

Synergy

Concession Management System User Guide

Target Audience: SE, Business and Commercial



WHAT'S *your*
NEXT?

Synergy: Purpose and Process

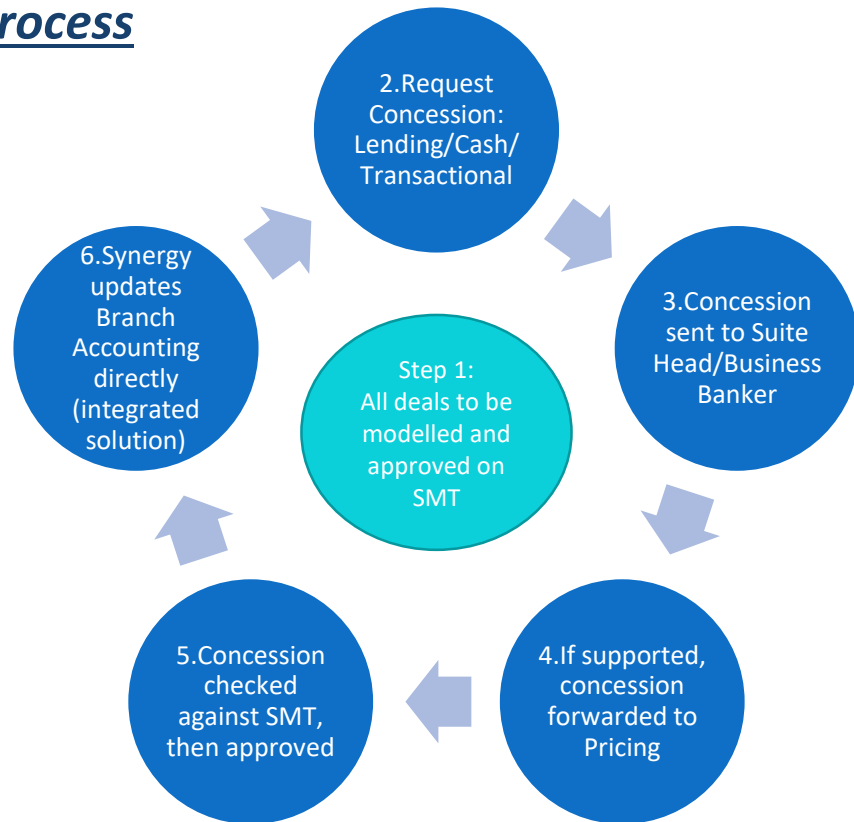


Purpose

Integrated platform for the governance and execution of concessionary pricing

- ❑ Synergy will in time replace the current concession system (CMS)
- ❑ **When do you start using Synergy?** Once your concession expires on the existing CMS system, you will request the renewal of this concession on Synergy

Process



What products are available?

Lending

- ❑ Overdrafts
- ❑ Term Loans (APL, MTL and BTL)
- ❑ Business Revolving Credit Plan (BRCP)

Cash

- ❑ Cash Deposits at Branch, Cash Centre and Autosave (other channels such as bulk express have been eliminated)

Transactional

- ❑ Cheque Deposit
- ❑ Cheque encashment fee
- ❑ Cheque service fee
- ❑ Minimum monthly service fee

Where you have a request outside of the above products, please use the existing system until these products have been added accordingly

Why should I use Synergy?



Benefits:

- ❑ All customers' pricing in one place at one time
- ❑ Automated Integration with source systems: direct feed from Synergy into source system
- ❑ Manage concessions by Risk Group
- ❑ Automatic account number display
- ❑ Built in Hierarchy Security
- ❑ Interactive tool with enhanced workflow and system capability
- ❑ Ability to Edit/Renew/Extend Concessions
- ❑ Ability to identify mismatches (what has been approved versus what is loaded on source system)
- ❑ Concession letter – ensure customers sign pricing that has been agreed to
- ❑ Email notifications



How do I access the system?

