

Relationship Pricing User Guide

# **Oracle FLEXCUBE Universal Banking**

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Relationship Pricing User Guide  
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# Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization .....	1-1
1.5 Related Documents.....	1-2
1.6 Glossary of Icons.....	1-2
<b>2. Customer Relationship Pricing .....</b>	<b>2-1</b>
2.1 Introduction.....	2-1
2.2 Maintaining User Data Elements .....	2-2
2.2.1 Query Tab.....	2-3
2.2.2 Function Tab.....	2-4
2.3 Viewing UDE Details .....	2-5
2.4 System Data Elements .....	2-6
2.5 Maintaining Relationship Value Tag Codes.....	2-7
2.6 Viewing RVT Code Details .....	2-8
2.7 Maintaining Values for Relationship Tags .....	2-9
2.8 Viewing Relationship Tag Value Details.....	2-10
2.9 Maintaining Eligibility Plan .....	2-11
2.9.1 Creating Eligibility Condition.....	2-12
2.10 Viewing Eligibility Plan Details.....	2-13
2.11 Maintaining Pricing Variance Rule.....	2-14
2.11.1 Specifying Relationship Data Elements.....	2-15
2.11.2 Specifying Conditions for Variance Rule .....	2-16
2.12 Viewing Variance Rule Details .....	2-17
2.13 Maintaining Benefit Plan.....	2-19
2.13.1 Specifying Pricing Benefit Details.....	2-20
2.13.2 Defining Priority in Benefit Maintenance.....	2-22
2.14 Viewing Benefit Plan Details.....	2-22
2.15 Maintaining Pricing Scheme .....	2-24
2.15.1 Benefit Details Tab .....	2-26
2.15.2 Eligibility Details Tab .....	2-26
2.16 Viewing Pricing Scheme Details.....	2-27
2.17 Maintaining Customer Scheme Linkage.....	2-28
2.17.1 Viewing Benefit Plans.....	2-30
2.17.2 Viewing Pricing Benefit Details.....	2-31
2.17.3 Viewing Linkage Details .....	2-32
2.18 Changing Benefit Plan Priority.....	2-33
2.18.1 Viewing Benefit Plan Details.....	2-34
2.19 Changing Customer Scheme Linkage Status.....	2-34
2.19.1 Viewing Scheme Details.....	2-34
2.19.2 Viewing Status Change Details .....	2-35
2.20 Viewing Customer Scheme Linkages .....	2-36
2.21 Evaluating Customer Scheme Online.....	2-37

2.22	Viewing Customer Availed Scheme Benefits .....	2-40
2.23	Relationship Pricing Exchange Rates for Customers .....	2-41
2.23.1	<i>Maintaining Customer Service Model</i> .....	2-41
2.23.2	<i>Maintaining Relationship Pricing Exchange Rate Benefit Plan</i> .....	2-42
2.23.3	<i>Viewing Relationship Pricing Exchange Rate Summary</i> .....	2-43
2.23.4	<i>Linking CSM/Customer to Benefit Plan</i> .....	2-44
2.23.5	<i>Viewing Multiple Exchange Rates and CSM Linkage</i> .....	2-46
2.24	Processing Relationship Pricing Batch .....	2-48
2.24.1	<i>Changing Scheme Status</i> .....	2-48
2.24.2	<i>Evaluating Scheme Eligibility</i> .....	2-48
2.24.3	<i>Applying Scheme Benefits</i> .....	2-49
<b>3.</b>	<b>Function ID Glossary .....</b>	<b>3-1</b>

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# 1. Preface

## 1.1 Introduction

This manual is designed to help you quickly get acquainted with the Relationship Pricing module of Oracle FLEXCUBE.

It provides an overview to the module, and provides information on using this module of Oracle FLEXCUBE.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

## 1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller/Product Managers	Generation of reports

## 1.3 Documentation Accessibility

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

## 1.4 Organization

The manual is organized in the following manner:




<b>Chapter 1</b>	<i>About this Manual</i> gives a brief introduction of the module, the audience it addresses and the organization of the various chapters. It also includes the list of related documents to be referred, if any, and the conventions used in the document.
<b>Chapter 2</b>	<i>Customer Relationship Pricing</i> explains the maintenances required to provide services to customers based on the total business that the customer conducts or could potentially conduct.
<b>Chapter 3</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.5 Related Documents

The Procedures User Manual

## 1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

## 2. Customer Relationship Pricing

### 2.1 Introduction

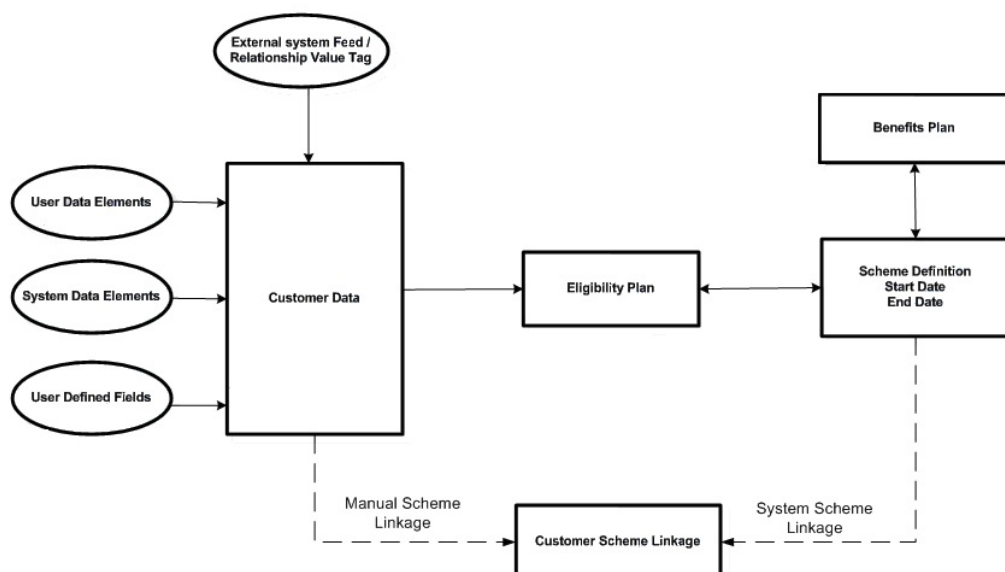
Relationship pricing is the pricing of services offered to a customer based on the total business that the customer conducts or could potentially conduct. In this case, a set of eligible customers is offered a special pricing over and above the standard product pricing. This is commonly implemented by way of discounts, rebates, or offsets against standard pricing. A combination of products wrapped as a product bundle could also be offered to customers. Pricing benefits are offered to customers based on customer relation, product bundling or a combination of both. For e.g., for keeping a minimum daily balance of \$2,500, a bank may offer its customers a fee waive-off on credit cards, lines of credit, checking and savings, as well as 100 free trades and bonus interest rates on savings accounts.

Pricing benefits are offered to customers as a variance over the standard product pricing. A pricing scheme is defined and details like eligibility criteria, validity period, and the benefits of the scheme are maintained. The relation between different components involved in relationship pricing can be explained as follows:

1. User Data Elements (UDE) are defined to extract data from Oracle FLEXCUBE
2. External relationship values of customers are captured using relationship value tags (RVT). The RVT value can also be extracted from external systems
3. System Data Elements (SDE) are defined to be used in the special pricing rules
4. User defined fields are maintained to be used in the pricing rules
5. Eligibility criteria to identify the set of customer to avail the benefits of the scheme are defined using the values of UDE, SDE, RVT, and UDF
6. Pricing variance rules are defined based on which the scheme benefits are offered to customers
7. Scheme benefits are applied to eligible customers based on their eligibility and also based on the product bundle the customer has opted for

The following diagram displays the relation between various components involved in the calculation of relationship pricing.

**Customer – Pricing Scheme Linkage**



The various maintenances required to provide relationship pricing to customers is explained in the subsequent sections.

## 2.2 Maintaining User Data Elements

You can maintain the data elements to be used to compose pricing scheme rules in 'Relationship Pricing User Data Elements Maintenance' screen. You can invoke this screen by typing 'CODUDMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The data elements could be relevant fields from tables in the database or could be complex stored procedures derived from values of other UDEs or constant values.

The screen appears as shown below:

The screenshot shows the 'Relationship Pricing User Data Elements Maintenance' application window. The title bar includes a diamond icon and window controls. The toolbar contains 'New' and 'Enter Query' buttons. The form fields are: 'UDE Code \*' (text input), 'User Data Elements Description \*' (text input), 'UDE Basis \*' (dropdown menu with 'Query' selected), and 'UDE Datatype \*' (dropdown menu with 'Numeric' selected). Below these is a tabbed interface with 'Query' and 'Function' tabs. The 'Query' tab is active, showing a large text area for the 'SQL Statement' and a 'Validate Query' button. Below the SQL statement area is an 'Error' text area. The bottom status bar contains fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can maintain the following details in this screen:

### **UDE Code**

Specify a unique alphanumeric code for the User Data Element

### **UDE Description**

Specify a suitable description for the User Data Element

### **UDE Basis**

Select the basis for deriving the UDE value from the drop-down list provided. The options available are as follows:

- Query - the UDE value is derived using a PL/SQL query on Oracle FLEXCUBE database, which returns a single value



- Function - the UDE value is derived using pre-defined database functions returning a particular value. You need to provide proper inputs to the function to return the UDE value

### **UDE Datatype**

Select the data type of the UDE value from the drop-down list provided. The possible options are as follows:

- Numeric
- String
- Date

### **2.2.1 Query Tab**

If you have selected 'Query' as the basis for deriving UDE value, you need to specify the SQL query statement to return the UDE output value.

