Enter these parameters for all the products.

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: <ul style="list-style-type: none"> • 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 that is charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.
Expenses	These are any expenses that are charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees Field.

6.5.3.2 Installment Loan

The ADD PRODUCT screen for the Installment Loan is common for all other Loan Products and Line of Credit Product.

Figure 25: Installment Loan Screen

The screenshot shows the 'ADD PRODUCT' window with the following fields and values:

- Product Type ***: Installment Loan
- Currency ***: US Dollar
- Product ***: Business Loans
- Product Name ***: (Empty)
- Profitability Curve Definition**: None
- Pricing Methodology ***: User Input, Carded, Negotiated
- Interest Rate Type ***: Fixed, Floating, Fixed and Floating
- Fixed Rate (in %) ***: (Empty)
- Amortization Type ***: Adhoc Cashflow Amortization
- Accrual Type ***: 30/360

1. Enter the following details for Installment Loan Product Type:

- Currency
- Product
- Product Name
- Profitability Curve Definition
- Pricing Methodology
- Interest Rate Type
- Fixed Rate Duration
- Fixed Rate (%)
- Floating Rate Benchmark (if Fixed and Floating is selected for Interest Rate Type)
- Spread (in BPS) (if Fixed and Floating is selected for Interest Rate Type)
- Repricing Frequency (if Fixed and Floating is selected for Interest Rate Type)
- Transfer Pricing Parameters

The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as mentioned in the Mortgage product type.

The Relationship Manager has also the flexibility to input the values directly without the service.

Figure 26: Installment Loan Product Type

Installment Loan 1
Product Details 🗑️

IL
Product Details
Account Details
Transfer Pricing Parameters
Capital Charge Parameters
Profitability Drivers

Product Details

Product Name IL	Product Loans Against Assets	Pricing Methodology <input type="radio"/> Carded <input type="radio"/> Negotiated <input checked="" type="radio"/> User Input
Interest Rate Type <input type="radio"/> Fixed <input type="radio"/> Floating <input checked="" type="radio"/> Fixed and Floating	Currency	Profitability Curve Definition None
Fixed Rate Duration 1 Months	Fixed Rate (in %) 9	Floating Rate Benchmark Monthly Curve
Spread (in bps) 100	Repricing Frequency 1 Months	

Account Details

Start Date * 21-NOV-2021 📅	Maturity Tenure * 12 Months ▼	Amount * 100,000	Origination Fees 1,000
Annual Fees 1,000	Disbursement Type <input checked="" type="radio"/> Upfront <input type="radio"/> Schedule	Payment Type <input type="radio"/> Periodic <input checked="" type="radio"/> Schedule	Payment Frequency * 1 Months ▼
EMI Start Date 21-NOV-2021 📅 <input type="checkbox"/> Enable Variable Payment			

Transfer Pricing Parameters

Funding Charge (in %) *
 Specify

Capital Charge Parameters

Customer Sub-Type African Development Bank ▼	Expected Loss * <input checked="" type="radio"/> Specify 1,000	Unexpected Loss * <input checked="" type="radio"/> Specify 1,000
---	--	--

Risk Mitigants Create Mitigant

Mitigant Name	Mitigant Type	Mitigant Issuer	Mitigant Rating	Issuer Rating	Mitigant Value
Initializing...					
Page 1 ⏪ < 1 > ⏩					

Profitability Drivers

Miscellaneous Fees <input checked="" type="radio"/> Specify <input style="width: 100px;" type="text"/>	Schedule Reset
Other Income <input checked="" type="radio"/> Specify <input style="width: 100px;" type="text"/>	Schedule Reset
Expenses <input checked="" type="radio"/> Specify <input style="width: 100px;" type="text"/>	Schedule Reset

2. Enter the following Account Details.

OFS PRICE CREATION AND DISCOVERY APPLICATION PACK | 76

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.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.



3. Capital Charge Parameters: Enter the following details under Capital Charge Parameters:


Field	Description
Customer Sub-Type	Enter a value in terms of percentage for the Funding charge.
Expected Loss	This is the expected loss to be generated on the account. Enter an amount.
Unexpected Loss	This is the unexpected loss to be generated on the account. Enter an amount.

4. Risk Mitigants Parameters: Click  and enter the following details under Risk Mitigants Parameters.

Field	Description
Mitigant Name	Name of the Mitigant.
Mitigant Type	Type of Mitigant.
Collateral Type	Type of the Collateral.
Start Date	Collateral start date.
Maturity Date	Collateral maturity date.
Mitigant Issuer	The Authority that issues the Mitigant.
Issuer Type	The type of Authority that issues the Mitigant.
Rating Source	The Source that gives the Rating to the Mitigant.
Issuer Rating	The Rating of the Issuer.
Mitigant Value	The value of the Mitigant.
Currency	The currency of the Mitigant.

5. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:

- **Edit:** To edit the Mitigant Detail, click the  icon. This opens the Mitigant Details in Edit Mode.
- **View:** To view the Mitigant Detail, click the  icon. This opens the Mitigant Detail in View Mode.

- **Delete:** To delete the Mitigant Detail, click the  icon. This dateless Mitigant Detail.
6. Enter the Profitability Drivers.



6.5.3.3 Personal Loan

1. Enter or select the following details:
 - Currency
 - Product
 - Product Name
 - Profitability Curve Definition
 - Pricing Methodology
 - For **Carded** Pricing Methodology, select the Card Rate Definition.
 - For **User Input** Pricing Methodology, select the relevant details based on the Interest Rate Type you select.
 - Interest Rate Type
 - Fixed Rate (in %)
 - Amortization Type

Figure 27: Personal Loan Product Type

1. Enter the following details under Account Details:

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.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.

Field	Description
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
EMI Details	<ul style="list-style-type: none"> • A default EMI Start Date is displayed. You can pick a different EMI start Date from the calendar. • Select Enable Variable Payment to define payment details if required.
Disbursement Type	<p>Select the Disbursement Type. Following are the options available:</p> <ul style="list-style-type: none"> • Upfront: If Upfront is selected, the entire loan amount is disbursed at the beginning of the product. Customers can link an existing CASA account for offsetting purposes or can select a new opening balance as an offsetting balance. • Schedule: If the Schedule is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details: <ul style="list-style-type: none"> a. In the Disbursement Schedule Details section, enter the Date and Disbursement Amount. b. You can click  to add another Disbursement Schedule if there are multiple disbursements. c. You can click  adjacent to the Disbursement if you want to delete a schedule.
Payment Type	<p>Select the Payment Type. Following are the options available:</p> <ul style="list-style-type: none"> • Upfront: If Upfront is selected, then the equal payments are 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: <ul style="list-style-type: none"> 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.
Funding Charge (in %)	Enter a value in terms of percentage for the Funding charge.

2. Enter the Transfer Pricing Parameters.




3. Capital Charge Parameters: Enter the following details under Capital Charge Parameters:

Field	Description
Customer Sub-Type	Enter a value in terms of percentage for the Funding charge.
Expected Loss	This is the expected loss to be generated on the account. Enter an amount.
Unexpected Loss	This is the unexpected loss to be generated on the account. Enter an amount.

4. Risk Mitigants Parameters: Click  and enter the following details under Risk Mitigants Parameters

Field	Description
Mitigant Name	Name of the Mitigant.
Mitigant Type	Type of Mitigant.
Collateral Type	Type of the Collateral.
Start Date	Collateral start date.
Maturity Date	Collateral maturity date.
Mitigant Issuer	The Authority that issues the Mitigant.
Issuer Type	The type of Authority that issues the Mitigant.
Rating Source	The Source that gives the Rating to the Mitigant.
Issuer Rating	The Rating of the Issuer.
Mitigant Value	The value of the Mitigant.
Currency	The currency of the Mitigant.

5. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:

- **Edit:** To edit the Mitigant Detail, click the  icon. This opens the Mitigant Details in Edit Mode.
- **View:** To view the Mitigant Detail, click the  icon. This opens the Mitigant Detail in View Mode.
- **Delete:** To delete the Mitigant Detail, click the  icon. This deletes the Mitigant Detail.

6. Enter the Profitability Drivers.

6.5.3.4 Structured Loan



1. Enter or select the following details:

- Currency
- Product
- Product Name
- Profitability Curve Definition
- Pricing Methodology
 - For **Carded** Pricing Methodology, select the Card Rate Definition.
 - For **User Input** Pricing Methodology, select the relevant details based on the Interest Rate Type you select.
- Interest Rate Type
- Fixed Rate (in %)
- Amortization Type

Figure 28: Structured Loan Product Type

1. Enter the following details under Account Details:

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.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.

Field	Description
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
EMI Details	<ul style="list-style-type: none"> • A default EMI Start Date is displayed. You can pick a different EMI start Date from the calendar. • Select Enable Variable Payment to define payment details if required.
Disbursement Type	<p>Select the Disbursement Type. Following are the options available:</p> <ul style="list-style-type: none"> • Upfront: If Upfront is selected, the entire loan amount is disbursed at the beginning of the product. Customers can link an existing CASA account for offsetting purposes or can select a new opening balance as an offsetting balance. • Schedule: If the Schedule is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details: <ul style="list-style-type: none"> d. In the Disbursement Schedule Details section, enter the Date and Disbursement Amount. e. You can click  to add another Disbursement Schedule if there are multiple disbursements. f. You can click  adjacent to the Disbursement if you want to delete a schedule.
Payment Type	<p>Select the Payment Type. Following are the options available:</p> <ul style="list-style-type: none"> • Upfront: If Upfront is selected, then the equal payments are 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: <ul style="list-style-type: none"> g. Click the Browser Button. The Payment Details Window is displayed. h. Select the Payment Schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available. i. Click OK. The schedule details are entered.

2. Transfer Pricing Parameters: Enter the following details under Transfer Pricing Parameters:

Field	Description
Funding Charge (in %)	Enter a value in terms of percentage for the Funding charge.




