

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

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

1.2 How this Guide is Organized

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

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

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

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <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 is allocated to a product
Fee Income	Income generated by a product based on the fees charged
NII	Net Interest Income
RAPM	Risk Adjusted Performance Measures
RAROC	Risk Adjusted Return on Capital
NIM	Net Interest Margin
ROTA	Return on Total Assets
SVA	Shareholder Value Added
UL	Unexpected Loss
EL	Expected Loss
FTP	Fund Transfer Pricing

2 About Price Creation and Discovery

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

The following topics are discussed in this chapter:

- [Overview](#)
- [Salient Features](#)

2.1 Overview

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

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

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

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

2.2 Salient Features

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

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

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

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

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

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

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

2.3 Components

The main features of this application are:

- [Default Parameters](#)
- [Product Parameters](#)
- [Price Review](#)
- [Offers](#)
- [Carded Rates](#)
- [Pricing](#)

2.3.1 Default Parameters

This section discusses setting up of default parameters.

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

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

2.3.2 Product Parameters

This section discusses about setting up of Product parameters.

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

2.3.3 Price Review

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

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

2.3.4 Offers

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

2.3.5 Carded Rates

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

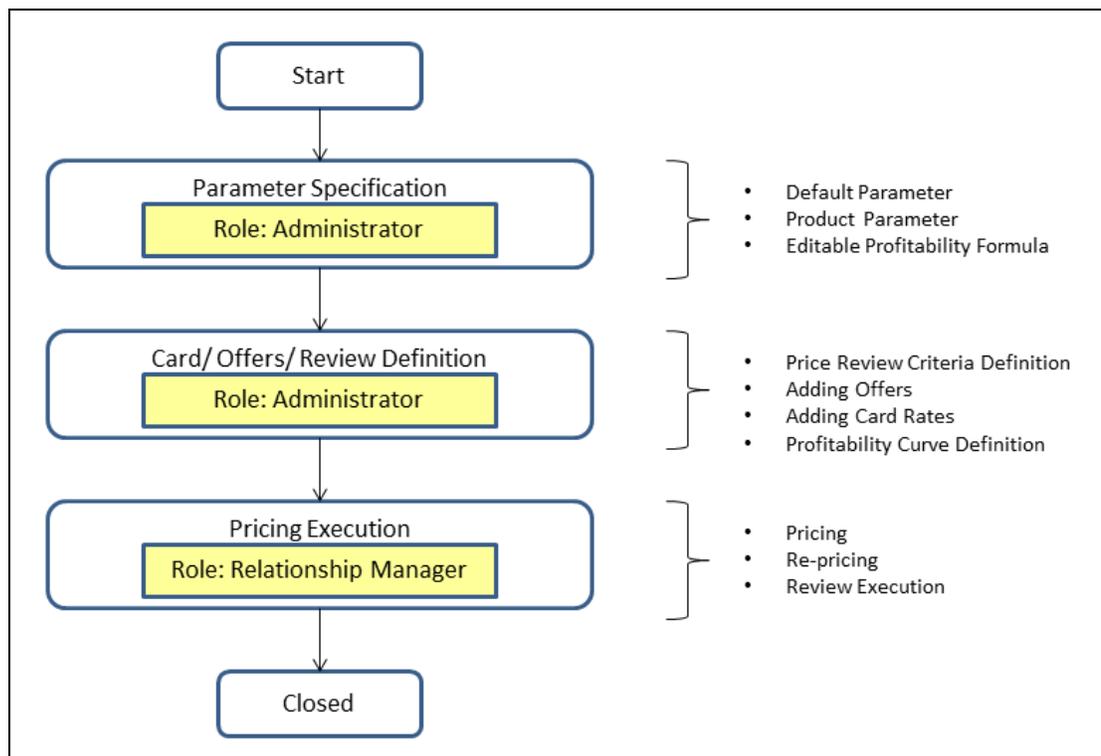
2.3.6 Pricing

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

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

2.4 Business Process Flow

The business process flow for the process is shown below:



The process flow is described below:

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

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

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

A Negotiated process allows the banker to determine a suitable price points within a set of thresholds determined by the bank/banker in order to solve for a target profitability parameter.
- 2. The next stage is the Pricing Definition section where you need to define the offers and the carded rates for the customer.
- 3. Finally, in the Pricing Execution you can price new customers as well as consider the existing customers based on the available details of customer and account.
- 4. Based on the available details of customer and account, the application generates the best rate possible for the desired profitability.
- 5. In addition to this, reviews can be conducted to identify the accounts that need to be re-priced. The identification is based on certain pre-defined conditions

2.5 User Roles and Actions

The actions for the respective users are:

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

2.6 User Access

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

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

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

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

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

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

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

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

2.7 Oracle Financial Services Price Creation and Discovery Run Chart

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

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

Download the OFS PCD 8.0.7.0.0 RUN Chart from the [MOS](#) page.

3 General Features

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

This chapter includes the following topics:

- [OFSAAI Home Page](#)
- [Price Creation and Discovery Common Screen Elements](#)

3.1 OFSAAI Home Page

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

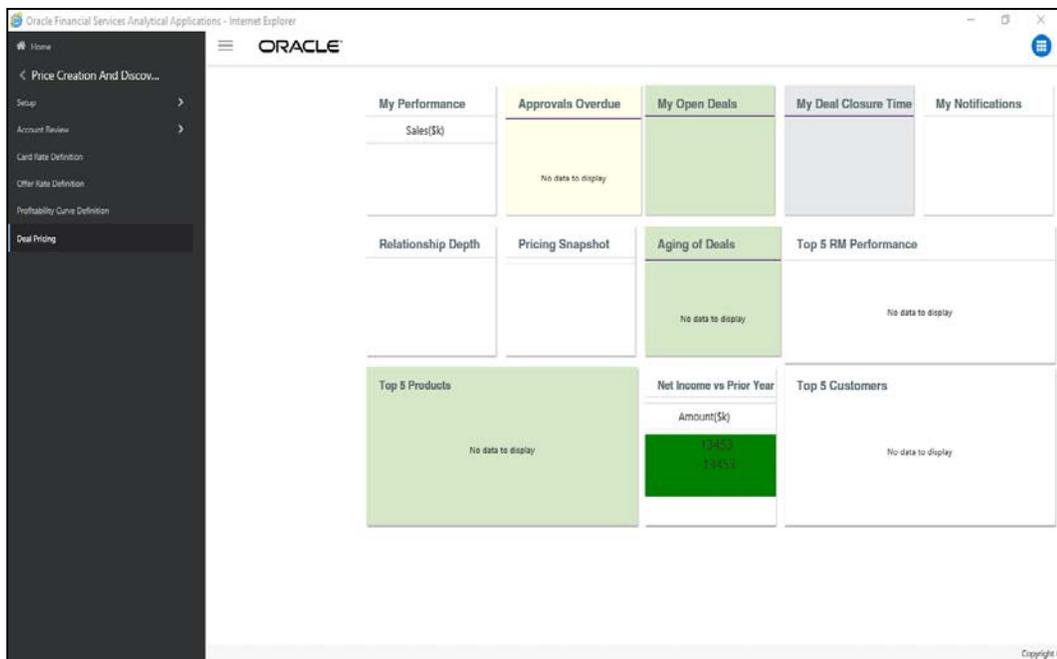
This section discusses the various components of the OFSAAI Home page.

3.1.1 Components of OFSAAI Home Page

The OFSAAI Home Page contains the following sections.

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

OFSAAI Home Page



3.1.1.1 Top Menu

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

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

3.1.1.2 Left Hand Side (LHS)

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

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

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

3.1.1.3 Right Hand Side (RHS)

This section displays user options available on the Home page on logging into OFSAAI application.

From the Set My Home Page drop-down list select an option and click **Save**. This saves the application page as the default landing page.

3.2 Price Creation and Discovery Common Screen Elements

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

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

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 displays 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.

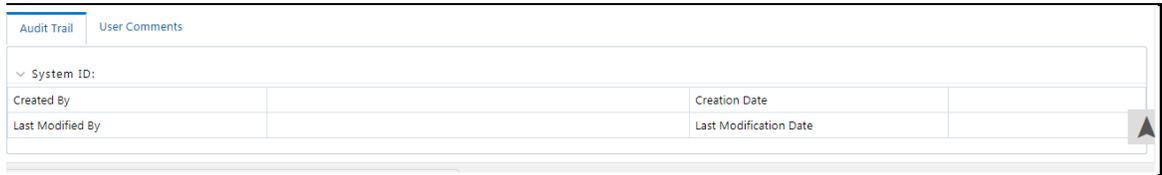
Icon Button	Name	Description
	Search	Click to search a record.

3.2.1 Audit Trail

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

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

Audit Trail Screen



Created By	Creation Date	Last Modified By	Last Modification Date

3.2.2 Comments

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

4 Getting Started

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

This chapter discusses the following topics:

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

4.2 Accessing OFSAA Applications

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

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

Your system administrator provides you with a user ID and password. Log in to the application through the Login page. You will be prompted to change your password on your first login. You can change your password whenever required by logging in. (See the section [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.

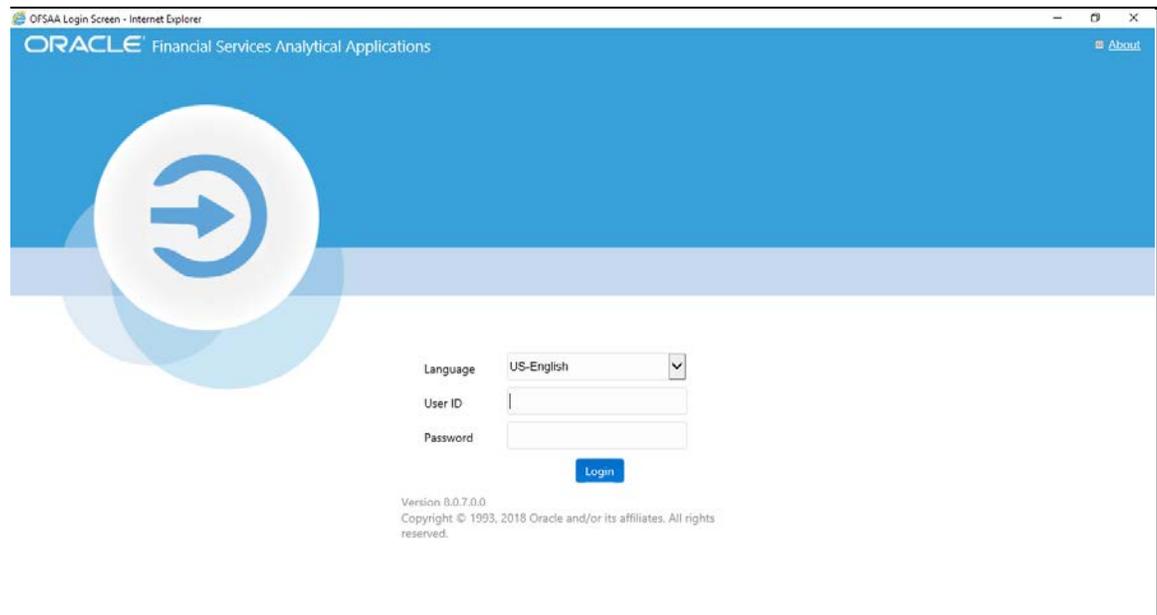
To access OFSAA Applications, follow these steps,

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/ofsaapp/login.jsp>

The OFSAA Login page is displayed.



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

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

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

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

Following are the menu options available:

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

4.3 Managing the Pricing Application Page

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

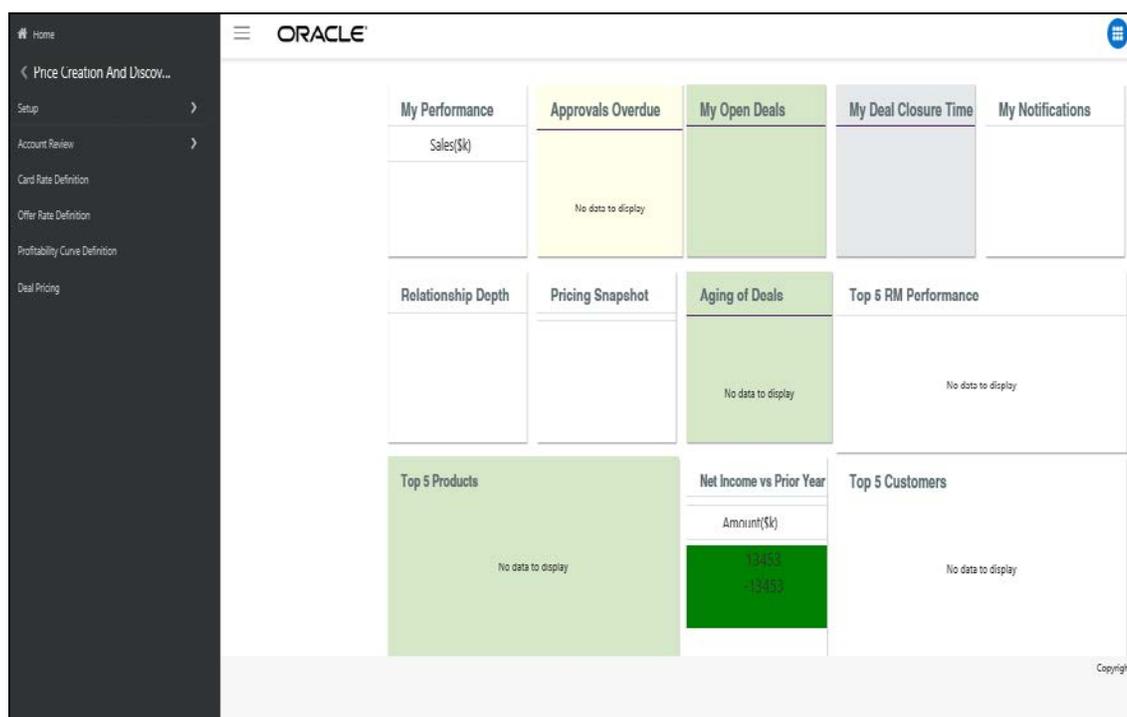
- [Applications Tab](#)
- [Object Administration Tab](#)
- [System Configuration and Identity Management Tab](#)

The following sections describe these tabs:

4.3.1 Applications Tab

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

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



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 security and operational framework required for the Infrastructure.

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

Selecting **Identity Management** allows System Administrators to manage Users, User Groups, and the functions each User or User Group 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 displays in a new pop-up window.

4.3.5 Changing Password

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

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

4.3.6 Troubleshooting Your Display

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

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

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

4.3.7 Enabling JavaScript

To enable JavaScript, follow these steps:

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

4.3.8 Enabling Cookies

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

4.3.9 Enabling Temporary Internet Files

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

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

4.3.10 Enabling File Downloads

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

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

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

4.3.11 Setting Printing Options

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

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

TIP

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

4.3.12 Enabling Pop-Blocker

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

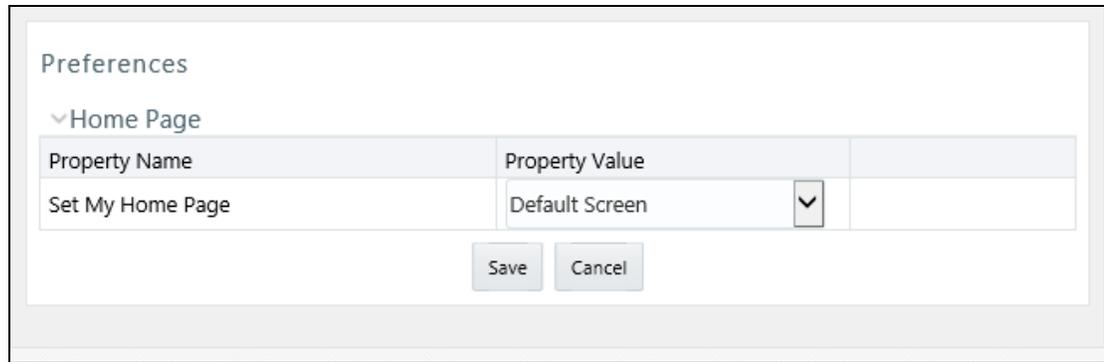
To enable Pop-up Blocker, follow these steps:

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

4.3.13 Setting Preferences

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

The Preferences screen is displayed.



The screenshot shows a 'Preferences' dialog box with a section titled 'Home Page'. Below this title is a table with two columns: 'Property Name' and 'Property Value'. The first row in the table has 'Set My Home Page' in the 'Property Name' column and 'Default Screen' in the 'Property Value' column. The 'Property Value' cell contains a drop-down arrow. Below the table are two buttons: 'Save' and 'Cancel'.

Property Name	Property Value
Set My Home Page	Default Screen

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

Click **Save** to save your preference.

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

5 Managing Administration

This chapter covers following topics:

- [Overview](#)
- [User Roles and Actions](#)
- [Managing Administrative Activities](#)

5.1 Overview

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

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

5.2 User Roles and Actions

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

5.3 Managing Administrative Activities

This section discusses the following topics:

- [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 define the parameters to set a measure for pricing computation.

To access this window, follow these steps:

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

The Default Parameter screen has the following sections:

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

5.3.1.1 Default Parameters

The screenshot shows the 'Default Parameters' configuration page. It includes a breadcrumb trail 'Price Creation And Discovery > Setup > Default Parameters' and 'Save' and 'Cancel' buttons. The 'Default Parameters' section contains input fields for 'Cost of Capital' (12), 'Discount (%)' (9.5), and 'Risk Free Rate' (8). The 'Customer Insight Parameters' section has dropdowns for 'Customer Type' (Institutional), 'Default Segmentation Type' (Behavioral Segment), 'Folder', and 'Rule ID'. Below are sections for 'Transfer Pricing Parameters (not enabled)' and 'baseCapital Charge Parameters (not enabled)'. The 'Global Default Parameters' section features a table with columns 'Specify', 'Lookup', and 'Real-time Calculation' for various items.

	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 checked="" type="checkbox"/>
Miscellaneous Fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" 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"/>

The Default Parameters section has the following fields:

5.3.1.1.1 Default Parameters Section

This close-up shows the 'Default Parameters' section with three input fields: 'Cost of Capital' with value 12, 'Discount (%)' with value 9.5, and 'Risk Free Rate' with value 8.

This section has the following fields:

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

5.3.1.1.2 Customer Insight Parameters Section

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

This section has the following fields:

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

5.3.1.1.3 Transfer Pricing Parameters Section

The Transfer Pricing Parameters section is integrated with FTP.

This section has the following fields:

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:

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.

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 checked="" type="checkbox"/>
Miscellaneous Fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" 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"/>

This section has the following fields:

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 which are applicable to a given product-currency combination. You can also specify the floor values of rate and profitability parameters that are applicable for the selected product.

NOTE

If a new profitability parameter is defined in the **Editable Formula** window, it appears in the **Product Parameter Specification**. The expressions defined for the profitability parameter can be mapped to certain product types and if the product that is selected has a particular expression mapped to it then 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.

Product Parameters						
Add Edit View Delete				Sort By	Search	
<input type="checkbox"/> Product	Currency	Created By	Created Date	Last Modified By		Last Modified Date
<input type="checkbox"/> Certificate of Dep...	US Dollar	PMUSER	04/16/2018 06:02:00	PMUSER		04/16/2018 13:37:00
<input type="checkbox"/> Fee Based	US Dollar	PMUSER	04/16/2018 05:58:00	PMUSER		04/16/2018 13:38:00
<input type="checkbox"/> Platinum Card	US Dollar	PMUSER	04/16/2018 05:53:00	PMUSER		04/16/2018 13:42:00

To access this screen, follow these steps:

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

The Product Parameter screen has the following sections:

- Searching a Product Parameter
- Product Parameter Summary

5.3.3 Defining a Product Parameter

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

This screen has the following sections:

- Floor Values

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

Save Cancel

Product Details

Product Name * Savings(Ret) Currency * US Dollar

Floor Values

Interest Rate (%) Spread (bps)

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

Audit Trail User Comments

System ID: 1

Created By	PMUSER	Creation Date	August 30, 2018 05:43:13 PM
Last Modified By	PMUSER	Last Modification Date	August 30, 2018 05:43:13 PM

The Product Details screen has the following fields:

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

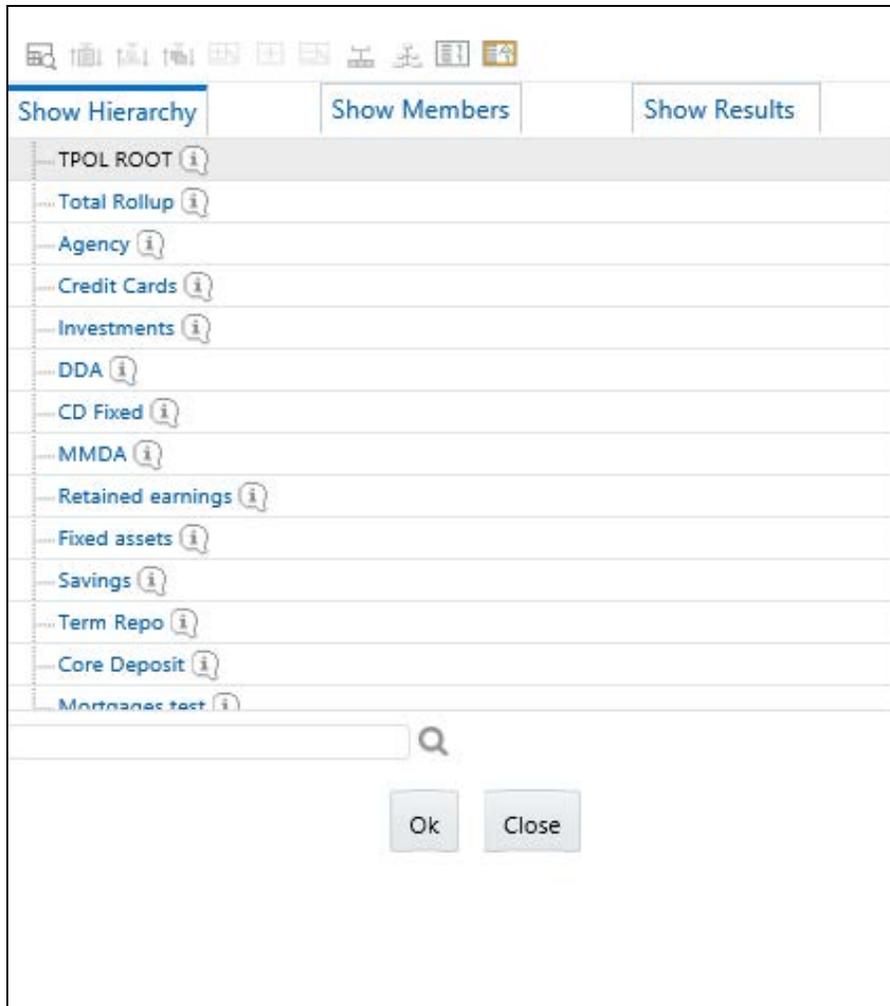
The lookup menu will show the Product Hierarchy from where you need to select the product. You can also use the search option to search for a product from within the list.

Product Details

Product Name * Choose the product Currency * US Dollar

5.3.4 Product Hierarchy

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



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

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

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

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

Floor Values	
Interest Rate (%)	<input type="text"/>
Purchase Rate (%)	<input type="text"/>
Balance Transfer Rate (%)	<input type="text"/>
Go-To Rate (%)	<input type="text"/>
Spread(bps)	<input type="text"/>
Purchase Spread (bps)	<input type="text"/>
Balance Transfer Spread (bps)	<input type="text"/>
Go-To Spread (bps)	<input type="text"/>

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](#).

Enter the field values as follows:

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

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

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

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		

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

5.3.5 Searching a Product Parameter

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

Search		Clear	Go
Product	<input type="text"/>	Currency	<input type="text"/>

The criteria for searching a product parameter are:

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

Product Parameter Summary

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

5.4 Managing Account Review

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

Following are the menu options available under Account Review:

- [Managing Criteria Definition](#)
- [Executing Account Review](#)
- [Managing Accounts Flagged for Review](#)
- [Managing Card Rate Definition](#)
- [Managing Offer Rate Definition](#)
- [Managing Profitability Curve Definition](#)
- [Defining Formula for Profitability Parameter](#)

5.4.1 Managing Criteria Definition

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

Price Review Criteria Based On	Operator	Limit
<input type="checkbox"/> Average Credit balance	>	1000
<input type="checkbox"/> Credit Score	=	750
<input type="checkbox"/> Days past due	>	30

5.4.1.1 Creating Price Review Definition

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

To create a price review definition, follow these steps:

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

Field	Description
Folder	Select the folder from the drop-down list.
Definition Name	Enter the name of the Definition.
Description	Enter the description of the account that needs to be reviewed.
Criteria 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 is 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 a 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, value and limit of the measure varies. <p>NOTE: Multiple criteria within a definition that may be used for 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 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.

