Oracle® Financial Services Price Creation and Discovery User Guide





Oracle Financial Services Price Creation and Discovery User Guide, Release 8.1.2.0.0

F73215-02

Copyright © 2021, 2023, Oracle and/or its affiliates.

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

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

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

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

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

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

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

Contents

Pre	eface	
1.1	Audience	1-1
1.2	Access to Oracle Support	1-3
1.3	Related Documents	1-3
1.4	Conventions	1-2
1.5	Abbreviations	1-2
Abo	out Price Creation and Discovery	
2.1	Salient Features	2-1
2.2	Components	2-2
2.3	Business Process Flow	2-3
2.4	User Roles and Actions	2-4
2.5	User Access	2-4
2.6	Oracle Financial Services Price Creation and Discovery Run Chart	2-6
Ge	neral Features	
3.1	OFSAAI Home Page	3-1
3.2	Components of OFS PCD Homepage	3-2
3.3	Price Creation and Discovery Common Screen Elements	3-3
Ge	tting Started	
4.1	System Requirements	4-1
4.2	Accessing OFSAA Applications	4-1
4.3	Managing the Pricing Application Page	4-3
4	4.3.1 Applications Tab	4-3
	4.3.2 Object Administration Tab	4-3
4	4.3.3 System Configuration and Identity Management Tab	4-4
4	4.3.4 Copyright Information	4-4
	4.3.5 Changing Password	4-4
4	4.3.6 Enabling Cookies	4-5



5 Managing Administration

г 1	Lloor	Dolos	a and Actions	F 3
			s and Actions	5-1
			Administrative Activities	5-1
5.			ng Default Parameters	5-1
			Default Parameters Section	5-2
		.1.2	Customer Insight Parameters Section	5-3
		.1.3	Transfer Pricing Parameters Section	5-3
		.1.4	Capital Charge Parameters Section	5-3
_		.1.5	Global Default Parameters	5-4
	2.2		ng Product Parameters	5-4
5.	2.3		ning the Product Parameters	5-6
		.3.1	Deleting a Product Parameter Definition	5-8
	2.4		luct Hierarchy	5-8
5.	2.5	Sear	ching a Product Parameter	5-10
5.	2.6	Prod	luct Parameter Summary	5-10
5.3	Mana	aging A	Account Review	5-10
5.	3.1	Mana	aging Criteria Definition	5-10
	5.3	.1.1	Creating Price Review Definition	5-11
	5.3	.1.2	Viewing Pricing Review Criteria Definition	5-13
	5.3	.1.3	Modifying Pricing Review Criteria Definition	5-14
	5.3	.1.4	Searching Price Review Criteria Definition	5-14
	5.3	.1.5	Deleting Pricing Review Criteria Definition	5-14
5.	3.2	Exec	cuting Account Review	5-14
	5.3	.2.1	Creating Execute Account Review Definition	5-15
	5.3	.2.2	Viewing Execute Account Review Definition	5-16
	5.3	.2.3	Modifying Execute Account Review Definition	5-16
	5.3	.2.4	Searching Execute Account Review Definition	5-17
	5.3	.2.5	Deleting Execute Account Review Definition	5-17
5.	3.3	Mana	aging Accounts Flagged for Review	5-17
	5.3	.3.1	Modifying Accounts Flagged for Review	5-18
	5.3	.3.2	Viewing Accounts Flagged for Review	5-19
	5.3	.3.3	Searching Accounts Flagged for Review	5-19
5.4	Mana	aging	Card Rate Definition	5-19
5.	4.1	Addi	ng a Card Rate Definition	5-20
	4.2		ting a Card Rate Definition	5-23
	4.3		ng Card Rate Definition	5-23
	4.4		ving Card Rate Definition	5-24
	4.5		ifying Card Rate Definition	5-24



5.4.0	Searching Card Rate Definition	5-22
5.4.7	Deleting Card Rate Definition	5-25
5.5 Mana	aging Offer Rate Definition	5-25
5.5.1	Adding an Offer Rate Definition	5-26
5.5.2	Deleting an Offer Rate Definition	5-28
5.5.3	Adding Offer Definition	5-28
5.5.4	Viewing Offer Definition	5-29
5.5.5	Modifying Offer Definition	5-30
5.5.6	Searching Offer Definition	5-30
5.5.7	Deleting Offer Definition	5-30
5.6 Man	aging Profitability Curve Definition	5-30
5.6.1	Adding Profitability Curve Definition	5-31
5.6.2	Deleting a Profitability Curve Definition	5-33
5.6.3	Adding a Profitability Curve Definition	5-33
5.6.4	Submitting a Created Profitability Curve Definition for Approval	5-37
5.6.5	Approving Profitability Curve Definition	5-37
5.7 Defir	ing Formula for Profitability Parameter	5-38
5.7.1	Adding Profitability Parameter	5-38
5.7.2	Editing Profitability Parameter	5-40
	ities of a Relationship Manager	6-1
6.2 User	Roles and Actions	6-2
6.3 Man	aging Relationship Manager (RM) Hierarchy	6-2
6.3.1	Creating an RM Hierarchy	6-2
6.3.2	Adding Members to the RM Hierarchy	6-4
6.4 Mana	aging Deal Pricing	6-5
6.4.1	Search	6-6
6.4	.1.1 Editing, Viewing or Deleting Prospect Customers	6-8
6.4	.1.2 Defining a New Pricing Deal	6-8
6.4	.1.3 Pricing Details	6-9
6.4.2	Managing Customer Details	6-9
6.4.3	Adding Product Details	6-14
6.4	.3.1 Mortgages	6-15
6.4	.3.2 Installment Loan	6-22
6.4	.3.3 Personal Loan	6-25
6.4	.3.4 Structured Loan	6-28
6.4	.3.5 Line of Credit	6-32
6.4	.3.6 Cards	6-35
6.4	.3.7 Term Deposit	6-38
0.		



	6.4.3.8	Bank Guarantee or Letter of Credit	6-40
	6.4.3.9	CASA	6-42
	6.4.3.1	0 Payments	6-43
	6.4.3.1	1 Treasury Products	6-46
	6.4.4 Pri	ce Optimization	6-47
	6.4.4.1	Re-optimize	6-48
	6.4.5 Ma	unaging Offers	6-51
	6.4.5.1	Viewing Offers	6-52
	6.4.5.2	Modifying Offers	6-52
	6.4.5.3	Deleting Offers	6-52
	6.4.6 Re	commended Price	6-53
	6.4.6.1	Offered Rate	6-53
	6.4.6.2	Customer Profit and Loss Account	6-53
	6.4.6.3	Metrics	6-55
	6.4.7 Re	commended Price Screen - Overall Deal Tab	6-56
	6.4.8 Re-	-optimization Functionality	6-56
	6.4.9 Wh	nat-If Analysis	6-57
	6.4.10 Pi	repayment Analysis for Mortgages	6-57
	6.4.11 M	ortgage Offset	6-59
	6.5 Pricing W	Veb Service	6-60
	6.5.1 De	ployment of REST Web Service	6-60
7	Workflow Overview of	of Panorts	
Ö	Overview C	or Reports	
	8.1 RM Perfo	ormance	8-1
	8.2 Product F	Performance	8-3
	8.3 Offers		8-4
	8.4 Deal Per	formance	8-5
	8.5 Accounts	s Reviewed	8-7
Α	Parameters	s for Batch Maintenance	
В	Integrating	OFS PCD with OFS FTP	
	_	FTP from PCD UI	B-1
	B.2 Testing the	he Web Services using Postman	B-4
	B.2.1 Sta	andard Process Web Service	B-4
	B.2.2 Pri	cing Web Service	B-5



	B.3 Creating a Custom Dimension for Product	B-7
	B.4 Configure FTP Setup with Custom Product Dimension	B-7
	B.5 Configure FTP Model Dimension from PCD	B-8
С	Implementing GDPR Compliance for OFS PCD	
	C.1 Implementing Right to Forget	C-1
	C.2 Impact of GDPR on Pricing UI	C-2
	C.3 Consent Page in Deal Pricing UI	C-2
	C.3.1 New Customers	C-3
	C.3.2 Existing Customers	C-3
D	Engine Configuration Change for Performance Improven	nent
	D.1 Improving OFS FTP Engine Performance	D-1
	D.2 Improving OFS PCD Engine Performance	D-1



1

Preface

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

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

Topics:

- Audience
- Access to Oracle Support
- Related Documents
- Conventions
- Abbreviations

1.1 Audience

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

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

1.2 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For more 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.

1.3 Related Documents

This section identifies additional documents related to the OFS PCD application pack.

You can access Oracle documentation online from the Documentation Library (OHCOHC).

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

OFS Price Creation and Discovery Release Notes

 Oracle Financial Services Price Creation and Discovery Application Pack Installation Guide

Additional Documents to Read:

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

1.4 Conventions

The following text conventions are used in this document:

Table 1-1 Conventions Used in this Guide

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, file names, text that appears on the screen, or text that you enter.
Hyperlink	Hyperlink type indicates the links to external websites, internal document links to sections.

1.5 Abbreviations

The following table lists the abbreviations used in this document:

Abbreviation	Meaning
BDP	Big Data Processing
DBA	Database Administrator
DDL	Data Definition Language
DEFQ	Data Entry Forms and Queries
DML	Data Manipulation Language
EAR	Enterprise Archive
EJB	Enterprise JavaBean
ERM	Enterprise Resource Management
FTP	File Transfer Protocol
HDFS	Hadoop Distributed File System
HTTPS	Hypertext Transfer Protocol Secure
J2C	J2EE Connector
J2EE	Java 2 Enterprise Edition
JCE	Java Cryptography Extension
JDBC	Java Database Connectivity



Abbreviation	Meaning	
JDK	Java Development Kit	
JNDI	Java Naming and Directory Interface	
JRE	Java Runtime Environment	
JVM	Java Virtual Machine	
LDAP	Lightweight Directory Access Protocol	
LHS	Left Hand Side	
MFA	Multi-Factor Authentication	
MOS	My Oracle Support	
OFSAA	Oracle Financial Services Analytical Applications	
OFSAAI	Oracle Financial Services Analytical Application Infrastructure	
OFSAAAI	Oracle Financial Services Advanced Analytical Applications Infrastructure Application Pack	
OHC	Oracle Help Center	
OLAP	On-Line Analytical Processing	
OLH	Oracle Loader for Hadoop	
ORAAH	Oracle R Advanced Analytics for Hadoop	
OS	Operating System	
RAM	Random Access Memory	
RDBMS	Relational Database Management System	
RHEL	Red Hat Enterprise Linux	
SFTP	Secure File Transfer Protocol	
SID	System Identifier	
SSL	Secure Sockets Layer	
TNS	Transparent Network Substrate	
URL	Uniform Resource Locator	
VM	Virtual Machine	
WAR	Web Archive	
XML	Extensible Markup Language	



About Price Creation and Discovery

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

The Price Creation and Discovery Application is intended to aid a banker in pricing (or repricing) 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 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.

Topics:

- Salient Features
- Components
- Business Process Flow
- · User Roles and Actions
- User Access
- Oracle Financial Services Price Creation and Discovery Run Chart

2.1 Salient Features

Traditionally, banks had adopted a uniform product pricing policy that does not consider 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:

- Enables banks to assess the cost and risk added to their portfolio by each new product and helps them to price the product appropriately.
- Addresses this need by estimating the Transfer Rates, Capital Charges, and the Corresponding Price to be charged for the new exposure.
- Estimates the Cash Flows from each new product and calculates the profitability measures like Risk-Adjusted Return on Capital (RAROC), Return On Total Assets (ROTA), Net Interest Margin (NIM), Revenue, and Shareholder Value Added (SVA) to measure the returns generated from a product by considering the risk added by them.
- 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.

2.2 Components

The main features of this application are:

Default Parameters

This section discusses the setting up of default parameters. Setting up the default parameters involves specifying general parameters for estimating the price. These parameters are inputs to the pricing process. It also includes specifications of default parameters such as the Transfer Pricing Rule and Capital Charge Computation Rule. These parameters are required for estimating the Transfer Pricing and Capital Charge Measures by making a call to respective applications which provide the inputs required for pricing.

Product Parameters

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

Price Review

The Pricing Review section is where a bank user can configure rules based on which accounts can be reviewed to identify the accounts that need to be re-priced. The rules can be defined based on attributes of customer and account such as age, next re-price date, or profitability parameters.

Offers

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

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.

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:

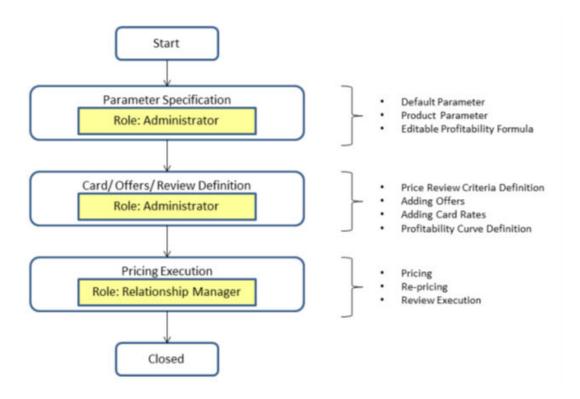
- Customer Details
- Deal Details
- Offers
- Price Optimization
- Recommended Price



2.3 Business Process Flow

The Business Process Flow for the process is shown below:

Figure 2-1 Business Process Flow



The process flow is described below:

- 1. You need to specify the parameters before starting the process. This product supports three key methodologies:
 - Carded: In this method, the Interest Rate is pre-set and fixed by the banks.
 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.
 - Negotiated: In this method, the Interest Rate is negotiated with the customer.
 A Negotiated Process allows the banker to determine a suitable price point within a set of thresholds determined by the bank/banker to solve for a target profitability parameter.
 - **User Input**: In this method, the banks can input their Rate of Interest based on certain parameters.
- 2. The next stage is the Pricing Definition Section where you need to define the offers and the Carded Rates for the customer.
- 3. Finally, in the Pricing Execution, you can price new customers as well as consider the existing customers based on the available details of the customer and account.



- **4.** Based on the available details of the customer and account, the application generates the best rate possible for the desired profitability.
- 5. In addition to this, reviews can be conducted to identify the accounts that need to be re-priced. The identification is based on certain pre-defined conditions.

2.4 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.

- 1. In the case of existing customers, gather the relevant customer details from the system.
- 2. 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.
- 3. After sufficient information has been gathered about the customer and the product, the Relationship Manager would use the Price Creation and Discovery Application to derive the final rate for the customer.

System Administrator: A System Administrator creates roles and maps users. Access is provided to a user at the top of the hierarchy. Access is defined in terms of product and geography hierarchy. Users created by system administrators follow a similar hierarchy with restricted access.

Credit Analyst: The credit analyst has the following roles:

- Adding Card Rates
- Adding Offer Rates
- Creating Price Review Definition

2.5 User Access

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

Table 2-1 Deal Pricing User Access

Role	Deal Pricing	Description
Relationship Manager	Yes	A Relationship manager has limited access; only to those accounts/customers that he is mapped to.
Pricing or Business Analyst	Yes	



Table 2-1 (Cont.) Deal Pricing User Access

Role	Deal Pricing	Description
Credit Analyst	Yes	
Admin or Super User	Yes	
Product Analyst	Yes	

Table 2-2 Card Rate Definition User Access

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

Table 2-3 Offered Rate Definition User Access

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

Table 2-4 Accounts Flagged for Review User Access

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

Table 2-5 Account Review Criteria Definition User Access

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



Table 2-6 Editable Profitability Formula User Access

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

Table 2-7 Profitability Curve Definition User Access

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

2.6 Oracle Financial Services Price Creation and Discovery Run Chart

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

This covers the following tasks:

- Set up Table Population
- Stage Dimension Load
- Seeded Dimension Data Population
- Common Data Population
- Common Tasks like Exchange Rate Population

Download the OFS PCD 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.