3. Capital Charge Parameters: Enter the following details under Capital Charge Parameters:

Field	Description
Customer Sub-Type	Enter a value in terms of percentage for the Funding charge.
Expected Loss	This is the expected loss to be generated on the account. Enter an amount.
Unexpected Loss	This is the unexpected loss to be generated on the account. Enter an amount.

4. Risk Mitigants Parameters: Click  and enter the following details under Risk Mitigants Parameters

Field	Description
Mitigant Name	Name of the Mitigant.
Mitigant Type	Type of Mitigant.
Collateral Type	Type of the Collateral.
Start Date	Collateral start date.
Maturity Date	Collateral maturity date.
Mitigant Issuer	The Authority that issues the Mitigant.
Issuer Type	The type of Authority that issues the Mitigant.
Rating Source	The Source that gives the Rating to the Mitigant.
Issuer Rating	The Rating of the Issuer.
Mitigant Value	The value of the Mitigant.
Currency	The currency of the Mitigant.

5. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:

- **Edit:** To edit the Mitigant Detail, click the  icon. This opens the Mitigant Details in Edit Mode.
- **View:** To view the Mitigant Detail, click the  icon. This opens the Mitigant Detail in View Mode.
- **Delete:** To delete the Mitigant Detail, click the  icon. This deletes the Mitigant Detail.

6. Enter the Profitability Drivers.

6.5.3.5 Line of Credit

1. Enter or select the following details:

- Currency
- Product
- Product Name
- Profitability Curve Definition
- Pricing Methodology
 - For **Carded** Pricing Methodology, select the Card Rate Definition.
 - For **User Input** Pricing Methodology, select the relevant details based on the Interest Rate Type you select.
- Interest Rate Type
- Fixed Rate (in %)
- Floating Rate Benchmark
- Spread (in bps)

Figure 29: Line of Credit Product Type

Line of Credit (1)

- LC
- Product Details
- Account Details
- Transfer Pricing Parameters
- Capital Charge Parameters
- Profitability Drivers

Account Details

Start Date *

Maturity Tenure *

 Months

Limit *

Origination Fees

Annual Fees

Payment Frequency *

Transfer Pricing Parameters

Funding Charge (in %) *

Specify

Transfer Pricing Parameters

Funding Charge (in %) *

Specify

Capital Charge Parameters

Customer Sub-Type

Expected Loss *

Specify

Unexpected Loss *

Specify

[Create Mitigant](#)

Risk Mitigants

Mitigant Name	Mitigant Type	Mitigant Issuer	Mitigant Rating	Issuer Rating	Mitigant Value
Initializing...					
Page 1 ◀ ▶					

Profitability Drivers

Miscellaneous Fees

Specify [Schedule](#) [Reset](#)

Other Income

Specify [Schedule](#) [Reset](#)

Expenses

Specify [Schedule](#) [Reset](#)

Utilization Rate *

Specify [Schedule](#) [Reset](#)

Revolve Rate *

Specify [Schedule](#) [Reset](#)

Enter the following details for Line of Credit Product Type:

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.

Field	Description
Interest Rate Type	Select the type of Interest Rate. Following are the options available: <ul style="list-style-type: none"> • 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.
Payment Type	Select the Payment Type. Following are the options available: <ul style="list-style-type: none"> • 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: <ol style="list-style-type: none"> Click the Browser Button. The Payment Details Window is displayed. Select the payment schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available. 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 have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

2. Line of Credit Specific Profitability Drivers Table: Enter the following Line of Credit Specific Profitability Drivers along with other Profitability Drivers.

Field	Description
Utilization Rate %	This is the utilization rate against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.
Revolve Rate %	This is the Revolve Rate against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.

6.5.3.6 Cards

Figure 30: CARDS Product Screen

The screenshot shows a form titled "ADD PRODUCT" with a close button (X) in the top right corner. The form is organized into a grid of fields:

- Product Type ***: Dropdown menu with "Cards" selected.
- Currency ***: Empty dropdown menu.
- Product ***: Dropdown menu with "Cards" selected.
- Product Name ***: Empty text input field.
- Profitability Curve Definition**: Dropdown menu with "None" selected.
- Pricing Methodology ***: Radio buttons for "Carded" (unselected) and "User Input" (selected).
- Interest Rate Type ***: Radio buttons for "Fixed" (unselected), "Floating" (unselected), and "Fixed and Floating" (selected).
- Fixed Rate Duration ***: Dropdown menu with "Days" selected.
- Floating Rate Benchmark ***: Dropdown menu with "Monthly Curve" selected.
- Go-To Rate (%) ***: Empty text input field.
- Balance Transfer Rate (%)**: Empty text input field.
- Purchase Rate (%)**: Empty text input field.

An "OK" button is located at the bottom right of the form.

1. Enter or select the following details:

- Currency
- Product
- Product Name
- Profitability Curve Definition
- Pricing Methodology
 - For **Carded** Pricing Methodology, select the Card Rate Definition.
 - For **User Input** Pricing Methodology, select the relevant details based on the Interest Rate Type you select.
- Interest Rate Type
- Fixed Rate Duration
- Go to Rate (in %): This is the rate applied on the unpaid accumulation of the previous month's fees and interest income of the current month
- Balance Transfer Rate (%)
- Purchase Rate (%)

Figure 31: CARDS Product Type

CARD1

- Product Details
- Account Details
- Transfer Pricing Parameters
- Capital Charge Parameters
- Profitability Drivers

Product Name
CARD1

Product
Platinum Card

Pricing Methodology
 Carded User Input

Interest Rate Type
 Fixed Floating
 Fixed and Floating

Currency
US Dollar

Profitability Curve Definition
None

Go-To Rate (%)
9

Balance Transfer Rate (%)
9

Purchase Rate (%)
9

Account Details

Start Date *
13-JAN-2022

Product Life Time
12 Months

Limit *
10,000

Origination Fees

Annual Fees
100

Balance Transfer Amount
1,000

Date of Balance Transfer
21-JAN-2022

Interchange (%) *
10

Transfer Pricing Parameters

Funding Charge (in %) *
 Specify

Capital Charge Parameters

Customer Sub-Type

Expected Loss *
 Specify

Unexpected Loss *
 Specify

Risk Mitigants [Create Mitigant](#)

Mitigant Name	Mitigant Type	Mitigant Issuer	Mitigant Rating	Issuer Rating	Mitigant Value
Initializing...					

Page 1 | < 1 >

Profitability Drivers

Miscellaneous Fees
 Specify [Schedule](#) [Reset](#)

Other Income
 Specify [Schedule](#) [Reset](#)

Expenses
 Specify [Schedule](#) [Reset](#)

Purchase Sales *
 Specify [Schedule](#) [Reset](#)

Payments (%)
 Specify [Schedule](#) [Reset](#)

- Enter the following details for CARDS Product Type:
 - Currency
 - Product Name
- Profitability Curve Definition
- Pricing Methodology
 - For **Carded** Pricing Methodology, select the Card Rate Definition.

- For **User Input** Pricing Methodology, select the relevant details based on the Interest Rate Type you select.
- The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as mentioned in the Mortgage product type.

The Relationship Manager has also the flexibility to input the values directly without the service.

6.5.3.7 TD

Figure 32: Term Deposit (TD) Product Type

TD 1

- td
 - Product Details
 - Account Details
 - Transfer Pricing Parameters
 - Profitability Drivers

Product Details

Product Name td	Product Regular Fixed Deposit	Pricing Methodology <input type="radio"/> Carded <input type="radio"/> Negotiated <input checked="" type="radio"/> User Input
Interest Rate Type <input checked="" type="radio"/> Fixed <input type="radio"/> Floating <input type="radio"/> Fixed and Floating	Currency US Dollar	Profitability Curve Definition None
Fixed Rate (in %) 9		

Account Details

Start Date * DD-MON-YYYY	Maturity Tenure * Days	Amount *	Origination Fees
Annual Fees	Interest Payment Type <input checked="" type="radio"/> Periodic <input type="radio"/> At Maturity	Payout Frequency * Days	

Transfer Pricing Parameters

Funding Charge (in %) *
 Specify

Profitability Drivers

Miscellaneous Fees
 Specify Schedule Reset

Other Income
 Specify Schedule Reset

Expenses
 Specify Schedule Reset

Account Details Table

Account Details			
Start Date *	Maturity Tenure *	Amount *	Origination Fees
<input type="text" value="DD-MON-YYYY"/>	<input type="text"/> Days <input type="text"/>	<input type="text"/>	<input type="text"/>
Annual Fees	Interest Payment Type	Compounding Frequency*	
<input type="text"/>	<input type="radio"/> Periodic <input checked="" type="radio"/> At Maturity	<input type="text" value="Monthly"/> <input type="text"/> Monthly Monthly Quarterly Half Yearly Annually	

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.
Transaction Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Interest Payment Type	Select the relevant option for Interest Payment Type: <ul style="list-style-type: none"> • Periodic: If you select this option, then enter the Payout Frequency. • At Maturity: If you select this option, then select the Compounding Frequency.

Transfer Pricing Parameters

- Transfer Pricing Parameters



The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as has been mentioned in the Mortgage product type.

The Relationship Manager has also the flexibility to input the values directly without the service.

Enter the Profitability Drivers.