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 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 date has to be entered. This specifies the date the data corresponding to which is used for 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. Else, execute an account review based on these definitions would fail.

5.4.2.2 Viewing Execute Account Review Definition

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

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

5.4.2.3 Modifying Execute Account Review Definition

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

1. Select the check box adjacent to the **Definition Name**.
2. Click **Edit** on the Execute Account Review Definition tool bar.
The Execute Account Review Definition screen is displayed.
3. Edit the required details and click **Save**.

5.4.2.4 Searching Execute Account Review Definition

The Execute Account Definition window allows you to search for the definitions that you want to view. To search for definition, follow these steps:

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

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

5.4.2.5 Deleting Execute Account Review Definition

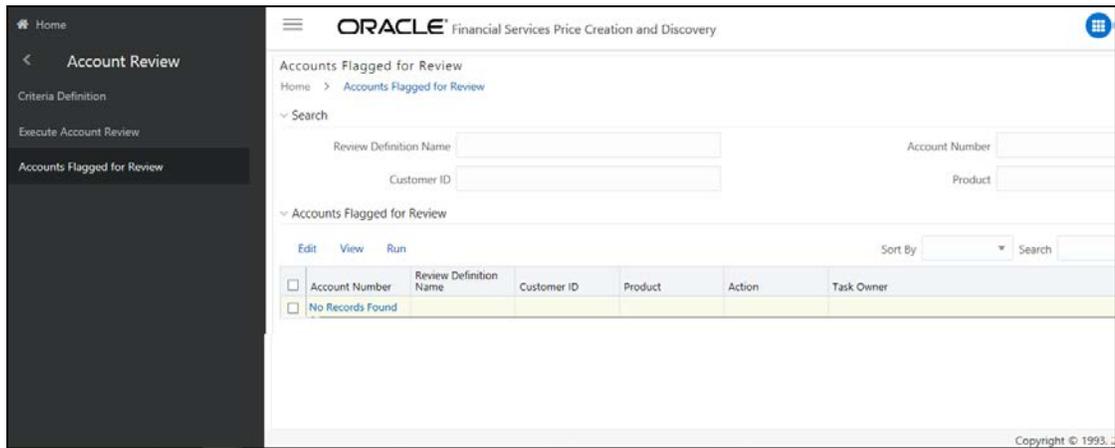
You can delete Execute Account Review Definition details at any given point. To delete the existing Execute Account Review Definition details in the Execute Account Review Definition screen, follow these steps:

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

The selected definition is deleted.

5.4.3 Managing Accounts Flagged for Review

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



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 of time.
Criteria Met	This section displays all the criteria of the given definition against which the account has been flagged for review.
Criteria Unmet	This section displays all the other criteria within the given criteria definition against which the account was not flagged.

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

or

Click **Re-price**. On clicking **Re-price**, re-pricing is initiated and Deal Pricing section with the auto-populated details of the customer and the account is displayed. You can proceed with re-pricing procedure. For more details, see [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 → Go' button. Below is a search form with fields for 'Name', 'Definition ID', 'Folder', and 'Product'. A table titled 'Card Rate Definition' is displayed below the search form. The table has columns for Name, Definition ID, Product, Created By, Created Date, and Last Modified By. The table contains four rows of data:

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

At the bottom of the window, there is a pagination bar showing 'Page 1 of 1 (1-4 of 4 items)' and 'Records Per Page 15'.

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

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

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

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

5.4.4.1 Adding Card Rate Definition

To add card rates, follow these steps:

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

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

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

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

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

5.4.4.2 Viewing Card Rate Definition

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

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

The Card Rate Definition window is displayed.

5.4.4.3 Modifying Card Rate Definition

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

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

The Card Rate Definition window is displayed.

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

5.4.4.4 Searching Card Rate Definition

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

To search for card rate definition, follow these steps:

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

5.4.4.5 Deleting Card Rate Definition

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

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

The selected definition is deleted.

5.4.5 Managing Offer Rate Definition

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

The screenshot shows the 'Profitability Curve Definition' interface. At the top, there is a search bar with fields for 'Definition Name', 'Definition ID', 'Folder', and 'Product'. Below the search bar, there is a table with columns: Definition Name, Definition ID, Product, Created By, Created Date, Last Modified By, Last Modified Date, and Status. The table contains 7 rows of data. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1-7 of 7 items)' and 'Records Per Page 15'.

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

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

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

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

5.4.5.1 Adding Offer Definition

To add offer rates, follow these steps:

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

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

Field	Description
Validity Start Date	Select the offer start date from the calendar.
Validity End Date	Select the offer end date from the calendar.
Conditional Offer	Select Yes if the offer is based on certain conditions or select No if the offer does not have any conditions attached is applicable for all accounts of that product.
Offer Definition ID	Enter the ID generated for the offer.
Product	Select the product from the Product browser. You can select only a single product.
Multiple Products	This is an additional option available when you want to select a different product for the same offer.
Interest Rate Reduction	Enter the percent of reduction in the rate of interest for the customer.
Fee Amount Reduction	Enter the reduction in the Fee amount in figures for the customer.
Fee Percentage Reduction	Enter the percent of reduction in Fees for the customer.
Effective From	Enter the start date from which the offer is effective.
Effective To	Enter the date until which the offer is effective.
Offer Tenure	Select the overall tenure for the offer. This can be in either Days, Months, or Years. The offer tenure is specified through the following two inputs: <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 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, in order to understand the trends observed over a certain period of time. The defined curve can in turn be used when pricing a deal for a particular product using the profitability parameter. The profitability curve is defined by the bank based on the product and the eligibility of the customer.

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

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"/> TestPProf	200039	Mortgage Bonds	PMUSER	03/10/2018 04:35:00	PMUSER	03/10/2018 04:35:00	
<input type="checkbox"/> MortgageBonds1	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 in the screen. You can also search for an existing definition using the definition name, definition ID, folder or product type. You can only view the folders to which you are mapped. Only the definitions that are approved through the workflow mechanism can be used to price a deal.

5.4.6.1 Adding Profitability Curve Definition

To add profitability curve definitions, follow these steps:

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

Profitability Curve Definition
 Price Creation And Discovery > Profitability Curve Definition(NEW)

Save Cancel Submit

Linked To
 Folder: DEFAULT

Definition Details
 Definition Name: Tes:INCBPFTCrue
 Definition ID:
 Validity Start Date: 05/16/2018
 Description: Test NCB PFT Crue
 Product: Personal Loan
 Validity End Date: 05/15/2020

Definition Specification
 Expected Loss Unexpected Loss Miscellaneous Fees

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

Define lookup values

Criteria name	Effective from	Effective to	Condition	Expected Loss
Default	05/16/2018	05/16/2018		<input type="text"/>

Audit Trail User Comments

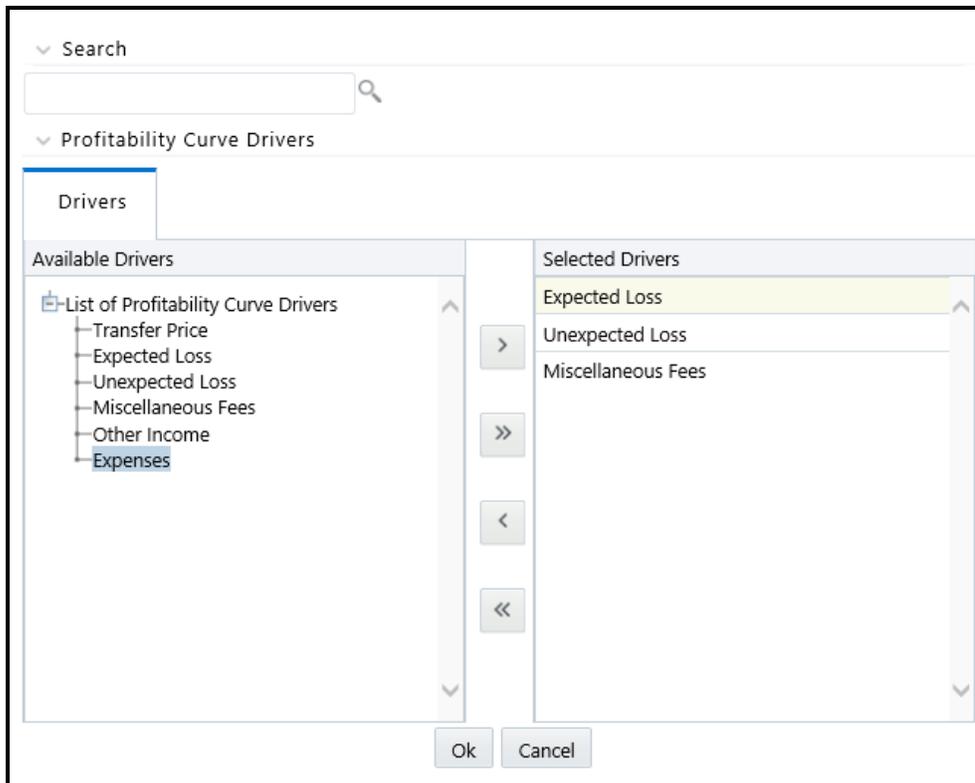
System ID:
 Created By: PMUSER
 Last Modified By: PMUSER
 Creation Date: May 16, 2018 01:37:36 PM
 Last Modification Date: May 16, 2018 01:37:36 PM

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 about the definition.
Definition ID	The definition ID is generated by the system once the definition is created.
Product	Select the product for which the definition is created and for which the defined rates are applicable. To select a product, click the button next to the field. The product browser appears.
Validity Start Date	Select the date from when the definition is valid.
Validity End Date	Select the date until when the definition is valid.

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.

Field	Description
Specify check box	To enable this input option while pricing a deal, select this check box. This check box is selected by default and can be deselected. NOTE: This option is available for a particular product in the Deal Pricing section only if you select this check box.
Lookup check box	To enable this input option while pricing a deal, select this check box. This check box is selected by default and can be deselected. NOTE: This option is available for a particular product in the Deal Pricing section only if you select this check box.
Real-time 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.
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:

The screenshot shows the 'Profitability Driver' window. At the top, it says 'Profitability Driver' with a link to 'Profitability Driver > Profitability Driver(EDIT)'. Below this is a 'Curve Definition' section with a dropdown arrow. It contains two input fields: 'Curve Duration' with the value '6' and a unit dropdown set to 'Months', and 'Unit Frequency' with the value '1' and a unit dropdown set to 'Months'. Below these is a table with columns 'Drivers', 'MOB 1', 'MOB 2', 'MOB 3', 'MOB 4', 'MOB 5', and 'MOB 6'. The 'Expected Loss' row has values: 10, 10, 10, 10, 10, and 50. At the bottom right are 'Ok' and 'Cancel' buttons.

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.

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

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

- 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:

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

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

5.4.6.3 Approving Profitability Curve Definition

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

To approve a profitability curve definition, follow these steps:

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

5.4.7 Defining Formula for Profitability Parameter

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

The screenshot shows the 'Editable Formula Definition' window. It features a search bar at the top with 'Clear' and 'Go' buttons. Below the search bar are input fields for 'Formula ID' and 'Formula Name'. A section titled 'Profitability Measures' contains a table with columns: Formula Name, Formula ID, Description, Expression, Created By, Created Date, Last Modified By, and Last Modified Date. The table lists five items: RAROC, ROTA, NIM, Revenue, and SVA. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1-5 of 5 items)' and a 'Records Per Page' dropdown set to 15.

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

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

5.4.7.1 Adding Profitability Parameter

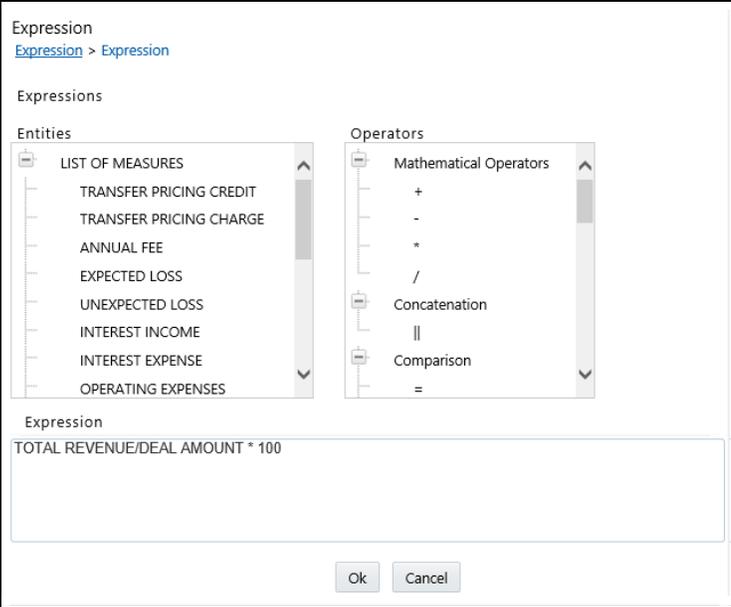
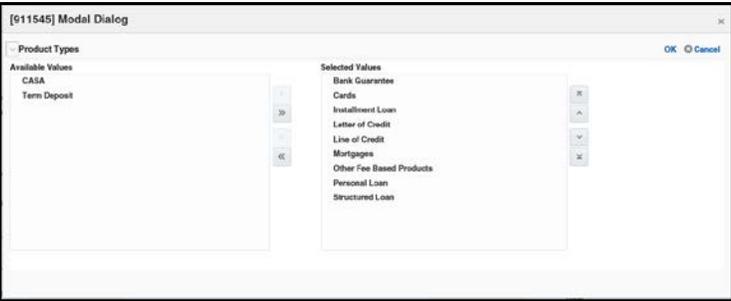
To add profitability parameters, follow these steps:

1. Click Add to display the Formula screen.

The screenshot shows the 'Profitability Measures' form. It includes fields for 'Formula Name', 'Formula ID', 'Description', and 'Expression'. A 'Data Type' dropdown menu is set to 'Percentage'. There are 'Define', 'Save', and 'Cancel' buttons at the top right.

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
<p>Expression</p>	<p>To add an expression or formula for the profitability parameter, click Add. The Specify Expression window appears.</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. Once you are done building the expression, click Ok. The expression is now saved.</p> <p>NOTE: Only an expression which is mathematically correct can be saved.</p>
<p>Data Type</p>	<p>Select the data type. The data type can be Absolute or Percentage.</p>
<p>Product Types</p>	<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. So, if a formula has a divide by zero condition, an error is displayed. This formula displays the profitability as IN, where IN denotes an incorrect formula. Since it is not possible to optimize against such as a parameter, the expression should be made invalid for profitability parameters.

6 Managing Price Creation and Discovery

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

This chapter discusses about the following topics:

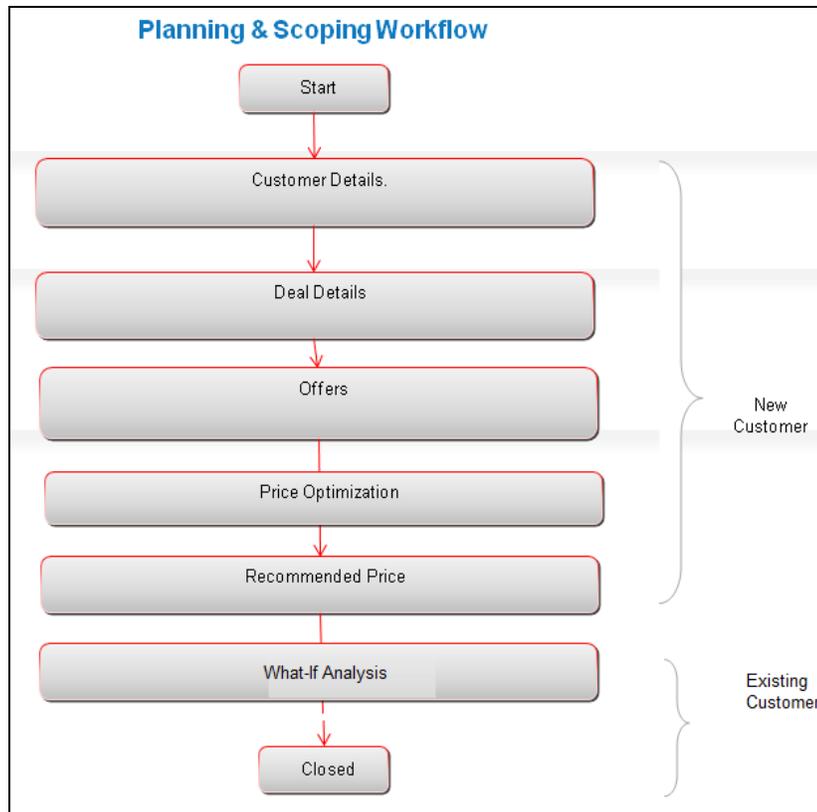
- [Overview](#)
- [Activities of a Relationship Manager](#)
- [User Roles and Actions](#)
- [Managing Relationship Manager \(RM\) Hierarchy](#)
- [Managing Deal Pricing](#)
- [Pricing Web Service](#)

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	<p>Select from the drop-down list as one of the following:</p> <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 Show Hierarchy panel in the New - Hierarchy Details window.
6. To add a Sibling, follow these steps:
 - a. Right-click the Child and select **Add Sibling**. The Add Member window is displayed.
 - b. Select the required Member and click the **Left Arrow** button. The Member is displayed in the **Selected Members** panel.

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

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

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

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

6.4.2 Adding Members to the RM Hierarchy

To add members to the hierarchy:

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

Field	Description
Dimension	Select the dimension from the drop-down list.
Alphanumeric Code	This field is editable only if the selected Dimension accepts Alphanumeric Code. Enter the required Alphanumeric Code.
Numeric Code	Enter the Numeric Code by doing any of the following: <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. NOTE: If the selected Dimension accepts only Numeric Code, then the specified, the Numeric Code is auto populated to the Alphanumeric Code field also.
Name	Enter the Name of the Member.
Description	Enter the required description for the Member.

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

5. Click **Save**.

6.5 Managing Deal Pricing

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

The Pricing section discusses the following topics:

- [Search](#)
- [Pricing Summary](#)
- [Managing Customer Details](#)
- Modifying Deal 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.

Follow these steps:

The screenshot shows a search interface with the following elements:

- A search bar with the text "Search" and a "Clear" button with a right-pointing arrow.
- Four input fields: "Name", "Folder", "Relationship Manager", and "Product".
- The "Folder" field has a dropdown arrow icon on its right side.
- The "Relationship Manager" field has a dropdown arrow icon on its right side.
- The "Product" field has a dropdown arrow icon on its right side.
- A "Go" button is located at the far right of the interface.

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

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

2. Click **Search**. The pricing details are displayed.

6.5.2 Pricing Summary

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

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

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

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

6.5.3 Managing Customer Details

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

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

To add the customer details, follow these steps:

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

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

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

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

4. Enter the details in the Financial Information grid.

Field	Description
Information As On	Select the date from the data lookup on which the information is based.
Turnover	Enter the turnover of the organization for whom pricing is being considered.
Currency	Select the currency for the organization from the drop-down list.
Earnings After Tax	Enter the earnings post tax in this field.
Long Term Debt	Enter the Long Term Debt value. NOTE: Long Term Debt value would include company bond issues or long-term leases that have been capitalized on a firm's balance sheet. Loans and financial obligations lasting over one year are Long Term Debts.
Interest Coverage 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.

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

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

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

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

6.5.3.1 Viewing Customer Details

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

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

The Pricing Definition window is displayed.

6.5.3.2 Modifying Customer Details

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

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

The Customer details page is displayed.

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

6.5.3.3 Deleting Customer Details

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

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

The selected definition is deleted.

6.5.3.4 Audit Trail

Following details are provided in the Audit tab:

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

6.5.3.5 User Comments

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

6.5.4 Modifying Deal Details

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

See the following screenshot.

To modify the deal details, follow these steps:

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

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

Field	Description
Product Name	Select the Product Name from the Product Browser.
Currency	Select the appropriate currency for the deal from the drop-down list.
Pricing Methodology	Select the pricing method. Following are the three options available: <ul style="list-style-type: none"> • Carded: In this method, the interest rate is pre-set and fixed by the banks. • Negotiated: In this method, the interest rate is negotiated with the customer. • User Input: In this method, the banks can input their own rate of interest based on certain parameters.

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

Enter the parameter values as required:

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

- Installment Loan
- Personal Loan
- Structured Loan
- Mortgage

Account Details Table

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	Select the type of interest rate. Following are the options available: <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.

Field	Description
Spread (in bps)	<p>Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input.</p> <p>NOTE: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security.</p> <p>It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.</p>
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.
Disbursement Type	<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. • Schedule: If scheduled is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details: <ul style="list-style-type: none"> a. Click the Browser button. The Disbursement details window is displayed. b. Select the details. <5.0. Flexibility is defining payment schedules for Loans> Automatic Payment Schedule and Define Payment Schedule are the options available. c. Click OK. The schedule details are entered.
Payment Type	<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 is done periodically by the customer. • Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details: <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.
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: <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 which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

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

- Letter of Credit
- Bank Guarantee

Account Details Table:

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Limit	Enter the credit limit.
Interest Rate Type	Select the type of interest rate. Following are the options available: <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.

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

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: <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 which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

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

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Limit	Enter the credit limit.
Interest Rate Type	Select the type of interest rate. Following are the options available: <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.

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

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: <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 which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

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

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	Select the type of interest rate. Following are the options available: <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.
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.
Payment Type	Select the Payment Type. Following are the options available: <ul style="list-style-type: none"> • Periodic: If periodic is selected, then the equal payment is done periodically by the customer. • Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details: <ol 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.
Interest Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table:

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

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

Account Details Table:

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	Select the type of interest rate. Following are the options available: <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.

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

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: <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 which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Average Balance	This is the average balance expected to be maintained in the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

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

Account Details Table:

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

Field	Description
Interest Rate Type	Select the type of interest rate. Following are the options available: <ul style="list-style-type: none"> • Fixed • Floating • Fixed and Floating
Fixed Rate Duration	Enter the fixed rate duration either in Days, Months, or Years. This option is available when Interest Rate Type is selected as Fixed and Floating.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. This option is available when Interest Rate Type is selected as Floating, and Fixed and Floating. NOTE: Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Go-To Rate (%)	Enter the Go-to rate of interest. This option is available in either of the following condition: <ul style="list-style-type: none"> • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Fixed, or Fixed plus Floating.
Balance Transfer Rate (%)	Enter the balance transfer rate of interest. This option is available in either of the following condition: <ul style="list-style-type: none"> • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Fixed, or Fixed plus Floating.
Purchase Rate (%)	Enter the purchase rate of interest. This option is available in either of the following condition: <ul style="list-style-type: none"> • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Fixed, or Fixed plus Floating.
Go-To Spread (in bps)	Enter the Go-To Spread in basis point for the deal. This option is available in either of the following condition: <ul style="list-style-type: none"> • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Floating, or Fixed plus Floating.
Balance Transfer Spread (in bps)	Enter the balance transfer rate in basis point for the deal. This option is available in either of the following condition: <ul style="list-style-type: none"> • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Floating, or Fixed plus Floating.

Field	Description
Purchase Spread (in bps)	Enter the purchase rate in basis point for the deal. This option is available in either of the following condition: <ul style="list-style-type: none"> When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. When pricing methodology is selected as User Input and Interest Rate Type is selected as Floating, or Fixed plus Floating.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Balance Transfer	Enter the balance transfer for the account.
Date of Balance Transfer	Select the balance transfer date of the deal from the calendar.
Interchange (%)	Enter the interchange rate of interest. This is applicable only when 'Specify' approach is used for Other Income.

Profitability Drivers Table:

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

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

Account Details Table:

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount/Limit	Enter the deal amount or credit limit.
Fixed Rate (in%)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Type	Select the Payment Type. Following are the options available: <ul style="list-style-type: none"> • Periodic: If periodic is selected, then the equal payment is done periodically by the customer. • Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details: <ol 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.
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months or Years.