You can frame the query statement using one or more database tables in Oracle FLEXCUBE. You can also use aggregate functions and multiple conditions in the where clause of the SQL statement. You need to provide customer number as an input to the query and the result of the query will be the UDE value.

You can validate the query statement by clicking the 'Validate Query' button. Any errors in the query statement will get displayed in the 'Error' field.

For example, the UDE to get the number of accounts opened for a customer in the logged in Branch can be defined as follows:

```
Select count (1) from STTM_CUST_ACCOUNT
```

```
Where Cust_No = @CUSTOMER_NO
```

```
And branch_code = global.current_branch;
```

## 2.2.2 Function Tab

If you have selected 'Function' as the basis for deriving UDE value, you need to specify the parameters related to the function in the 'Function' tab.

The screenshot shows the 'Relationship Pricing User Data Elements Maintenance' application window. The window title is 'Relationship Pricing User Data Elements Maintenance'. It has a menu bar with 'New' and 'Enter Query'. Below the menu bar are four input fields: 'UDE Code \*', 'User Data Elements Description \*', 'UDE Basis \*' (set to 'Query'), and 'UDE Datatype \*' (set to 'Numeric'). Below these fields are two tabs: 'Query' and 'Function', with 'Function' selected. The 'Function' tab contains a 'Function' input field, a 'Get Parameters' button, and a 'Delete Rows' button. Below the tabs is a table with columns 'Parameter', 'UDE', and 'Constant'. The table is currently empty. At the bottom of the window is a status bar with fields for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', 'Authorization Status', and an 'Exit' button.

You can specify the following details here:

### **Function**

Select the database function you wish to use from the pre-defined set of functions available in the option list.

Click the 'Get Parameter' button to get the parameters linked to the function name selected.

### **Parameter**

All function parameters, which can be mapped to an existing UDE or a constant value to arrive at the required output, get displayed here

You can specify either a UDE code or a constant value as input for the function parameter

### **UDE**

Specify the UDE code to be used as a value for the function parameter

---

### **Note**

You can specify the '@CUSTOMER\_NO' keyword as a parameter value

---

### **Constant**

Specify a constant value of the function parameter

---

**Note**

You cannot close a UDE record if it is used in Eligibility Criteria maintenance or in Variance Rule maintenance.

---

## 2.3 Viewing UDE Details

You can view the details of UDEs maintained and search for a UDE in the 'Relationship Pricing – User Data Elements Summary' screen. You can invoke this screen by typing 'COSUDEM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

The screenshot shows the 'Relationship Pricing User Data Elements Summary' application window. The window title is 'Relationship Pricing User Data Elements Summary'. The interface includes a search bar with 'Search', 'Advanced Search', and 'Reset' options. Below the search bar, there are two dropdown menus: 'Authorization Status' and 'Record Status'. A text input field for 'UDE Code' is also present. The main area of the window is a table with columns for 'Authorization Status', 'Record Status', and 'UDE Code'. The table is currently empty. At the bottom of the window, there are two legend boxes: one for 'Authorization Status' with options 'A - Authorized' and 'U - Unauthorized', and another for 'Record Status' with options 'C - Closed' and 'O - Open'. An 'Exit' button is located in the bottom right corner.

You can search for a UDE value in this screen by specifying any of the following:

### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### **UDE Code**

Select the code of the data element you want to search for, from the option list provided

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.4 System Data Elements

For defining the eligibility criteria and the variance rule for a customer, you need to use the following SDEs available in the system:

- CUST\_AVGSAL- to calculate the average salary of the customer for the last six months. The system calculates the average salary based on the salary amount credited to the account using the 'salary' or 'advance salary' transaction codes. Any reversal of salary with DR amount is not considered for calculating the average salary.
- CUST\_EMPLOYER- to determine the customer's current employer code maintained in customer maintenance screen.

Otameshi Gaika is a foreign currency deposit account for individual customers. When the customer opens foreign currency deposit, he/she is eligible for additional interest benefit when following conditions are met:

- Deposit Amount >= Particular JPY Amount (Say JPY 100,000)
- TD Currency = Particular Currency (Say USD/AUD/CNY/TRY/EUR/NZD/ZAR).
- Deposit Term = Particular tenor (Say 1 Month).

Additional interest rate benefits can be provided to a deposit account using the following SDEs available in the system:

- SDE SDE\_CCY - To identify the currency of the deposit account
- SDE SDE\_DEPOSIT\_AMOUNT -To fetch the value of Term Deposit Amount
- SDE SDE\_DEP\_AMT\_LCY -To provide the deposit amount in LCY equivalent amount

---

### Note

- For the existing account, SDE SDE\_DEP\_AMT\_LCY will return value from Current (LCY) field from STDCUSTD screen.
- If the enquiry is done in STDVAENQ screen this SDE will return the deposit amount in LCY as follows:
  - The deposit amount of a particular deposit account will be identified.
  - Standard mid rate applicable for the two currencies involved will be identified from CYDRATEE.
  - The FCY deposit amount will be converted into LCY equivalent by applying the exchange rate.
  - If the deposit is in LCY this SDE SDE\_DEP\_AMT\_LCY will return the same value by applying the exchange rate as 1.

---

### Note

- For Non-Rate Chart TDs the SDE SDE\_TENOR value will always be in days.
- For Rate Chart Tenor
  - If Rate chart tenor at Account class level is maintained as Days then the tenor of the TD will be converted to days

- If Rate Chart Tenor at Account class level is maintained as months then the tenor of the TD will be converted to months. If it is maintained as a combination of month and days, then the round of value of the month will be considered

- SDE SDE\_DEBIT\_AMOUNT - To identify the pay in amount of the deposit account. This SDE will return the total pay in amount of the deposit only when the currency of all the pay in modes are the same. This SDE will return value as '0' when one of the pay in currency is different.
- SDE SDE\_PAYIN\_CCY - To provide currency of the pay in account. This SDE will return the pay in currency of the pay in account when the currency of all the pay in modes are same. This SDE will return a blank value if any one of the pay in currency is different.

## 2.5 Maintaining Relationship Value Tag Codes

A customer can avail the benefits of a scheme offered by your bank, based on certain attributes like credit card reward points, bonus points etc. You can maintain these attribute tags in the 'Relationship Value Tag Code Maintenance' screen. The values for these attribute tags can be specified either manually or uploaded from an external system.

You can invoke this screen by typing 'CODRVTCM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Relationship Value Tag Code Maintenance". At the top left, there are icons for "New" and "Enter Query". The main content area contains two text input fields: "RVT Code \*" and "RVT Description \*". Below the input fields, there is a section labeled "Fields" which contains a table with the following columns: "Maker" (with a sub-column "Checker"), "Date Time" (with a sub-column "Date Time"), "Mod No", and "Record Status" (with sub-columns "Authorization Status"). An "Exit" button is located in the bottom right corner of the window.

You can specify the following details in this screen:

### **RVT Code**

Specify a unique code for customer relationship value tag.

### **RVT Description**

Specify a suitable description for the relationship value tag.

---

**Note**

You cannot close an RVT record if it has been used for any customer-RVT code mapping.

---

## 2.6 Viewing RVT Code Details

You can view the details of the RVT code and also search for a desired code in the 'Relationship Value Code Maintenance Summary' screen. You can also invoke this screen by typing 'COSRVTMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

Relationship Value Tag Code Summary

Search Advanced Search Reset

Case Sensitive

Authorization Status [ ] Record Status [ ]

RVT Code [ ]

Records per page 15 First Previous 1 Of 1 Next Last Go Lock Columns 0

Authorization Status	Record Status	RVT Code	RVT Description
----------------------	---------------	----------	-----------------

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

Exit

You can specify any of the following details to perform a search.

### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### **RVT Code**

Select the code of the relationship value tag you want to search for, from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.7 Maintaining Values for Relationship Tags

You can maintain the values for the relationship tags either manually or you can upload the same from an external system. You can maintain the values manually using the 'Customer Relationship Value Tag Code Maintenance' screen.

You can invoke this screen by typing 'CODCURVC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Customer Relationship Value Tag Code". At the top left, there are icons for "New" and "Enter Query". The main area contains several input fields: "Customer Number \*" (with a red asterisk), "Customer Name", "RVT Code \*" (with a red asterisk), "RVT Description", "RVT Code Value", and "Source Code". Below these fields is a section labeled "Fields". At the bottom of the window, there is a status bar with the following labels: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", "Authorization Status", and an "Exit" button.