Access Link here: <http://10952iisprdsdc2:20201/pending-inbox>

You will be required to do a MyAccess Request before using the system (please see next slide)

Where can I ask questions or send queries?

For queries please email : PricingBusinessBanking@standardbank.co.za



1) Click on prescribed link once you access Synergy

Due to risk requirement compliance, we have changed the User management process on all our capture screens. For all future User access requests, a SalePoint request needs to be logged.


To log a SailPoint Request, click on the following link:
<https://myaccess.standardbank.co.za/identityiq/login.jsf>

For more information on this process, [Click here](#).

If you have any further questions please contact
LeanScreenDevelopers@standardbank.co.za
Thank you

2) Log in with your Standard Bank credentials

Welcome to MyAccess



Please login with your
Email Address and Windows Password.

Login

3) Click on your name, then select “Manage Access”

Manage User Access

Select Users Manage Access

Add Access

concession

Juby, Candice C - Finance Showing 1-4 of 4

Concession Management Service

Concession Management Service

Type: Entitlement Application: Business Performance Improvement Attribute: pkApplicationID

4) In the search field, type “concession”.

5) Select the “Concession Management Service” block and click “Review”

6) Click on “Submit”

7) Once your line manager approves this request, you will have access to the Synergy System

Key Information



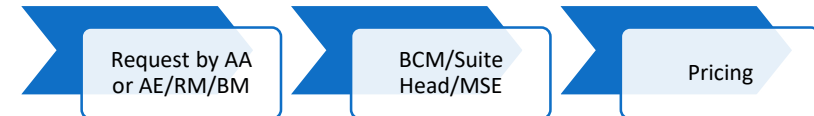
- Synergy is for Entrepreneur, Business and Commercial customers only. Lifestyle and Entrepreneur “new to bank customers” are still to be modelled and approved on the legacy system.
- Lending Requests – the ‘Concession of Offer’ should be uploaded onto E3 for credit to draw up a facilities letter. The interest rate will still need to be updated on E3 correctly as per the current process as E3 will continue to override BDS.
- Please only load Overdraft(s) (1 or more) on a **single concession**. This is because OD’s need to be reviewed annually unlike other term facilities
- The overdraft will have an automated term. All other concessions may be aligned to this date (they do not have automated terms)
- A concession or accounts within a concession should only be archived/deleted if account(s) are being closed or where the customer no longer utilizes the facility. Deleting a concession will not transpire into an account going back to default pricing
- If you would like for a customer to go back onto standard pricing, please use the ‘update’ functionality and input standard pricing accordingly.
- When editing a term facility, please ensure the ‘remainder’ term is inputted correctly otherwise the expiry date will move out
- The motivation field is currently mandatory, this will be removed in the future.
- No requests are to be sent between 30 December – 3 January each year
- Please note approval is obtained from SMT

Roles and Responsibilities



Workflow

- 1) AA/AE/RM/BM to submit concession on Synergy (after receiving approval on SMT/Pricing manager)
- 2) BCM/Suite Head/MSE to support and forward concession
- 3) Pricing to validate concession and authorize final approval
- 4) Pricing will automatically update the source system (Branch Accounting)



Management

Call for Action : BCM/Suite Head/MSE

- 1) Go to the Administrative tab
- 2) Select AE/RM/BM Management. A list of AE's/RM's and BM's will be displayed
- 3) Select AE's/RM's/BM's in your Centre
- 4) Link the AE/RM/BM to your Suite/Centre
- 5) Save changes in order to ensure work flow
- 6) Where an AE/RM/BM does not appear, Click " Add" and fill in fields required

Call for Action : AE's/RM's and BM's


- 1) Go to the Administrative tab
- 2) Select AA Management.
- 3) Select Add AA
- 4) Enter fields required
- 5) Save changes in order to ensure work flow

Hierarchy

- Pricing (PCM) manages (adds/edits/deletes) BCM/Suite Head/MSE
- BCM/Suite Head/MSE manages AE's/RM's and BM's
- AE/RM/BM manage AA's

