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# **Pricing Rules - Agentwise**

**IBR Bid/Ask (In VAR layer)** – Calculation of GHQ cost rate.

Parameters on which IBR Ask and IBR Bid values that can be defined in the IBR layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| From Currency | Y | Specific |
| To Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |

Parameters on which VAR Ask margin and VAR Bid margin that can be defined in the VAR layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Ask value and Bid value in VAR layer from IBR**

|  |  |
| --- | --- |
| **Conditions** | **Priority** |
| If SP = “Specific” and Product = “Specific” | 1 |
| If SP = “All” and Product = “Specific” | 2 |
| If SP = “Specific” and Product = “All” | 3 |
| If SP = “All” and Product = “All” | 4 |

**Settlement Rate (Normal)**

Parameters on which VAR Ask margin and VAR Bid margin that can be defined in the VAR layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters on which Settlement Margin that can be defined in the Settlement layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Settlement Sell and Settlement Buy in Settlement layer from VAR layer**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Currency** | **SP** | **Agent** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | 1 |
| S | A | S | S | S | S | 2 |
| S | S | A | S | S | S | 3 |
| S | A | A | S | S | S | 4 |
| S | A | S | A | S | S | 5 |
| S | S | S | A | S | S | 6 |
| S | S | A | A | S | S | 7 |
| S | A | A | A | S | S | 8 |
| S | S | S | S | A | S | 9 |
| S | A | S | S | A | S | 10 |
| S | S | S | A | A | S | 11 |
| S | S | A | S | A | S | 12 |
| S | A | A | S | A | S | 13 |
| S | A | S | A | A | S | 14 |
| S | S | A | A | A | S | 15 |
| S | A | A | A | A | S | 16 |
| S | S | S | S | S | A | 17 |
| S | A | S | S | S | A | 18 |
| S | S | A | S | S | A | 19 |
| S | A | A | S | S | A | 20 |
| S | S | S | A | S | A | 21 |
| S | A | S | A | S | A | 22 |
| S | S | A | A | S | A | 23 |
| S | A | A | A | S | A | 24 |
| S | S | S | S | A | A | 25 |
| S | A | S | S | A | A | 26 |
| S | S | A | S | A | A | 27 |
| S | A | A | S | A | A | 28 |
| S | S | S | A | A | A | 29 |
| S | A | S | A | A | A | 30 |
| S | S | A | A | A | A | 31 |
| S | A | A | A | A | A | 32 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

**Country Rate (Normal)**

Parameters on which Settlement Sell margin and Buy margin that can be defined in the Settlement layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters on which Country Margin that can be defined in the Country layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Country Sell and Country Buy in Country layer from Settlement layer**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Base/ Foreign Currency** | **SP** | **Agent** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | 1 |
| S | A | S | S | S | S | 2 |
| S | S | A | S | S | S | 3 |
| S | A | A | S | S | S | 4 |
| S | A | S | A | S | S | 5 |
| S | S | S | A | S | S | 6 |
| S | S | A | A | S | S | 7 |
| S | A | A | A | S | S | 8 |
| S | S | S | S | A | S | 9 |
| S | A | S | S | A | S | 10 |
| S | S | S | A | A | S | 11 |
| S | S | A | S | A | S | 12 |
| S | A | A | S | A | S | 13 |
| S | A | S | A | A | S | 14 |
| S | S | A | A | A | S | 15 |
| S | A | A | A | A | S | 16 |
| S | S | S | S | S | A | 17 |
| S | A | S | S | S | A | 18 |
| S | S | A | S | S | A | 19 |
| S | A | A | S | S | A | 20 |
| S | S | S | A | S | A | 21 |
| S | A | S | A | S | A | 22 |
| S | S | A | A | S | A | 23 |
| S | A | A | A | S | A | 24 |
| S | S | S | S | A | A | 25 |
| S | A | S | S | A | A | 26 |
| S | S | A | S | A | A | 27 |
| S | A | A | S | A | A | 28 |
| S | S | S | A | A | A | 29 |
| S | A | S | A | A | A | 30 |
| S | S | A | A | A | A | 31 |
| S | A | A | A | A | A | 32 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