You can specify the following details in this screen:

### **Customer Number**

Select the name of the customer for whom you want to specify the relationship tag value from the option list provided

### **Customer Name**

Customer name gets displayed automatically once you specify the customer number

### **RVT Code**

Select the relationship tag code for which you want to specify the value, from the option list provided

### **RVT Description**

Relationship tag description gets displayed once you specify the RVT code

### **RVT Code Value**

Specify a value for the relationship tag selected

### **Source Code**

Select the source code for the desired external system, from the option list provided

## 2.8 Viewing Relationship Tag Value Details

You can view the details of the relationship tag values and also search for a desired value in the 'Customer Relationship Value Code Maintenance Summary' screen. You can invoke this screen by typing 'COSCURVT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Customer Relationship Value Tag Code Summary

Search Advanced Search Reset

Case Sensitive

Authorization Status Record Status

Customer Number RVT Code

Source Code

Records per page 15 First Previous 1 Of 1 Next Last Go Lock Columns 0

Authorization Status	Record Status	Customer Number	RVT Code	RVT Code Value	Source Code
----------------------	---------------	-----------------	----------	----------------	-------------

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

Exit

You can specify any of the following details to perform a search.

### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### **Customer Number**

Select the customer number whose relationship value you want to search for, from the option list provided.

### **RVT Code**

Select the relationship value tag code you want to search for, from the option list provided

### **RVT Code Value**

Select the relationship value you want to search for, from the option list provided

### **Source Code**

Select the source code for the desired external system, from the option list provided



Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.9 Maintaining Eligibility Plan

You need to maintain the eligibility criteria based on which a customer can avail the benefits of scheme. Eligibility criteria can be defined based on various customer attributes maintained as User Data Elements (UDE) or pre-shipped set of System Data Elements (SDE) and it helps to identify the target customers for a scheme. The eligibility criteria can be defined using customer RVT codes also. You can maintain the eligibility criteria for a scheme in 'Relationship Pricing Eligibility Plan' screen.

You can invoke this screen by typing 'CODELGPL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

RDE Code	RDE Parameter Value
<input checked="" type="checkbox"/>	<input type="text"/>

You can maintain the following details in this screen:

### **Eligibility Plan ID**

Specify a unique ID for the eligibility plan

### **Eligibility Plan Description**

Specify a unique description for the eligibility plan

### **RDE Code**

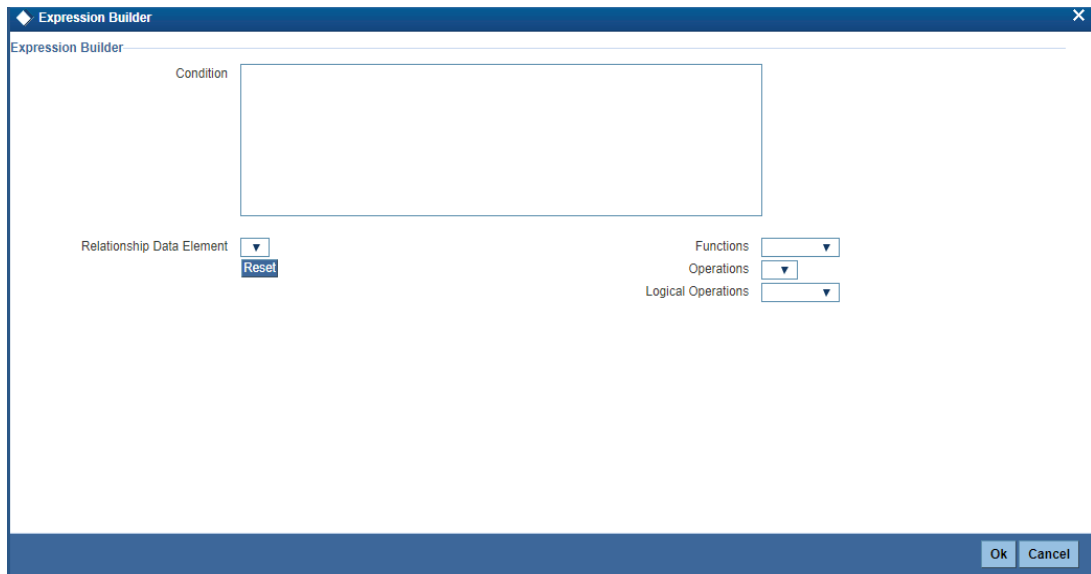
Select the relationship data element to be used to build the eligibility criteria expression. All system data elements, user data elements, and customer RVT codes are available for selection in the option list provided.

### **RDE Parameter Value**

Specify a value for the relationship data element selected

## 2.9.1 Creating Eligibility Condition

You can build the condition to be evaluated to verify the eligibility of a customer by clicking the 'Expression Builder' button. The 'Expression Builder' screen is displayed.



You can specify the following details to build the eligibility criteria expression:

### **Condition**

Specify the eligibility evaluation condition, using the relationship data elements, functions, operations, and logical operations provided.

### **Relationship Data Element**

Select the relationship data element to be used to build the eligibility condition. The RDE codes specified in 'Relationship Pricing Eligibility Plan' screen are displayed in the drop-down list provided.

### **Functions**

Select the mathematical function to be used to build the eligibility condition. The following options are available:

- Abs
- Greatest
- Round
- Trunc
- Floor
- Ceil
- Power
- Mod

### **Operations**

Select the operator to be used to build the eligibility criteria expression. The following options are possible:

- + (Addition)
- - (Subtraction)
- \* (Multiplication)
- / (Division)

## Logical Operations

Select the logical operator to be used to build the eligibility criteria expression. The following options are possible:

- AND
- OR
- <
- <=
- >
- >=
- <>

## 2.10 Viewing Eligibility Plan Details

You can view the details of the eligibility plans and also search for a desired plan in the 'Relationship Pricing Eligibility Plan Summary' screen. You can invoke this screen by typing 'COSELPLN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

Relationship Pricing Eligibility Plan Summary

Search Advanced Search Reset

Case Sensitive

Authorization Status [▼] Record Status [▼]

Eligibility Plan Id [ ]

Records per page 15 [▼] First Previous 1 Of 1 Next Last [Go] Lock Columns 0 [▼]

Authorization Status	Record Status	Eligibility Plan Id	Eligibility Plan Description	Condition
----------------------	---------------	---------------------	------------------------------	-----------

Authorization Status A - Authorized U - Unauthorized

Record Status C - Closed O - Open

Exit

You can specify any of the following details to perform a search.

### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### Record Status

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

### Eligibility Plan ID

Select the eligibility plan you want to search for, from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.11 Maintaining Pricing Variance Rule

You can maintain the price or rate variance rules at module level where you can specify the rule conditions based on the module specific attributes available. You can specify multiple conditions based on which the preferential variance for eligible customers can be derived. You can define the variance rule in 'Relationship Pricing Variance Rule Maintenance' screen.

You can invoke this screen by typing 'CODVARRM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You need to specify the following details in this screen:

### Variance Rule ID

Specify a unique ID for the variance rule.

### Variance Rule Description

Specify a suitable description for the variance rule.

### Module

Select the module to which you wish to associate the variance rule, from the option list provided.

### Variance Rule Basis

Select the price component based on which you want to define the variance rule. The following options are available:

- Interest

- Charge
- Commission
- Fees
- Exchange Rate

### **Variance Rule Type**

Select the type of the value being returned by the variance rule, from the option list provided. The following options are available for selection:

- Fixed Rate - applicable if you have selected 'Interest' as Variance Rule Basis. Variance rule returns a fixed rate, in this case, which can be used for pricing computation
- Fixed Amount - variance rule returns a fixed amount, which can be used for pricing computation
- Variance Rate – applicable if you have selected 'Interest' as Variance Rule Basis. Variance rule returns the variance rate over the base rate computed, which is added to or subtracted from the base rate
- Variance Amount - returns the variance amount to be added to or subtracted from the base rate
- Percentage - returns a percentage to be applied to the base amount or base rate computed to arrive at the final value

---

#### **Note**

The options 'Fixed Amount' and 'Variance Amount' are not applicable if you have specified 'Interest' as Variance Rule Basis

---

### **Variance Rule Currency 1**

Select the currency associated with the variance rule from the option list provided. You need to specify this if you have selected 'Fixed Amount' or 'Variance Amount' as Variance Rule Type.

If you have selected the Variance Rule Basis as 'Exchange Rate', you need to select the first currency of the currency pair from the option list provided.

### **Variance Rule Currency 2**

Select the second currency of the currency pair from the option list provided, if you have selected the Variance Rule Basis as 'Exchange Rate'.

### **Effective Date**

Specify the Date from which the rate maintenance is applicable.

## **2.11.1 Specifying Relationship Data Elements**

Relationship Data Element is a collection of UDE, SDE (module specific and customer specific) and Customer RVT codes which is used to build the variance rule. You can maintain the following details to build the variance rule:

### **Relationship Data Element**

Select the relationship data element to be used to build the variance rule. The option list contains all SDEs, UDEs, and customer RVT codes, available for selection.

### **RDE parameter value**

Specify a value for the RDE parameter selected.

## 2.11.2 Specifying Conditions for Variance Rule

You can build the expressions and specify conditions to derive the variance rule using the 'Expression Builder' screen.

Click the 'Expression Builder' button to invoke the 'Expression Builder' screen.

The screenshot shows the 'Expression Builder' dialog box. It features a title bar with a diamond icon and the text 'Expression Builder'. Below the title bar is a navigation bar with '1 Of 1' and a 'Go' button. The main area is a table with two columns: 'Condition' and 'Result'. Below the table are several controls: 'Relationship Data Element' with a dropdown arrow, a 'Reset' button, 'Function' with a dropdown arrow, 'Operators' with a dropdown arrow, and 'Logical Operators' with a dropdown arrow. At the bottom right are 'Ok' and 'Cancel' buttons.