Topics:

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

3.1 OFSAAI Home Page

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

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

3.2 Components of OFS PCD Homepage

(Required) <Enter a short description here.>

My Performance Approvals Overdue My Open Deals My Deal Closure Time My Notifications Sales(\$k) 0 0 days Since August 16, 2021 Since August 16, 2021 Since August 16, 2021 Since August 16, 2021 Relationship Depth **Pricing Snapshot** Aging of Deals Top 5 RM Performance 4 20M Since August 16, 2021 Fel Top 5 Products Top 5 Customers Net Income vs Prior Year Amount(\$k) Copyright © 1993, 2020 Oracle and/or its affiliates. All rights resen

Figure 3-1 OFS PCD Home Page

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

Table 3-1 Top Row

Widget	Description
My Performance	Shows amount by which deal value for the logged-in RM exceeds/falls short of target – Target shown in brackets.
Approvals Overdue	Pie Values <=3 days, 3-5 days, 5-7 days.
My Deal Closure Time	Shows the average time in days from submission to approval.
My Notifications	Displays the status of the deals as follows:
	 Approved
	 Rejected
	 Escalated

Table 3-2 Middle Row

Widget	Description
Relationship Depth	This shows the average number of account holdings for each customer that has been priced.
Pricing Snapshot	Displays the following details:
	 New Customers Priced
	 Existing Customers Priced (for new deals)
	 Accounts Priced (indicating the total number of products)
	 Repricings
Aging of Deals	This shows the number of days it takes for a deal approval to come through.
Top 5 RM Performance	Lines point to Top 5 RM's with approved deal balances over the Last 5 Days.

Table 3-3 Bottom Row

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

The OFS PCD Homepage contains the following sections:

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

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.

Left Hand Side (LHS): This section displays the menu which allows you to navigate to the required module. The items displayed in the Menu depend upon the access rights of the logged-in user.

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

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

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.

3.3 Price Creation and Discovery Common Screen Elements

This section describes the Common Screen Elements of Price Creation and Discovery.

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

Table 3-4 Common Icons

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

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

Table 3-5 Audit Trail

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.



Table 3-5 (Cont.) Audit Trail

Field	Description
Last Modified Date	Displays the date when the record was last modified.

User Comments: This part of the screen enables you to enter any comments or descriptions about the record. This is a free text field.



4

Getting Started

This chapter provides step-by-step instructions to log in to the Price Creation and Discovery Application and different features of the Oracle Financial Services Price Creation and Discovery Application Page.

Topics:

- System Requirements
- Accessing OFSAA Applications
- Managing the Pricing Application Page

4.1 System Requirements

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

- Microsoft Edge, Google Chrome, Firefox.
- Earlier versions and other browsers are not supported and may produce errors, inaccurate data, and display failures.
- Adobe Acrobat Reader version 9.0, or later. You can download a free copy of the latest version of the Reader at Adobe website.
- Java should be installed. JDK 1.7 (version 7) or above.
- The screen resolution of the system should be set to 1280 x 1024 or higher for proper display of the user interface (UI).

4.2 Accessing OFSAA Applications

Access to the Oracle Financial Services Price Creation and Discovery Application depends on the Internet or Intranet environment. Oracle Financial Services Price Creation and Discovery can be accessed through Microsoft Edge, Google Chrome, and Firefox browsers.

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

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

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

To access OFSAA Applications, follow these steps.

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

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

For example

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

The OFSAA Login Page is displayed.

Figure 4-1 OFSAA Login Page



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

5.

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.

The following are the menu options available:

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



Deal Pricing

4.3 Managing the Pricing Application Page

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

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

The following sections describe these tabs.

4.3.1 Applications Tab

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

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

Figure 4-2 OFS PCD Home Page



4.3.2 Object Administration Tab

Object Administration is an integral part of the Infrastructure system and allows system administrators to define the security framework with the capacity to restrict access to the data and metadata in the warehouse, based on a flexible, fine-grained access control mechanism. These activities are mainly done at the initial stage, and then as needed.

This tab includes information related to the workflow of the Infrastructure Administration process with related procedures to assist, configure, and manage administrative tasks. The Object Administration tab lists the various OFSAA Information Domains created in the OFSAA setup based on the logged-in user and mapped OFSAA Application User Groups. For more information about managing Information Domains, see the Oracle Financial Services Advanced Analytical Applications Administration Guide. To define or maintain



access for an Information Domain, choose the required Information Domain from the Select Information Domain drop-down list. Based on your selection, the page refreshes the menus and links across the panes.

Figure 4-3 Object Administration Tab



4.3.3 System Configuration and Identity Management Tab

System Configuration and Identity Management is an integral part of the Infrastructure Administration Process. This tab helps System Administrators to provide the Security and Operational Framework required for the Infrastructure.

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

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

4.3.4 Copyright Information

To access copyright information, click the **About** hyperlink in the OFSAA Login Page. The Copyright text is displayed in a new pop-up window.

4.3.5 Changing Password

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

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



4.3.6 Enabling Cookies

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

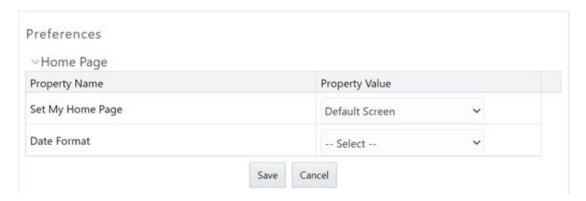
Some users may experience difficulty running the Oracle Financial Services Behavior Detection Application when the Pop-up Blocker is enabled. It is recommended to add the URL of the application to the Allowed Sites in the Pop-up Blocker Settings in the Internet Options.

4.3.7 Setting Preferences

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

The Preferences screen is displayed.

Figure 4-4 Preferences



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

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



5

Managing Administration

This 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.

This chapter covers the following topics:

- User Roles and Actions
- Managing Administrative Activities

5.1 User Roles and Actions

- User: Administrator
- Action: The Administrator sets up the default and product parameters, sets the Price Review Criteria, the Card Rates, and adds offers for the customer.

5.2 Managing Administrative Activities

This section discusses the following topics:

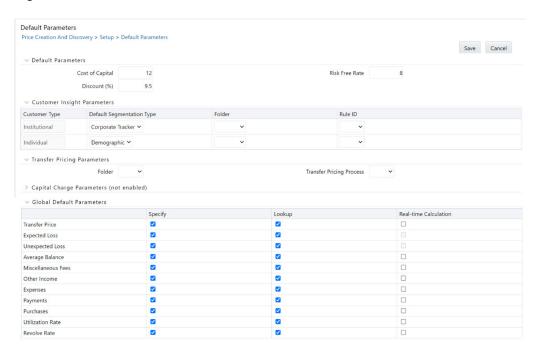
- Setting Default Parameters
- Setting Product Parameters
- Product Hierarchy
- Managing Account Review
- Managing Card Rate Definition
- Managing Offer Rate Definition
- Managing Profitability Curve Definition

5.2.1 Setting Default Parameters

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

To access this window, select **Price Creation and Discovery**, select **Setup**, and then select **Default Parameters**. The Default Parameters Screen is displayed.

Figure 5-1 Default Parameters



The Default Parameter Screen has the following sections:

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

5.2.1.1 Default Parameters Section

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

Table 5-1 Default Parameters Fields and Descriptions

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



5.2.1.2 Customer Insight Parameters Section

The Customer Insight Parameters Section is integrated with IPA/RPA. This section has the following fields:

Table 5-2 Customer Insight Parameters Field and Descriptions

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

5.2.1.3 Transfer Pricing Parameters Section

The Transfer Pricing Parameters Section is integrated with FTP. This section has the following fields:

Table 5-3 Transfer Pricing Parameters Fields and Descriptions

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

5.2.1.4 Capital Charge Parameters Section

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

Table 5-4 Capital Charge Parameters Field and Description

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



5.2.1.5 Global Default Parameters

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

Table 5-5 Global Default Parameters Fields and Descriptions

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

5.2.2 Setting Product Parameters

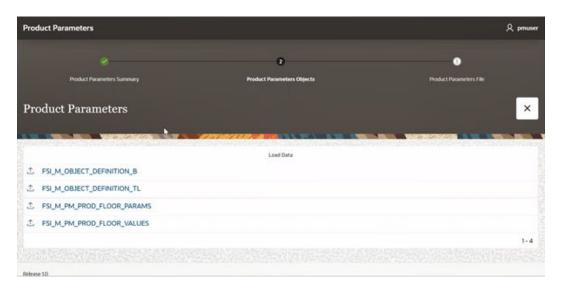
The Product Parameter Window allows Administrators to specify parameters, adjustments, and costs that are applicable to a given product-currency combination. You can also specify the floor values of rate and profitability parameters that are applicable for the selected product.

To access this screen, follow these steps:

 Click Price Creation and Discovery, select Setup, and then select Product Parameters. The Product Parameters Summary screen is displayed. This screen displays the list of the products for which profitability parameters and floor rates are defined in the Defining a Product Parameter section.



Figure 5-2 Product Parameter Screen



Note:

If a new Profitability Parameter is defined in the Editable Formula Window, it appears in the Product Parameter Specification. The expressions defined for the Profitability Parameter can be mapped to certain product types and if the product that is selected has a particular expression mapped to it then the Floor Rate for the same is captured in this section. You must capture the Floor Values for the new formula if you want it to appear when you price the product.

The Product Parameter Screen has the following sections:

- Searching a Product Parameter
- Product Parameter Summary

Product Parameter Summary table displays the following details of the Product Parameter:

- Product
- Currency
- Created By
- Created Date
- Last Modified By
- Last Modified Date

You can click on the Actions drop-down list to display the following:

- **Columns**: Select Columns to display the Select Columns window where you can select the details that you want to display in the Report.
- **Data**: Select Data and then select Sort to display the Sort window where you can select the Column, Direction, and Null Sorting order.
- Format: Select Format to define the following options:



- Control Break: Select Control Break to define the details that you want to see on the Summary screen.
- Rows per Page: Select this option to define the number of rows to be displayed on the Summary screen. The options are 1 and 5.
- Report: Click Report and then click Restore to reset the custom settings and restore to default view of the Summary screen.
- Download: Click Download to download the details on the Summary screen in an excel sheet or a CSV format sheet. Select Strip Rich Text toggle switch to remove the rich text from the downloaded sheet.

5.2.3 Defining the Product Parameters

You can navigate to the Defining a Product Parameter Screen by clicking the **Upload** icon on the Product Parameter Summary screen.

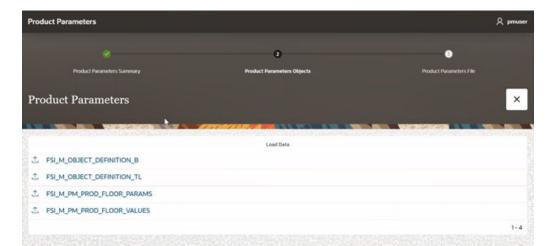


Figure 5-3 Product Parameter Screen

The Product Parameters screen displays the following tables:

- FSI_M_OBJECT_DEFINITION_B
- FSI_M_OBJECT_DEFINITION_TL
- FSI_M_PM_PROD_FLOOR_PARAMS
- FSI_M_PM_PROD_FLOOR_VALUES

When you want to upload the product parameters, you need to upload the data from an excel sheet in the same order as displayed in the Product Parameters screen. After you upload the last excel sheet without any errors, then you can see the updated Product Parameters in the Summary screen.



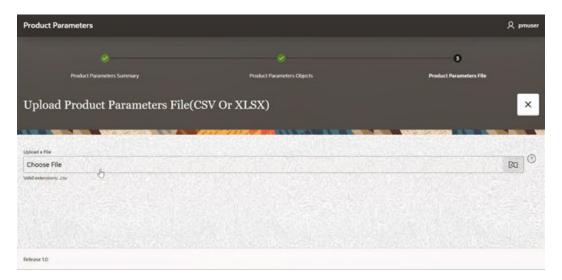


The current implementation of Price Creation and Discovery application supports only the Comma Separated Values (.CSV) file to upload the product parameters. Also, note that the uploading order must be same as displayed in the Product Parameters screen.

To upload new product parameters, follow these steps:

 Click FSI_M_OBJECT_DEFINITION_B to display the Upload Product Parameters File (CSV or XLXS) screen.

Figure 5-4 Upload Product Parameters



- 2. Click **Choose File** to open the Open window. Select the FSI_M_OBJECT_DEFINITION_B.csv file from your local machine. The screen displays the data from the selected file on the screen. This data is temporary in nature and is not yet uploaded to the FSI_M_OBJECT_DEFINITION_B table.
- 3. Click **Load Data** to upload the data to the FSI_M_OBJECT_DEFINITION_B table. Alternatively, click **Cancel** to cancel the upload.
- 4. Repeat the steps 2 and 3 to upload the data from the CSV files to the following tables:
 - FSI_M_OBJECT_DEFINITION_TL
 - FSI_M_PM_PROD_FLOOR_PARAMS
 - FSI_M_PM_PROD_FLOOR_VALUES



The application does not allow you to upload a wrong file for any of the above tables and displays an error message.

5. Click **Close** to close the Product Parameters screen and go back to the Price Creation and Discovery main screen.

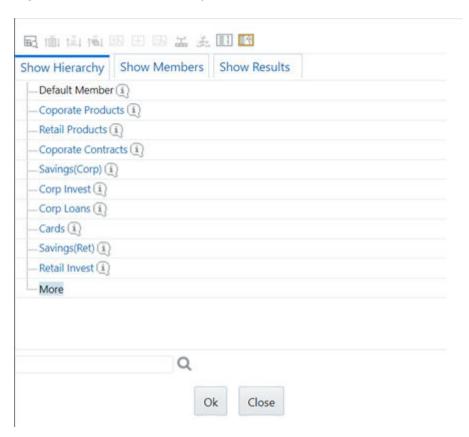
5.2.3.1 Deleting a Product Parameter Definition

To delete a Product Parameter definition, select the product parameter on the summary screen and click **Delete**.

5.2.4 Product Hierarchy

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

Figure 5-5 Product Hierarchy window



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

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

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

Floor Values: The Floor Values Section has the following fields:

Fee Income (%)



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

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



The new floor values defined for an Editable Formula are defined here. For information on Editable Formula, see Defining Formula for Profitability Parameter. The above parameters are the parameters that are enabled by default. Any additional parameters that are defined also appear here.

Figure 5-6 Performance Metric Section



Enter the field values as follows:

Table 5-6 Performance Metrics Section Fields and Descriptions

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

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

5.2.5 Searching a Product Parameter

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

Table 5-7 Product Parameter Search Criteria

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

5.2.6 Product Parameter Summary

The Product Summary Screen displays the list of the products for which profitability parameters and floor rates are defined in the Defining a Product Parameter Section.

5.3 Managing Account Review

In this section, the Relationship Manager checks the customer account details for repricing.

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

5.3.1 Managing Criteria Definition

To access the Pricing Review Criteria Definition Window, select **Price Creation and Discovery**, select **Account Review**, select **Criteria Definition**, and then click **Add**.



Pricing Review Criteria Definition

Price Creation And Discovery > Account Brotex > Pricing Review Criteria Definition(NI(W))

| Definition | Name | TestNCB | Description | Test NCB | Description

Figure 5-7 Pricing Review Criteria Definition

5.3.1.1 Creating Price Review Definition

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

To create a price review definition, follow these steps:

- 1. Click Add on the Pricing Review Criteria Definition Tool Bar to display the Price Review Criteria Definition Screen.
- 2. Enter the following details:

Table 5-8 Pricing Review Criteria Definition Fields and Descriptions

Field	Description
Folder	Select the folder from the drop-down list.
Definition Name	Enter the name of the Definition.
Description	Enter the description of the account that needs to be reviewed.
Criteria Definition ID	Enter the ID unique created for the definition.