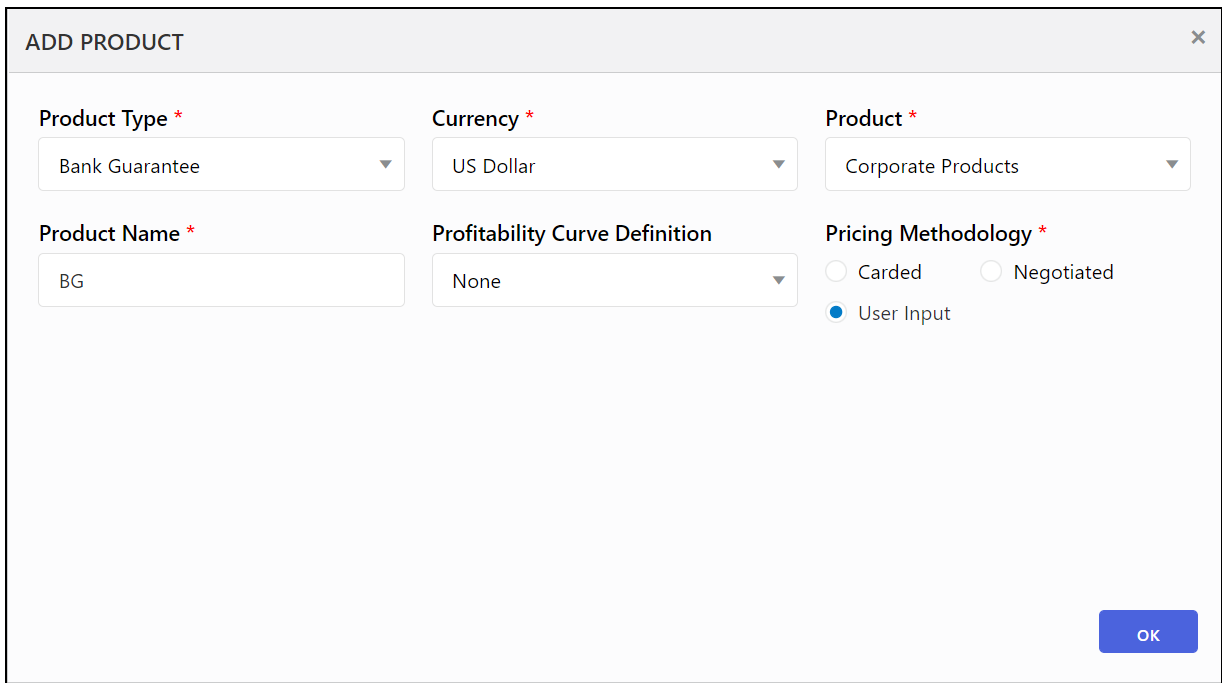
Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: <ul style="list-style-type: none"> • Specify: If you select this input type, then you need to enter a value in the text field or you can define a schedule. 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.

Field	Description
Other Income	This is any other income that is charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.
Expenses	These are any expenses that are charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees Field.
Utilization Rate %	This is the utilization rate against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.
Revolve Rate %	This is the Revolve Rate against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.

OFS PCD supports Import and Export of Profitability Drivers. When you are defining the Schedule for the Profitability Drivers, click either  or  buttons to select the external file to import/export the Profitability Drivers.

6.5.3.8 Bank Guarantee or Letter of Credit

Figure 33: Bank Guarantee



ADD PRODUCT ✕

Product Type * <input type="text" value="Bank Guarantee"/>	Currency * <input type="text" value="US Dollar"/>	Product * <input type="text" value="Corporate Products"/>
Product Name * <input type="text" value="BG"/>	Profitability Curve Definition <input type="text" value="None"/>	Pricing Methodology * <input type="radio"/> Carded <input type="radio"/> Negotiated <input checked="" type="radio"/> User Input

OK

Figure 34: Bank Guarantee Product Type

4. Enter the following details for the Bank Guarantee or Letter of Credit Product Types:

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 an Amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Fees	Enter the amount of the fee.

5. Enter the following details under Capital Charge Parameters:

Field	Description
Customer Sub-Type	Enter a value in terms of percentage for the Funding charge.
Expected Loss	This is the expected loss to be generated on the account. Enter an amount.
Unexpected Loss	This is the unexpected loss to be generated on the account. Enter an amount.

6. Enter the Profitability Drivers Parameters.

6.5.3.9 CASA

Figure 35: CASA Product Type

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.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Funding Change (in %)	Enter a value in terms of percentage for the Funding charge.

- Transfer Pricing Parameters

The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as has been mentioned in the Mortgage product type.

The Relationship Manager has also the flexibility to input the values directly without the service.

CASA Specific Profitability Drivers Table:

Field	Description
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 the Miscellaneous Fees Field.

6.5.3.10 Payments

Figure 36: Payments ADD Product Screen

The screenshot shows a modal window titled "ADD PRODUCT" with a close button (X) in the top right corner. The form contains the following fields and options:

- Product Type ***: A dropdown menu with "Payments" selected.
- Currency ***: A dropdown menu with "US Dollar" selected.
- Product ***: A dropdown menu with "Equity Plus" selected.
- Product Name ***: A text input field containing "BG".
- Profitability Curve Definition**: A dropdown menu with "None" selected.
- Pricing Methodology ***: Two radio buttons, "Carded" (unselected) and "User Input" (selected).

An "OK" button is located at the bottom right of the form.

1. Enter or select the following details:

- Currency
- Product
- Product Name
- Profitability Curve Definition
- Pricing Methodology
 - For **Carded** Pricing Methodology, select the Card Rate Definition.

- For **User Input** Pricing Methodology, select the relevant details based on the Interest Rate Type you select.

Figure 37: Payments Product Type

1. Enter the following details for Payment Product Type:

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.
Transaction Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Fees	Enter the amount of fees.

2. Enter the Profitability Drivers.

6.5.3.11 Treasury Products

Figure 38: Treasury Products ADD PRODUCT Screen

ADD PRODUCT
✕

Product Type *

Currency *

Product *

Product Name *

Figure 39: Treasury Products Product Type

Treasury Products ①

abc

Product Details

Product Details

Product Name	Product	Currency	Start Date *
abc	Corp Invest	US Dollar	22-OCT-2021

Product	Unit Price	Unit Cost	Transaction Per Time Period	Card Rate Definition	Maturity Tenure	Action
Corp Invest	10	100	100	Per Mo...	12	Months

Enter the following details for TD (Term Deposit) Product Type:

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Product	The Treasury Product.
Unit Price	The price of the product.
Unit Cost	The cost of the product.
Transaction Per Time Period	Enter a number and select the options from Per Day, Per Month, or Per Year.
Card Rate Definition	Select a relevant option.
Maturity Tenure	Enter a number and select the options from Days, Months, or Years.

- You can click to add another row of Treasury Details.

- You can click  to delete a row.

6.5.4 Price Optimization


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 by the Profitability Parameters that are 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.

After you define the Product Details, click **Save**. The Product Details are displayed in View mode. Click **Save** to open the **Price Optimization** Screen.

After you define the above parameters, click  to save the Product and move on to the Price Optimization Screen.

NOTE

For Negotiated/Carded scenarios, the target optimization value should not be less than the Floor Value of the selected Optimization Parameter if the Target Value is less than the Floor Value. Optimization will take place based on Floor Value.

Figure 40: Price Optimization

Definition Mode

Customer Details Product Details Price Optimization Run Executions

as Save & Price Cancel

Pricing Details

Customer: New

Scenario Name *
Change in Fund Transfer

Floor Values

casa

INTEREST (%)
10

NIM (%)
0

REVENUE (%)
0

Select an option for Scenario Name and then click Save & Price to open the Run Executions screen.

Figure 41: Run Executions

Definition Mode

Customer Details Product Details Price Optimization Run Executions

as Cancel

All Run Executions Total 2 Run Executions

Default Scenario

Scenario Id	Number Of Products In The Deal	Optimization Parameter	Execution Time	NIBT	Action
335	Bank Guarantee(1)	NA	24-10-2021 07:51:48	63.80	Submit

Change in Fund Transfer

Scenario Id	Optimization Parameter	Execution Time	NIBT	Change In NIBT (%)	Action
336	NA	24-10-2021 08:14:40	192.65	201.96	Submit

Page 1 of 1 (1-2 of 2 items) 1

Action

You can click on Action to open the following actions that you can perform on the selected Optimization Parameter.

Figure 42: Optimization Options

Re-optimize

View P & L

Edit P & L

Change Interest Rate/Fees

Offers

6.5.4.1 Re-optimize

To Re-optimize and Scenario, follow these steps:

1. Click the **Re-optimize** option to display the Scenario in an expanded mode.

Figure 43: Re-optimize Scenario

Default Scenario

Scenario Id	Number Of Products In The Deal	Optimization Parameter	Execution Time	NIBT	Action
335	Bank Guarantee(1)	NA	24-10-2021 07:51:48	63.80	⋮ Submit

Products

asd Scenario Name *

Change in Interest Rate

Re-optimize

	Floor Rate	Asd	Reoptimize	Segment Average
RAROC(%)	4	128.26		
ROTA(%)	5	638		
Revenue(%)	6	1,113.24		
SVA	3	58.14		
Commission(%)	6	100		
Net Income(%)	8	638		

2. Select the relevant Scenario Name from the following options:

- Change in Interest Rate
- Change in Annual Fee
- Change in Fund Transfer.

3. Click [Submit](#).

A confirmation window is displayed.

4. Click Yes if you want to submit, or No if you want to cancel.

The Scenario will be submitted for approval.

6.5.4.2 View P&L

To view the P&L details for the Deal, follow these steps:

1. Click View P&L to display the Deal Details in expanded mode.

Figure 44: View P&L

The screenshot displays a web interface for viewing P&L details. At the top, there is a 'Default Scenario' header. Below it is a table with columns: Scenario Id, Number Of Products In The Deal, Optimization Parameter, Execution Time, NIBT, and Action. A row shows Scenario Id 337, Letter of Credit(1), NA, 24-10-2021 08:45:20, 141.82, and a Submit button. Below this is a 'Products' section with a dropdown menu showing 'sfd'. The main section is titled 'View P & L' and contains a table with columns for 2021, 2022, and TOTAL. The table lists various financial metrics.