Profitability Drivers Table:

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: <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 which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

4. Scheduling a Profitability Driver.

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

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

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

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

Miscellaneous Fees ↕

Scheduled Frequency: Years

Year1	Year2	Year3	Year4	Year5
22	22	22	22	22

Other Income ↕

Scheduled Frequency: Years

Year1	Year2	Year3	Year4	Year5
22	22	22	22	22

Expenses ↕

Scheduled Frequency: Years

Year1	Year2	Year3	Year4	Year5
22	22	22	22	22

Ok Cancel

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

Export Import

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

Ok Cancel

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

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

Field	Description
Transfer Price (in %)	Select the percentage. Following are the options available: <ul style="list-style-type: none"> Specify Lookup Real-time Calculation

Field	Description
Specify	If you select Specify, then you need to enter a value in the Transfer Price field.
Lookup	If you select Lookup, then the system identifies the appropriate curve for the account and that is selected for rate computation.
Real-time Calculation	<p>If you select Real-time Calculation, the Transfer Pricing rate is derived from FTP application and Transfer Pricing Parameters are to be filled to integrate PCD with FTP. This option is enabled only in an FTP integrated environment.</p> <p>Following are the fields available in the Transfer Pricing Parameters window:</p> <p>Main:</p> <ul style="list-style-type: none"> • Amortization Type • Adjustable Type • Accrual Basis • Interest Payment Timing • Rate Rounding Type • Rate Rounding Factor <p>Terms:</p> <ul style="list-style-type: none"> • Amortization Term • Rate Set Lag • Tease Period • Tease Discount <p>NOTE: For details of FTP application integration, see Integrating OFS PCD with OFS FTP.</p>

Enter the field values in the Capital Charge Parameters screen:

Field	Description
Customer Sub-Type	Select the customer sub-type.
Expected Loss	<p>This is the likely expected loss to be generated on the account. Select the expected loss. Following are the options available:</p> <ul style="list-style-type: none"> • Specify • Lookup • Real-time Calculation
Unexpected Loss	This is the likely unexpected loss to be generated on the account. This can be captured by three different approaches as explained in Expected Loss field.
Specify	If you select Specify, then you need to enter a value in the Capital Charge Parameter field.
Lookup	If you select Lookup, then the system identifies the appropriate curve for the account and that is selected for rate computation.

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

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

Under Deal Details section:

- Deal Name
- Folder
- Customer ID
- Customer Type

Under Product Details section:

- Product Type
- Product
- Currency
- Pricing Method

Under Add Mitigant section:

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

- Mitigant Name
- Mitigant ID
- Mitigant Type
- Collateral type
- Currency
- Start Date
- Maturity Date
- Mitigant Issuer
- Issuer Type
- Rating Source
- Issuer Rating
- Mitigant Rating
- MTM/Revaluation Frequency
- Rating Source Type
- Mitigant Value

7. Save the details added in various grids.

6.5.5 Managing Offers

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

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

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

This sections contains the following topics:

- [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 has been displayed.

3. Click **Save**.

6.5.5.3 Deleting Offers

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

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

The selected definition is deleted.

6.5.5.4 Audit Trail

Following details are provided in the Audit Trail screen:

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

6.5.5.5 User Comments

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

6.5.6 Optimizing Prices

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

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

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

The screenshot shows the 'Pricing Definition' screen with the following details:

- Name:** GoldDeal1
- Folder Name:** DEFAULT
- Optimization Targets:** Optimization Parameter: ROTA, Target Value: 8 (%)
- Floor Values:** A table with columns: Product Type, ROTA, NIM, RAROC, Interest Rate (%), Revenue, SVA. The row for 'DEal1' shows values: 10, 10, 10, 10, 10, 10.

Product Type	ROTA	NIM	RAROC	Interest Rate (%)	Revenue	SVA
DEal1	10	10	10	10	10	10

This section contains the following topics:

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

6.5.6.1 Pricing Definition

This section has the following field:

Name: The name of the pricing Definition is displayed.

6.5.6.2 Optimization Targets

This section has the following field:

- **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.

6.5.6.3 Floor Values

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

Product Type	ROTA	NIM	RAROC	Interest Rate (%)	Revenue	SVA
<input checked="" type="checkbox"/> DDeal1	10	10	10	10	10	10

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

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

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

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

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

NOTE If a common profitability parameter is not available for optimization, then optimization cannot be performed for the current bundle of products in the deal and the deal has to be modified accordingly. Modification can be performed so as to:

1. Products that do not share common profitability parameter with other products in the deal can be priced separately in a different definition.
2. Products that do not share common profitability parameter with other products in the deal can be priced using the UI methodology.

6.5.6.4 Batch Execution for Price Elasticity

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

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

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

Execute the batch ##INFODOM##_PRICE_ELASTICITY_LOAD.

6.5.6.5 Audit Trail

Following details are provided in the Audit screen:

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

6.5.6.6 User Comments

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

6.5.7 Recommended Price

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

NOTE

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



The screenshot shows a software interface for 'Pricing Definition'. At the top, there is a 'Name' field containing 'GoldDeal' and a 'Folder Name' dropdown menu set to 'DEFAULT'. Below this is an 'Execution Status' section with a table. The table has four columns: 'Pricing Run Execution ID', 'Start Date', 'End date', and 'Status'. There are three rows of data, each with a blue underlined link in the first column. The table also includes a pagination indicator '1 to 3 of 3' and navigation arrows.

Pricing Run Execution ID	Start Date	End date	Status
42	05/30/2018 06:05:37	05/30/2018 06:05:48	SUCCESSFUL
41	05/30/2018 06:05:37	05/30/2018 06:05:39	SUCCESSFUL
22	05/04/2018 05:48:08	05/04/2018 07:15:10	SUCCESSFUL

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

Recommended Price - Internet Explorer

Name: GoldDeal1 Pricing Report ID: 42

Scenarios: Default Scenario Offers Applied: Choose the offers Offers

Deal1 Overall Deal

Product Details

Product Type: Personal Loan Product: DEal1

Currency: US Dollar Pricing Method: User Input

Selected Curve Definition: Default

Offered Rate

Offered Interest Rate: 10

	Floor Rate	Deal1		Segment Average
RAROC(%)	10	4.247	Re-optimize	
ROTA(%)	10	6.22	Re-optimize	
NIM(%)	10	9.495	Re-optimize	
Revenue(%)	10	10.487		
SVA	10	-34479.762	Re-optimize	

Annualized & YTD profitability

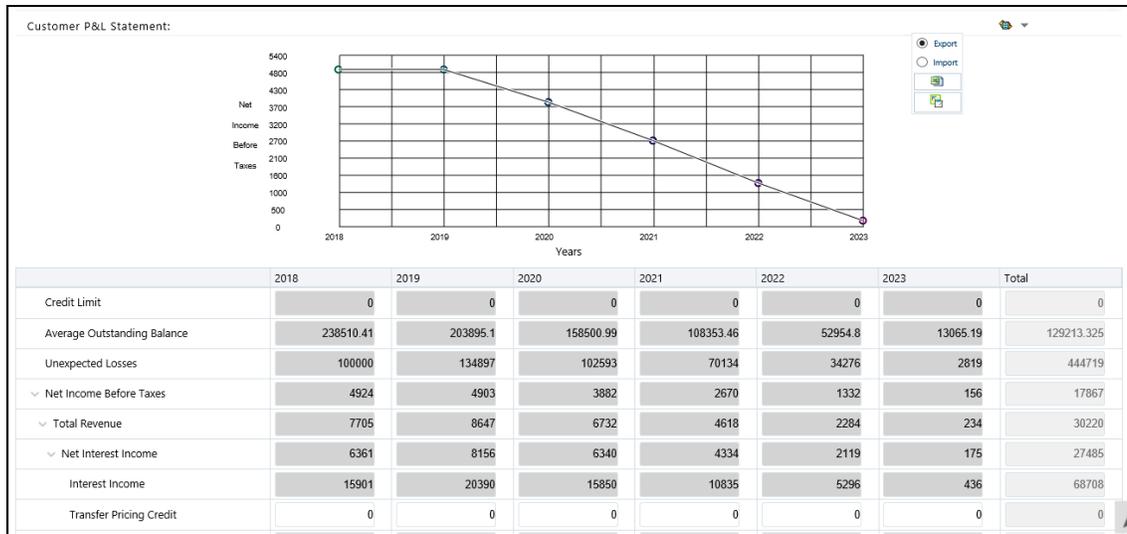
Customer P&L Statement:

	2018	2019	2020	2021	2022	2023	Total
Credit Limit	0	0	0	0	0	0	0
Average Outstanding Balance	238510.41	203895.1	158500.99	108353.46	52954.8	13065.19	129213.325
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

Recent deals for Personal Loan

Account Number	Interest Rate	RAROC	ROTA	NIM	Revenue	SVA	Account Limit	Origination Date	Maturity Date
<input type="button" value="Create Scenario"/> <input type="button" value="Save Scenario"/> <input type="button" value="Finish"/> <input type="button" value="Submit"/>									

PCD supports Import/ Export of profit and loss statement.



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

Recommended Price page contains the following sections:

- [Deal Name](#)
- [Product Details](#)
- [Offered Rate](#)
- [Customer Profit and Loss Account](#)
- [Recent Deals for Products](#)

6.5.7.1 Deal Name

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

This section has the following fields:

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

6.5.7.2 Product Details

Following details are provided in the Product Details section:

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

6.5.7.3 Offered Rate

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

	Floor Rate	Deal1	Segment Average
RAROC(%)	10	4.247	Re-optimize
ROTA(%)	10	6.22	Re-optimize
NIM(%)	10	9.495	Re-optimize
Revenue(%)	10	10.487	
SVA	10	-34479.762	Re-optimize

Enter the field values as tabulated:

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

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

6.5.7.4 Customer Profit and Loss Account

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



6.5.7.5 Recent Deals for Products

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

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

Recent deals for Mortgages									
Account Number	Interest Rate	RAROC	ROTA	NIM	Revenue	SVA	Account Limit	Origination Date	Maturity Date
	12	874.75	251.537	23.666	412.262	6206.883	2500	2017-04-14	2022-04-14
<input type="button" value="Create Scenario"/> <input type="button" value="Save Scenario"/> <input type="button" value="Finish"/> <input type="button" value="Submit"/>									

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

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

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

6.5.8 Recommended Price Screen - Overall Deal Tab

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

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

6.5.9 Re-optimization Functionality

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

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

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

6.5.10 What-If Analysis

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

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

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

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

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

6.5.11 Prepayment Analysis for Mortgages

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

Prepayment Analysis for mortgage products is supported in PCD only when the bank also has 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 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

6.5.12 Mortgage Offset

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

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

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

6.6 Pricing Web Service

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

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

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

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

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

For more details on deploying and using the web service, see [Appendix B: Deploying the Web Service](#).

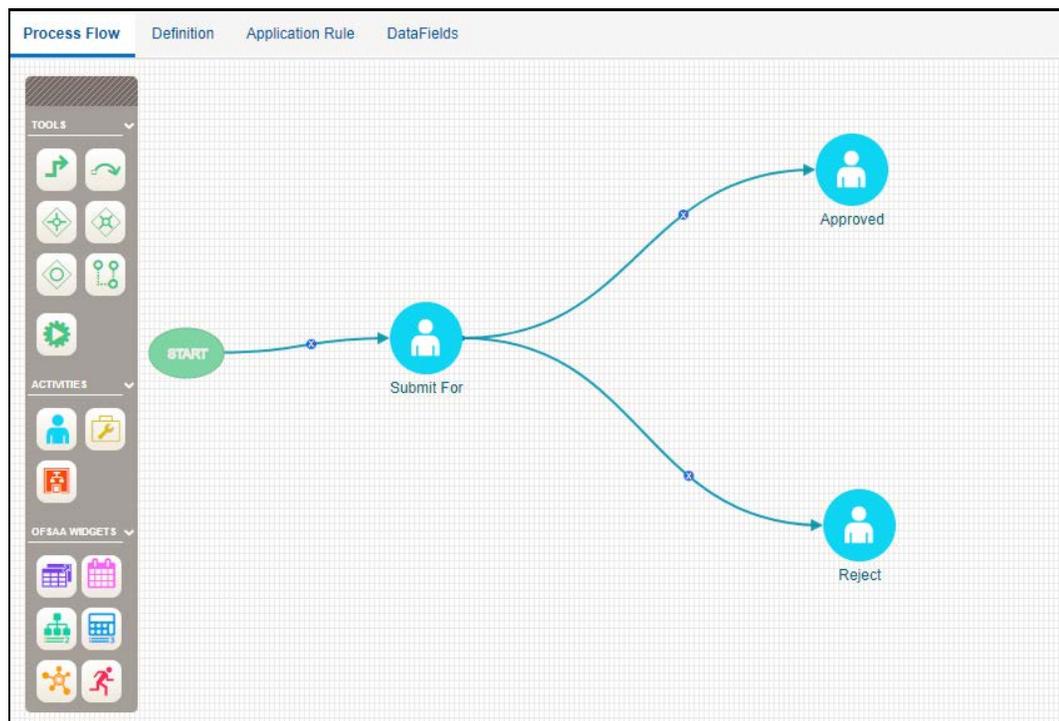
7 Workflow

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

7.1 Creating a Workflow

Follow these steps to create a workflow:

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



7.2 Editing a Workflow

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

7.3 Deleting a Workflow

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

8 Overview of Reports

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

8.1 Dashboard

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

- [RM Performance](#)
- [Product Performance](#)
- [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 a 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 number of accounts. Only the relationship managers who have created the deal are considered for 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 number of accounts. Only the relationship managers who have created the deal are considered for 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 list the RMs with 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 a 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	RBIB3C44A1	10/24/2016 2:19:04 PM	24
MELVIN	RBIB4C41A1	10/21/2016 6:29:19 PM	24
FINO	OBIB1C1A2	10/24/2016 2:19:04 PM	10
FINO	OBIB1C42A1	10/24/2016 2:19:04 PM	10
FINO	RBIB1C2A2	10/24/2016 2:19:04 PM	10
JILNA	RBIB4C6A1	10/24/2016 2:19:04 PM	10
VINAY	OBIB3C4A2	10/24/2016 2:19:04 PM	10

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 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	2500000.00	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

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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
Annuity 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 2	pt	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 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 account that have been flagged for each review.

Analyze By

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
	IL			0.00

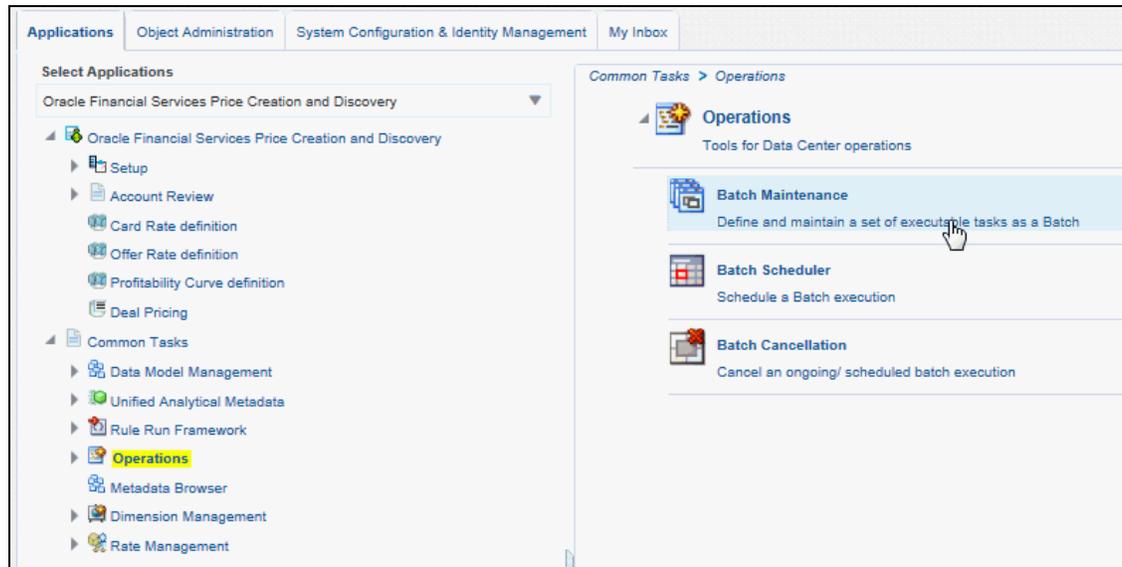
[Analyze](#) - [Edit](#) - [Refresh](#) - [Export](#)

9 Appendix A: Parameters for Batch Maintenance

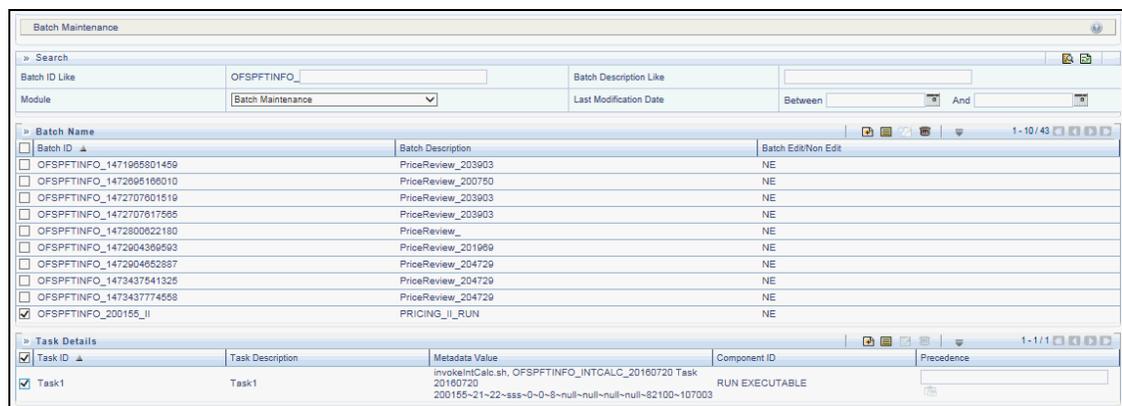
This appendix describes how to define the parameter list for a batch.

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	OFSPTINFO
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 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/>

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

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

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

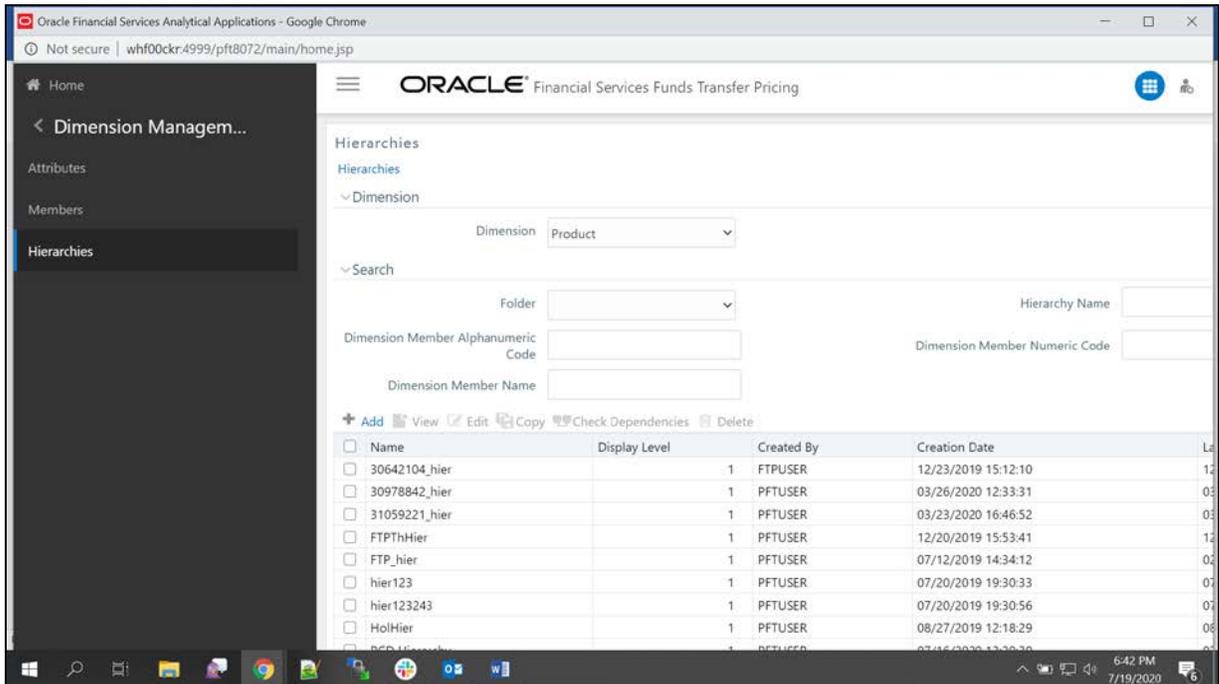
11 Appendix C: Integrating OFS PCD with OFS FTP

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

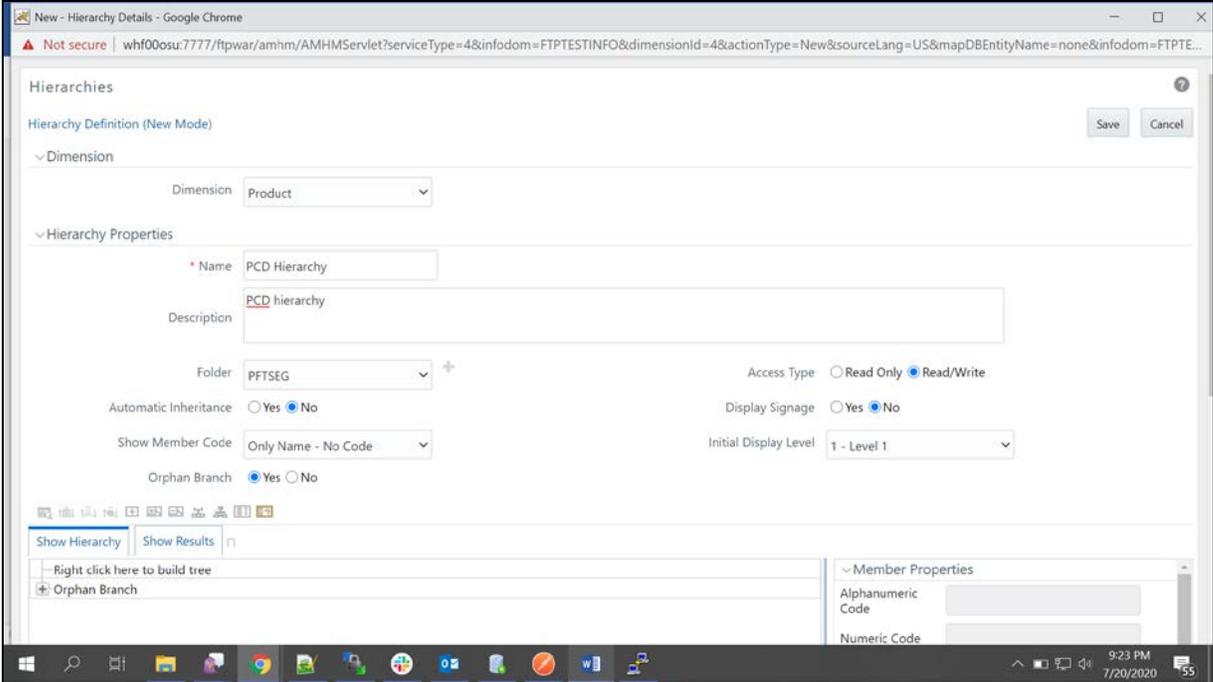
11.1 Product Hierarchy Creation

To create the product hierarchy, follow these steps:

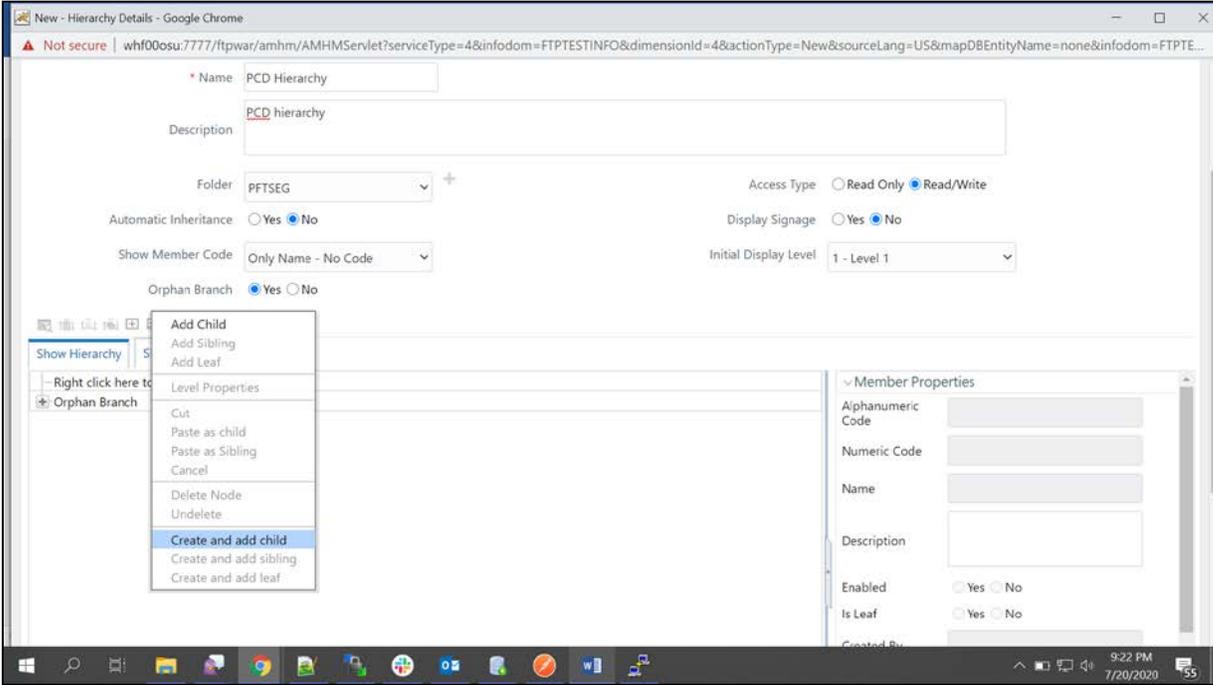
1. Log into the FTP application with New User credentials (like FTPUSER).
2. Navigate to **Common Object Maintenance**, select **Dimension Management**, and then select **Hierarchies**.
 - a. Select the **Product** from the **Dimension** drop down list.