Table 5-8 (Cont.) Pricing Review Criteria Definition Fields and Descriptions

Field	Description
Filter Selection	This field allows you to specify the filters based on which the accounts for which price review criteria are applicable can be selected. The filters are provided through dimensions.
	 Click the Hierarchy Browser button to open the Dimension Browser.
	 Select the required members and click the left arrow button. Multiple members can also be selected.
	c. To de-select, the members, select it from the Hierarchical pane and click the right arrow button.
	d. Click Apply.



Table 5-8 (Cont.) Pricing Review Criteria Definition Fields and Descriptions

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

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

5.3.1.2 Viewing Pricing Review Criteria Definition

You can view Pricing Review Criteria Definition details at any given point.

To view the existing Pricing Review Criteria Definition details in the Pricing Review Criteria Definition window, follow these steps:

1. Select the check box adjacent to the Definition Name.



2. Click View in the Pricing Review Criteria Definition toolbar.

The Price Review Criteria Definition window is displayed.

5.3.1.3 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.
- 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.

5.3.1.4 Searching Price Review Criteria Definition

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

To search for a definition, follow these steps:

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

5.3.1.5 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.

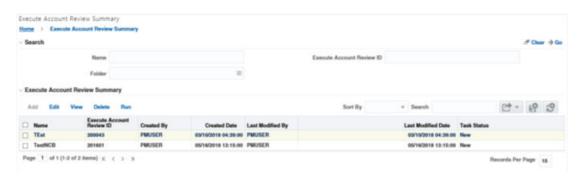
The selected definition is deleted.

5.3.2 Executing Account Review

To access execute Account Review Summary window, click **Execute Account Summary** under Account Review.



Figure 5-8 Execute Account Review Summary



5.3.2.1 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:

Table 5-9 Create Execute Account Review Definition

Field	Description
Folder	Select the folder from the drop-down list.
Definition Name	Enter the name of the Definition.
Description	Enter the description of the Definition.
Execute Account Review ID	Enter the system-generated ID created for each Price Review Definition.
Price Review Criteria Selection	To select the criteria for an execution, click the browser button to open Price Review Criteria Selection Definition Browser. This browser displays a unique list of all price review criteria definitions. One or multiple definitions are allowed to be selected.
	 Select the required criteria definitions and click the left arrow button.
	b. Click OK to complete the selection.
	c. Click Close to display the selected criteria definitions in the Execute Account Review Criteria Selection Section of the Execute Account Review Definition UI.
	The account should be processed for all the criteria of all the definitions that are selected in a price review.



Table 5-9 (Cont.) Create Execute Account Review Definition

Field	Description
FIC MIS Date	It is a data entry point where a date has to be entered. This specifies the date and the data corresponding to which is used for the review.
	Select the date from the calendar.
Execute Account Review Description	Enter the description.

3. Click **Save** or click **Execute** to trigger the execution process. On clicking Execute, the following screen is displayed.

Figure 5-9 Information screen





Criteria definitions are to be re-saved post-upgrade to 80302/804. Otherwise, the Execute an Account Review, based on these definitions would fail.

5.3.2.2 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:

- 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.

5.3.2.3 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.
- 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.

5.3.2.4 Searching Execute Account Review Definition

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

To search for a definition, follow these steps:

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

The filtered list is displayed.

5.3.2.5 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:

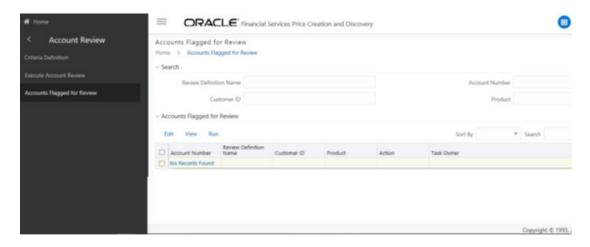
- 1. Select the check box adjacent to the Definition Name.
- 2. Click **Delete** in the Execute Account Review Definition tool bar.

The selected definition is deleted.

5.3.3 Managing Accounts Flagged for Review

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

Figure 5-10 Accounts Flagged for Review





5.3.3.1 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:

Table 5-10 Accounts Flagged for Review

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

Click Save. The account number with the modified details is displayed Accounts Flagged for Review List window. or

Click **Re-price**. On clicking Re-price, the re-pricing is initiated and the Deal Pricing Section with the auto-populated details of the customer and the account is



displayed. You can proceed with the re-pricing procedure. For more details, see Modifying Deal Details.



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

5.3.3.2 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.

5.3.3.3 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 Managing Card Rate Definition

The Card Rate Definition Window enables you to manage the card rates for Pricing Definition.

To access the Card Rate Definition screen, click Price Creation and Discovery, and then select Card Rate Definition.

The Card Rate Definition Summary screen is displayed.



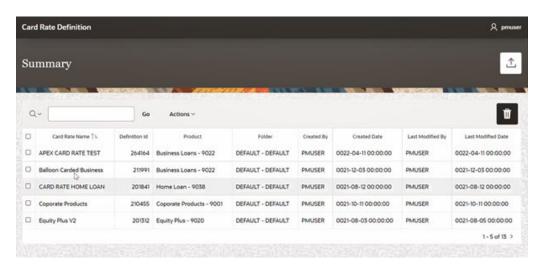


Figure 5-11 Card Rate Definition Summary

The Card Process involves finding a suitable price for the customer based on a predetermined (set of) options available for that product and other dimensional combinations. Similar criteria cannot be provided with different rates. An error message is displayed when a criterion is being repeated (duplicated) within a defined time window.

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

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

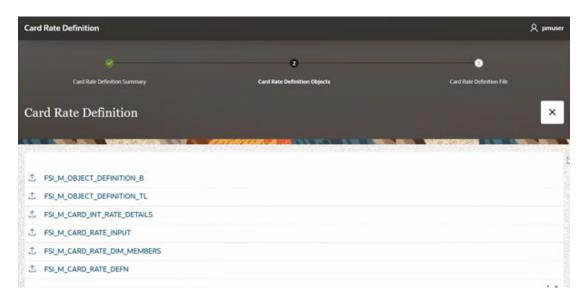
If all the above conditions are met, then the criteria are repetition (duplication). An error message is displayed when repetition (duplication) occurs indicating that the two defined Card Rates have different rates for similar criteria. You can either edit the Card Rate Criteria or delete it.

5.4.1 Adding a Card Rate Definition

You can navigate to the Card Rate screen by clicking the **Upload** icon on the Card Rate Definition summary screen.



Figure 5-12 Card Rate Definition Screen



The Card Rate Definition screen displays the following tables:

- FSI_M_OBJECT_DEFINITION_B
- FSI_M_OBJECT_DEFINITION_TL
- FSI_M_CARD_INT_RATE_DETAILS
- FSI_M_CARD_RATE_INPUT
- FSI_M_CARD_RATE_DIM_MEMBERS
- FSI_M_CAR_RATE_DEFN

When you want to upload the Card Rate Definitions, you need to upload the data from an excel sheet in the same order as displayed in the Card Rate Definition screen. After you upload the last excel sheet without any errors, then you can see the updated Card Rate Definition in the Summary screen.



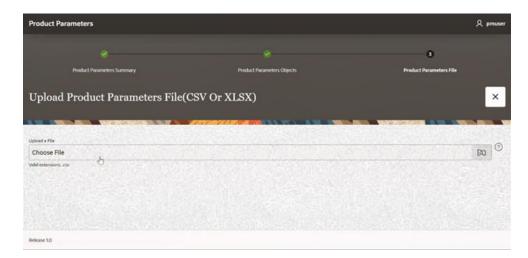
The current implementation of Price Creation and Discovery application supports only the Comma Separated Values (.CSV) file to upload the product parameters. Also, note that the uploading order must be same as displayed in the Card Rate Definition screen.

To upload new card rate definition, follow these steps:

 Click FSI_M_OBJECT_DEFINITION_B to display the Upload Product Parameters File (CSV or XLXS) screen.

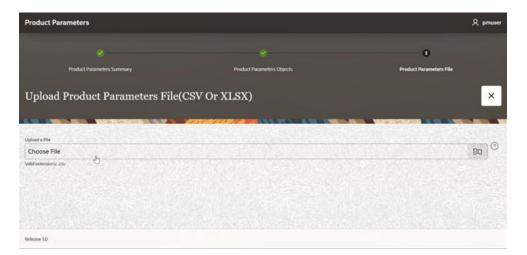


Figure 5-13 Upload Product Parameters



 Click Choose File to open the Open window. Select the FSI_M_OBJECT_DEFINITION_B.csv file from your local machine. The screen displays the data from the selected file on the screen. This data is temporary in nature and is not yet uploaded to the FSI_M_OBJECT_DEFINITION_B table.

Figure 5-14 Upload Product Parameters



- Click Load Data to upload the data to the FSI_M_OBJECT_DEFINITION_B table. Alternatively, click Cancel to cancel the upload.
- 4. Repeat the steps 2 and 3 to upload the data from the CSV files to the following tables:
 - FSI_M_OBJECT_DEFINITION_TL
 - FSI_M_CARD_INT_RATE_DETAILS
 - FSI_M_CARD_RATE_INPUT
 - FSI_M_CARD_RATE_DIM_MEMBERS
 - FSI_M_CAR_RATE_DEFN





The application does not allow you to upload a wrong file for any of the above tables and displays an error message.

5. Click **Close** to close the Card Rate Definition screen and go back to the Price Creation and Discovery main screen.

5.4.2 Deleting a Card Rate Definition

To delete a Card Rate Definition, select the Card Rate Definition on the summary screen and click the **Delete** button.

5.4.3 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:

Table 5-11 Add Card Rate Definition Fields and Descriptions

Field	Description
Folder	Select a folder from the drop-down list for the Card Rate Definition.
Card Rate Name	Enter the name for the Card Rate Definition.
Description	Enter a description of the Card Rate Definition.
Product	Select the product from the Product browser. Only one product is to be selected per definition.
Currency	Select the type of currency from the drop-down list.
Rate Selection	Select one or multiple rates from the drop-down list.
Interest Rate Type	Select the type of interest:
	 Fixed Rate: When this option is selected, the other parameters to be entered are in accordance with the rate type. Floating Rate: When this option is selected, the parameters are specific to the floating rate. Fixed and Floating Rate: The Fixed plus Floating Rate type is a combination of the Fixed Rate and Floating Rate. The Fixed Rate is applicable for an initial period of the tenure of the product and the Floating Rate is applicable for the remaining life of the product. In this option, the data input is a combination of those required in both fixed as well as Floating types.
Floating Rate BenchMark	Select the Floating Rate Benchmark from the drop-down list.
Criteria	To set the criteria, follow these steps:
	a. Click the Browser button to display the Condition Screen.
	b. Select the condition.
	c. Click Apply . The criteria are set for the Card Rate.



Table 5-11 (Cont.) Add Card Rate Definition Fields and Descriptions

Field	Description
Floating Rate Spread (BPS)	Enter a numerical value in this field.
Effective From	Select the start date of the period when the rates are applicable.
Effective To	Select the end date of the period when the rates are applicable.
Condition	This is the eligibility condition based on which the rates to be offered to customers differ.
	Click the Browser button select the condition from the Condition Browser.



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 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:

- 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.

5.4.5 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.
- Click Edit on the Card Rate Definition tool bar. The Card Rate Definition window is displayed.
- 3. Edit the required details and click Save.

5.4.6 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:

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

5.4.7 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.

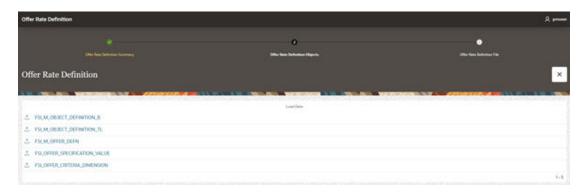
5.5 Managing Offer Rate Definition

The Offer Rate Definition window enables you to manage the Offer Rate for the Pricing Definition.

To access the Offer Rate Definition screen, click **Price Creation and Discovery**, and then select **Offer Rate Definition**.

The Offer Rate Definition Summary screen is displayed.

Figure 5-15 Offer Rate Definition Screen



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



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

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

5.5.1 Adding an Offer Rate Definition

You can navigate to the Offer Rate Screen by clicking the **Upload** icon on the Offer Rate Definition summary screen.

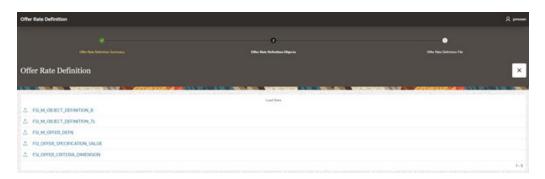


Figure 5-16 Offer Rate Definition Screen

The Offer Rate Definition screen displays the following tables:

- FSI_M_OBJECT_DEFINITION_B
- FSI_M_OBJECT_DEFINITION_TL
- FSI_M_OFFER_DEFN
- FSI_OFFER_SPECIFICATION_VALUE
- FSI_OFFER_CRITERIA_DIMENSION

When you want to upload the Card Rate Definitions, you need to upload the data from an excel sheet in the same order as displayed in the Card Rate Definition screen. After



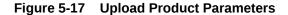
you upload the last excel sheet without any errors, then you can see the updated Card Rate Definition in the Summary screen.

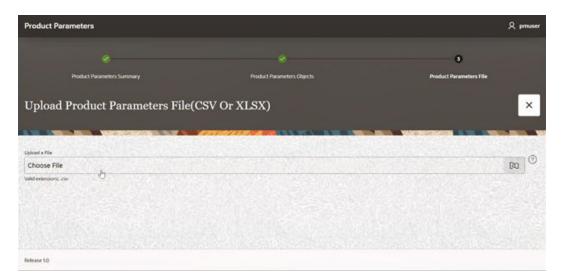


The current implementation of Price Creation and Discovery application supports only the Comma Separated Values (.CSV) file to upload the product parameters. Also, note that the uploading order must be same as displayed in the Card Rate Definition screen.

To upload new card rate definition, follow these steps:

 Click FSI_M_OBJECT_DEFINITION_B to display the Upload Product Parameters File (CSV or XLXS) screen.





- Click Choose File to open the Open window. Select the
 FSI_M_OBJECT_DEFINITION_B.csv file from your local machine. The screen displays
 the data from the selected file on the screen. This data is temporary in nature and is not
 yet uploaded to the FSI_M_OBJECT_DEFINITION_B table.
- 3. Click the **Load Data** button to upload the data to the **FSI_M_OBJECT_DEFINITION_B** table. Alternatively, click **Cancel** to cancel the upload.
- 4. Repeat the steps 2 and 3 to upload the data from the CSV files to the following tables:
 - FSI M OBJECT DEFINITION TL
 - FSI_M_OFFER_DEFN
 - FSI OFFER SPECIFICATION VALUE
 - FSI_OFFER_CRITERIA_DIMENSION



Note:

The application does not allow you to upload a wrong file for any of the above tables and displays an error message.

5. Click **Close** to close the Offer Rate Definition screen and go back to the Price Creation and Discovery main screen.

5.5.2 Deleting an Offer Rate Definition

To delete a Card Rate Definition, select the Card Rate Definition on the Summary screen and click the **Delete** button.

5.5.3 Adding Offer Definition

To add Offer Rates, follow these steps:

- 1. Click **Add** to display the Offer Definition Screen.
- 2. Enter the following details:

Table 5-12 Add Offer Definition

Field	Description
Folder	Select a folder from the drop-down list for the Offer Rate definition.
Offer Name	Enter the name for the offer.
Description	Enter a brief description of the offer.
Validity Start Date	Select the Offer Start Date from the calendar.
Validity End Date	Select the Offer End Date from the calendar.
Conditional Offer	Select Yes if the offer is based on certain conditions or select No if the offer does not have any conditions attached is applicable for all accounts of that product.
Offer Definition ID	Enter the ID generated for the offer.
Product	Select the product from the Product Browser.
	You can select only a single product.
Multiple Products	This is an additional option available when you want to select a different product for the same offer.
Interest Rate Reduction	Enter the percent of the reduction in the Rate of Interest for the customer.
Fee Amount Reduction	Enter the reduction in the Fee amount in figures for the customer.
Fee Percentage Reduction	Enter the percent of the reduction in Fees for the customer.
Effective From	Enter the Start Date from which the offer is effective.
Effective To	Enter the date until which the offer is effective.



