PeopleSoft.

PeopleSoft Enterprise Sales Incentive Management for Banking and Capital Markets 8.9 PeopleBook

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PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook
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Understanding BCM Plans

About This PeopleBook Preface

PeopleBooks provide you with the information that you need to implement and use PeopleSoft applications.

This preface discusses:

- PeopleSoft application prerequisites.
- PeopleSoft application fundamentals.
- Documentation updates and printed documentation.
- Additional resources.
- Typographical conventions and visual cues.
- Comments and suggestions.
- Common elements in PeopleBooks.

Note. PeopleBooks document only page elements, such as fields and check boxes, that require additional explanation. If a page element is not documented with the process or task in which it is used, then either it requires no additional explanation or it is documented with common elements for the section, chapter, PeopleBook, or product line. Elements that are common to all PeopleSoft applications are defined in this preface.

PeopleSoft Application Prerequisites

To benefit fully from the information that is covered in these books, you should have a basic understanding of how to use PeopleSoft applications.

You might also want to complete at least one PeopleSoft introductory training course, if applicable.

You should be familiar with navigating the system and adding, updating, and deleting information by using PeopleSoft menus, and pages, forms, or windows. You should also be comfortable using the World Wide Web and the Microsoft Windows or Windows NT graphical user interface.

These books do not review navigation and other basics. They present the information that you need to use the system and implement your PeopleSoft applications most effectively.

PeopleSoft Application Fundamentals

Each application PeopleBook provides implementation and processing information for your PeopleSoft applications. For some applications, additional, essential information describing the setup and design of your system appears in a companion volume of documentation called the application fundamentals PeopleBook. Most PeopleSoft product lines have a version of the application fundamentals PeopleBook. The preface of each PeopleBook identifies the application fundamentals PeopleBooks that are associated with that PeopleBook.

The application fundamentals PeopleBook consists of important topics that apply to many or all PeopleSoft applications across one or more product lines. Whether you are implementing a single application, some combination of applications within the product line, or the entire product line, you should be familiar with the contents of the appropriate application fundamentals PeopleBooks. They provide the starting points for fundamental implementation tasks.

Documentation Updates and Printed Documentation

This section discusses how to:

• Obtain documentation updates.

• Order printed documentation.

Obtaining Documentation Updates

You can find updates and additional documentation for this release, as well as previous releases, on the PeopleSoft Customer Connection website. Through the Documentation section of PeopleSoft Customer Connection, you can download files to add to your PeopleBook Library. You'll find a variety of useful and timely materials, including updates to the full PeopleSoft documentation that is delivered on your PeopleBooks CD-ROM.

Important! Before you upgrade, you must check PeopleSoft Customer Connection for updates to the upgrade instructions. PeopleSoft continually posts updates as the upgrade process is refined.

See Also

PeopleSoft Customer Connection, https://www.peoplesoft.com/corp/en/login.jsp

Ordering Printed Documentation

You can order printed, bound volumes of the complete PeopleSoft documentation that is delivered on your PeopleBooks CD-ROM. PeopleSoft makes printed documentation available for each major release shortly after the software is shipped. Customers and partners can order printed PeopleSoft documentation by using any of these methods:

• Web

• Telephone

• Email

Web

From the Documentation section of the PeopleSoft Customer Connection website, access the PeopleBooks Press website under the Ordering PeopleBooks topic. The PeopleBooks Press website is a joint venture between PeopleSoft and MMA Partners, the book print vendor. Use a credit card, money order, cashier's check, or purchase order to place your order.

Telephone

Contact MMA Partners at 877 588 2525.

Email

Send email to MMA Partners at peoplesoftpress@mmapartner.com.

See Also

PeopleSoft Customer Connection, https://www.peoplesoft.com/corp/en/login.jsp

Additional Resources

The following resources are located on the PeopleSoft Customer Connection website:

Resource	Navigation
Application maintenance information	Updates + Fixes
Business process diagrams	Support, Documentation, Business Process Maps
Interactive Services Repository	Interactive Services Repository
Hardware and software requirements	Implement, Optimize + Upgrade, Implementation Guide, Implementation Documentation & Software, Hardware and Software Requirements
Installation guides	Implement, Optimize + Upgrade, Implementation Guide, Implementation Documentation & Software, Installation Guides and Notes
Integration information	Implement, Optimize + Upgrade, Implementation Guide, Implementation Documentation and Software, Pre-built Integrations for PeopleSoft Enterprise and PeopleSoft EnterpriseOne Applications
Minimum technical requirements (MTRs) (EnterpriseOne only)	Implement, Optimize + Upgrade, Implementation Guide, Supported Platforms
PeopleBook documentation updates	Support, Documentation, Documentation Updates
PeopleSoft support policy	Support, Support Policy
Prerelease notes	Support, Documentation, Documentation Updates, Category, Prerelease Notes
Product release roadmap	Support, Roadmaps + Schedules
Release notes	Support, Documentation, Documentation Updates, Category, Release Notes
Release value proposition	Support, Documentation, Documentation Updates, Category, Release Value Proposition
Statement of direction	Support, Documentation, Documentation Updates, Category, Statement of Direction

Resource	Navigation
Troubleshooting information	Support, Troubleshooting
Upgrade documentation	Support, Documentation, Upgrade Documentation and Scripts

Typographical Conventions and Visual Cues

This section discusses:

- Typographical conventions.
- Visual cues.
- Country, region, and industry identifiers.
- Currency codes.

Typographical Conventions

This table contains the typographical conventions that are used in PeopleBooks:

Typographical Convention or Visual Cue	Description
Bold	Indicates PeopleCode function names, business function names, event names, system function names, method names, language constructs, and PeopleCode reserved words that must be included literally in the function call.
Italics	Indicates field values, emphasis, and PeopleSoft or other book-length publication titles. In PeopleCode syntax, italic items are placeholders for arguments that your program must supply. We also use italics when we refer to words as words or letters as letters, as in the following: Enter the letter *O*.
KEY+KEY	Indicates a key combination action. For example, a plus sign (+) between keys means that you must hold down the first key while you press the second key. For ALT+W, hold down the ALT key while you press the W key.
Monospace font	Indicates a PeopleCode program or other code example.
" " (quotation marks)	Indicate chapter titles in cross-references and words that are used differently from their intended meanings.

Typographical Convention or Visual Cue	Description
. . . (ellipses)	Indicate that the preceding item or series can be repeated any number of times in PeopleCode syntax.
{ } (curly braces)	Indicate a choice between two options in PeopleCode syntax. Options are separated by a pipe (	).
[ ] (square brackets)	Indicate optional items in PeopleCode syntax.
& (ampersand)	When placed before a parameter in PeopleCode syntax, an ampersand indicates that the parameter is an already instantiated object. Ampersands also precede all PeopleCode variables.

Visual Cues

PeopleBooks contain the following visual cues.

Notes

Notes indicate information that you should pay particular attention to as you work with the PeopleSoft system.

Note. Example of a note.

If the note is preceded by *Important!,* the note is crucial and includes information that concerns what you must do for the system to function properly.

Important! Example of an important note.

Warnings

Warnings indicate crucial configuration considerations. Pay close attention to warning messages.

Warning! Example of a warning.

Cross-References

PeopleBooks provide cross-references either under the heading "See Also" or on a separate line preceded by the word *See.* Cross-references lead to other documentation that is pertinent to the immediately preceding documentation.

Country, Region, and Industry Identifiers

Information that applies only to a specific country, region, or industry is preceded by a standard identifier in parentheses. This identifier typically appears at the beginning of a section heading, but it may also appear at the beginning of a note or other text.

Example of a country-specific heading: "(FRA) Hiring an Employee"

Example of a region-specific heading: "(Latin America) Setting Up Depreciation"

Country Identifiers

Countries are identified with the International Organization for Standardization (ISO) country code.

Region Identifiers

Regions are identified by the region name. The following region identifiers may appear in PeopleBooks:

• Asia Pacific

• Europe

• Latin America

• North America

Industry Identifiers

Industries are identified by the industry name or by an abbreviation for that industry. The following industry identifiers may appear in PeopleBooks:

• USF (U.S. Federal)

• E&G (Education and Government)

Currency Codes

Monetary amounts are identified by the ISO currency code.

Comments and Suggestions

Your comments are important to us. We encourage you to tell us what you like, or what you would like to see changed about PeopleBooks and other PeopleSoft reference and training materials. Please send your suggestions to:

PeopleSoft Product Documentation Manager PeopleSoft, Inc. 4460 Hacienda Drive Pleasanton, CA 94588

Or send email comments to doc@peoplesoft.com.

While we cannot guarantee to answer every email message, we will pay careful attention to your comments and suggestions.

Common Elements Used in PeopleBooks

As of Date	The last date for which a report or process includes data.
Business Unit	An ID that represents a high-level organization of business information. You can use a business unit to define regional or departmental units within a larger organization.
Description	Enter up to 30 characters of text.

Effective Date	The date on which a table row becomes effective; the date that an action begins. For example, to close out a ledger on June 30, the effective date for the ledger closing would be July 1. This date also determines when you can view and change the information. Pages or panels and batch processes that use the information use the current row.
Once, Always, and **Don't Run**	Select Once to run the request the next time the batch process runs. After the batch process runs, the process frequency is automatically set to Don't Run. Select Always to run the request every time the batch process runs. Select Don't Run to ignore the request when the batch process runs.
Process Monitor	Click to access the Process List page, where you can view the status of submitted process requests.
Report Manager	Click to access the Report List page, where you can view report content, check the status of a report, and see content detail messages (which show you a description of the report and the distribution list).
Request ID	An ID that represents a set of selection criteria for a report or process.
Run	Click to access the Process Scheduler request page, where you can specify the location where a process or job runs and the process output format.
SetID	An ID that represents a set of control table information, or TableSets. TableSets enable you to share control table information and processing options among business units. The goal is to minimize redundant data and system maintenance tasks. When you assign a setID to a record group in a business unit, you indicate that all of the tables in the record group are shared between that business unit and any other business unit that also assigns that setID to that record group. For example, you can define a group of common job codes that are shared between several business units. Each business unit that shares the job codes is assigned the same setID for that record group.
Short Description	Enter up to 15 characters of text.
User ID	An ID that represents the person who generates a transaction.

Sales Incentive Management for Banking and Capital Markets Preface

This PeopleBook provides an overview of the Banking and Capital Markets (BCM) template.

Sales Incentive Management for Banking and Capital Markets Overview

Sales Incentive Management (SIM) for Banking and Capital Markets (BCM) is a market template for processing sales incentives. A market template is a packaged library of common rules, functions, services, and tools that relate to a particular industry, sales model, or incentive approach. Market templates are a supplement to the solution which facilitate easier implementations. The PeopleSoft SIM for BCM market template supports the incentive models found in retail banking, loan and mortgage, and asset management organizations. You can use this market template as a starter kit for creating your own incentive structures and rules.

Note. Before reading this book make sure that you understand the various Sales Incentive Management components.

This book describes data from a sample company that is implemented as part of the BCM template. The BCM market template contains both "configuration" data and "starter kit" data. Configuration Data is data that is required for operating the system and something that you wouldn't need to modify. Starter kit data is a type of sample data designed to showcase the BCM market template concepts and give you an idea about how you can set up your own data. For example, the BCM market template includes configuration data for configuring load steps and rollback definitions. You should not need to modify this data unless you modify your application. On the other hand, the BCM template includes starter kit data for products and compensation structure. This data is based on our fictitious company and obviously does not represent the data you need for your implementation. It is intended as a model for you to follow and to illustrate the examples in this book.

Refer to the PeopleSoft 8.9 Sales Incentive Management PeopleBook for details on setting up and using the Sales Incentive Management.

Other Templates and Tools

In addition to the BCM template, PeopleSoft offers a template for Hi-Tech and Industrial (HTI). Companies in Industries that support incentive models typically found in high-tech and industrial companies, business-to-business distribution, and high-tech hardware and software companies will want to look at this template. This template provides a framework for specific transactions and business processes, as well as sample plans.

For companies that want to design new or additional incentive structures beyond the currently available templates or extend the existing templates, PeopleSoft offers the Vertical Development Kit (VDK). The VDK aids customers who use one of the existing market templates to tailor additional templates to their own business process. This collection of documents and tools helps guide the user through the creation of new plan designs (transactions, reference objects, participants, formulas, and so on) with new design elements as needed to support their business.

PeopleSoft Sales Incentive Management also provides a data migration tool that enables you to move data from one database to another, clone data, delete data, and compare data to import against data already existing in the database. The *PeopleSoft Sales Incentive Management PeopleBook* discusses this functionality in detail.

See Also

"Sales Incentive Management for Banking and Capital Markets Preface," Sales Incentive Management for Banking and Capital Markets Overview, page xv

CHAPTER 1

Understanding Setup Data

The Banking and Capital Markets (BCM) template is delivered with starter kit data for the setup data.

This chapter discusses:

• Roles

• Configure load steps.

• Step definitions.

• Rollback groups.

• Rollback definitions.

• Jobs and schedules.

• Workflow.

• Calendars.

• Units of measure.

• Performance measures.

• Performance categories.

• Compensation rollup layers.

• Configure home pages

• Lookup tables definitions.

Roles

This table lists roles that are part of the BCM template:

Role	Description	Comments
FINANCIAL ASSOCIATE	Financial Associate	Used in the RBBU compensation structure in this territory: SAN FRANCISCO.
FINANCIAL SPECIALIST	Financial Specialist	Used in the RBBU compensation structure in this territory: CALIFORNIA

Role	Description	Comments
MANAGER1	Sales Manager	Used in the RBBU compensation structure in these territories: CALIFORNIA, SAN FRANCISCO, SANTA CLARA.
MANAGER2	Sales Manager (view peers)	Not used in the template. This is an example of how to set up a manager who needs to be able to view others (peers) on the same node.
PART	Participant	Used in the RBBU compensation structure in these territories: SAN FRANCISCO, SANTA CLARA.

PeopleSoft SIM roles map to PeopleTools security roles and define workflow routing. If you create new roles, be sure to model them after the template roles. Additional roles are delivered as part of the HTI market template.

Configure Load Steps

The following object load definitions are delivered specifically for the BCM template, and define the order in which data must be loaded to maintain dependencies:

• Product Load

• Customer Load

• Account Load

• Account Group Load

Template-specific step definitions are delivered to load data to the staging tables, and to load data from the staging tables to production. The BCM market template uses the following predefined load definitions:

Load Definition	Description
ACCOUNT	Loads account objects.
BANKCUSTOMER	Loads banking customers.
BANKPRODUCT	Loads banking products.
BROKERLICENSES	Loads broker licenses.

Load Definition	Description
PACKAGE	Loads package objects.
PARTICIPANT	Loads participant objects.
WORKHOURS	Loads work hours objects.
ACCOUNTGROUP	Loads account groups.
PARTGROUPS	Loads participant groups.
REFGROUPS	Loads reference groups. Reference groups are groups of reference objects.
VARIABLES	Loads variable overrides.
ROLE	Loads roles.
TREE	Loads tree structures.

See Also

Step Definitions

Many of the steps defined in the step definition components are associated with general sales incentive management (SIM) processing and are not specific to the BCM market template.

The BCM market template includes predefined step definitions for the steps that are associated with a plan. To use a step in a plan template, you must first define it in the Step Definition table. For example, the delivered Retail Bank Manager incentive plan template (RBMGR_IP_T) has the following steps:

- COMMISSION
- NEW_CUST
- PAYOUT_M
- PAYOUT_Q
- POST_M
- POST_Q

The PeopleSoft system delivers the associated step definitions for these plan steps. The step definition directs the engine processing. You should not modify these steps. If you add new steps to your plan templates, you need to add an associated step definition. You should model it after the delivered plan step definitions.

See Also

Rollback Groups

In addition to existing SIM Rollback Groups, the BCM template is delivered with the following:

Rollback Group	Usage
BCM Transactions	Includes all market template-specific transactions, as well as the existing Variables, EIM Ledger, and Draw transaction.
BCM Raw Transactions	Contains all market template-specific stage transaction objects.

Rollback Definitions

The SIM market templates share the same rollback definitions. The delivered rollback definitions contain transaction and raw transaction rollback groups for all market templates.

Jobs and Schedules

Sales Incentive Management delivers jobs and schedules specifically designed to handle market conditions for each market template.

Jobs

Jobs are classified in two categories—those that load data, and those that process plans.

Delivered process plan jobs that are specific to the BCM template are as follows:

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
AAMGR_M	AAMGR_M	• PAYOUT_M – Create Monthly Payouts • SECURITY – Security • BULK_REPL – Bulk Replication • BULK_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE AAMGR_IP_T
BRKINC_M	BRKINC_M	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • ROLLUP – Rollup Transactions • COMMISSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • SECURITY – Security • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE LOANORG_T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
FS_AE_M	Financial Spl Acct Exe Monthly	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • ROLLUP – Rollup Transactions • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • COMMISSION – Calculate Monthly Commission • NEW_CUST – Calculates New Cust Incentive • PAYOUT_M – Create Monthly Payouts • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE FS_AE_IP_T
FS_AE_Q	Fin Spl Acct Exe - Quarterly	• NEW_CUST – Calculates New Cust Incentive • PAYOUT_Q – Create Quarterly Payouts • POST_Q – Post Quarterly • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • B_REL_R – Bulk Release Report	RBBU STRUCTURE FA_IP_T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
FS_AS	Financial Associate	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • PAYOUT_M – Create Monthly Payouts • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE FS_AE_IP_T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
FS_BIB	Financial Spl- Bank in Business	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • COMMSSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE FS_BI_IP_T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
IS_M	IS_M	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • COMMISSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE IS_IP_T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
LOANARMN_M	LOANARMN_M	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • COMMISSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • SECURITY – Security • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE LOANAMG_T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
LOANBRMN_M	LOANBRMN_M	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • ROLLUP – Rollup Transactions • COMMISSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • SECURITY – Security • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE LOANMGR-T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
LOANORG_M	LOANORG_M	• PRE-ALLOC – Pre-Allocation • ALLOCATE – Allocation • POST-ALLOC – Post-Allocation • CREDIT – Calculates sales credits • ROLLUP – Rollup Transactions • COMMISSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • SECURITY – Security • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • POST_M – Post Monthly Ledger • B_REL_R – Bulk Release Report	RBBU STRUCTURE LOANORG_T
RAMGR_M	Retail Bank Area Mgr - Mthly	• COMMISSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • POST_M – Post Monthly Ledger • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • B_REL_R – Bulk Release Report	RBBU STRUCTURE RBMGR_IP_T

Job ID	Job Name	Processing Steps	Compensation Structure Node and Plan Template
RBMGR_M	Retail Bank Branch Mgr - Mthly	• COMMISSION – Calculate Monthly Commission • PAYOUT_M – Create Monthly Payouts • POST_M – Post Monthly Ledger • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • B_REL_R – Bulk Release Report	RBBU STRUCTURE RBMGR_IP_T
RBMGR_Q	Retail Bank Branch Mgr - Qtly	• NEW_CUST – Calculates New Cust Incentive • PAYOUT_Q – Create Quarterly Payouts • POST_Q – Post Quarterly Ledger • BULK_REPL – Bulk Replication • B_PREP_R_F – Bulk Prepare Rpt Full Refresh • B_REL_R – Bulk Release Report	RBBU STRUCTURE RBMGR_IP_T

Schedules

Each job, unless it is an ad-hoc job, must be scheduled to execute. Schedules are delivered for the jobs based on the job requirements.

Workflow

The BCM market template provides workflow capability for most delivered transactions. If the amount of a transaction attribute is changed, and there is workflow associated with that attribute, than approval is required before the transaction can be processed.

Workflow is configured for general SIM transactions such as draws, payouts, and opportunities, and the following BCM-specific transactions:

• Account Opening

• Account Referral

- Account Revenue
- Asset Under Management (AUM)
- Compliance Objective
- Package Summary
- Direct Deposit Signup
- Investment Monthly Fees
- Investment Sales
- Loan Origination

Attributes available for workflow of BCM transactions include Amount, Base Amount, Compensation Amount, Credit Amount, and Payout Amount. In addition, you can define workflow for the OPEN_BALANCE attribute of an account opening transaction and the COST_OF_LOAN attribute of the loan origination transaction.

The following table shows an example of how one might set up workflow on the Configure Transaction Workflow page for a BCM transaction type:

Attribute Name	Role ID	Max Approval Amount
Compensation Amount	BRANCHMANAGER	10,000 USD
	AREAMANAGER	50,000 USD
	REGIONMGR	+ 50,000 USD
Credit Amount	BRANCHMANAGER	50,000 USD
	AREAMANAGER	+ 50,000 USD
Payout Amount	BRANCHMANAGER	10,000 USD
	AREAMANAGER	50,000 USD
	REGIONMGR	+ 50,000 USD

Calendars

The BCM market template uses the existing calendar delivered with the product.

Units of Measure

The BCM template uses existing units of measure. The Basis Points unit of measure calculates BCM specific incentives such as investment sales commissions.

Performance Measures

The BCM template uses industry specific performance measures for compensation plan setup. These measures are broken into the different lines of business associated with the industry.

The BCM template is delivered with the following performance measures:

Account Revenue

The Account Revenue performance measure (ACCT_REV) is used to calculate sales incentives. All account related transactions are tracked with this performance measure.

This performance measure is not used in the delivered plans.

Area Sales

The Area Sales (AREA_SAL) performance measure is used to calculate area sales incentives. It is used by the Area Manager Incentive plan (LOANAM_IP).

AUM Incentive

The AUM Incentive (AUM_INCENT) performance measure is used to calculate asset under management incentives.

The following incentive plans use this performance measure:

• Investment Specialist plan (IS_IP).

• Asset Management Area Manager plan (AAMGR_IP).

New Customer Revenue

The New Customer Revenue performance measure (CUST_REV) tracks the customer revenue value of accounts, and is used as the basis for the new customer acquisition incentive.

This performance measure is not used in the delivered plans.

Customer Satisfaction

Performance bonuses are paid based on customer satisfaction and net revenue. The Customer Satisfaction performance measure (CUST_SAT) tracks the customer satisfaction.

The following incentive plans use this performance measure:

• Area Manager Incentive plan (LOANAM_IP).

• Loan Manager plan (LOANMGR-IP).

• Loan Originator plan (LOANORG-IP).

Direct Deposit Signups

The Direct Deposit Signup performance measure (DDEPOSIT) is used in the retail banking line of business to track new direct deposit signups.

This performance measure is not used in the delivered plans.

Investment Sales

The Investment Sales (INVEST_SAL) performance measure is used to track the performance of the products that fall under the Investment Sales category.

The following incentive plans use this performance measure:

• Investment Specialist plan (IS_IP).

• Asset Management Area Manager plan (AAMGR_IP).

Mark Up

The Mark Up (MAR_UP) performance measure is used as a factor in the Loan Manager plan (LOANMGR-IP).

Monthly Net Revenue

The Monthly Net Revenue performance measure (MTH_NET_REV) is used to track net revenue value to calculate incentives such as Loan Origination and Investment Sales Commission.

The following incentive plans use this performance measure:

• Loan Manager plan (LOANMGR-IP).

• Loan Originator plan (LOANORG-IP).

• Broker Incentive plan (BRKINC_IP).

Net Controllable Margin

The Net Controllable Margin (NET_MARGIN) performance measure is used to calculate incentives based on net controllable margin. It is used by the Retail Bank Area Manager plan (RBMGR_IP).

New Accounts

The New Accounts performance measure (NEW_ACCTS) tracks transactions with an Account Opening type.

This performance measure is used in the following plans:

• Retail Bank Branch Manager plan (RBMGR_IP).

• Financial Associate plan (FA_IP).

• Financial Specialist - BIB plan (FS_BIB_IP).

• Financial Specialist Account Executive plan (FS_AE_IP).

New Customers

The New Customers performance measure (NEW_CUST) tracks acquisition of new customers.

This performance measure is used in the following plans:

• Retail Bank Area Manager plan (RAMGR_IP).

• Retail Bank Branch Manager plan (RBMGR_IP).

• Financial Specialist Account Executive plan (FS_AE_IP).

New Packages

The New Packages (NEW_PKG) performance measure is used to calculate new package incentives. It is used in the Financial Specialist Account Executive plan (FS_AE_IP).

NOI Bonus

The NOI Bonus (NOI_BONUS) performance measure is used to track the Loan Origination Incentive. It is used on the Area Manager Incentive plan (LOANAM_IP).

Objectives Bonus

The Objective Bonus performance measure (OBJ_BONUS) is used in the mortgage and loan line of business to calculate annual incentive bonuses based on achievement of objectives.

The following incentive plans use this performance measure:

• Area Manager Incentive plan (LOANAM_IP).

• Loan Manager plan (LOANMGR-IP).

• Broker Incentive plan (BRKINC_IP).

Referral

The Referral performance measure (REFERRAL) is used to calculate referral incentives. This performance measure is used in the Financial Associate plan (FA_IP).

Total Revenue

The Total Revenue (TTL_REV) performance measure is used for tracking total revenue.

The following incentive plans use this performance measure:

• Retail Bank Area Manager plan (RAMGR_IP).

• Retail Bank Branch Manager plan (RBMGR_IP).

• Financial Associate plan (FA_IP).

• Financial Specialist - BIB plan (FS_BIB_IP).

• Financial Specialist Account Executive plan (FS_AE_IP).

Performance Categories

Performance categories group similar performance measures and associated to a business unit to calculate incentives for participants in that business unit.

The BCM template uses the existing Gross Profit performance categories, as well as the following:

• Revenue—groups different types of BCM-specific revenue measures.

• Amount—groups different types of BCM-specific amount measures.

Compensation Rollup Layers

In addition to the other delivered compensation rollup layers, the BCM template uses the Account compensation rollup layer to rollup participant transactions to their managers.

