

## **“CompuPrice” - Billing & Pricing System**

### **1. “CompuPrice” – Solution description**

**“CompuPrice”** system addresses this challenge - it is a unified centralized flexible tool to define cross products, lines of businesses and services prices and bundles. **“CompuPrice”** is a tool, which supports better matching of pricing schemas to customers segments or to a specific customer. The system is designed according to the latest Technology trends – SOA approach which requires a set of standard services that will return a rate or a price. Prices can be specified for each bank product or service according to the customer pricing attributes. Those schemas are updated up to the last minute according to the customer performance indicators. The system consists of a rule engine that monitors each transaction and updates customer performance indicators. Pre-defined rules affect the customer pricing schemas immediately.

**“CompuPrice”** consists of a set of pricing services –

- Interest,
- Exchange rates,
- Fees& charges (including taxes)
- Indexes selection,

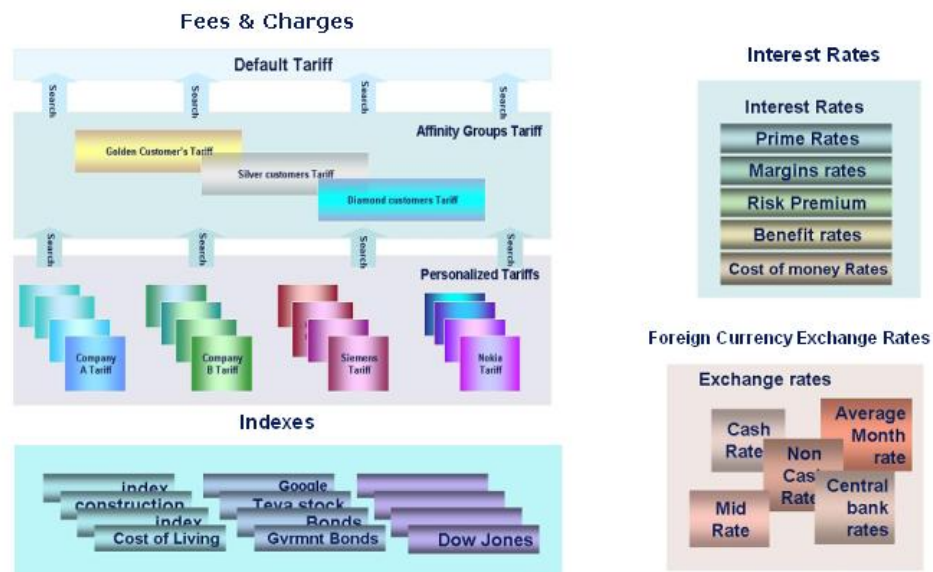
Billing services consist of

- Interest,
- Fees calculations,
- Foreign currency calculation
- Linkage differential calculations.

**“CompuPrice”** system can be installed in 2 versions-

- **Light installation** - including B&P system only assuming customers' details, users, authorization exist in the core system and can be interfaced.
- **Full installation** - including all the infrastructure modules such as customer details, users, authorization etc.

## Prices types



## 2. "CompuPrice" characteristics and advantages

- One centralized and unified mechanism.
- Multidimensional comprehensive solution –supports Fees, Interest, Exchange rates and indexes.
- Dynamic – match prices to customer performance in real time.
- Supports complicated marketing strategies.
- Flexible and modular – can interface to complementary products such as prices optimizations packages and credit rating solutions
- **"CompuPrice"** is a customer centric system- it will enable banks improving the matching of prices to customers segments or to each specific customer
- According to his assets and liabilities and/or to other performance indicators thus extending customers life cycle and avoiding churn.
- It will improve the bank competitiveness by shortening time to market of new products and services
- It will reduce costs by avoiding errors and manual corrections.
- It will support marketing campaigns.
- It will support identifying loss centers,
- It will energize profit centers.

### **3. Technology**

- Object Oriented design and programming
- Thin Client.
- Operating system- win /Unix
- Code
  - Batch processes - Visual C/C++ .-
  - Will be developed in web interface - websphere
- Stored programs
- Data Base -DB2/Oracle
- Rule base –AMIT (IBM)
- Report generator – IBM -Cognos (or any other)
- OLAP - Power Play – IBM- Cognos
- Multi Currency
- Multi Language
- Multi Bank
- Multi-Branch
- 24\*7