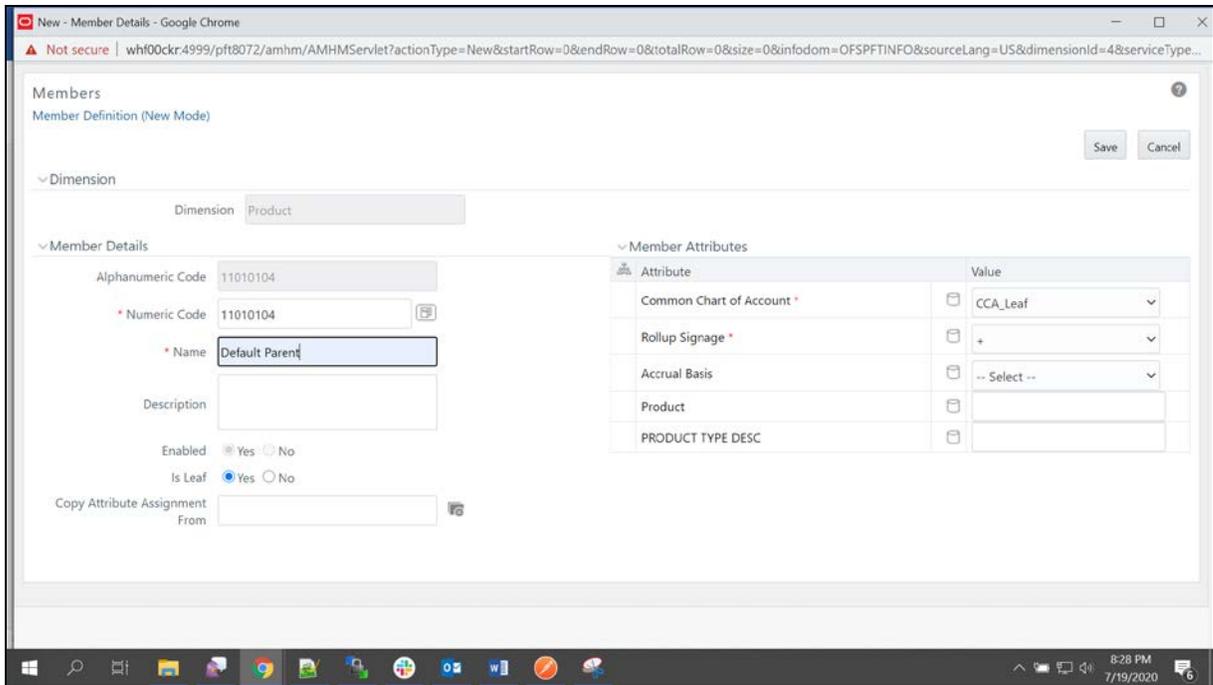
- b. Click **Add**.
- c. Enter the **Name** like PCD Hierarchy, enter a description and select the folder.



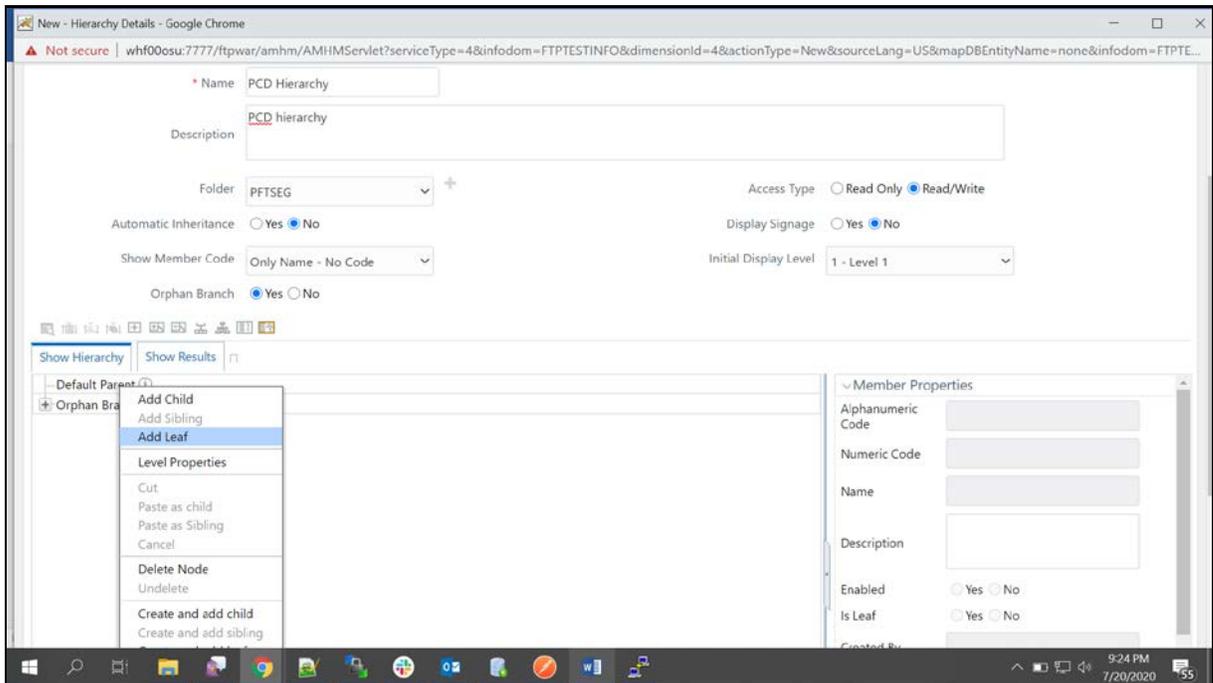
d. Right click in the **Show Hierarchy** section and click **Create and add child**.



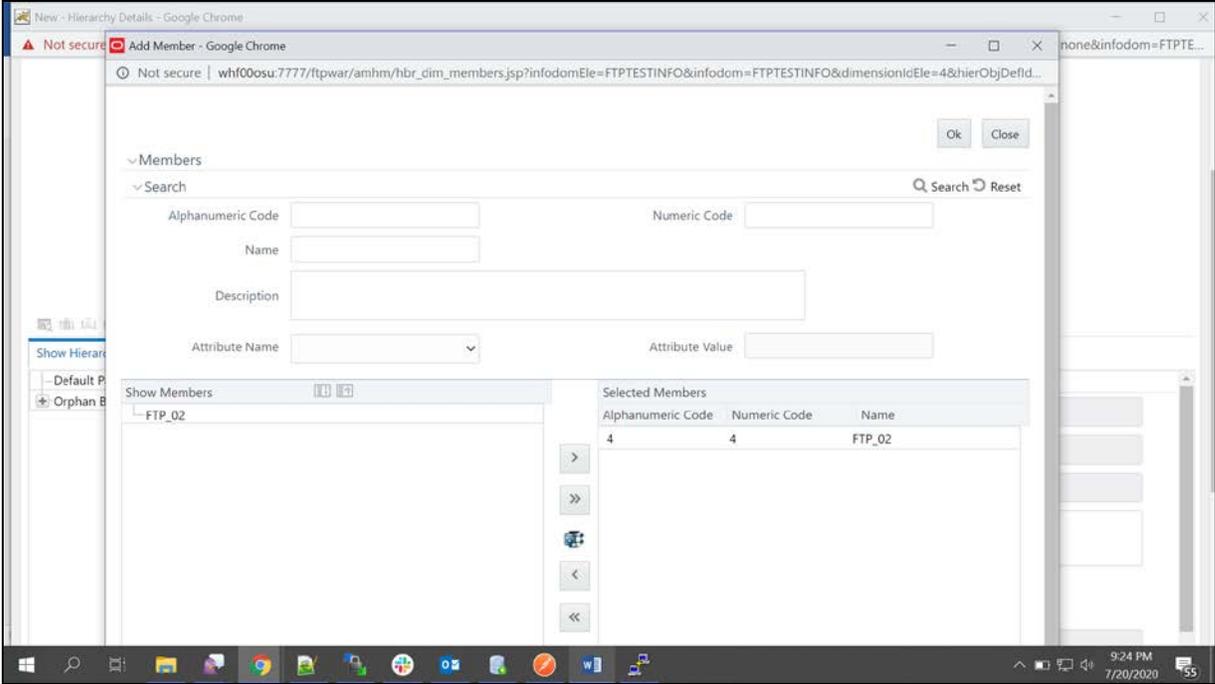
e. Enter the mandatory fields like **Numeric Code** and **Name** like Default Parent. Click on generate numeric code icon for Numeric code to generate and click **Save**.



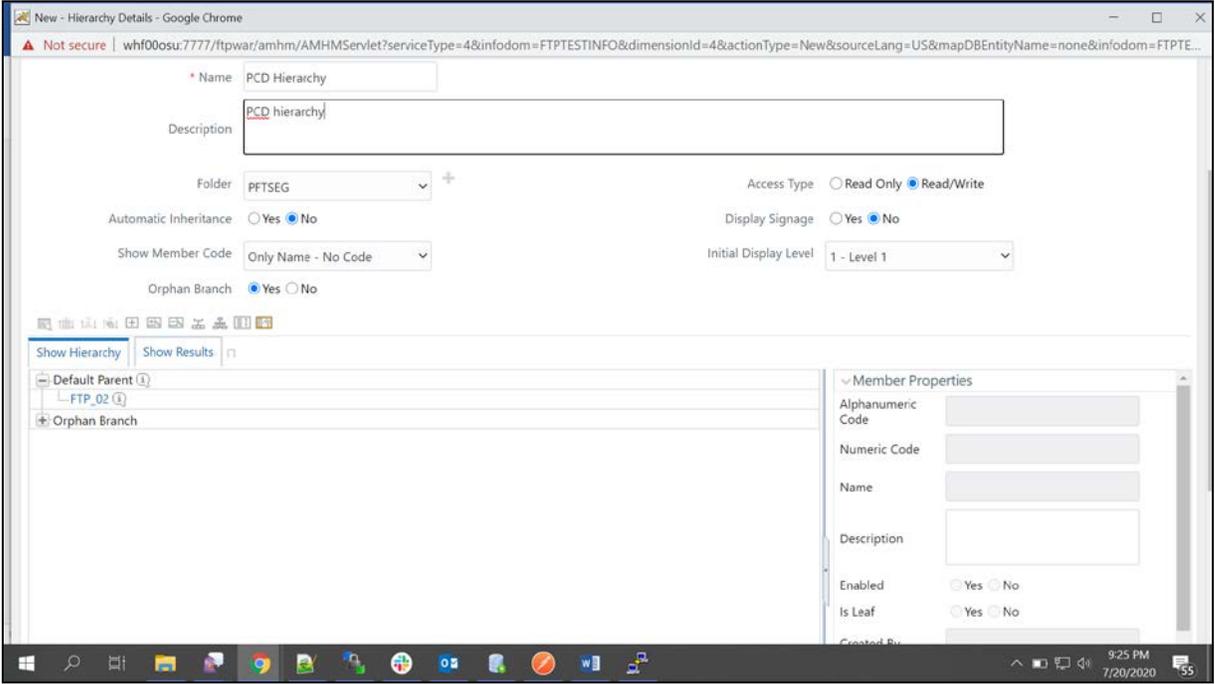
f. The Parent Hierarchy will be displayed like Default Parent. Right click on that and select **Add Leaf**.



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



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

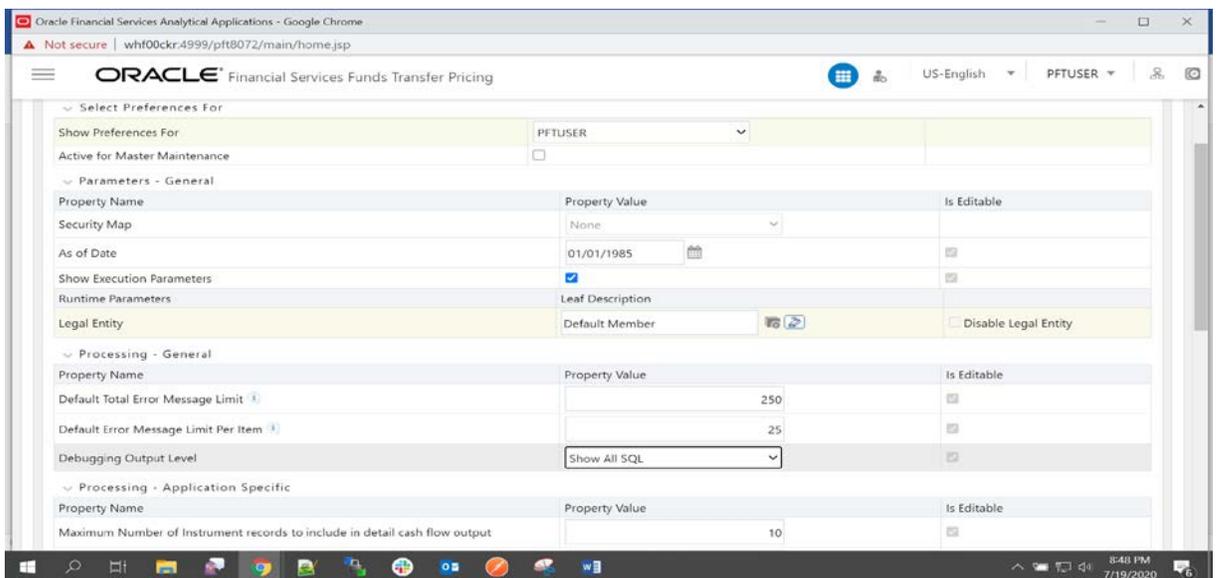
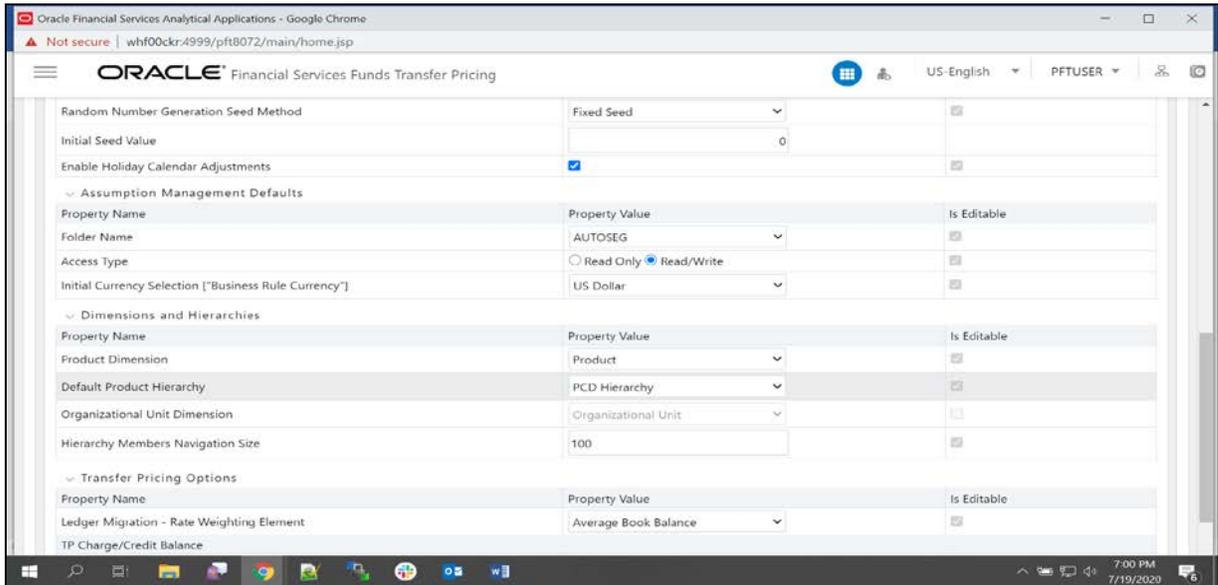


11.2 Default Hierarchy

To define a default hierarchy, follow these steps:

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

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

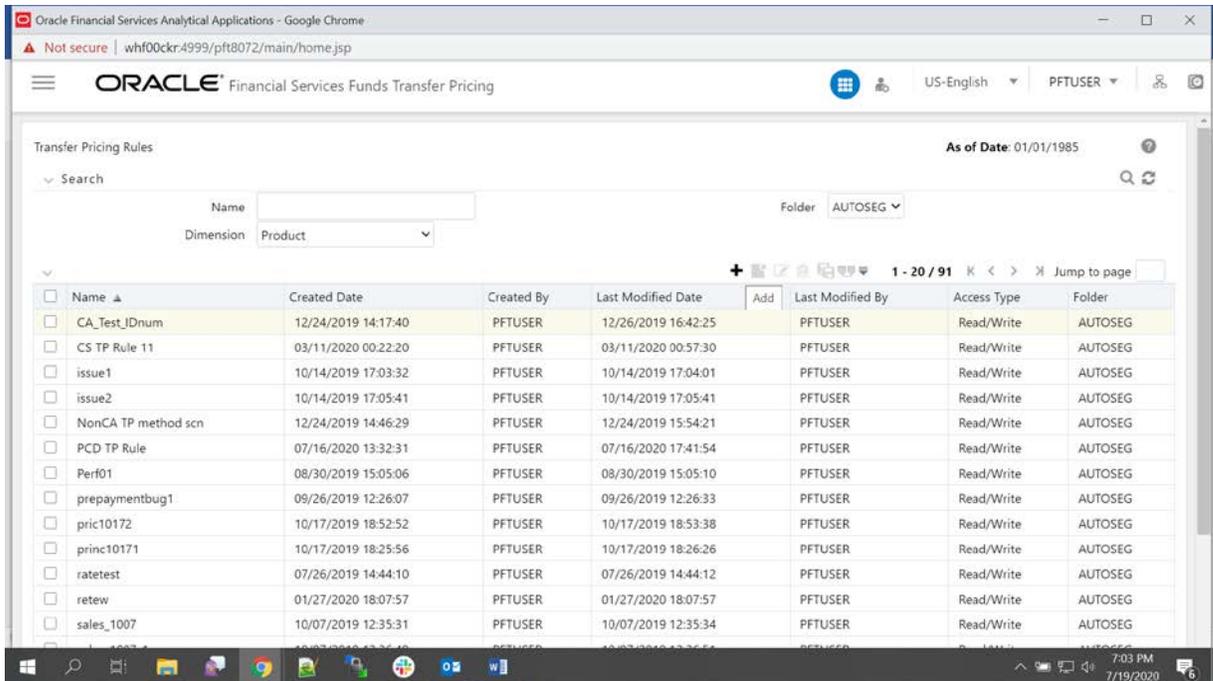


3. Select Debugging Output Level drop down as **Show All SQL** and select **Legal Entity** as default member and click **Apply**.

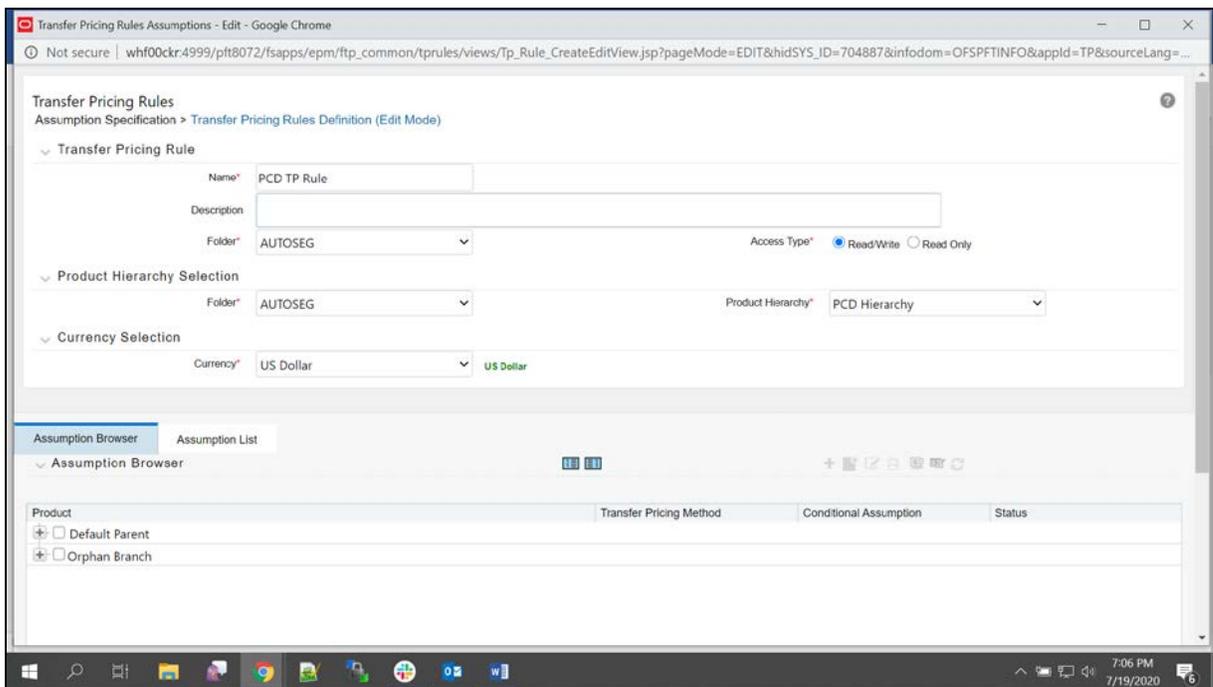
11.3 Create Transfer Pricing Rules (TP Rule)

To create a TP Rule, follow these steps:

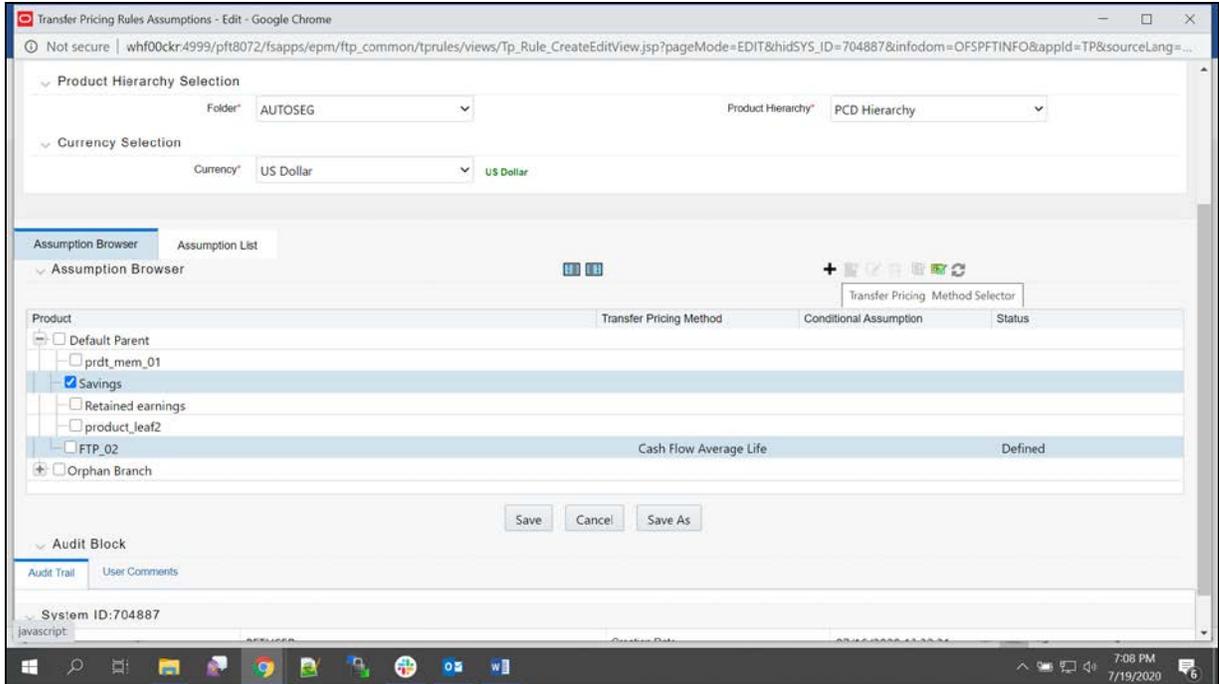
1. From the LHS Menu, select **Fund Transfer Pricing**, select **FTP Assumption Specification**, and then select **Transfer Pricing Rules**. Click **Add**.