Lookup Table Definitions

The following lookup table definitions are delivered with the BCM template:

Lookup Tbl Dfn	Description	Associated Lookup Tables	Comments
AM_BRANCH_INVEST_SAL	Investment Sales – Products and Cumulative Sales	AM_BRANCH_INVEST_SAL	Used by the Investment Specialist incentive plan.
AREA_MGR_MARKUP	Area Manager Markup – Total Productivity Points	AREA_MGR_MARKUP	Used by the Area Manager Incentive plan.
AREA_MGR_REV_CUST	Area Manager Customer Revenue – Customer Satisfaction and Annual Net Revenue	AREA_MGR_REV_CUST	Used by the Area Manager Incentive plan.
AREA_SALES_VOL	Area Sales Volume – Loans in Period and Period Net Revenue	AREA_SALES_VOL	Used by the Broker Incentive plan.
BMGR_NEW_CUST_ACQN	Branch Manager New Customer Account Quota – New Customer Attainment	BMGR_NEW_CUST_ACQN	Used by the Retail Bank Branch Mgr incentive plan.
BRKR_ANNUAL_PERF_BON	Broker Annual Performance Bonus – Regional customer Satisfaction and Average Loan Cost for the region	BRKR_ANNUAL_PERF_BON	Used by the Broker Incentive plan.
BRKR_YRS_TO_FACTOR	Broker Years to Factor – Number of Years	BRKR_YRS_TO_FACTOR	Used by the Broker Incentive plan.
BRK_LOAN_ORIG_INCEN	Broker Loan Origination Incentive – Monthly Loan Amount	BRK_LOAN_ORIG_INCEN	Used by the Broker Incentive plan.
FA_BRANCHREVENUE	FA Branch Revenue – Attainment Percent	FA_BRANCHREVENUE	Used by the Retail Bank Branch Mgr incentive plan.
FA_BRANCH_SALES	FA Branch Sales Incentive – Attainment Percent	FA_BRANCH_SALES	Used by the Financial Associate incentive plan.
FA_REFERRAL	Referral Amount for Referrals – Referral Range	FA_REFERRAL	Used by the Financial Associate incentive plan.
FS_ADDON_CUST	Add-on Customer Revenue Incentive – Revenue growth over hurdle for Quarter	FS_ADDON_CUST	Used by the Financial Specialist - Account Exec incentive plan.
FS_AREA_SALES	FA Area Sales Incentive – Attainment Percent	FS_AREA_SALES	Used by the Financial Specialist - BIB incentive plan.

Lookup Tbl Dfn	Description	Associated Lookup Tables	Comments
FS_NEW_ACCTS	New Accounts Incentive – Percent of New Accounts	FS_NEW_ACCTS	Used by the Financial Specialist - BIB incentive plan.
FS_NEW_CUST	New Customer Incentive – Salary and Quarterly Revenue	FS_NEW_CUST	Used by the Financial Specialist - Account Exec incentive plan.
FS_PKG_SALE	Product Package Incentive – Number Of Products in Package and Number of Sales	FS_PKG_SALE	Used by the Financial Specialist - Account Exec incentive plan.
FS_PROD_SALES	Product Sales For Account Executive – Product Type	FS_PROD_SALES	Used by the Financial Specialist - Account Exec plan and the Financial Associate plan.
INVESTMENT_SALES	Investment Sales – payout Period	INVEST_SALES_AMGR INVESTMENT_SALES	INVEST_SALES_AMGR is used by the Asset Management Area Manager incentive plan. INVESTMENT_SALES is used by the Investment Specialist incentive plan.
INVEST_FEE_COMM	Investment Fee Commission – Products	INVEST_FEE	Used by the Investment Specialist incentive plan.
LOAN ORIGINATOR	Loan Originator – Monthly Loans and Monthly Net Revenue	LOAN ORIGINATOR	Used in the Loan Originator incentive plan.
LOAN_MGR_REVCUST	Loan Manager Customer Revenue – Customer Satisfaction and Annual Net Revenue Percent	LOAN_MGR_REVCUST	Used by the Loan Manager incentive plan.
MRTG_ANNUAL_PERF_BON	Mortgage Annual Performance Bonus – Regional Customer Satisfaction and Average Loan Cost for the region	MRTG_ANNUAL_PERF_BON	Used by the Loan Originator incentive plan.
PAYOUT_WINDOW	Payout Window – Salary and Actual Revenue	PAYOUT_WINDOW	Used by the Financial Specialist Account exec incentive plan.
PRODUCTIVITY_BASIS	Productivity Basis – Total Productivity Points	PRODUCTIVITY_BASIS	Used by the Loan Manager incentive plan.
PRODUCTIVITY_COMM	Productivity Commission – Total Productivity Points	PRODUCTIVITY_COMM	Used by the Loan Manager incentive plan.

Lookup Tbl Dfn	Description	Associated Lookup Tables	Comments
PRODUCTIVITY_POINTS	Productivity Points – Monthly Loans and Monthly Net Revenue	PRODUCTIVITY_POINTS	Used by the Broker Incentive , Loan Manager, and Loan Originator incentive plans.
QTY_AUM_BP	Quarterly AUM Incentive – Products	AM_AMGR_BP AM_INVEST_SPL_BP	The AM_AMGR_BP lookup table is used by the Asset Mgmt Area Manager incentive plan. The AM_INVEST_SPL_BP lookup table is used by the Investment Specialist incentive plan.
RAREAMGR_NEW_CUST	Regional Area Manager New Customer Incentive – New Customer Attainment Percent	RAREAMGR_NEW_CUST	Used by the Retail Bank Area Manager incentive plan.
RBMGR_AREA_SALE	Regional Branch Manager Area Sales – Attainment Percent	RBMGR_AREA_SALE	Used by the Retail Bank Area Manager incentive plan.
RBMGR_BRANCH_REV	Regional Branch Manager Branch Sales Incentive – Attainment Percent	RBMGR_BRANCH_REV	Used by the Retail Bank Branch Manager incentive plan.
RBMGR_NEW_CUST	Regional Branch Manager New Customer Revenue – New Customer Attainment Percent	RBMGR_NEW_CUST	Used in the Retail Bank Area Manager plan.
RBMGR_PROD_SALES	Regional Branch Manager Product Sales – Product Type	RBMGR_PROD_SALES	Used in the Retail Bank Area Manager plan.

CHAPTER 2

Understanding Reference Data

The Banking and Capital Markets (BCM) template is delivered with sample and system reference data. This chapter discusses:

• Accounts

• Account groups

• Broker licenses

• Customers (Banking)

• Products (Banking)

• Work Hours

• Packages

Accounts

The Account object is BCM template-specific object. It is accessible through the Object Catalog page as class ID BACT. You define accounts on the Accounts page. The system writes accounts to the Account table. The BCM template includes sample data for accounts.

Account is an important object, as accounts are associated with incentive plans in BCM, and can be associated with a compensation structure node. You can associate account objects with compensation plans to assist transaction processing. For example, some incentives such as new customer acquisition might pay based on the account revenue earned for a particular period. If an account is less than 12 months old, then the revenue value of the account might be added into the monthly total revenue value. In this case, you would use the account object in the compensation plan. Similarly, some investments such as loan origination commission and investment fee commission can be handles through loan account and investment account objects by associating these objects with the respective plans.

Account Groups

The BCM template groups accounts into Household and Portfolio account group types. The Household account group type groups customers and accounts together, and represents the combined financial structure of a consumer household. The Portfolio account group type groups accounts together for the purposes of managing accounts in a group. To create account groups, you must first define accounts on the Accounts page. Then you must define reference groups through the Create Reference Groups component, assigning the accounts to the reference group. Account Groups are based on the Account Group reference object (BAGO), accessible through the Object Catalog page. Lastly, you use the Account Groups page to define the account group itself, selecting the account group type of household or portfolio and the group ID. PeopleSoft delivers a retail accounts reference group (RETAIL_ACT_PORTFOLIO), which is a portfolio account group consisting of various delivered accounts.

Broker Licenses

In order to receive incentive compensation, brokers must be properly licensed at the time of sale. The Broker License object is used in plan rules to validate the license status. Broker licenses are based on the Broker License reference object (BLIC), which is registered as an independent class with no base class in the Object Catalog. You define broker licenses on the Broker Licenses page. PeopleSoft delivers broker licenses values for you to use, or you can create additional ones.

Customers (Banking)

The BankCustomer reference object (BCUS) is derived from the ROBJ reference object base class. It is defined on the Object Catalog page. You define bank customer values for this object on the Customers (Banking) page. The BCM template delivers a number of sample banking customers for your reference. These banking customers fall into the following categories:

• Individuals.

• High Net Worth Individuals.

• Small Business.

• Corporate.

• Institution.

• Government.

In the BCM template, customers are not used in formulas, or to calculate incentives. However, customer revenues are needed to calculate New Customer Acquisition incentives, and Add-on Customer incentives.

Products (Banking)

BCM industries have a number of different account-based products, such as retail banking accounts and loan accounts. These products are used to calculate incentives for different plans, and are broken into three major lines of business.

The BankProduct reference object (BPRD) (as defined on the Object Catalog page) uses the same attributes as the base object ROBJ, as well as a template-specific the Minimum Opening Balance attribute (OPEN_BALANCE), which is used when opening new accounts.

You define banking products on the Products (Banking) page.

Retail Banking Products

The following are products available at a typical bank, and are delivered with the BCM template:

• Consumer Checking.

• Consumer Savings.

• Certificate of Deposit.

• Money Market Account.

• Overdraft Protection Account.

• Business Checking Account.

• Business Savings Account.

• Credit Card Services.

These retail banking products are used to calculate incentives in the Financial Specialist plan and the Financial Center Manager (Branch Manager) plan.

Mortgages and Loans Products

The BCM template delivers the following products for mortgages and loans:

• Home Mortgage.

• Commercial Mortgage.

These mortgage and loans products are used to calculate incentives in plans:

• Loan Originator incentive plan.

• Loan Manager incentive plan.

• Area Manager incentive plan.

Asset Management, Investment, and Brokerage Products

Asset management, investment, and brokerage products delivered with the BCM template are as follows:

• Annuities.

• Load Funds.

• No-Load Funds.

• Index Funds.

- Wrap Accounts.

- Non-Wrap Accounts.

- Institutional Sales.

These asset management, investment, and brokerage products are used to calculate incentives in the Investment Specialist plan.

Work Hours

In Banking and Capital Markets, proration, based on the hours worked by a participant in a given period, is used to calculate commissions. This Workhours reference object (WKHR) stores the total number of hours a participant works. It is defined in the Object Catalog. To define work hours values, use the Work Hours page.

Packages

Certain products are bundled together into packages for certain incentives in the BCM industry. Commissions are paid based on the sale of a package. In some examples, the participant must sell a certain number of products from the package to be eligible for commission (such as 3 out of 5 products). In other instances, incentives are paid only if certain products are sold as part of the package (for example, the Checking Account must be part of the package). You can use the Packages reference object (BPKG), which is defined on the Object Catalog page, and the Packages page to define product packages.

CHAPTER 3

Understanding Formulas

The BCM template is delivered with formulas used in Banking and Capital Markets. This chapter discusses BCM formulas.

BCM Formulas

This table lists the SIM delivered formulas for the BCM market template:

Formula	Description	Business Use Examples
ChkBrokerLic	This formula checks the validity of a broker's license for the sales transactions made. If the license is invalid, the formula promotes the transaction to the specified processing state. If the license is valid, the transactions are not updated.	Brokers are paid commission only if they have a valid license during the transaction as of date. It is common for a broker to hold an invalid license between renewals for various reasons. Use the formula within an incentive plan to verify that brokers are paid commission only if they have a valid license for the specified processing period.

Formula	Description	Business Use Examples
ChkPortfolio	This formula is used to create or update a portfolio summary transaction. This formula identifies the portfolio that a account belongs to. Then the formula checks if a summary transaction exists for the identified portfolio. If a summary transaction already exists for the current period, formula cumulates the "Revenue Amount" field in the summary transaction. If a summary transaction does not exist for the current period, then a new transaction is created with the "Revenue Amount" for that Portfolio. This formula requires two parameters. The first Parameter indicates the performance measure, with which the transaction needs to be created. The second one refers the account ID for the input transaction.	Use this formula when your compensation plans have incentives that are calculated based upon the increase to the summary of portfolio revenue, period over period. A portfolio is a group of accounts assigned to a financial specialist in the banking industry. To handle these incentives, this formula creates a summary transaction that tracks the account revenue per portfolio, per participant, per period. The goal if this formula is to determine the revenue generated from a particular portfolio for a particular period. Based on the input transaction, the formula finds the portfolio of the account ID, and then creates a summarized transaction for the portfolio for the compensation period. This helps to get the total revenue generated by a portfolio during a period. These summarized transactions can then be used in plan rules to calculate various portfolio-based incentives.
ChkProdPkg	This formula is used to create or update a package summary transaction. This formula identifies the package that a product belongs to. Then the formula checks if a summary transaction exists for the identified package. If a summary transaction already exists for the current period, formula increments the "number of products sold" field in the summary transaction. If a summary transaction does not exist for the current period, then a new transaction is created with "number of products sold field" set to one. This formula requires three parameters. The first Parameter indicates the performance measure, with which the transaction needs to be created. The second parameter indicates the product type of the input transaction and the last one refers the customer for the transaction	A package is a group of products. A product can fall into multiple packages. Incentives can be based on the number of products a participant sells in a package for a given customer. For example, a firm may offer an incentive where a salesperson receive a commission if the checking, savings, and CD accounts are sold to a customer in the current month. Use this formula to get the product information from the transaction that is currently being processed to determine if the product belongs to any package. If the product belongs to any package, the formula performs the actions as described in the Description column of this table.

Formula	Description	Business Use Examples
DrtRptSales	This formula finds the number of new hires who report directly to the manager and have made sales, or the direct reports who did not make any sale in the specified period. The formula works based on the mode specified. If the mode is SALE it finds the new hire direct reports who made sales, if the mode is NOSALE it finds the direct reports who made no sales and if the mode is BOTH it returns the difference between the number of new hires who made sales and the number of direct reports who made no sales. This formula is intended to be used in the manager's incentive plan.	Use this formula when you need to calculate the number of new hires directly reporting to a manager who made sales and the number of direct reports who did not make any sale in the specified period. Managers are compensated using a point basis system based upon their own contribution and the contributions of the participants who report directly to them. Points are awarded to the manager based on the sales made by new hires directly reporting to the manager. Negative points are given to the manager for direct reports that have been in their positions for a certain number of periods and generate no units of revenue in the specified period. Use this formula to calculate the positive and negative points to be added to the manager's attainment. The compensation administrator can then write the incentive plan rules that are used to find the number of points deducted or included from the manager's point accumulation for the specified period. Typically, the compensation administrator sets up an aggregator variable to keep track of the productivity points. These productive points are used to calculate the manager's payout. Both positive points and negative points apply to participants who report to the manager. The status of the participant, regardless of whether the participant is a new hire or a direct report, is determined by specifying how many periods elapse before the participant is no longer considered a new hire. For example, let's say that a regional manager of a territory has 10 direct reports, 6 of whom were hired last month and four of whom were working the last 6 months. If any of these latter employees do not make any sales, they get negative points. The other employees get positive points.

Formula	Description	Business Use Examples
GenPayoutWindow	This formula creates staging transactions for the participant with future period dates. It takes three parameters, first one is the payout window which represents the number of staging transactions to be created, with future dates. The second one is the payout amount. The third parameter is the Performance Measure.	Use this formula to pay out a participant's commission for a sale over a period of time. For example, when an retail account is opened, the bank might want to pay the participant a certain fixed percentage of the commission per month for the next x number of months. This formula create the transactions for each of month.
PayoutWindowElig	This formula checks whether the transaction lies within the payout window. Payout window is the amount of time a product is eligible for incentive calculation. This check is being done on the basis of account opening date and payout window period assigned for the product.	In the case of investment accounts, commissions are paid monthly based on monthly fees for a period of time. The broker or investment specialist makes a sale, then is paid commission for fees related to account activity for the specified window. The first month account charge might be 60 USD for opening an account plus initial transfer or purchase. The second month charge might be a load fee of 100 USD, and the third month might be 300 USD, and so on for the duration of the payout window. The broker or investment specialist earns commission for these fees on transactions that fall within the specified period of time for the payout window. This formula determines the qualifying transactions. Associate this formula with the Credit section of an incentive plan.

Formula	Description	Business Use Examples
ReProcessBrokerLic	This formula finds all the available transactions with a given promoted state and checks the validity of broker license for each transaction. If the license is valid, the formula promotes the transaction to the specified transaction state for further processing. If not, it keeps the transaction state as it is.	This formula is used to ensure that incentives for transactions are paid only if the broker had a valid license in the state/country during the processing period. For example, if the transaction is made in the state of Florida in the month of March but the Broker does not have a valid license during March to sell in Florida he will not be eligible for commission on that transaction. This formula helps in validating the above mentioned scenario.
WrkHrsRatio	This formula returns the ratio of total hours worked by the participant during the processing period and the scheduled hours. If the formula does not find work hours data for the participant, it returns -1.	You need to have payout proration requirement rules based upon the ratio of total hours worked and the scheduled hours. Use this formula in plans related to broker incentives, calling the formula in the payment step of the plan. The participant may be attached to the compensation structure individually or as a part of a participant group.

Note. The HTML Help section of the Formula Catalog page provides additional details about each formula, such as usage, parameters, return value, and examples. This section focuses on the purpose of each formula and when and why you might want to use it.

See Also

PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook, "Managing Formulas," Reviewing Delivered Formulas

PeopleSoft Enterprise Sales Incentive Management for High Tech and Industrial 8.9 PeopleBook, "Understanding Formulas," Delivered Formulas for Sales Incentive Management for High-Tech and Industrial

CHAPTER 4

Understanding Compensation Structures

The BCM template has one business unit and compensation structure that is applicable to all major lines of business in the banking and capital markets industry.

This chapter discusses:

• General compensation structure data.

• RBBU compensation structure.

General Compensation Structure Data

The root node is the topmost node of the compensation structure. A compensation structure can only have one root node, and one unique business unit is associated with it. The root node of the RBBU compensation structure consists of the business unit and the following attributes:

Attribute	Value
Currency	USD
Language	English
Market Template	Banking and Capital Markets
Product Category	Sales Incentive Management
Calendar	Calendar associated with the compensation structure node (monthly).
Territory Type	Root
State	Runnable
Relationship	Defines relationship between reference objects, plans, and participants with the compensation structure.

All other nodes in the compensation structure are child nodes, which have business unit as an attribute, as well as the following:

Attribute	Value
Compensation Structure	Compensation structure to which the node is attached.
Territory Type	Territory
Rollup Layer	Name of the layer used for rollup in plans.
Description	Description of the node.
Status	Active

Under the root node, the RBBU compensation structure is organized by geography, with nodes for Region, Area, and Branch.

RBBU Compensation Structure

The RBBU structure is a model compensation structure designed for all lines of business within the banking and capital markets industry. Participants and products in this compensation structure vary depending on the line of business. The RBBU structure is based on geographical regions split into areas, and areas split into branches. The RBBU structure is represented by the RBBU compensation structure, as shown here:
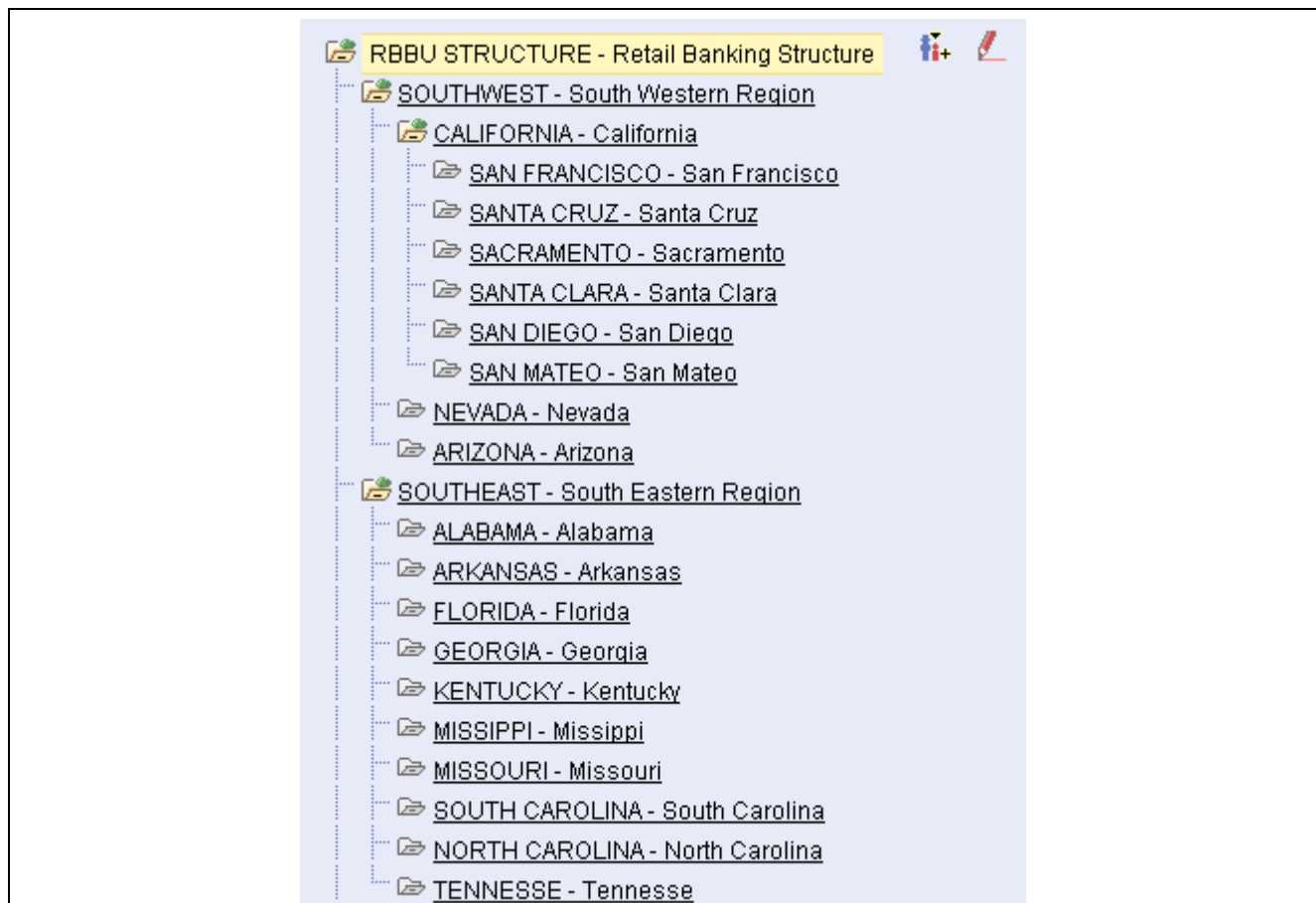
RBBU compensation structure (1 of 2)
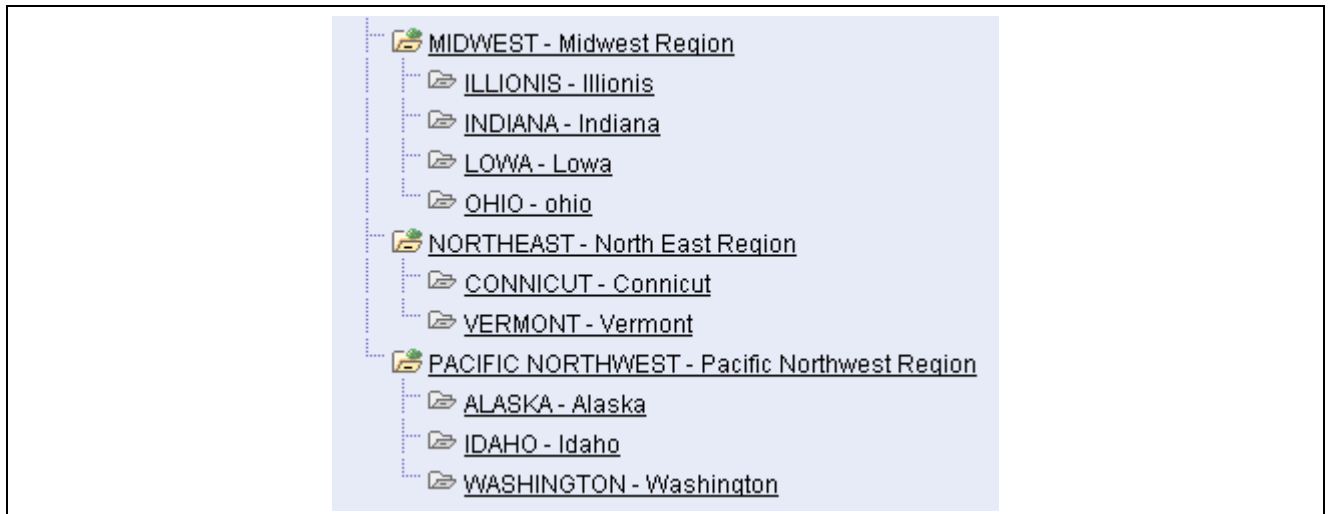
RBBU compensation structure (2 of 2)

The RBBU compensation structure contains sample data in the Southwestern Region, California Area, and San Francisco and Santa Clara branches.

CHAPTER 5

Understanding Participant Data

The BCM market template delivers BCM-specific participant data and roles.

This chapter discusses:

• Market template participant data.

• Roles and job codes.