	2021	2022	TOTAL
Credit Limit			
Average Outstanding Balance	10	10	10
Utilization Rate			
Revolve Rate			
Unexpected Losses	1.67	8.33	10.00
Net Income Before Taxes	58.35	83.47	141.82
Total Revenue	60	91.32	151.32
Operating Expenses	0		0
Expected Loss	1.65	7.86	9.50

Page 1 of 1 (1 of 1 items) K < 1 > X

6.5.4.3 Edit P&L

To edit the P&L details for the Deal, follow these steps:

1. Click Edit P&L to display the Deal Details in expanded mode.

Figure 45: Edit P&L

Scenario Id	Number Of Products In The Deal	Optimization Parameter	Execution Time	NIBT	Action
337	Letter of Credit(1)	NA	24-10-2021 08:45:20	141.82	Submit

Products: sfd

Scenario Name *: Change in Interest Rate

Execute Pricing

Edit P & L

	2021	2022
Origination Fees	10	
Fees	0	0
Other Income	0	
Annual Fees		91.32
Operating Expenses	0	
Expected Loss	1.65	7.86

Page 1 of 1 (1 of 1 items) < 1 >

- You can change the Products or Scenario Name. Scenario Name has the following options:
 - Change in Interest Rate
 - Change in Annual Fee
 - Change in Fund Transfer
 - Under Edit P&L, change the relevant details.
 - Click **Execute Pricing**.
- A confirmation message is displayed.

6.5.4.4 Change Interest Rate/Fees

To change the Interest Rate or Fees for the Deal, follow these steps:

- Click Change Interest Rate/Fees to display the Deal Details in expanded mode.

Figure 46: Change Interest Rate/Fees

Default Scenario

Scenario Id	Number Of Products In The Deal	Optimization Parameter	Execution Time	NIBT	Action
337	Letter of Credit(1)	NA	24-10-2021 08:45:20	141.82	⋮ Submit

Products

sfd

Scenario Name *

Change in Fund Transfer

Execute Pricing

Change Fees

50

Change in Annual Fee

Scenario Id	Optimization Parameter	Execution Time	NIBT	Change In NIBT (%)	Action
339	NA	24-10-2021 09:24:26	141.81	-0.01	⋮ Submit

Change in Interest Rate

Scenario Id	Optimization Parameter	Execution Time	NIBT	Change In NIBT (%)	Action
338	NA	24-10-2021 09:23:10	153.81	8.45	⋮ Submit

Page 1 of 1 (1-3 of 3 items) K < 1 > X

2. You can change the Products or Scenario Name. Scenario Name has the following options:

- Change in Interest Rate
- Change in Annual Fee
- Change in Fund Transfer

3. Enter an amount for Change Fees.

4. Click Execute Pricing.

A confirmation message is displayed.

6.5.4.5 Others

If there are any Offers available for the selected Deal, the screen displays the offers. Else, the **No Applicable Offers** message is displayed.

6.5.5 Managing Offers

The Offers tab allows you to select the appropriate offer for the customer based on the criteria that have 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 the Price Optimization page.

This section contains the following topics:

- [Viewing Offers](#)
- [Modifying Offers](#)
- [Deleting Offers](#)
- [Audit Trail](#)
- [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 have 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.

This section contains the following topics:

- **Pricing Details:** The name of the Pricing Definition is displayed.
- **Optimization Targets:** There are two Optimization Parameters as follows:
 - **Optimization 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.
- **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.

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

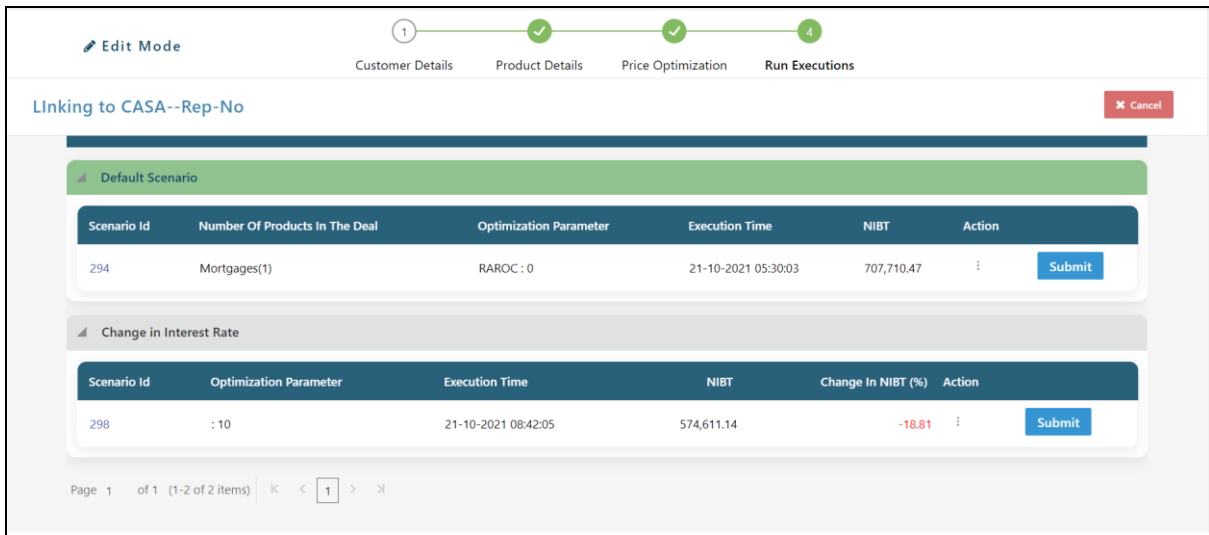
To save the values for the product, click **Save**.

To view the Recommended Price Screen for the product, click **Price**. When the pricing process is complete, you have an option to navigate to the pricing report.

- **Existing Customer:** Details of the Customer and Accounts are displayed.















After you edit the Price Optimization details, click . The **Run Execution** Screen is displayed.

Figure 47: Run Execution



Verify the Deal Details and then Click . A Confirmation Window appears and after you click Yes, the Deal will be submitted for approval. The Deal Detail Screen displays the Deal Status.

Figure 48: Deal Details

All Deals <small>Total 7 Deals</small>						
Pricing Definition	Client Name	Net Income (\$)	Date Submitted	Last Modified On	System Id	Status
MISC_FEES	Prestige	493,499.73	21-10-2021	21-10-2021 09:56:08	202821	Approved  
Linking to CASA--Rep-No	Fortis	-1,185,948.27	21-10-2021	21-10-2021 05:25:22	204633	Submitted  
BG_CARD_3Y_NETINCOMES	Prashant	14,990,198.19	21-10-2021	18-10-2021 08:26:52	200245	Approved  
LOC_UI_FIX_VAR_RATE_HIGH	Oracle	1,287,601.08	08-10-2021	08-10-2021 12:52:09	200153	Approved  
CASA_UI_FIX_CONST_BAL_5Y	Oracle	16,270.04	08-10-2021	08-10-2021 06:02:32	200162	Submitted  
LC_UI_6M	Oracle	6,000.01	07-10-2021	07-10-2021 10:52:20	200128	Submitted  
8075	8075	56,568.34	06-10-2021	06-10-2021 03:50:52	200105	Approved  



- You can view the Deal Details by clicking .
- You can generate a Report by clicking . The following illustration is a sample Report Summary.

Figure 49: Report Summary

Report Summary

Pricing Definition Name
CASA_UI_FIX_CONST_BAL_5Y

Pricing Report Id
4116

Scenario Name
Default Scenario

Submitted

p1

OVERALL DEAL

Product Details

Product p1	Product Type CASA
Currency US Dollar	Pricing Method User Input
Selected Curve Definition Default	

Price Optimization

Optimization Parameter

NA

Target (%)

NA

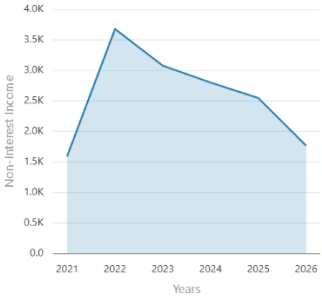
Interest Rate

Offered Interest Rate(%)

4

P & L Graph

Input Parameter View



DRIVERS

Non-Interest Income

Metrics	P & L Statement						Recent Deals
	2021	2022	2023	2024	2025	2026	TOTAL
Credit Limit							
Average Outstanding Balance	100,000	100,000	100,000	100,000	100,000	100,000	100,000
Utilization Rate							
Revolve Rate							
Unexpected Losses							
▶ Net Income Before Taxes	1,625.89	3,881.97	3,250.30	2,956.99	2,690.15	1,864.74	16,270.04

6.5.6 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

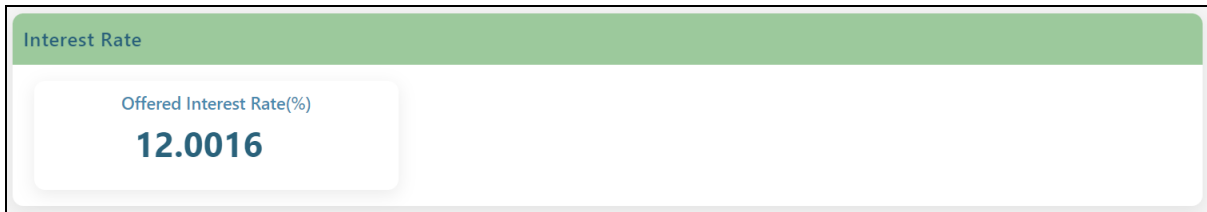
This screen displays the Pricing Report for a deal at account and deal levels. This report includes the rate generated by the application and the Profit & Loss statement.

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

PCD supports Import/ Export of profit and loss statement.