You can specify the conditions for deriving the variance rule, in this screen

### **Condition**

Specify the condition for building the variance rule.

### **Result**

Specify the result of the execution of the variance rule, in terms of rate or amount.

### **Relationship Data Element**

Select the RDE to be used to build the variance rule expression. All the RDEs selected previously for this variance rule are displayed in the option list.

### **Function**

Select the mathematic function to be used to build the variance rule, from the drop-down list provided. The following options are available:

- Abs
- Greatest
- Round
- Trunc
- Floor
- Ceil
- Power
- Mod

### **Operators**

Select the operator to be used to build the variance rule expression. The following options are available:

- + (add)

- - (subtract)
- \* (multiply)
- / (divide)

### Logical Operators

Select the logical operator to be used to build the variance rule expression. The following options are available:

- AND
- OR
- <
- <=
- >
- >=
- <>

You can specify any number of conditions using combinations of mathematical functions, operators, and logical operators.

The following example demonstrates the building of a variance rule.

A variance rule needs to be set up to derive beneficial interest rates for customers based on loan amount. If the loan amount is greater than 250,000 then interest rate needs to be decreased by 1% and if the loan amount is greater than 500,000 then the decrease should be 1.5%.

For the above rule, the setup can be as follows.

Setup	Values
Module	LD
RDE	TXN_AMOUNT
Variance Rule basis	Interest rate
Return type	Percentage
Condition1	TXN_AMOUNT > 250000 AND TXN_AMOUNT < 500000
Result 1	-1
Condition2	TXN_AMOUNT >= 500000
Result 2	-1.5

## 2.12 Viewing Variance Rule Details

You can view the details of the variance rule and also search for a rule for a specific module or type in the 'Relationship Pricing Variance Rule Maintenance Summary' screen. You can invoke this screen by typing 'COSVARRM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screen appears as shown below:

Relationship Pricing Variance Rule Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Variance Rule Id Variance Rule Type

Variance Rule Basis Module

Effective Date

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Variance Rule Id	Variance Rule Type	Variance Rule Basis	Module	Effective Date
----------------------	---------------	------------------	--------------------	---------------------	--------	----------------

Exit

You can specify the following details to search for a variance rule:

#### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

#### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

#### **Variance Rule ID**

Select the variance rule you want to search for, from the option list provided.

#### **Module**

Select the module for which you want view the variance rule details, from the option list provided.

#### **Variance Rule Basis**

Select the basis of the variance rule which you want to search for, from the option list provided. The following options are available:

- Interest
- Charge
- Commission
- Fees



## Variance Rule Type

Select the type of the variance rule you want to search for, from the option list provided. The following options are available for selection:

- Fixed Rate
- Fixed Amount
- Variance Rate
- Variance Amount
- Percentage

## Effective Date:

Specify the Date from which the rate maintenance is applicable.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.13 Maintaining Benefit Plan

You can define the benefits offered to eligible customers on availing a scheme, in the 'Relationship Pricing Benefit Plan Maintenance' screen. Benefits can be defined in terms of any of the following:

- Preferential interest rates for loan products
- Beneficial charges/fees for various transactions
- Preferential commission variance
- Preferential rates for periodic interest and charges
- Preferential exchange rates

You can define benefits at module level, for more than one product and price component combination. You can invoke this screen by typing 'CODBENDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Product *	Price Component Types	Price Components *	BenefitType	Variance Type	Variance Currency	Variance Value
-----------	-----------------------	--------------------	-------------	---------------	-------------------	----------------

You can specify the following details in this screen:

**Benefit Plan ID**

Specify a unique identification for the pricing benefit plan.

**Benefit Plan Description**

Specify a suitable description for the benefit plan.

**Module**

Select the module for which you want to maintain the benefit plan from the option list provided.

**Priority Number**

Specify the priority number to be associated with the benefit plan for the selected module.

When more than one benefit plan with the same 'Price Component' is eligible for a customer account and the same needs to be applied for an account, the applicable variance in the benefit plan with priority 0 will be applied always subject to the condition that the rule maintained inside the benefit plan is satisfied. i.e., irrespective of the other applicable priorities. Priority 0 needs to be applied mandatorily. However, if the rule within the benefit plan is not satisfied no need to apply that benefit plan.

---

**Note**

The system will display an error message if you try to maintain Priority as 0 for any other module other than IC.

---

Application of more than one benefit plan is applicable only for the following combination:

- Price Component Type – Interest
- Benefit Type - Variance
- Variance Type – Variance Rate

You can change the priority to '0' in CODBENPR (Relationship Pricing Benefit Plan Priority Change) screen.

---

**Note**

You can maintain the benefit plans with priority as 0 only on need basis. This has to be controlled operationally.

---

### **2.13.1 Specifying Pricing Benefit Details**

You can specify the following pricing preferences for the benefit plan:

**Product**

Select the product to which you want to associate the benefit plan from the option list provided. All the valid product codes for the selected module are displayed in the list.

**Price Component Type**

Select the type of the price component from the drop-down list. The following options are available:

- Interest
- Charge
- Fee
- Commission
- Exchange Rate

## Price Components

Select the price class components to be associated with the benefit plan. The option list displays the valid price class components maintained, based on the product code and price component type specified.

For example, if you select the price component type as Interest for an LD product, the price components list will display Interest Class components mapped to the LD product.

If you specify price component type as Charge, the price components list will display Charge Class components.

## Benefit Type

Select the type of benefit from the drop-down list. The following options are available:

- Variance – a price variance is offered as benefit to the customer
- Waive – a price component waive-off is offered as benefit to the customer

---

### Note

Waive-off benefit is applicable for price components of type charges, fees and commission.

---

## Variance Type

Select the type of variance to be attached to the benefit plan. This is applicable if you have specified 'Variance' as the benefit type. The following options are available:

- Fixed Rate - fixed rate will be applied over the computed base rate computed
- Variance Rate - variance rate will be either added to or subtracted from the base rate computed
- Fixed Amount - fixed amount will be applied over the computed price amount
- Variance Amount - variance amount will be added to or subtracted from the base amount computed
- Percentage - percentage of base rate or amount computed will be increased or decreased from the base rate or amount
- Free Txn – indicates the number of free transactions available for the combination of a given Module id, Product, Price component type, and Price Component for a calendar month

---

### Note

To avail this feature, you must setup the charge through the 'IC' module and select 'ITEM-COUNT' as charge basis. For a product, the system overrides the free transaction count maintained at account class level with the free transaction count maintained at the RP benefit plan level.

If you have selected the price component type as 'Exchange Rate', you need to select 'Variance Rate' as the variance type.

---

## Variance Currency

Select the currency associated with fixed amount or variance amount, from the option list provided. If you have selected the price component type as 'Exchange Rate', you need to select the buy currency of the customer from the option list provided.

### **Variance Value**

Specify the value related to variance. This is applicable if you have selected 'Variance' as the benefit type.

If you have selected the price component type as 'Exchange Rate', the system automatically calculates the variance value using the quotation method maintained for the currency pair.

### **Variance Rule**

Select the variance rule ID to be associated with the benefit plan, from the option list provided.

Once you select a variance rule ID, the type of the variance rule gets defaulted in the benefit plan and you cannot change this.

### **Maximum Value**

Specify the maximum value for interest rate component type.

### **Minimum Value**

Specify the minimum value for interest rate component type.

---

#### **Note**

The system will validate the final interest rate (after application of RP) against the minimum and maximum interest rate maintained at the RP level. If the value of the interest rate is greater than the maximum value, then the system will use the maximum value for computation. If the value of the interest rate is lesser than the minimum value then the system will compute the minimum value computation.

---

## **2.13.2 Defining Priority in Benefit Maintenance**

You can define the priority as 0 for the benefit plans in 'Benefit Plan Maintenance' screen. When the priority is defined as 0 only, the following components can be used in benefit plan:

- Price Component Type – Interest
- Benefit Type - Variance
- Variance Type – Variance Rate

No other values are permitted if the priority is defined as '0'. If any other price component value is provided for Priority '0' then system will display an appropriate error message.

---

#### **Note**

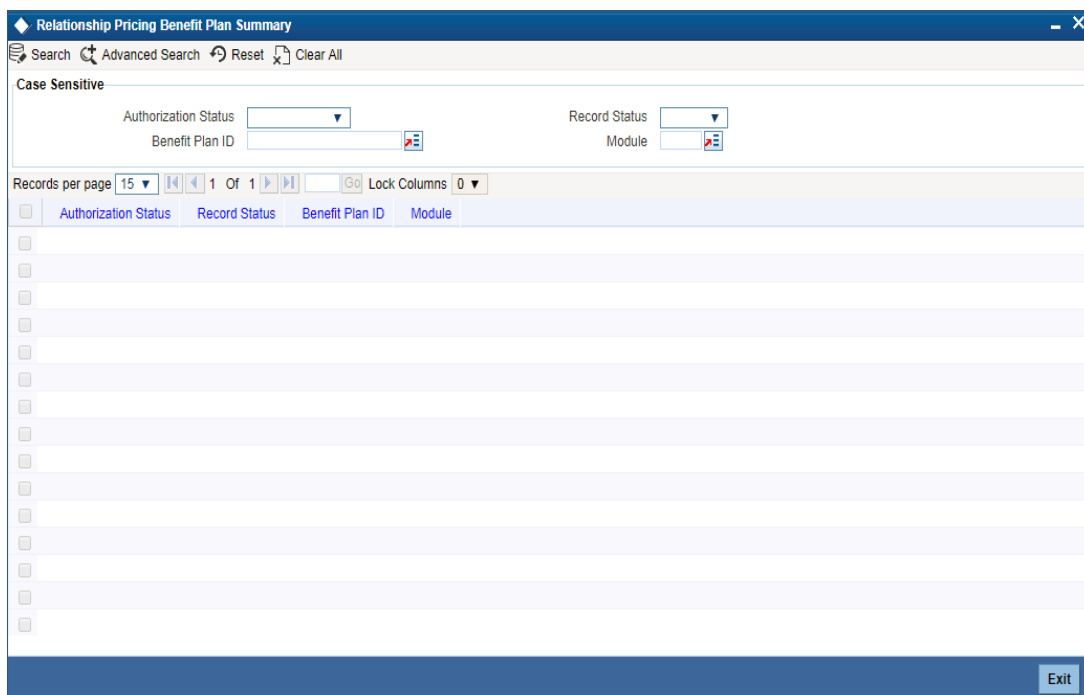
This is applicable only for IC module. If you try to maintain any other module with Priority '0', the system will display an appropriate error message.

