Product Catalogue – Intermediaries Module

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FINANCIAL SERVICES

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Product Catalogue – Intermediaries Module

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1 Product Catalogue – Intermediaries Module (IN)

This chapter describes the various products of Intermediaries Module. The products are described in the following sections:

- *1.1 Product Code INP1 – Intermediary Product*
- *1.2 Product Code INP2 – Intermediary Product*

1.1 Product Code INP1 – Intermediary Product

1.1.1 Introduction

An intermediary is a third party that offers intermediation services between two trading parties .i.e. Intermediary acts as a middleware between bank and the customer. The bank may contract an intermediary to market its funds and thereby attracting customers. Intermediaries can avail the commission from the bank on every successful loan created because of them.

1.1.2 Business Scenario

- Intermediaries are mapped during Loan account creation.
- Multiple Intermediaries can be mapped to a single loan account and vice-versa.
- Intermediaries commission payment processing based on the Volume/Amount.
- Intermediary can also be charged in case of operations connected with the loan account.

1.1.3 Synopsis

- This product can be used for creation intermediaries in either a hierarchical structure or as individuals, External or internal intermediary.
- Intermediaries created using this product will have their settlement on daily basis and charged back every 6 months once.

1.1.4 Detailed Coverage

1.1.4.1 Preferences

Settlement Details:

- Settlement Frequency
  - Daily
- Settlement Frequency Unit
  - 1
- Settlement Start month
  - Not specified
- Settlement Start Date
  - Not specified

Charge Details:

- Charge back Unit
  - Months
- Charge back period
  - 6

Restriction:

None of the restrictions like branch, product, and currency have been specified.

1.1.4.2 Rules Mapped

- Rul1: Compensation to the intermediary based on the Loan disbursed amount.
- Rul3: Charge back From the intermediary for the prepayment done in the Loans.
- Rul4: Charge back from the intermediary for the overdue amount in the Loans.

1.1.5 Events Covered

Event Code	Nomenclature
INHL	Intermediary Hierarchy Liquidation
INLQ	Intermediary Liquidation
IMST	Intermediary Statement

1.1.6 Advices/Statements Supported

N/A.

1.1.7 Maintenances in Intermediaries Module

- Intermediaries Internal UDE maintenance – to capture the value of the UDE's Rule wise.
- Intermediaries Rule maintenance – Based on which the Intermediary receives his compensation.
- Intermediary group maintenance – groups to which the Intermediaries belong to.

1.2 Product Code INP2 – Intermediary Product

1.2.1 Introduction

An intermediary is a third party that offers intermediation services between two trading parties .i.e. Intermediary acts as a middleware between bank and the customer. The bank may contract an intermediary to market its funds and thereby attracting customers. Intermediaries can avail the commission from the bank on every successful loan created because of them.

1.2.2 Business Scenario

- Intermediaries are mapped during Loan account creation.
- Multiple Intermediaries can be mapped to a single loan account and vice-versa.
- Intermediaries commission payment processing based on the Volume/Amount.
- Intermediary can also be charged in case of operations connected with the loan account.

1.2.3 Synopsis

- This product can be used for creation intermediaries in either a hierarchical structure or as individuals, External or internal intermediary.
- Intermediaries created using this product will have their settlement on bi-weekly basis and charged back every 3 months once.
- Intermediaries created through this product have no restriction on branches, currency and product.

1.2.4 Detailed Coverage

1.2.4.1 Preferences

Settlement Details:

- Settlement Frequency
  - Weekly
- Settlement Frequency Unit
  - 2
- Settlement Start month
  - Not specified
- Settlement Start Date
  - Not specified

Charge Details:

- Charge back Unit
  - Months
- Charge back period
  - 3

Restriction:

None of the restrictions like branch, product, and currency have been specified.

1.2.4.2 Rules Mapped

- Rul2: Compensation to the intermediary based on the Loan booked amount.
- Rul6: Charge back from the intermediary for the Principal amount outstanding in the Loans.
- Rul7: This is a Rule having external UDE values, compensation to the intermediary for the number of applications and loan amount financed.

1.2.5 Events Covered

Event Code	Nomenclature
INHL	Intermediary Hierarchy Liquidation
INLQ	Intermediary Liquidation
IMST	Intermediary Statement

1.2.6 Advices/Statements Supported

N/A.

1.2.7 Maintenances in Intermediaries Module

- Intermediaries External UDE maintenance – to capture data from external systems for computation of intermediary commission.
- Intermediaries Internal UDE maintenance – to capture the value of the UDE's Rule wise.
- Intermediaries Rule maintenance – Based on which the Intermediary receives his compensation.
- Intermediary group maintenance – groups to which the Intermediaries belong to.