Table 5-12 (Cont.) Add Offer Definition

Field	Description
Offer Tenure	Select the overall tenure for the offer. This can be in either Days, Months, or Years.
	The offer tenure is specified through the following two inputs:
	 Value: The number of units of time for which the offer is provided.
	• Units : Select the unit of time from the drop-down list.
	Note: Offer tenure is specified separately for each element within the offer.
Offer Condition	This option is available when a Conditional Offer is selected as Yes.
	To set the offer condition, follow these steps:
	 Click the Browser button to display the Filter Selection Screen.
	 Click the Browser button to display the Dimension Hierarchy Browser.
	The Dimension Hierarchy Browser lists all the dimensions.
	a. Click the left arrow button to select the dimensions or click the right arrow button to de-select the dimensions.
	b. Click OK.

3. 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.



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.

5.5.4 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.

5.5.5 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.

5.5.6 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:

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

5.5.7 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:

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

The selected definition is deleted.

5.6 Managing Profitability Curve Definition

A Profitability Curve is defined for a Profitability parameter, such as Transfer Price, to understand the trends observed over a certain period of time. The defined curve can in turn be used when pricing a Deal for a particular product using the Profitability parameter. The Profitability Curve is defined by the bank based on the product and the eligibility of the customer.

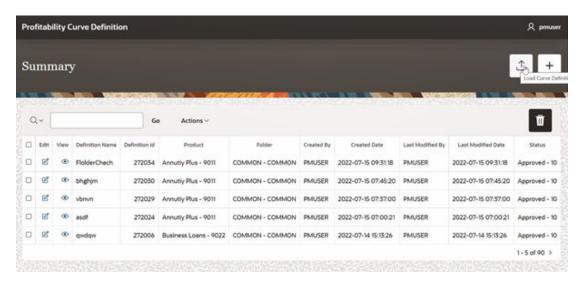
The Profitability Curve Definition window allows you to define the profitability curve for a particular profitability parameter.

To access the Profitability Curve Definition screen, click **Price Creation and Discovery**, and then select **Profitability Curve Definition**.



The Profitability Curve Definition Summary screen is displayed.

Figure 5-18 Profitability Curve Summary Screen

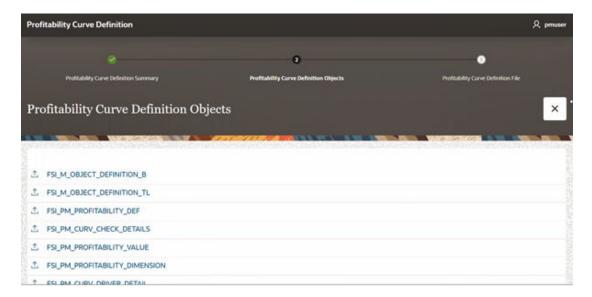


All the previously created definitions are available on the screen. You can also search for an existing definition using the definition name, definition ID, folder, or product type. You can only view the folders to which you are mapped. Only the definitions that are approved through the workflow mechanism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

5.6.1 Adding Profitability Curve Definition

You can navigate to the Profitability Curve Definition Screen by clicking the **Upload** icon on the Profitability Curve Definition Summary screen.

Figure 5-19 Profitability Curve Definition Objects Screen





The Profitability Curve Definition Objects screen displays the following tables:

- FSI_M_OBJECT_DEFINITION_B
- FSI_M_OBJECT_DEFINITION_TL
- FSI_PM_PROFITABILITY_DEF
- FSI_PM_CURVE_CHECK_DETAILS
- FSI_PM_PROFITABILITY_VALUE
- FSI_PM_PROFITABILITY_DIMENSION
- FSI_PM_CURV_DRIVER_DETAIL

When you want to upload the Profitability Curve Definition, you need to upload the data from an excel sheet in the same order as displayed in the Profitability Curve Definition Objects screen. After you upload the last excel sheet without any errors, then you can see the updated Profitability Curve Definition in the Summary screen.



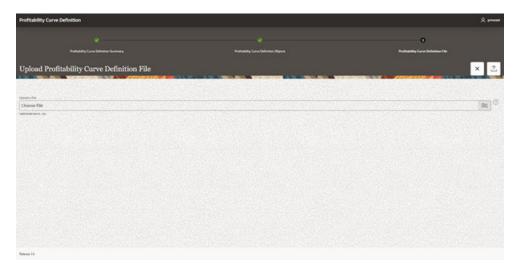
The current implementation of Price Creation and Discovery application supports only the Comma Separated Values (.CSV) file to upload the product parameters.

Also, note that the uploading order must be same as displayed in the Profitability Curve Definition screen.

To upload new card rate definition, follow these steps:

 Click FSI_M_OBJECT_DEFINITION_B to display the Upload Product Parameters File screen.

Figure 5-20 Upload Product Parameters



 Click Choose File to open the Open window. Select the FSI_M_OBJECT_DEFINITION_B.csv file from your local machine. The screen displays the data from the selected file on the screen. This data is temporary in nature and is not yet uploaded to the FSI_M_OBJECT_DEFINITION_B table.



Note:

The column count and order in the CSV file must be same as the table's columns and order. And blank columns are not allowed.

- 3. Click the **Load Data** button to upload the data to the **FSI_M_OBJECT_DEFINITION_B** table. Alternatively, click **Cancel** to cancel the upload.
- 4. Repeat the steps 2 and 3 to upload the data from the CSV files to the following tables:
 - FSI_M_OBJECT_DEFINITION_TL
 - FSI_PM_PROFITABILITY_DEF
 - FSI_PM_CURVE_CHECK_DETAILS
 - FSI_PM_PROFITABILITY_VALUE
 - FSI_PM_PROFITABILITY_DIMENSION
 - FSI_PM_CURV_DRIVER_DETAIL

Note:

The application does not allow you to upload a wrong file for any of the above tables and displays an error message.

5. Click the **Close** button to close the Profitability Curve Definition screen and go back to the Price Creation and Discovery main screen.

5.6.2 Deleting a Profitability Curve Definition

To delete a Profitability Curve Definition, select the **Profitability Curve Definition** on the Summary screen and click the **Delete** button.

5.6.3 Adding a Profitability Curve Definition

To add profitability curve definitions, follow these steps:

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



Figure 5-21 Profitability Curve Definition (NEW)

2. Enter the following details:

Table 5-13 Profitability Curve Definition (NEW) Fields and Descriptions

Description
Select a folder from the drop-down list for profitability curve definition.
Enter the definition name.
Enter a brief description of the definition.
The definition ID is generated by the system once the definition is created.
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.
Select the date from when the definition is valid.
Select the date until when the definition is valid.

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

- a. Click Select Drivers. The Profitability Curve Definition Browser Screen appears.
- **b.** Double-click the driver that you want to select on the left pane. The driver moves to the right pane.
- c. Click **Ok**. The selected driver appears as a tab in the Definition Specification Section.



Table 5-13 (Cont.) Profitability Curve Definition (NEW) Fields and Descriptions

Description Field 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. To enable this input option while pricing a Lookup check box 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.



Table 5-13 (Cont.) Profitability Curve Definition (NEW) Fields and Descriptions

Field	Description
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.

Figure 5-22 Profitability Driver



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 .



Field	Description
Drivers	The Curve Range that is displayed here is based on the values that are provided in the Curve Duration and Unit Frequency Fields. For example, if the Curve Duration is 6 months and the unit frequency is 1 month, then a total of 6 drivers are captured.
	You can enter a value for each element of frequency across the Curve Duration.

3. PCD supports Import/ Export of Profitability Driver Values into the above fields.

Figure 5-23 Profitability Driver



 Click Save. The created Profitability Curve Definition is displayed in the Profitability Curve Definition screen.

5.6.4 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.
- 3. Click **Save** to save the edited Curve.
- 4. Click **Submit** to send the edited Curve for approval.



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

5.6.5 Approving Profitability Curve Definition

After the Relationship Manager submits the definition, it is assigned to the Definition Approver. The Definition Approver can edit the Definition Name and Product type.

To approve a Profitability Curve Definition, follow these steps:

- 1. Navigate to your inbox by clicking My Inbox.
- Click the hyperlinked Entity Name Value. This is the definition ID for the created definition.

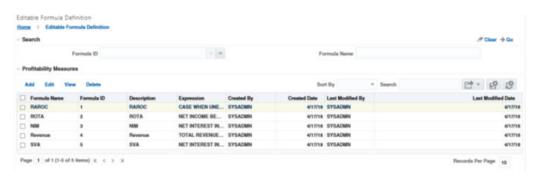


Click Approved to approve the definition or click Reject to reject the definition.
 The status of the definition changes accordingly in the Summary window. Only the approved definitions can be used for Deal Pricing.

5.7 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.

Figure 5-24 Editable Formula Definition



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

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

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

5.7.1 Adding Profitability Parameter

To add Profitability Parameters, follow these steps:

Click Add to display the Formula screen.



Figure 5-25 Profitability Measures



2. Enter the following details:

Description
Enter the name of the Profitability Parameter.
Enter the description of the Profitability Parameter.
To add an expression or formula for the Profitability Parameter, click Add . The Specify Expression window is displayed.
In the window, two panes are displayed; the left pane displays the list of available measures you can use to build the expression, and the right pane displays the list of available operators.
To move a measure or operator to the Expression field, double-click the measure or operator. The selection appears in the Expression field. After you are done building the expression, click Ok . The expression is now saved.
Note: Only a mathematically correct expression can be saved.

Data Type

Product Types

Select the data type. The data type can be **Absolute** or **Percentage**.

To add a product type, click Add. The Hierarchy Browser appears.

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.

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**.



The profitability parameter is applicable only for the selected product types.



Click Save. The created Profitability Parameter is displayed in the summary window.

5.7.2 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**.



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



6

Managing Price Creation and Discovery

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

This chapter discusses the following topics:

- · Activities of a Relationship Manager
- User Roles and Actions
- Managing Relationship Manager (RM) Hierarchy
- Managing Deal Pricing
- Pricing Web Service

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.

6.1 Activities of a Relationship Manager

The Workflow Diagram for the roles of a Relationship Manager is described below:

Customer Details.

Deal Details

Offers

New Customer

Price Optimization

Recommended Price

What-If Analysis

Existing Customer

Closed

Figure 6-1 Activities of a Relationship Manager

6.2 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.

6.3 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

6.3.1 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:

Table 6-1 Hierarchy Properties

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



Table 6-1 (Cont.) Hierarchy Properties

Eigh	Description.
Field	Description
Display Signage	Click Yes to display the Signage to the right- hand side of the member in the Show hierarchy panel or click No .
Show Member Code	Select from the drop-down list as one of the following:
	 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.
 - Select the required Member and click the Left Arrow button. The Member is displayed in the Selected Members panel.
 - You can click the Right Arrow button to deselect a Member.
 - You can click the Right Arrow button to deselect a Member.
 - You can click the Right Arrow button to deselect a Member.
 - Click Search to search for the required member using Alphanumeric code, Numeric Code, Name, and Description.
 - d. Click **OK**. The selected Member is displayed as a Child under the Show Hierarchy panel in the New Hierarchy Details window.
- To add a Sibling, follow these steps:
 - Right-click the Child and select Add Sibling.
 The Add Member window is displayed.
 - b. Select the required Member and click the Left Arrow button. The Member is displayed in the Selected Members Panel. You can click the Right Arrow button to deselect a Member.
 - c. Click Apply. The selected Member is displayed as a Sibling below the Parent under Show Hierarchy Panel in the New - Hierarchy Details window.
- 7. To add a Leaf under a Parent, Child, or Sibling, follow these steps:



- a. Right-click the Parent or Child and select Add Leaf.
 The Add Member window is displayed.
- b. Select the required Member and click the Left Arrow button. The Member is displayed in the Selected Members panel. You can click the Right Arrow button to deselect a Member.
- c. Click Apply.

The selected Member is displayed as a Leaf below the Parent or Sibling under **Show Hierarchy** panel in the New - Hierarchy Details window.

- 8. To define Level Properties, follow these steps:
 - **a.** Select **Level Properties** from the options under Parent, Child, Sibling, or Leaf, and the Level Properties window is displayed.
 - **b.** Enter the valid Name and Description in the respective fields.
 - c. Click OK and the Levels defined are displayed in the drop-down in the Initial Level Display field in Hierarchy Properties Grid in New - Hierarchy Details window.
- 9. To add a Child/Sibling/Leaf, follow these steps:
 - 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.
 - 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.

6.3.2 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:

Table 6-2 Members Sreen Field and Descriptions

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.



Table 6-2 (Cont.) Members Sreen Field and Descriptions

Field	Description
Numeric Code	Enter the Numeric Code by doing any of the following:
	 To auto-generate a Numeric Code, click the Auto-generate button. A system-generated code is displayed. Manually enter the required code which is auto validated for uniqueness. A maximum of 14 numeric characters can be specified.
	Note:
	If the selected Dimension accepts only Numeric Code, then the specified, Numeric Code is autopopulated to the Alphanumeric Code field.
Name	Enter the Name of the Member.
Description	Enter the required description for the Member.
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.

6.4 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

6.4.1 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.

For searching the Pricing Definition, follow these steps:

1. Navigate to Price Creation and Discovery, and then select RM Summary.

Figure 6-2 Deal Pricing Search

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

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



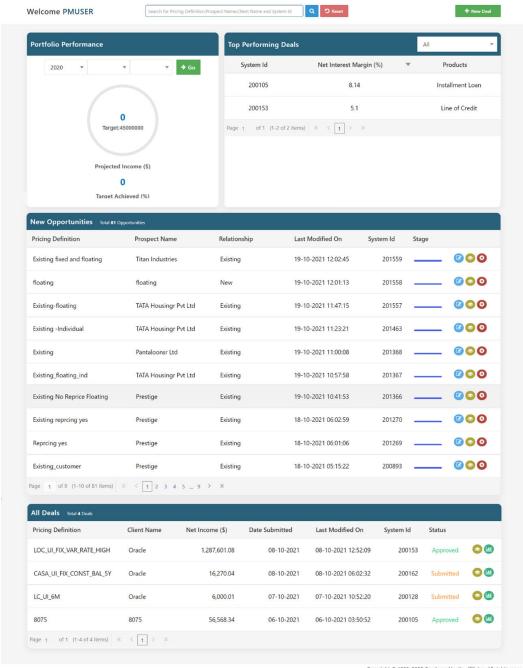


Figure 6-3 Pricing Summary

Copyright $\ensuremath{\mathbb{G}}$ 1993, 2020 Oracle and/or its affiliates. All rights reserved

This page displays the following details:

- **Portfolio Performance**: This displays the status of the performance of the Relationship Manager in terms of the Target and Target Achieved with a pie chart and in percentage. The Relationship Manager can filter the data based on the Year, Quarter, and Month.
- **Top Performing Deals**: This part of the screen displays the Top Performing Product in terms of Net Interest Margin (%).
- **New Opportunities**: This part of the screen displays the New Opportunities that the Relationship Manager can look into for further deals.



 All Deals: This area of the screen displays the existing Deals that are already running.