---

## **2.14 Viewing Benefit Plan Details**

You can view the details of the benefit plan and also search for a benefit plan for a specific module in the 'Relationship Pricing Benefit Plan Summary' screen. You can invoke this screen

by typing 'COSBENDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can search for a benefit plan by specifying the following fields:

#### **Authorization Status**

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

#### **Record Status**

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

#### **Benefit Plan ID**

Select the benefit plan you want to search for, from the option list provided.

#### **Module**

Select the module for which you want to view the benefit plans from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.15 Maintaining Pricing Scheme

You can maintain the details of the pricing scheme in the 'Relationship Pricing Scheme Maintenance' screen. You can invoke this screen by typing 'CODSCHMM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Relationship Pricing Scheme Maintenance' application window. The window title is 'Relationship Pricing Scheme Maintenance'. The interface includes a toolbar with 'Save' and 'Hold' buttons. The main area contains several input fields for 'Scheme ID', 'Pricing Scheme ID Description', 'Scheme Start Date', 'Scheme End Date', 'Benefit Validity Period', 'Scheme Advice Description', 'Scheme Status', 'Valid Type', 'Eligibility Type', 'Apply For', and 'Executable Type'. There is a 'Benefit End on Scheme Expiry' checkbox. Below these fields are tabs for 'Benefit Details' and 'Eligibility Details'. The 'Benefit Details' tab is active, showing a table with columns 'Benefit Plan ID' and 'Benefit Plan Description'. The table has one row with a checkmark in the first column. At the bottom, there is a 'Fields' section with columns for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and a 'Cancel' button.

You can maintain the following details specific to the scheme in this screen:

### Pricing Scheme ID

Specify a unique ID for the pricing scheme

### Pricing Scheme ID Description

Specify a suitable description for the pricing scheme

### Scheme Start Date

Specify the effective start date of the pricing scheme. Select the start date by clicking the adjoining calendar icon

### Scheme End Date

Specify the end date of the scheme. Select the end date by clicking the adjoining calendar icon

### Benefit Validity Period

Specify the period through which the benefits will be made available to the customer, in terms of days, months or years. This date is applicable under the following conditions:

- Scheme ceases to exist, but benefits are given to the customers for a period of time
- Scheme is active, but the benefits are given to the customers for a short period of time

### **Benefit Validity Basis**

Select the basis of specifying the validity period, from the drop-down list provided. The following options are available:

- Days
- Months
- Years

### **Scheme Advice Description**

Specify a suitable description for the scheme advice

### **Scheme Status**

Status of the scheme is displayed as 'Active', by default

---

#### **Note**

The status of the scheme changes to 'Expired', on the end date specified for the schema

---

### **Validity Type**

Select the way of applying the scheme benefits from the drop-down list. The following options are available:

- One-Time – benefits are made available to eligible customers only once
- Renewable – scheme benefits are made available to the customers till the expiry of the scheme
- Perpetual – benefits offered to eligible customers continue to be available to the customers even if they fall out of the eligibility conditions

### **Eligibility Type**

Select the duration of the benefit validity from the drop-down list. The following options are available:

- Benefits Validity Period
- Scheme Validity Period

### **Apply For**

Select the customers for which the pricing scheme is applicable, from the drop-down list. The following options are available:

- New customer
- All customers
- Existing customers

---

#### **Note**

A customer is identified as new or existing based on their creation date and scheme start date

---

### **Execution Type**

Select the type of application of the pricing scheme, from the drop-down list. The following options are available:

- Manual
- Automatic

## Benefit End on Scheme Expiry

Select this checkbox to indicate that the customer scheme benefits expire on reaching the scheme end date, in cases where the validity period exceeds the scheme end date.

### 2.15.1 Benefit Details Tab

You can select the benefit plans to be applicable for a pricing scheme in the 'Benefit Details' tab. The following details related to the benefit plan are displayed:

- Benefit Plan ID
- Benefit Plan Description

Select the checkbox against any desired benefit plan to make it a part of the pricing scheme

### 2.15.2 Eligibility Details Tab

You can specify the eligibility details of the pricing scheme in the 'Eligibility Details' tab.

The screenshot displays the 'Relationship Pricing Scheme Maintenance' application window. The 'Eligibility Details' tab is active, showing various input fields for scheme and eligibility information. The 'Scheme Validity Details' section includes fields for Scheme ID, Pricing Scheme ID Description, Scheme Start Date, Scheme End Date, Benefit Validity Period, Benefit Validity Basis, Scheme Advice Description, and Scheme Status (set to 'Active'). The 'Eligibility Details' section includes Eligibility Plan Code, Eligibility Revision Frequency (set to 'Daily'), Valid Type, Eligibility Type, Apply For, Executable Type, and a checkbox for 'Benefit End on Scheme Expiry'. The bottom of the window shows a 'Fields' section with columns for Maker/Checker, Date Time, Mod No, Record Status, and Authorization Status, along with an 'Exit' button.

You can specify the following details related to eligibility:

#### Eligibility Plan Code

Select the eligibility criteria for a customer to avail the benefits of a scheme, from the option list provided. All valid eligibility plans are displayed in the list

#### Eligibility Revision Frequency

Select the frequency at which the eligibility plan gets revised, from the drop-down list. The following options are possible:

- Daily
- Weekly
- Fortnightly
- Monthly
- Quarterly



- Half Yearly
- Yearly

### First Revision Date

The date on which the first execution of the eligibility plan happened, is displayed here

### Last Revision Date

The last revision date of the scheme eligibility is displayed here

### Next Revision Date

The date on which next revision of the eligibility plan should happen is displayed here. This value is arrived at, based on the last revision date and the revision frequency specified.

## 2.16 Viewing Pricing Scheme Details

You can view the details of the pricing scheme and also search for a scheme in the 'Relationship Pricing Scheme Maintenance Summary' screen.

You can invoke this screen by typing 'COSSCHME' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can search for a pricing scheme by specifying any of the following fields:

### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

### Record Status

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

**Pricing Scheme ID**

Select the pricing scheme you want to search for, from the option list provided

**Scheme Start Date**

Specify the start date of the pricing scheme you want to search for

**Scheme End Date**

Specify the end date of the pricing scheme you want to search for

**Validity Type**

Select the validity type of the pricing scheme you want to search for, from the drop-down list provided

**Apply For**

Select the customers for which the pricing scheme you want to search for is applicable, from the drop-down list. The following options are available:

- New customer
- All customers
- Existing customers

**Execution Type**

Select the type of application of the pricing scheme you want to search for, from the drop-down list. The following options are available:

- Manual
- Automatic

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.17 Maintaining Customer Scheme Linkage

You can link a customer to a pricing scheme in the 'Customer Scheme Manual Linkage' screen. The benefits of the scheme are applied to the customer for the validity period specified.

You can invoke this screen by typing 'CODCUSML' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Customer Scheme Manual Linkage' application window. It features a title bar with a diamond icon and the text 'Customer Scheme Manual Linkage'. Below the title bar is a 'Save' button. The main area contains two input fields: 'Customer No \*' and 'Customer Name'. Below these is a table with columns: 'Scheme ID \*', 'Scheme Description', 'Benefit Start Date \*', and 'Benefit End Date \*'. The table has one row with empty input fields. Below the table is a 'View Benefit Plan' button. At the bottom of the window is a status bar with fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and a 'Cancel' button.

You can specify the following details in this screen:

#### **Customer Number**

Select the customer for whom you want to link the pricing scheme, from the option list provided. All customers who have opted for relation pricing are displayed in the list.

#### **Customer Name**

Name of the customer gets displayed, once you select the customer number

#### **Scheme ID**

Select the scheme ID to be linked to the customer number, from the option list provided

---

#### **Note**

You can link more than one scheme to a customer number

---

#### **Scheme Description**

The description associated with the scheme gets displayed, once you select the scheme ID

#### **Benefit Start Date**

Specify the date on which the scheme benefits starts to be applied for the customer

#### **Benefit End Date**

Specify the date on which the scheme benefits cease to exist for the customer

## 2.17.1 Viewing Benefit Plans

Select a benefit scheme and click the 'View Benefit Plan' button to view the benefit plans associated with the selected scheme.