Market Template Participant Data

The PeopleSoft system delivers sample data for BCM market template participants. This table lists some of the sample participant data on the RBBU compensation structure:

Comp Node	SIM Role	Partic ID	Participant Name	Incentive Plan	User ID and Password
CALIFORNIA	Sales Manager	SM033	Daniel Mark	LOANAM_IP	BCMSLSMGR
CALIFORNIA	Sales Manager	SM031	Julia Veldes	RAMGR_IP	BCMSLSMGR
CALIFORNIA	Financial Specialist	AE1005	David Johnson	FS_BIB_IP	BCMSLSREP
CALIFORNIA	Financial Specialist	AE1006	George Vermilaya	FS_BIB_IP	BCMSLSREP
SAN FRANCISCO	Sales Manager	AM5001	Joe Lucas	AAMGR_IP	BCMSLSMGR
SAN FRANCISCO	Financial Associate	AE1003	Suzy Bradley	FA_IP	BCMSLSREP
SAN FRANCISCO	Financial Associate	AE1004	Stanley Thornton	FA_IP	BCMSLSREP
SAN FRANCISCO	Sales Participant	AE1001	Dick Wright	FS_AE_IP	BCMSLSREP

Comp Node	SIM Role	Partic ID	Participant Name	Incentive Plan	User ID and Password
SAN FRANCISCO	Sales Participant	AE1002	Susan Cole	FS_AE_IP	BCMSLSREP
SAN FRANCISCO	Sales Participant	IS1001	Susan Davis	IS_IP	BCMSLSREP
SAN FRANCISCO	Sales Participant	IS1002	Karen Chengelis	IS_IP	BCMSLSREP
SAN FRANCISCO	Sales Participant	IS1003	Robert Aiello	IS_IP	BCMSLSREP
SAN FRANCISCO	Sales Manager	SM031	Julia Valdes	RBMGR_IP	BCMSLSREP
SANTA CLARA	Sales Participant	BRK01	William Wyatt	BRKINC_IP	BCMSLSREP
SANTA CLARA	Sales Participant	BRK02	Jhon Tola	BRKINC_IP	BCMSLSREP
SANTA CLARA	Sales Participant	BRK03	Graham Gooch	BRKINC_IP	BCMSLSREP
SANTA CLARA	Sales Participant	LO101	Amy Adams	LOANORG_IP	BCMSLSREP
SANTA CLARA	Sales Participant	LO102	David Willis	LOANORG_IP	BCMSLSREP
SANTA CLARA	Sales Manager	SM034	Heather Johanson	LOANMGR_IP	BCMSLSMGR

These compensation structure nodes (territories) contain participant relationships that point to the participant object. The participant relationship includes the assigned participant IDs as well as plan and user interaction object information.

Roles and Job Codes

The BCM template uses job codes and roles specific to the BCM industry. The following are the delivered roles that the BCM market template uses and their associated job codes:

Role	Job Codes
ACCOUNT_EXEC (shared)	Retail Account Exec Portfolio Manager
FINANCIAL_ASSOCIATE (BCM specific)	Teller
FINANCIAL_SPECIALIST (BCM specific)	Loan Originator Broker / Agent Investment Specialist
MANAGER1 (shared)	Retail Branch Manager
MANAGER2 (shared)	Loan Manager
REGIONMGR1 (shared)	Region Manager
REGIONMGR2 (shared)	Area Manager

See Also

Chapter 1, "Understanding Setup Data," Roles, page 1

CHAPTER 6

Managing BCM Transactions

This chapter provides an overview of Banking and Capital Markets (BCM) transaction management and discusses how to:

• Correct staged BCM transactions.

• Manage BCM transactions.

Understanding Transaction Management

PeopleSoft Sales Incentive Management enables you to edit transactions for your business unit before they are used for sales incentive calculation. (You can also edit transactions in the system staging tables using the component available under the Manage Source Data menu.) The value in the transaction state field determines whether the transaction can be edited.

Note. Use the Transaction Processing States page (Compensation, Sales Incentives, Define Sales Incentive Options, Transaction Processing States) to see which transaction states you can edit. If the Change Allowed check box is selected, you can edit the transactions that are in this state.

The BCM market template delivers different types of transactions to calculate sales incentives for participants in the banking and capital markets industries. Transaction processing uses metadata objects. These metadata objects are registered as classes in the Base Catalog and Object Catalog components. All attributes common to transactions are stored in the EIM transaction base class object. BCM transaction types extend the EIM transaction base class object (TXEI) and its attributes. Each BCM transaction derived class object inherits the attributes of its parent base class object, and also contains its own specific attributes not found in the base class object. The derived class object is therefore a further refinement of the transaction definition, being connected to the parent base class object through keys and classID. All BCM transaction objects and are stored as derived objects in the object catalog. Through the Object Catalog component, you can edit the derived object attributes of transaction objects. Because BCM transactions are stored in the object catalog, you can also use Query Builder to query for these objects.

You can change all editable attributes of the SIM transaction (base class), such as run state, transaction state (to promote the transaction to a different state), transaction amount, performance measure, and so on. You can also reassign transactions to another participant, and clone a transaction to create a replica of the original transaction object. The ability to clone the original transaction saves you the time of having to reenter details of a transaction object that you want to duplicate.

Correcting Staged BCM Transactions

To correct staged BCM transactions, use the following components: Account Opening-Staged (EI_MAINT_RAOP_STG), Account Referral-Staged (EI_MAINT_RARF_STG), Account Revenue-Staged (EI_MAINT_RARV_STG), Direct Deposit Signup-Staged (EI_MAINT_RDDS_STG), Loan Origination-Staged (EI_MAINT_RLON_STG), Asset Under Management-Staged (EI_MAINT_RAUM_STG), Investment Sales-Staged (EI_MAINT_RIVS_STG), Investment Monthly Fees-Staged (EI_MAINT_RIMF_STG), Compliance Objective-Staged (EI_MAINT_RCOB_STG), and Performance Metric (EI_MAINT_RPMT_STG).

This section provides an overview of staged BCM transactions and discusses how to:

• Maintain account opening transactions.

• Maintain account referral transactions.

• Maintain account revenue transactions.

• Maintain direct deposit signup transactions.

• Maintain loan origination transactions.

• Maintain assets under management transactions.

• Maintain investment sales transactions.

• Maintain investment monthly fees transactions.

• Maintain compliance objectives transactions.

• Maintain performance metric transactions.

Understanding Staged BCM Transactions

The staged transaction components provide enable you to edit individual BCM transactions that are in the staging tables before you allocate the staged transactions to participants. When you updated staged transactions, you are editing the values for the based and derived class objects for the transaction. The staged transaction components display all of the details for source transactions according to transaction type. You can either load transaction details from a source system by way of ETL maps, or enter the details directly into the relevant component. If you're loading the data from a source system, these fields describe the details that are already part of the transaction as entered in the source. If you're using these pages to define the transactions, you define the meaning of these fields and enter their values. The data in the fields within this component is the data that you are going to use in your incentive calculations. Your must enter data into all fields that you will use in your calculations; you can leave the other fields blank.

Once the transactions are in the staging tables you can perform one of two actions:

• Assign a tree name to the staged transaction, and run a SIM engine allocation process.

  The process "picks up" the transaction and allocates it to the assigned compensation structure.

• Click the Create Production Transaction button to manually allocate the transaction.

Once you move the data into the production tables, you can use this data for your incentive calculations. In addition, the fields found in this component might help you identify a transaction based on the transaction details from the source.

Common Elements Used in This Section

Amount	The amount of the transaction.
Run State	Select Ready if the order is ready for processing, or Held if it is not ready for processing. You might set the state to Held if the transaction needs to be approved by someone before it can be processed by the system.
Tree Name	Indicates the tree structure associated with the source transaction's business unit. If you enter a tree name, the system knows which compensation structure should receive this transaction during the Allocation process. This is an optional field.
Create Production Transaction	This functionality enables you to perform the allocation of the transaction, by selecting the transaction's total context: the compensation structure, node, participant, and plan to which this transaction belongs. (It is essentially the same as the allocation process performed by the EIM Engine, except that it is performed for a single transaction.)
	When you are finished editing the order transaction, click to create a production transaction. You then associate the production transaction with a selected participant on the Update Source Transaction - Select a Participant page.
Modify Production Transaction	This link becomes available after you create a production transaction. Click this link to access the transaction through the corresponding production table component.

Pages Used to Correct Staged BCM Transactions

Page Name	Object Name	Navigation	Usage
Account Opening - Staged	EI_MAINT_RAOP_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Account Opening, Account Opening - Staged	Update account opening transactions that are in the staging table or manually add new ones.
Account Referral - Staged	EI_MAINT_RARF_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Account Referral, Account Referral - Staged	Update account referral transactions that are in the staging table or manually add new ones.
Account Revenue - Staged	EI_MAINT_RARV_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Account Revenue, Account Revenue - Staged	Update account revenue transactions that are in the staging table or manually add new ones.
Direct Deposit Signup - Staged	EI_MAINT_RDDS_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Direct Deposit Signup, Direct Deposit Signup - Staged	Update direct deposit signup transactions that are in the staging table or manually add new ones.

Page Name	Object Name	Navigation	Usage
Loan Origination - Staged	EI_MAINT_RLON_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Loan Origination, Loan Origination - Staged	Update loan origination transactions that are in the staging table or manually add new ones.
Assets Under Management - Staged	EI_MAINT_RAUM_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Assets Under Management, Assets Under Management - Staged	Update assets under management (AUM) transactions that are in the staging table or manually add new ones.
Investment Sales - Staged	EI_MAINT_RIVS_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Investment Sales, Investment Sales - Staged	Update investment sales transactions that are in the staging table or manually add new ones.
Investment Monthly Fees - Staged	EI_MAINT_RIMF_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Investment Monthly Fees, Investment Monthly Fees - Staged	Update investment monthly fees transactions that are in the staging table or manually add new ones.
Compliance Objective - Staged	EI_MAINT_RCOB_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Compliance Objectives, Compliance Objective - Staged	Update compliance objectives transactions that are in the staging table or manually add new ones.
Performance Metric Transaction - Staged	EI_MAINT_RPMT_STG	Compensation, Sales Incentives, Maintain Source Data, Transactions, Performance Metric, Performance Metric Transaction - Staged	Update performance metric transactions that are in the staging table or manually add new ones.

Maintaining Account Opening Transactions

Access the Account Opening - Staged page.

Account Opening - Staged

Business Unit RBBU   Transaction ID JAOP1   *As Of 01/01/2001

Transaction Details

          *Status Active

          Amount   1000.00 USD

          Run State   ⊙ Ready   ○ Held   Tree Name

Account Opening Details

          Open Date 01/01/2001   Account A1001   Checking Account

   Source of Account Branch   Product RB1002   Consumer Checking

     Opening Balance   USD   Referral

          Territory SAN FRANCISCO   Participant AE1001   Wright,Dick

Customer Details

          Customer C1001   John,Kenny   ☑ New Customer

     Sold To Country USA   Sold To State CA

        Sold To City SAN FRANCISCO   Sold To Postal

   [Create Production Transaction]   Modify Production Transaction

Account Opening - Staged page

The Account Opening transaction type indicates creation of new accounts opened by customers. You can use this transaction data to calculate sales incentives for incentives such as new accounts, new customer acquisition, and product package. The Account Opening Details group box displays information about the account that the customer opened in the transaction. The Customer Details group box displays information about the customer who placed the order. The derived class object EAOP, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Account Referral Transactions

Access the Account Referral - Staged page.

Account Referral - Staged

The Account Referral transaction type indicates referrals made to an account. You can use this transaction data to calculate sales incentives for referral incentives. The Account Referral Details group box displays information about a referral made to an account for the transaction. The derived class object EARF, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Account Revenue Transactions

Access the Account Revenue - Staged page.

Account Revenue - Staged

The account revenue transaction type indicates revenue generated for a customer account for a date. You can use this transaction data to calculate sales incentives such as branch sales and area sales. The Account Opening Details group box displays information about the account that the customer opened in the transaction. The derived class object EARV, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Direct Deposit Signup Transactions

Access the Direct Deposit Signup - Staged page.

Direct Deposit Signup - Staged

The Direct Deposit Signup transaction type provides direct deposit signup transaction data. You can use this transaction data to calculate sales incentives for direct deposit signup. The Direct Deposit Signup Details group box displays information about the account set up for direct deposit signup, along with participant and product information. The derived class object EDDS, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Loan Origination Transactions

Access the Loan Origination - Staged page.

Loan Origination - Staged

The Loan Origination transaction type indicated a loan opened by the customer. You can use this transaction data to calculate sales incentives such as loan origination, annual regional performance bonus, and branch loan origination. The Loan Origination Details group box displays information about the loan at the time of origination. The Customer Details group box displays information about the customer who originated the loan. The derived class object ELON, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Assets Under Management Transactions

Access the Assets Under Management - Staged page.

Assets Under Management - Staged

AUM value is total market value, which is calculated against the number of portfolios. You can use this transaction data to calculate sales incentives such as quarterly AUM. The Assets Under Management Details group box displays information about AUM value. The derived class object EAUM, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Investment Sales Transactions

Access the maintaining Investment Sales - Staged page.

Investment Sales - Staged page

The Investment Sales transaction type is used to calculate investment sales commission. You can use this transaction data to calculate sales incentives such as investment sales commission. The Investment Sales Details group box displays information about the investment sale for the specific transaction. The Customer Details group box displays information about the customer involved in the investment sale. The derived class object EIVS, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Investment Monthly Fees Transactions

Access the Investment Monthly Fees - Staged page.

Investment Monthly Fees - Staged page

The investment Monthly Fees transaction type is used to calculate investment fees commission which is paid to investment specialists and other participants. You can use this transaction data to calculate sales incentives such as investment fees commission. The Investment Monthly Fee Details group box displays information about the investment monthly fees transaction. The derived class object EIMF, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Compliance Objectives Transactions

Access the Compliance Objective - Staged page.

Compliance Objective - Staged page

The Compliance Objective transaction type is used to calculate sales incentives such as annual objective bonus and performance objective bonus. The Compliance Objective Details group box displays information about the type of compliance that the transaction involves, the participant, and whether the participant achieved the compliance objective. The derived class object ECOB, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Maintaining Performance Metric Transactions

Access the Performance Metric Transaction - Staged page.

Performance Metric Transaction - Staged page

Performance metric transactions give flexibility in handling generic transactions. For certain business events for which there are no predefined transaction types, you can use this transaction type to bring the transaction data into the system and calculate sales incentives based on the transaction data. The Performance Metric Transaction Details group box displays information about the performance metric transaction. The derived class object EPMT, which you can access through the Object Catalog component, defines the attributes for this transaction type.

Managing BCM Transactions

To manage BCM transactions, use the following components: Account Opening (EI_MAINT_EAOP_TX), Account Referral (EI_MAINT_EARF_TX), Account Revenue (EI_MAINT_EARV_TX), Assets Under Management (EI_MAINT_EAUM_TX), Compliance Objective (EI_MAINT_ECOB_TX), Direct Deposit Signup (EI_MAINT_EDDS_TX), Investment Monthly Fees (EI_MAINT_EIMF_TX), Investment Sales (EI_MAINT_EIVS_TX), Loan Origination (EI_MAINT_ELON_TX), Package Summary Transaction (EI_MAINT_ECPP_TX), Package Portfolio Transaction (EI_MAINT_ECPF_TX), and Performance Metric Transaction (EI_MAINT_EPMT_TX).

This section discusses how to manage BCM transactions that are in production tables and how to update base transaction details.

Understanding BCM Transaction Management

The components under the Update Transactions menu enables you to manage the production transactions (transactions that have been moved from staging to production tables by either the manual or engine allocation process). You can edit transaction details. The transaction objects are derived from the EIM transaction object. The transaction data is stored in its respective production table depending on the transaction type. All manual changes made to transactions are journaled for auditing purposes.

To manage a transaction:

1. (Optional) Update transaction details.

2. (Optional) Reassign a transaction.

3. (Optional) Clone a transaction.

4. (Optional) Update the transaction details.

Pages Used to Manage BCM Transactions

Page Name	Object Name	Navigation	Usage
Update \<Transaction Type\>	EI_MAINT_TRANS	• Compensation, Sales Incentives, Update Transactions, Account Opening, Update Account Opening • Compensation, Sales Incentives, Update Transactions, Account Referral, Update Account Referral • Compensation, Sales Incentives, Update Transactions, Account Revenue, Update Account Revenue • Compensation, Sales Incentives, Update Transactions, Assets Under Management, Update Assets Under Management • Compensation, Sales Incentives, Update Transactions, Compliance Objective, Update Compliance Objective • Compensation, Sales Incentives, Update Transactions, Direct Deposit Signup, Update Direct Deposit Signup	Update base transaction details.

Page Name	Object Name	Navigation	Usage
Update <Transaction Type> (continued)	EI_MAINT_TRANS	• Compensation, Sales Incentives, Update Transactions, Investment Monthly Fees, Update Investment Monthly Fees • Compensation, Sales Incentives, Update Transactions, Investment Sales, Update Investment Sales • Compensation, Sales Incentives, Update Transactions, Loan Origination, Update Loan Origination • Compensation, Sales Incentives, Update Transactions, Package Summary Transaction, Update Package Summary Transaction • Compensation, Sales Incentives, Update Transactions, Package Portfolio Transaction, Update Package Portfolio Transaction • Compensation, Sales Incentives, Update Transactions, Performance Metric Transaction, Update Performance Metric Transaction • Click a transaction object link in a Query Builder query.	(continued)
Account Opening Details	EI_MAINT_EAOP_TX	Compensation, Sales Incentives, Update Transactions, Account Opening, Account Opening Details	Update account opening transaction details that are in the corresponding production table.
Account Referral Details	EI_MAINT_EARF_TX	Compensation, Sales Incentives, Update Transactions, Account Referral, Account Referral Details	Update account referral transaction details that are in the corresponding production table.
Account Revenue Details	EI_MAINT_EARV_TX	Compensation, Sales Incentives, Update Transactions, Account Revenue, Account Revenue Details	Update account revenue transaction details that are in the corresponding production table.

Page Name	Object Name	Navigation	Usage
Assets Under Management Details	EI_MAINT_EAUM_TX	Compensation, Sales Incentives, Update Transactions, Assets Under Management, Assets Under Management Details	Update assets under management transaction details that are in the corresponding production table.
Compliance Objectives Details	EI_MAINT_ECOB_TX	Compensation, Sales Incentives, Update Transactions, Compliance Objective, Compliance Objectives Details	Update compliance objective transaction details that are in the corresponding production table.
Direct Deposit Signup Details	EI_MAINT_EDDS_TX	Compensation, Sales Incentives, Update Transactions, Direct Deposit Signup, Direct Deposit Signup Details	Update direct deposit signup transaction details that are in the corresponding production table.
Investment Monthly Fees Details	EI_MAINT_EIMF_TX	Compensation, Sales Incentives, Update Transactions, Investment Monthly Fees, Investment Monthly Fees Details	Update investment monthly fees transaction details that are in the corresponding production table.
Investment Sales Details	EI_MAINT_EIVS_TX	Compensation, Sales Incentives, Update Transactions, Investment Sales, Investment Sales Details	Update investment sales transaction details that are in the corresponding production table.
Loan Origination Details	EI_MAINT_ELON_TX	Compensation, Sales Incentives, Update Transactions, Loan Origination, Loan Origination Details	Update loan origination transaction details that are in the corresponding production table.

Page Name	Object Name	Navigation	Usage
Package Summary Transaction Details	EI_MAINT_ECPP_TX	Compensation, Sales Incentives, Update Transactions, Package Summary Transaction, Package Summary Transaction Details	Update check product package transaction details that are in the corresponding production table. This transaction indicates sale from a set of products. The system generates the transaction as part of the processing involved with the ChkProdPkg formula (Formula ID ECPP) found in a plan, based on the underlying account opening transactions. You can use the summary product package transaction data to calculate sales incentives such as product packages incentives. The derived class object ECPP, which you can access through the Object Catalog component, defines the attributes for this transaction type.
Package Portfolio Transaction Details	EI_MAINT_ECPF_TX	Compensation, Sales Incentives, Update Transactions, Package Portfolio Transaction, Package Portfolio Transaction Details	Update check portfolio transaction details that are in the corresponding production table. This transaction indicates summarized transactions for a portfolio that is assigned to a participant. The system generates the transaction as part of the processing involved with the ChkPortfolio formula (Formula ID ECPF) found in a plan, based on the individual accounts associated with the portfolio. You can use the summary product package transaction data to calculate sales incentives. The derived class object ECPF, which you can access through the Object Catalog component, defines the attributes for this transaction type.
Performance Metric Details	EI_MAINT_EPMT_TX	Compensation, Sales Incentives, Update Transactions, Performance Metric Transaction, Performance Metric Details	Update generic performance transaction details that are in the corresponding production table.

Updating Base Transaction Details

Access the Update <Transaction Type> page.

Update <Transaction Type> page

Note. All transaction types use this same page.

Reassign	Click to reassign the transaction to another participant that you select.
Fiscal Year	Displays the fiscal year in which the transaction occurred. The fiscal year is derived from the transaction period context.
Accounting Period	Displays the accounting period in which the transaction occurred. Typically an accounting period represents a month, but it can also represent a day or a different user-defined time interval.
Approval Status	Indicates the transaction approval status. Values are: *Approved, Denied,* and *Pending.* This value is used in conjunction with workflow. When you change a transaction that has been configured to trigger workflow, the approval status is set to pending, and the workflow is triggered to create a worklist so that appropriate persons can approve the transaction. If the person can approve the transaction, the approval status is set to *Approved.* If not, the person either denies the transaction, or the transaction is routed to a person in authority for approval.

Run State	Select Ready if the transaction is ready for processing, or Held if it is not ready for processing. You might set the state to Held if the transaction needs to be approved by someone before it can be processed by the system.
Transaction State	Displays the transaction state of the transaction. Transaction processing states are maintained by using the Transaction Processing States page under the Define Sales Incentive Option menu.
Performance Measure	Displays the performance measure associated with the transaction. Performance measures are maintained by using the Performance Measures page under the Define Sales Incentive Option menu.
Payment Code	Displays the payment code associated with the transaction. Payment codes are maintained by using the Payment Codes page under the Define Sales Incentive Option menu.
Source Amount, Source Currency, and **Source UOM** (source unit of measure)	Displays the amount, currency, and UOM associated with the source transaction. UOMs are maintained by using the Unit of Measure page under the Define Sales Incentive Option menu.
Transaction Amount	Displays the transaction amount calculated and stored in the base currency associated with the business unit associated with the transaction.
Transaction Currency	Displays the currency in which the transaction occurred.
Transaction UOM (transaction unit of measure)	Displays the UOM used for transactions in the system.
Credit Amount	Displays the amount credited against the amount of the transaction.
Credit UOM (credit unit of measure)	Displays the UOM used to record system credit.
Date Credited	Displays the date on which the transaction was credited in the system.
Compensation Amount	Displays the compensation amount recorded in the system.
Comp UOM (compensation unit of measure)	Displays the UOM of compensation amount recorded in the system.
Date Compensated	Displays the date on which the participant was compensated for the transaction.
Payout Amount	Displays the payout amount associated with the transaction. The Payout formula updates this field.
Payout UOM (payout unit of measure)	Displays the payout unit of measure associated with the source transaction. The Payout formula updates this field.
Payout Date	Displays the payout date associated with the source transaction. The Payout formula updates this field.
Save and Clone	You can clone an SIM transaction. Cloning a transaction saves all of your modifications and creates an identical SIM transaction with a new set of SIM keys. After cloning the transaction, the system displays the new cloned transaction on the Update <Transaction Type> Transaction page for editing.

See Also

Chapter 6, "Managing BCM Transactions," Correcting Staged BCM Transactions, page 40

CHAPTER 7

Understanding BCM Plans

The BCM template delivers configuration plans and incentive plans for each major type of Banking and Capital Markets organization.

This chapter discusses:

• Configuration plans.

• Retail banking plans.

• Loan and mortgage plans.

• Asset management plans.

Configuration Plans

The BCM template delivers configuration plans specifically designed for the retail banking industry. This section discusses:

• Retail Banking Area configuration plan.

• Retail Banking Branch configuration plan.

• Loan and Mortgage Region Manager configuration plan.

• Loan and Mortgage Area Manager configuration plan.

• Loan and Mortgage Branch Manager configuration plan.

• Asset Management Area Manager configuration plan.

Retail Banking Area Configuration Plan

This section discusses the details of the Retail Banking Area (RAREA_CP) configuration plan.

General Information

The Retail Banking Area (RAREA_CP) configuration plan defines common allocation rules and variables that are needed for incentive plans for the retail banking line of business that belong to the specified area. This configuration plan is attached to area compensation structure nodes.

Template Information

This plan is based on the RAREA_CP_T plan template.

Transaction Allocation

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Linked	AREA_TOT_REV_QUOTA_MTD	Used to store Month To Date total area revenue quota value.
Linked	AREA_TOT_REV_QUOTA_MTD_ACS	The accessor that defines the access definitions for the AREA_TOT_REV_QUOTA_MTD variable, determining the monthly value for the current period.
Linked	AREA_TOT_REV_ATTAIN	Used to store the total area revenue attainment value.
Linked	AREA_TOT_REV_ATTAIN_ACS	The accessor that defines the access definitions for the AREA_TOT_REV_ATTAIN variable, determining the monthly sum for the current period.
Linked	AREA_NEW_CUST_QUOTA_QTD	Used to store Quarter To Date total new customer quota value for the area.
Linked	AREA_NEW_CUST_QUOTA_QTD_ACS	The accessor that defines the access definitions for the AREA_NEW_CUST_QUOTA_QTD variable, determining the monthly value for the current period.
Linked	AREA_NEW_CUST_QUOTA_MTD	Used to store Month To Date total new customer quota value for the area.
Linked	AREA_NEW_CUST_QUOTA_MTD_ACS	The accessor that defines the access definitions for the AREA_NEW_CUST_QUOTA_MTD variable, determining the monthly value for the current period.
Linked	AREA_NEW_CUST_ATTAIN	Used to store the total new customer attainment value for the area.
Linked	AREA_NEW_CUST_ATTAIN_ACS	The accessor that defines the access definitions for the AREA_NEW_CUST_ATTAIN variable, determining the monthly and quarterly sum for the current period.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	CALIFORNIA	See usage for related incentive plans.

Retail Banking Branch Configuration Plan

This section discusses the details of the Retail Banking Branch (RBRCH_CP) configuration plan.

General Information

The Retail Banking Branch (RBRCH_CP) configuration plan defines common allocation rules and variables that are needed for incentive plans for the retail banking line of business that belong to the specified branch. This configuration plan is attached to branch compensation structure nodes.

Template Information

This plan is based on the RBRCH_CP_T plan template.