1) Your Inbox



 Concession Management

Inbox

Approved Concessions

Conditions

Pricing

Administration

Mohammed Essa

Pending
3

Due For Expiry
2

Expired
0

Mismatched
22

Declined
4

Show 10 entries

Risk Group	Type	Opened	Concession Id	Segment	Status	Sent For Approval
EDCON 2006	Lending	2017/10/17	L000000001056	Commercial Public Sector	Pending - PCM Approved With Changes	2017/10/17
APPLE 1989	Cash	2017/10/17	C000000001057	Commercial Public Sector	Pending - BCM Pending	2017/10/17
APPLE 1989	Lending	2017/10/17	L000000001058	Commercial Public Sector	Pending - BCM Pending	2017/10/17

Showing 1 to 3 of 3 entries

First Previous 1 Next Last

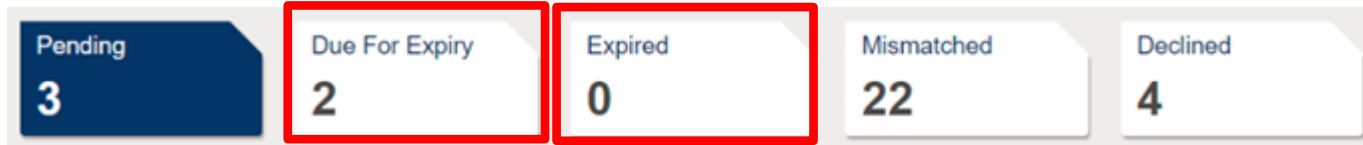
Your inbox consists of:

- **Pending concessions** : concessions which have not been approved (BCM or Head Office)
- **Due for Expiry** : concessions that will expire in the next 90 days (please see next slide)
- **Expired** : concessions that have expired
- **Mismatched** : where the loaded rate (source system) is different to the approved rate (what was approved on the concession system) and this could lead to reversals or revenue leakage
- **Declined**: concessions that have been declined by your BCM or Head Office

Your Inbox cont.



Renew/Extend a Concession in Expired state



- When a concession expires, it will appear in “Due for Expiry” (3 months till expiry) or “Expired”.
- You do not have submit a brand new concession – you can either **extend or renew it by double clicking on the concession**
- **Extend**: Keep the concession **as-is** for another 3 months
- **Renew**: the concession can be renewed for another year (at existing or new values depending on SMT approval)

Concessions

Channel Type	Account No	Table Number	Ad Valorem	Base Rate	Approved Table Number	Accrual	Expiry Date	Date Approved
Bulk Teller	601989022745	42 (R7.00 + 0.1	7	0.366	42 (R7.00 + 0.366%	Daily	2018/01/26	2017/10/26

Conditions

ID	Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period
# 1	Minimum Average Credit Balance	Call account	0.5		300000		Ongoing 3 Months
# 2	Minimum Turnover	Forex		12	40000		Standard 3 Months

Comments

User	Sub-Status	Comment	Date
Mpho Nxiwa	BCM Pending	Forwarded	2017/10/26
Mpho Nxiwa	PCM Pending	Approved	2017/10/26

Related Concessions

Relationship Type	Parent Concession	Relationship	Child Concession	Date	User
Parent	C000000001072 (Approved - PCM Approved)	Extension	** C000000001078 (Approved - PCM Approved)	2017/10/26	Mpho Nxiwa


Close **Extend** **Renew** Update Archive

2) Approved Concessions



- a) View all your approved concessions by Risk Group
- b) Edit /Update or Archive a concession
- c) Print a "Offer of Concession Letter"

- a) View all your approved concessions by Risk Group (double click for details)

 **Concession Management**

[Inbox](#) [Approved Concessions](#) [Conditions](#) [Pricing](#) [Administration](#)