The screenshot shows a web application window titled "Benefit Details". At the top, there is a search bar with the text "Enter Query" and a text input field labeled "Pricing Scheme Id \*". Below the input field is a table with the following columns: "Pricing Scheme Id", "Benefit Plan ID", "Benefit Plan Description", "Module", and "Priority Number". The table shows "1 Of 1" records. At the bottom of the window, there is a "View Benefit Details" button and an "Exit" button.

The following details related to the benefit are displayed:

- **Module** - module to which the benefit is related
- **Benefit Plan ID** - unique identification of the benefit plan
- **Benefit Plan Description** - description linked to the benefit plan ID
- **Priority Number** - priority number assigned to the benefit plan

## 2.17.2 Viewing Pricing Benefit Details

Select a row in 'Benefit Details' and click the 'View Benefit Details' to view the details associated with the selected benefit plan. The following screen is displayed.

Relationship Pricing Benefit Plan Maintenance

New Enter Query

Benefit Plan ID \*  
Benefit Plan Description \*  
Module \*  
Priority Number

Pricing Benefit Details

Product *	Price Component Type	Price Components *	BenefitType	Variance Type	Variance Currency	Variance
-----------	----------------------	--------------------	-------------	---------------	-------------------	----------

Fields

Maker Date Time: Mod No Record Status  
Checker Date Time: Authorization Status

Ok Exit

The details associated with the selected benefit plan are displayed here

If the benefit selected in 'Benefit Details' screen is related to Consumer Lending module, the following screen gets displayed.

Promotions Details

New Enter Query

Promotion Code \* Promotion Start Date \*  
Promotion Description Promotion End Date  
Module Code Product Code \*

Preferences Components

Tenor Loan Amount

Minimum \* Minimum Loan Amount  
Maximum \* Maximum Loan Amount  
Default \*  
Unit \*

Holiday Periods

User Defined Element Id	UDE Value	Minimum Value	Maximum Value
-------------------------	-----------	---------------	---------------

Fields

Maker Date Time: Mod No Record Status  
Checker Date Time: Authorization Status

Exit

The following details related to the benefit plan selected are displayed:

- Benefit or promotion plan identification and description
- Start date and end date of the promotion
- Tenor details and the holiday period details
- Related UDEs and corresponding values
- Schedule details of the principal and interest components

### 2.17.3 Viewing Linkage Details

You can view the details of customer scheme linkages and also search for a customer in the 'Customer Scheme Manual Linkage Summary' screen. You can invoke this screen by typing 'COSCUSCM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Customer Scheme Manual Linkage Summary' application window. At the top, there are search options: 'Search', 'Advanced Search', and 'Reset'. Below this, there is a 'Case Sensitive' checkbox. The main search area contains two input fields: 'Authorization Status' with a dropdown arrow and 'Customer Number' with a search icon. To the right of these fields is a 'Record Status' dropdown menu. Below the search area is a pagination bar showing 'Records per page' set to 15, '1 Of 1' records, and navigation buttons for 'First', 'Previous', 'Next', and 'Last'. There is also a 'Go' button and a 'Lock Columns' dropdown set to 0. The table below has three columns: 'Authorization Status', 'Record Status', and 'Customer Number'. At the bottom of the window, there are two legend boxes: one for 'Authorization Status' with 'A - Authorized' and 'U - Unauthorized', and another for 'Record Status' with 'C - Closed' and 'O - Open'. An 'Exit' button is located in the bottom right corner.

You can specify any of the following details to perform a search

#### Authorization Status

Select the authorization status of the record you want to search for, from the drop-down list provided. The options possible are:

- Authorized
- Unauthorized

#### Record Status

Select the status of the record which you want search for, from the drop-down list provided. The options possible are:

- Open
- Closed

#### Customer Number

Select the customer number whose relationship value you want to search for, from the option list provided.

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.18 Changing Benefit Plan Priority

You can modify the priority value associated with a benefit plan for a given module in the 'Relationship Pricing Benefit Plan Priority Change' screen. You can invoke this screen by typing 'CODBEPRI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Benefit Plan ID	Benefit Plan Description	Priority Number
-----------------	--------------------------	-----------------

You need to specify the following details to change the priority of a benefit plan.

### **Benefit Plan Type**

Select the type of benefit plan that you are maintaining. The options are as follows:

- Exchange Rate Benefit plans - Selecting this option allows you to change the priority of all the exchange rate benefit plans.
- Pricing Comp Benefit Plans - Selecting this option allows you to change the default pricing component benefit plans of the module selected.

### **Module**

If you have selected the the benefit plan type as 'Pricing Comp Benefit Plans', select the module for which you want to change the benefit plan priority number. All modules for which benefit plans are defined are displayed in the option list.

### **Module Description**

The description associated with the selected module is displayed here.

Click 'Query' button. The exchange rate benefit plans maintained will be listed in 'Benefit Details' section.

### **Benefit Plan ID**

The valid benefit plan IDs for that module is displayed here.

### **Benefit Plan Description**

The description associated with the benefit plan ID is displayed here.

## Priority

The priority number linked to the benefit plan is displayed here. You can change the priority as 0 for any number of price benefit plan belonging to module IC.

### 2.18.1 Viewing Benefit Plan Details

Select a benefit plan ID and click the 'View Benefit Plan' button to view the details of the selected benefit plan

## 2.19 Changing Customer Scheme Linkage Status

You can view and change the status of customer scheme linkages in the 'Customer Scheme Linkage Status Change' screen. All the schemes linked to the customer are displayed in this screen, with the respective status.

You can invoke this screen by typing 'CODSCHST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Scheme ID	Eligibility Plan Id	Benefit Start Date	Benefit End Date	Linkage Status	Previous Linkage Status	Linkage E
-----------	---------------------	--------------------	------------------	----------------	-------------------------	-----------

You can specify the following details in this screen:

### Customer Name

The system displays the name of the specified customer ID based on the details maintained at 'Customer Maintenance' level.

### Scheme ID

Select the ID of the scheme whose status you want to change, from the option list

### Scheme Description

The description associated with the scheme gets displayed, once you select the Scheme ID

### 2.19.1 Viewing Scheme Details

The following details related to the scheme are displayed.

- Scheme ID
- Eligibility plan ID
- Benefit start date and end date



- Linkage status and the status of previous linkage
- Linkage Date
- Date of last status change and the reason for change

### Linkage Status

Select the status of the scheme linkage from the drop-down list provided. The following options are available:

- Active
- Waiting for Acceptance
- Expired
- Expired/Renewable
- Rejected

## 2.19.2 Viewing Status Change Details

You can view the details of scheme linkage status and also search for a linkage in the 'Customer Scheme Status Change Summary' screen.

You can invoke this screen by typing 'COSSCMST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify any of the following details to perform a search

### Customer Number

Select the customer number you want to search for, from the option list provided

### Scheme ID

Select the scheme ID you want to search for, from the option list provided

Click the 'Search' button to search for records according to the search criteria specified. You can also perform an advanced search using combinations of conditions by clicking the 'Advanced Search' button.

## 2.20 Viewing Customer Scheme Linkages

You can view the schemes linked to a customer number in 'Customer Scheme Linkage Query' screen. You can invoke this screen by typing 'CODSCMQY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Scheme Id	Eligibility Plan Id	Benefit Start Date	Benefit End Date	Linkage Status	Previous Linkage Status
-----------	---------------------	--------------------	------------------	----------------	-------------------------

### **Customer Number**

Select the customer whose scheme linkages you would like to change. All valid customer numbers with scheme linkages are displayed in the option list.

### **Linkage Status**

Select the linkage status of the scheme which you want to modify. The following options are available:

- All
- Active
- Waiting for Acceptance
- Expired
- Expired/Renewable
- Rejected

Click the 'Query' button to get the details of the schemes attached to the customer in 'Scheme Details'.

### **Scheme ID**

All scheme IDs linked to the selected customer are displayed

### **Eligibility Plan ID**

The eligibility plan ID maintained for the scheme is displayed here. For manual linkages the eligibility plan ID is displayed as MANUAL.

### **Benefit Start Date**

The date when the scheme was applied to the customer is displayed

### **Benefit End Date**

The end date of the benefits received by the customer is displayed here

### **Current Status**

The current status of the scheme application to the customer is displayed here. The following values are possible:

- Active
- Expired
- Expired/Renewable
- Waiting for Acceptance
- Rejected

You can change the status of the scheme linkages under the following conditions:

- Reject – this status can be selected if the current status of scheme linkage is any of the following:
  - Active
  - Waiting for Acceptance
  - Expired/Renewable

On rejection, the linkage status changes to 'Rejected'

- Accept - this status can be selected if the current status of scheme linkage is 'Waiting for Acceptance'. On acceptance the linkage status changes to 'Active'

### **Status Change Reason**

The reason for changing the status is indicated here

### **Last Status Change Date**

The date on which the customer scheme linkage status was last changed, either by the system or manually, is displayed here

### **Previous Linkage Status**

The previous status of linkage, in case the current linkage status is changed manually or by system, is displayed here

## **2.21 Evaluating Customer Scheme Online**

You can perform an online evaluation of customer eligibility for a scheme using the 'Online Customer Scheme Eligibility Evaluation' screen. All eligibility plans associated with active schemes are evaluated and if the customer is eligible for a scheme, then customer scheme linkage gets established.