Transaction Allocation

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Linked	BRANCH_TOT_REV_QUOTA_ MTD	Used to store total Month To Date revenue quota for the branch.
Linked	BRANCH_TOT_REV_QUOTA_ MTD_ACS	This accessor defines the access definitions for the BRANCH_TOT_ REV_QUOTA_MTD variable, determining the monthly value for the current period.
Linked	BRANCH_TOT_REV_ATTAIN	Used to store the total branch revenue attainment value.
Linked	BRANCH_TOT_REV_ATTAIN_ ACS	The accessor that defines the access definitions for the BRANCH_TOT_REV_ATTAIN variable. This accessor determines the monthly sum of the total branch revenue attainment value for the current period.
Linked	BRANCH_NEW_CUST_QUOTA_ QTD	Used to store the quarterly new customer quota for the branch.
Linked	BRANCH_NEW_CUST_QUOTA_ QTD_ACS	The accessor that defines the access definitions for the BRANCH_NEW_ CUST_QUOTA_QTD variable, determining the quarterly value for the current period.

Variable Type	Variable Name	Description
Linked	BRANCH_NEWCUST_REV_ QUOTA_QTD	Used to store the quarterly new customer revenue quota for the branch.
Linked	BRANCH_NEWCUST_REV_ QUOTA_QTD_ACS	The accessor that defines the access definitions for the BRANCH_ NEWCUST_REV_QUOTA_QTD variable, determining the quarterly value for the current period.
Linked	BRANCH_NEW_CUST_REV_ ATTAIN	Used to store the branch revenue attainment value for new customers.
Linked	BRANCH_NEW_CUST_REV_ ATTAIN_ACS	The accessor that defines the access definitions for the BRANCH_NEW_ CUST_REV_ATTAIN variable, determining the quarterly sum for the current period.
Linked	BRANCH_NEW_CUST_QUOTA_ MTD	Used to store the monthly new customer quota for the branch.
Linked	BRANCH_NEW_CUST_QUOTA_ MTD_ACS	The accessor that defines the access definitions for the BRANCH_NEW_ CUST_QUOTA_MTD variable, determining the monthly value for the current period.
Linked	BRANCH_NEW_CUST_ATTAIN	Used to store the total new customer attainment value for the branch.
Linked	BRANCH_NEW_CUST_ATTAIN_ ACS	The accessor that defines the access definitions for the BRANCH_NEW_CUST_ATTAIN variable, determining the monthly and quarterly sum for the current period.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SAN FRANCISCO	See usage for related incentive plans.

Loan and Mortgage Regional Manager Configuration Plan

This section discusses the details of the Loan and Mortgage Regional Manager (LN_RG_CP) configuration plan.

General Information

The Loan and Mortgage Regional Manager (LN_RG_CP) configuration plan defines common allocation rules and variables that are needed for incentive plans for the loan and mortgage line of business that belong to the specified region. This configuration plan is attached to region compensation structure nodes.

Template Information

This plan is based on the RLN_RG_CP_T plan template.

Transaction Allocation

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Linked	LN_ANL_RG_LOANS	Used to store the number of regional loans for the year.
Linked	LN_ANL_RG_LOAN_AMOUNT	Used to store the regional loan amount number for the year.
Linked	LN_ANL_RG_LOAN_COST	Used to store the regional loan cost number for the year.
Linked	LN_ANL_RG_CUST_ SATISFACTION	Used to store the regional customer satisfaction number for the year.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SOUTHWEST	See usage for related incentive plans.

Loan and Mortgage Area Manager Configuration Plan

This section discusses the details of the Loan and Mortgage Area Manager (LN_AR_CP) configuration plan.

General Information

The Loan and Mortgage Areal Manager (LN_AR_CP) configuration plan defines common allocation rules and variables that are needed for incentive plans for the loan and mortgage line of business that belong to the specified area. This configuration plan is attached to area level compensation structure nodes.

Template Information

This plan is based on the LN_AR_CP_T plan template.

Transaction Allocation

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Linked	LN_AR_BR_PPOINTS	Used to store the productivity points for the area.
Plan	LN_AR_BR_NETREV	Used to store the Net Revenue for the area.
Plan	LN_AN_AR_NETREV	Used to store the annual net revenue for the area.
Plan	LN_AN_AR_NOLOANS	Used to store the annual number of loans for the area.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	CALIFORNIA	See usage for related incentive plans.

Loan and Mortgage Branch Manager Configuration Plan

This section discusses the details of the Loan and Mortgage Branch Manager (LN_BR_CP) configuration plan.

General Information

The Loan and Mortgage Branch Manager (LN_BR_CP) configuration plan defines common allocation rules and variables that are needed for incentive plans for the loan and mortgage line of business that belong to the specified branch. This configuration plan is attached to branch level compensation structure nodes.

Template Information

This plan is based on the LN_BR_CP_T plan template.

Transaction Allocation

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Linked	LN_BR_MON_NET_REV	Used to store the monthly net revenue for the branch.
Linked	LN_BR_AN_CUST_SATIS	Used to store the annual customer satisfaction number for the branch.
Plan	LN_BR_MTH_BPADJ	Used to store the monthly basis point adjustment number for the branch.
Plan	BR_ANL_NET_REV	Used to store the annual net revenue for the branch.
Plan	BR_ANL_NOOF_LOANS	Used to store the annual number of loans for the branch.
Plan	FAIR_LENDING	If a bank achieves Fair Lending Requirements, the participant is paid a certain incentive. This variable is used to store the status of whether or not Fair Lending status has been achieved.
Plan	YR_REV_GROWTH	Used to store the annual revenue growth.
Plan	COST_OF_LN_OBJ	Holds the status of whether the Cost of Loan status has been met.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SANTA CLARA	See usage for related incentive plans.

Asset Management Area Manager Configuration Plan

This section discusses the details of the Asset Management Area Manager (AAMGR_CP) configuration plan.

General Information

The Asset Management Area Manager (AAMGR_CP) configuration plan defines common allocation rules and variables that are needed for incentive plans for the asset management line of business that belong to the specified area. This configuration plan is attached to area level compensation structure nodes.

Template Information

This plan is based on the AAMGR_CP_T plan template.

Transaction Allocation

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Reference	AREA_INVEST_SALES	Used to aggregate investment sales.
Reference	AREA_INVEST_SALES_ACS	This accessor defines the access definitions for the AREA_INVEST_SALES variable, determining the annual sum for the current period.
Reference	AREA_TOT_WRAP_AMT_QTD	Used to store the total quarterly wrap account amount for the area.
Reference	AREA_TOT_NON_WRAP_AMT_QTD	Used to store the total quarterly non-wrap account amount for the area.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	CALIFORNIA	See usage for related incentive plans.

Retail Banking Plans

The BCM template delivers common incentive plans specifically designed for the retail banking industry. This section discuses:

• Financial Associate incentive plan.

• Financial Specialist - Account Executive incentive plan.

• Financial Specialist - Bank in Business incentive plan.

• Retail Bank Branch Manager incentive plan.

• Retail Bank Area Manager incentive plan.

Financial Associate Incentive Plan

This section discusses the details of the Financial Associate (FA_IP) incentive plan.

General Information

The Financial Associate plan (FA_IP) is a typical teller plan that is widely used in the banking industry. Tellers are involved in simple bank transactions such as withdrawals and deposits. Tellers are incented based on referrals made and branch sales. Tellers are also incented for identifying potential new accounts or cross-sell opportunities, and for referring customers these customers to a specialist.

Referral Incentive

Tellers are incented for every referral made, whether or not the referral leads to a successful close. The referral payout matrix is as follows:

Referral Range	Amount Per Referral
1–10	5 USD
11–20	7 USD
21 and above	10 USD

A participant can make a referral, which can be paid against whether the referral is successful. Referrals come into the system as account referral transactions. Referrals are not always successful, nor is an account necessarily opened based on the referral.

Referral Success Incentive

The financial associate is paid an incentive for every referral that succeeds in getting a new account opened. This is a split incentive with the account executive. The financial associate gets a portion of the incentive that is due to the account executive.

Branch Sales Revenue Incentive

This incentive is based on total account revenue for the branch over a month. The total account revenue is compared to the goal for the branch, and the resulting rate is used against the teller's base salary to determine the payout amount. The teller must pass an attainment hurdle to get any payout. The rates are determined as follows:

Attainment %	% of Base Salary Payout
101–150	2
150 and above	3

Template Information

This plan is based on the FA_IP_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Financial Associate plan.

Transaction Allocation

The allocation rules in this plan are set based on the participant or territory found in the transaction.

Transaction Type	Description	Long Description
RawAccountOpen	Account Opening Transaction	This allocation rule allocates an Account Opening transaction to the participant that made the referral provided that the account opened was referred by that participant.
RawAccountReferral	Account Referral Transaction	This allocation rule allocated an Account Referral transaction to the participant provided that the participant is an employee, is attached to the specified node, and has made the referral.

Performance Measures

The following performance measures are used in this plan:

Performance Measure Name	Description
REFERRAL - Referral	Used for paying incentives for the number of referrals made by the financial associates.
NEW_ACCTS - New Accounts	Used for the new accounts that the financial associates help open.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Reference	BRANCH_TOT_REV_ATTAIN	Used to store the total branch revenue attainment value.
Reference	BRANCH_TOT_REV_ATTAIN_ACS	The accessor that defines the access definitions for the BRANCH_TOT_REV_ATTAIN variable. This accessor determines the monthly sum of the total branch revenue attainment value for the current period.
Reference	BRANCH_TOT_REV_QUOTA_MTD	Used to store total branch revenue quota value.
Reference	BRANCH_TOT_REV_QUOTA_MTD_ACS	The accessor that defines the access definitions for the BRANCH_TOT_REV_QUOTA_MTD variable. This accessor determines the monthly value of the total branch revenue quota for the current period.

Variable Type	Variable Name	Description
Local	REF_COUNT	Used to increment the referral count. It is part of the CRDREF section of the CREDIT processing step.
Local	CREDIT_AMT	Used to hold the credit amount that is credited to the financial associate. It is part of the CRDREFSUCS section of the CREDIT processing step.
Local	REF_PAYOUT_AMT	Used to determine the referral payout amount for the financial associate based on the current referral count. It is part of the PAYMTHREF section of the PAYOUT_M processing step.
Local	TOT_REF_PAYOUT_AMT	Used to determine the referral payout amount for the financial associate based on the referral count. It is part of the PAYMTHREF section of the PAYOUT_M processing step.
Local	ATTAIN_PCT	Used to calculate the percent value of attainment for any performance measure. It is part of the PAYBRCHREV section of the PAYOUT_M processing step.
Local	MTH_SALARY	Used to determine a person's compensation rate based on monthly, quarterly, or annual compensation frequency. It is part of the PAYBRCHREV section of the PAYOUT_M processing step.
Local	PAYOUT_PCT	Used to determine the payout percentage. It is part of the PAYBRCHREV section of the PAYOUT_M processing step.
Local	PAYOUT_AMT	Used to calculate and hold the payout amount. It is part of the PAYBRCHREV section of the PAYOUT_M processing step.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step is used to define the credit sections. Credit rules are based on incentive type.

Step Name	Section Name	Description
CREDIT	CRDREF	This section credits one unit for each referral made and promotes the referral transaction to 300. The performance measure will be "REFERRAL".
CREDIT	CRDREFSUCS	This section credits 20% of the payout amount due for Account Executive, for every successful referral.
PAYOUT_M	See subsequent table rows.	This step is used to create the monthly payout sections. The financial associate plan has three incentives, so there are three payout sections under this step.
PAYOUT_M	PAYMTHREF	This section pays the Financial Associate a commission amount for every referral made. Commission is calculated by passing the referral count to the lookup table "FA_REFERRAL".
PAYOUT_M	PAYREFSUCS	This section pays the Financial Associate an incentive for every referral that succeeds in getting a new account opened. Payout section is called to update the payout amount.
PAYOUT_M	PAYBRCHREV	This section calculates payout based on total revenue of the branch. Based on the attainment hurdle, the payout rate is determined by a lookup table and the payout amount is calculated by multiplying payout rate with the participant's latest base salary.
POST_M	See subsequent table rows.	This step creates a monthly post to ledger sections. In this plan, the step contains only one section.
POST_M	POSTMTHLED	See description for the POST_M step.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SAN FRANCISCO	AE1003 (Suzy Bradley)
		AE1004 (Thornton Stanley)

Financial Specialist - Account Executive Incentive Plan

This section discusses the details of the Financial Specialist - Account Executive (FS_AE_IP) incentive plan.

General Information

The Financial Associate - Account Executive plan is a type of plan that is common in the banking industry. It is applicable for people who deal with customers and directly influence sales. Account executives are involved in creating new account openings as well as cross-sell or up-sell opportunities. They are incented based on products sold, new customer acquisition, and other similar incentives.

Individual Product Sales Incentive

The account executive gets paid for opening various types of accounts, as follows:

Type of Product	Amount
Consumer Savings	20 USD
Consumer Checking	20 USD
Certificate of Deposit	40 USD
Money Market Account	40 USD
Overdraft Protection	20 USD
Business Checking Account	50 USD
Credit Card Services	50 USD

If the new account was referred to the specialist, the incentive is split 80% to the Account Executive, and 20% to the referrer.

Product Package Incentive

If a financial specialist sells a customer a minimum number of products from a specified list, they are incented for a Product Package sale, as follows:

Number of Sales	3 Products in Package	4 Products in Package	5 Products in Package
1–5	100 USD	150 USD	300 USD
6–10	150 USD	200 USD	400 USD
11 and above	200 USD	250 USD	500 USD

New Customer Acquisition Incentive

The financial specialist is incented for new customer acquisitions based on the total revenue values of the customer in the specialist's portfolio. The Financial Specialist's salary range influences this incentive. The incentive is broken down as follows:

Actual Revenue for Quarter	Salary <= 50000 USD	Salary 50000 USD – 60000 USD	Salary 60000 USD – 70000 USD	Salary 70000+ USD
0–12,499	0	0	0	0
12,500 – 15,999	10%	0	0	0
16,000 – 18,999	12%	10%	0	0
19,000 – 21,999	14%	12%	10%	0
22,000 – 29,999	16%	14%	12%	10%
30,000 – 39,999	20%	16%	14%	12%
40,000 – 49,999	20%	20%	16%	14%
50,000 – 74,999	20%	20%	20%	16%
75,000 +	20%	20%	20%	20%

Add-on Customer Revenue Incentive

For this incentive, the current total revenue of the financial specialist's Retail Account portfolio is compared to the last periods value for the same portfolio. A minimum hurdle must be met before this incentive is paid. The payout grid is as follows:

Actual Revenue Growth over Hurdle for the Quarter	% Payout against Revenue
0–19,999	10
20,000 – 22,999	12
23,000 – 25,999	14
26,000 – 34,999	16
35,000 +	20

Template Information

This plan is based on the FA_AE_IP_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Financial Specialist - Account Executive plan.

Transaction Allocation

Transactions are allocated using territory and sales representative information on the transaction. This plan contains the following transaction allocation rules:

Transaction Type	Description	Long Description
RawAccountOpen	Allocation for Account Opening	Allocates Account Opening transactions, where the Account ID (ACCT_EIM_KEY) matches with the Account Reference Object group attached to the Compensation Structure node (territory).
RawAccountRevenue	Allocation for Account Revenue	Allocates Account Revenue transactions where the Account ID matches with the Account Reference Object group attached to the Compensation Structure node (territory) and the actual sales representative who either opened the account or sold the product.
RawPerfMetric	Performance Metric Transaction	Allocates Staging Performance Metric transactions which contain Participant ID and performance measure equal to "PAYOUT".

Performance Measures

The following performance measures are used in this plan:

Performance Measure Name	Description
NEW_ACCTS - New Accounts	Used for the new accounts that the financial associates help open.
REFERRAL - Referral	Used for paying incentives for the number of referrals made by the financial associates.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Reference	BRANCH_NEW_CUST_REV_ATTAIN	Used to store the branch revenue attainment value for new customers.
Reference	BRANCH_NEW_CUST_REV_ATTAIN_ACS	The accessor that defines the access definitions for the BRANCH_NEW_CUST_REV_ATTAIN variable, determining the quarterly sum for the current period.
Reference	BRANCH_TOT_REV_ATTAIN	Used to store the total branch revenue attainment value.

Variable Type	Variable Name	Description
Reference	BRANCH_TOT_REV_ATTAIN_ ACS	The accessor that defines the access definitions for the BRANCH_TOT_REV_ATTAIN variable, determining the monthly sum for the current period.
Reference	BRANCH_NEW_CUST_ATTAIN	Used to store the total new customer attainment value for the branch.
Reference	BRANCH_NEW_CUST_ATTAIN_ ACS	The accessor that defines the access definitions for the BRANCH_NEW_CUST_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Reference	AREA_TOT_REV_ATTAIN	Used to store the total area revenue attainment value.
Reference	AREA_TOT_REV_ATTAIN_ACS	The accessor that defines the access definitions for the AREA_TOT_REV_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Reference	AREA_NEW_CUST_ATTAIN	Used to store the total new customer attainment value for the area.
Reference	AREA_NEW_CUST_ATTAIN_ACS	The accessor that defines the access definitions for the AREA_NEW_CUST_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Plan	NEW_CUST_REV_ATTAIN	Used to store the revenue attainment value for new customers.
Plan	NEW_CUST_REV_ATTAIN_ACS	This accessor defines the access definitions for the NEW_CUST_REV_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Plan	AREA_TOT_REV_ATTAIN	Used to store the area total revenue attainment value for new customers.
Plan	AREA_TOT_REV_ATTAIN_ACS	This accessor defines the access definitions for the AREA_TOT_REV_ATTAIN variable, determining the monthly sum for the current period.
Plan	AREA_NEW_CUST_REV_ATTAIN	Used to store the area revenue attainment value for new customers.

Variable Type	Variable Name	Description
Plan	AREA_NEW_CUST_REV_ ATTAIN_ACS	This accessor defines the access definitions for the AREA_NEW_CUST_REV_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Plan	NEW_CUST_PAYOUT	Used to store payout amounts for new customers.
Plan	ADDON_CUST_PAYOUT	Used to store payout amounts for add-on customers.
Plan	PKG_PAYOUT_AMT	Used to store payout amounts for packages.
Plan	PORTFOLIO_REVENUE_AMT	Used to aggregate portfolio revenue amounts.
Plan	PORTFOLIO_REVENUE_AMT_ ACS	This accessor defines the access definitions for the PORTFOLIO_REVENUE_AMT variable, determining the quarterly sum for the current period.
Plan	ANN_SALARY	Used to store annual salary amounts.
Plan	PKG_COUNT_VAR1	Used to store the package count.
Plan	PKG_COUNT_VAR2	Used to store the package count.
Plan	PKG_COUNT_VAR3	Used to store the package count.
Plan	Curr_date	Used to store the current date.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step is used to define credit sections. Credit rules are based on incentive type.

Step Name	Section Name	Description
CREDIT	CRDACOPN	This section calculates credit based on the product sales. The Financial Specialist (account executive) gets paid for opening various types of accounts. This is direct credit that is taken from the lookup table. A service will be called to create summary package transaction.
CREDIT	CRDARV	This section identifies the new customer and adds the revenue amount to all the required variables. The section also creates a summary portfolio transaction, which calculates the total revenue for the customer.
ROLLUP	See subsequent table rows.	This step contains rollup sections. The rollup section provides the rollup rules to rollup transactions to the role above the current role.
ROLLUP	ROLL_ACOPN	This section rolls up credit to all Sales Manager (MANAGER1) above the current territory. The rollup stops when the branch territory node is reached.
COMMISSION	See subsequent table rows.	This step contains commissions sections to calculate commission for financial specialists.
COMMISSION	COMPKG	This section calculates the total number of packages sold and the products in each package.
NEW_CUST	See subsequent table rows.	This step contains sections to calculate new customers.
NEW_CUST	NEWCUST	This section calculates a new customer acquisition incentive for the Financial Specialist based on the revenue value of the customer. This step is called in every quarter.
NEW_CUST	ADDONCUST	This section calculates the portfolio revenue amount from each account revenue transaction.
PAYOUT_M	See subsequent table rows.	This step is used to create the monthly payout sections for incentives.

Step Name	Section Name	Description
PAYOUT_M	PAYOUTMTH	This section calculates commission for the products sold and creates payout for each account opening transaction. The section also generates future dated staging payout transactions depending on the payout window.
PAYOUT_M	PAYWINDOW	Payout from Payout window Performance Metric Transactions.
PAYOUT_M	PAY_PKG	This section calculates incentive by counting the total product packages sold. The incentive varies based on the number of products in the package and the number of products sold in the package.
PAYOUT_Q	See subsequent table rows.	This step is used to create the monthly payout sections for the incentive.
PAYOUT_Q	PAYOUTQTR	This section creates a new payout transaction for the new customer payout for every quarter.
PAYOUT_Q	PAYOUTQTR2	This section identifies period over period add-on sales performance for the Financial Specialist. Current period revenue value for the portfolio is compared to last period's revenue value for the portfolio. This is done for every quarter.
POST_M	See subsequent table rows.	This step is used to create monthly post to ledger sections.
POST_M	POSTMTH	This section posts all monthly commissions to the Ledger.
POST_M	DRAW	This section applies draw to the payout.
POST_M	POSTDRAW	This section posts draws to the monthly ledger.
POST_Q	See subsequent table rows.	This step is used to create quarterly post to ledger sections.
POST_Q	POSTQTR	This section posts all quarterly payouts to the Ledger.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SAN FRANCISCO	AE1002 (Susan Cole)
		AE1001 (Dick Wright)

Financial Specialist - Bank in Business Incentive Plan

This section discusses the details of the Financial Specialist - Bank in Business (FA_BIB_IP) incentive plan.

General Information

The Financial Specialist - Bank in Business plan (FA_BIB_IP) is designed to calculate incentives for people who directly deal with companies and develop new relationships with the employees of the customer company. These financial specialists are primarily incented for each new account opened, where the account source is 'business'.

New Account Incentive

The Financial Specialist receives incentive for each new account opened that has an account source of business. The incentive is based on the attainment of a goal for new account openings, as follows:

% of New Accounts	Payout Amount
80–100	50 USD per account
100–150	75 USD per account
151 and above	100 USD per account

Area Sales Incentive

Total account revenue for the area is compared to the area's goal, and the resulting rate is used against base salary as follows:

Attainment %	Payout % of Base Salary
80–100	0.01
101–150	0.02
151 and above	0.03

An attainment hurdle has to be passed to receive a payout.

Template Information

This plan is based on the FS_BIB_IP_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Financial Specialist - Bank in Business plan.

Transaction Allocation

Transactions are allocated based primarily on territory information, participant information, and geographic regions provided on the transaction. This plan contains the following transaction allocation rules:

Transaction Type	Description	Long Description
RawAccountOpen	Account Opening Transaction	The allocation is done for each new checking account opened in the financial specialist's area that has a specified account source of 'Business'.
RawAccountRevenue	Account Revenue Transaction	Allocates Account Revenue transactions for the Financial Specialist who has either opened the account or sold the product.

Performance Measures

The following performance measures are used in this plan:

Performance Measure Name	Description
NEW_ACCTS - New Accounts	Used for the new accounts that the financial specialists help open.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Plan	NEW_ACCTS_ATTAIN	Used to store the attainment values for new accounts.
Plan	NEW_ACCTS_ATTAIN_ACS	This accessor defines the access definitions for the NEW_ACCTS_ATTAIN variable, providing the monthly sum for the current period.
Plan	NEW_ACCTS_QUOTA_MTD	Used to store the new accounts quota value.
Plan	NEW_ACCTS_QUOTA_MTD_ACS	This accessor define the access definitions for the NEW_ACCTS_QUOTA_MTD variable, providing the monthly value for the current period.
Reference	AREA_TOT_REV_ATTAIN	Used to store the total area revenue attainment value.
Reference	AREA_TOT_REV_ATTAIN_ACS	The accessor that defines the access definitions for the AREA_TOT_REV_ATTAIN variable, determining the monthly sum for the current period.

Variable Type	Variable Name	Description
Reference	AREA_TOT_REV_QUOTA_MTD	Used to store the total area revenue quota value.
Reference	AREA_TOT_REV_QUOTA_MTD_ACS	The accessor that defines the access definitions for the AREA_TOT_REV_QUOTA_MTD variable, determining the monthly value for the current period.
Reference	AREA_NEW_CUST_ATTAIN	Used to store the total new customer attainment value for the area.
Reference	AREA_NEW_CUST_ATTAIN_ACS	The accessor that defines the access definitions for the AREA_NEW_CUST_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Reference	AREA_NEW_CUST_QUOTA_MTD	Used to store the total new customer quota value for the area.
Reference	AREA_NEW_CUST_QUOTA_MTD_ACS	The accessor that defines the access definitions for the AREA_NEW_CUST_QUOTA_MTD variable, determining the monthly value for the current period.
Plan	AREASALES_PAYOUT_AMT	Used to store the payout amount for area sales.
Plan	NEW_ACCOUNT_PAYOUT_AMT	Used to store the payout amount for new accounts.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step is used to define the credit sections. Credit rules are based on incentive type.
CREDIT	CRDACOPN	This section calculates credit for the Financial Specialist for each new checking account opened in his/her area that has a specified account source "Business".
CREDIT	CRDARV	This section adds up the account revenue to the total revenue variable.

Step Name	Section Name	Description
ROLLUP	No sections added.	This step provides the ability to rollup transactions to the role above the current role.
COMMISSION	See subsequent table rows.	This step contains commissions sections to calculate commission for financial specialists. Commission rules vary based on incentive types.
COMMISSION	COMACOPN	This section calculates commission based on new accounts.
COMMISSION	COMAREAREV	This section calculates incentive by comparing the total account revenue for the area to which the Financial Specialist is associated (accumulated by adding up all account revenue for the month) against the goal for the area. Account revenue is compared against the goal for the area and the resulting rate is used against the base salary to get the payout amount. An attainment hurdle has to be passed to get a payout.
PAYOUT_M	See subsequent table rows.	This step is used to create the monthly payout sections for incentives.
PAYOUT_M	PAYMTHLY	This section calculates payout for the Account Opening transaction.
PAYOUT_M	PAYAREASAL	This section calculates the payout for Area Sales Incentive by comparing account revenue against the goal for the area. The resulting rate is used against the base salary to get the payout amount.
POST_M	See subsequent table rows.	This step is used to create monthly post to ledger sections.
POST_M	POSTM	This section posts all monthly commissions to the Ledger.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	CALIFORNIA	AE1006 (Vermilaya George) AE1005 (David Johnson)

Retail Bank Branch Manager Incentive Plan

This section discusses the details of the Retail Bank Branch Manager (RBMGR_IP) incentive plan.