6.4.1.1 Editing, Viewing or Deleting Prospect Customers

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

Figure 6-4 Editing, Viewing, or Deleting the Prospect Customers



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

6.4.1.2 Defining a New Pricing Deal

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

Figure 6-5 Pricing Details Definition Mode



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

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



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



6.4.1.3 Pricing Details

Figure 6-6 Pricing Details



Enter the following details:

Table 6-3 Pricing Details

Field	Description
Name	Enter the name of the Pricing Definition.
Customer	Select the Customer Type from the drop-down list. Following are the two options:
	 Institutional: If you select this field, then the Business Information and Financial Information grids are displayed. Individual: If you select this field, then the Customer Information grid is displayed.
Customer Type	Select the relevant Customer Type by selecting the appropriate radio button. Customers can be New or Existing . If you select Existing , then the Existing Customers grid is displayed where you can select a customer to see the Existing Accounts.
Repricing	If you select Existing for the Customer Type, then this screen allows you to select if it is repricing for the existing account or not by options Yes or No .

6.4.2 Managing Customer Details

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

Click New Deal to open the Deal Definition Mode screen.

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



Figure 6-7 Customer Details (Existing)

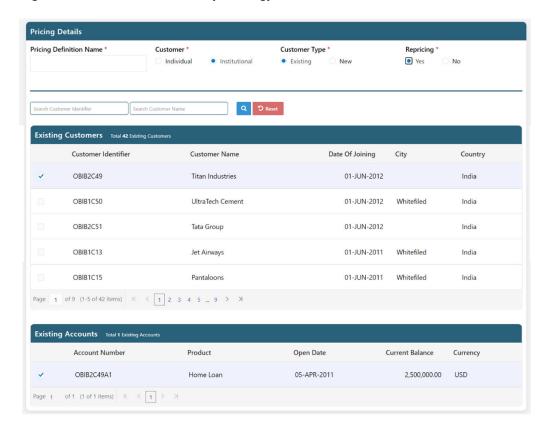
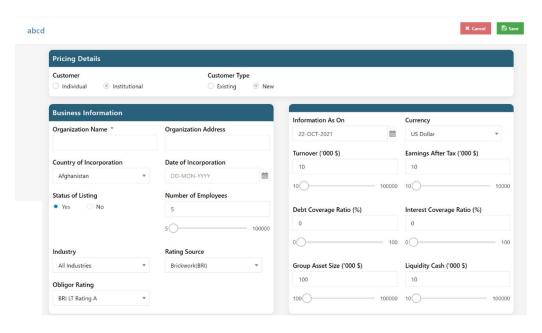


Figure 6-8 Customer Details (New)



To add the existing Customer details, follow these steps:

1. Click **Go** on the Pricing toolbar.



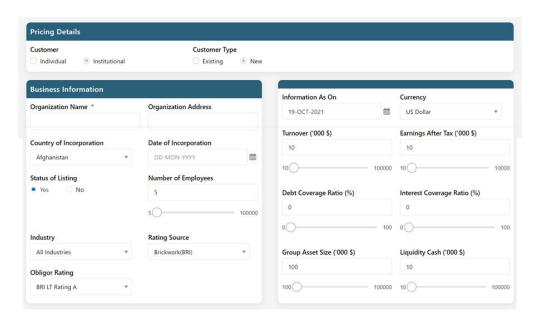
2. Enter the field values in the Pricing Details grid:

Table 6-4 Customer Details Grid Fields and Descriptions

Field	Description
Customer	Specify the Customer Type by selecting the appropriate radio button. Customers can be New or Existing.
Customer Name	Specify the Name of the Customer for whom the Pricing is being computed.
Customer ID	This field displays the Unique System Generated Customer ID.
Customer Type	Select the Customer Type from the drop-down list. Following are the two options:
	 Institutional: If you select this field, then the Business Information and Financial Information grids are displayed.
	 Individual: If you select this field, then the Customer Information grid is displayed.
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.

Figure 6-9 Business and Financial Information



4. Enter the details in the **Business Information** grid.



Table 6-5 Business Information Fields and Descriptions

Field	Description
Organization Name	Enter the Name of the Organization.
Organization Address	Enter the Address of the Organization.
Country of Incorporation	Select the Country where the Organization is registered.
Date of Incorporation	Select the Date of Incorporation from the Calendar.
Status of Listing	Select Yes or No.
	Yes : If the Organization is listed on the Stock Exchange.
	No: If the organization is unlisted.
Number of Employees	Enter the Number of Employees in the Organization or use the slider, select a number.
Industry	Select the Industry associated with the Organization, for example, Finance, Retail, Telecom, and so on from the drop-down list.
Rating Source	Select the Source of Credit Rating for the Organization from the drop-down list, for example, CIBIL, CRISIL, Export Credit Agency, and so on.
Obligor Rating	Select the Credit Rating for the Organization from the drop-down list.

5. Enter the details in the **Financial Information** grid.

Table 6-6 Financial Information Fields and Descriptions

Field	Description
Information As On	Select the Date from the data lookup on which the information is based.
Currency	Select the Currency for the Organization from the drop-down list.
Turnover	Enter the Turnover of the Organization for whom Pricing is being considered. You can use them to select a number
Earnings After Tax	Enter the Earnings Post Tax in this field.
Debt Coverage Ratio	Enter the Long Term Debt value.



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.



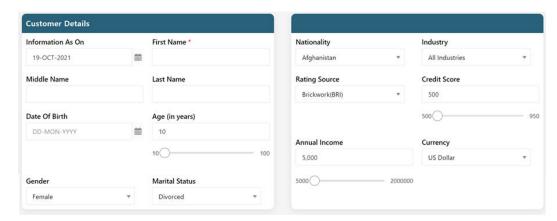
Table 6-6 (Cont.) Financial Information Fields and Descriptions

Field	Description
Interest Coverage Ratio	This field is visible only when the Customer Type selected is Institutional.
	Enter the Interest Coverage Ratio.
	A Ratio used to determine how easily a company can pay interest
	on outstanding debt is known as Interest Coverage Ratio.
Group Asset Size	This field is visible only when the Customer Type selected is Institutional.
	Enter the Asset Size for the Organization.
Liquidity Cash	Value of Liquid assets held by the company

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

- Click Save. The ADD PRODUCT screen is displayed.
- 7. If the Customer is a new Retail Customer, the Customer Details Screen is displayed as follows:

Figure 6-10 Retail Customer Details



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

Table 6-7 Customer Information Grid Fields and Descriptions

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.



Table 6-7 (Cont.) Customer Information Grid Fields and Descriptions

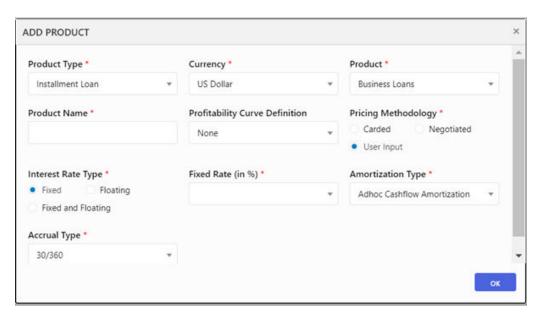
Field	Description
Middle Name	Enter the Middle Name of the Customer.
Last Name	Enter the Last Name of the Customer.
Date of Birth	Enter the Date of Birth of the Customer from the Calendar lookup.
Age (in years)	Enter the Age of the Customer in years.
Gender	Select the Gender from the drop-down list.
Marital Status	Select the Marital Status of the Customer.
Nationality	Enter the Nationality of the Customer.
Industry	Select the Industry where the Customer is employed from the drop-down list.
Rating Source	Select the Credit Rating Source for the Customer.
Credit Score	Enter the Credit Score of the Customer.
Annual Income	Enter the Annual Income of the Customer.
Currency	Select the Currency from the drop-down list.

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

6.4.3 Adding Product Details

The following illustration describes the ADD PRODUCT Screen.

Figure 6-11 ADD PRODUCT

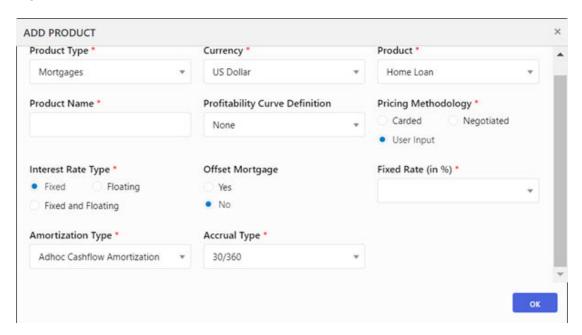


The following sections describe the different Fields applicable for different Products.

6.4.3.1 Mortgages

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

Figure 6-12 Add Product Screen

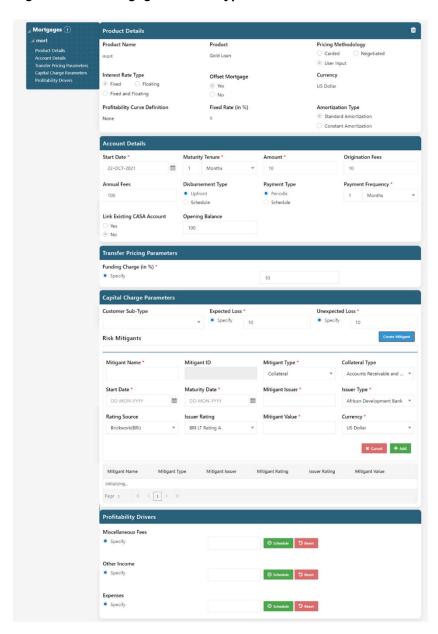


- Enter or select the following details:
 - Currency
 - Product
 - Product Name
 - Profitability Curve Definition
 - Pricing Methodology
 - For Carded Pricing Methodology, select the Card Rate Definition.
 - For User Input Pricing Methodology, select the relevant details based on the Interest Rate Type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



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

Figure 6-13 Mortgage Product Type





2. Enter the following details under Account Details:

Table 6-8 Account Details Fields and Descriptions

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Maturity Tenure	Select the Date of Maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Disbursement Type	Select the Disbursement Type. Following are the options available:
	 Upfront: If Upfront is selected, the entire loan amount is disbursed at the beginning of the product. Customers can link an existing CASA account for offsetting purposes or can select a new opening balance as an offsetting balance. Schedule: If the Schedule is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details:
	 a. In the Disbursement Schedule Details section, enter the Date and Disbursement Amount.
	b. You can click Add Disbursement to add another Disbursement Schedule if there are multiple disbursements.
	c. You can click Delete adjacent to the Disbursement if you want to delete a schedule.
EMI Details	 A default EMI Start Date is displayed. You can pick a different EMI start Date from the calendar.
	 Select Enable Variable Payment to define payment details if required.



Table 6-8 (Cont.) Account Details Fields and Descriptions

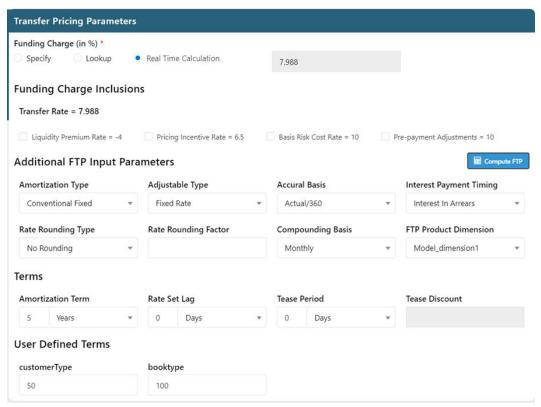
Field	Description
Payment Type	Select the Payment Type. Following are the options available:
	 Upfront: If Upfront is selected, then the equal payments are done periodically by the customer. Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:
	 a. Click the Browser button. The Payment Details Window is displayed.
	 Select the Payment Schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available.
	Click OK .
	The schedule details are entered.
Funding Charge (in %)	Enter a value in terms of percentage for the Funding charge.

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

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



Figure 6-14 Transfer Pricing Parameters



4. Enter the following details under Transfer Pricing Parameters:



Table 6-9 Transfer Pricing Parameters Fields and Descriptions

Field	Description
Funding Charge (in %)	If you select Specify or Lookup , then enter a value in terms of percentage for the Funding charge.
	If you select Real-Time Calculation , then based on the values entered by the Relationship Manager, these values will be passed to the FTP engine. The FTP Engine computes the Base Transfer Rate and displays the Rate in OFS PCD using the Rest API. The Relationship Manager has the option to either accept the computed Base Transfer Rate or select one or more of the following additional components of FTP:
	 Liquidity Premium Rate Pricing Incentive Rate Basis Risk Cost Pre-payment Adjustments Also, there are the following additional FTP Input Parameters which the Relationship Manager can select:
	 Amortization Type Adjustable Type Accrual Basis Interest Payment Timing Rate Rounding Type Rate Rounding Factor Compounding Basis FTP Product Dimension
	Terms: Amortization Term Rate Set Lag Tease Period Tease Discount Activated only when Tease Period is selected User-Defined Terms
	customertypebooktype

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

Table 6-10 Capital Charge Parameters Fields and Descriptions

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



6. Risk Mitigants Parameters: Click **Create Mitigant** and enter the following details under Risk Mitigants Parameters:

Table 6-11 Risk Mitigant Parameters Fields and Descriptions

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

- 7. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:
 - **Edit**: To edit the Mitigant Detail, click the **Edit** icon. This opens the Mitigant Details in Edit Mode.
 - **View**: To view the Mitigant Detail, click the **View** icon. This opens the Mitigant Detail in View Mode.
 - Delete: To delete the Mitigant Detail, click the Delete icon. This deletes the Mitigant Detail.
- **8.** Enter the following Profitability Drivers. The following three Profitability Drivers are common across all the Products. Enter these parameters for all the products.

Table 6-12 Profitability Drivers Fields and Descriptions

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 that is charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.



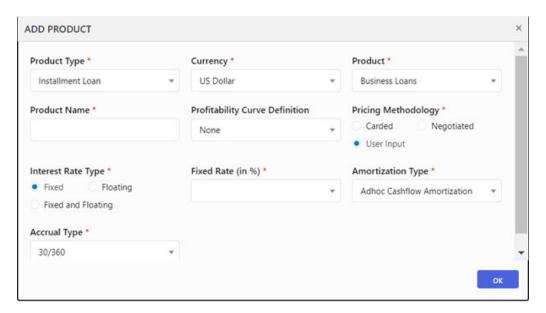
Table 6-12 (Cont.) Profitability Drivers Fields and Descriptions

Field	Description
Expenses	These are any expenses that are charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees Field.

6.4.3.2 Installment Loan

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

Figure 6-15 Installment Loan Screen



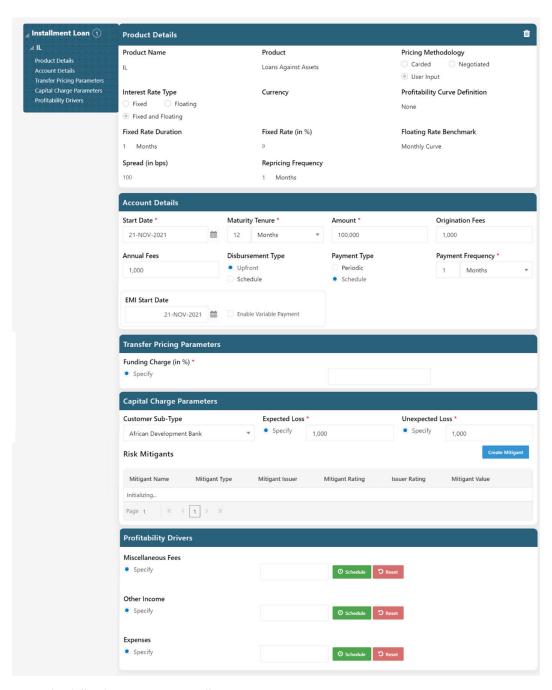
- 1. Enter the following details for Installment Loan Product Type:
 - Currency
 - Product
 - Product Name
 - Profitability Curve Definition
 - Pricing Methodology
 - Interest Rate Type
 - Fixed Rate Duration
 - Fixed Rate (%)
 - Floating Rate Benchmark (if Fixed and Floating is selected for Interest Rate Type)
 - Spread (in BPS) (if Fixed and Floating is selected for Interest Rate Type)



- Repricing Frequency (if Fixed and Floating is selected for Interest Rate Type)
- Transfer Pricing Parameters
 The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as mentioned in the Mortgage product type.

