



# Infor Infopoint Relationship Pricing 4.1

Release Notes

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# Enhancements and Modifications

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## Enhancements and Modifications for Release 4.1

|                                       |                                                                                                                                                                                                                                                             |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customer Enterprise                   | Implements cross institution communication that allows relationships to be established using accounts across multiple institutions.                                                                                                                         |
| Scalability                           | Provides the capability to distribute the processing workload in order to complete the batch process sooner. Provides the ability to segment the customer base along physical boundaries, while allowing access to these physical boundaries as one entity. |
| Secondary Service Option              | Ability at the product and model level to allow an account to receive secondary services even when the relationship doesn't meet the balance or transaction requirements specified in the model.                                                            |
| Bonus Rate Option                     | Ability at the product and model level to allow an account to receive a bonus rate when the relationship doesn't meet the balance or transaction requirements specified in the model.                                                                       |
| Closed Account Process Option         | This option allows closed accounts to remain in a relationship. Also, it allows you to add a new relationship online using a closed account as the primary account.                                                                                         |
| Additional Secondary Services         | Increased the number of secondary services at the product level from 10 to 20 secondary services allowed.                                                                                                                                                   |
| Increase Secondary Service Definition | Increased the definition name of the secondary service from 3 to 6 positions.                                                                                                                                                                               |
| Tiered Secondary Services             | Added a new tiered secondary services incentives table to allow the account to receive different secondary service incentives based on either an individual balance or a combined balance.                                                                  |
| Secondary Service Flexibility         | Removed defining individual secondary service from the product definition record and created a new secondary service plan record which contains up to 20 secondary services.                                                                                |

|                                                   |                                                                                                                                                                                                               |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Duplicate Incentive Option                        | Ability to allow accounts to be eligible to receive a service charge or rate incentive in more than one relationship.                                                                                         |
| Duplicate Incentive Award Option                  | Allow an account to receive the higher service charge discount amount, service charge discount percent, and/or rate bonus if the account is eligible to receive the same incentive in multiple relationships. |
| Additional Reporting on Transferred Relationships | The Incentive Qualification report has been updated to display additional relationship information when a relationship is transferred to a new model when the previous model expires.                         |

## Enhancements and Modifications for Release 4.0

|                                   |                                                                                                                                                                                                                                                  |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Level Incentive Overrides | Ability to override the service charge discount amount, service charge percent and the bonus rate at the account level after a relationship has been created.                                                                                    |
| Tiered Service Charges            | Added a new tiered service charge incentives table to allow the account to receive different incentives based on either an individual balance or a combined balance.                                                                             |
| Fixed Bonus Rate                  | Allows for a setup of a bonus rate on the product definition level without having to add a MICM Record 7103 (Rate Incentives).                                                                                                                   |
| Next Model                        | Automatically moves a relationship to a new model when the current model has expired.                                                                                                                                                            |
| Transaction Mix                   | Transaction processing requirements have been added to qualify a relationship to receive incentives. Up to 12 accumulators can be used to house the total amount and total count of a specific set of transactions defined at the product level. |
| User-defined Product Criteria     | Four user-defined single character requirements have been added at the product level of the model. These can be used to edit for e-statements., online banking, etc.                                                                             |
| Bonus Rate Option                 | This option allows a bonus rate to be awarded regardless if the relationship meets the balance or the transaction requirements of the model.                                                                                                     |
| Combined Balance Calculations     | Increased the number of combined balance calculations that can be performed to qualify a customer to enroll in a relationship and receive incentives. The system now allows for up to 4 calculations.                                            |

## Enhancements and Modifications for Release 3.0

This section describes the enhancements and modifications contained in this release of Infopoint Relationship Pricing.

|                                     |                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customer Name Reporting             | The RCIF call to get the customer name for reporting purposes has been moved to the report sort module. This change eliminates additional overhead during the critical path of RP.                                                                                                                                                                                              |
| Cash Reward Calculation             | The cash reward is now calculated by dividing the cash reward by 365 times the difference of the last cash payoff data and the current date multiplied by a percentage defined on the model.                                                                                                                                                                                    |
| Min/Max Products and Accounts       | New model options to require a minimum and maximum number of products and/or accounts that the customer must have before the customer is enrolled and awarded incentives.                                                                                                                                                                                                       |
| Add-on Accounts                     | Ability to add accounts to an existing relationship that is not related (within RCIF) to the primary account. These relationships would not be considered an outside relationship.                                                                                                                                                                                              |
| Expand Combined Balance Options     | Ability to qualify accounts for an RP relationship for enrollment into a relationship and qualify the relationship to receive service charge and rate incentives based on up to two combined balance calculations within a single model. An option is available to require both balances to meet a required balance or require one of the two balances meet a required balance. |
| Secondary Services                  | This new features allows the option of adding up to 20 secondary services on the product definition record when defining a model. A new MICM record has been created to house a description of the secondary service.                                                                                                                                                           |
| Expanded Validation Failure Options | This new enhancement allows relationships that have failed validation requirements in RPR200 to stay on the system for a number of days based off new MICM retention options. This new Validation Failure Expiration Date can be extended by the bank based on additional parameters defined on the model.                                                                      |
| Cash Rewards                        | Ability to calculate a cash reward based on the percentage of the account balances within the customer's relationship.                                                                                                                                                                                                                                                          |
| Product Grouping                    | This new feature allows for product definitions to be grouped together and qualifies the products based on a minimum and maximum number of products within that grouping.                                                                                                                                                                                                       |

|                                               |                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| New Reports                                   | <p>Two new request reports were added to the system.</p> <ul style="list-style-type: none"><li>■ A Daily Relationship Report displays the primary account and secondary account information for every relationship.</li><li>■ A Pending Expiration Report displays the primary and secondary account information for those relationships that did not meet the product requirements in the validation process.</li></ul> |
| Enhanced Model and Product Definition Options | <p>MICM Panel 7101 (Model Definition) and MICM Panel 7102 (Product Definition) have been split up and are displayed on two panels each. The enrollment, validation and incentive qualification options on each record are now displayed on their own panel and the values have been modified to better define the processes that are valid for each option.</p>                                                          |
| Enhanced Expiration Options                   | <p>New parameters were added to calculate an expiration date based on the initial opening of the relationship. The expiration date on a relationship can now be calculated based on a number of months or days after the relationship is enrolled in the model. Also, there is an option to set the expiration date to the last day of the final month.</p>                                                              |
| New Account Relationship Code                 | <p>A separate account relationship code was added for enrollment and incentive requirements.</p>                                                                                                                                                                                                                                                                                                                         |
| Rate Incentive Account Balance Code           | <p>A balance code option for rate incentives was added to MICM Record 7102 (Product Definition) to access an individual account's balance to determine the rate incentive. Previously, the Balance Category Code 1 field had been used to calculate the rate incentive.</p>                                                                                                                                              |
| Auto Enrollment Exceptions File               | <p>An exception file can now be generated during the auto enrollment process to give details on why relationships were not enrolled into a particular model. This was added as an initial testing facility when validating new models.</p>                                                                                                                                                                               |
| Reports File                                  | <p>Report file processing was added to print all daily reports. Report records were written to the reports file during the daily cycle. This allows the bank to reproduce the daily reports without having to rerun the cycle.</p>                                                                                                                                                                                       |