**PRD-24 — Valuation & Tariff Simulation (Read-Only)**

**Intent**  
Simulate landed cost/duty/tariff by corridor **without storing finance PII**; feed licensing counter logic (PRD-19 hooks).

**Preconditions**

* Read-only connectors to ERP pricing and cost services; tariff tables per corridor.
* valuation\_ref\_id object that points to external cost snapshots.

**Flow (happy path)**

1. **Fetch Value Snapshot**: on request or schedule, pull read-only value (list price, cost, currency) and store a **Valuation Reference** (id + timestamp + source).
2. **Tariff Engine**: pick corridor (origin, destination, incoterms); simulate duty/tariff/VAT using HS codes (from PCVs) + overlays (PRD-18).
3. **Scenario Compare**: show A/B (supplier change, route change) with waterfall breakdown; export CSV.
4. **License Hooks**: license rules use the **valuation reference** (id only) to evaluate counter tiers; no raw finance data persisted.
5. **Audit**: include valuation\_ref\_id in decisions and Proof Bundles.

**Edge cases**

* Missing value → prompt for **declared value** with reason; log override.
* Currency shifts → allow snapshot refresh; show date/FX used.

**Done when**

* Corridor simulation works end-to-end; exported scenarios include codes/overlays and valuation\_ref\_id.
* License counters evaluate tiers using references, not embedded finance data.