Mpho Nxiwa

Search Customer Name or Risk Group Number

Harrismith Road Motors Group
1043296
HARRISMITH ROAD MOTORS CC Commercial Banking Generic

	Concession ID	Type	Status	Date Opened	Date Sent For Approval	Expiry Date	Date Approved
<input type="checkbox"/>	C000000001143	Cash	Approved	2018/04/06	2018/04/06	2018/07/06	2018/04/06
<input type="checkbox"/>	T000000001136	Transactional	Approved	2018/03/28	2018/03/28	2019/03/28	2018/03/28
<input type="checkbox"/>	T000000001136	Transactional	Approved	2018/03/28	2018/03/28	2019/03/03	2018/03/28
<input type="checkbox"/>	T000000001131	Transactional	Approved With Changes	2018/03/19	2018/03/19	2019/03/19	2018/03/26
<input type="checkbox"/>	T000000001131	Transactional	Approved With Changes	2018/03/19	2018/03/19	2019/03/19	2018/03/26
<input type="checkbox"/>	L000000001132	Lending	Approved	2018/03/19	2018/03/19	2019/03/23	2018/03/23
<input type="checkbox"/>	T000000001130	Transactional	Approved	2018/03/19	2018/03/19	2019/03/19	2018/03/23

AA Alloy Foundry Pty Ltd
1
A A ALLOY FOUNDRY PTY LTD Commercial Banking Generic

	Concession ID	Type	Status	Date Opened	Date Sent For Approval	Expiry Date	Date Approved
<input type="checkbox"/>	B000000001141	Business Online	Approved	2018/04/03	2018/04/03		2018/04/03

2) Approved Concessions cont.



b) Edit/Update or Archive a concession

- If a rate/fee on an existing concession, that has **not** expired, but needs to be updated, double click on the “approved concession” (previous slide)
- **Update**: the concession can be updated/edited and resubmitted for a new period (SMT approval needed)
- **Archive**: Remove entire Concession and its contents from the concession system. This will not apply standard pricing to the account.

[Back](#) View Cash Concession - C000000001143 Approved - HO Approved

Harrismith Road Motors Group
1043296

SMT Deal Number
4444444444444444

Motivation
motivation

Concessions

Channel Type
Branch Only

Account No
541663060008 - HARF

Table Number
47 (R6.00 + 0.670%)

Base Rate
6.00

Ad Valorem
0.670

Approved Table Number
47

Accrual
Immediately

Expiry Date
2018/07/06

Date Approved
2018/04/06

Conditions

ID	Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period
No conditions has been added							

Comments

User	Sub-Status	Comment	Date
Candice Juby	BCM Pending	Manually forwarded by PCM	2018/04/06
Candice Juby	PCM Pending	Approved	2018/04/06

Related Concessions

Relationship Type	Parent Concession	Relationship	Child Concession	Date	User
Parent	C000000001142 (Approved - HO Approved)	Extension	** C000000001143 (Approved - HO Approved)	2018/04/06	Mpho Nxiwa

Close

Extend

Renew

Update

Archive

2) Approved Concessions cont.



b) Edit/Update or Archive a concession cont.

- Editing a concession is to replace existing information about the concession
- New products should be 'new concession requests'
- The Concession will re-enter work flow

Concession Management

Inbox

Approved Concessions

Conditions

Pricing

Administration

Candice Juby

Back

Lending

Nono's Service Centre CC

1209666

MRS/CRS

13

SMT Deal Number

123456

Motivation

Concessions

New Concession

Product Type	Account No	Limit	Term (Months)	MAP	Initiation Fee (%)	Review Fee (%)
Overdraft	70497559000 - NONO'S SERVICE C	1,000,000.00	12	0.50	1.25	Upfront Fee
Overdraft	70497605000 - NONO'S SERVICE C	15,000,000.00	12	0.15	1.00	Upfront Fee

Conditions

ID	Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period
# 1	Full Transactional Banking						

Close

Submit

You may delete a concession at account level. This should only be where an account is closing or where a facility is no longer required. This will not result in default pricing being applied.