General Information

The Retail Bank Branch Manager (RBMGR_IP) incentive plan is representative of branch managers in retail banking. These managers focus on new customer acquisition and new account openings. They may guide account executives towards achieving their goals. Branch managers are primarily incented for new customer acquisition, account opening, and total account revenue.

Individual Product Sales Incentive

The Branch Manager is incented for all new accounts opened in the branch. The following shows the incentives for the products:

Type of Product	Amount
Consumer Checking	2 USD
Consumer Savings	2 USD
Certificate of Deposit	4 USD
Money Market Account	4 USD
Overdraft Protection	2 USD
Business Checking Account	5 USD
Credit Card Services	5 USD

New Customer Acquisition Incentive

The branch manager is paid for new customer acquisitions based on attainment of a branch goal, as follows:

New Customer Attainment %	Payout Rate per Customer
0 – 79.99	1 USD
80 – 99.99	3 USD
100 and above	5 USD

Add-on Customer Revenue Incentive

The branch manager is incented for period-over-period growth in revenue value (barring new customer acquisitions). Any growth over a minimum hurdle generates a payout as follows:

Actual Revenue Growth over Hurdle	% Payout of Revenue Growth
0 – 199,999	1
200,000 – 229,999	2

Actual Revenue Growth over Hurdle	% Payout of Revenue Growth
230,000 – 249,999	3
250,000 – 349,999	4
350,000 and above	5

Branch Sales Incentive

The payout amount for this incentive is based on the attainment of a total account revenue goal for the branch, used against the base salary as follows:

Attainment %	Payout %
80 – 100	1
101 – 150	2
151 and above	3

Template Information

This plan is based on the RBMGR_IP_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Retail Bank Branch Manager incentive plan.

Transaction Allocation

Not applicable.

Performance Measures

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Reference	BRANCH_NEW_CUST_QTD	Used to store total quarterly new customer value for the branch.
Reference	BRANCH_NEW_CUST_QTD_ACS	This accessor defines the access definitions for the BRANCH_NEW_CUST_QTD variable, determining the quarterly value for the current period.
Reference	BRANCH_NEW_CUST_MTD	Used to store the total monthly new customer value for the branch.

Variable Type	Variable Name	Description
Reference	BRANCH_NEW_CUST_MTD_ACS	This accessor defines the access definitions for the BRANCH_NEW_CUST_MTD variable, determining the monthly value for the current period.
Reference	BRANCH_NEW_CUST_ATTAIN	Used to store the new customer attainment value for the branch.
Reference	BRANCH_NEW_CUST_ATTAIN_ACS	This accessor defines the access definitions for the BRANCH_NEW_CUST_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Reference	BRANCH_TOT_REV_QUOTA_MTD	Used to store the total revenue quota value for the branch.
Reference	BRANCH_TOT_REV_QUOTA_MTD_ACS	This accessor defines the access definitions for the BRANCH_TOT_REV_QUOTA_MTD variable, determining the monthly value for the current period.
Reference	BRANCH_TOT_REV_ATTAIN	Used to store the total revenue attainment value for the branch.
Reference	BRANCH_TOT_REV_ATTAIN_ACS	This accessor defines the access definitions for the BRANCH_TOT_REV_ATTAIN variable, determining the monthly sum for the current period.
Plan	NEW_CUST_PAYOUT_AMT	Used to store the payout amount for new customer attainment.
Plan	MTH_SALARY	Used to store monthly salary.
Plan	BRANCH_REV_PAYOUT_AMT	Used to store the payout amount for branch revenue.
Plan	ADDON_CUST_PAYOUT_AMT	Used to store the payout amount for customer add-ons.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
COMMISSION	See subsequent table rows.	This step is used to define the commission sections. Commission rules may vary based on the incentive types.
COMMISSION	COMSALES	This section calculates commission based on the product sales.
COMMISSION	COMBRCHREV	This section calculates commission based on the branch revenue.
COMMISSION	NEWCUST	This section calculates new customer incentive based on the attainment percent.
COMMISSION	NEW_CUST	This section calculates the payout by comparing the current period's revenue value against the last period's revenue value for the branch. Any growth in revenue from the previous period's revenue is eligible for payout.
PAYOUT_M	See subsequent table rows.	This step is used to create the monthly payout sections.
PAYOUT_M	PAYSALES	This section calculates payout based on product sales.
PAYOUT_M	PAYBRCHREV	This section calculates payout based on the total revenue of the branch. The payout rate is determined based on the attainment hurdle using a lookup table. Multiplying the payout rate with the participant's latest base salary will give the payout amount.
PAYOUT_M	PAYNEWCUST	This section calculates the monthly payout based on new customer acquisition.
PAYOUT_Q	See subsequent table rows.	This step is used to create quarterly payout sections.
PAYOUT_Q	PAYADDONCU	This section calculates quarterly payout for the add-on customer.
POST_M	See subsequent table rows.	This step is used to create monthly post to ledger sections.
POST_M	POSTMTHLY	This section posts payout to the ledger every month.

Step Name	Section Name	Description
POST_Q	See subsequent table rows.	This step is used to create quarterly post to the ledger section.
POST_Q	POSTQRLY	The section posts new customer acquisition and add-on customer revenue payouts to the quarterly ledger.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SAN FRANCISCO	SM031 (Julia Valdes)

Retail Bank Area Manager Incentive Plan

This section discusses the details of the Retail Bank Area Manager (RAMGR_IP) incentive plan.

General Information

The Retail Bank Area Manager (RAMGR_IP) plan is designed for the managers who are responsible for their area's performance, and guide individual branches to meet their goals. These managers focus on profitability, total sales, new customer sales, and add-on customer sales. They are incented based on new customer acquisition, area sales incentive, and net controllable margin.

New Customer Acquisition Incentive

The area sales manager gets incented for new customer acquisitions, based on an area level goal set for each branch, as follows:

New Customer Attainment %	Payout Rate
0 –79.99	0.50 USD
80 – 99.99	0.75 USD
100 and above	1.00 USD

Area Sales Incentive

Total account revenue for the area is compared to the goal for the area. The resulting rate is used against the base salary to determine the payout, as follows:

Attainment %	Payout %
80–100	1
101–150	2
151 and above	3

A minimum hurdle must be passed for this incentive to be paid.

Net Controllable Margin Incentive

This incentive measures the net controllable margin period over period. Payouts are earned on each dollar of margin growth above the tier minimum.

Template Information

This plan is based on the RBMGR_IP_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Retail Bank Area Manager incentive plan.

Transaction Allocation

The incentive plan includes the following allocation rule:

Transaction Type	Description	Long Description
RawPerfMetric	Performance Measure	Allocates Performance Metric transactions that contain Net Controllable Margin as the performance measure.

Performance Measures

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Reference	AREA_NEW_CUST_ATTAIN	Used to store the new customer attainment value for an area.
Reference	AREA_NEW_CUST_ATTAIN_ACS	This accessor defines the access definitions for the AREA_NEW_CUST_ATTAIN variable, determining the monthly and quarterly sum for the current period.
Reference	AREA_NEW_CUST_QUOTA_MTD	Used to store the new customer quota value for an area.
Reference	AREA_NEW_CUST_QUOTA_MTD_ACS	This accessor defines the access definitions for the variable, determining the monthly value for the current period.
Reference	AREA_TOT_REV_QUOTA_MTD	Used to store the total revenue quota for an area.

Variable Type	Variable Name	Description
Reference	AREA_TOT_REV_QUOTA_MTD_ACS	This accessor defines the access definitions for the variable, determining the monthly value for the current period.
Reference	AREA_TOT_REV_ATTAIN	Used to store the total revenue attainment for an area.
Reference	AREA_TOT_REV_ATTAIN_ACS	This accessor defines the access definitions for the variable, determining the monthly sum for the current period.
Plan	MTH_SALARY	Used to store the monthly salary.
Plan	TOT_AREA_SALES_PAYOUT	Used to store the payout amount for total area sales.
Plan	NEW_CUST_PAYOUT	Used to store the payout amount for new customers.
Plan	NET_CONTROLLABLE_MARGIN	Used to store the net controllable margin.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
COMMISSION	See subsequent table rows.	This step is used to define the commission sections. Commission rules may vary based upon incentive types.
COMMISSION	NEWCUST	This section calculates the commission based on the area level goal set for each branch.
COMMISSION	AREA_SALES	This section calculates commission based on the total sales of the area.
COMMISSION	NET_MARGIN	This section calculates the net controllable margin for the area.
NEW_CUST	No sections included as part of the step.	Calculates new customer incentives.
PAYOUT_M	See subsequent table rows.	This step is used to create the monthly payout sections, providing the payout rules for the incentives.

Step Name	Section Name	Description
PAYOUT_M	PAYNEWCUST	This section calculates payout for New Customer Acquisition.
PAYOUT_M	PAYAREASLS	This section calculates payout for Area Sales Incentive by comparing the account revenue against the goal for the area. The resulting rate is used against the manager's base salary to get the payout amount.
PAYOUT_Q	See subsequent table rows.	This step is used to create the quarterly payout sections, providing payout rules for incentives.
PAYOUT_Q	PAYNETMRGN	This section calculates payout based on net controllable margin.
POST_M	See subsequent table rows.	This step is used to create a monthly post to ledger section.
POST_M	POSTMTH	This section posts all monthly commissions to the ledger.
POST_Q	See subsequent table rows.	This step is used to create a quarterly post to ledger section.
POST_Q	POSTQTR	This section posts all quarterly commissions to the ledger.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	CALIFORNIA	SM031 (Julia Valdes)

Loan and Mortgage Plans

The BCM template delivers common incentive plans specifically designed for loan and mortgage businesses. This section discusses:

• Loan Originator incentive plan.

• Broker incentive plan.

• Loan Manager incentive plan.

• Area Manager incentive plan.

Loan Originator Incentive Plan

This section discusses the details of the Loan Originator (LOANORG-IP) incentive plan.

General Information

The Loan Originator (LOANORG-IP) incentive plan represents a type of plan that is widely used in the mortgages and loans industry. This plan defines the sales incentives for loan originator participants. Loan originator participants in this plan get sales incentives based on the loan origination and on annual region performance.

Loan Origination Incentive

The payout rate for this incentive is based on the number of loans closed and monthly net revenue, as follows:

Monthly Net Revenue	0–5 Monthly Loans	6–10 Monthly Loans	11 or more Monthly Loans
0 – 10,000	70%	75%	80%
10,001 – 35,000	75%	80%	85%
35,001 and above	80%	85%	90%

Annual Region Performance Incentive

This incentive is based on the average cost of a loan for the region, and customer satisfaction for the region, as follows:

Average Loan Cost	Customer Satisfaction <75%	Customer Satisfaction 75–79.99%	Customer Satisfaction 80%-84.99%	Customer Satisfaction >85%
>1,100	0	0	0	5
900 – 1,100	0	0	5	6
750 – 899	0	5	6	7
600 – 749	5	6	7	8
<600	7	8	9	10

A factor may be applied to the payout based on the tenure of the participant, as follows:

Number of Years	Factor
1	110%
2	120%
3	130%
4 and above	150%

Template Information

This plan is based on the LOANORG_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Loan Originator incentive plan.

Transaction Allocation

This plan uses transaction allocation rules to allocate transactions to the appropriate participants based on the configuration plan allocation rules, account, customer, loan type, loan term, loan amount, and so on. This plan contains the following allocation rules:

Transaction Type	Description	Long Description
RawAccountRevenue	Account Revenue Transaction	This transaction indicates the revenue made by the loan and the employee involved. Allocate this transaction to the employee who involved in this transaction and attached to the node.

Performance Measures

The following performance measures are used in this plan:

Performance Measure Name	Description
MTH_NET_RE - Monthly Net Revenue	Used to store the monthly net revenue.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Plan	MNTH_NO_LONS	Used to store the number of loan originations for the month.
Plan	MNTH_NET_REV	Used to store the net revenue value for the monthly loan originations.
Plan	YRLY_NO_LOANS	Used to store the number of loan originations for the year.
Plan	YRLY_LOAN_AMT	Used to store the loan amounts for the year.
Plan	ORG_PRD_POINTS	Used to store the productivity points calculated, based on the net revenue and number of loans sold.
Plan	JOB_START_DATE	Used to store the date when the participant is on the job.
Plan	COMM_PCNT	Used to store the commission percent value.

Variable Type	Variable Name	Description
Plan	ANL_REG_AVG_COST_LOAN	Used to store the regional average cost of loans for the year.
Plan	YRL_BOUNS_AMOUNT	Used to store the yearly bonus amount.
Plan	TOTAL_YEARS	Used to store the total number of years value.
Plan	FACTOR_PCNT	Used to store the factor percent value.
Plan	BONUS_BP	Used to store the Bonus basis points to be used in calculating the Yearly Bonus Amount.
Plan	MTH_PAY_AMT	Used to store the monthly payout amount.
Plan	ANL_RG_LOANS	Used to store the number of regional loans for the year.
Plan	ANL_RG_LOAN_COST	Used to store the regional cost of loans for the year.
Plan	ANL_RG_CUST_SAT	Used to store the regional customer satisfaction for the year.
Plan	BR_MON_NET_REV	Used to store monthly net revenue for the branch.
Plan	BR_AN_CUST_SATIS	Used to store the annual customer satisfaction for the branch.
Plan	BR_MTH_BPADJ	Used to store the monthly basis point adjustment for the branch.
Plan	BR_ANL_NET_REV	Used to store the annual net revenue for the branch.
Plan	BR_ANL_NOOF_LOANS	Used to store the annual number of loans for the branch.
Plan	AN_AR_NETREV	Used to store the annual net revenue for the area.
Plan	AN_AR_NOLOANS	Used to store the annual number of loans for the area.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step is used to define the credit sections that calculate sales credit. Credit rules may vary based on incentive types.
CREDIT	CRDLOAN	This section credits for every loan origination based on the monthly loan amount and promotes the transaction to 600.
CREDIT	CRDNETREV	This section credits for the revenue made by the loan and promotes the transaction to 200.
CREDIT	PRO_POINTS	This section calculates the productive points for the loan originator using the look up table PRODUCTIVITY_POINTS_PERF. If the participant is a new hire productive points get doubled.
ROLLUP	See subsequent table rows.	This step contains the section that defines how to roll up transactions.
ROLLUP	LOANROLLUP	This section rolls up the revenue transactions for managers.
COMMISSION	See subsequent table rows.	This step defines the section that defines how to calculate commission. Commission rules may vary based on incentive types.
COMMISSION	LOANCOMM	This section calculates the basis points based on the net revenue amount and number of loans from the lookup table LOAN ORIGINATOR.
YRLY_BONUS	See subsequent table rows.	This step defines the sections that calculate yearly bonus for annual regional performance based on the average cost of loan for the region as well as the customer satisfaction measure for the region.
YRLY_BONUS	CHECKBOS	This section checks the eligibility for bonus. Loan originator is eligible for bonus if Yearly loan amount is 22500000 and no of loans 100.

Step Name	Section Name	Description
YRLY_BONUS	YRLYBONUS	This incentive is paid annually and is based on the average cost of a loan for the region as well as the customer satisfaction measure for the Region. Lower cost of loans provides a higher level of incentives. Payout is calculated as basis points on personal volume Based on the number of years of tenure the sales person has with the company they may get a factor affecting the payout.
PAYOUT_M	See subsequent table rows.	This step defines the sections to create monthly payouts.
PAYOUT_M	PAYOUT	This section calculates monthly payout based on the monthly net revenue and creates a payout transaction.
PAYOUT_Y	See subsequent table rows.	This step define the section that creates annual payout.
PAYOUT_Y	PAYOUT_Y	This section creates the annual bonus payout.
POST_M	See subsequent table rows.	This step defines the section that creates monthly post to the ledger.
POST_M	POSTORG	This section posts monthly loan origination payout to the ledger.
POST_Y	See subsequent table rows.	This step defines the section that creates annual post to the ledger.
POST_Y	POSTORG_Y	This section posts annual region performance bonus payout to the ledger to every year.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SANTA CLARA	LO101 (Amy Adams) LO102 (David Willis)

Broker Incentive Plan

This section discusses the details of the Broker Incentive (BRKINC_IP) incentive plan.

General Information

Brokers are registered as special kinds of participants in the banking and capital markets industry. Brokers are properly licensed agents who, for a fee or valuable consideration, serve as an agent for owners in facilitating the sale or lease of their property. The Broker Incentive (BRKINC_IP) incentive plan defines sales incentives for brokers or registered representatives. The brokers in this plan get sales incentives based on loan origination, annual region performance, and annual objectives bonus. Brokers and agents get commission only if they have a valid license during the last day of the processing period. This plan also performs a brokers/agents license validation.

Loan Origination Incentive

This is a monthly incentive. Brokers are required to generate a minimum of 150 basis points for all loans. Incentive is calculated based on the following:

Monthly Loan Amount	Payout Rate – Loan Amount
0–999,999	35 basis points (0.35%)
1,000,000 – 1,999,999	45 basis points (0.45%)
2,000,000 – 2,499,999	55 basis points (0.55%)
2,500,000 and above	65 basis points (0.65%)

Annual Region Performance Bonus

This incentive is based on the average cost of a loan for the region, and customer satisfaction for the region, as follows:

Average Loan Cost	Customer Satisfaction <75%	Customer Satisfaction 75–79.99%	Customer Satisfaction 80%-84.99%	Customer Satisfaction >85%
>1,100	0	0	0	5
900 – 1,100	0	0	5	6
750 – 899	0	5	6	7
600 – 749	5	6	7	8
<600	7	8	9	10

A factor may be applied to the payout based on the tenure of the participant, as follows:

Number of Years	Factor
1	110%
2	120%

Number of Years	Factor
3	130%
4 and above	150%

Annual Objective Bonus

This incentive is paid annually, and is based on achievement of certain objectives by the bank, as follows:

Objective	Amount
Bank achieves Fair Lending Requirements	250 USD
Bank achieves year over year lending growth of 5%	250 USD
Average cost of loan for the bank is less than 1,000 USD	250 USD
All of the above are met	250 USD

Template Information

This plan is based on the LOANORG_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Broker Incentive plan.

Transaction Allocation

This plan uses transaction allocation rules to allocate transactions to the appropriate participants based on the configuration plan allocation rules, account, customer, loan type, loan term, loan amount, and so on. This plan contains the following allocation rules:

Transaction Type	Description	Long Description
RawLoan	Loan Origination Transaction	This transaction indicates loan originated by an employee who is attached to this node.
RawAccountRevenue	Account Revenue Transaction	This transaction indicates the revenue made my the loan and the employee who is involved in this. Allocate this transaction to the employee who involved in this transaction and attached to the node.

Performance Measures

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Plan	MNTH_NO_LONS	Used to store the number of loans for the month.
Plan	MNTH_NET_REV	Used to store the net revenue for the month.
Plan	YRLY_NO_LOANS	Used to store the number of loans for the year.
Plan	YRLY_LOAN_AMT	Used to store the loan amount total for the year.
Plan	ORG_PRD_POINTS	Used to store the productivity points calculated, based on the net revenue and number of loans sold.
Plan	JOB_START_DATE	Used to store the date when the participant starts on the job.
Plan	COMM_PCNT	Used to store the commission percent value.
Plan	ANL_REG_AVG_COST_LOAN	Used to store the regional average cost of loans for the year.
Plan	YRL_BONUS_AMOUNT	Used to store the yearly bonus amount.
Plan	TOTAL_YEARS	Used to store the total number of years values.
Plan	FACTOR_PCNT	Used to store the factor percent value.
Plan	BONUS_BP	Used to store the bonus basis points value.
Plan	MTH_PAY_AMT	Used to store the payout amount for the month.
Plan	OBJ_BONUS	Used to store the objectives bonus value.
Plan	MNTH_LON_AMT	Used to store the monthly loan amount.
Plan	ANL_RG_LOANS	Used to store the number of regional loans for the year.
Plan	ANL_RG_LOAN_COST	Used to store the annual loan cost for the region.
Plan	ANL_RG_CUST_SAT	Used to store the annual customer satisfaction value for the region.

Variable Type	Variable Name	Description
Plan	BR_MON_NET_REV	Used to store the monthly net revenue for the branch.
Plan	BR_AN_CUST_SATIS	Used to store the annual customer satisfaction value for the branch.
Plan	BR_MTH_BPADJ	Used to store the monthly basis points adjustment value for the branch.
Plan	COST_OF_LN_OBJ	Used to hold the status of whether the Cost of Loan Objective has been met.
Plan	FAIR_LENDING	If a bank achieves Fair Lending Requirements, the participant is paid a certain incentive. This variable is used to store the status of whether Fair Lending has been achieved.
Plan	YR_REV_GROWTH	Used to hold the Yearly Revenue Growth value.
Plan	BR_ANL_NET_REVENUE	Used to store the annual net revenue for the branch.
Plan	BR_ANL_NOOF_LOANS	Used to store the annual number of loans for the branch.
Plan	LN_AR_BR_PPOINTS	Used to store the productivity points for the area.
Plan	AN_AR_NETREV	Used to store the annual net revenue for the area.
Plan	AN_AR_NOLOANS	Used to store the annual number of loans for the area.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step defines the sections that calculate sales credit. Credit rules may vary based on incentive types.
CREDIT	RPCSLICENS	This section reprocess the valid licenses.
CREDIT	CHKLICENCE	This section checks the validity of the broker license.

Step Name	Section Name	Description
CREDIT	CRDLOAN	This section credits the loan transaction.
CREDIT	CRDNETREV	This section credits the account revenue.
CREDIT	PRO_POINTS	This section credits the productivity points.
ROLLUP	See subsequent table rows.	This step contains the sections that provide the rollup rules to calculate the rollup transactions that are specific to the Broker Incentive plan.
ROLLUP	LOANROLLUP	This section does the rollups for managers.
COMMISSION	See subsequent table rows.	This step contains the section that calculates monthly commission. Commission rules may vary based on incentive types.
COMMISSION	LOANCOMM	This section calculates monthly commission based on the net revenue amount and number of loans calculating the basis points.
YRLY_BONUS	See subsequent table rows.	The step contains the sections that calculate annual incentive bonuses.
YRLY_BONUS	CHECKBOS	This section checks the eligibility for bonus. Loan originator is eligible for bonus if Yearly loan amount is 22500000 and no of loans 10.
YRLY_BONUS	YRLYBONUS	The annual region performance bonus incentive is paid annually and is based on the average cost of a loan for the region as well as the customer satisfaction measure for the Region. Lower cost of loans provides a higher level of incentives. Payout is calculated as basis points on personal volume Based on the number of years of tenure the sales person has with the company they may get a factor affecting the payout.
YRLY_BONUS	YROBJBONS	This section calculates annual objective bonus.
PAYOUT_M	See subsequent table rows.	This step contains the section that calculates monthly payout.

Step Name	Section Name	Description
PAYOUT_M	PAYOUT	This section calculates monthly payout.
PAYOUT_Y	See subsequent table rows.	This step contains the sections that create payouts for the bonuses.
PAYOUT_Y	PAYOUT_Y	This section provides the payout rules for the Annual Region Performance Bonus incentive.
PAYOUT_Y	PAYOUT_OBJ	This section provides the payout rules for the Annual Objectives Bonus incentive.
POST_M	See subsequent table rows.	This step contains the sections that create monthly post to the ledger.
POST_M	POSTORG	This section posts loan origination payout amounts monthly to the ledger.
POST_Y	See subsequent table rows.	This step contains the sections that create the yearly post to the ledger.
POST_Y	POSTBON_Y	This section posts the annual payout amounts to the ledger for the Annual Region Performance Bonus and Annual Objectives Bonus incentives.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SANTA CLARA	BRK03 (Graham Gooch)
		BRK01 (Will Smith)
		BRK02 (Jhon Tola)

Loan Manager Incentive Plan

This section discusses the details of the Loan Manager (LOANMGR_IP) incentive plan.

General Information

The Loan Manager (LOANMGR_IP) incentive plan defines sales incentives for loan manager participants. Loan Manager's commission is earned based upon personal production *and* a volume markup factor payout is determined based on monthly productivity of loan originators in branch and self. Annual bonus is paid based on a combination of net revenue and customer satisfaction for the branch. Annual objective bonus is provided based on achievement of certain objectives by the bank

Branch Loan Origination Incentive

This incentive is based on the productivity of loan originators in the branch and the loan manager's own productivity. Points are assigned based on net revenue for the period and number of loans closed in the period for loan originators as follows:

Period Net Revenue	0–5 Loans in Period	6–10 Loans in Period	11 or more Loans in Period
0 – 10,000	2	3	5
10,001 – 35,000	3	5	7
35,001 and above	5	7	10

These points are adjusted for certain conditions. If a direct report has been in the job for more than a specified period of time, and generates no revenue or new loans, one point is deducted. Double points (up to 12) are granted if a direct report has been in the job less than a specified period, and closes at least one loan for the period.

All points for the loan manager and direct reports are added together, and used to calculate the commission and markup factors, as follows:

Total Productivity Points	Commission Rate (% of net revenue)	Markup Factor (basis points on direct reports monthly volume)
1 – 15	50%	4
16 – 30	55%	5
30 and above	60%	7

Annual Net Revenue/Customer Satisfaction Bonus

This annual bonus is based on net revenue for the branch, and customer satisfaction, as follows:

Annual Net Revenue as % of Volume	Customer Satisfaction <75%	Customer Satisfaction 75–79.9%	Customer Satisfaction 80–84.9%	Customer Satisfaction >85%
0–.49	0	0	0	0
.5–.74	0	1000 USD	1500 USD	2000 USD
.75–.99	0	1500 USD	2000 USD	2500 USD
1.00–1.49	0	2000 USD	2500 USD	3000 USD
1.50–1.99	0	2500 USD	3000 USD	3500 USD
2.00–2.99	0	3000 USD	3500 USD	4000 USD
3.00 and above	0	3500 USD	4000 USD	5000 USD

Annual Objective Bonus

This incentive is paid annually, and is based on achievement of certain objectives by the bank, as follows:

Objective	Amount
Bank achieves Fair Lending Requirements	500 USD
Bank achieves year over year lending growth of 5%	500 USD
Average cost of loan for the bank is less than 1,000 USD	500 USD
All of the above are met	500 USD

Template Information

This plan is based on the LOANMGR-T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Loan Manager incentive plan.