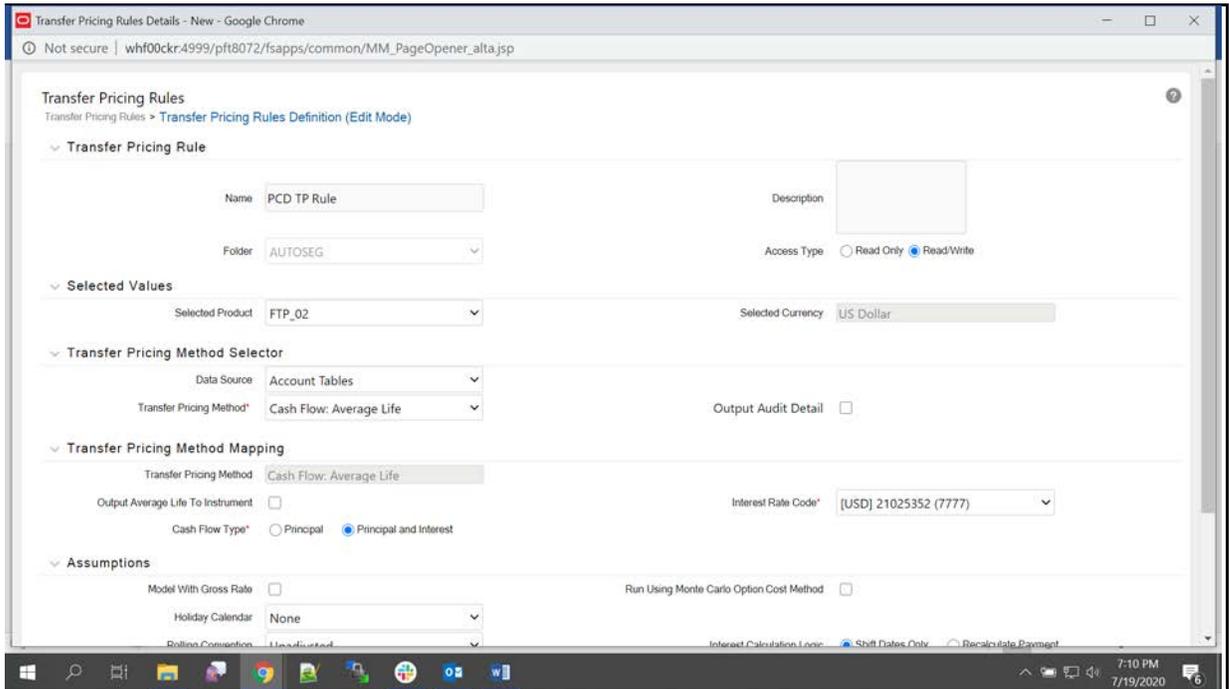
2. Enter the Mandatory fields. Select **PCD Hierarchy** as Product Hierarchy.



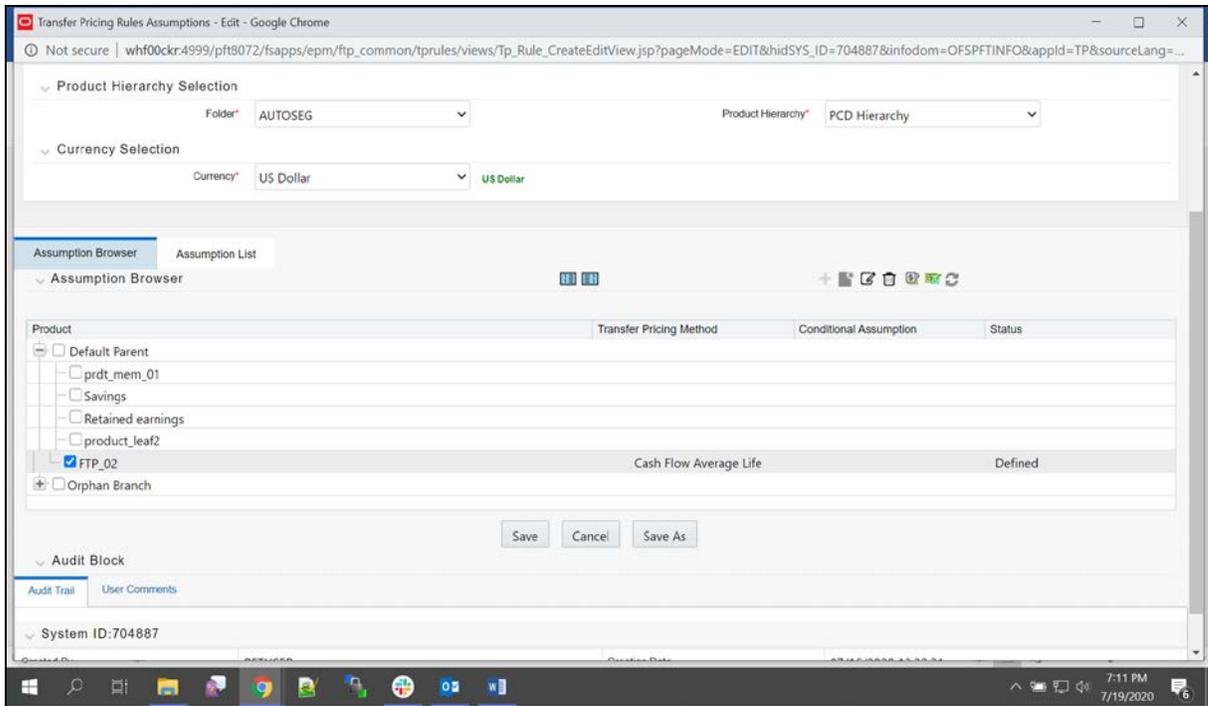
3. Expand the Product parent and select any product to which you want to add the Transfer Pricing Rule.



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



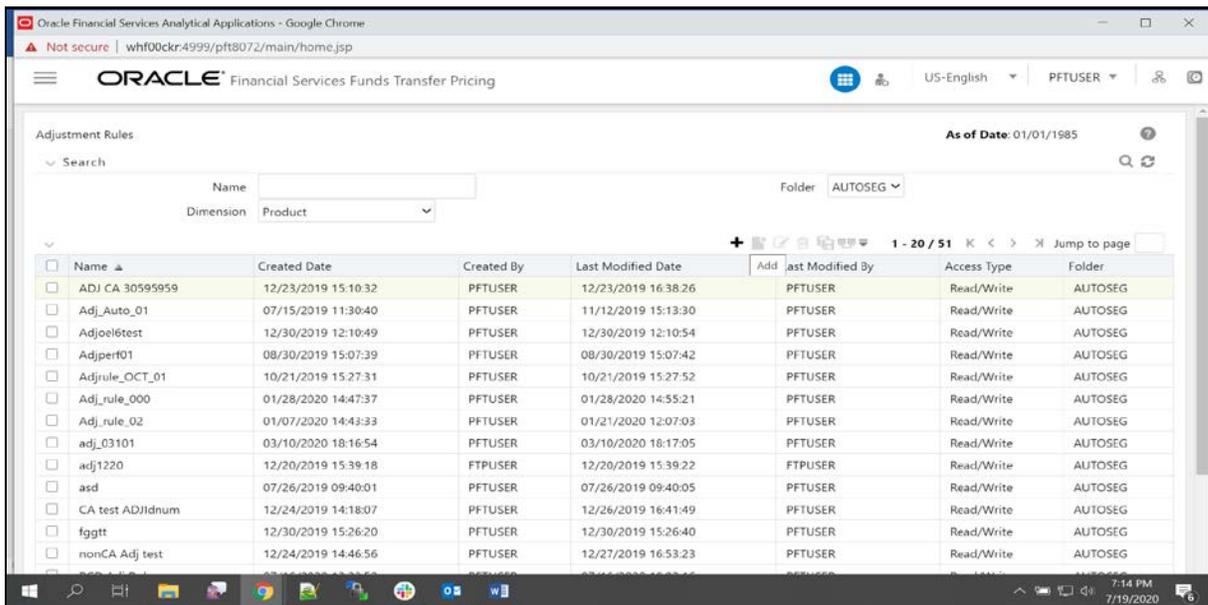
5. The selected Transfer Pricing Method will be displayed for that product as follows, then save the Transfer Pricing Rule.



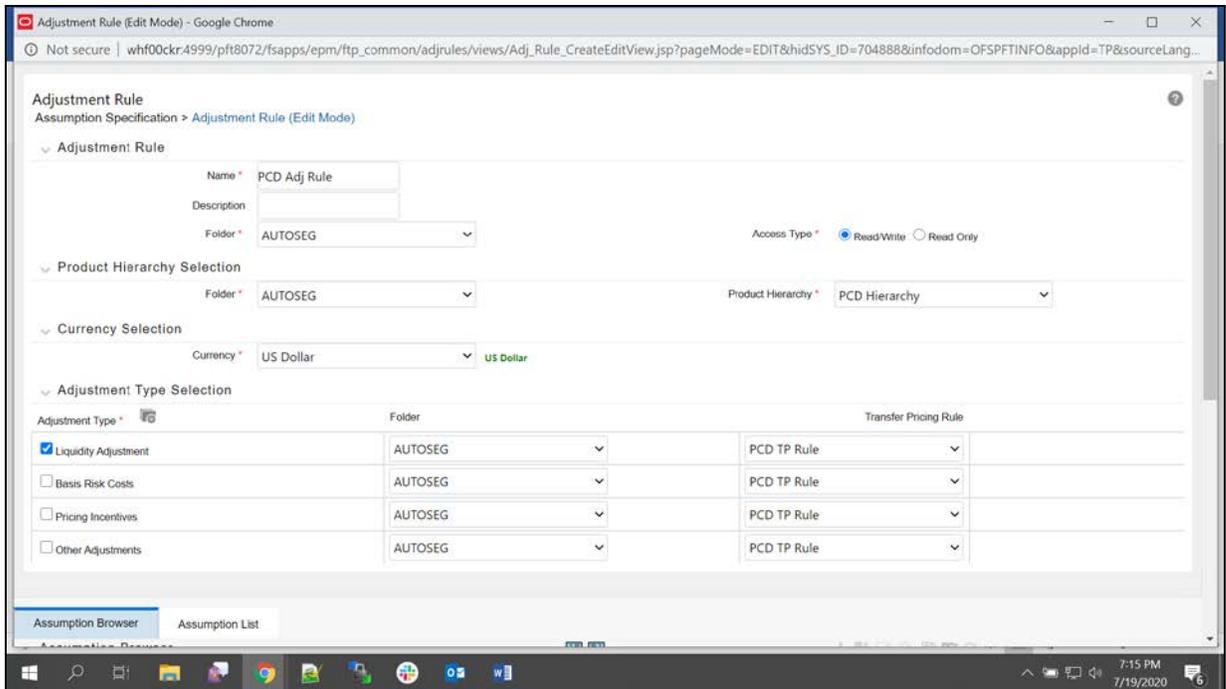
11.4 Create Adjustment Rules

To create an adjustment rule, follow these steps:

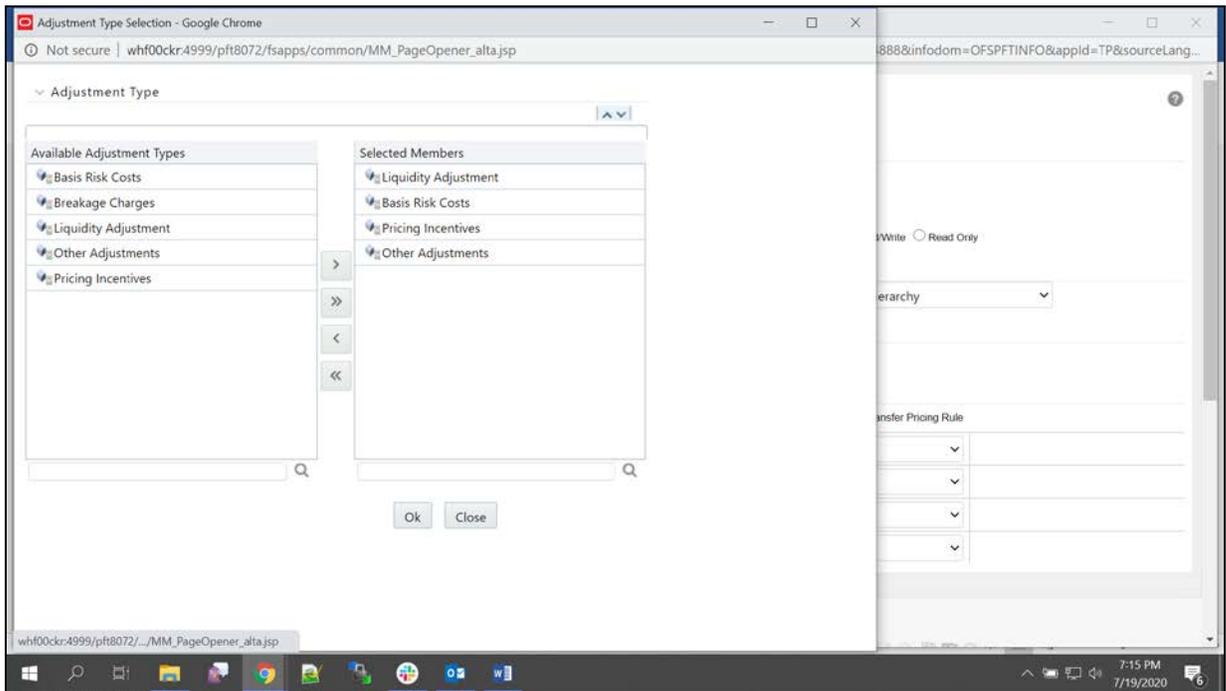
1. From the LHS Menu, select **Fund Transfer Pricing**, select **FTP Assumption Specification**, and then select **Adjustment Rules**. Click **Add**.



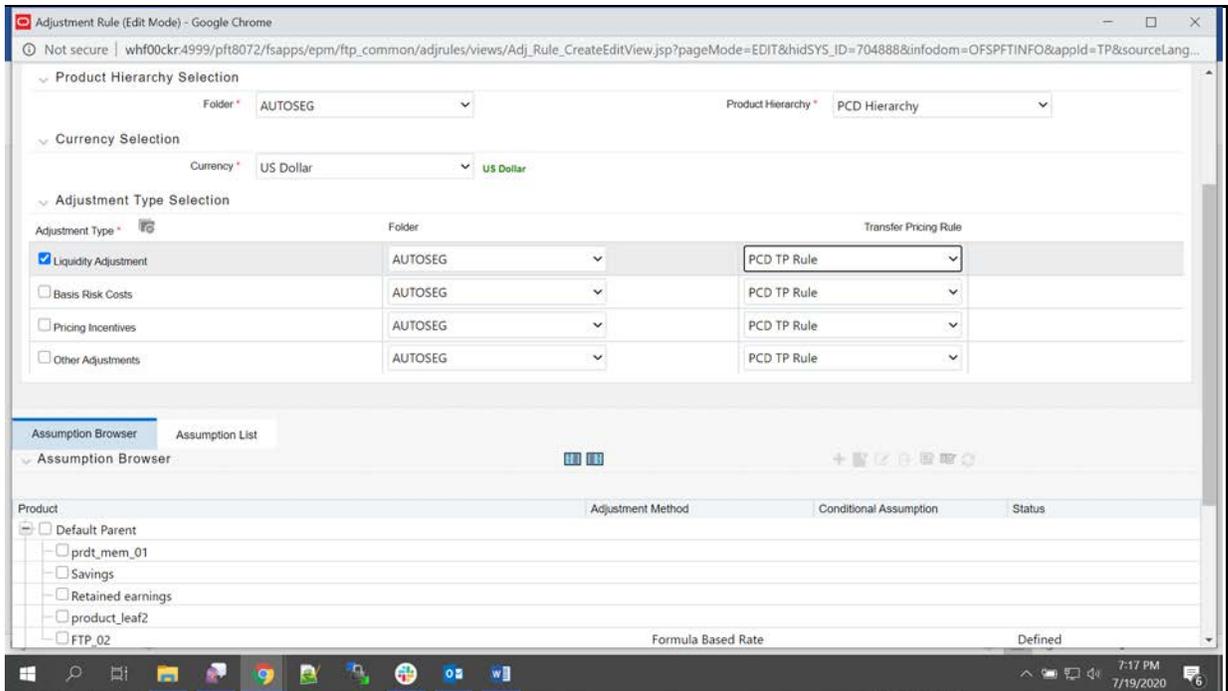
2. Enter all the Mandatory fields.



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

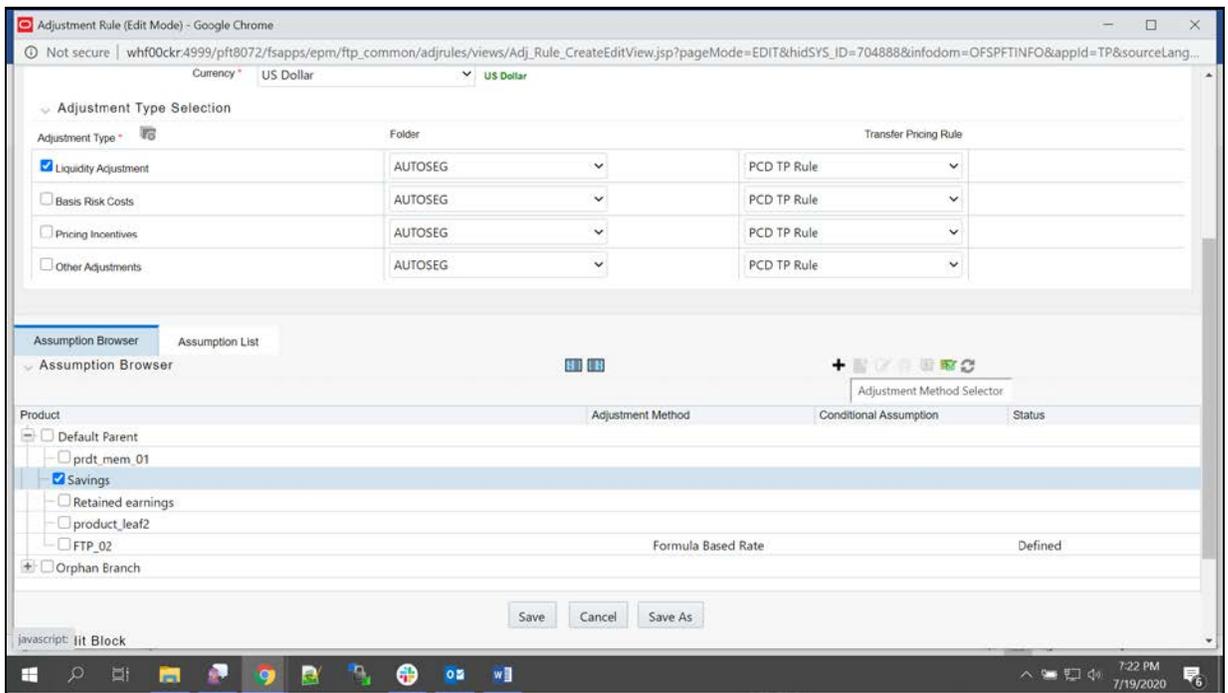


4. Adjustment types will be displayed as below. Select Transfer Pricing Rule for each Adjustment types.

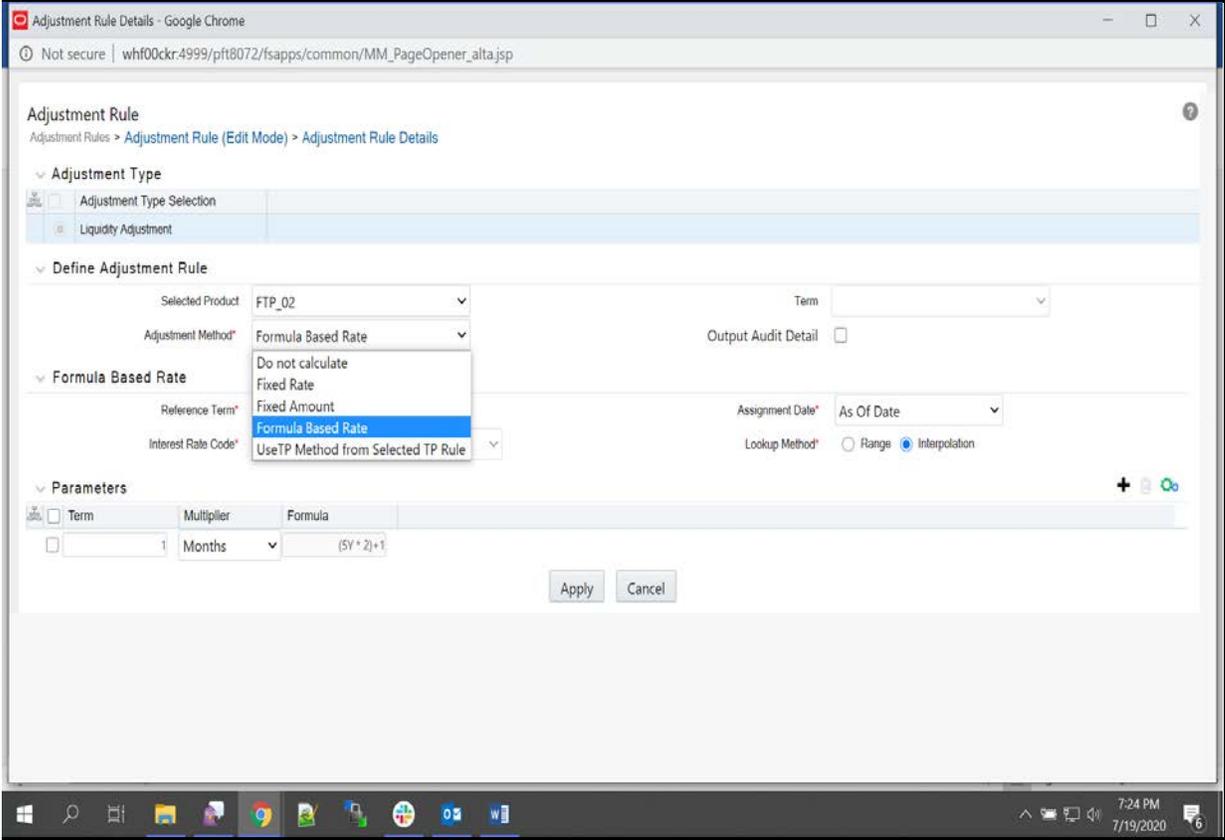


5. Adjustment Method has to be added for each Adjustment Types:

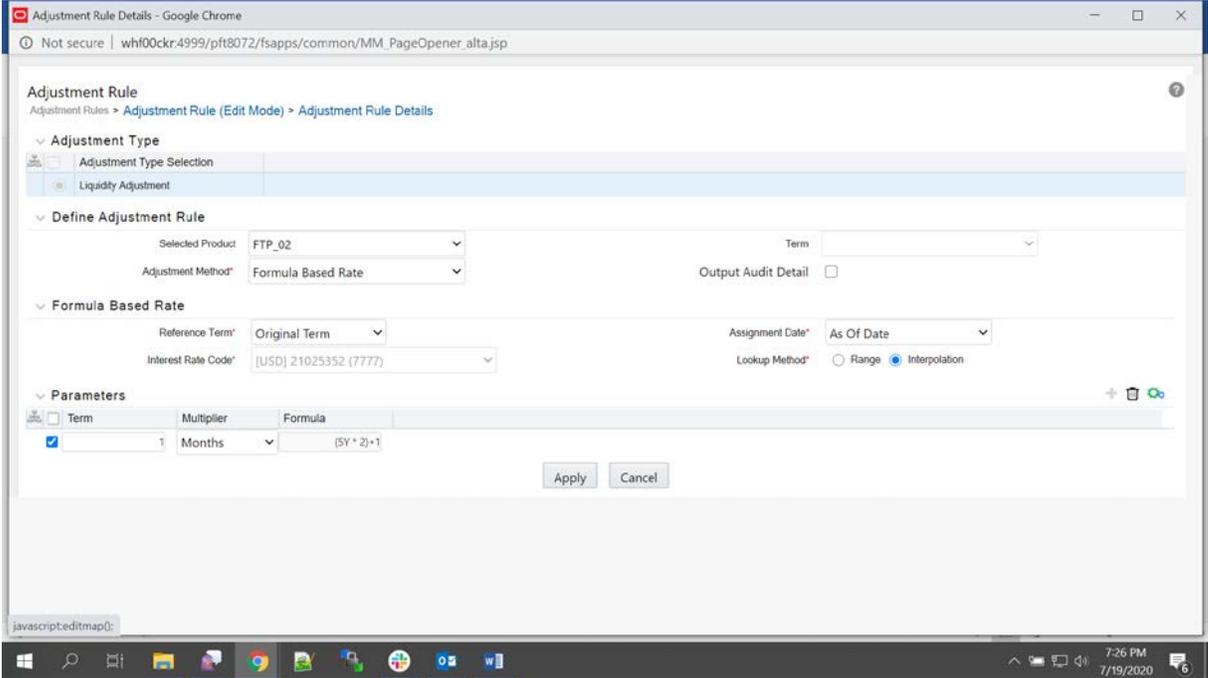
- Select any one **Adjustment Type**, for example, Liquidity Adjustment. In the Assumption Browser, expand the Product Hierarchy and then select the same product for which the TP Rule is created.