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

Figure 6-16 Installment Loan Product Type



2. Enter the following Account Details.



Table 6-13 Account Details Fields and Descriptions

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Maturity Tenure	Select the Date of Maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

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

Table 6-14 Capital Charge Parameters Fields and Descriptions

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

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

Table 6-15 Risk Mitigants Parameters Fields and Descriptions

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

- 5. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:
 - **Edit**: To edit the Mitigant Detail, click the **Edit** icon. This opens the Mitigant Details in Edit Mode.



- View: To view the Mitigant Detail, click the View icon. This opens the Mitigant Detail
 in View Mode.
- **Delete**: To delete the Mitigant Detail, click the **Delete** icon. This dateless Mitigant Detail.
- 6. Enter the Profitability Drivers.

6.4.3.3 Personal Loan

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



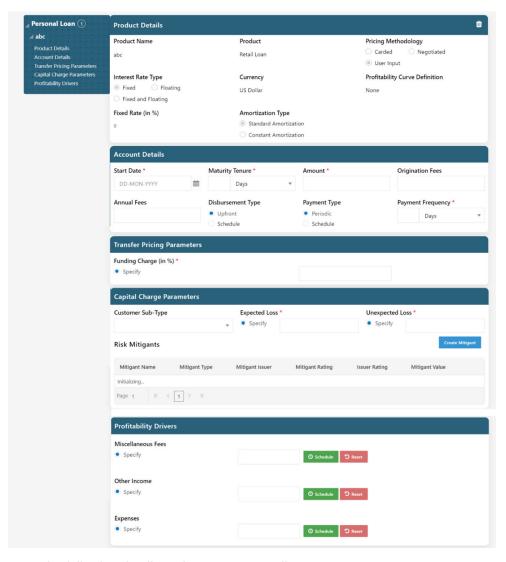


Figure 6-17 Personal Loan Product Type

2. Enter the following details under Account Details:

Table 6-16 Account Details Fields and Descriptions

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Maturity Tenure	Select the Date of Maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.



Table 6-16 (Cont.) Account Details Fields and Descriptions

Field	Description
EMI Details	 A default EMI Start Date is displayed. You can pick a different EMI start Date from the calendar. Select Enable Variable Payment to define payment details if required.
Disbursement Type	Select the Disbursement Type. Following are the options available:
	 Upfront: If Upfront is selected, the entire loan amount is disbursed at the beginning of the product. Customers can link an existing CASA account for offsetting purposes or can select a new opening balance as an offsetting balance. Schedule: If the Schedule is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details:
	 a. In the Disbursement Schedule Details section, enter the Date and Disbursement Amount.
	b. You can click Add Disbursement to add another Disbursement Schedule if there are multiple disbursements.
	c. You can click Delete adjacent to the Disbursement if you want to delete a schedule.
Payment Type	Select the Payment Type. Following are the options available:
	Upfront: If Upfront is selected, then the equal payments are done periodically by the customer.
	 Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:
	 Click the Browser button. The Payment Details window is displayed.
	 Select the Payment Schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available.
	Click OK .
	The schedule details are entered.
Funding Charge (in %)	Enter a value in terms of percentage for the Funding charge.

- **3.** Enter the Transfer Pricing Parameters.
- 4. Capital Charge Parameters: Enter the following details under Capital Charge Parameters:

Table 6-17 Capital Charge Parameters Fields

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

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

Table 6-18 Risk Mitigants Parameters Fields and Descriptions

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

- 6. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:
 - **Edit**: To edit the Mitigant Detail, click the **Edit** icon. This opens the Mitigant Details in Edit Mode.
 - **View**: To view the Mitigant Detail, click the **View** icon. This opens the Mitigant Detail in View Mode.
 - Delete: To delete the Mitigant Detail, click the Delete icon. This dateless Mitigant Detail.
- 7. Enter the Profitability Drivers.

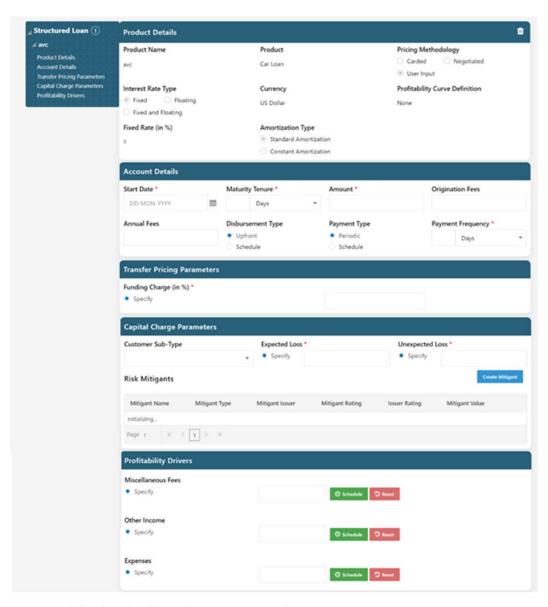
6.4.3.4 Structured Loan

- 1. Enter or select the following details:
 - Currency
 - Product
 - Product Name
 - Profitability Curve Definition
 - Pricing Methodology



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

Figure 6-18 Structured Loan Product Type



2. Enter the following details under Account Details:



Table 6-19 Account Details Fields and Descriptions

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Maturity Tenure	Select the Date of Maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
EMI Details	 A default EMI Start Date is displayed. You can pick a different EMI start Date from the calendar.
	 Select Enable Variable Payment to define payment details if required.
Disbursement Type	Select the Disbursement Type. Following are the options available:
	Upfront: If Upfront is selected, the entire loan amount is disbursed at the beginning of the product. Customers can link an existing CASA account for offsetting purposes or can select a new opening balance as an offsetting balance.
	Schedule: If the Schedule is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details:
	 In the Disbursement Schedule Details section, enter the Date and Disbursement Amount.
	b. You can click Add Disbursement to add another Disbursement Schedule if there are multiple disbursements.
	c. You can click Delete adjacent to the Disbursement if you want to delete a schedule.



Table 6-19 (Cont.) Account Details Fields and Descriptions

Field	Description
Payment Type	Select the Payment Type. Following are the options available:
	 Upfront: If Upfront is selected, then the equal payments are done periodically by the customer. Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:
	 Click the Browser button. The Payment Details Window is displayed.
	 Select the Payment Schedule details. Automatic Payment Schedule and Define Payment Schedule are the options available.
	Click OK .
	The schedule details are entered.

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

Table 6-20 Transfer Pricing Parameters Fields and Descriptions

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

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

Table 6-21 Capital Charge Parameters Fields and Descriptions

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

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

Table 6-22 Risk Mitigants Parameters Fields and Descriptions

Field	Description	
Mitigant Name	Name of the Mitigant.	
Mitigant Type	Type of Mitigant.	



Table 6-22 (Cont.) Risk Mitigants Parameters Fields and Descriptions

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

- 6. The entered Mitigant Details will be added in a row. You can perform the following actions against the Mitigant Details row:
 - **Edit**: To edit the Mitigant Detail, click the **Edit** icon. This opens the Mitigant Details in Edit Mode.
 - **View**: To view the Mitigant Detail, click the **View** icon. This opens the Mitigant Detail in View Mode.
 - Delete: To delete the Mitigant Detail, click the Delete icon. This dateless Mitigant Detail.
- 7. Enter the Profitability Drivers.

6.4.3.5 Line of Credit

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



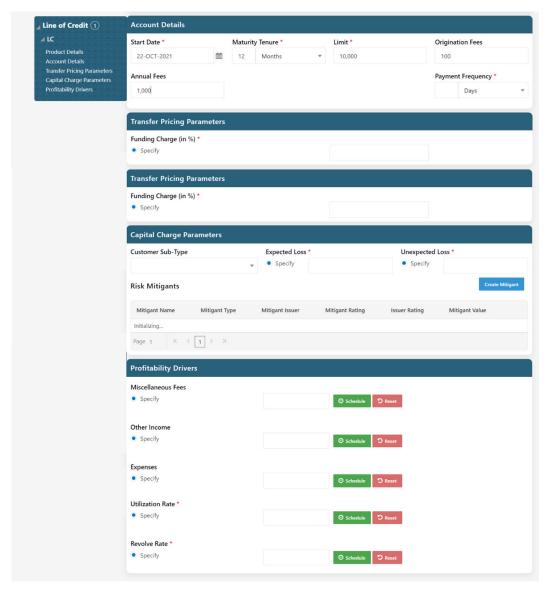


Figure 6-19 Line of Credit Product Type

2. Enter the following details for Line of Credit Product Type:

Table 6-23 Line of Credit Product Type Fields and Descriptions

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Maturity Tenure	Select the Date of Maturity for the deal either in Days or Months, or Years.
Limit	Enter the credit limit.
Interest Rate Type	Select the type of Interest Rate. Following are the options available:
	 Fixed
	 Floating
	 Fixed and Floating



Table 6-23 (Cont.) Line of Credit Product Type Fields and Descriptions

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



Table 6-23 (Cont.) Line of Credit Product Type Fields and Descriptions

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

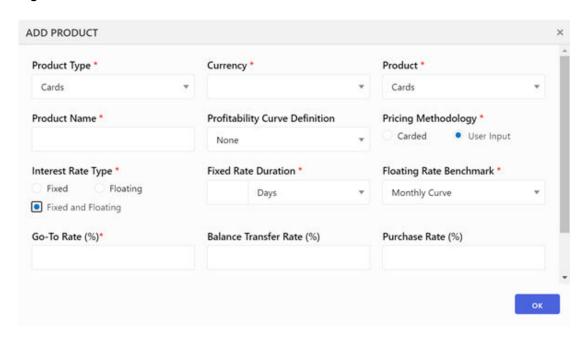
3. Line of Credit Specific Profitability Drivers Table: Enter the following Line of Credit Specific Profitability Drivers along with other Profitability Drivers.

Table 6-24 Line of Credit Specific Profitability Drivers Table Fields and Descriptions

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

6.4.3.6 Cards

Figure 6-20 CARDS Product Screen



- **1.** Enter or select the following details:
 - Currency



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



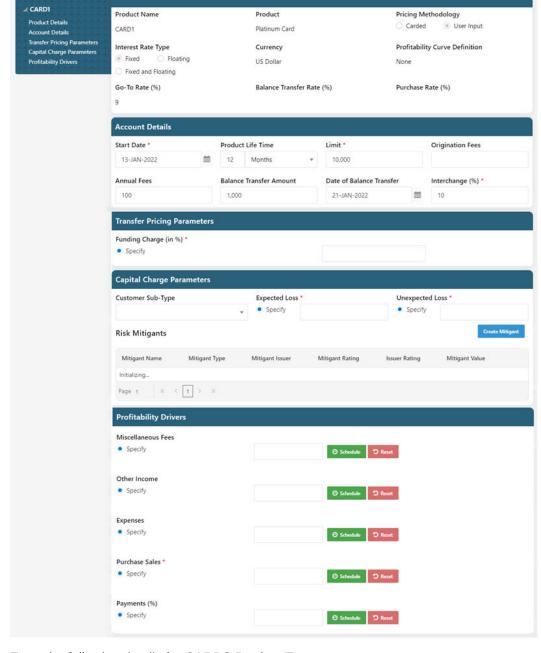


Figure 6-21 CARDS Product Type

- 2. Enter the following details for CARDS Product Type:
 - Currency
 - Product Name
- 3. Profitability Curve Definition
 - Pricing Methodology
 - For Carded Pricing Methodology, select the Card Rate Definition.
 - For User Input Pricing Methodology, select the relevant details based on the Interest Rate Type you select.



 The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as mentioned in the Mortgage product type.
 The Relationship Manager has also the flexibility to input the values directly without the service.

6.4.3.7 Term Deposit

Figure 6-22 Term Deposit (TD) Product Type

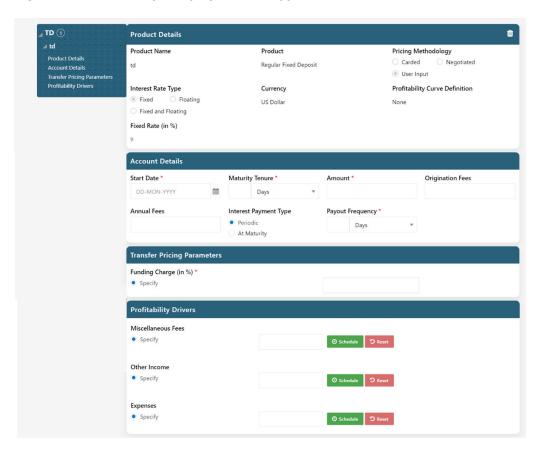
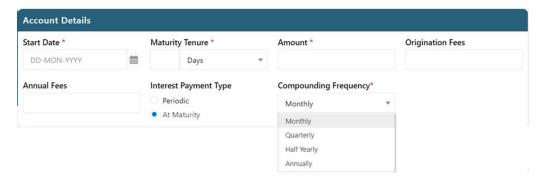


Figure 6-23 Account Details Table



Enter the following details:



Table 6-25 Account Table Field and Descriptions

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 , Months , or Years .
Transaction Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Interest Payment Type	Select the relevant option for Interest Payment Type:
	 Periodic: If you select this option, then enter the Payout Frequency.
	 At Maturity: If you select this option, then select the Compounding Frequency.

Transfer Pricing Parameters:

 The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as has been mentioned in the Mortgage product type.
 The Relationship Manager has also the flexibility to input the values directly without the service.

Enter the Profitability Drivers:

Table 6-26 Profitability Drivers Fields and Descriptions

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. I select this input type, then the
	 Lookup: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation.
	 Realtime: If you select this input type, then PCD Application will get the value from Customer Insight Application.
Other Income	This is any other income that is charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees field.
Expenses	These are any expenses that are charged against the account. This can be captured by three different approaches as explained in the Miscellaneous Fees Field.



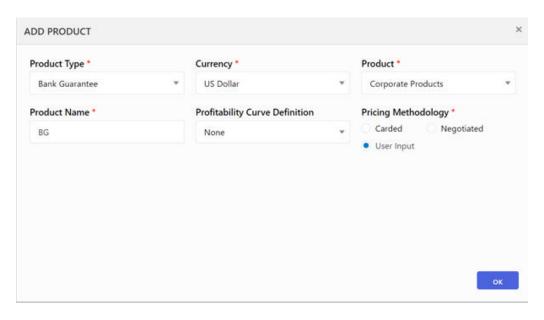
Table 6-26 (Cont.) Profitability Drivers Fields and Descriptions

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

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

6.4.3.8 Bank Guarantee or Letter of Credit

Figure 6-24 Bank Guarantee





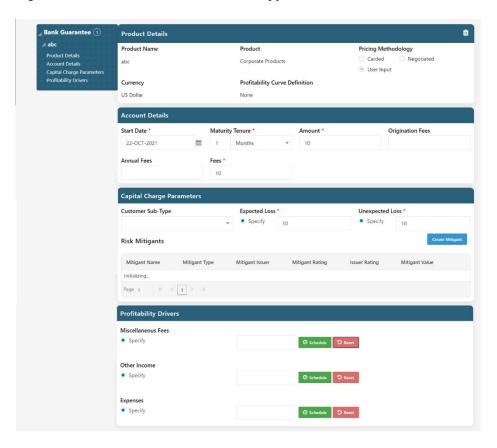


Figure 6-25 Bank Guarantee Product Type

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

Table 6-27 Account Details Fields and Descriptions

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Maturity Tenure	Select the Date of Maturity for the deal either in Days or Months, or Years.
Amount	Enter an Amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Fees	Enter the amount of the fee.