**Agent Rate (Normal)** –

Parameters on which Country Sell margin and Buy margin that can be defined in the Country layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters on which Agent Margin that can be defined in the Agent layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Agent Sell and Agent Buy in Agent layer from Country layer**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Base Currency** | **Foreign Currency** | **SP** | **Agent** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | S | 1 |
| S | S | A | S | S | S | S | 2 |
| S | S | S | A | S | S | S | 3 |
| S | S | A | A | S | S | S | 4 |
| S | S | A | S | A | S | S | 5 |
| S | S | S | S | A | S | S | 6 |
| S | S | S | A | A | S | S | 7 |
| S | S | A | A | A | S | S | 8 |
| S | S | S | S | S | A | S | 9 |
| S | S | A | S | S | A | S | 10 |
| S | S | S | S | A | A | S | 11 |
| S | S | S | A | S | A | S | 12 |
| S | S | A | A | S | A | S | 13 |
| S | S | A | S | A | A | S | 14 |
| S | S | S | A | A | A | S | 15 |
| S | S | A | A | A | A | S | 16 |
| S | S | S | S | S | S | A | 17 |
| S | S | A | S | S | S | A | 18 |
| S | S | S | A | S | S | A | 19 |
| S | S | A | A | S | S | A | 20 |
| S | S | S | S | A | S | A | 21 |
| S | S | A | S | A | S | A | 22 |
| S | S | S | A | A | S | A | 23 |
| S | S | A | A | A | S | A | 24 |
| S | S | S | S | S | A | A | 25 |
| S | S | A | S | S | A | A | 26 |
| S | S | S | A | S | A | A | 27 |
| S | S | A | A | S | A | A | 28 |
| S | S | S | S | A | A | A | 29 |
| S | S | A | S | A | A | A | 30 |
| S | S | S | A | A | A | A | 31 |
| S | S | A | A | A | A | A | 32 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

**Agent 2 Customer Rate (Normal)**

Parameters on which Agent Margin that can be defined in the Agent layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters in Remittance Input request for initiation

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | Specific |
| Payin Currency | Y | Specific |
| Payout Currency | Y | Specific |
| SP | Y | Specific |
| Product | Y | Specific |
| Sub Product | Y | Specific |
| Service Type | Y | Specific |

**Priority logic for fetching the Agent 2 Customer rate from Agent layer**

Payin Currency - Base Currency

Payout Currency – Foreign Currency

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Base/Payin Currency** | **Foreign/Payout Currency** | **SP** | **Agent** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | S | 1 |
| S | S | A | S | S | S | S | 2 |
| S | S | S | A | S | S | S | 3 |
| S | S | A | A | S | S | S | 4 |
| S | S | A | S | A | S | S | 5 |
| S | S | S | S | A | S | S | 6 |
| S | S | S | A | A | S | S | 7 |
| S | S | A | A | A | S | S | 8 |
| S | S | S | S | S | A | S | 9 |
| S | S | A | S | S | A | S | 10 |
| S | S | S | S | A | A | S | 11 |
| S | S | S | A | S | A | S | 12 |
| S | S | A | A | S | A | S | 13 |
| S | S | A | S | A | A | S | 14 |
| S | S | S | A | A | A | S | 15 |
| S | S | A | A | A | A | S | 16 |
| S | S | S | S | S | S | A | 17 |
| S | S | A | S | S | S | A | 18 |
| S | S | S | A | S | S | A | 19 |
| S | S | A | A | S | S | A | 20 |
| S | S | S | S | A | S | A | 21 |
| S | S | A | S | A | S | A | 22 |
| S | S | S | A | A | S | A | 23 |
| S | S | A | A | A | S | A | 24 |
| S | S | S | S | S | A | A | 25 |
| S | S | A | S | S | A | A | 26 |
| S | S | S | A | S | A | A | 27 |
| S | S | A | A | S | A | A | 28 |
| S | S | S | S | A | A | A | 29 |
| S | S | A | S | A | A | A | 30 |
| S | S | S | A | A | A | A | 31 |
| S | S | A | A | A | A | A | 32 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