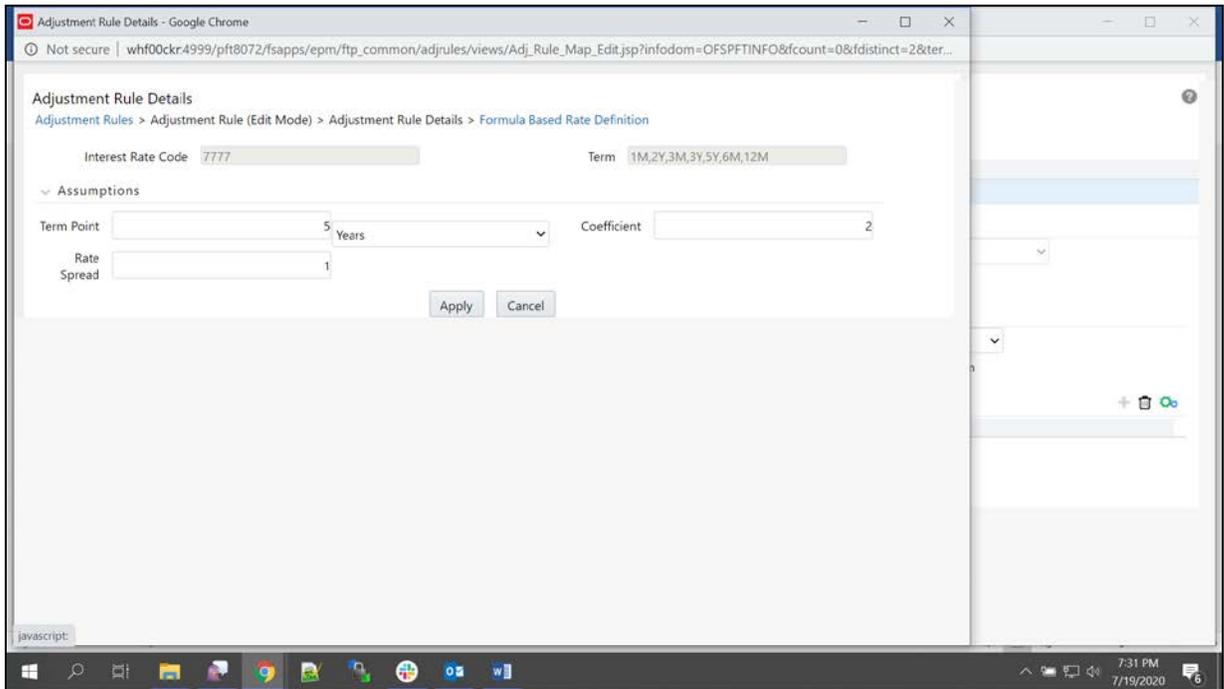
- Click **Add** to select the Adjustment Method.
- Select any Adjustment Method from drop-down list, for example, Formula Based Rate.



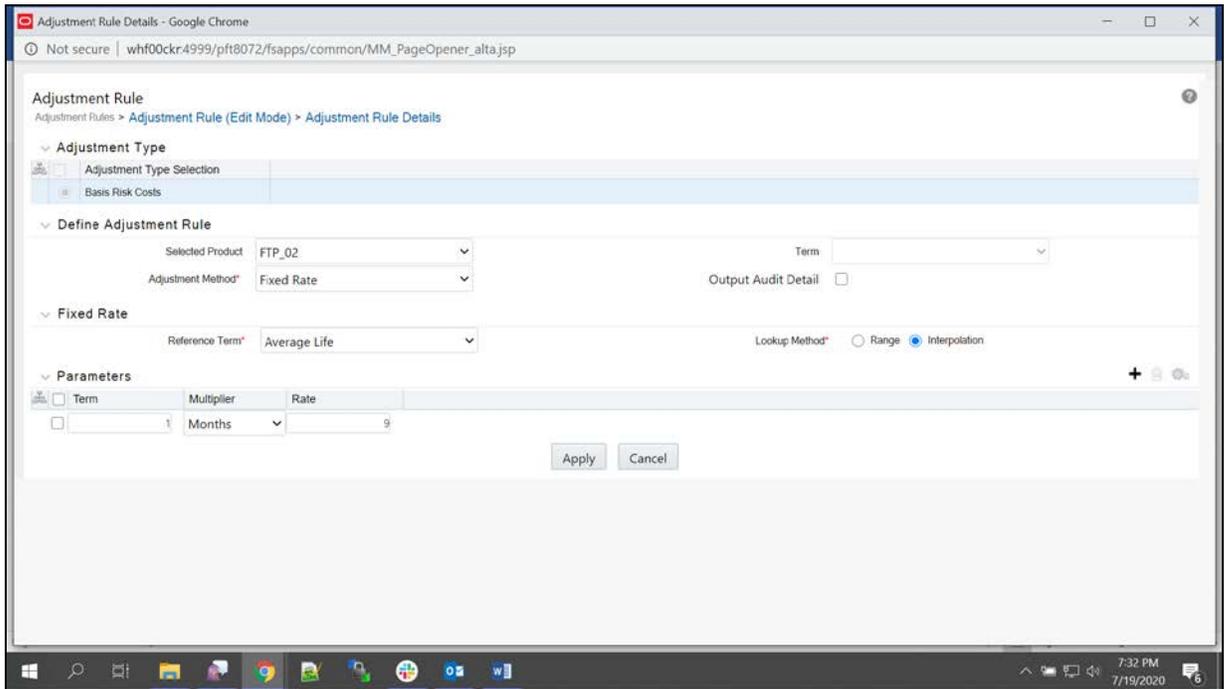
- Populate all the mandatory fields. Under **Parameters** pane define the Formula by selecting the row as shown in the following screenshot. Then click the icon which is displayed next to delete icon on right side of the Parameters grid.



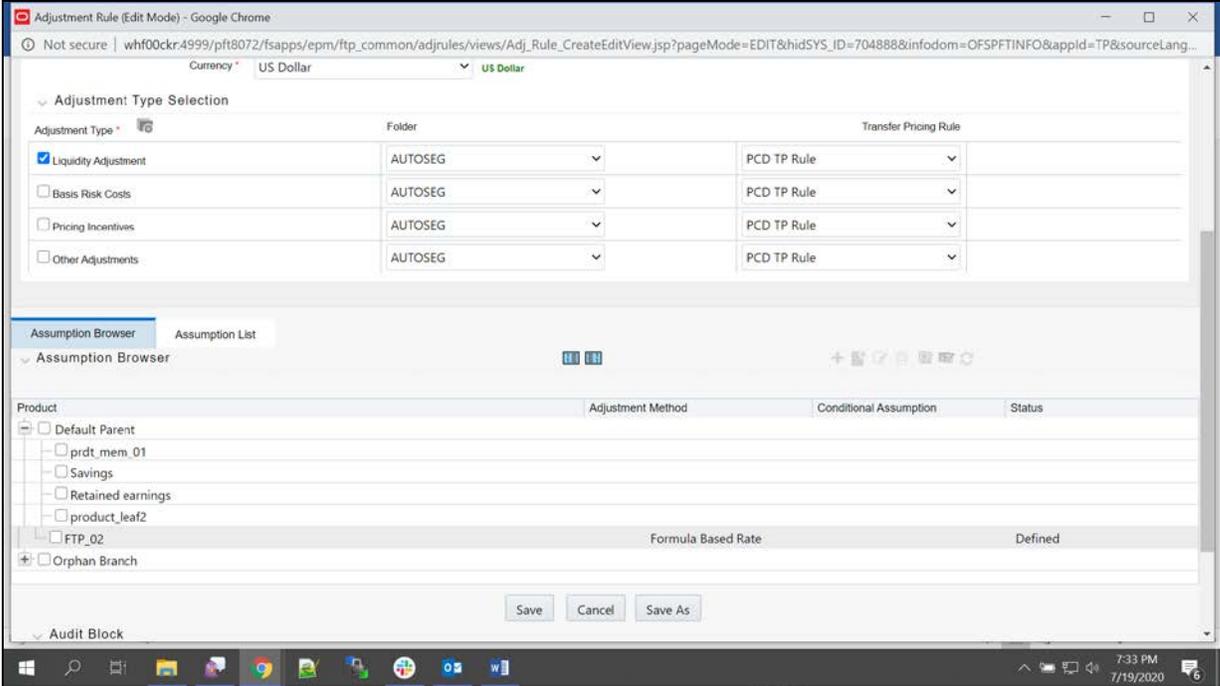
- Formula window is displayed as below. Fill all the fields and click **Apply**.



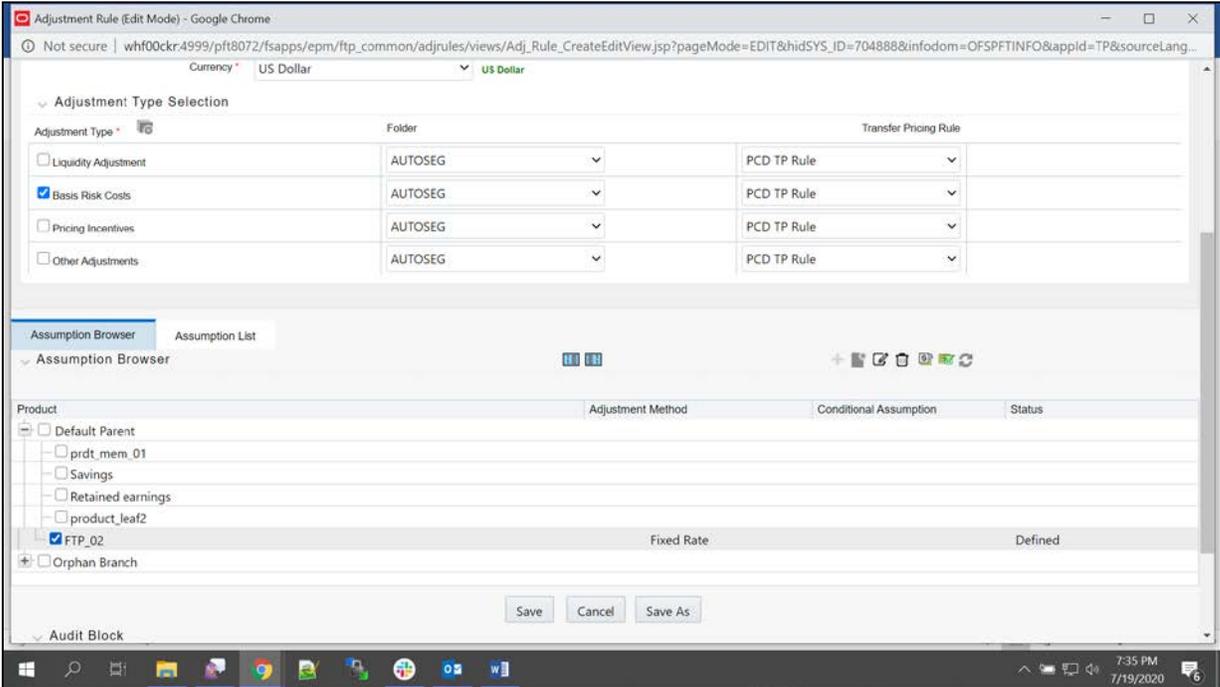
- If the Adjustment method is Fixed Rate, then see the following screenshot.



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



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



Currency: US Dollar

Adjustment Type Selection

Adjustment Type	Folder	Transfer Pricing Rule
<input type="checkbox"/> Liquidity Adjustment	AUTOSEG	PCD TP Rule
<input type="checkbox"/> Basis Risk Costs	AUTOSEG	PCD TP Rule
<input checked="" type="checkbox"/> Pricing Incentives	AUTOSEG	PCD TP Rule
<input type="checkbox"/> Other Adjustments	AUTOSEG	PCD TP Rule

Assumption Browser

Assumption List

Assumption Browser

Product	Adjustment Method	Conditional Assumption	Status
<input type="checkbox"/> Default Parent			
<input type="checkbox"/> prdt_mem_01			
<input type="checkbox"/> Savings			
<input type="checkbox"/> Retained earnings			
<input type="checkbox"/> product_leaf2			
<input checked="" type="checkbox"/> FTP_02	Fixed Rate		Defined
<input type="checkbox"/> Orphan Branch			

Save Cancel Save As

Currency: US Dollar

Adjustment Type Selection

Adjustment Type	Folder	Transfer Pricing Rule
<input type="checkbox"/> Liquidity Adjustment	AUTOSEG	PCD TP Rule
<input type="checkbox"/> Basis Risk Costs	AUTOSEG	PCD TP Rule
<input type="checkbox"/> Pricing Incentives	AUTOSEG	PCD TP Rule
<input checked="" type="checkbox"/> Other Adjustments	AUTOSEG	PCD TP Rule

Assumption Browser

Assumption List

Assumption Browser

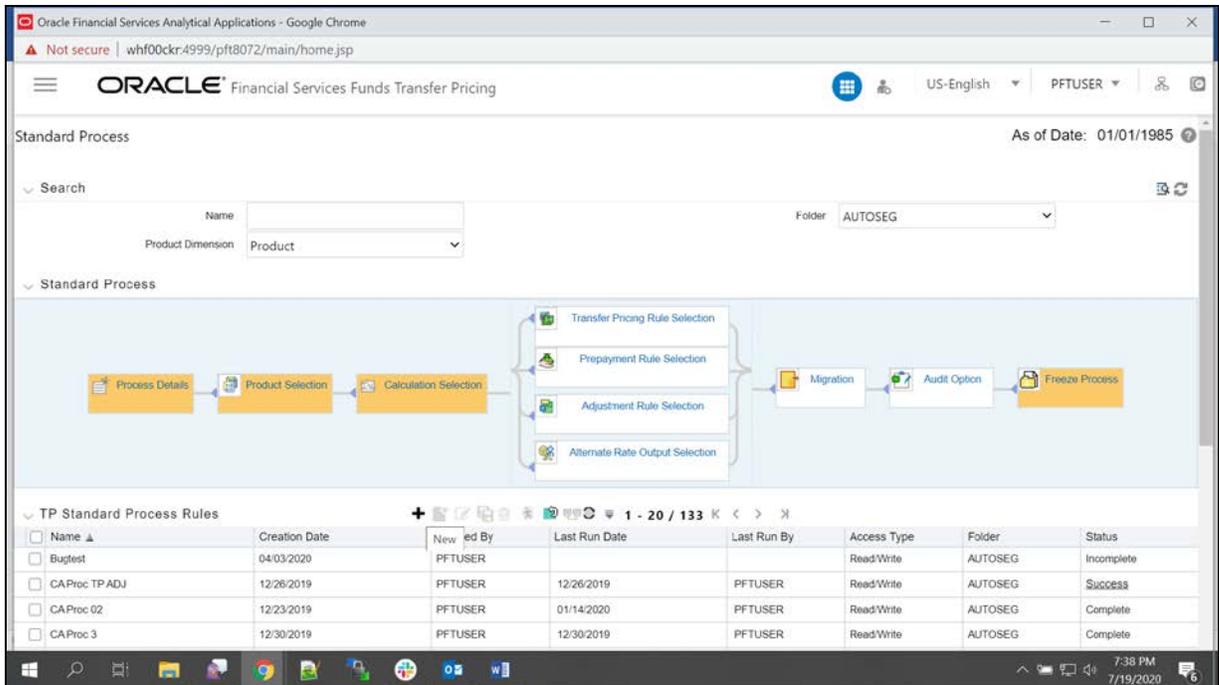
Product	Adjustment Method	Conditional Assumption	Status
<input type="checkbox"/> Default Parent			
<input type="checkbox"/> prdt_mem_01			
<input type="checkbox"/> Savings			
<input type="checkbox"/> Retained earnings			
<input type="checkbox"/> product_leaf2			
<input checked="" type="checkbox"/> FTP_02	Fixed Rate		Defined
<input type="checkbox"/> Orphan Branch			

Save Cancel Save As

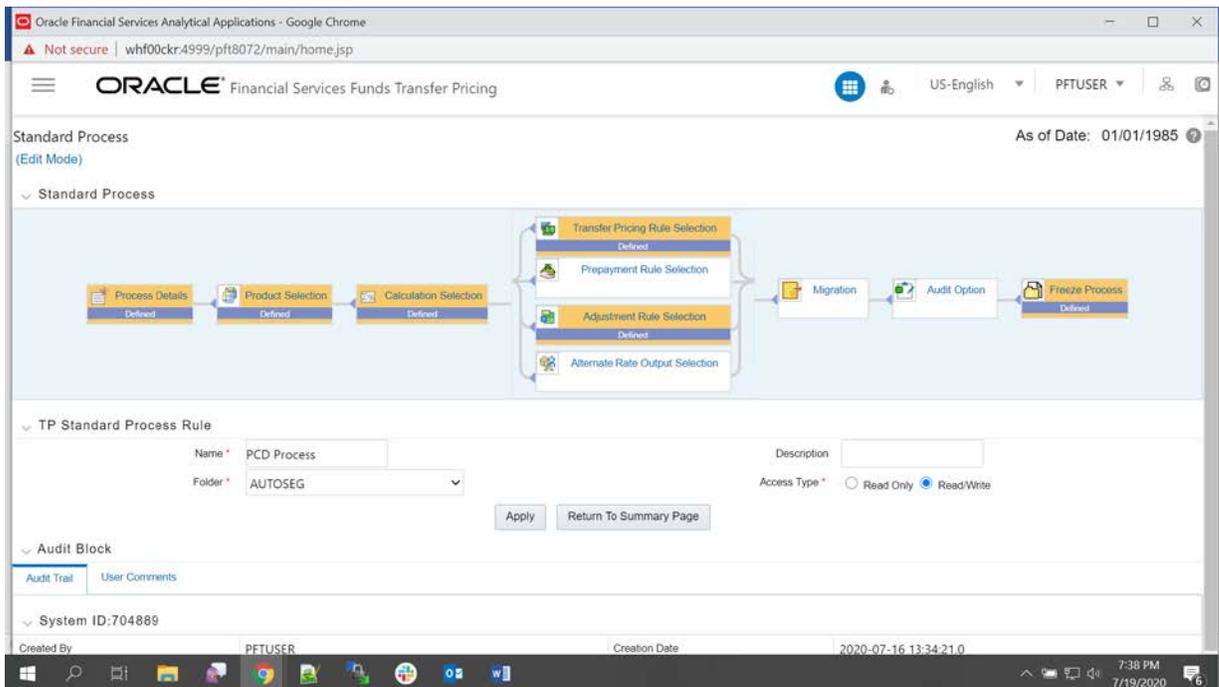
11.5 Create the Standard Process

To create a standard process, follow these steps:

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



2. Enter the Process details and click **Apply**.



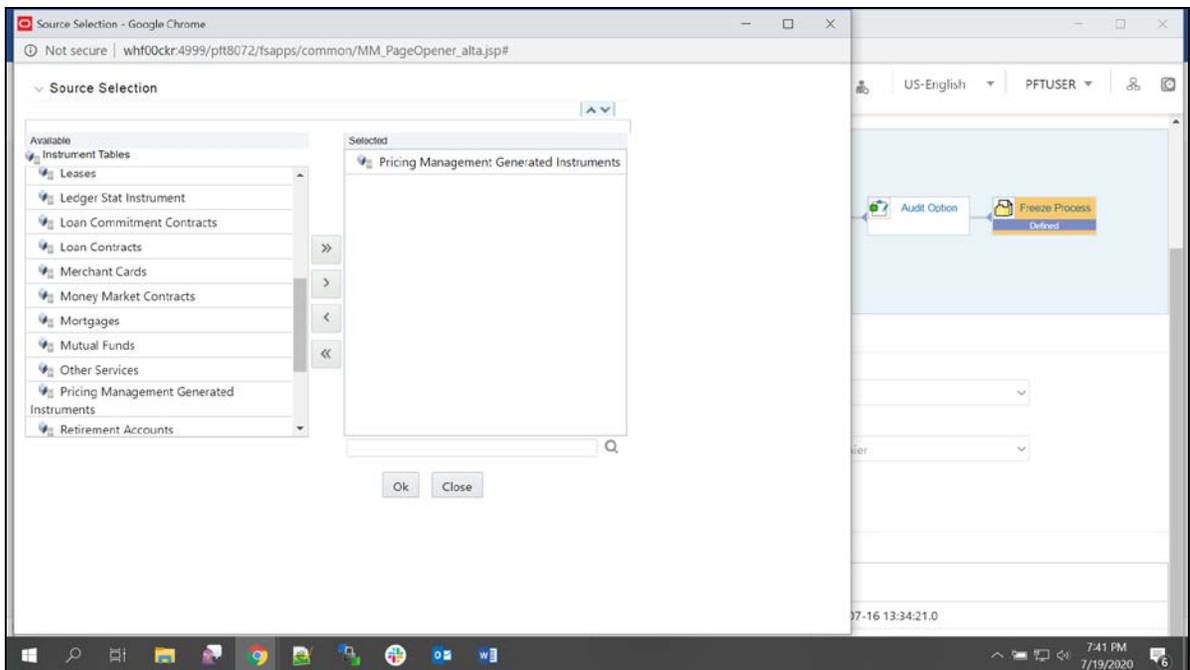
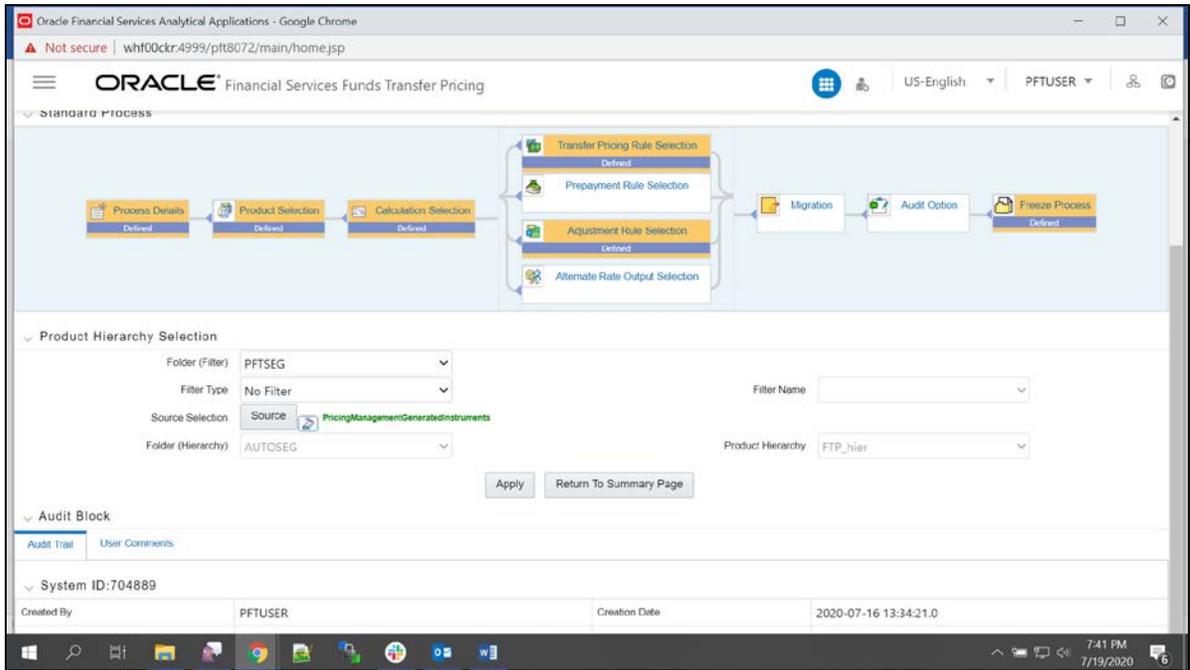
3. Under Product Selection section, click on source and select the Source Hierarchy as **PricingManagementGeneratedInstruments** as shown in the following screenshot.