2. Enter the following details under Capital Charge Parameters:

Table 6-28 Capital Charge Parameters Fields and Descriptions

Field	Description
Customer Sub-Type	Enter a value in terms of percentage for the Funding charge.



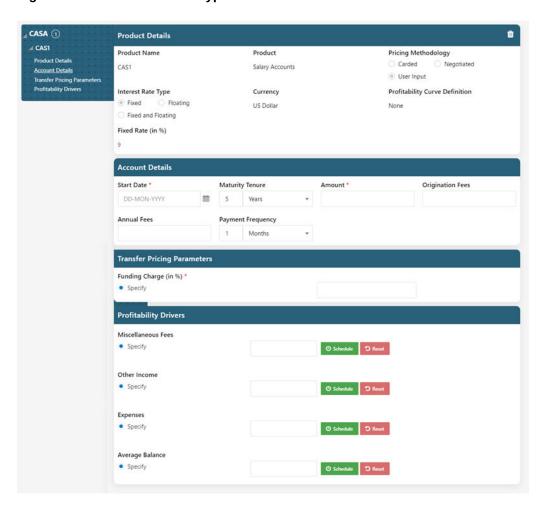
Table 6-28 (Cont.) Capital Charge Parameters Fields and Descriptions

Field	Description
Expected Loss	This is the expected loss to be generated on the account. Enter an amount.
Unexpected Loss	This is the unexpected loss to be generated on the account. Enter an amount.

3. Enter the Profitability Drivers Parameters.

6.4.3.9 CASA

Figure 6-26 CASA Product Type



1. Enter the following Account Details:

Table 6-29 Account Details Fields and Descriptions

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

2. Enter the Transfer Pricing Parameters:

- The Real-Time Transfer Pricing service is optional as an additional service and can be invoked as has been mentioned in the Mortgage product type.
 The Relationship Manager has also the flexibility to input the values directly without the service.
- 3. Enter the following CASA Specific Profitability Drivers:

Table 6-30 Profitability Drivers Fields and Descriptions

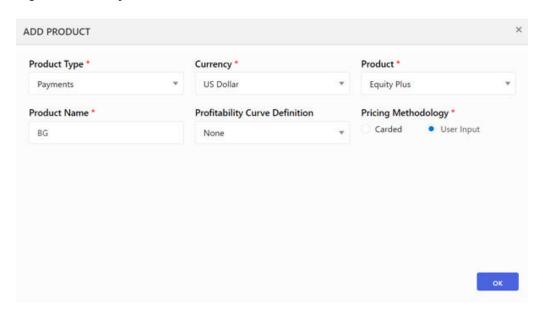
Field	Description
Average Balance	This is the average balance expected to be maintained in the account. This can be captured by three different approaches as explained in the Miscellaneous Fees Field.

6.4.3.10 Payments

(Required) <Enter a short description here.>



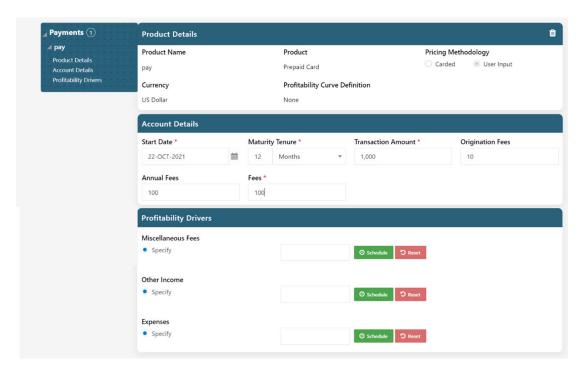
Figure 6-27 Payments ADD Product Screen



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



Figure 6-28 Payments Product Type



Enter the following Account Details for Payment Product Type:

Table 6-31 Account Details Fields and Descriptions

Field	Description
Start Date	Select the Start Date of the deal from the calendar.
Maturity Tenure	Select the Date of Maturity for the deal either in Days or Months, or Years.
Transaction Amount	Enter the deal amount.
Origination Fees	Enter the amount of fees or activation fees that have been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Fees	Enter the amount of fees.



6.4.3.11 Treasury Products

Figure 6-29 Treasury Products ADD PRODUCT Screen

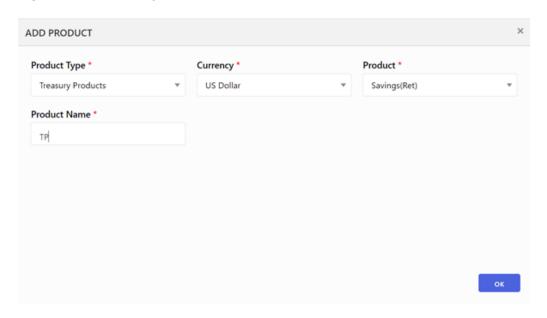
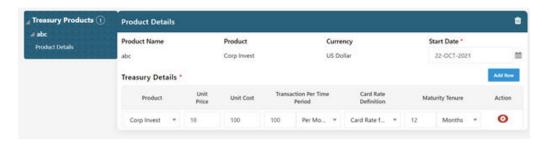


Figure 6-30 Treasury Products Product Type



Enter the following details for Treasury Product Type:

Table 6-32 Treasury Product Type Fields

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



Table 6-32 (Cont.) Treasury Product Type Fields

Field	Description
Maturity Tenure	Enter a number and select the options from Days, Months, or Years.

- You can click Add Row to add another row of Treasury Details.
- You can click **Delete** to delete a row.

6.4.4 Price Optimization

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

Optimization can be performed only by the Profitability Parameters that are applicable to all the products in the deal. Only those Profitability Parameters which are common to all the products in the deal are available for selection. To identify the Common Profitability Product only the products which are priced using the Carded and Negotiated methods are considered.



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

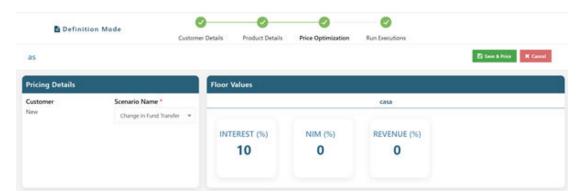
After you define the Product Details, click Save. The Product Details are displayed in View mode. Click Save to open the Price Optimization Screen.

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



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

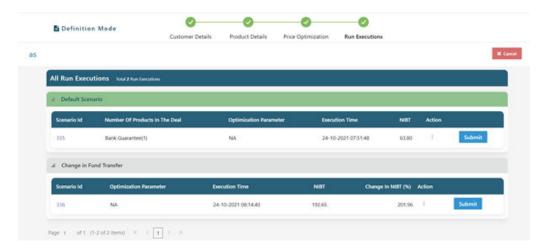
Figure 6-31 Price Optimization





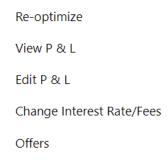
Select an option for Scenario Name and then click **Save & Price** to open the Run Executions screen.

Figure 6-32 Run Executions



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

Figure 6-33 Optimization Options



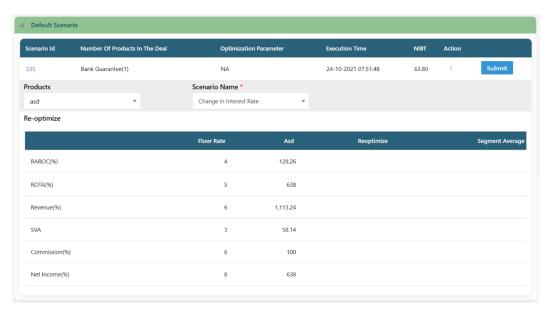
6.4.4.1 Re-optimize

To Re-optimize and Scenario, follow these steps:

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



Figure 6-34 Re-optimize Scenario



- 2. Select the relevant **Scenario Name** from the following options:
 - Change in Interest Rate
 - Change in Annual Fee
 - Change in Fund Transfer.
- Click Submit.

A confirmation window is displayed.

4. Click **Yes** if you want to submit, or **No** if you want to cancel. The Scenario will be submitted for approval.

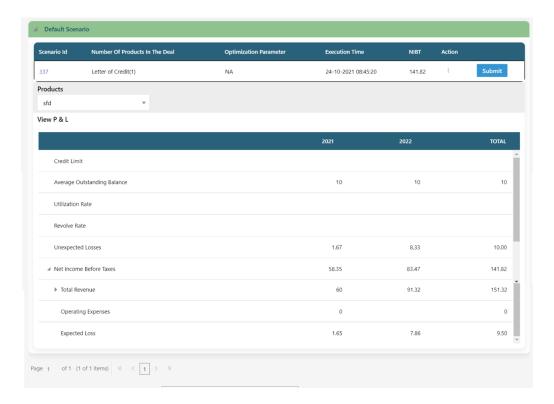
6.4.4.1.1 View P&L

(Required) <Enter a short description here.>

To view the P&L details for the Deal, click **View P&L** to display the Deal Details in expanded mode.



Figure 6-35 View P & L

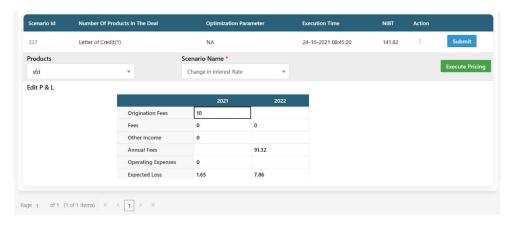


6.4.4.1.2 Edit P&L

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

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

Figure 6-36 Edit P & L



- **2.** You can change the **Products** or **Scenario Name**. Scenario Name has the following options:
 - Change in Interest Rate
 - Change in Annual Fee



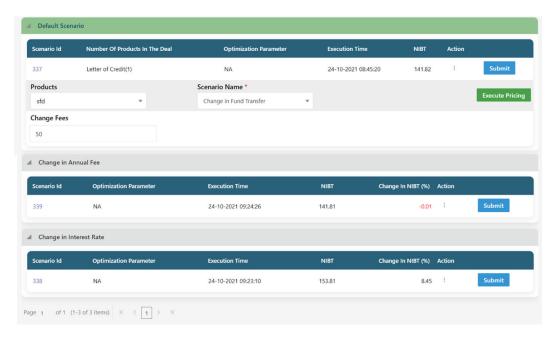
- Change in Fund Transfer
- 3. Under Edit P&L, change the relevant details.
- Click Execute Pricing.
 A confirmation message is displayed.

6.4.4.1.3 Change Interest Rate/Fees

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

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

Figure 6-37 Change Interest Rate/Fees



- You can change the **Products** or **Scenario Name**. Scenario Name has the following options:
 - Change in Interest Rate
 - Change in Annual Fee
 - Change in Fund Transfer
- 3. Enter an amount for Change Fees.
- Click Execute Pricing.
 A confirmation message is displayed.

6.4.4.1.4 Others

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

6.4.5 Managing Offers

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



You can view, modify, and delete the offer details from the Pricing Page.



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

This section contains the following topics:

- Viewing Offers
- Modifying Offers
- Deleting Offers

6.4.5.1 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.
- Click View in the Pricing Tool Bar. The Pricing Definition window is displayed.

6.4.5.2 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:

Table 6-33 Offers Details

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

3. Click Save.

6.4.5.3 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.
- Click **Delete** in the Pricing Tool Bar. The selected definition is deleted.

6.4.6 Recommended Price

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



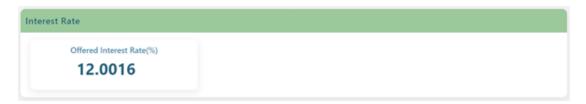
This screen displays the Pricing Report for a deal at account and deal levels. This report includes the rate generated by the application and the Profit & Loss statement.

To view the Recommended Price screen, click the Execution ID link in the Pricing Run Execution ID column. PCD supports Import/ Export of profit and loss statement.

6.4.6.1 Offered Rate

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

Figure 6-38 Offered Rate



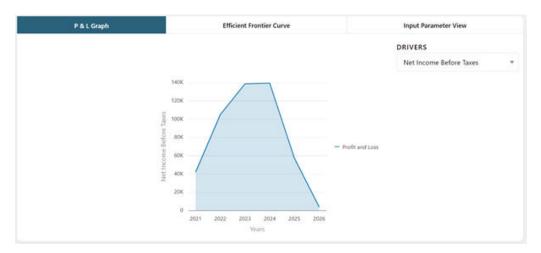
This field is displayed only when the report is being viewed at a product level.

6.4.6.2 Customer Profit and Loss Account

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



Figure 6-39 P&L Graph Tab



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

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

Figure 6-40 Input Parameter View



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

Expected Loss

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

6.4.6.3 Metrics

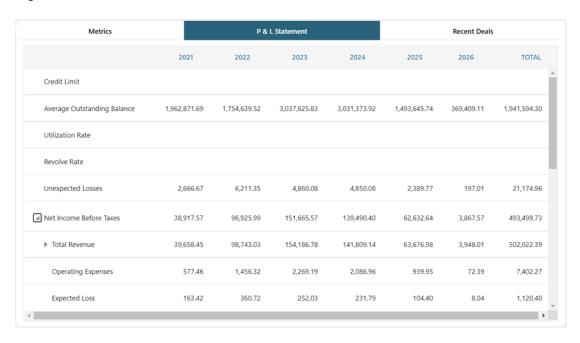
This section displays the Metrics P & L Statement, and Recent Deals.

Figure 6-41 Metrics



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

Figure 6-42 P & L Statement





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

Figure 6-43 Recent Deals



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

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

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

To save the created scenario, click **Save Scenario** and enter a name for the scenario. After you click **Ok**, the Pricing Definition Page is displayed. Click the Execution ID link in the Pricing Run Execution ID Column to again view the Recommended Price Screen. you can now view the saved scenario in the Scenarios drop-down.

To go back to the Pricing Definition Page, click Finish.

6.4.7 Recommended Price Screen - Overall Deal Tab

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

6.4.8 Re-optimization Functionality

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

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



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

6.4.9 What-If Analysis

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

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

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

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

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

6.4.10 Prepayment Analysis for Mortgages

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



Prepayment Analysis for mortgage products is supported in PCD only when the bank also has CI (IPA/RPA). The prepayment information is available in CI. It is derived using Historical Data of existing accounts. PCD can consume this information and use it to analyze the prepayment tendency of an account. This prepayment tendency affects the profitability of an account. The modified profitability is represented in an alternate report. The following tabs are available in the Recommended Price Report:

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

Note:

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





Figure 6-44 Recommended Price

6.4.11 Mortgage Offset

You can hold an Offset Account against a Mortgage Account. The Offset Account can be held in the form of a CASA Account. Even though the CASA Account and the Mortgage Account are two distinct accounts, a rate is generated only for the Mortgage Account during pricing. No rate is generated for the CASA Account. The balance that is held in the CASA Account is used as an offset to the Mortgage Account, thereby reducing the tenure and payments for the Mortgage Account. Profitability parameters are also calculated only for the Mortgage Account and they are inclusive of the effect of the Offset Account.

If you have both CASA and Mortgage Accounts as part of the deal, then you can use the CASA Account as an offset against the Mortgage Account. You can select the Mortgage

Account against which the CASA Account can be used as an offset through the Deal Pricing Section.

6.5 Pricing Web Service

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

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

- 1. User Interface: For more details, see Getting Started.
- 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

6.5.1 Deployment of REST Web Service

REST web service is automatically available after the successful installation of the application.

The REST API contract is available at https://docs.oracle.com/cd/E88860_01/pcdotherguides.htm.

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

To create the client stub, visit the website: https://editor.swagger.io/

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

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

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



7

Workflow

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

Follow these steps to create a Workflow:

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



Figure 7-1 Workflow



To edit a Workflow: In the Workflow and Process Orchestration page, click **Edit** to modify the workflow.

To delete a Workflow: In the Workflow and Process Orchestration page, click **Delete** to delete the workflow.