6.5.6.1 Offered Rate

Figure 50: Offered Rate



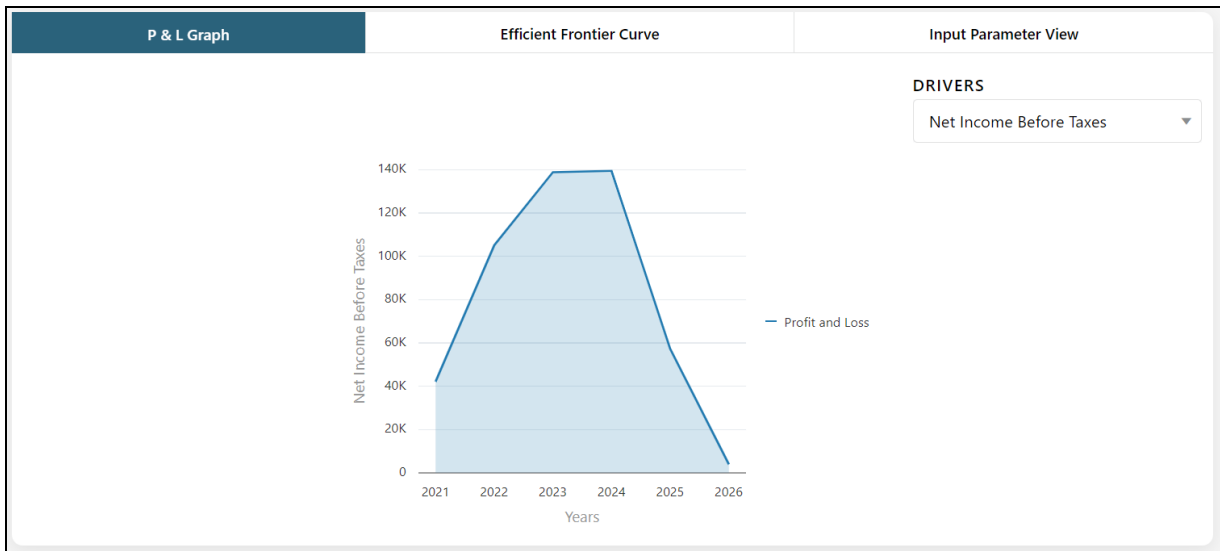
This section displays the offered rate post computation for all the products for the customer. This is the rate that has been generated by the system for the product.

This field is displayed only when the report is being viewed at a product level.

6.5.6.2 Customer Profit and Loss Account

This section displays the graphs of P & L Graph, Efficient Frontier Curve, and Input Parameter View of the Deal.

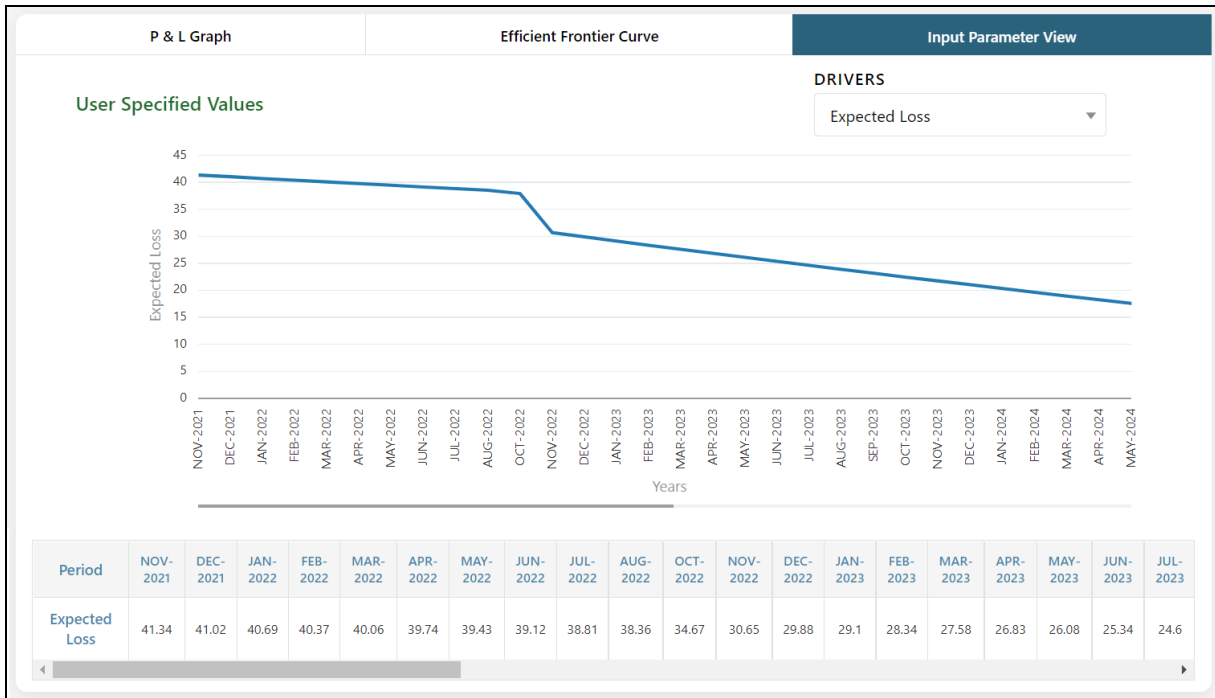
Figure 51: P&L Graph Tab



You can see different P & L Graphs for the selected DRIVER from the following options:

- Net Income Before Taxes
- Total Revenue
- Net Interest Income
- Non-Interest Income

Figure 52: Input Parameter View



You can see different Input Parameter Views for the selected DRIVER from the following options:

- Expected Loss
- Expenses
- Miscellaneous Fees
- Other Income
- Transfer Price
- Unexpected Loss

6.5.6.3 Metrics

This section displays the Metrics P & L Statement, and Recent Deals.

Figure 53: Metrics

Metrics	P & L Statement		Recent Deals
	Floor Rate	OBIB1C13A4	Reoptimize
RAROC(%)	0	2,331.25	Segment Average
ROTA(%)	0	9.87	
NIM(%)	0	9.81	
Revenue(%)	0	10.04	
SVA	0	491,099.89	

The Metrics display the computed values for RAROC (%), ROTA (%), NIM (%), Revenue (%), Commission (%), and SVA for the Deal (as applicable).

Figure 54: P & L Statement

Metrics	P & L Statement						Recent Deals
	2021	2022	2023	2024	2025	2026	
Credit Limit							
Average Outstanding Balance	1,962,871.69	1,754,639.52	3,037,625.83	3,031,373.92	1,493,645.74	369,409.11	1,941,594.30
Utilization Rate							
Revolve Rate							
Unexpected Losses	2,666.67	6,211.35	4,860.08	4,850.08	2,389.77	197.01	21,174.96
<input checked="" type="checkbox"/> Net Income Before Taxes	38,917.57	96,925.99	151,665.57	139,490.40	62,632.64	3,867.57	493,499.73
▶ Total Revenue	39,658.45	98,743.03	154,186.78	141,809.14	63,676.98	3,948.01	502,022.39
Operating Expenses	577.46	1,456.32	2,269.19	2,086.96	939.95	72.39	7,402.27
Expected Loss	163.42	360.72	252.03	231.79	104.40	8.04	1,120.40

This P & L Statement displays a detailed yearly picture of the Profitability of the Deal spanning across the tenure of the product.

Figure 55: Recent Deals

Metrics	P & L Statement						Recent Deals		
	Account Number ...	Interest Rate ...	RAROC	ROTA ...	NIM	Revenue ...	SVA	Account Limit	Origination Date ...
	12	2,331.25	9.87	9.81	10.04	491,099.89	5,000,000	01-09-2021	

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

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. After you click **Ok**, the Pricing Definition Page is displayed. 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**.

6.5.7 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.

6.5.8 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. Some of the profitability parameters may be 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 are 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. The 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.

6.5.9 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, 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.

6.5.10 Prepayment Analysis for Mortgages

Prepayment for mortgage loans occurs 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 of 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 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 CI (IPA/RPA). The prepayment information is available in CI. It is derived using Historical Data of existing accounts. PCD can consume this information and use it 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.

Recommended Price

Name: GoldDeal1 Pricing Report ID: 42

Scenarios: Default Scenario Offers Applied: Choose the offers Offers

DEal1 Overall Deal

> Product Details

▼ Offered Rate

	DEal1	Total
RAROC(%)	4.247	4.247
ROTA(%)	6.22	6.22
NIM(%)	9.495	9.495
Revenue(%)	10.487	10.487
SVA	-34479.762	-34479.762

Customer P&L Statement:

	2018	2019	2020	2021	2022	2023	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
▼ Net Income Before Taxes	4924	4903	3882	2670	1332	156	17867
▼ Total Revenue	7705	8647	6732	4618	2284	234	30220
▼ Net Interest Income	6361	8156	6340	4334	2119	175	27485
Interest Income	15901	20390	15850	10835	5296	436	68708
Transfer Pricing Credit	0	0	0	0	0	0	0
Interest Expenses	0	0	0	0	0	0	0
Transfer Pricing Charge	9540	12234	9510	6501	3177	261	41223
▼ Non-Interest Income	1344	491	392	284	165	59	2735
Origination Fees	1000	0	0	0	0	0	1000
Fees	191	245	190	130	64	5	825
Other Income	153	196	152	104	51	4	660
Annual Fees	0	50	50	50	50	50	250
Operating Expenses	114	147	114	78	38	3	494
Expected Loss	2667	3597	2736	1870	914	75	11859

6.5.11 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 is 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 the 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 are designed to determine the 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 the 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 [Appendix B: Deploying the Web Service](#).