2) Approved Concessions cont.



c) Print an "Offer of Concession Letter"

- Click on the concessions you would like formally prepared and signed by the customer
- Select the printer option in the top right corner of the page

Harrismith Road Motors Group

1043296

HARRISMITH ROAD MOTORS CC Commercial Banking Generic

2) Approved Concessions cont.

c) Print an "Offer of Concession Letter" cont.



Personal & Business Banking

10/04/2018

HARRISMITH ROAD MOTORS CC

Dear _____,

Offer of bespoke pricing

Thank you for the opportunity to discuss your banking requirements. Based on our engagements and as a valued client of Standard Bank, we would like to extend to you an offer of bespoke pricing. This bespoke offering affords you the opportunity to be priced below the standard pricing levels on some fees that may be of particular sensitivity to you.

All our fees are reviewed on the 1st of January of each year, and therefore, the rand value of your fee, as proposed, is subject to change on an annual basis. You will, however, be priced below that of standard published pricing up until such time that your preferential pricing is set to expire, provided that the stipulated conditions to the approval have been consistently met.

Your preferential pricing will be effective from the concession start date and will be valid until the concession end date, subject to the stipulated conditions being fulfilled.

Our standard Terms & Conditions and the standard fees are available at www.standardbank.co.za and should be read in conjunction with the conditions of this agreement.

I remain your first point of contact for any enquiry that you may have on the above.

Yours sincerely,

Mpho Nxiwa
Telephone:
Email: mphe.nxiwa@standardbank.co.za

Anthony Ogle
Telephone:
Email: anthony.ogle@standardbank.co.za

TRANSACTIONAL

Concession ID: T000000001136

Account Number	Channel / Fee Type	Fee / Rate (Incl. VAT)	Concession Start Date	Concession End Date
60177322	Cheque Encashment Fee	R 7.91 + 0.00 %	28/03/2018	28/03/2019
60177322	Cheque Deposit Fee	R 42.00	28/03/2018	03/03/2019

Terms and Conditions

1. This Offer supersedes all previous pricing communications.
2. All pricing is quoted inclusive of VAT (unless otherwise indicated) and is valid for 14 days from the date of offer, after which the bank reserves the right to review the offer if not taken up within the stipulated time.
3. The offer extended proposes a discount to standard pricing. Your fees may still change from time to time in accordance with our Terms and Conditions or on expiration of the offer.
4. The concession is only valid for the concession period or until agreed conditions cease to be met.
5. If there is a conflict between the terms of this Offer and the Terms and Conditions, the terms of this Offer, only in relation to fees, and only to the extent of such conflict, shall prevail. The Terms and Conditions shall prevail in respect of all other matters.
6. This Offer is addendum to and not a novation of the Terms and Conditions. All the terms of the Terms and Conditions will remain of full force and effect, unless specifically amended in this Offer.

I/We hereby confirm my acceptance of this Offer.


_____	_____	_____
Client's Authorised Signatory	Client's Signature	Date

1. When a letter is generated and Customer information is available, the Customers' address will automatically populate
2. If information is not available, please fill in the required information
3. Please store letter in a safe place
4. Letters will be called on where reversals are requested

Condition Tracking



- Conditions that need to be met will appear in your condition box as soon as a concession is approved.
- The condition will remain in the box until the condition is answered
- If the condition has been met, click 'yes'
- If the condition has not been met, click 'no'. You will then be directed to the 'edit screen' where you will need to resubmit your concession request. You may either resubmit the concession with a motivation to keep pricing as-is or you may change the pricing and/or conditions accordingly.
- The concession will reset
- **Please try and meet conditions at there respective expiry dates**
- **By Clicking "Yes" or "No" you are providing a formal attestation that conditions have or have not been met**

 Concession Management

[Inbox](#) [Approved Concessions](#) [Conditions](#) [Pricing](#) [Administration](#)