8

Overview of Reports

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

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

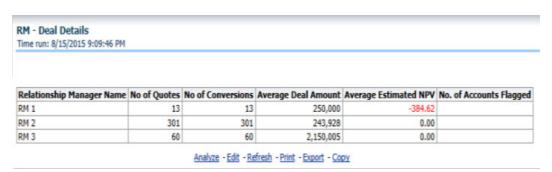
- RM Performance
- Product Performance
- Offers
- Deal Performance
- Accounts Reviewed

8.1 RM Performance

The following reports are present in the RM Performance tab:

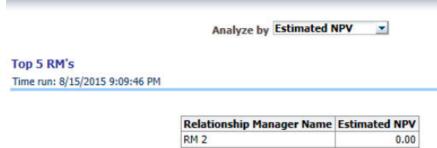
 RM - Deal Details: This report provides an overview of the number of deals that have been converted by an RM (including his subordinates) and the expected income from these deals.

Figure 8-1 RM - Deal Details



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

Figure 8-2 Top 5 RM's



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

Analyze - Edit - Refresh - Print - Export - Copy

Analyze - Edit - Refresh - Print - Export - Copy

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

Figure 8-3 Bottom 5 RM's

Bottom 5 RM's		
Time run: 8/15/2015 9:09:46 PM		
	Relationship Manager Name	Estimated NPV
	Relationship Manager Name RM 1	Contract the second sec
		Estimated NPV -5,000.00

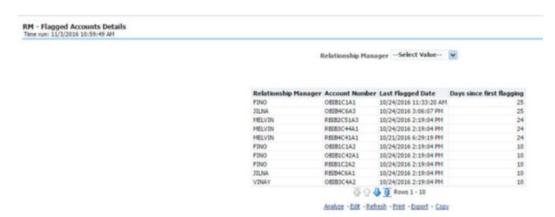
 Top 5 RM's violating threshold: This report lists the RMs with the highest number of accounts or deals where the minimum requirements are not met.

Figure 8-4 Top 5 RM's violating threshold



• RM - Flagged Accounts Details: This report provides the list of accounts of an RM that have been flagged and the details of flagging.

Figure 8-5 RM - Flagged Accounts Details



8.2 Product Performance

The following reports are present in the Product Performance tab:

Structured Loan Government Loans

Annutry Plus

Institutional Savings

SavingsNax Account

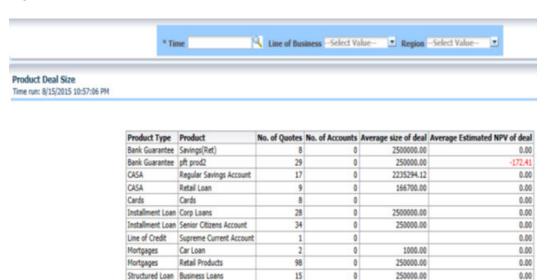
TD

TD

TD

• **Product Deal Size**: This report provides details of the deals or accounts that have been created for a product including the size of the deal and the expected income.

Figure 8-6 Product Deal Size



Analyze - Edit - Refresh - Print - Export - Copy

0

0

0

25000.00

250000.00

100000.00

239130.43

1

53

2

69

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



0.00

0.00

0.00

0.00

Figure 8-7 Review Details for Product



8.3 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:

 Number of Deals with Offer - Analyze by RM: This report provides details of the number of deals that have an offer for each RM.

Figure 8-8 Number of Deals with Offer - Analyze by RM



Number of Deals with Offer - Analyze by Product: This report provides details
of the number of deals that have an offer for each product.

Figure 8-9 Number of Deals with Offer - Analyze by Product

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

Product (All Column Values 💌

Product	Total Active Deals	Number of deals with offers
SavingsMax Account	69	45
Corp Loans	28	12
Cards	8	7
Regular Savings Account	17	5
Retail Loan	9	5
Car Loan	2	2
Annutiy Plus	53	0
Business Loans	15	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

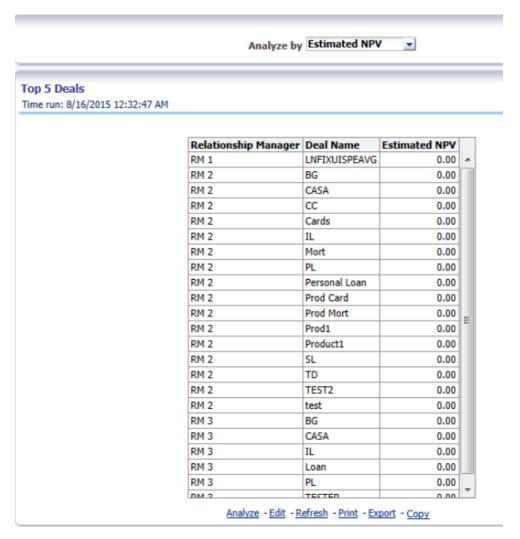
8.4 Deal Performance

The following reports are present in the Deal Performance tab:

• **Top 5 Deals**: This report lists the top 5 deals in terms of estimated NPV or balance across Relationship Managers.



Figure 8-10 Top 5 Deals



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

Figure 8-11 Bottom 5 Deals

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	E
RM 2	Prod Mort	0.00	
RM 2	Prod1	0.00	
RM 2	Product1	0.00	
RM 2	SL	0.00	
RM 2	TD	0.00	
RM 2	TEST2	0.00	
RM 2	test	0.00	
RM 3	BG	0.00	
RM 3	CASA	0.00	
RM 3	IL	0.00	
RM 3	Loan	0.00	
DM 2	DI	0.00	1

Analyze - Edit - Refresh - Print - Export - Copy

8.5 Accounts Reviewed

The following reports are present in the Accounts Reviewed tab:

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



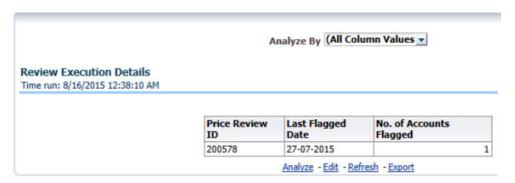
Figure 8-12 Number of Accounts Flagged



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

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

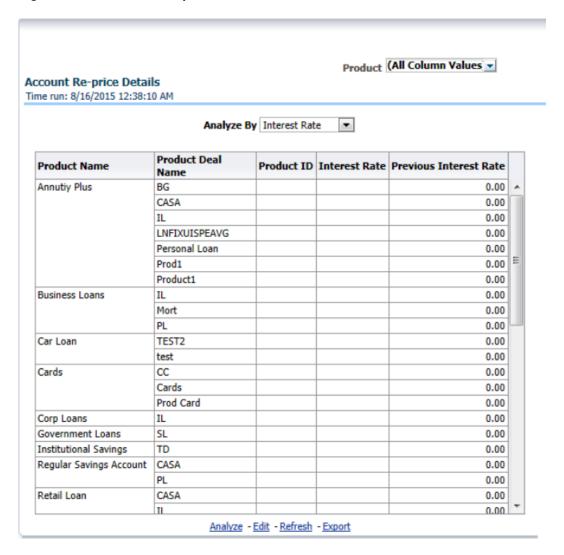
Figure 8-13 Review Execution Details



 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.



Figure 8-14 Account Re-price Details





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**. The parameter list is now defined for the batch.



B

Integrating OFS PCD with OFS FTP

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

Topics:

- Enabling FTP from PCD UI
- Testing the Web Services using Postman
- Creating a Custom Dimension for Product
- Configure FTP Setup with Custom Product Dimension
- Configure FTP Model Dimension from PCD

B.1 Enabling FTP from PCD UI

(Required) <Enter a short description here.>

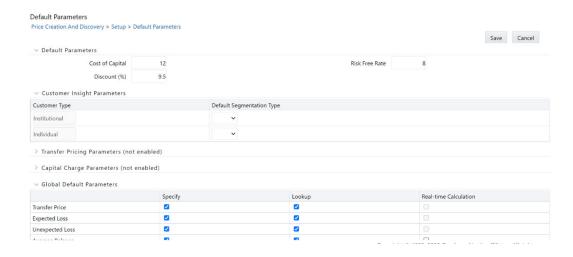
To enable FTP from PCD UI, follow these steps:

- Login to PCD Config Schema.
- Execute the following update query to enable FTP:

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

Default parameters when FTP is not enabled:

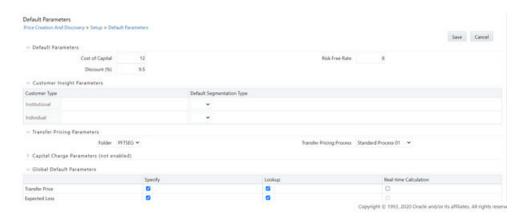
Figure B-1 Default parameters when FTP is not enabled



Default parameters when FTP enabled:



Figure B-2 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/restapi/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'
DBMS NETWORK ACL ADMIN.drop acl (
           => 'pcd acl file.xml');
acl
end;
BEGIN
DBMS NETWORK ACL ADMIN.create acl (
acl => 'pcd acl file.xml',
description => 'A test of the ACL functionality',
principal => 'PCD18CATOMIC', -- pcd atomic schema name
is_grant => TRUE,
privilege => 'connect',
start_date => SYSTIMESTAMP,
end date => NULL);
end;
begin
DBMS NETWORK ACL ADMIN.assign acl (
acl => 'pcd acl file.xml',
host => 'whf00osu', -- ftp hostname
lower port => 7777, -- ftp port
upper_port => NULL);
end;
```

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

Figure B-3 Default Parameters



B.2 Testing the Web Services using Postman

This section covers the following topics:

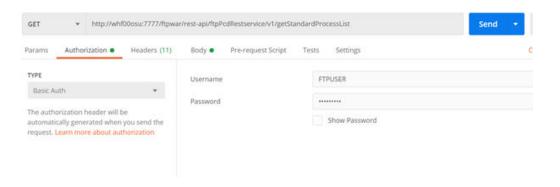
- Standard Process Web Service
- Pricing Web Service

B.2.1 Standard Process Web Service

Request Type: GET

Header: UserID: <FTP Client Login Username>

Figure B-4 Standard Process Request



Authorization:

Type: Basic Auth

Username: <FTP Client Login Username>

password: <FTP Client Login Password>



Figure B-5 Standard Process Authorization



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

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

B.2.2 Pricing Web Service

Request Type: POST

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

Payload Request:

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



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

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



```
"customerType": "null"
}
}

messages": null
```

B.3 Creating a Custom Dimension for Product

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

- 1. Custom Product Dimension Creation is a customized step that has to be done from the AMHM Screen on FTP Setup.
- 2. After the Custom Dimension is created, update the AMHMConfig.properties file in the FTP Setup with the dimension_id in the Members and Hierarchy Reverse population headings with Y as follows:
 - a. Restart the services.
 - **b.** Log in to the application and Navigate to the AMHM screen.
 - c. Navigate to the Members screen and then select Custom Product Dimension.
 - d. Resave all the members from the Listing screen.
 - e. Navigate to the Hierarchy screen and then select Custom Product Dimension.
 - f. Resave all the Hierarchies from the screen.

Note:

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

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

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

B.4 Configure FTP Setup with Custom Product Dimension

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

- 1. Create a new Hierarchy in the FTP Setup using the Custom Product Dimension from AMHM -> Hierarchy screen.
- 2. Update the Product Dimension and Product Hierarchy in the Application Preference screen with respect to the newly created Custom Product Dimension in the FTP Setup.



- Create Transfer Pricing Rule, Adjustment Rule, and Standard Process with the newly created Custom Product Dimension in the FTP Setup.
- 4. Select the newly created Standard Process on top of the Customer Dimension in the Setup > Default Parameters Screen > Transfer Pricing Parameters section.

B.5 Configure FTP Model Dimension from PCD

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

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

Note:

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

columns mapping=customerType~CUSTOMER TYPE;bookType~BOOK TYPE

Here, you can provide any logical name for FTP_UDF. However, the logical name given for each FTP_UDF should be mapped to the physical column in the fsi pm generated instrmts

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

- 4. Create a Profitability curve with Transfer Price Driver as Real Time Calculation enabled. Submit and approve the Curve.
- Navigate to RM Summary screen and create a New Deal for the same Product for which the Profitability Curve with Real Time option for Transfer Price is created.
- The Transfer Pricing screen has an FTP Product Dimension drop-down. The entries entered in the Member screen according to the product will be visible in the drop-down list.
- After selecting the drop-down, the User-Defined Term section is enabled with the UDF's given in the Member screen.
- 8. You can configure the values for the available as required.
- When you click Compute FTP button, the FTP Pricing gets invoked and Transfer FTP Rate is calculated.
- Parallelly, the table FSI_PM_GENERATED_INSTRMTS in the FTP Atomic Schema gets populated with the calculated values and user-provided values for the UDFs.



Note:

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

select * from setup_master where v_component_value = '6778'



C

Implementing GDPR Compliance for OFS PCD

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

Topics:

- Implementing Right to Forget
- Impact of GDPR on Pricing UI
- Consent Page in Deal Pricing UI

C.1 Implementing Right to Forget

Follow these steps to implement Right to Forget:

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

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

- 2. Go to Batch Maintenance Screen and Edit the Right to forget and data redaction batch usernames under param values to common usernames like PMUSER.
- 3. Give an entry of v_d_cust_ref_code by selecting the existing v_d_cust_ref_code from dim_customer for which Right to Forget has to be applied in the FSI_PARTY_RIGHT_TO_FORGET table.
- 4. Execute the Righttoforget batch and then verify the V_D_Cust_First_Name should get randomized. Verify Right to forget for Processing Table:
 Create the existing customer deal for the same v_d_cust_ref_code and verify the Right To Forget only for existing customers in fsi m customer details.

Get the List of processing column names which has to get randomized from the AAI DRF QUERY METADATA table.



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.

C.2 Impact of GDPR on Pricing UI

The users mapped to the Data Security role have access to PII fields. Those users can see the PII fields in the Deal Pricing User Interface in their original form.

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



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

The product users are solely responsible to maintain these mappings by using OFSAA Security Model.

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

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

Table C-1 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

C.3 Consent Page in Deal Pricing UI

This section covers the following topics:

- New Customers
- Existing Customers

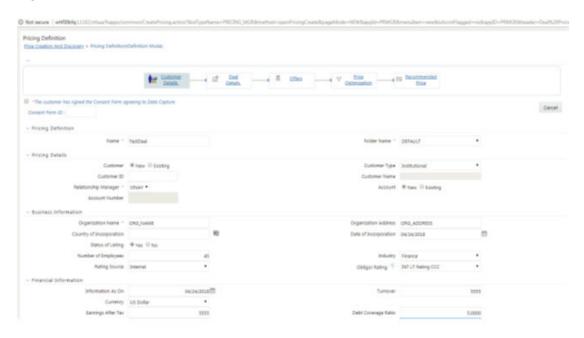


^{*}Functions based masking: A process by which action items on Summary Page can be enabled or disabled. It can be done using the Functions to Roles Mapping Screen under SYSADMN Account.

C.3.1 New Customers

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

Figure C-1 New Customers



C.3.2 Existing Customers

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



Figure C-2 Existing Customers





D

Engine Configuration Change for Performance Improvement

This section covers the following topics:

- Improving OFS FTP Engine Performance
- Improving OFS PCD Engine Performance

D.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=EXCT
```

- 2. Engine reads value against Key CursorSharingMode and sets CURSOR_SHARE at DB Session level accordingly.
- 3. The engine executes the below statement if the value is set against CursorSharingMode Key. ALTER SESSION SET CURSOR_SHARING = <Input Value> in upper case <Input Values>: EXACT, FORCE, SIMILAR
- 4. If NO value is supplied, the Engine does not set any altered statement.
- ofsptol.ini file is present in \$FIC_DB_HOME/conf folder.
- **6.** To comment on this cursor sharing parameter setting, comment as shown below in the ofstpol.ini file:

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

D.2 Improving OFS PCD Engine Performance

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

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

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

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

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