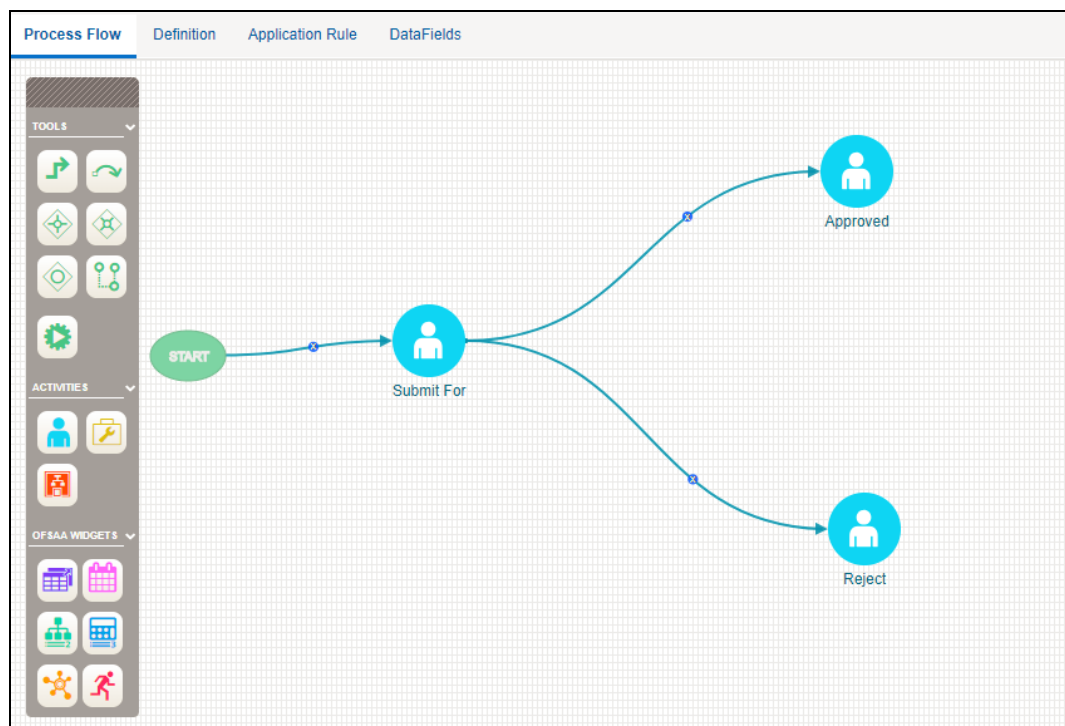
7 Workflow

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

7.1 Creating a Workflow

Follow these steps to create a workflow:

1. In the Deal Pricing Page, select the definition of which scenario you wish to submit.
2. Open the report from Recommended Price Section present under the Deal Page.
3. In the Report Page, select the scenario from the scenario drop-down.
4. Click on submit button, present at the bottom of the Report Page.
5. Close the report.
6. Navigate to Common Tasks -> Inbox to see all the submitted scenarios.
7. Open the one, you wish to either approve or reject.
8. Click Approve or Reject. If rejected, enter the comments in the comments box.
9. In the System Configuration and Identity Management Tab, click Workflow and Process Orchestration.
10. Select the Process ID and click Workflow Monitor.
A window is displayed.
11. Select any of the object instances related to the submitted scenario ID from the drop-down list.
12. 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 a dashboard to users that organize different kinds of a 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](#)
- [Offers](#)
- [Deal Performance](#)
- [Accounts Reviewed](#)

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 an RM (including his subordinates) and the expected income from these deals.

RM - Deal Details					
Time run: 8/15/2015 9:09:46 PM					
Relationship Manager Name	No of Quotes	No of Conversions	Average Deal Amount	Average Estimated NPV	No. of Accounts Flagged
RM 1	13	13	250,000	-384.62	
RM 2	301	301	243,928	0.00	
RM 3	60	60	2,150,005	0.00	

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

8.1.1.2 Top 5 RM's

This report list the top 5 RMs analyzed by either NPV, Balance, Conversion Rate, or a number of accounts. Only the Relationship Managers who have created the deal are considered for the ranking.

Analyze by **Estimated NPV** ▼

Top 5 RM's
Time run: 8/15/2015 9:09:46 PM

Relationship Manager Name	Estimated NPV
RM 2	0.00
RM 3	0.00
RM 1	-5,000.00

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

8.1.1.3 Bottom 5 RM's

This report list the bottom 5 RMs analyzed by either NPV, Balance, Conversion Rate, or a number of accounts. Only the Relationship Managers who have created the deal are considered for the ranking.

Bottom 5 RM's
Time run: 8/15/2015 9:09:46 PM

Relationship Manager Name	Estimated NPV
RM 1	-5,000.00
RM 2	0.00
RM 3	0.00

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

8.1.1.4 Top 5 RM's violating threshold

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

Analyze By **Deals where any of** ▼

Top 5 RMs violating threshold
Time run: 8/15/2015 9:09:46 PM

Relationship Manager Name	Deals Profitability Parameter Violation
RM 2	97
RM 3	34
RM 1	11

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

8.1.1.5 RM - Flagged Accounts Details

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

RM - Flagged Accounts Details
Time run: 11/3/2016 10:59:49 AM

Relationship Manager --Select 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	RBIB3C4A1	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

Rows 1 - 10

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

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 the deal and the expected income.

* Time Line of Business --Select Value-- 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 deal
Bank Guarantee	Savings(Ret)	8	0	2500000.00	0.00
Bank Guarantee	pft prod2	29	0	250000.00	-172.41
CASA	Regular Savings Account	17	0	2235294.12	0.00
CASA	Retail Loan	9	0	166700.00	0.00
Cards	Cards	8	0		0.00
Installment Loan	Corp Loans	28	0	2500000.00	0.00
Installment Loan	Senior Citizens Account	34	0	250000.00	0.00
Line of Credit	Supreme Current Account	1	0		0.00
Mortgages	Car Loan	2	0	1000.00	0.00
Mortgages	Retail Products	98	0	250000.00	0.00
Structured Loan	Business Loans	15	0	250000.00	0.00
Structured Loan	Government Loans	1	0	25000.00	0.00
TD	Annuity Plus	53	0	250000.00	0.00
TD	Institutional Savings	2	0	100000.00	0.00
TD	SavingsMax Account	69	0	239130.43	0.00

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

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 Product
Time run: 8/15/2015 10:57:06 PM

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	1	0

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

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.

Number of Deals with Offer - Analyze by RM
Time run: 8/15/2015 11:36:12 PM

Relationship Manager

Relationship Manager	Total Active Deals	Number of deals with offers
RM 2	301	56
RM 3	60	20
RM 1	13	0

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

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.

Number of Deals with Offer - Analyze by Product
Time run: 8/15/2015 11:36:12 PM

Product

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
Annuitiy Plus	53	0
Business Loans	15	0
Government Loans	1	0
Institutional Savings	2	0
Retail Products	98	0
Savings(Ret)	8	0
Senior Citizens Account	34	0
Supreme Current Account	1	0
pft prod2	29	0

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

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.

Analyze by **Estimated NPV** ▼

Top 5 Deals
Time run: 8/16/2015 12:32:47 AM

Relationship Manager	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
RM 3	TESTED	0.00

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

8.1.4.2 Bottom 5 Deals

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

Bottom 5 Deals
Time 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
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

[Analyze](#) - [Edit](#) - [Refresh](#) - [Print](#) - [Export](#) - [Copy](#)

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 the 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.

Number of Accounts Flagged
Time run: 8/16/2015 12:38:10 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

[Analyze](#) - [Edit](#) - [Refresh](#) - [Export](#)

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 accounts that have been flagged for each review.

Analyze By **(All Column Values)** ▾

Review Execution Details
Time run: 8/16/2015 12:38:10 AM

Price Review ID	Last Flagged Date	No. of Accounts Flagged
200578	27-07-2015	1

[Analyze](#) - [Edit](#) - [Refresh](#) - [Export](#)

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.

Product **(All Column Values)** ▼

Account Re-price Details

Time run: 8/16/2015 12:38:10 AM

Analyze By **Interest Rate** ▼

Product Name	Product Deal Name	Product ID	Interest Rate	Previous Interest Rate
Annuity 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
	II			0.00

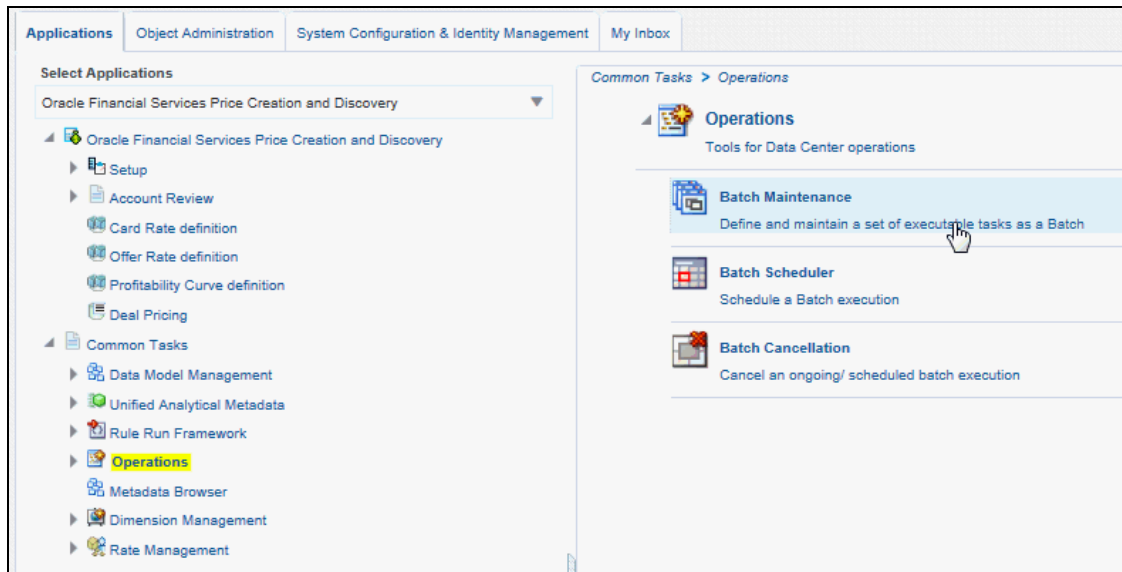
[Analyze](#) - [Edit](#) - [Refresh](#) - [Export](#)