Mpho Nxiwa

Once-Off
0

Ongoing
0

Filter 3 Months ▼

Search Concession ID or Risk Group Number


No conditions found matching your search

Pricing : View Pricing



Concession Management

Inbox

Approved Concessions

Conditions

Pricing

Administration

Mohammed Essa

Region

Gauteng

Province

Gauteng

Business Unit

Head Office

Segment

Commercial Public Sector

2006

Enter Risk Group number

Search

EDCON

2006

Lending

Cash

Transactional

The Pricing tab is where you will go to :

- View a customers pricing
- Add a new concession
- Edit an existing concession

More products will be added in the future

Lending



- a) Add a new concession by clicking “Add Concession”
- b) “Loaded” : This is the rate loaded on Branch Accounting
- c) “Approved” : This is the rate that was approved on SMT and Synergy
- d) A Concession can be viewed in detail by double clicking on the concession

Concession Management

Inbox

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Pricing

Administration

Mohammed Essa

Back

Lending

EDCON
2006

Total Exposure
15,000,000.00

Weighted Average MAP
6,000,000.00

Weighted CRS / MRS
7,500,000.00

Products

Concessions

Add Concession

Edgars

Account No: 402006012001

Product: Commercial Property Finance

Limit	Average Balance	Loaded MAP
100	300	500

Truworthis

Account No: 902006027100

Product: Commercial Property Finance

Limit	Average Balance	Loaded MAP
100	300	500

Edgars

Account No: 202006012001

Product: Commercial Property Finance

Limit	Average Balance	Loaded MAP
100	300	500

Truworthis

Account No: 302006027100

Product: Commercial Property Finance

Limit	Average Balance	Loaded MAP
100	300	500

L000000000007 - Declined - BCM Declined

Product	Customer	Limit	Average Balance	Term	MAP
Overdraft	Edgars Acc No : 202006012001	123	0	12	Loaded: Approved:
Agricultural Production Loan	Edgars Acc No : 202006012001	123	0	123	Loaded: Approved:

L0000000000021 - Approved - PCM Approved

Product	Customer	Limit	Average Balance	Term	MAP
BTL (Business Term Loan)	Truworthis Acc No : 902006027100	123	0	123	Loaded:100.00 Approved:123.00

L0000000000022 - Approved - PCM Approved

Product	Customer	Limit	Average Balance	Term	MAP
BTL (Business Term Loan)	Truworthis Acc No : 902006027100	234	0	234	Loaded:100.00 Approved:234.00

L0000000000023 - Declined - BCM Declined

Product	Customer	Limit	Average Balance	Term	MAP
Agricultural Production Loan	Truworthis	234	0	55	Loaded:

Lending : Add new concession



- 1) Select the Product Type (Overdraft(s) to be requested on a single concession
- 2) Account numbers are pre-populated
- 3) To add a new product type, select 'New Concession'
- 4) To add one or many conditions select "Add Conditions"
- 5) Submit Concession to activate work flow

Concession Management

Inbox

Approved Concessions

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Administration

Candice Juby

Back

Lending

Nono's Service Centre CC

1209666

MRS/CRS

Motivation

SMT Deal Number

Concessions

New Concession

Product Type

Account No

Limit

Term (Months)

MAP

Initiation Fee (%)

Review Fee (%)

UFF Fee (%)

Overdraft

70497559000 - NONO'S SERVICE C

1,000,000.00

12

0.50

1.25

Upfront Fee

1.00

1.20

Conditions

Add Conditions

ID	Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period
No conditions has been added							

Close

Submit

- Lending concessions will need to follow the existing E3 process
- The 'Offer Concession letter' signed by the customer must be uploaded to E3 for Credit
- The interest rate will continue to feed from E3 to BDS and override this system

Lending : Add new condition



Once-off

Once off Condition (Full transactional relationship)

Ongoing

3/6/9/12 months rolling condition (Balance in account)