Transaction Allocation

This plan uses transaction allocation rules to allocate transactions to the appropriate participants based on the configuration plan allocation rules, account, customer, loan type, loan term, loan amount, and so on. This plan contains the following allocation rules:

Transaction Type	Description	Long Description
RawLoan	Raw Loan Transaction	This transaction indicates loan originated by an employee who is attached to this node.
RawAccountRevenue	Raw Account Revenue Transaction	This transaction indicates the revenue made my the loan and the employee involved in this. Allocate this transaction to the employee who involved in this transaction and attached to the node.
RawComplianceObj	Compliance Objective Transaction	This transaction indicates the objectives achieved in the branch and allocate the transaction to the manager attached to the node.
RawPerfMetric	Performance Metric Transaction	Allocates Staging Performance Metric transactions which contain Participant ID and performance measure equal to "CUST_SAT".

Performance Measures

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Plan	ANL_RG_LOANS	Used to store the number of regional loans for the year.
Plan	ANL_RG_LOAN_COST	Used to store the regional loan cost value for the year.
Plan	ANL_RG_CUST_SAT	Used to store the regional customer satisfaction value for the year.
Plan	BR_MON_NET_REV	Used to store the monthly net revenue for the branch.
Plan	BR_AN_CUST_SATIS	Used to store the annual customer satisfaction value for the branch.
Plan	BR_MTH_BJADJ	Used to store the monthly basis points adjustment value for the branch.
Plan	BR_ANL_NET_REV	Used to store the annual net revenue for the branch.
Plan	BR_ANL_NOOF_LOANS	Used to store the number of loans annually for the branch.
Plan	FAIR_LENDING	If a bank achieves Fair Lending Requirements, the participant is paid a certain incentive. This variable is used to store the status of whether Fair Lending has been achieved.
Plan	YR_REV_GROWTH	Used to store the annual revenue growth.
Plan	COST_OF_LN_OBJ	Used to hold the status of whether the Cost of Loan Objective has been met.
Plan	LN_AR_BR_PPOINTS	Used to store the productivity points for the area.
Plan	LN_AR_BR_NETREV	Used to store the net revenue for the area.
Plan	AN_AR_NETREV	Used to store the annual net revenue for the area.
Plan	AN_AR_NOLOANS	Used to store the annual number of loans for the area.
Plan	MNTH_NO_LONS	Used to store the number of loans for the month.
Plan	MNTH_NET_REV	Used to store the net revenue for the month.

Variable Type	Variable Name	Description
Plan	YRLY_LOAN_AMT	Used to store the total loan amount value for the year.
Plan	YRLY_NO_LOANS	Used to store the total number of loans for the year.
Plan	COMM_PCNT	Used to store the commission percent.
Plan	OBJ_BONUS	Used to hold the value of the bonus calculated when certain objectives have been achieved.
Plan	BONUS_AMT	Used to store the amount of the bonus.
Plan	TOTAL_PRD_POINTS	Used to store the value of total productivity points for the loan manager.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step defines the sections that calculate sales credit. Credit rules may vary based on incentive type.
CREDIT	CRDLOAN	This section credits for every loan origination based on the monthly loan amount and promotes the transaction to 600.
CREDIT	CRDNETREV	This section credits for the revenue made by the loan and promotes the transaction to 200.
CREDIT	CRDOBJTV	This section credits the objectives achieved.
CREDIT	CRDCUSTSAT	This section Credits the customer satisfaction of the branch.
CREDIT	PRO_POINTS	This section calculates the productive points for the loan originator using the look up table PRODUCTIVITY_POINTS_PERF. Loan managers productive point is the cumulative of self and points yearned by the participants reporting to him.

Step Name	Section Name	Description
ROLLUP	This step contains no sections.	The rollup step provides the rollup rules to calculate the rollup transactions that are specific to the Loan Manager incentive plan.
COMMISSION	See subsequent table rows.	This step defines the sections that calculate monthly commission. Commission rules may vary based on incentive type.
COMMISSION	MGRCOMM	This section calculates monthly commission for the manager.
YRLY_BONUS	See subsequent table rows.	This step contains the sections that calculate the annual bonus for the Annual Net Revenue/Customer Satisfaction Bonus and Annual Objectives Bonus incentives.
YRLY_BONUS	YRLYBONUS	This incentive for the Annual Net Revenue./Customer Satisfaction Bonus is paid annually and is based on the annual net revenue as well as the customer satisfaction measure for the branch. This section calculates this annual bonus.
YRLY_BONUS	YROBJBONS	This section calculates the Annual Objective Bonus incentive.
PAYOUT_M	See subsequent table rows.	This step contains the section that create monthly payouts.
PAYOUT_M	MTHPAYOUT	Calculates the monthly payout for the loan manager.
PAYOUT_Y	See subsequent table rows.	This step contains the sections that create annual payouts for the annual bonus incentives in the plan.
PAYOUT_Y	PAYOUT_OBJ	Creates the payout for the Annual Objective Bonus incentive.
PAYOUT_Y	PAYOUT_BON	This section creates the payout for the Annual Net Revenue./Customer Satisfaction Bonus incentive.
POST_M	See subsequent table rows.	This step contains the section that posts monthly payout to the ledger for the Branch Loan Origination incentive.

Step Name	Section Name	Description
POST_M	POSTORG	This section posts monthly payout to the ledger for the Branch Loan Origination incentive.
POST_Y	See subsequent table rows.	This step contains the sections that post payout to the ledger for the annual bonus incentives in the plan.
POST_Y	POSTBON-Y	This section post payout to the ledger for the Annual Net Revenue./Customer Satisfaction Bonus incentive.
POST_Y	POSTOBJ_Y	This section post payout to the ledger for the Annual Objective Bonus incentive.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SANTA CLARA	SM034 (Will Smith)

Area Manager Incentive Plan

This section discusses the details of the Area Manager (LOANAM_IP) incentive plan.

General Information

The Area Manager (LOANAM_IP) incentive plan define the sales incentives for the area manager participants in the loan and mortgage line of business. Area managers are incented for the area sales volume. Annual bonus is paid based on a combination of net revenue and customer satisfaction for the branch. An annual bonus is provided based on achievement of certain objectives by the bank.

Area Sales Volume Incentive

This incentive is based on the productivity of loan originators in the branch and the loan manager's own productivity. Points are assigned based on net revenue for the period and number of loans closed in the period for loan originators as follows:

Period Net Revenue	0–5 Loans in Period	6–10 Loans in Period	11 or more Loans in Period
0 – 100,000	2	3	5
100,001 – 200,000	3	5	7
200,001 and above	5	7	10

All points are added together, and used to calculate the commission and markup factors, as follows:

Total Productivity Points	Markup Factor (basis points on branch monthly volume)
1 – 15	4
16 – 30	5
30 and above	7

Annual Net Revenue/Customer Satisfaction Bonus

This annual bonus is based on net revenue for the branch, and customer satisfaction, as follows:

Annual Net Revenue as % of Volume	Customer Satisfaction <75%	Customer Satisfaction 75–79.9%	Customer Satisfaction 80–84.9%	Customer Satisfaction >85%
0–.49	0	0	0	0
.5–.74	0	2000 USD	3000 USD	4000 USD
.75–.99	0	3000 USD	4000 USD	5000 USD
1.00–1.49	0	4000 USD	5000 USD	6000 USD
1.50–1.99	0	5000 USD	6000 USD	7000 USD
2.00–2.99	0	6000 USD	7000 USD	8000 USD
3.00 and above	0	7000 USD	8000 USD	10000 USD

Annual Objective Bonus

This incentive is paid annually, and is based on achievement of certain objectives by the bank, as follows:

Objective	Amount
Bank achieves Fair Lending Requirements	1000 USD
Bank achieves year over year lending growth of 5%	1000 USD
Average cost of loan for the bank is less than 1,000 USD	1000 USD
All of the above are met	1000 USD

Template Information

This plan is based on the LOANAMG_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Area Manager incentive plan.

Transaction Allocation

This plan contains the following allocation rules:

Transaction Type	Description	Long Description
RawPerfMetric	Performance Metric Transaction	Allocates Staging Performance Metric transactions which contain Participant ID and performance measure equal to "CUST_SAT".
RawComplianceObj	Compliance Objective Transaction	This transaction indicates the objectives achieved in the branch. Allocate this transaction to the manager attached to the node.

Performance Measures

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Reference	LN_AR_BR_NETREV	Used to store the net revenue for the area.
Reference	LN_AR_BR_PPOINTS	Used to store the productivity points for the area.
Reference	AN_AR_NETREV	Used to store the annual net revenue for the area.
Reference	AN_AR_NOLOANS	Used to store the annual number of loans for the area.
Plan	ANL_CUST_SAT	Used to store the annual customer satisfaction value.
Plan	SALES_COMM	Used to store the sales commission number.
Plan	OBJ_FAIR_LENDING	If a bank achieves Fair Lending Requirements, the participant is paid a certain incentive. This variable is used to store the status of whether Fair Lending has been achieved.
Plan	OBJ_YR_REV_GROWTH	Used to store the revenue growth for the Annual Objectives Bonus incentive.
Plan	OBJ_COST_OF_LOAN	Used to store the annual cost of loan for the Annual Objectives Bonus incentive.

Variable Type	Variable Name	Description
Plan	OBJ_BONUS	Used to store the bonus amount for the Annual Objectives Bonus incentive.
Plan	NOI_BONUS	Used to store the number value for the Annual Net Revenue/Customer Satisfaction Bonus incentive.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step defines the sections that calculate sales credit.
CREDIT	CRDCUSTSAT	This section calculates credits for customer satisfaction.
CREDIT	CRDOBJTV	This section calculates credits for the objectives achieved.
COMMISSION	See subsequent table rows.	This step defines the sections that calculate monthly commission. Commission rules may vary based on incentive types.
COMMISSION	ARSALECOM	This section calculates the commission for area sales. Area sales commission is based on the total productive points of each branch and the corresponding markup factor BP.
YRLY_BONUS	See subsequent table rows.	This step defines the sections that calculate annual bonuses for the annual incentives.
YRLY_BONUS	YROBJBONS	This section calculates the annual bonus for the Annual Objectives Bonus incentive based on achievement of certain objectives by the bank.
YRLY_BONUS	YRLYBONUS	This section calculates the annual bonus for the Annual Net Revenue/Customer Satisfaction Bonus incentive based on a combination of net revenue and customer satisfaction for the branch.
PAYOUT_M	See subsequent table rows.	This step defines the sections that create monthly payout for incentives.

Step Name	Section Name	Description
PAYOUT_M	ARSALES_P	This section creates monthly payouts for the Area Sales Volume incentive.
PAYOUT_Y	See subsequent table rows.	This step defines the sections that create annual payout for incentives.
PAYOUT_Y	PAYOUT_OBJ	This section creates the annual payout for the Annual Objectives Bonus incentive.
PAYOUT_Y	PAYOUT_NOI	This section creates the annual payout for the Annual Net Revenue/Customer Satisfaction Bonus incentive.
POST_M	See subsequent table rows.	This step defines the sections that post monthly payout to the ledger.
POST_M	ARSALES_P	This section posts monthly payout to the ledger for the Area Sales Volume incentive.
POST_Y	See subsequent table rows.	This step defines the sections that post annual payout to the ledger for annual incentives.
POST_Y	OBJBONUS_P	This section posts payouts to the ledger for the Annual Objectives Bonus incentive.
POST_Y	NOIBONUS_P	This section posts payouts to the ledger for the Annual Net Revenue/Customer Satisfaction Bonus incentive.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	CALIFORNIA	SM033 (Daniel Mark)

Asset Management Plans

The BCM template delivers common incentive plans specifically designed for asset management businesses. This section discusses:

• Investment Specialist incentive plan.

• Asset Management Area Manager incentive plan.

Investment Specialist Plan

This section discusses the details of the Investment Specialist (IS_IP) incentive plan.

General Information

The Investment Specialist (IS_IP) incentive plan is designed for investment specialists who are involved in sales The investment specialists for this plan focus on creating new accounts and selling securities. This plan focuses on incenting investment specialists for products sold, fees collected, and total assets under management (AUM).

Investment Sales Commission

This incentive is based on year-to-date cumulative sales by period by product, as follows:

Cumulative Sales	Annuities (basis points)	Load Funds	No Load Funds	Wrap Accounts	Index Funds
0-3,999,999	40	20	5	60	10
4,000,000-7,999,999	90	80	15	60	10
8,000,000-12,499,999	120	100	20	60	10
12,500,000-14,999,999	130	115	25	70	10
15,000,000 and above	140	130	30	70	10

Investment Fees Commission

On the date a new account is opened, a payout window of 13 months is established. During this payout window, the Investment Specialist is paid all fees for that account, as long as they are employed on the last day of the period. The fee percentage varies by product, as shown below:

Product	Fee Percentage
Annuities	5
Load Funds	5
No Load Funds	5
Wrap Accounts	3
Index Funds	1

Quarterly AUM Incentive

Assets under management for all product types are added up, and multiplied by a basis point factor based on whether the product is a wrap account or not, to calculate this incentive. For non-wrap accounts, 5 basis points are applied. For other accounts, 15 basis points are applied.

Template Information

This plan is based on the IS_IP_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Investment Specialist plan.

Transaction Allocation

The transaction allocation rules in this plan allocate transactions based on products for sales made by representatives in their territories and accounts services by those representatives. This plan contains the following transaction allocation rules:

Transaction Type	Description	Long Description
RawInvestmentSales	Investment Sales Transaction	Allocates raw investment sales transactions to the appropriate person.
RawInvestMonthlyFee	Investment Monthly Fee Transaction	Allocates raw investment monthly fee transactions to the appropriate person.
RawAUM	Assets Under Management Transaction	Allocates raw asset under management transactions to the appropriate person.

Performance Measures

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Plan	BRANCH_ANNUITIES	Used to aggregate annuities for the branch.
Plan	BRANCH_ANNUITIES_ACS	This accessor defines the access definitions for the BRANCH_ANNUITIES variable, determining the annual sum for the current period.
Plan	BRANCH_LOADFUND	Used to aggregate load funds for the branch.
Plan	BRANCH_LOADFUND_ACS	This accessor defines the access definitions for the BRANCH_LOADFUND variable, determining the annual sum for the current period.
Plan	BRANCH_NLOADFUND	Used to aggregate no-load funds for the branch.

Variable Type	Variable Name	Description
Plan	BRANCH_NLOADFUND_ACS	This accessor defines the access definitions for the BRANCH_NLOADFUND variable, determining the annual sum for the current period.
Plan	BRANCH_WRAP	Used to aggregate wrap accounts for the branch.
Plan	BRANCH_WRAP_ACS	This accessor defines the access definitions for the BRANCH_WRAP variable, determining the annual sum for the current period.
Plan	BRANCH_NWRAP	Used to aggregate non-wrap accounts for the branch.
Plan	BRANCH_NWRAP_ACS	This accessor defines the access definitions for the BRANCH_NWRAP variable, determining the annual sum for the current period.
Plan	BRANCH_INDEXFUND	Used to aggregate index funds for the branch.
Plan	BRANCH_INDEXFUND_ACS	This accessor defines the access definitions for the BRANCH_INDEXFUND variable, determining the annual sum for the current period.
Plan	TOT_WRAP_AMT_QTD	Used to store the total wrap account amount for the quarter.
Plan	TOT_NON_WRAP_AMT_QTD	Used to store the total non-wrap account amount for the quarter.
Plan	COMMISSION_AMT	Used to store the commission amount.
Reference	AREA_INVEST_SALES	Used to aggregate investment sales.
Reference	AREA_INVEST_SALES_ACS	This accessor defines the access definitions for the AREA_INVEST_SALES variable, determining the annual sum for the current period.
Reference	AREA_TOT_NON_WRAP_AMT_QTD	Used to store the total quarterly non-wrap account amount for the area.
Reference	AREA_TOT_WRAP_AMT_QTD	Used to store the total quarterly wrap account amount for the area.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
CREDIT	See subsequent table rows.	This step defines the sections that calculate sales credit.
CREDIT	CRDIVS	This section credits one unit for each investment sales transaction.
COMMISSION	See subsequent table rows.	This step defines the sections that calculate monthly commission.
COMMISSION	COMINV	This section calculates commission based on the YTD cumulative sales by period.
COMMISSION	IMFROUTING	This section checks investment monthly fee eligibility.
COMMISSION	COMINF	This section calculates investment fees commission for the month.
COMMISSION	COMAUM	This section calculates quarterly commission for AUM transactions.
PAYOUT_M	See subsequent table rows.	This step defines the sections that create monthly payouts for commission.
PAYOUT_M	PAYIVS	This section creates monthly payout for investment sales.
PAYOUT_M	PAYIMF	This section creates monthly payout for investment monthly fees.
PAYOUT_Q	See subsequent table rows.	This step defines the sections that create quarterly payouts for commission.
PAYOUT_Q	PAYAUM	This section creates monthly payouts for AUM transactions.
POST_M	See subsequent table rows.	This step defines the sections that post monthly ledger.
POST_M	POSTMTHLY	This section posts monthly payouts to the ledger.

Step Name	Section Name	Description
POST_Q	See subsequent table rows.	This step defines the sections that post quarterly ledger.
POST_Q	POSTQRLY	This section posts quarterly payouts to the ledger.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SAN FRANCISCO	IS1002 (Karen Chengelis)
		IS1003 (Robert Aiello)
		IS1001 (Susan Davis)

Asset Management Area Manager Plan

This section discusses the details of the Asset Management Area Manager (AAMGR_IP) incentive plan.

General Information

In the asset management line of business area managers receive their commission from the transactions generated by investment specialists. The Asset Management Area Manager (AAMGR_IP) incentive plan is for incentives for the managers responsible for their area's performance. This plan also helps their individual branches to fulfill their goals. Area manager incentives in this plan focus on profitability, total sales, and new accounts. Area managers are incented based on investment sales and assets under management growth.

Investment Sales Commission

This incentive is paid at 3 basis points of cumulative YTD sales. The payout for a period is determined by subtracting prior period payouts. This incentive is self-correcting through the year.

AUM Incentive

Assets under management for all product types are added up, and multiplied by a basis point factor based on whether the product is a wrap account or not, to calculate this incentive. For non-wrap accounts, 1 basis points are applied. For other accounts, 3 basis points are applied.

Template Information

This plan is based on the AAMGR_IP_T plan template. This template contains calendar information, frequency. transaction allocation details, and variables which are all specific to the Asset Management Area Manager incentive plan.

Transaction Allocation

Not applicable.

Performance Measures

Not applicable.

Variables

The following variables are used in this plan:

Variable Type	Variable Name	Description
Reference	AREA_TOT_NON_WRAP_AMT_QTD	Used to store the total quarterly non-wrap account amount for the area.
Reference	AREA_INVEST_SALES	Used to aggregate investment sales.
Reference	AREA_INVEST_SALES_ACS	This accessor defines the access definitions for the AREA_INVEST_SALES variable, determining the annual sum for the current period.
Reference	AREA_TOT_WRAP_AMT_QTD	Used to store the total quarterly wrap account amount for the area.

Note. This plan also contains many local variables that are part of the processing steps.

Processing Steps

The following processing step definitions and step sections are used in this plan:

Step Name	Section Name	Description
PAYOUT_M	See subsequent table rows.	This step defines the sections that create monthly payout.
PAYOUT_M	PAYIVS	This section creates monthly payout for cumulative investment sales for every period.
PAYOUT_Q	See subsequent table rows.	This step defines the sections that create quarterly payout.
PAYOUT_Q	PAYAUM	This section creates quarterly payout for assets under management transactions. The values are added together by product type for each period. Based on whether the product type is a wrap account or not, different basis points are used for calculation.
POST_M	See subsequent table rows.	This step defines the sections that post monthly ledger.
POST_M	POSTMTHLY	This section posts monthly payouts to the ledger.

Step Name	Section Name	Description
POST_Q	See subsequent table rows.	This step defines the sections that post quarterly ledger.
POST_Q	POSTQRLY	This section posts quarterly payouts to the ledger.

Usage

This table describes the plan usage:

Compensation Structure	Node	Participants
RBBU	SAN FRANCISCO	AM5001 (Joe Lucas)

Understanding BCM Reports

This chapter provides an overview of banking and capital management (BCM) reporting and discusses:

- Compensation administrator reports.
- UIO groups.
- Participant UI Crystal reports.
- Participant UI static page reports.
- Participant UI configurable page reports.
- Predefined queries.

Understanding BCM Reporting

The BCM market template leverages the sales incentive management (SIM) participant framework. The PeopleSoft system delivers some participant reports and also provides tools for compensation administrators to configure participant reports based on user interaction objects (UIOs) to meet their needs. You may use the delivered UIO reports or create your own. The RBBU compensation structure uses delivered UIO reports to specify your participants' access to results data. All compensation nodes with participant relationships include a user interaction assignment. Participants can then access all of their reports (both delivered and configured) through links on the My Sales Compensation page.

In addition, PeopleSoft delivers compensation administrator reports accessible through the main menu navigation of the database.

The appendix of the *PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook* lists delivered compensation administrator and participant reports that apply to the HTI and BCM market templates as well as those that apply to the entire SIM system.

See Also

PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook, "Sales Incentive Management Reports"

Compensation Administrator Reports

PeopleSoft delivers the following compensation administrator reports for the BCM market template:

Report ID	Report Name
EISIHCA0, EISIHCAP, EISIHCAT	Compensation Analysis
EI_BC_COMP_SUMMARY	Compensation Summary
EI_BC_AENO_HUR	Account Execs Not Met Hurdle
EISIHTC0	Transaction Life Cycle
EI_BC_AETW_HUR	Account Execs Met Twice Hurdle
EI_BC_ASSET	Asset Growth
EISIHCPM, EISIHCPP	Plan Summary
EI_BC_YTDSALES	Investment Rep Sales Ranking

To access the report run pages, navigate to Compensation, Sales Incentives, Review Incentive Information. The Reports appendix in the *PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook* describes each of these reports.

See Also

PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook, "Sales Incentive Management Reports," Compensation Administrator Reports

UIO Groups

UIO groups are groups of page, report, and configurable UIOs. You can assign UIO groups to participants through a participant relationship on compensation structures. Alternatively, you can assign user interaction reports and pages individually to each participant relationship in your compensation structure.

PeopleSoft delivers the following UIO groups for the BCM market template:

Group ID	Description	Usage
20001	BCM Compensation Snapshot	Used in the RBBU compensation structure in the CALIFORNIA and SAN FRANCISCO nodes. Contains the BCM Compensation Snapshot configurable report (UIO ID 6002).
45002	Participant Reports	Not used directly in a delivered compensation structure. Contains the BCM Compensation Statement report (UIO ID 4507).
50000	Problem Reporting	Not used directly in a delivered compensation structure. Contains the General Problem Reporting page report (UIO ID 5000).

Group ID	Description	Usage
68000	Search Utility	Not used directly in a delivered compensation structure. Contains the Search Utility page report (UIO ID 6800).
70000	BCM Participant Reports	Used in the RBBU compensation structure in the CALIFORNIA and SANTA CLARA nodes. Contains the following configurable reports: Compliance Review (UIO ID 7000), Loan By Branch (UIO ID 7100), New Business Report (UIO ID 7200), Product Sales Report (UIO ID 7300).

Participant UI Crystal Reports

PeopleSoft delivers the following participant UI Crystal reports for the BCM market template:

UIO ID	Description	Usage
4507	BCM Commission Statement	Used directly in the SANTA CLARA and SAN FRANCISCO nodes of the RBBU compensation structure. Also part of the Participant Reports group (Group ID 45002).
4508	BCM MGR Comm Statement	Used directly in the SANTA CLARA, SAN FRANCISCO, and CALIFORNIA nodes of the RBBU compensation structure.

Participant UI Static Page Reports

PeopleSoft delivers the following participant UI static page reports for the BCM market template:

UIO ID	Description	Usage
5000	General Problem Reporting	Part of the Participant Reports group (Group ID 50000).
6800	Search Utility	Part of the Search Utility group (Group ID 68000).
6900	Subordinates Plan Summary	Not used in the delivered compensation structures of the BCM market template.

Participant UI Configurable Page Reports

PeopleSoft delivers the following participant UI configurable page reports for the BCM market template:

UIO ID	Description	Usage
6002	BCM Compensation Snapshot	Used direct as part of the SANTA CLARA node on the RBBU compensation structure. Also part of the BCM Compensation Snapshot group (Group ID 20001), which is used in the SAN FRANCISCO and CALIFORNIA nodes of the RBBU compensation structure.
7000	Compliance Review	Part of the BCM Participant Reports group (Group ID 70000), which is used in the SANTA CLARA and CALIFORNIA nodes of the RBBU compensation structure.
7100	Loans By Branch	Part of the BCM Participant Reports group (Group ID 70000).
7200	New Business Report	Part of the BCM Participant Reports group (Group ID 70000).
7300	Product Sales Report	Part of the BCM Participant Reports group (Group ID 70000).

Predefined Queries

PeopleSoft delivers predefined queries for the BCM market template. To access the report run pages, navigate to Compensation, Sales Incentives, Review Incentive Information. The Reports appendix in the *PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook* describes each of these predefined queries.

See Also

Reviewing BCM Participant Reports

The PeopleSoft system delivers some participant reports and also provides tools for compensation administrators to configure reports to meet their needs. Compensation administrators can create configurable reports using the User Interaction - Configurable page. Participants can then access all of their reports (both delivered and configured) through links on the My Sales Compensation page.

The appendix of the *PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook* lists delivered participant reports that apply to the HTI and BCM market templates as well as those that apply to the entire Sales Incentive Management system.