9 Appendix A: Parameters for Batch Maintenance

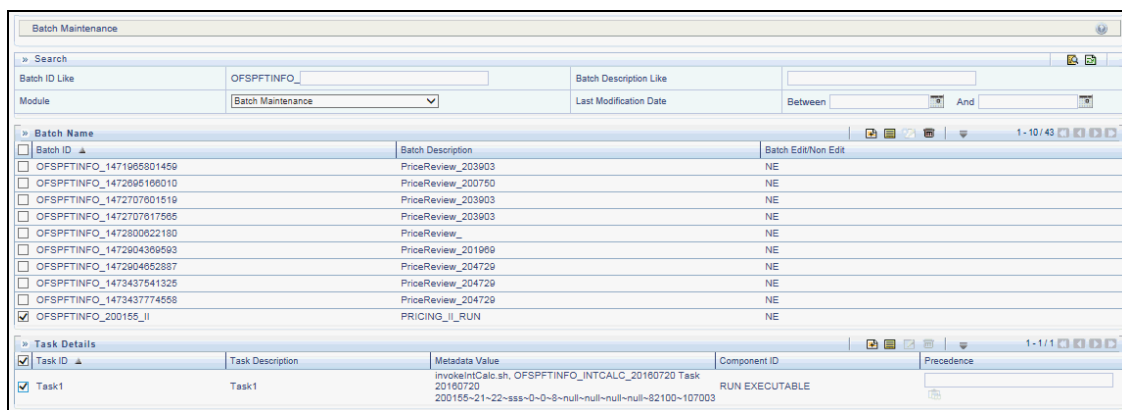
This appendix describes how to define the parameter list for a batch.

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.



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**.

Task Definition	
» Task Definition	
Task ID	Task1
Description	STG_PRODUCT_MASTER TO AMHM
Components	TRANSFORM DATA
» Dynamic Parameters List	
Property	Value
Datastore Type	EDW
Datastore Name	OFSPFTINFO
IP Address	10.184.148.118
Rule Name	fn_STGDimDataLoader
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 the successful installation of the application. The REST API contract is available at https://docs.oracle.com/cd/E88860_01/pcdotherguides.htm.

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/>

Users 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.

Additionally, 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 Enabling 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;
```

Default parameters when FTP is not enabled:

The screenshot shows the 'Default Parameters' configuration page. Under 'Default Parameters', 'Cost of Capital' is 12 and 'Discount (%)' is 9.5. Under 'Customer Insight Parameters', 'Institutional' and 'Individual' customer types are listed with 'Default Segmentation Type' dropdowns. Under 'Global Default Parameters', a table shows settings for 'Transfer Price', 'Expected Loss', and 'Unexpected Loss'.

	Specify	Lookup	Real-time Calculation
Transfer Price	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Expected Loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Unexpected Loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Default parameters when FTP enabled:

The screenshot shows the 'Default Parameters' configuration page with additional settings. Under 'Transfer Pricing Parameters', 'Folder' is set to 'PFTSEG' and 'Transfer Pricing Process' is 'Standard Process 01'. The 'Global Default Parameters' table is identical to the previous screenshot.

	Specify	Lookup	Real-time Calculation
Transfer Price	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Expected Loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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/getStandardProcessList'
      where endpoint='FTP_1';
commit;
```

Example URL: <http://whf00osu:7777/ftpwar/rest-api/ftpPcdRestservice/v1/getStandardProcessList>

b. To update Pricing API:

```
update API_DETAILS
set URI='<ftp_host:port/context>/rest-api/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

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.drop_acl (
    acl          => 'pcd_acl_file.xml');
```

```
end;
```

```
/
```

```
BEGIN
```

```
  DBMS_NETWORK_ACL_ADMIN.create_acl (
    acl          => 'pcd_acl_file.xml',
    description  => 'A test of the ACL functionality',
    principal    => 'PCD18CATOMIC', -- pcd atomic schema name
    is_grant     => TRUE,
    privilege    => 'connect',
    start_date   => SYSTIMESTAMP,
    end_date     => NULL);
```

```
end;
```

```
/
```

```
begin
```

```
  DBMS_NETWORK_ACL_ADMIN.assign_acl (
    acl          => 'pcd_acl_file.xml',
    host         => 'whf00osu', -- ftp hostname
    lower_port   => 7777,      -- ftp port
    upper_port   => NULL);
```

```
end;
```

```
/
```

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

Default Parameters
Price Creation And Discovery > Setup > Default Parameters

Save Cancel

Default Parameters

Cost of Capital 12 Risk Free Rate 8

Discount (%) 9.5

Customer Insight Parameters

Customer Type	Default Segmentation Type
Institutional	▼
Individual	▼

Transfer Pricing Parameters

Folder PFTSEG Transfer Pricing Process Standard Process 01

11.2 Testing the Web Services using Postman

11.2.1 Standard Process Web Service

Request Type: GET

Header: UserID : <FTP Client Login Username>

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

Params Authorization Headers (11) Body Pre-request Script Tests Settings

TYPE
Basic Auth

The authorization header will be automatically generated when you send the request. [Learn more about authorization](#)

Username FTPUSER

Password

Show Password

Authorization:

Type: Basic Auth

Username : <FTP Client Login Username>

password: <FTP Client Login Password>

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

Params Authorization Headers (11) Body Pre-request Script Tests Settings

Headers 10 hidden

KEY	VALUE	DESCRIPTION
<input checked="" type="checkbox"/> USERID	ftpuser	
Key	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
}
```

11.2.2 Pricing Web Service

Request Type: POST

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

Payload Request:

```
{
  "resultParameters": "customerType",
  "instrumentParameters": [
    {
      "orgPaymentAmt": 0,
      "amortizationTermMultiplier": "M",
      "nextRepricingDate": "20260511",
      "paymentFrequencyMultiplier": "M",
      "accrualBasisCode": 1,
    }
  ]
}
```

```

    "paymentFrequency":1,
    "amortizationTerm":0,
    "originalTermToMaturity":0,
    "interestRateCode":0,
    "maturityDate":"20260511",
    "lastPaymentDate":"20201117",
    "currency":"USD",
    "issueDate":"20201117",
    "nextPaymentDate":"20201217",
    "originalTermMultiplier":"","
    "currentGrosBookBalance":2500000,
    "additionalParams":{
        },
        "originalGrossparBanalce":2500000,
        "amortizationTypeCode":600,
        "currentNetRate":10,
        "originationDate":"20210511",
        "accountNumber":"10",
        "compoundingBasisCode":160,
        "lastRepricingDate":"20201117",
        "repricingFrequency":0,
        "currentGrossParBalance":2500000,
        "repricingFrequencyMultiplier":"","
        "currentPaymentAmount":0,
        "productCode":"1",
        "interestTypeCode":2,
        "adjustableTypeCode":0,
        "remainingNoOfPayments":0,
        "asOfDate":"20201117"
    }
  ],
  "processId":200015
}

```

Response:

```

{
  "status": "success",

```

```
"data": {
  "requestId": 361,
  "calculatedData": [
    {
      "requestId": "361",
      "accountNumber": "10",
      "transferRate": "7.988",
      "liquidityPremiumRate": "-4",
      "pricingIncentiveRate": "6.5",
      "basisRiskCostRate": "10",
      "otherAdjustmentRate": "10",
      "allInTPRate": "30.488",
      "asOfDate": "2020-11-17 00:00:00.0",
      "additionalReturnParameters": {
        "customerType": "null"
      }
    }
  ]
},
"messages": null
}
```


11.3 Creating a Custom Dimension for Product

To create a Custom Dimension for a Product, follow these steps:

1. Custom Product Dimension Creation is a customized step that has to be done from the AMHM Screen on FTP Setup.
2. After the Custom Dimension is created, update the `AMHMConfig.properties` file in the FTP Setup with the `dimension_id` in the Members and Hierarchy Reverse population headings with Y as below:

```
# Attribute Default Date Format - DB_DATE_FORMAT:MM/DD/YYYY

# Members Reverse population - VALUE- Y/N
MEMBER_REVERSE_POP-OFSPFTINFO-0=Y
MEMBER_REVERSE_POP-OFSPFTINFO-1=Y
MEMBER_REVERSE_POP-OFSPFTINFO-2=Y
MEMBER_REVERSE_POP-OFSPFTINFO-3=Y
MEMBER_REVERSE_POP-OFSPFTINFO-4=Y
MEMBER_REVERSE_POP-OFSPFTINFO-5=Y
MEMBER_REVERSE_POP-OFSPFTINFO-6770=Y

#Hierarchy Reverse population - VALUE- Y/N
HIERARCHY_REVERSE_POP-OFSPFTINFO-0=Y
HIERARCHY_REVERSE_POP-OFSPFTINFO-1=Y
HIERARCHY_REVERSE_POP-OFSPFTINFO-2=Y
HIERARCHY_REVERSE_POP-OFSPFTINFO-3=Y
HIERARCHY_REVERSE_POP-OFSPFTINFO-4=Y
HIERARCHY_REVERSE_POP-OFSPFTINFO-5=Y
HIERARCHY_REVERSE_POP-OFSPFTINFO-6770=Y
```

Here, 6770 is the `dimension_id` for Custom Dimension

- Restart the services.
- Log in to the application and Navigate to the AMHM Screen.
- Navigate to the Members screen and then select Custom Product Dimension.
- Resave all the members from the Listing Screen.
- Navigate to the Hierarchy Screen and then select Custom Product Dimension.
- Resave all the Hierarchies from the screen.

NOTE

If FTP Setup is hosted on a different server, then the Custom Product Dimension should be created on the PCD setup as well with the same `dimension_id`.

3. Execute the following query to map the Custom Product Dimension with the FTP Product Field available in the FTP Model Dimension Screen.

