**Overall Summary of the Artifacts and How They Flow With Relationship Pricing**

The images together show how the Relationship Pricing program is being architected and delivered across systems, from data ingestion to eligibility decisioning to posting.

1. **EPM (Enterprise Profit Maximization) Overview**
   * This introduces EPM as the central platform where pricing logic, eligibility rules, and tiering are controlled.
   * EPM replaces Systematics as the decisioning engine.
   * Instead of SC03/SC04(Need to verify product screens in SC) driving qualification, EPM becomes the source of truth for who qualifies for which tier and when.
2. **Solution Architecture – Data and System Integration**
   * This shows how Systematics provides account and transaction data to EPM.
   * EPM processes that data and outputs fee waivers, relationship benefits, or tier placement results back to Systematics for posting.
   * Systematics remains the posting layer, but EPM holds the logic.
   * This is the key shift: Systematics no longer evaluates eligibility; it simply executes the results EPM sends.
3. **Relationship Pricing Eligibility Criteria (POC Matrix)**
   * This outlines the business rules used inside EPM to determine tier and benefits.
   * Eligibility is based on combined balances, number of qualifying activities, and deposit thresholds.
   * This matrix is what replaces legacy SC04 logic.
   * It also establishes that balance lookbacks use a 3-month rolling average, not daily minimums or one-month snapshots.
4. **MVP Roadmap**
   * This shows the staged rollout.
     + MVP1 builds foundational pricing infrastructure in EPM.
     + MVP2 launches the deposit tiers and fee benefits.
     + MVP3 expands benefits to other products (credit, investment, cards, etc.).
   * This roadmap demonstrates that the current focus is deposit products, with broader relationship expansion later.

**How Everything Connects**

1. Systematics sends balances, account info, and transaction-level data (including direct deposit codes) into EPM.
2. EPM applies the relationship pricing and tier eligibility logic.
3. EPM returns a decision (for example: “fee waived”, “refund due”, or “tier upgrade”).
4. Systematics posts the outcome but does not calculate it.
5. Customer will see the result (or not, in the case of waivers) on the statement and in downstream reporting.

**(need to VERIFY SC screens-Account qualifying account types) SC Screen Impact Summary (aligned to this architecture)**

| **Function** | **Where it lives now** |
| --- | --- |
| Eligibility logic | EPM |
| Tier rules | EPM |
| Product linkage | SC05 |
| Manual overrides | SC08 |
| Package enrollment | SC21 |
| Benefit posting | SC06 / SC07 |
| Posting history | SC09 |
| Relationship package info | SC20 / SC22 |

Systematics continues to handle **execution**, not decisioning.