**Relationship Pricing – Meeting 1: Summary**

The program is shifting eligibility and pricing logic into EPM, while Systematics remains the posting layer. Tiering will be determined based on monthly average combined balances using a 3-month rolling average, with quarterly tier evaluations to reduce churn. Enrollment requires TD Complete Checking, and new customers will need an interim eligibility rule until three months of balance history exists. CD inclusion in combined balances is still under review.

Relationship fees and waivers are decided in EPM, with Systematics posting the outcome. Waived fees will not display on statements, but EPM will log waiver events for analytics. Notifications will occur at tier-entry, and a consolidated benefit posting will be performed monthly. EPM currently only sees onboarded customers, so prospect-level promotional pricing is future-state until upstream sourcing is defined.

Operationally, EPM owns rule logic, thresholds, cadence, and tier benefits, while Systematics maintains the technical configuration, product linkage, posting, and statement generation. Data integration will rely on DD (Direct Deposit) transaction codes and upstream C360 for unified customer identity and eligibility alignment. MVP delivery is focused on deposit tiers, with broader cross-LOB expansion planned in later phases.

**Relationship Pricing**

1. **Tiering Model**
   * Tiering based on monthly average combined balance using a 3-month rolling average  
     → Ensures eligibility reflects consistent behavior, not daily spikes.
   * Tier changes occur quarterly to reduce churn  
     → Customers do not bounce between tiers month-to-month.
   * Direct deposit volatility managed the same way  
     → Prevents loss of benefits due to irregular deposit timing.
2. **Enrollment & Eligibility**
   * Requires TD Complete Checking  
     → Relationship program is tied to the flagship account.
   * Existing customers qualify off 3-month rolling history  
     → Tier reflects sustained relationship value.
   * Interim rule still needed for new customers  
     → Prevents exclusion for those without a history yet.
   * CD inclusion under review  
     → Impacts the definition of “combined balance” for tiering.
3. **Tier Movement Safeguards**
   * Quarterly upgrades/downgrades  
     → Tier mobility is controlled and predictable.
   * A grace/cushion rule is being considered  
     → Protects customers from falling out of tier due to small dips.
   * Customers falling below Complete criteria remain but may pay fees  
     → They lose benefits but are not downgraded out of ownership.
4. **Maintenance Fees**
   * EPM makes fee decisions; Systematics posts results  
     → Logic lives in EPM, but visibility is still controlled by SC.
   * Waived fees do not appear on statements  
     → Benefits are silent/suppressed at the statement level.
   * Waiver data logged for analytics  
     → Allows tracking “savings” for future engagement or UX.
5. **Customer Communication**
   * Notification at tier entry  
     → Customers are informed when they earn a benefit.
   * Progress tracker is future-state  
     → UI will eventually show ongoing status, but not MVP.
   * Rewards/benefits post monthly in a single entry  
     → Simpler recognition model for customers.
6. **Balance Segmentation**
   * Distinguishing new vs existing balances is future enhancement  
     → Enables “growth-based” benefits later.
7. **Prospects & Promo Offers**
   * Designed to support prospect-level promos  
     → Intended to extend benefits pre-onboarding.
   * EPM currently only sees onboarded customers  
     → Technical limitation in MVP 1.
   * Prospect source system still to be confirmed  
     → Likely C360 or CRM, but not finalized.
8. **Channels**
   * Channel capture required if logic depends on origination  
     → Needed to differentiate digital vs branch benefit rules.
   * Phone channel still TBD  
     → Unclear whether it will be re-enabled or affect tiering.
9. **Overdraft Relief**
   * Existing OD benefits (BAU) remain separate  
     → OD is not currently tied into the relationship evaluation.
10. **Data & Integration**
    * Requires balances, DD codes, account attributes, enrollment flags  
      → These inputs feed tier and fee decisions.
    * DD Code = Direct Deposit transaction code used to detect qualifying inflow  
      → Distinguishes payroll from standard ACH.
    * EPM sends results to Systematics for posting  
      → SC remains the system of record for financial events.
    * Calendar vs statement-cycle timing still under review  
      → Evaluation cadence must align with statement visible outcomes.
    * C360 provides relationship identity  
      → Ensures a single view of customer across products.
11. **Operational Ownership**
    * EPM = logic & pricing  
      → All decision rules move upstream.
    * Systematics = posting & statement output  
      → Core still controls what appears to the customer.
    * Full transaction code mapping required  
      → To ensure EPM inputs and SC posting logic match.
12. **Roadmap**
    * MVP 1/2 = deposit relationship tiers   
      → Phase 1 builds the base pricing structure.
    * MVP 3 = cross-LOB expansion  
      → Future phases extend beyond deposits.