Condition Types

Full Transactional Banking Relationship

Minimum average credit balances

Minimum Turnover

Manage Conditions

Add Condition

Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period Type	Period	
Full Transactional Bankir ▼	Business Online ▼				10,000,000.00	<div>Once-off</div> <div>Ongoing</div>		<div></div>

Done

Refer back to slide 6 for more information on condition tracking

Cash: Add new concession



- 1) Select the Channel Type (Branch, Cash Centre and Autosave)
- 2) Account numbers are pre-populated
- 3) To add a new channel type, select 'New Concession'
- 4) To add one or many conditions select "Add Conditions"
- 5) Submit Concession to activate work flow

Inbox Approved Concessions Conditions Pricing Administration Mpho Nxiwa

← Back Cash

Harrismith Road Motors Group
1043296

SMT Deal Number Motivation

Concessions New Concession

Channel Type Account No Table Number Base Rate Ad Valorem Accrual Expiry Date

Branch Only
Cash Centre Only
Autosave

Immediately yyyy/mm/dd

Conditions Add Conditions

ID	Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period
No conditions has been added							

Close Submit

- Cash is a one to many relationship.
- Synergy will feed Branch Accounting directly
- Tiered Tables will only show the first tier in this iteration where applicable
- The expiry date can be aligned to the Overdraft Expiry date where applicable

Transactional: Add new concession



- 1) Select the Transaction Type
- 2) Account numbers are pre-populated
- 3) To add a new channel type, select 'New Concession'
- 4) To add one or many conditions select "Add Conditions"
- 5) Submit Concession to activate work flow

Concession Management

Inbox Approved Concessions Conditions **Pricing** Administration

Mpho Nxiwa

[Back](#) [Transactional](#)

Harrismith Road Motors Group
1043296

SMT Deal Number

Motivation

Concessions [New Concession](#)

Transaction Type Account Number Table Number Flat Fee/Rate Ad Valorem Expiry Date

Minimum Monthly Service Fee
Cheque Deposit Fee
Cheque Encashment Fee
Cheque Service Fee

[Add Conditions](#)

ID	Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period
No conditions has been added							


[Close](#) [Submit](#)

- The internal pricing guide or SBT has been used to design the transactional page
- For discounted tables/pricing please access this document on the Pricing SharePoint

BCM/Suite Head/MSE Function and View



- 1) Once a concession is submitted, the BCM/Suite Head/MSE will receive an email notification
- 2) The BCM/Suite Head/MSE should then log into Synergy where a “Pending” Request will be displayed

 **Concession Management**

[Inbox](#) [Search](#) [Pricing](#) [Administration](#)

Pending
0

Actioned
7

- 3) Double click on the request to view all information per account

Concessions

Channel Type	Account No	Table Number	Ad Valorem	Base Rate	Approved Table Number	Accrual	Expiry Date	Date Approved	
Branch Only	50198901653	43 (R7.00 + 0.	7	0.796		Immedi	2017/12/05	yyyy/mm/dd	
Branch Only	70198901653	43 (R7.00 + 0.	7	0.796		Immedi	2017/12/05	yyyy/mm/dd	
Cash Centre C	70198901653	43 (R7.00 + 0.	7	0.796		Immedi	2017/12/05	yyyy/mm/dd	

Conditions

ID	Condition Type	Product Type	Interest Rate	Volume	Value	Expected Turnover Value	Period
# 1	Full Transactional Banking	Cash & Business Online				200000	Ongoing 3 Months

Comments

User	Sub-Status	Comment	Date
No comments added.			

Related Concessions

Relationship Type	Parent Concession	Relationship	Child Concession	Date	User
No related concessions.					

[Close](#) [Decline](#) [Forward](#)

- 4) If in support of the concession, the BCM/Suite Head/MSE should “Forward” the request to Head Office
- 5) Once forwarded to Head Office, the concession will appear under ‘Actioned’ on the BCM/Suite Head/MSE screen