**PRD-19 — Cost & Valuation Hooks (Read-Only)**

**Intent** Safely reference value for license counters without owning finance data.

**Preconditions** Read-only connectors (ERP pricing, landed-cost service).

**Steps**

1. For products/lines, ingest **valuation snapshot** (timestamped, source, currency).
2. License rules can reference value bands without storing raw finance secrets.
3. Export decisions include valuation\_ref\_id for audit.

**Edge cases** Missing value → fall back to user-entered declared value with reason.  
**Done when** License counters work with valuation references; no finance PII stored.