See Also

PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook, "Managing User Interaction Objects"

PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook, "Managing the Participant Reporting Interfaces"

PeopleSoft Enterprise Sales Incentive Management 8.9 PeopleBook, "Sales Incentive Management Reports"

Glossary of PeopleSoft Terms

absence entitlement	This element defines rules for granting paid time off for valid absences, such as sick time, vacation, and maternity leave. An absence entitlement element defines the entitlement amount, frequency, and entitlement period.
absence take	This element defines the conditions that must be met before a payee is entitled to take paid time off.
academic career	In PeopleSoft Enterprise Campus Solutions, all course work that a student undertakes at an academic institution and that is grouped in a single student record. For example, a university that has an undergraduate school, a graduate school, and various professional schools might define several academic careers—an undergraduate career, a graduate career, and separate careers for each professional school (law school, medical school, dental school, and so on).
academic institution	In PeopleSoft Enterprise Campus Solutions, an entity (such as a university or college) that is independent of other similar entities and that has its own set of rules and business processes.
academic organization	In PeopleSoft Enterprise Campus Solutions, an entity that is part of the administrative structure within an academic institution. At the lowest level, an academic organization might be an academic department. At the highest level, an academic organization can represent a division.
academic plan	In PeopleSoft Enterprise Campus Solutions, an area of study—such as a major, minor, or specialization—that exists within an academic program or academic career.
academic program	In PeopleSoft Enterprise Campus Solutions, the entity to which a student applies and is admitted and from which the student graduates.
accounting class	In PeopleSoft Enterprise Performance Management, the accounting class defines how a resource is treated for generally accepted accounting practices. The Inventory class indicates whether a resource becomes part of a balance sheet account, such as inventory or fixed assets, while the Non-inventory class indicates that the resource is treated as an expense of the period during which it occurs.
accounting date	The accounting date indicates when a transaction is recognized, as opposed to the date the transaction actually occurred. The accounting date and transaction date can be the same. The accounting date determines the period in the general ledger to which the transaction is to be posted. You can only select an accounting date that falls within an open period in the ledger to which you are posting. The accounting date for an item is normally the invoice date.
accounting split	The accounting split method indicates how expenses are allocated or divided among one or more sets of accounting ChartFields.
accumulator	You use an accumulator to store cumulative values of defined items as they are processed. You can accumulate a single value over time or multiple values over time. For example, an accumulator could consist of all voluntary deductions, or all company deductions, enabling you to accumulate amounts. It allows total flexibility for time periods and values accumulated.
action reason	The reason an employee's job or employment information is updated. The action reason is entered in two parts: a personnel action, such as a promotion, termination, or change from one pay group to another—and a reason for that action. Action reasons are used by PeopleSoft Human Resources, PeopleSoft Benefits Administration,

PeopleSoft Stock Administration, and the COBRA Administration feature of the Base Benefits business process.

action template   In PeopleSoft Receivables, outlines a set of escalating actions that the system or user performs based on the period of time that a customer or item has been in an action plan for a specific condition.

activity   In PeopleSoft Enterprise Learning Management, an instance of a catalog item (sometimes called a class) that is available for enrollment. The activity defines such things as the costs that are associated with the offering, enrollment limits and deadlines, and waitlisting capacities.

In PeopleSoft Enterprise Performance Management, the work of an organization and the aggregation of actions that are used for activity-based costing.

In PeopleSoft Project Costing, the unit of work that provides a further breakdown of projects—usually into specific tasks.

In PeopleSoft Workflow, a specific transaction that you might need to perform in a business process. Because it consists of the steps that are used to perform a transaction, it is also known as a step map.

address usage   In PeopleSoft Enterprise Campus Solutions, a grouping of address types defining the order in which the address types are used. For example, you might define an address usage code to process addresses in the following order: billing address, dormitory address, home address, and then work address.

adjustment calendar   In PeopleSoft Enterprise Campus Solutions, the adjustment calendar controls how a particular charge is adjusted on a student's account when the student drops classes or withdraws from a term. The charge adjustment is based on how much time has elapsed from a predetermined date, and it is determined as a percentage of the original charge amount.

administrative function   In PeopleSoft Enterprise Campus Solutions, a particular functional area that processes checklists, communication, and comments. The administrative function identifies which variable data is added to a person's checklist or communication record when a specific checklist code, communication category, or comment is assigned to the student. This key data enables you to trace that checklist, communication, or comment back to a specific processing event in a functional area.

admit type   In PeopleSoft Enterprise Campus Solutions, a designation used to distinguish first-year applications from transfer applications.

agreement   In PeopleSoft eSettlements, provides a way to group and specify processing options, such as payment terms, pay from a bank, and notifications by a buyer and supplier location combination.

allocation rule   In PeopleSoft Enterprise Incentive Management, an expression within compensation plans that enables the system to assign transactions to nodes and participants. During transaction allocation, the allocation engine traverses the compensation structure from the current node to the root node, checking each node for plans that contain allocation rules.

alternate account   A feature in PeopleSoft General Ledger that enables you to create a statutory chart of accounts and enter statutory account transactions at the detail transaction level, as required for recording and reporting by some national governments.

analysis database   In PeopleSoft Enterprise Campus Solutions, database tables that store large amounts of student information that may not appear in standard report formats. The analysis database tables contain keys for all objects in a report that an application program can use to reference other student-record objects that are not contained in the printed report. For instance, the analysis database contains data on courses that are considered for satisfying a requirement but that are rejected. It also contains information on

courses captured by global limits. An analysis database is used in PeopleSoft Enterprise Academic Advisement.

AR specialist Abbreviation for *receivables specialist*. In PeopleSoft Receivables, an individual in who tracks and resolves deductions and disputed items.

arbitration plan In PeopleSoft Enterprise Pricer, defines how price rules are to be applied to the base price when the transaction is priced.

assessment rule In PeopleSoft Receivables, a user-defined rule that the system uses to evaluate the condition of a customer's account or of individual items to determine whether to generate a follow-up action.

asset class An asset group used for reporting purposes. It can be used in conjunction with the asset category to refine asset classification.

attribute/value pair In PeopleSoft Directory Interface, relates the data that makes up an entry in the directory information tree.

audience In PeopleSoft Enterprise Campus Solutions, a segment of the database that relates to an initiative, or a membership organization that is based on constituent attributes rather than a dues-paying structure. Examples of audiences include the Class of '65 and Undergraduate Arts & Sciences.

authentication server A server that is set up to verify users of the system.

base time period In PeopleSoft Business Planning, the lowest level time period in a calendar.

benchmark job In PeopleSoft Workforce Analytics, a benchmark job is a job code for which there is corresponding salary survey data from published, third-party sources.

billing career In PeopleSoft Enterprise Campus Solutions, the one career under which other careers are grouped for billing purposes if a student is active simultaneously in multiple careers.

bio bit or bio brief In PeopleSoft Enterprise Campus Solutions, a report that summarizes information stored in the system about a particular constituent. You can generate standard or specialized reports.

book In PeopleSoft Asset Management, used for storing financial and tax information, such as costs, depreciation attributes, and retirement information on assets.

branch A tree node that rolls up to nodes above it in the hierarchy, as defined in PeopleSoft Tree Manager.

budgetary account only An account used by the system only and not by users; this type of account does not accept transactions. You can only budget with this account. Formerly called "system-maintained account."

budget check In commitment control, the processing of source transactions against control budget ledgers, to see if they pass, fail, or pass with a warning.

budget control In commitment control, budget control ensures that commitments and expenditures don't exceed budgets. It enables you to track transactions against corresponding budgets and terminate a document's cycle if the defined budget conditions are not met. For example, you can prevent a purchase order from being dispatched to a vendor if there are insufficient funds in the related budget to support it.

budget period The interval of time (such as 12 months or 4 quarters) into which a period is divided for budgetary and reporting purposes. The ChartField allows maximum flexibility to define operational accounting time periods without restriction to only one calendar.

business event	In PeopleSoft Receivables, defines the processing characteristics for the Receivable Update process for a draft activity.
	In PeopleSoft Sales Incentive Management, an original business transaction or activity that may justify the creation of a PeopleSoft Enterprise Incentive Management event (a sale, for example).
business unit	A corporation or a subset of a corporation that is independent with regard to one or more operational or accounting functions.
buyer	In PeopleSoft eSettlements, an organization (or business unit, as opposed to an individual) that transacts with suppliers (vendors) within the system. A buyer creates payments for purchases that are made in the system.
campus	In PeopleSoft Enterprise Campus Solutions, an entity that is usually associated with a distinct physical administrative unit, that belongs to a single academic institution, that uses a unique course catalog, and that produces a common transcript for students within the same academic career.
catalog item	In PeopleSoft Enterprise Learning Management, a specific topic that a learner can study and have tracked. For example, "Introduction to Microsoft Word." A catalog item contains general information about the topic and includes a course code, description, categorization, keywords, and delivery methods. A catalog item can have one or more learning activities.
catalog map	In PeopleSoft Catalog Management, translates values from the catalog source data to the format of the company's catalog.
catalog partner	In PeopleSoft Catalog Management, shares responsibility with the enterprise catalog manager for maintaining catalog content.
categorization	Associates partner offerings with catalog offerings and groups them into enterprise catalog categories.
category	In PeopleSoft Enterprise Campus Solutions, a broad grouping to which specific comments or communications (contexts) are assigned. Category codes are also linked to 3C access groups so that you can assign data-entry or view-only privileges across functions.
channel	In PeopleSoft MultiChannel Framework, email, chat, voice (computer telephone integration [CTI]), or a generic event.
ChartField	A field that stores a chart of accounts, resources, and so on, depending on the PeopleSoft application. ChartField values represent individual account numbers, department codes, and so forth.
ChartField balancing	You can require specific ChartFields to match up (balance) on the debit and the credit side of a transaction.
ChartField combination edit	The process of editing journal lines for valid ChartField combinations based on user-defined rules.
ChartKey	One or more fields that uniquely identify each row in a table. Some tables contain only one field as the key, while others require a combination.
checkbook	In PeopleSoft Promotions Management, enables you to view financial data (such as planned, incurred, and actual amounts) that is related to funds and trade promotions.
checklist code	In PeopleSoft Enterprise Campus Solutions, a code that represents a list of planned or completed action items that can be assigned to a staff member, volunteer, or unit. Checklists enable you to view all action assignments on one page.

class	In PeopleSoft Enterprise Campus Solutions, a specific offering of a course component within an academic term.
	See also *course.*
Class ChartField	A ChartField value that identifies a unique appropriation budget key when you combine it with a fund, department ID, and program code, as well as a budget period. Formerly called *sub-classification.*
clearance	In PeopleSoft Enterprise Campus Solutions, the period of time during which a constituent in PeopleSoft Contributor Relations is approved for involvement in an initiative or an action. Clearances are used to prevent development officers from making multiple requests to a constituent during the same time period.
clone	In PeopleCode, to make a unique copy. In contrast, to *copy* may mean making a new reference to an object, so if the underlying object is changed, both the copy and the original change.
cohort	In PeopleSoft Enterprise Campus Solutions, the highest level of the three-level classification structure that you define for enrollment management. You can define a cohort level, link it to other levels, and set enrollment target numbers for it.
	See also *population* and *division*.
collection	To make a set of documents available for searching in Verity, you must first create at least one collection. A collection is set of directories and files that allow search application users to use the Verity search engine to quickly find and display source documents that match search criteria. A collection is a set of statistics and pointers to the source documents, stored in a proprietary format on a file server. Because a collection can only store information for a single location, PeopleSoft maintains a set of collections (one per language code) for each search index object.
collection rule	In PeopleSoft Receivables, a user-defined rule that defines actions to take for a customer based on both the amount and the number of days past due for outstanding balances.
comm key	See *communication key.*
communication key	In PeopleSoft Enterprise Campus Solutions, a single code for entering a combination of communication category, communication context, communication method, communication direction, and standard letter code. Communication keys (also called *comm keys* or *speed keys*) can be created for background processes as well as for specific users.
compensation object	In PeopleSoft Enterprise Incentive Management, a node within a compensation structure. Compensation objects are the building blocks that make up a compensation structure's hierarchical representation.
compensation structure	In PeopleSoft Enterprise Incentive Management, a hierarchical relationship of compensation objects that represents the compensation-related relationship between the objects.
condition	In PeopleSoft Receivables, occurs when there is a change of status for a customer's account, such as reaching a credit limit or exceeding a user-defined balance due.
configuration parameter catalog	Used to configure an external system with PeopleSoft. For example, a configuration parameter catalog might set up configuration and communication parameters for an external server.
configuration plan	In PeopleSoft Enterprise Incentive Management, configuration plans hold allocation information for common variables (not incentive rules) and are attached to a node without a participant. Configuration plans are not processed by transactions.

constituents	In PeopleSoft Enterprise Campus Solutions, friends, alumni, organizations, foundations, or other entities affiliated with the institution, and about which the institution maintains information. The constituent types delivered with PeopleSoft Enterprise Contributor Relations Solutions are based on those defined by the Council for the Advancement and Support of Education (CASE).
content reference	Content references are pointers to content registered in the portal registry. These are typically either URLs or iScripts. Content references fall into three categories: target content, templates, and template pagelets.
context	In PeopleCode, determines which buffer fields can be contextually referenced and which is the current row of data on each scroll level when a PeopleCode program is running.
	In PeopleSoft Enterprise Campus Solutions, a specific instance of a comment or communication. One or more contexts are assigned to a category, which you link to 3C access groups so that you can assign data-entry or view-only privileges across functions.
	In PeopleSoft Enterprise Incentive Management, a mechanism that is used to determine the scope of a processing run. PeopleSoft Enterprise Incentive Management uses three types of context: plan, period, and run-level.
control table	Stores information that controls the processing of an application. This type of processing might be consistent throughout an organization, or it might be used only by portions of the organization for more limited sharing of data.
cost profile	A combination of a receipt cost method, a cost flow, and a deplete cost method. A profile is associated with a cost book and determines how items in that book are valued, as well as how the material movement of the item is valued for the book.
cost row	A cost transaction and amount for a set of ChartFields.
course	In PeopleSoft Enterprise Campus Solutions, a course that is offered by a school and that is typically described in a course catalog. A course has a standard syllabus and credit level; however, these may be modified at the class level. Courses can contain multiple components such as lecture, discussion, and lab.
	See also *class*.
course share set	In PeopleSoft Enterprise Campus Solutions, a tag that defines a set of requirement groups that can share courses. Course share sets are used in PeopleSoft Enterprise Academic Advisement.
current learning	In PeopleSoft Enterprise Learning Management, a self-service repository for all of a learner's in-progress learning activities and programs.
data acquisition	In PeopleSoft Enterprise Incentive Management, the process during which raw business transactions are acquired from external source systems and fed into the operational data store (ODS).
data elements	Data elements, at their simplest level, define a subset of data and the rules by which to group them.
	For Workforce Analytics, data elements are rules that tell the system what measures to retrieve about your workforce groups.
dataset	A data grouping that enables role-based filtering and distribution of data. You can limit the range and quantity of data that is displayed for a user by associating dataset rules with user roles. The result of dataset rules is a set of data that is appropriate for the user's roles.
delivery method	In PeopleSoft Enterprise Learning Management, identifies the primary type of delivery method in which a particular learning activity is offered. Also provides

default values for the learning activity, such as cost and language. This is primarily used to help learners search the catalog for the type of delivery from which they learn best. Because PeopleSoft Enterprise Learning Management is a blended learning system, it does not enforce the delivery method.

In PeopleSoft Supply Chain Management, identifies the method by which goods are shipped to their destinations (such as truck, air, rail, and so on). The delivery method is specified when creating shipment schedules.

delivery method type In PeopleSoft Enterprise Learning Management, identifies how learning activities can be delivered—for example, through online learning, classroom instruction, seminars, books, and so forth—in an organization. The type determines whether the delivery method includes scheduled components.

directory information tree In PeopleSoft Directory Interface, the representation of a directory's hierarchical structure.

division In PeopleSoft Enterprise Campus Solutions, the lowest level of the three-level classification structure that you define in PeopleSoft Enterprise Recruiting and Admissions for enrollment management. You can define a division level, link it to other levels, and set enrollment target numbers for it.

See also *population* and *cohort*.

document sequencing A flexible method that sequentially numbers the financial transactions (for example, bills, purchase orders, invoices, and payments) in the system for statutory reporting and for tracking commercial transaction activity.

dynamic detail tree A tree that takes its detail values—dynamic details—directly from a table in the database, rather than from a range of values that are entered by the user.

edit table A table in the database that has its own record definition, such as the Department table. As fields are entered into a PeopleSoft application, they can be validated against an edit table to ensure data integrity throughout the system.

effective date A method of dating information in PeopleSoft applications. You can predate information to add historical data to your system, or postdate information in order to enter it before it actually goes into effect. By using effective dates, you don't delete values; you enter a new value with a current effective date.

EIM ledger Abbreviation for *Enterprise Incentive Management ledger.* In PeopleSoft Enterprise Incentive Management, an object to handle incremental result gathering within the scope of a participant. The ledger captures a result set with all of the appropriate traces to the data origin and to the processing steps of which it is a result.

elimination set In PeopleSoft General Ledger, a related group of intercompany accounts that is processed during consolidations.

entry event In PeopleSoft General Ledger, Receivables, Payables, Purchasing, and Billing, a business process that generates multiple debits and credits resulting from single transactions to produce standard, supplemental accounting entries.

equitization In PeopleSoft General Ledger, a business process that enables parent companies to calculate the net income of subsidiaries on a monthly basis and adjust that amount to increase the investment amount and equity income amount before performing consolidations.

equity item limit In PeopleSoft Enterprise Campus Solutions, the amounts of funds set by the institution to be awarded with discretionary or gift funds. The limit could be reduced by amounts equal to such things as expected family contribution (EFC) or parent contribution. Students are packaged by Equity Item Type Groups and Related Equity Item Types. This limit can be used to assure that similar student populations are packaged equally.

event	A predefined point either in the Component Processor flow or in the program flow. As each point is encountered, the event activates each component, triggering any PeopleCode program that is associated with that component and that event. Examples of events are FieldChange, SavePreChange, and RowDelete.
	In PeopleSoft Human Resources, also refers to an incident that affects benefits eligibility.
event propagation process	In PeopleSoft Sales Incentive Management, a process that determines, through logic, the propagation of an original PeopleSoft Enterprise Incentive Management event and creates a derivative (duplicate) of the original event to be processed by other objects. Sales Incentive Management uses this mechanism to implement splits, roll-ups, and so on. Event propagation determines who receives the credit.
exception	In PeopleSoft Receivables, an item that either is a deduction or is in dispute.
exclusive pricing	In PeopleSoft Order Management, a type of arbitration plan that is associated with a price rule. Exclusive pricing is used to price sales order transactions.
fact	In PeopleSoft applications, facts are numeric data values from fields from a source database as well as an analytic application. A fact can be anything you want to measure your business by, for example, revenue, actual, budget data, or sales numbers. A fact is stored on a fact table.
financial aid term	In PeopleSoft Enterprise Campus Solutions, a combination of a period of time that the school determines as an instructional accounting period and an academic career. It is created and defined during the setup process. Only terms eligible for financial aid are set up for each financial aid career.
forecast item	A logical entity with a unique set of descriptive demand and forecast data that is used as the basis to forecast demand. You create forecast items for a wide range of uses, but they ultimately represent things that you buy, sell, or use in your organization and for which you require a predictable usage.
fund	In PeopleSoft Promotions Management, a budget that can be used to fund promotional activity. There are four funding methods: top down, fixed accrual, rolling accrual, and zero-based accrual.
gap	In PeopleSoft Enterprise Campus Solutions, an artificial figure that sets aside an amount of unmet financial aid need that is not funded with Title IV funds. A gap can be used to prevent fully funding any student to conserve funds, or it can be used to preserve unmet financial aid need so that institutional funds can be awarded.
generic process type	In PeopleSoft Process Scheduler, process types are identified by a generic process type. For example, the generic process type SQR includes all SQR process types, such as SQR process and SQR report.
gift table	In PeopleSoft Enterprise Campus Solutions, a table or so-called *donor pyramid* describing the number and size of gifts that you expect will be needed to successfully complete the campaign in PeopleSoft Contributor Relations. The gift table enables you to estimate the number of donors and prospects that you need at each gift level to reach the campaign goal.
GL business unit	Abbreviation for *general ledger business unit.* A unit in an organization that is an independent entity for accounting purposes. It maintains its own set of accounting books.
	See also *business unit*.
GL entry template	Abbreviation for *general ledger entry template.* In PeopleSoft Enterprise Campus Solutions, a template that defines how a particular item is sent to the general ledger. An item-type maps to the general ledger, and the GL entry template can involve multiple general ledger accounts. The entry to the general ledger is further controlled

by high-level flags that control the summarization and the type of accounting—that is, accrual or cash.

GL Interface process

Abbreviation for *General Ledger Interface process.* In PeopleSoft Enterprise Campus Solutions, a process that is used to send transactions from PeopleSoft Enterprise Student Financials to the general ledger. Item types are mapped to specific general ledger accounts, enabling transactions to move to the general ledger when the GL Interface process is run.

group

In PeopleSoft Billing and Receivables, a posting entity that comprises one or more transactions (items, deposits, payments, transfers, matches, or write-offs).

In PeopleSoft Human Resources Management and Supply Chain Management, any set of records that are associated under a single name or variable to run calculations in PeopleSoft business processes. In PeopleSoft Time and Labor, for example, employees are placed in groups for time reporting purposes.

incentive object

In PeopleSoft Enterprise Incentive Management, the incentive-related objects that define and support the PeopleSoft Enterprise Incentive Management calculation process and results, such as plan templates, plans, results data, user interaction objects, and so on.

incentive rule

In PeopleSoft Sales Incentive Management, the commands that act on transactions and turn them into compensation. A rule is one part in the process of turning a transaction into compensation.

incur

In PeopleSoft Promotions Management, to become liable for a promotional payment. In other words, you owe that amount to a customer for promotional activities.

initiative

In PeopleSoft Enterprise Campus Solutions, the basis from which all advancement plans are executed. It is an organized effort targeting a specific constituency, and it can occur over a specified period of time with specific purposes and goals. An initiative can be a campaign, an event, an organized volunteer effort, a membership drive, or any other type of effort defined by the institution. Initiatives can be multipart, and they can be related to other initiatives. This enables you to track individual parts of an initiative, as well as entire initiatives.

inquiry access

In PeopleSoft Enterprise Campus Solutions, a type of security access that permits the user only to view data.

See also *update access.*

institution

In PeopleSoft Enterprise Campus Solutions, an entity (such as a university or college) that is independent of other similar entities and that has its own set of rules and business processes.

item

In PeopleSoft Inventory, a tangible commodity that is stored in a business unit (shipped from a warehouse).

In PeopleSoft Demand Planning, Inventory Policy Planning, and Supply Planning, a noninventory item that is designated as being used for planning purposes only. It can represent a family or group of inventory items. It can have a planning bill of material (BOM) or planning routing, and it can exist as a component on a planning BOM. A planning item cannot be specified on a production or engineering BOM or routing, and it cannot be used as a component in a production. The quantity on hand will never be maintained.