# **Pricing Rules - Bankwise**

**IBR Bid/Ask (In VAR layer)** – Calculation of GHQ cost rate.

Parameters on which IBR Ask and IBR Bid values that can be defined in the IBR layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| From Currency | Y | Specific |
| To Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Bank ID | Y | All, Specific |
| Agent ID | Y | All, Specific |

Parameters on which VAR Ask margin and VAR Bid margin that can be defined in the VAR layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Bank Id | Y | All, Specific |
| Agent ID | Y | All, Specific |
| From Currency | Y | Specific |
| To Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Ask value and Bid value in VAR layer from IBR**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **From Currency** | **To Currency** | **SP** | **Product** | **Agent ID** | **BankID** | **Priority** |
| S | S | S | S | S | S | 1 |
| S | S | A | S | S | S | 2 |
| S | S | S | A | S | S | 3 |
| S | S | A | A | S | S | 4 |
| S | S | S | S | A | S | 5 |
| S | S | A | S | A | S | 6 |
| S | S | S | A | A | S | 7 |
| S | S | A | A | A | S | 8 |
| S | S | S | S | S | A | 9 |
| S | S | A | S | S | A | 10 |
| S | S | S | A | S | A | 11 |
| S | S | A | A | S | A | 12 |
| S | S | S | S | A | A | 13 |
| S | S | A | S | A | A | 14 |
| S | S | S | A | A | A | 15 |
| S | S | A | A | A | A | 16 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

**Settlement Rate (Bankwise)** –

Parameters on which VAR Ask margin and VAR Bid margin that can be defined in the VAR layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Bank Id | Y | All, Specific |
| Agent ID | Y | All, Specific |
| From Currency | Y | Specific |
| To Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters on which Settlement Margin that can be defined in the Settlement layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Bank Id | Y | All, Specific |
| Agent ID | Y | All, Specific |
| From Currency | Y | Specific |
| To Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Settlement Sell and Settlement Buy in Settlement layer from VAR layer**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **From Currency** | **To Currency** | **SP** | **Agent ID** | **Bank ID** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | S | S | 1 |
| S | S | A | S | S | S | S | S | 2 |
| S | S | S | A | S | S | S | S | 3 |
| S | S | A | A | S | S | S | S | 4 |
| S | S | S | S | A | S | S | S | 5 |
| S | S | A | S | A | S | S | S | 6 |
| S | S | S | A | A | S | S | S | 7 |
| S | S | A | A | A | S | S | S | 8 |
| S | S | S | A | S | A | S | S | 9 |
| S | S | A | A | S | A | S | S | 10 |
| S | S | S | S | S | A | S | S | 11 |
| S | S | A | S | S | A | S | S | 12 |
| S | S | S | S | A | A | S | S | 13 |
| S | S | A | S | A | A | S | S | 14 |
| S | S | S | A | A | A | S | S | 15 |
| S | S | A | A | A | A | S | S | 16 |
| S | S | S | S | S | S | A | S | 17 |
| S | S | A | S | S | S | A | S | 18 |
| S | S | S | A | S | S | A | S | 19 |
| S | S | A | A | S | S | A | S | 20 |
| S | S | S | S | S | A | A | S | 21 |
| S | S | A | S | S | A | A | S | 22 |
| S | S | S | S | A | S | A | S | 23 |
| S | S | A | S | A | S | A | S | 24 |
| S | S | S | A | A | S | A | S | 25 |
| S | S | A | A | A | S | A | S | 26 |
| S | S | S | A | S | A | A | S | 27 |
| S | S | A | A | S | A | A | S | 28 |
| S | S | S | S | A | A | A | S | 29 |
| S | S | A | S | A | A | A | S | 30 |
| S | S | S | A | A | A | A | S | 31 |
| S | S | A | A | A | A | A | S | 32 |
| S | S | S | S | S | S | S | A | 33 |
| S | S | A | S | S | S | S | A | 34 |
| S | S | S | A | S | S | S | A | 35 |
| S | S | A | A | S | S | S | A | 36 |
| S | S | S | S | A | S | S | A | 37 |
| S | S | A | S | A | S | S | A | 38 |
| S | S | S | A | A | S | S | A | 39 |
| S | S | A | A | A | S | S | A | 40 |
| S | S | S | S | S | A | S | A | 41 |
| S | S | A | S | S | A | S | A | 42 |
| S | S | S | A | S | A | S | A | 43 |
| S | S | A | A | S | A | S | A | 44 |
| S | S | S | S | A | A | S | A | 45 |
| S | S | A | S | A | A | S | A | 46 |
| S | S | S | A | A | A | S | A | 47 |
| S | S | A | A | A | A | S | A | 48 |
| S | S | S | S | S | S | A | A | 49 |
| S | S | A | S | S | S | A | A | 50 |
| S | S | S | A | S | S | A | A | 51 |
| S | S | A | A | S | S | A | A | 52 |
| S | S | S | S | A | S | A | A | 53 |
| S | S | A | S | A | S | A | A | 54 |
| S | S | S | A | A | S | A | A | 55 |
| S | S | A | A | A | S | A | A | 56 |
| S | S | S | S | S | A | A | A | 57 |
| S | S | A | S | S | A | A | A | 58 |
| S | S | S | A | S | A | A | A | 59 |
| S | S | A | A | S | A | A | A | 60 |
| S | S | S | S | A | A | A | A | 61 |
| S | S | A | S | A | A | A | A | 62 |
| S | S | S | A | A | A | A | A | 63 |
| S | S | A | A | A | A | A | A | 64 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

