* + - 1. **Credit Card Expense and Incentive**

Current state: ALC loads the deal with standard 2.5% CC expense when user selects it and the incentive rate is defaulted or limited to 1%.

**Enhancement Requirements:**

Switch to actual market rates and let the markets select up to 50% of the market rate for the credit card incentive.

* 1. TAB: CC MARKET EXPENSE is a table by market that stores current credit card rates
     1. This table needs to be updated in each market file via the automated script (“buddy file”) when the credit card expense data is updated (quarterly); alternatively this can be done manually (necessarily if the data does not reside in Snowflake and is not “automatable”)
  2. Update the CC expense line formulas to look up that specific market’s credit card rate
     1. This rate gets applied to the market expenses (% of sales $)
  3. Allow the modeler to customize the incentive rate to be up to 50% (make this an administratively configured variable) of that specific markets credit card rate; round the rebate rate limit up to the next 0.25% increment (x.25%, x.50%, x.75%, and x.00%)
     1. Include a comment on the rate field that says “The maximum rate for this incentive is 50% of the current market credit card expense rate rounded up in 0.25% increments.”
  4. If a rate **greater than** the maximum is entered, the cell turns red and a box for RevMan approval appears on the P&L page on the INCENTIVES LINE… All associated calculations should occur regardless of the value entered in this field (specifically, do not limit the value that can be entered).
  5. QA:
     1. INCENTIVES, VARIABLE COSTS & INCOME, and TRACKING & PROFITABILITY tabs: CC expense and annualized rebate expense calculating properly based on market specific values (basic arithmetic)
     2. INCENTIVES tab: Maximum incentive rate calculating properly based on market specific expense rate (basic arithmetic)
     3. INCENTIVES, TRACKING & PROFITABILITY tabs: Cell color change occurs as incentive rate value transitions from equal to (or less) to a value above the properly calculated maximum rate.
     4. TRACKING & PROFITABILITY TAB: Revman approval box appears and disappears consistent with item iii