You can invoke this screen by typing 'CODELBEV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Online Customer Scheme Eligibility Evaluation

Save

Customer Number

Customer Name

Scheme Id

Scheme Description

Batch Monitor

Ok Cancel

You need to specify the following details to evaluate the customer eligibility for a scheme:

**Customer Number**

Select the customer number for which you would like to evaluate scheme eligibility, from the option list provided.

**Customer Name**

The name of the selected customer is displayed here

**Scheme ID**

Select the scheme ID for which you want to perform eligibility evaluation, from the option list provided

**Scheme Description**

The description associated with the selected scheme is displayed here

Click the 'Ok' button to submit the batch for processing. After submitting the batch, click 'Batch Monitor' button to view the status of the batch. The status of the process is displayed in the 'Journal Batch Log' screen.

**Journal Batch Log**

Search Advanced Search Reset

**Case Sensitive**

Intraday Sequence Number

User Id

Function

Records per page 15 First Previous 1 Of 1 Next Last Go Lock Columns 0

Intraday Sequence Number	Function	User Id	Status	Start Time	End time	Branch Code
--------------------------	----------	---------	--------	------------	----------	-------------

Status W - Process in Progress U - Unprocessed P - Process Completed **Exit**

The status of the process can be any of the following:

- W – Process in Progress
- U – Unprocessed
- P – Process Completed

## 2.22 Viewing Customer Aailed Scheme Benefits

You can view the details of the benefits availed by the customers in the 'Customer Aailed Scheme Benefit Details' screen. You can invoke this screen by typing 'CODCUSCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software interface for viewing customer benefits. The main window is titled "Relationship Pricing Customer Aailed Scheme Benefits". It contains a search form with the following fields: "Customer Number", "Customer Name", "From Date", "Scheme Id", "Scheme Description", and "To Date". A "Query" button is located below the "From Date" field. Below the search form is a section titled "Customer Scheme Application Details" which includes a table with the following columns: "RP Reference", "Customer Number", "Customer Account Number", "Scheme Id", "Transaction Reference", and "Benefit Processing C". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

You need to specify the following to view the benefit details availed by the customer:

### **Customer Number**

Select the customer number for which you would like to view the benefit details

### **Customer Name**

The name of the selected customer is displayed here

### **Scheme ID**

Select the scheme availed by the customer, whose details you want to view

### **Scheme Description**

The description associated with the selected scheme is displayed here

### **From Date**

Specify the date from which the scheme is applicable for the customer

### **To Date**

Specify the date up to which the scheme is applicable to the customer

Click the 'QUERY' button to view the following details related to the benefits availed by the customer.

- Customer Number
- Customer Account Number
- Transaction Reference Number
- Benefit Processing Date
- Scheme ID
- Benefit Plan ID
- Eligibility Plan ID

- Price Component
- Benefit Type
- Variance Type
- Variance Value
- Variance Currency
- Original Computed Price
- Final Price
- Price Currency

## 2.23 Relationship Pricing Exchange Rates for Customers

You can apply different Relationship Pricing exchange rate spreads to different customers. To do so, you need to basically create Customers Service Models (CSM) and Relationship Pricing Exchange Rate Benefit Plans. Then associate the CSM or customer to the required benefit plan. You can also have multiple benefit plans linked to a CSM.

During exchange rate pick up, the benefit plan linked to CSM will be considered and Relationship Pricing spread will be applied on top of the mid rate calculated for the rate type and currency pair.

This section contains the following topics:

- Maintaining Customer Service Model
- Maintaining Relationship Pricing Exchange Rate Benefit Plan
- Linking CSM/Customer to Benefit Plan
- Viewing Multiple Exchange Rates and CSM Linkage

### 2.23.1 Maintaining Customer Service Model

You can classify customer into different service models like 'Silver', 'Gold' and 'Platinum' for preferential treatments which facilitates banks to apply different exchange rate spread for different customer service models.

You can maintain various Customer Service Models (CSM) using 'Customer Service Model Maintenance' screen. You can invoke this screen by typing 'STDSRMDL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

### Customer Service Model

Specify a unique service model code for the customer.

### Customer Service Model Description

Specify a brief description about the customer service model.

### Customer Service Code

Specify the three digit unique customer service code to be associated with the customer service model.

### Relationship Pricing

Check this box to indicate if the specified customer is a RP customer.

### Default

Check this box to indicate if this is the default customer service model.

---

### Note

- There can be only one default Customer service model at any point of time.

During customer creation, you can select the RP check box at CIF level and the RP value in CSM will get defaulted to CIF along with the default CSM.

---

## 2.23.2 Maintaining Relationship Pricing Exchange Rate Benefit Plan

You can create benefit plans and define exchange rate spreads for different rate types and currency pairs using 'Relationship Pricing Exchange Rate Benefit Plan Maintenance' screen. You can invoke this screen by typing 'CODERBEN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Rate Type *	Currency1 *	Currency2 *	Buy Spread	Sell Spread
-------------	-------------	-------------	------------	-------------

Specify the following details:

### Benefit Plan ID

Specify a unique name for the benefit plan.



### **Benefit Plan Description**

Specify a description for the benefit plan.

### **Priority Number**

Enter the priority to be given to the benefit plan.

### **Apply Spread As**

Select the type of spread you want to apply for the RP benefit plan. The options are as follows:

- Direct Spread
- Variance Spread (variance on the existing spread)

Click '+' and define the exchange rate, currency variance and spread. You can define the buy and sell spread for different rate type and currency pair combinations.

### **Rate Type**

Specify the rate type for which the spread is applicable. Alternatively, you can select the rate type from the option list. The list displays all valid rate types maintained in the system.

### **Currency1**

Specify the first currency of the currency pair for which the spread is applicable. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

### **Currency2**

Specify the second currency of the currency pair for which the spread is applicable. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

### **Buy Spread**

Specify the buy spread for the currency pair. It is the profit margin specified over the mid rate when you buy currency 1 for currency2.

The value maintained here will be multiplied with the points multiplier maintained at ccy pair maintenance level for calculation. You can maintain the spread in decimals and also in negative values.

### **Sell Spread**

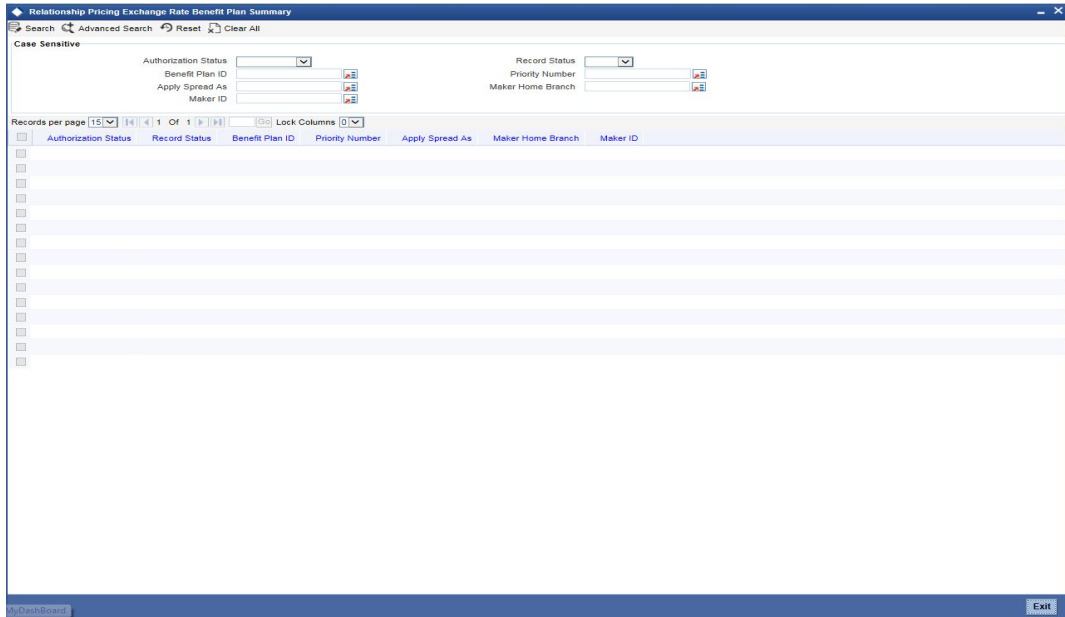
Specify the sell spread for the currency pair. It is the profit margin specified over the mid rate when you sell currency 1 for currency 2.

The value maintained here will be multiplied with the points multiplier maintained at ccy pair maintenance level for calculation. You can maintain the spread in decimals and also in negative values.

## **2.23.3 Viewing Relationship Pricing Exchange Rate Summary**

You can view a summary of relationship pricing exchange rate maintained in the 'Relationship Pricing Exchange Rate Summary' screen.

You can invoke the 'Relationship Pricing Exchange Rate Summary' screen by typing 'COSERBEN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can view records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Benefit Plan ID
- Priority Number
- Apply Spread As
- Maker Home Branch
- Maker ID

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Benefit Plan ID
- Priority Number
- Apply Spread As
- Maker Home Branch
- Maker ID

#### **2.23.4 Linking CSM/Customer to Benefit Plan**

You can link a customer service model (CSM) or a customer to multiple exchange rate benefit plans using the 'CSM-Benefit Plan Linkage' screen. You can invoke this screen by typing

'CODERCSM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software application window titled "CSM-benefit plan linkage". At the top, there are buttons for "New" and "Enter Query". Below these are input fields for "Customer Service Model \*" and "Customer Number \*". To the right, there are fields for "Customer Service Model Description" and "Customer Name". A table with columns "Benefit Plan ID \*", "Description", "Benefit Plan Type", "Module", "Priority Number", and "Benefit" is displayed. A "View Benefit Plan" button is located below the table. At the bottom, there is a status bar with fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with an "Exit" button.