In PeopleSoft Receivables, an individual receivable. An item can be an invoice, a credit memo, a debit memo, a write-off, or an adjustment.

item shuffle

In PeopleSoft Enterprise Campus Solutions, a process that enables you to change a payment allocation without having to reverse the payment.

joint communication	In PeopleSoft Enterprise Campus Solutions, one letter that is addressed jointly to two people. For example, a letter might be addressed to both Mr. Sudhir Awat and Ms. Samantha Mortelli. A relationship must be established between the two individuals in the database, and at least one of the individuals must have an ID in the database.
keyword	In PeopleSoft Enterprise Campus Solutions, a term that you link to particular elements within PeopleSoft Student Financials, Financial Aid, and Contributor Relations. You can use keywords as search criteria that enable you to locate specific records in a search dialog box.
KPI	An abbreviation for *key performance indicator.* A high-level measurement of how well an organization is doing in achieving critical success factors. This defines the data value or calculation upon which an assessment is determined.
LDIF file	Abbreviation for *Lightweight Directory Access Protocol (LDAP) Data Interchange Format file.* Contains discrepancies between PeopleSoft data and directory data.
learner group	In PeopleSoft Enterprise Learning Management, a group of learners who are linked to the same learning environment. Members of the learner group can share the same attributes, such as the same department or job code. Learner groups are used to control access to and enrollment in learning activities and programs. They are also used to perform group enrollments and mass enrollments in the back office.
learning components	In PeopleSoft Enterprise Learning Management, the foundational building blocks of learning activities. PeopleSoft Enterprise Learning Management supports six basic types of learning components: web-based, session, webcast, test, survey, and assignment. One or more of these learning component types compose a single learning activity.
learning environment	In PeopleSoft Enterprise Learning Management, identifies a set of categories and catalog items that can be made available to learner groups. Also defines the default values that are assigned to the learning activities and programs that are created within a particular learning environment. Learning environments provide a way to partition the catalog so that learners see only those items that are relevant to them.
learning history	In PeopleSoft Enterprise Learning Management, a self-service repository for all of a learner's completed learning activities and programs.
ledger mapping	You use ledger mapping to relate expense data from general ledger accounts to resource objects. Multiple ledger line items can be mapped to one or more resource IDs. You can also use ledger mapping to map dollar amounts (referred to as *rates*) to business units. You can map the amounts in two different ways: an actual amount that represents actual costs of the accounting period, or a budgeted amount that can be used to calculate the capacity rates as well as budgeted model results. In PeopleSoft Enterprise Warehouse, you can map general ledger accounts to the EW Ledger table.
library section	In PeopleSoft Enterprise Incentive Management, a section that is defined in a plan (or template) and that is available for other plans to share. Changes to a library section are reflected in all plans that use it.
linked section	In PeopleSoft Enterprise Incentive Management, a section that is defined in a plan template but appears in a plan. Changes to linked sections propagate to plans using that section.
linked variable	In PeopleSoft Enterprise Incentive Management, a variable that is defined and maintained in a plan template and that also appears in a plan. Changes to linked variables propagate to plans using that variable.
LMS	Abbreviation for *learning management system.* In PeopleSoft Enterprise Campus Solutions, LMS is a PeopleSoft Student Records feature that provides a common set of interoperability standards that enable the sharing of instructional content and data between learning and administrative environments.

load	In PeopleSoft Inventory, identifies a group of goods that are shipped together. Load management is a feature of PeopleSoft Inventory that is used to track the weight, the volume, and the destination of a shipment.
local functionality	In PeopleSoft HRMS, the set of information that is available for a specific country. You can access this information when you click the appropriate country flag in the global window, or when you access it by a local country menu.
location	Locations enable you to indicate the different types of addresses—for a company, for example, one address to receive bills, another for shipping, a third for postal deliveries, and a separate street address. Each address has a different location number. The primary location—indicated by a *1*—is the address you use most often and may be different from the main address.
logistical task	In PeopleSoft Services Procurement, an administrative task that is related to hiring a service provider. Logistical tasks are linked to the service type on the work order so that different types of services can have different logistical tasks. Logistical tasks include both preapproval tasks (such as assigning a new badge or ordering a new laptop) and postapproval tasks (such as scheduling orientation or setting up the service provider email). The logistical tasks can be mandatory or optional. Mandatory preapproval tasks must be completed before the work order is approved. Mandatory postapproval tasks, on the other hand, must be completed before a work order is released to a service provider.
market template	In PeopleSoft Enterprise Incentive Management, additional functionality that is specific to a given market or industry and is built on top of a product category.
mass change	In PeopleSoft Enterprise Campus Solutions, mass change is a SQL generator that can be used to create specialized functionality. Using mass change, you can set up a series of Insert, Update, or Delete SQL statements to perform business functions that are specific to the institution.
	See also *3C engine*.
match group	In PeopleSoft Receivables, a group of receivables items and matching offset items. The system creates match groups by using user-defined matching criteria for selected field values.
MCF server	Abbreviation for *PeopleSoft MultiChannel Framework server.* Comprises the universal queue server and the MCF log server. Both processes are started when *MCF Servers* is selected in an application server domain configuration.
merchandising activity	In PeopleSoft Promotions Management, a specific discount type that is associated with a trade promotion (such as off-invoice, billback or rebate, or lump-sum payment) that defines the performance that is required to receive the discount. In the industry, you may know this as an offer, a discount, a merchandising event, an event, or a tactic.
meta-SQL	Meta-SQL constructs expand into platform-specific Structured Query Language (SQL) substrings. They are used in functions that pass SQL strings, such as in SQL objects, the SQLExec function, and PeopleSoft Application Engine programs.
metastring	Metastrings are special expressions included in SQL string literals. The metastrings, prefixed with a percent (%) symbol, are included directly in the string literals. They expand at run time into an appropriate substring for the current database platform.
multibook	In PeopleSoft General Ledger, multiple ledgers having multiple-base currencies that are defined for a business unit, with the option to post a single transaction to all base currencies (all ledgers) or to only one of those base currencies (ledgers).
multicurrency	The ability to process transactions in a currency other than the business unit's base currency.

national allowance	In PeopleSoft Promotions Management, a promotion at the corporate level that is funded by nondiscretionary dollars. In the industry, you may know this as a national promotion, a corporate promotion, or a corporate discount.
need	In PeopleSoft Enterprise Campus Solutions, the difference between the cost of attendance (COA) and the expected family contribution (EFC). It is the gap between the cost of attending the school and the student's resources. The financial aid package is based on the amount of financial need. The process of determining a student's need is called *need analysis*.
node-oriented tree	A tree that is based on a detail structure, but the detail values are not used.
pagelet	Each block of content on the home page is called a pagelet. These pagelets display summary information within a small rectangular area on the page. The pagelet provide users with a snapshot of their most relevant PeopleSoft and non-PeopleSoft content.
participant	In PeopleSoft Enterprise Incentive Management, participants are recipients of the incentive compensation calculation process.
participant object	Each participant object may be related to one or more compensation objects.
	See also *compensation object*.
partner	A company that supplies products or services that are resold or purchased by the enterprise.
pay cycle	In PeopleSoft Payables, a set of rules that define the criteria by which it should select scheduled payments for payment creation.
payment shuffle	In PeopleSoft Enterprise Campus Solutions, a process allowing payments that have been previously posted to a student's account to be automatically reapplied when a higher priority payment is posted or the payment allocation definition is changed.
pending item	In PeopleSoft Receivables, an individual receivable (such as an invoice, a credit memo, or a write-off) that has been entered in or created by the system, but hasn't been posted.
PeopleCode	PeopleCode is a proprietary language, executed by the PeopleSoft application processor. PeopleCode generates results based upon existing data or user actions. By using business interlink objects, external services are available to all PeopleSoft applications wherever PeopleCode can be executed.
PeopleCode event	An action that a user takes upon an object, usually a record field, that is referenced within a PeopleSoft page.
PeopleSoft Internet Architecture	The fundamental architecture on which PeopleSoft 8 applications are constructed, consisting of a relational database management system (RDBMS), an application server, a web server, and a browser.
performance measurement	In PeopleSoft Enterprise Incentive Management, a variable used to store data (similar to an aggregator, but without a predefined formula) within the scope of an incentive plan. Performance measures are associated with a plan calendar, territory, and participant. Performance measurements are used for quota calculation and reporting.
period context	In PeopleSoft Enterprise Incentive Management, because a participant typically uses the same compensation plan for multiple periods, the period context associates a plan context with a specific calendar period and fiscal year. The period context references the associated plan context, thus forming a chain. Each plan context has a corresponding set of period contexts.
person of interest	A person about whom the organization maintains information but who is not part of the workforce.

personal portfolio	In PeopleSoft Enterprise Campus Solutions, the user-accessible menu item that contains an individual's name, address, telephone number, and other personal information.
plan	In PeopleSoft Sales Incentive Management, a collection of allocation rules, variables, steps, sections, and incentive rules that instruct the PeopleSoft Enterprise Incentive Management engine in how to process transactions.
plan context	In PeopleSoft Enterprise Incentive Management, correlates a participant with the compensation plan and node to which the participant is assigned, enabling the PeopleSoft Enterprise Incentive Management system to find anything that is associated with the node and that is required to perform compensation processing. Each participant, node, and plan combination represents a unique plan context—if three participants are on a compensation structure, each has a different plan context. Configuration plans are identified by plan contexts and are associated with the participants that refer to them.
plan template	In PeopleSoft Enterprise Incentive Management, the base from which a plan is created. A plan template contains common sections and variables that are inherited by all plans that are created from the template. A template may contain steps and sections that are not visible in the plan definition.
planned learning	In PeopleSoft Enterprise Learning Management, a self-service repository for all of a learner's planned learning activities and programs.
planning instance	In PeopleSoft Supply Planning, a set of data (business units, items, supplies, and demands) constituting the inputs and outputs of a supply plan.
population	In PeopleSoft Enterprise Campus Solutions, the middle level of the three-level classification structure that you define in PeopleSoft Enterprise Recruiting and Admissions for enrollment management. You can define a population level, link it to other levels, and set enrollment target numbers for it.
	See also *division* and *cohort*.
portal registry	In PeopleSoft applications, the portal registry is a tree-like structure in which content references are organized, classified, and registered. It is a central repository that defines both the structure and content of a portal through a hierarchical, tree-like structure of folders useful for organizing and securing content references.
price list	In PeopleSoft Enterprise Pricer, enables you to select products and conditions for which the price list applies to a transaction. During a transaction, the system either determines the product price based on the predefined search hierarchy for the transaction or uses the product's lowest price on any associated, active price lists. This price is used as the basis for any further discounts and surcharges.
price rule	In PeopleSoft Enterprise Pricer, defines the conditions that must be met for adjustments to be applied to the base price. Multiple rules can apply when conditions of each rule are met.
price rule condition	In PeopleSoft Enterprise Pricer, selects the price-by fields, the values for the price-by fields, and the operator that determines how the price-by fields are related to the transaction.
price rule key	In PeopleSoft Enterprise Pricer, defines the fields that are available to define price rule conditions (which are used to match a transaction) on the price rule.
primacy number	In PeopleSoft Enterprise Campus Solutions, a number that the system uses to prioritize financial aid applications when students are enrolled in multiple academic careers and academic programs at the same time. The Consolidate Academic Statistics process uses the primacy number indicated for both the career and program at the institutional level to determine a student's primary career and program. The system also uses the

number to determine the primary student attribute value that is used when you extract data to report on cohorts. The lowest number takes precedence.

primary name type   In PeopleSoft Enterprise Campus Solutions, the name type that is used to link the name stored at the highest level within the system to the lower-level set of names that an individual provides.

process category   In PeopleSoft Process Scheduler, processes that are grouped for server load balancing and prioritization.

process group   In PeopleSoft Financials, a group of application processes (performed in a defined order) that users can initiate in real time, directly from a transaction entry page.

process definition   Process definitions define each run request.

process instance   A unique number that identifies each process request. This value is automatically incremented and assigned to each requested process when the process is submitted to run.

process job   You can link process definitions into a job request and process each request serially or in parallel. You can also initiate subsequent processes based on the return code from each prior request.

process request   A single run request, such as a Structured Query Report (SQR), a COBOL or Application Engine program, or a Crystal report that you run through PeopleSoft Process Scheduler.

process run control   A PeopleTools variable used to retain PeopleSoft Process Scheduler values needed at runtime for all requests that reference a run control ID. Do not confuse these with application run controls, which may be defined with the same run control ID, but only contain information specific to a given application process request.

product category   In PeopleSoft Enterprise Incentive Management, indicates an application in the Enterprise Incentive Management suite of products. Each transaction in the PeopleSoft Enterprise Incentive Management system is associated with a product category.

programs   In PeopleSoft Enterprise Learning Management, a high-level grouping that guides the learner along a specific learning path through sections of catalog items. PeopleSoft Enterprise Learning Systems provides two types of programs—curricula and certifications.

progress log   In PeopleSoft Services Procurement, tracks deliverable-based projects. This is similar to the time sheet in function and process. The service provider contact uses the progress log to record and submit progress on deliverables. The progress can be logged by the activity that is performed, by the percentage of work that is completed, or by the completion of milestone activities that are defined for the project.

project transaction   In PeopleSoft Project Costing, an individual transaction line that represents a cost, time, budget, or other transaction row.

promotion   In PeopleSoft Promotions Management, a trade promotion, which is typically funded from trade dollars and used by consumer products manufacturers to increase sales volume.

prospects   In PeopleSoft Enterprise Campus Solutions, students who are interested in applying to the institution.

                             In PeopleSoft Enterprise Contributor Relations, individuals and organizations that are most likely to make substantial financial commitments or other types of commitments to the institution.

publishing   In PeopleSoft Enterprise Incentive Management, a stage in processing that makes incentive-related results available to participants.

rating components	In PeopleSoft Enterprise Campus Solutions, variables used with the Equation Editor to retrieve specified populations.
record group	A set of logically and functionally related control tables and views. Record groups help enable TableSet sharing, which eliminates redundant data entry. Record groups ensure that TableSet sharing is applied consistently across all related tables and views.
record input VAT flag	Abbreviation for *record input value-added tax flag.* Within PeopleSoft Purchasing, Payables, and General Ledger, this flag indicates that you are recording input VAT on the transaction. This flag, in conjunction with the record output VAT flag, is used to determine the accounting entries created for a transaction and to determine how a transaction is reported on the VAT return. For all cases within Purchasing and Payables where VAT information is tracked on a transaction, this flag is set to Yes. This flag is not used in PeopleSoft Order Management, Billing, or Receivables, where it is assumed that you are always recording only output VAT, or in PeopleSoft Expenses, where it is assumed that you are always recording only input VAT.
record output VAT flag	Abbreviation for *record output value-added tax flag.*
	See *record input VAT flag.*
recname	The name of a record that is used to determine the associated field to match a value or set of values.
recognition	In PeopleSoft Enterprise Campus Solutions, the recognition type indicates whether the PeopleSoft Enterprise Contributor Relations donor is the primary donor of a commitment or shares the credit for a donation. Primary donors receive hard credit that must total 100 percent. Donors that share the credit are given soft credit. Institutions can also define other share recognition-type values such as memo credit or vehicle credit.
reference data	In PeopleSoft Sales Incentive Management, system objects that represent the sales organization, such as territories, participants, products, customers, channels, and so on.
reference object	In PeopleSoft Enterprise Incentive Management, this dimension-type object further defines the business. Reference objects can have their own hierarchy (for example, product tree, customer tree, industry tree, and geography tree).
reference transaction	In commitment control, a reference transaction is a source transaction that is referenced by a higher-level (and usually later) source transaction, in order to automatically reverse all or part of the referenced transaction's budget-checked amount. This avoids duplicate postings during the sequential entry of the transaction at different commitment levels. For example, the amount of an encumbrance transaction (such as a purchase order) will, when checked and recorded against a budget, cause the system to concurrently reference and relieve all or part of the amount of a corresponding pre-encumbrance transaction, such as a purchase requisition.
regional sourcing	In PeopleSoft Purchasing, provides the infrastructure to maintain, display, and select an appropriate vendor and vendor pricing structure that is based on a regional sourcing model where the multiple ship to locations are grouped. Sourcing may occur at a level higher than the ship to location.
relationship object	In PeopleSoft Enterprise Incentive Management, these objects further define a compensation structure to resolve transactions by establishing associations between compensation objects and business objects.
remote data source data	Data that is extracted from a separate database and migrated into the local database.
REN server	Abbreviation for *real-time event notification server* in PeopleSoft MultiChannel Framework.
requester	In PeopleSoft eSettlements, an individual who requests goods or services and whose ID appears on the various procurement pages that reference purchase orders.

reversal indicator	In PeopleSoft Enterprise Campus Solutions, an indicator that denotes when a particular payment has been reversed, usually because of insufficient funds.
role	Describes how people fit into PeopleSoft Workflow. A role is a class of users who perform the same type of work, such as clerks or managers. Your business rules typically specify what user role needs to do an activity.
role user	A PeopleSoft Workflow user. A person's role user ID serves much the same purpose as a user ID does in other parts of the system. PeopleSoft Workflow uses role user IDs to determine how to route worklist items to users (through an email address, for example) and to track the roles that users play in the workflow. Role users do not need PeopleSoft user IDs.
roll up	In a tree, to roll up is to total sums based on the information hierarchy.
run control	A run control is a type of online page that is used to begin a process, such as the batch processing of a payroll run. Run control pages generally start a program that manipulates data.
run control ID	A unique ID to associate each user with his or her own run control table entries.
run-level context	In PeopleSoft Enterprise Incentive Management, associates a particular run (and batch ID) with a period context and plan context. Every plan context that participates in a run has a separate run-level context. Because a run cannot span periods, only one run-level context is associated with each plan context.
search query	You use this set of objects to pass a query string and operators to the search engine. The search index returns a set of matching results with keys to the source documents.
search/match	In PeopleSoft Enterprise Campus Solutions and PeopleSoft Enterprise Human Resources Management Solutions, a feature that enables you to search for and identify duplicate records in the database.
seasonal address	In PeopleSoft Enterprise Campus Solutions, an address that recurs for the same length of time at the same time of year each year until adjusted or deleted.
section	In PeopleSoft Enterprise Incentive Management, a collection of incentive rules that operate on transactions of a specific type. Sections enable plans to be segmented to process logical events in different sections.
security event	In commitment control, security events trigger security authorization checking, such as budget entries, transfers, and adjustments; exception overrides and notifications; and inquiries.
serial genealogy	In PeopleSoft Manufacturing, the ability to track the composition of a specific, serial-controlled item.
serial in production	In PeopleSoft Manufacturing, enables the tracing of serial information for manufactured items. This is maintained in the Item Master record.
service impact	In PeopleSoft Enterprise Campus Solutions, the resulting action triggered by a service indicator. For example, a service indicator that reflects nonpayment of account balances by a student might result in a service impact that prohibits registration for classes.
service indicator	In PeopleSoft Enterprise Campus Solutions, indicates services that may be either withheld or provided to an individual. Negative service indicators indicate holds that prevent the individual from receiving specified services, such as check-cashing privileges or registration for classes. Positive service indicators designate special services that are provided to the individual, such as front-of-line service or special services for disabled students.

session	In PeopleSoft Enterprise Campus Solutions, time elements that subdivide a term into multiple time periods during which classes are offered. In PeopleSoft Contributor Relations, a session is the means of validating gift, pledge, membership, or adjustment data entry . It controls access to the data entered by a specific user ID. Sessions are balanced, queued, and then posted to the institution's financial system. Sessions must be posted to enter a matching gift or pledge payment, to make an adjustment, or to process giving clubs or acknowledgements.
	In PeopleSoft Enterprise Learning Management, a single meeting day of an activity (that is, the period of time between start and finish times within a day). The session stores the specific date, location, meeting time, and instructor. Sessions are used for scheduled training.
session template	In PeopleSoft Enterprise Learning Management, enables you to set up common activity characteristics that may be reused while scheduling a PeopleSoft Enterprise Learning Management activity—characteristics such as days of the week, start and end times, facility and room assignments, instructors, and equipment. A session pattern template can be attached to an activity that is being scheduled. Attaching a template to an activity causes all of the default template information to populate the activity session pattern.
setup relationship	In PeopleSoft Enterprise Incentive Management, a relationship object type that associates a configuration plan with any structure node.
share driver expression	In PeopleSoft Business Planning, a named planning method similar to a driver expression, but which you can set up globally for shared use within a single planning application or to be shared between multiple planning applications through PeopleSoft Enterprise Warehouse.
single signon	With single signon, users can, after being authenticated by a PeopleSoft application server, access a second PeopleSoft application server without entering a user ID or password.
source key process	In PeopleSoft Enterprise Campus Solutions, a process that relates a particular transaction to the source of the charge or financial aid. On selected pages, you can drill down into particular charges.
source transaction	In commitment control, any transaction generated in a PeopleSoft or third-party application that is integrated with commitment control and which can be checked against commitment control budgets. For example, a pre-encumbrance, encumbrance, expenditure, recognized revenue, or collected revenue transaction.
speed key	See *communication key.*
SpeedChart	A user-defined shorthand key that designates several ChartKeys to be used for voucher entry. Percentages can optionally be related to each ChartKey in a SpeedChart definition.
SpeedType	A code representing a combination of ChartField values. SpeedTypes simplify the entry of ChartFields commonly used together.
staging	A method of consolidating selected partner offerings with the offerings from the enterprise's other partners.
standard letter code	In PeopleSoft Enterprise Campus Solutions, a standard letter code used to identify each letter template available for use in mail merge functions. Every letter generated in the system must have a standard letter code identification.
statutory account	Account required by a regulatory authority for recording and reporting financial results. In PeopleSoft, this is equivalent to the Alternate Account (ALTACCT) ChartField.

step	In PeopleSoft Sales Incentive Management, a collection of sections in a plan. Each step corresponds to a step in the job run.
storage level	In PeopleSoft Inventory, identifies the level of a material storage location. Material storage locations are made up of a business unit, a storage area, and a storage level. You can set up to four storage levels.
subcustomer qualifier	A value that groups customers into a division for which you can generate detailed history, aging, events, and profiles.
Summary ChartField	You use summary ChartFields to create summary ledgers that roll up detail amounts based on specific detail values or on selected tree nodes. When detail values are summarized using tree nodes, summary ChartFields must be used in the summary ledger data record to accommodate the maximum length of a node name (20 characters).
summary ledger	An accounting feature used primarily in allocations, inquiries, and PS/nVision reporting to store combined account balances from detail ledgers. Summary ledgers increase speed and efficiency of reporting by eliminating the need to summarize detail ledger balances each time a report is requested. Instead, detail balances are summarized in a background process according to user-specified criteria and stored on summary ledgers. The summary ledgers are then accessed directly for reporting.
summary time period	In PeopleSoft Business Planning, any time period (other than a base time period) that is an aggregate of other time periods, including other summary time periods and base time periods, such as quarter and year total.
summary tree	A tree used to roll up accounts for each type of report in summary ledgers. Summary trees enable you to define trees on trees. In a summary tree, the detail values are really nodes on a detail tree or another summary tree (known as the *basis* tree). A summary tree structure specifies the details on which the summary trees are to be built.
syndicate	To distribute a production version of the enterprise catalog to partners.
system function	In PeopleSoft Receivables, an activity that defines how the system generates accounting entries for the general ledger.
TableSet	A means of sharing similar sets of values in control tables, where the actual data values are different but the structure of the tables is the same.
TableSet sharing	Shared data that is stored in many tables that are based on the same TableSets. Tables that use TableSet sharing contain the SETID field as an additional key or unique identifier.
target currency	The value of the entry currency or currencies converted to a single currency for budget viewing and inquiry purposes.
tax authority	In PeopleSoft Enterprise Campus Solutions, a user-defined element that combines a description and percentage of a tax with an account type, an item type, and a service impact.
template	A template is HTML code associated with a web page. It defines the layout of the page and also where to get HTML for each part of the page. In PeopleSoft, you use templates to build a page by combining HTML from a number of sources. For a PeopleSoft portal, all templates must be registered in the portal registry, and each content reference must be assigned a template.
territory	In PeopleSoft Sales Incentive Management, hierarchical relationships of business objects, including regions, products, customers, industries, and participants.
3C engine	Abbreviation for *Communications, Checklists, and Comments engine.* In PeopleSoft Enterprise Campus Solutions, the 3C engine enables you to automate business processes that involve additions, deletions, and updates to communications, checklists,

and comments. You define events and triggers to engage the engine, which runs the mass change and processes the 3C records (for individuals or organizations) immediately and automatically from within business processes.

3C group   Abbreviation for *Communications, Checklists, and Comments group.* In PeopleSoft Enterprise Campus Solutions, a method of assigning or restricting access privileges. A 3C group enables you to group specific communication categories, checklist codes, and comment categories. You can then assign the group inquiry-only access or update access, as appropriate.

TimeSpan   A relative period, such as year-to-date or current period, that can be used in various PeopleSoft General Ledger functions and reports when a rolling time frame, rather than a specific date, is required. TimeSpans can also be used with flexible formulas in PeopleSoft Projects.

trace usage   In PeopleSoft Manufacturing, enables the control of which components will be traced during the manufacturing process. Serial- and lot-controlled components can be traced. This is maintained in the Item Master record.

transaction allocation   In PeopleSoft Enterprise Incentive Management, the process of identifying the owner of a transaction. When a raw transaction from a batch is allocated to a plan context, the transaction is duplicated in the PeopleSoft Enterprise Incentive Management transaction tables.

transaction state   In PeopleSoft Enterprise Incentive Management, a value assigned by an incentive rule to a transaction. Transaction states enable sections to process only transactions that are at a specific stage in system processing. After being successfully processed, transactions may be promoted to the next transaction state and "picked up" by a different section for further processing.

Translate table   A system edit table that stores codes and translate values for the miscellaneous fields in the database that do not warrant individual edit tables of their own.

tree   The graphical hierarchy in PeopleSoft systems that displays the relationship between all accounting units (for example, corporate divisions, projects, reporting groups, account numbers) and determines roll-up hierarchies.

tuition lock   In PeopleSoft Enterprise Campus Solutions, a feature in the Tuition Calculation process that enables you to specify a point in a term after which students are charged a minimum (or *locked*) fee amount. Students are charged the locked fee amount even if they later drop classes and take less than the normal load level for that tuition charge.

unclaimed transaction   In PeopleSoft Enterprise Incentive Management, a transaction that is not claimed by a node or participant after the allocation process has completed, usually due to missing or incomplete data. Unclaimed transactions may be manually assigned to the appropriate node or participant by a compensation administrator.

universal navigation header   Every PeopleSoft portal includes the universal navigation header, intended to appear at the top of every page as long as the user is signed on to the portal. In addition to providing access to the standard navigation buttons (like Home, Favorites, and signoff) the universal navigation header can also display a welcome message for each user.

update access   In PeopleSoft Enterprise Campus Solutions, a type of security access that permits the user to edit and update data.

See also *inquiry access*.

user interaction object   In PeopleSoft Sales Incentive Management, used to define the reporting components and reports that a participant can access in his or her context. All Sales Incentive Management user interface objects and reports are registered as user interaction objects. User interaction objects can be linked to a compensation structure node through a compensation relationship object (individually or as groups).

variable	In PeopleSoft Sales Incentive Management, the intermediate results of calculations. Variables hold the calculation results and are then inputs to other calculations. Variables can be plan variables that persist beyond the run of an engine or local variables that exist only during the processing of a section.
VAT exception	Abbreviation for *value-added tax exception.* A temporary or permanent exemption from paying VAT that is granted to an organization. This terms refers to both VAT exoneration and VAT suspension.
VAT exempt	Abbreviation for *value-added tax exempt.* Describes goods and services that are not subject to VAT. Organizations that supply exempt goods or services are unable to recover the related input VAT. This is also referred to as exempt without recovery.
VAT exoneration	Abbreviation for *value-added tax exoneration.* An organization that has been granted a permanent exemption from paying VAT due to the nature of that organization.
VAT suspension	Abbreviation for *value-added tax suspension.* An organization that has been granted a temporary exemption from paying VAT.
warehouse	A PeopleSoft data warehouse that consists of predefined ETL maps, data warehouse tools, and DataMart definitions.
work order	In PeopleSoft Services Procurement, enables an enterprise to create resource-based and deliverable-based transactions that specify the basic terms and conditions for hiring a specific service provider. When a service provider is hired, the service provider logs time or progress against the work order.
worker	A person who is part of the workforce; an employee or a contingent worker.
workset	A group of people and organizations that are linked together as a set. You can use worksets to simultaneously retrieve the data for a group of people and organizations and work with the information on a single page.
worksheet	A way of presenting data through a PeopleSoft Business Analysis Modeler interface that enables users to do in-depth analysis using pivoting tables, charts, notes, and history information.
worklist	The automated to-do list that PeopleSoft Workflow creates. From the worklist, you can directly access the pages you need to perform the next action, and then return to the worklist for another item.
XML schema	An XML definition that standardizes the representation of application messages, component interfaces, or business interlinks.
yield by operation	In PeopleSoft Manufacturing, the ability to plan the loss of a manufactured item on an operation-by-operation basis.
zero-rated VAT	Abbreviation for *zero-rated value-added tax.* A VAT transaction with a VAT code that has a tax percent of zero. Used to track taxable VAT activity where no actual VAT amount is charged. Organizations that supply zero-rated goods and services can still recover the related input VAT. This is also referred to as exempt with recovery.

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