NOTE

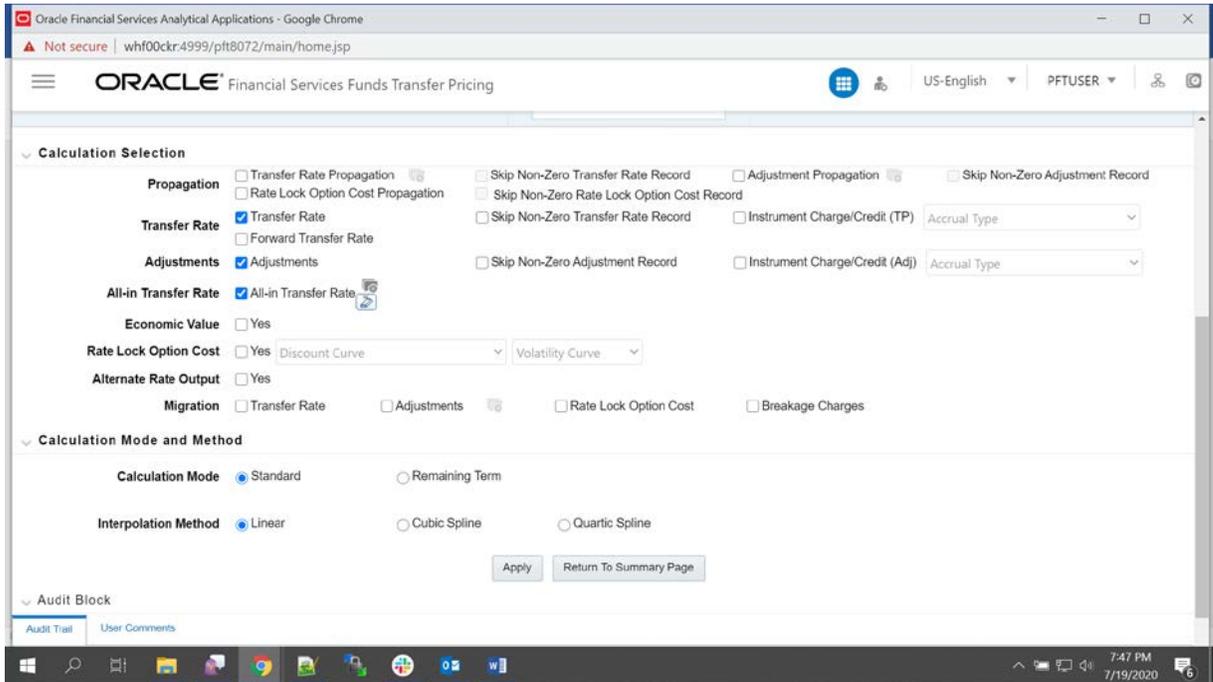
If source hierarchy has no data then for Source hierarchy to load data in standard process screen execute the below update query in atomic schema.

```
update REV_TABLE_CLASS_ASSIGNMENT set
validated_flag = 'Y' ;

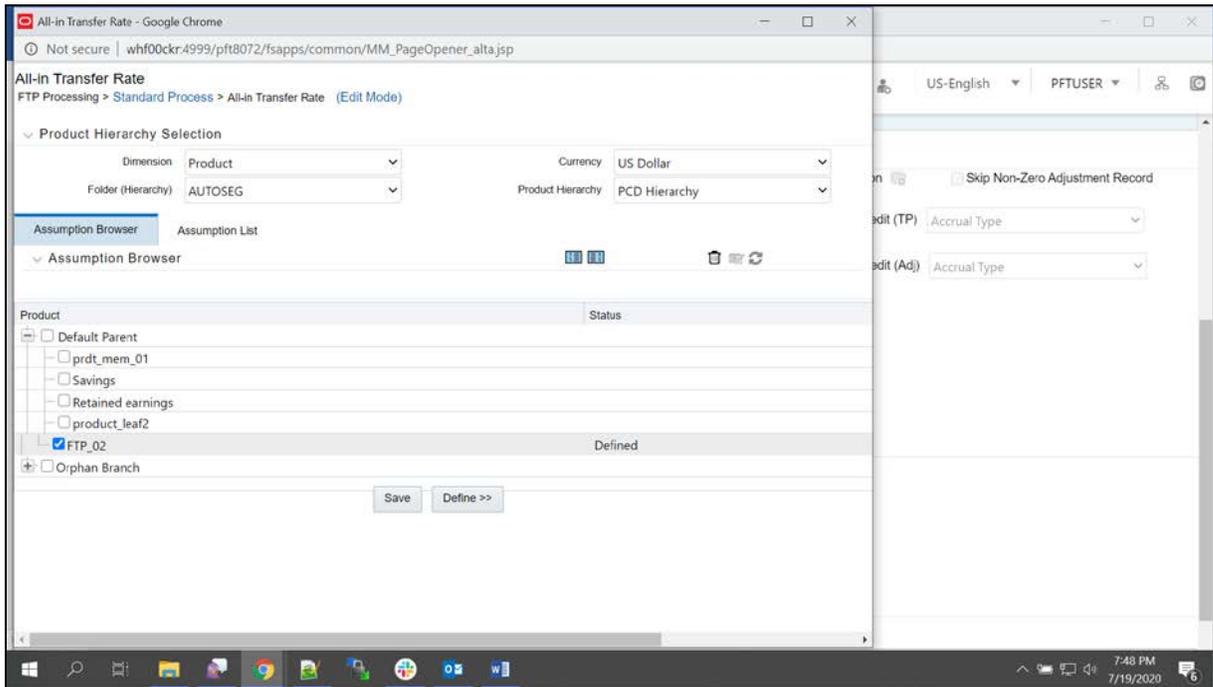
commit;
```



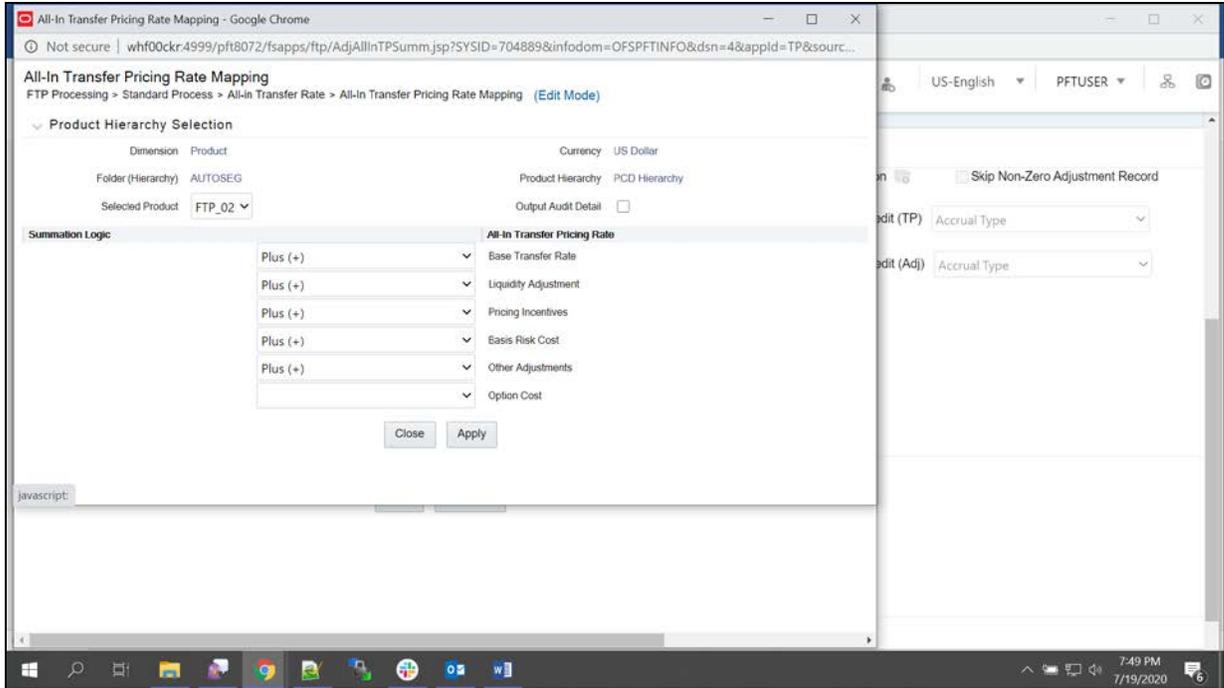
4. Click **Apply** and it navigates to the Calculation section. Enter the details as follows:



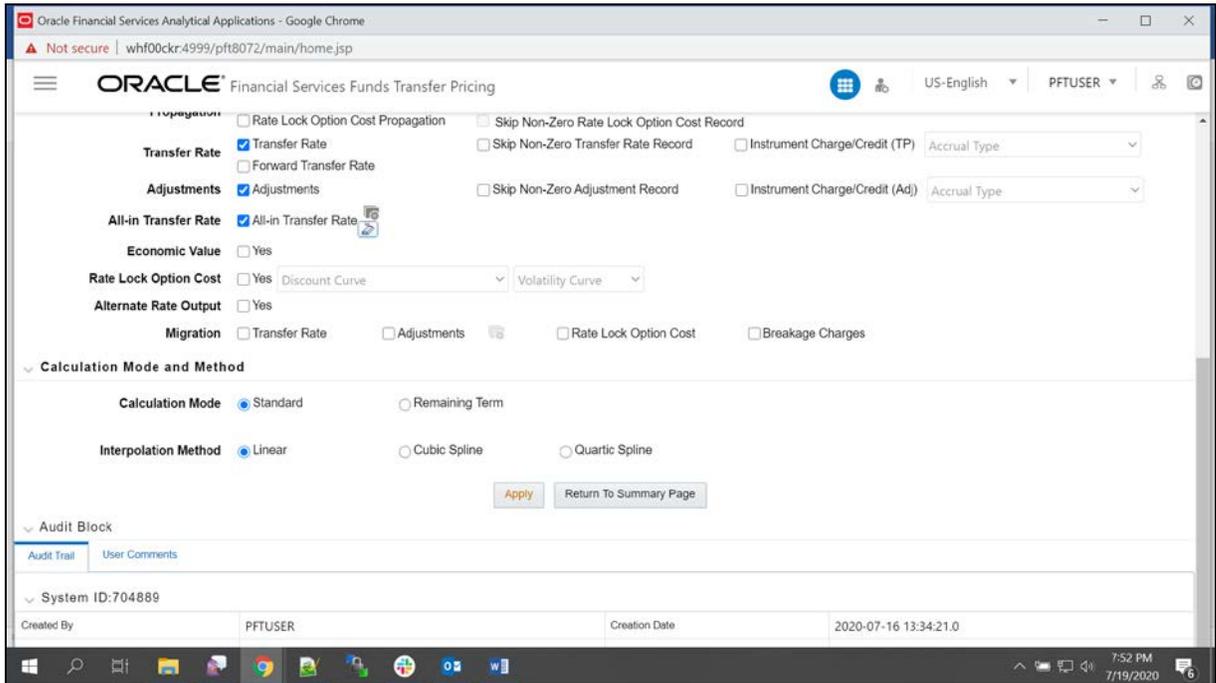
5. Select **All in Transfer Rate Hierarchy**. Then select product and click on define.

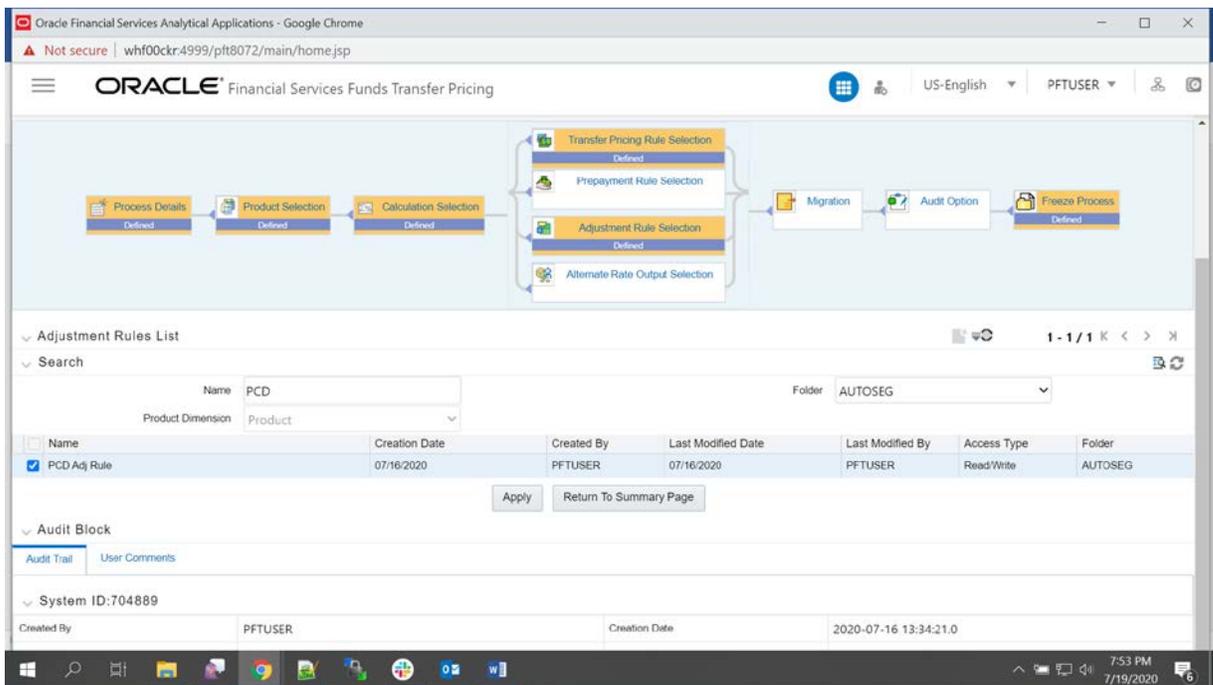
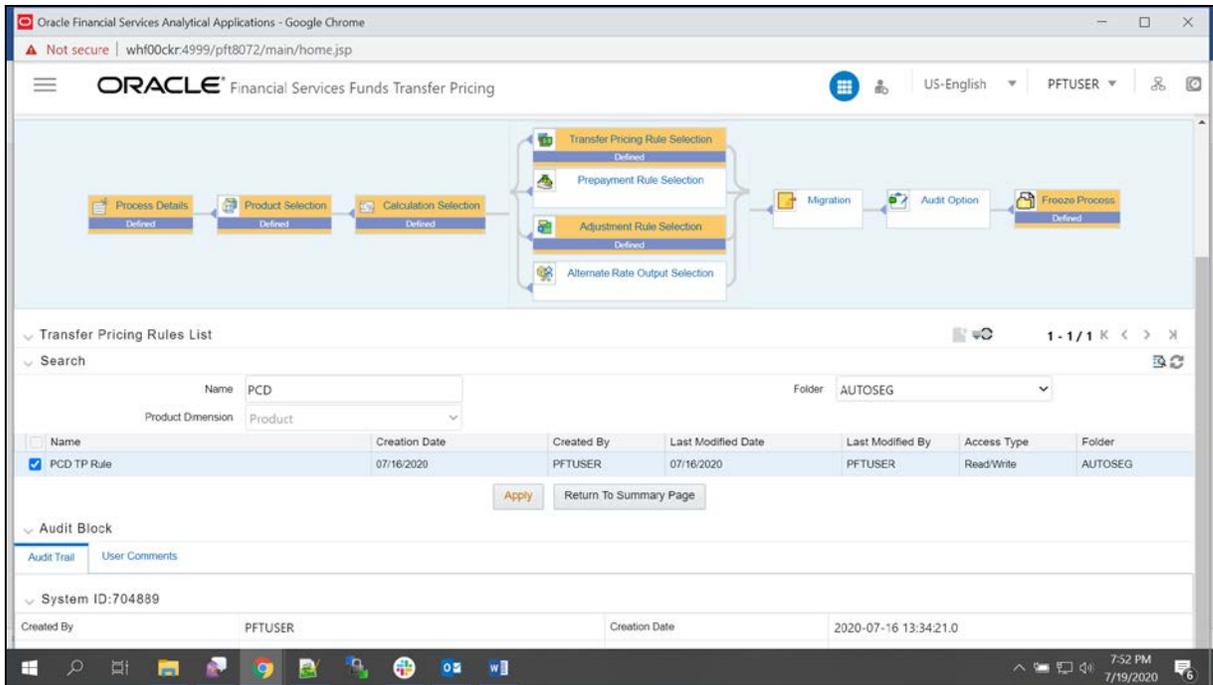


6. All in Transfer Rate mapping window will be displayed as follows. Select Plus for each Adjustment Types and click **Apply**.

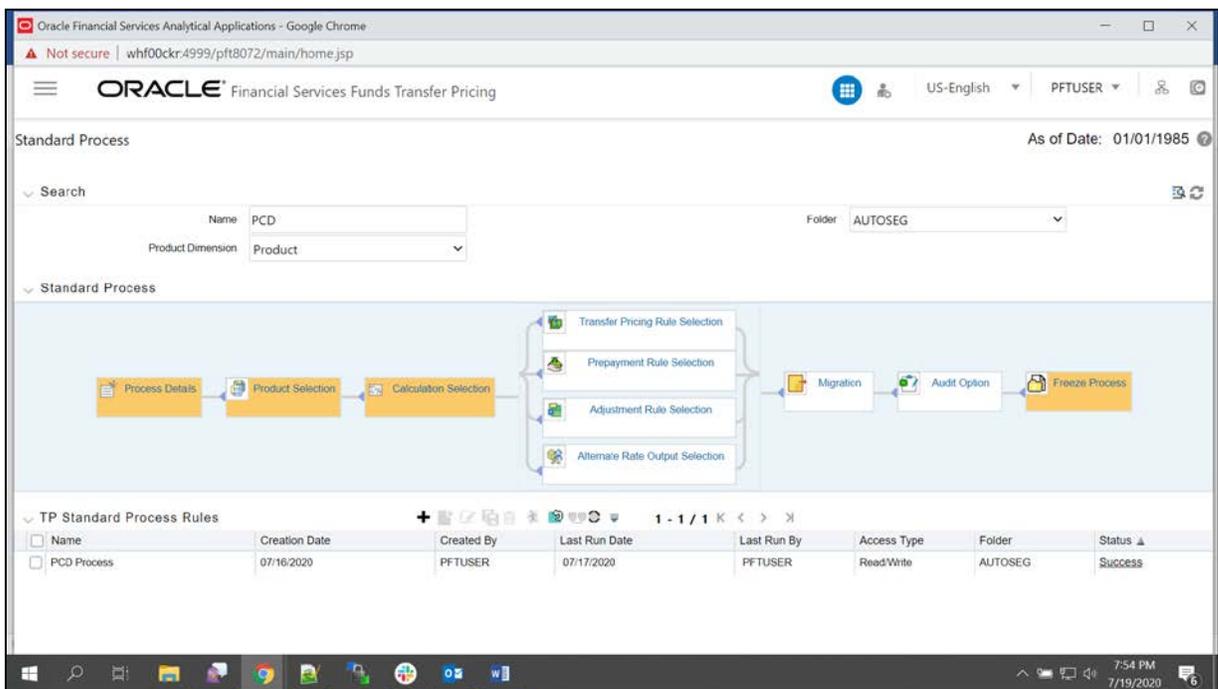
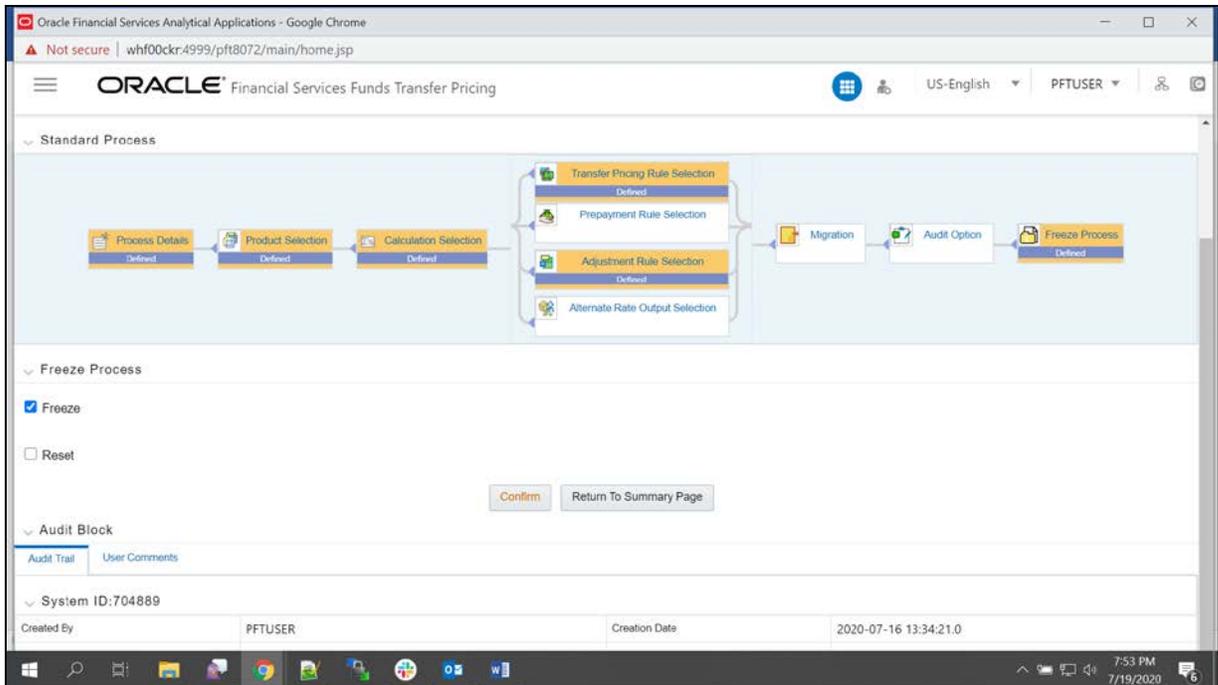


7. Click **Apply**. It navigates to Transfer Pricing Rule list. Select the TP rule and then select Adjustment Rule.



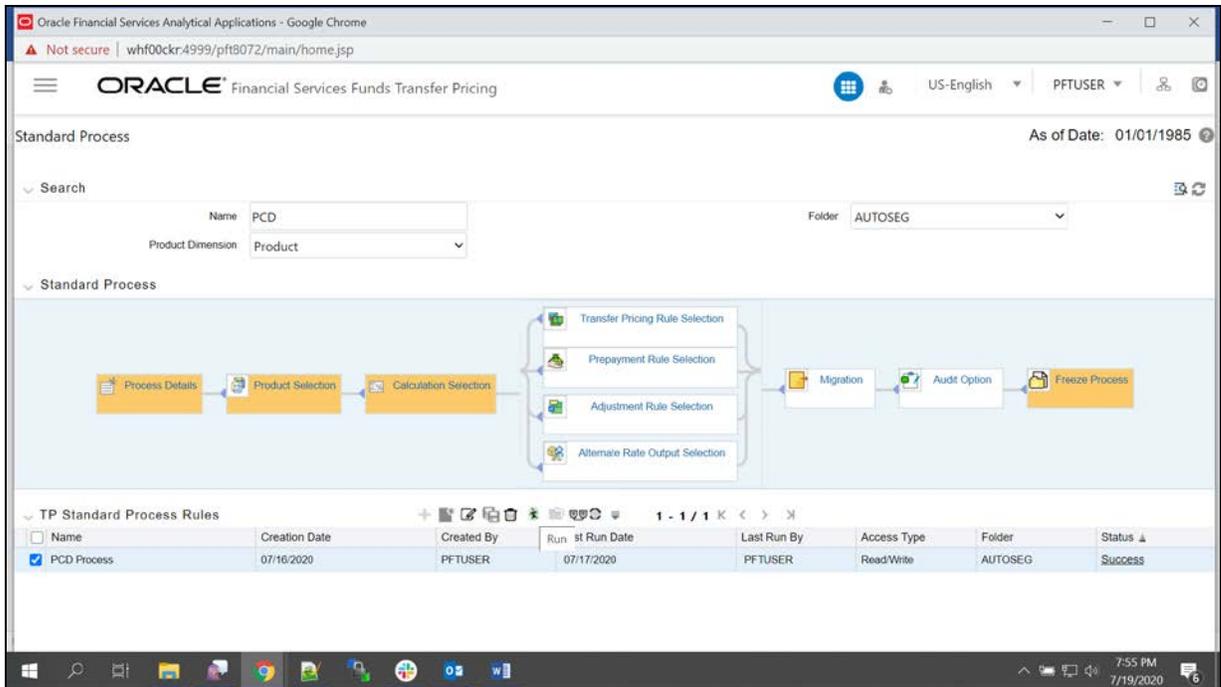


8. Last section select Freeze and then confirm. This created Standard Process and displayed in the summary as shown in screenshot.