Specify the following details:

### **Customer Service Model**

Specify the customer service model code. Alternatively, you can select the customer service model code from the option list. The list displays all valid customer service model codes maintained in the system.

### **Customer Number**

Specify the relationship pricing customer number. Alternatively, you can select the customer number from the option list. The list displays all valid relationship pricing customer details maintained in the system.

You can either link the CSM to one particular customer number or associate the customer number to ALL customer's having the CSM.

### **Customer Service Model Description**

The system displays the description based on the customer service model selected.

### **Customer Name**

The system displays the customer name depending on the customer number selected.

Click '+' and select the benefit plan details. You can add multiple benefit plans to the same CSM.

### **Benefit Plan ID**

Specify the benefit plan ID. Alternatively, you can select the benefit plan ID from the option list. The list displays all benefit plans maintained in the system.

You can click 'View Benefit Plan' button to view the benefit plan details in the 'Relationship Pricing Benefit Plan Maintenance' screen.

### **Description**

The system displays the benefit plan description depending on the 'Benefit Plan ID'.

### Benefit Plan Type

The system displays the associated type of benefit plan as either 'Exchange Rate Benefit Plan' or 'Pricing Component Benefit Plan' is displayed.

### Module

The system displays the module based on the 'Benefit Plan ID' selected.

### Priority Number

The system displays the priority number based on the 'Benefit Plan ID' selected.

### Benefit Start Date

Select the start date from when the CSM-Benefit Plan mapping is applicable from the adjoining calendar.

### Benefit End Date

Select the end date till when the CSM-Benefit Plan mapping is applicable from the adjoining calendar.

On 'Save', the CSM is linked to the benefit plan.

## 2.23.4.1 Linking Benefit Plans

The benefit plans can be directly linked in 'Customer Service Model - Benefit Plan Linkage' (CODERCSM) screen.

The system will check the benefit plans linked to CODERCSM screen for a Customer Service Model/ Customer Number.

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### Note

The priority number specified should be unique across all benefit plans.

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## 2.23.5 Viewing Multiple Exchange Rates and CSM Linkage

You can view the details of exchange rates for currency pairs involving/not involving local currency based on different customer service models using 'Exchange Rate Inquiry' screen. You can invoke this screen by typing 'CODEXRIQ' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Customer Service Model	Benefit Plan ID	Rate Type	Currency 1	Currency 2	Mid Rate
------------------------	-----------------	-----------	------------	------------	----------

In the above screen, you can query using the following parameters to fetch records:

### **Currency Pair Criteria**

Select the currency pair criteria based on which exchange rate are to be displayed from the drop-down list. The list displays the following values:

- Specific Currency - On selecting this option, you need to specify the Currency1 and Currency2 details to fetch exchange rates for currency pair.
- Involving Local Currency - On selecting this option, system considers 'Currency1' as local currency of the current branch and fetch exchange rate for all currency pair involving the local currency.
- Not Involving Local Currency - On selecting this option, system considers 'Currency1' as local currency of the current branch and fetch exchange rate for all currency pair which does not involve the local currency.

### **Currency 1**

Specify the first currency of the currency pair for which the exchange rate are to be displayed. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

### **Currency 2**

If you have selected 'Specific Currency' as the Currency Pair Criteria, then you need to specify the second currency of the currency pair for which the exchange rate are to be displayed. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

### **Rate Type**

Specify the rate type for which the exchange rate are to be displayed. Alternatively, you can select the rate code type from the option list. The list displays all valid rate types maintained in the system.

### **Customer Service Model**

Specify the customer service model code. Alternatively, you can select the customer service model code from the option list. The list displays all valid customer service model codes maintained in the system.

### **Rate Date**

Specify the rate date from the adjoining calendar. By default, the system displays the current business date. You can modify the rate date to any value less than the current business date.

During query, the system will result with the Mid / Buy / Sell rates for each rate type for the Customer Service Model and Benefit Plan ID applicable on the selected date.

Select any or all of the above parameters for a query and click 'Search' button. Records meeting the selected criteria are displayed with the following details:

- Customer Service Model
- Benefit Plan ID
- Rate Type
- Currency 1
- Currency 2
- Mid Rate
- Buy Rate
- Sell Rate

## 2.24 Processing Relationship Pricing Batch

Relationship pricing batch evaluates the eligibility criteria for customers who have opted for relationship pricing, and links the schemes applicable to the customers. The customer linkage status also gets changed during the batch. This batch is run at the head office level, during EOD, after marking End of Financial Input (EOFI).

The batch process involves the following main activities:

- Changing scheme status
- Evaluating scheme eligibility
- Applying scheme benefits

The linkage status of customers, whose benefits have expired, will change to 'Expired' during EOD as part of the batch

### 2.24.1 Changing Scheme Status

The status change of the scheme happens before the evaluation of the scheme eligibility. On the end date of the scheme, the status of the scheme changes to 'Expired'. If the scheme has the 'Benefits End on Scheme Expiry' option enabled, then all the related customer scheme linkages will be marked as 'Expired'.

### 2.24.2 Evaluating Scheme Eligibility

All the active schemes with first revision date or next revision date less than or equal to application date are considered for eligibility evaluation.

Following validations are carried out for schemes with different validity types:

- **Perpetual validity** – customers created within the benefit period are not considered for eligibility evaluation
- **One-time validity** – customers created within the benefit period are considered for eligibility evaluation. If the customer does not satisfy the eligibility conditions, then the benefits will not be given to customer again. The status of such customer scheme linkages will be marked as 'Expired'.
- **Renewable validity** – customers created within the benefit period are considered for evaluation. If the customer does not satisfy the eligibility conditions, then the benefits will not be given to customer till the customer becomes eligible again. The status of such customer scheme linkages will be marked as 'Expired'/'Renewable'.

The eligibility evaluation is carried out as follows in case of new customers and existing customers:

#### 2.24.2.1 New Customers

Following conditions need to be satisfied for a new customer to avail the benefits of relationship pricing schemes:

- Customer should have opted for relationship pricing
- Customer creation date should not be less than the scheme start date
- Customer should satisfy the eligibility criteria associated with scheme eligibility plan

Customer scheme linkage is established with status as 'Active' if the scheme execution type is 'Automatic'. The status will be 'Waiting for Acceptance' if the scheme execution type is 'Manual'.

### 2.24.2.2 Existing Customers

For existing customers, the customer creation date should be less than scheme start date.

At the end of the batch process, the next revision frequency for the scheme eligibility gets updated based on revision frequency.

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#### Note

Note the following:

- Eligibility evaluation will not happen for customers who already have the schemes linked to them, after the benefit validity period, if the scheme eligibility type is Benefit Validity period.
  - Eligibility evaluation will happen for customers who already have the schemes linked to them, after the benefit validity period, if the scheme eligibility type is Scheme period.
  - Eligibility evaluation will not happen till the end of the benefit period, for customers whose schemes have been manually linked
- 

### 2.24.3 Applying Scheme Benefits

The benefits of the scheme are applied to customers only after the eligibility evaluation of the scheme during EOD. The eligible customers can avail the benefits of the scheme only from next branch working day. The following activities are involved in the application of scheme benefits for eligible customers:

- The system checks if the customer is eligible for any scheme benefits for the product and price component associated with the transactions or contracts involved, and for eligible customers the pricing process is changed based on the benefit type.
- If the customer has more than one benefit plan for the same product and price component combination, then benefit plan with the least priority number is taken up for processing.
- If the benefit plan type is waive-off, then the price component computation is done and the final price will be waived off.
- If the benefit plan is of variance type, then the variance rate or amount is applied. If a variance rule is attached to the price component, then the variance rule is evaluated to get the variance rate or amount.
- After applying benefit variance, the final rate or amount will be checked against the minimum and maximum limits set at module product level.

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## 3. Function ID Glossary

### C

CODBENDT .....	2-19
CODBEPRI .....	2-33
CODCURVC .....	2-9
CODCURVT .....	2-9
CODCUSCH .....	2-40
CODCUSCM .....	2-29
CODCUSML .....	2-29
CODELBEV .....	2-38
CODELGPL .....	2-11
CODELPLN .....	2-11
CODERBEN .....	2-42
CODERCSM .....	2-45
CODEXRIQ .....	2-46
CODRVTCM .....	2-7
CODRVTMT .....	2-7
CODSCHST .....	2-34

CODSCMQY .....	2-36
CODUDEMNT .....	2-2
CODUDMNT .....	2-2
CODVARRM .....	2-14
COSBENDT .....	2-23
COSCURVT .....	2-10
COSCUSCM .....	2-32
COSELPLN .....	2-13
COSERBEN .....	2-43
COSRVTMT .....	2-8
COSSCHME .....	2-27
COSSCMST .....	2-35
COSUDEMNT .....	2-5
COSVARRL .....	2-17

### S

STDSRMDL .....	2-41
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