```
update rev_dim_attributes_b set attribute_dimension_id=( select
dimension_id from rev_dimensions_t1 where
dimension_name='<custom_product_dimension_name>') where dimension_id
=6778 and attribute_id=1;
```

11.4 Configure FTP Setup with Custom Product Dimension

To configure the FTP Setup with the Custom Product Dimension, follow these steps:

1. Create a new Hierarchy in the FTP Setup using the Custom Product Dimension from AMHM -> Hierarchy Screen.
2. Update the Product Dimension and Product Hierarchy in the Application Preference Screen with respect to the newly created Custom Product Dimension in the FTP Setup.
3. Create Transfer Pricing Rule, Adjustment Rule, and Standard Process with the newly created Custom Product Dimension in the FTP Setup.
4. Select the newly created Standard Process on top of the Customer Dimension in the Setup-> Default Parameters Screen -> Transfer Pricing Parameters Section.

11.5 Configure FTP Model Dimension from PCD

To configure the FTP Model Dimension from PCD, follow these steps:

1. Navigate to the Member Screen and configure the FTP Model Dimension.

Figure 56: FTP Member Screen

Alphanumeric Code	Numeric Code	Name	Is Leaf
4	4	dimension business loan	Yes
3	3	dimension car loan	Yes
1	1	dimension1	Yes
2	2	dimension2	Yes

2. The list of Standard Process can be selected using the DIMENSION Management Member Screen. This allows user to map a Standard Process to a product.
3. Click Add and configure the Model Definition by selecting the appropriate product values in the FTP PRODUCT field and PRODUCT CODE along with the UDFs.

Figure 57: Member Definition Screen

Members
Member Definition (New Mode) Save Cancel

Dimension: FTP Model Dimension

Member Details

Alphanumeric Code:

* Numeric Code:

* Name:

Description:

Enabled: Yes No

Is Leaf: Yes No

Copy Attribute Assignment From:

Member Attributes

Attribute	Value
FTP PRODUCT *	FTP PROD 1
FTP STANDARD PROCESS *	Standard Process 01
PRODUCT CODE *	Home Loan
FTP_UDF	

NOTE

The FTP_UDF columns should be configured in the ofsaaws.properties file as follows:

```
columns_mapping=customerType~CUSTOMER_TYPE;bookType~BOOK_TYPE
```

Here, you can provide any logical name for FTP_UDF. However, the logical name given for each FTP_UDF should be mapped to the physical column in the `fsi_pm_generated_instrmts`

Additional columns are not processed if not configured in the `ofsaaws.properties` file.

Figure 58: Member Definition Screen

The screenshot shows the 'Members' section with a sub-header 'Member Definition (New Mode)'. It includes 'Save' and 'Cancel' buttons. The 'Dimension' dropdown is set to 'FTP Model Dimension'. The 'Member Details' section contains fields for 'Alphanumeric Code', 'Numeric Code', 'Name', and 'Description'. There are radio buttons for 'Enabled' (Yes/No) and 'Is Leaf' (Yes/No). A 'Copy Attribute Assignment From' field is also present. The 'Member Attributes' table lists attributes and their values:

Attribute	Value
FTP PRODUCT *	FTP PROD 1
FTP STANDARD PROCESS *	Standard Process 01
PRODUCT CODE *	Home Loan
FTP_UDF	

- 4. Create a Profitability curve with Transfer Price Driver as Real Time Calculation enabled. Submit and approve the Curve.

Figure 59: Profitability Curve Definition Screen

The screenshot shows the 'Price Creation And Discovery > Profitability Curve Definition(EDIT)' screen. It includes 'Save', 'Cancel', and 'Submit' buttons. The 'Linked To' section shows 'Folder' set to 'DEFAULT'. The 'Definition Details' section includes 'Definition Name' (ftp test2), 'Definition ID' (200068), 'Validity Start Date' (10/29/2020), 'Description', 'Product' (Business Loans), and 'Validity End Date' (10/10/2497). The 'Definition Specification' section has 'Transfer Price' set to a text input. Below this, there are checkboxes for 'Specify', 'Real-time Calculation', and 'Lookup', all of which are checked. A 'Default' dropdown is also present. At the bottom, there is a table for 'Define lookup values':

Criteria name	Effective from	Effective to	Condition	Transfer Price
Default	10/29/2020	10/27/2055		230

- 5. Navigate to RM Summary Screen and create a New Deal for the same Product for which the Profitability Curve with Real Time option for Transfer Price is created.

Figure 60: Profitability Curve Definition Screen

The screenshot displays the 'Transfer Pricing Parameters' screen. It includes sections for 'Funding Charge (in %)' with radio buttons for 'Specify', 'Lookup', and 'Real Time Calculation' (selected), and a text input field containing '7.988'. Below this is the 'Funding Charge Inclusions' section with a 'Transfer Rate = 7.988' and several unchecked checkboxes for 'Liquidity Premium Rate = -4', 'Pricing Incentive Rate = 6.5', 'Basis Risk Cost Rate = 10', and 'Pre-payment Adjustments = 10'. The 'Additional FTP Input Parameters' section contains a grid of dropdown menus for 'Amortization Type' (Conventional Fixed), 'Adjustable Type' (Fixed Rate), 'Accrual Basis' (Actual/360), 'Interest Payment Timing' (Interest In Arrears), 'Rate Rounding Type' (No Rounding), 'Rate Rounding Factor' (empty), 'Compounding Basis' (Monthly), and 'FTP Product Dimension' (Model_dimension1). A 'Compute FTP' button is located to the right. The 'Terms' section has dropdowns for 'Amortization Term' (5 Years), 'Rate Set Lag' (0 Days), and 'Tease Period' (0 Days), along with a 'Tease Discount' field. The 'User Defined Terms' section has text input fields for 'customerType' (50) and 'booktype' (100).

6. The Transfer Pricing Screen has an FTP Product Dimension drop-down. The entries entered in the Member Screen according to the product will be visible in the drop-down list.
7. After selecting the drop-down, the User-Defined Term Section gets enabled with the UDF's given in the Member Screen.
8. You can configure the values for the available as required.
9. When you click Compute FTP button, the FTP Pricing gets invoked and Transfer FTP Rate is calculated.
10. Parallely, the table FSI_PM_GENERATED_INSTRMTS in the FTP Atomic Schema gets populated with the calculated values and user-provided values for the UDFs.

NOTE The following entry is seeded with the FTP Model Dimension information. If you modify the FTP Model Dimension ID or name, then this entry should be updated to the respective Dimension ID.

```
select * from setup_master where v_component_value = '6778'
```

12 Appendix D: Implementing GDPR Compliance for OFS PCD

This appendix describes the procedures to implement the General Data Protection Compliance for the 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 usernames 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 the Data Security role have access to 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 the user wishes to map the *CRUD operations functions to the OFSAA user, then ensure that the user must have the access to PII 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 have access to PII fields and only the Relationship Manager Group has 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 another case, if the user does not have the access to PII fields, he should only perform VIEW operations. This behavior can be achieved by *functions based masking at Summary Page.

Functions for CRUD operations on Deal Pricing UI

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

***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 the 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 a new customer, the deal pricing UI will ask for the consent of the customer with an optional field to capture Consent Form ID, if available.

Not secure | whf00bfq:11102/ofsa/fapps/common/CreatePricing.action?&idType=PRICING_MGR&method=openPricingCreate&pageMode=NEW&appId=PRMGR&menuItem=new&isAcctFlagged=no&appId=PRMGR&header=Deal%20Pricing

Pricing Definition
Price Creation And Discovery > Pricing Definition(Definition Mode)

Customer Details Deal Details Offers Price Optimization Recommended Price

*The customer has signed the Consent Form agreeing to Data Capture
Consent Form ID: Cancel

Prising Definition
Name: TestDeal Folder Name: DEFAULT

Prising Details
Customer: New Existing
Customer ID:
Relationship Manager: VINAY
Account Number:
Customer Type: Institutional
Customer Name:
Account: New Existing

Business Information
Organization Name: ORG_NAME
Country of Incorporation:
Status of Listing: Yes No
Number of Employees: 45
Rating Source: Internal
Organization Address: ORG_ADDRESS
Date of Incorporation: 04/24/2018
Industry: Finance
Obligor Rating: INT LT Rating CCC

Financial Information
Information As On: 04/24/2018
Currency: US Dollar
Earnings After Tax: 5555
Turnover: 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 consent.

Not secure | whf00bfq:11102/ofsa/fapps/common/CreatePricing.action?&idType=PRICING_MGR&method=openPricingCreate&pageMode=NEW&appId=PRMGR&menuItem=new&isAcctFlagged=no&appId=PRMGR&header=Deal%20Pricing

Pricing Definition
Price Creation And Discovery > Pricing Definition(Definition Mode)

Customer Details Deal Details Offers Price Optimization Recommended Price

*The customer has signed the Consent Form agreeing to Data Capture
Consent Form ID: Save Cancel

Prising Definition
Name: TestDeal Folder Name: DEFAULT

Prising Details
Customer: New Existing
Customer ID:
Relationship Manager: VINAY
Account Number:
Customer Type: Institutional
Customer Name:
Account: New Existing

Business Information
Organization Name: ORG_NAME
Country of Incorporation:
Status of Listing: Yes No
Number of Employees: 45
Rating Source: Internal
Organization Address: ORG_ADDRESS
Date of Incorporation: 04/24/2018
Industry: Finance
Obligor Rating: INT LT Rating CCC

Financial Information
Information As On: 04/24/2018
Currency: US Dollar
Earnings After Tax: 5555
Turnover: 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. The engine executes the below statement if the value is set against CursorSharingMode Key.
ALTER SESSION SET CURSOR_SHARING = <Input Value> in upper case
<Input Values>: EXACT, FORCE, SIMILAR
4. If NO value is supplied, the Engine does not set any altered statement.
5. ofstpol.ini file is present in \$FIC_DB_HOME/conf folder.
6. To comment on this cursor sharing parameter setting, comment as shown below in the 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 ofslrc.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. The engine executes the following statement if the value is set against CursorSharingMode Key.

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

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

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

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