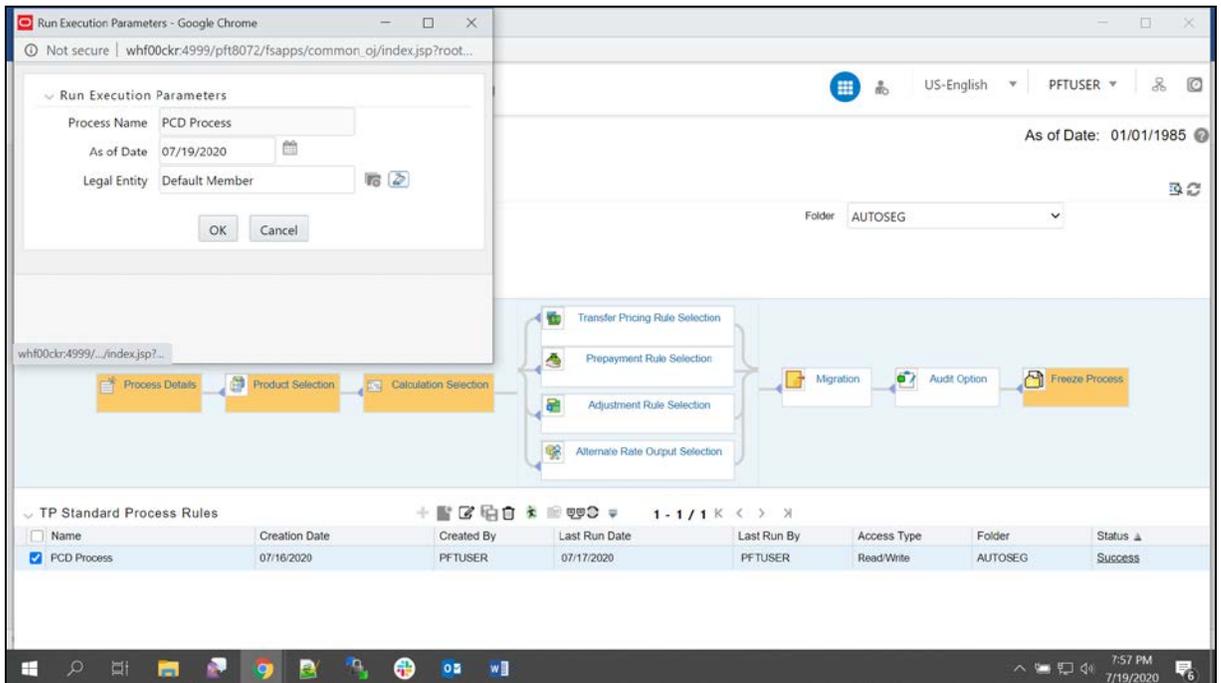


11.6 Execute the Standard Process to test the Status

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

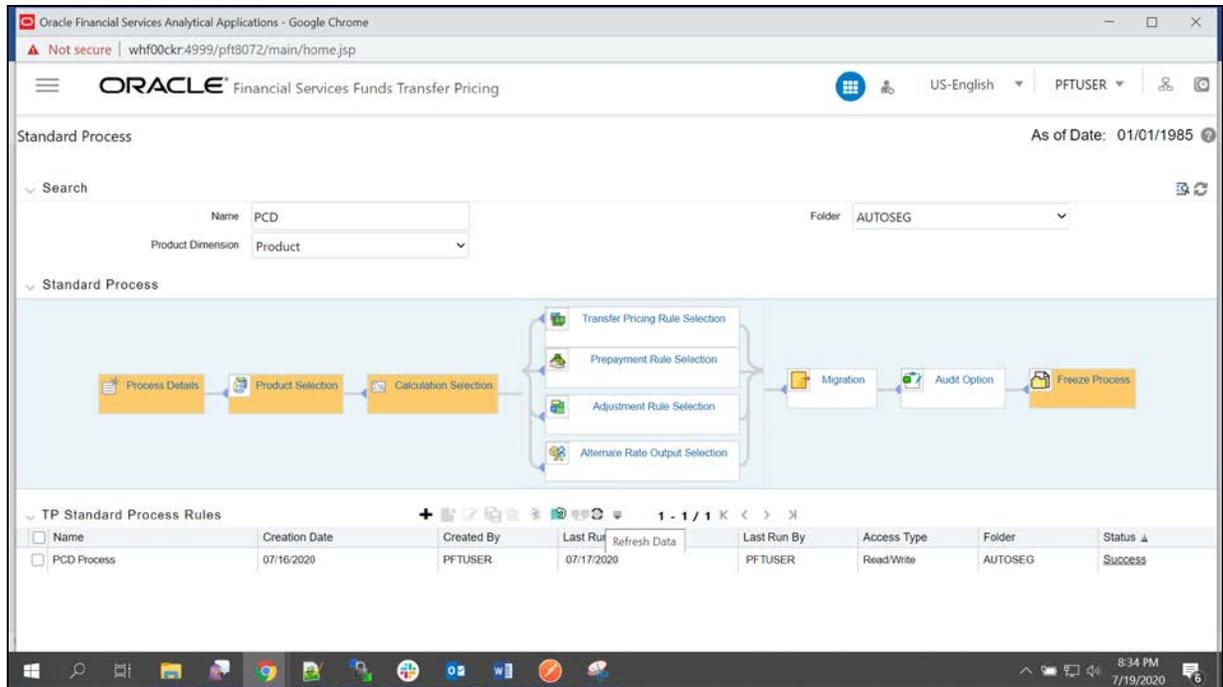


2. Select As of date as Todays date and click on **OK**.



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

Log path: ../ftpsare/logs



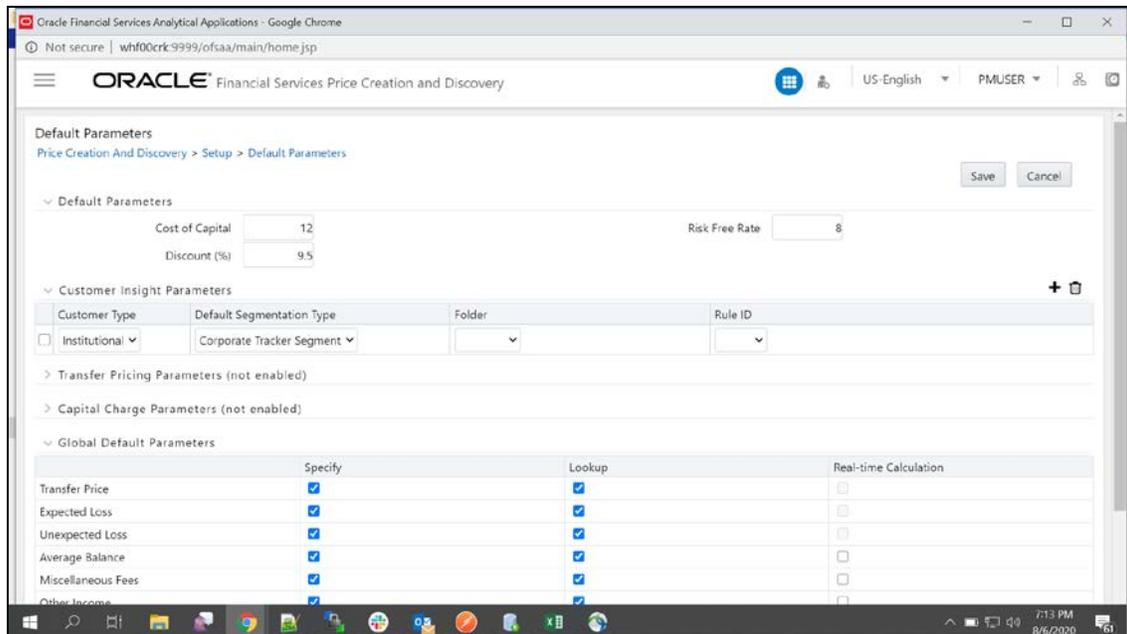
11.7 Manual Steps to do before Testing FTP from PCD UI

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

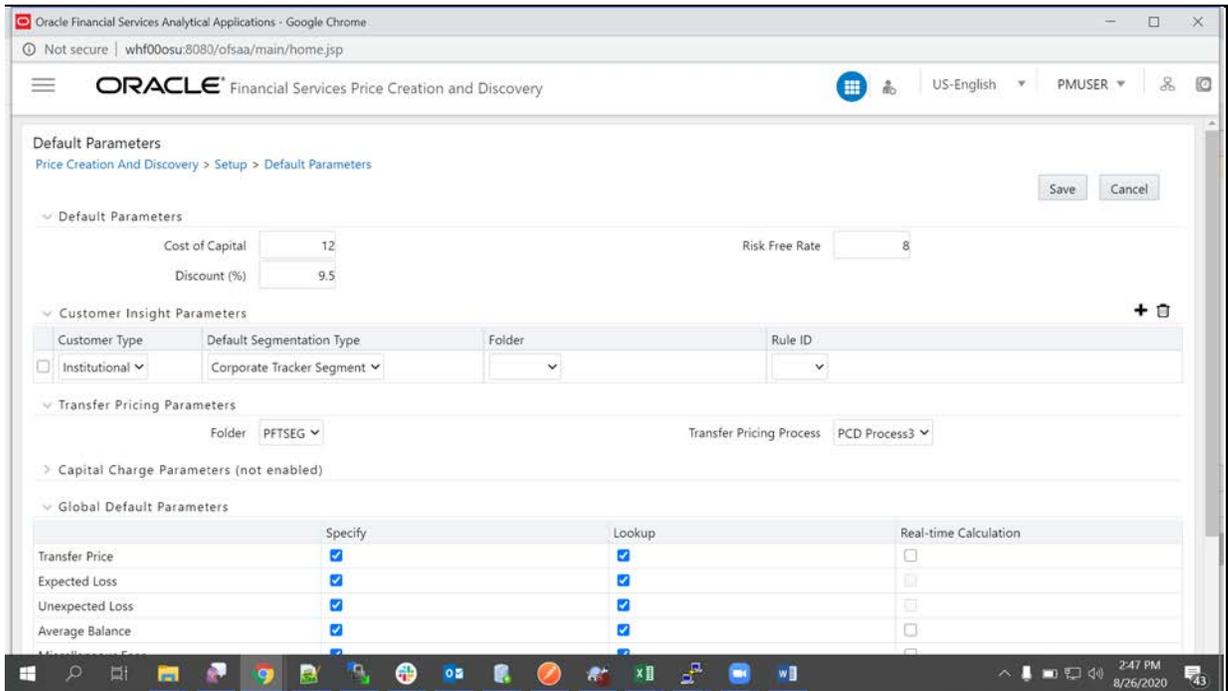
```
update configuration set PARAMVALUE = 'Y' where paramname = 'FTP_ENABLED' ;
```

```
commit ;
```

Default parameters when FTP not enabled:



Default parameters when FTP enabled:



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.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 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	Folder	Rule ID
<input type="checkbox"/> Institutional	Corporate Tracker Segment		

Transfer Pricing Parameters

Folder PFTSEG Transfer Pricing Process PCD Process2

11.8 Testing the Services using Postman

11.8.1 Standard Process Service

Request Type: GET

Header: UserID : FTPUSER

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 : FTPUSER

password: password1

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

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

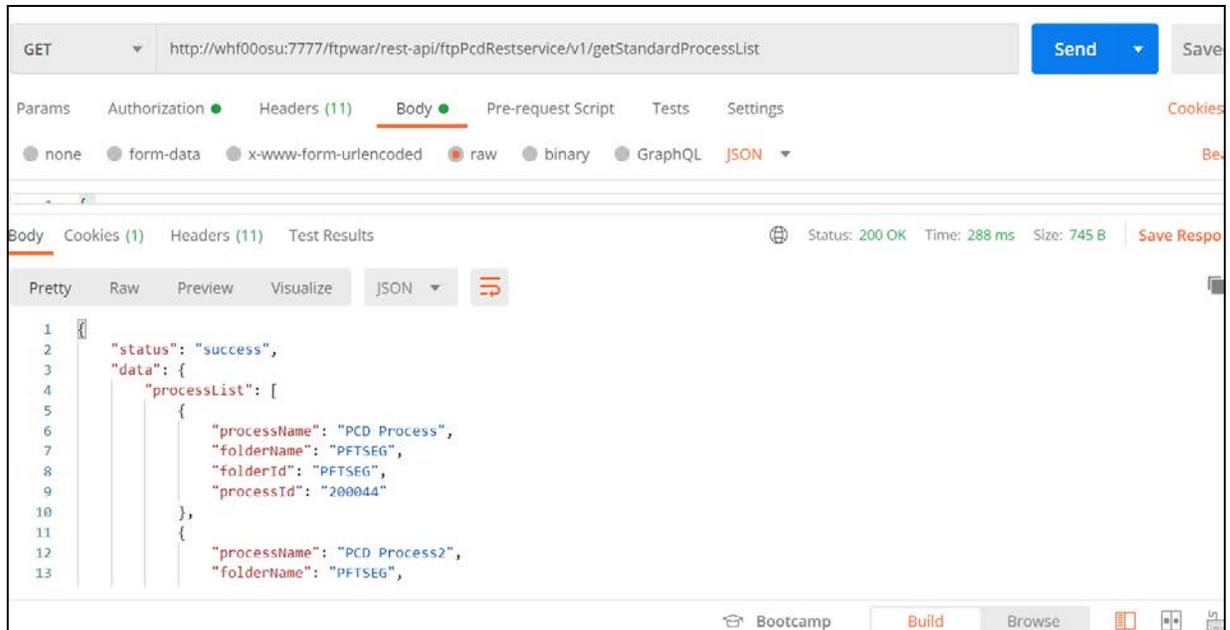
Headers 👁 10 hidden

KEY	VALUE	DESCRIPTION	...	Bulk E
<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
}
```



11.8.2 Pricing Service

Request Type: POST

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

Payload Request:

```

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

```

```

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

```

Response:

```

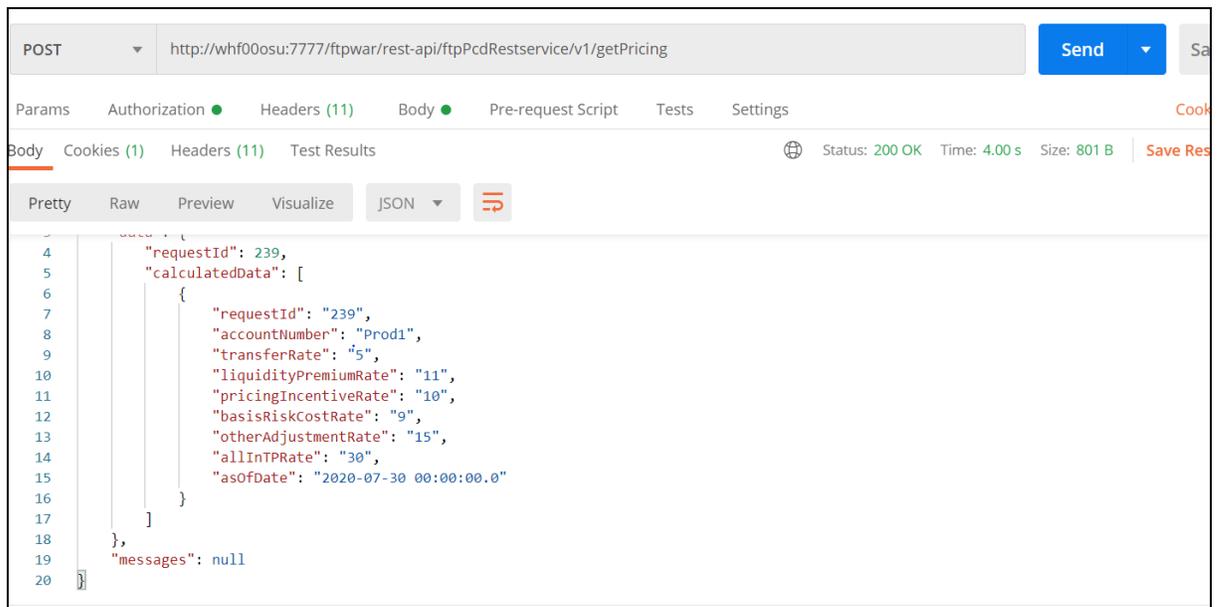
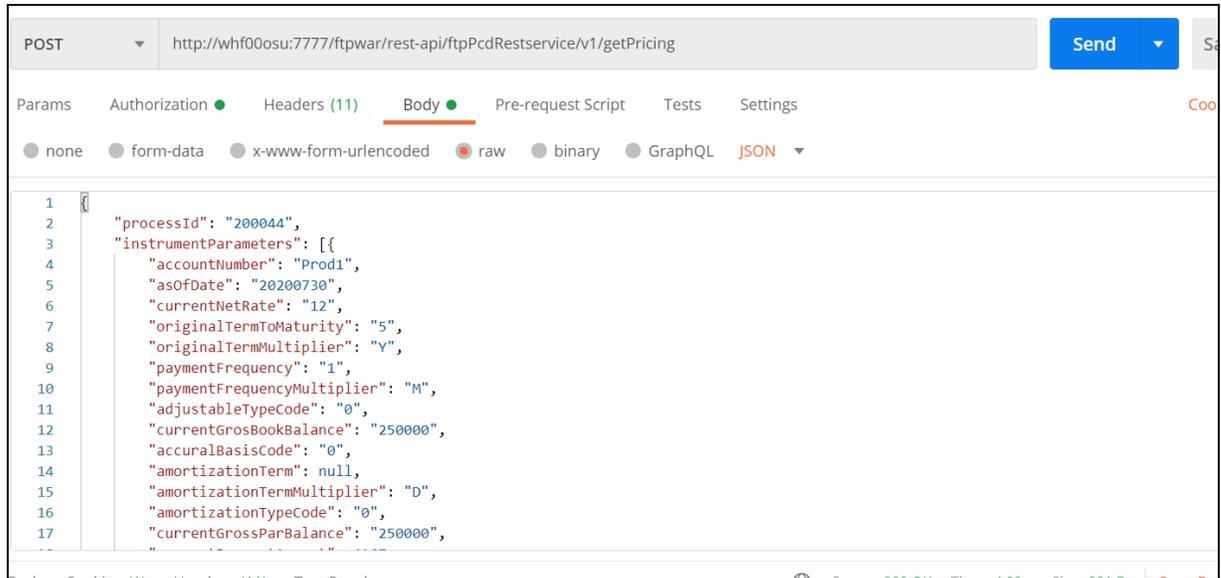
{
  "status": "success",
  "data": {
    "requestId": 15,
    "calculatedData": [
      {
        "requestId": "15",
        "accountNumber": "NEW_ACCOUNT1",
        "transferRate": "6.580822",
        "liquidityPremiumRate": "15",
        "pricingIncentiveRate": "9",
        "basisRiskCostRate": "9",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

```

```

    ]
  },
  "messages": null
}

```



12 Appendix D: Implementing GDPR Compliance for OFS PCD

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

12.1 Implementing Right to Forget

Follow these steps to implement Right to Forget:

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

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

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

Verify Right to forget for Processing Table:

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

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

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

5. Execute the DataRedaction batch and then verify the v_d_cust_first_name should be empty. Get the List of PI columns for Data Redaction from the AAI_DRF_FUNCTION_COLUMN_MAP table.

12.2 Impact of GDPR on Pricing UI

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

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

NOTE

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

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

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

Example: If a user has access to PII fields, he/she can perform all operations like ADD,EDIT,DELETE and VIEW on a deal definition and in other case, if the user does not have the access to PII fields, he should only perform 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 Functions to Roles mapping screen under SYSADMN account.

12.3 Consent Page in Deal Pricing UI

12.3.1 New Customers

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

Not secure | whf00bfq11102/ofsa/fapps/common/CreatePricing.action?budTypeName=PRICING_MGR&method=openPricingCreate&pageMode=NEW&appId=PRMGR&menuItem=new&usAccntfTagged=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

▼ Pricing Definition
Name: TestDeal Folder Name: DEFAULT

▼ Pricing Details
Customer: New Existing
Customer ID:
Relationship Manager: VNAY
Account Number:
Customer Type: Institutional
Customer Name:
Account: New Existing

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

▼ Financial Information
Information As On: 04/24/2018 Turnover: 5555
Currency: US Dollar
Earnings After Tax: 5555 Debt Coverage Ratio: 5.0000

12.3.2 Existing Customers

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

Not secure | whf00bfq11102/ofsa/fapps/common/CreatePricing.action?budTypeName=PRICING_MGR&method=openPricingCreate&pageMode=NEW&appId=PRMGR&menuItem=new&usAccntfTagged=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

▼ Pricing Definition
Name: TestDeal Folder Name: DEFAULT

▼ Pricing Details
Customer: New Existing
Customer ID:
Relationship Manager: VNAY
Account Number:
Customer Type: Institutional
Customer Name:
Account: New Existing

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

▼ Financial Information
Information As On: 04/24/2018 Turnover: 5555
Currency: US Dollar
Earnings After Tax: 5555 Debt Coverage Ratio: 5.0000

13 Appendix E: Engine Configuration Changes for Better Performance

13.1 Improving OFS FTP Engine Performance

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

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

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

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

3. Engine executes below statement if value set against CursorSharingMode Key.

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

4. If NO value supplied, Engine does not set any alter statement.

5. ofstpol.ini file is present in \$FIC_DB_HOME/conf folder.

6. To comment this cursor sharing parameter setting, comment as shown below in ofstpol.ini file:

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

13.2 Improving OFS PCD Engine Performance

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

1. Add CursorSharingMode entry in respective 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. Engine executes below statement if value set against CursorSharingMode Key.

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

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

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

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- Are the examples correct? Do you need more examples?
- What features did you like most about this manual?

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