**Country Rate (Bankwise)** –

Parameters on which Settlement Sell margin and Buy margin that can be defined in the Settlement layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Bank Id | Y | All, Specific |
| Agent ID | Y | All, Specific |
| From Currency | Y | Specific |
| To Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters on which Country Margin that can be defined in the Country layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Bank Id | Y | All, Specific |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Country Sell and Country Buy in Country layer from Settlement layer**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Base/Foreign Currency** | **SP** | **Agent ID** | **Bank ID** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | S | 1 |
| S | A | S | S | S | S | S | 2 |
| S | S | A | S | S | S | S | 3 |
| S | A | A | S | S | S | S | 4 |
| S | S | S | A | S | S | S | 5 |
| S | A | S | A | S | S | S | 6 |
| S | S | A | A | S | S | S | 7 |
| S | A | A | A | S | S | S | 8 |
| S | S | A | S | A | S | S | 9 |
| S | A | A | S | A | S | S | 10 |
| S | S | S | S | A | S | S | 11 |
| S | A | S | S | A | S | S | 12 |
| S | S | S | A | A | S | S | 13 |
| S | A | S | A | A | S | S | 14 |
| S | S | A | A | A | S | S | 15 |
| S | A | A | A | A | S | S | 16 |
| S | S | S | S | S | A | S | 17 |
| S | A | S | S | S | A | S | 18 |
| S | S | A | S | S | A | S | 19 |
| S | A | A | S | S | A | S | 20 |
| S | S | S | S | A | A | S | 21 |
| S | A | S | S | A | A | S | 22 |
| S | S | S | A | S | A | S | 23 |
| S | A | S | A | S | A | S | 24 |
| S | S | A | A | S | A | S | 25 |
| S | A | A | A | S | A | S | 26 |
| S | S | A | S | A | A | S | 27 |
| S | A | A | S | A | A | S | 28 |
| S | S | S | A | A | A | S | 29 |
| S | A | S | A | A | A | S | 30 |
| S | S | A | A | A | A | S | 31 |
| S | A | A | A | A | A | S | 32 |
| S | S | S | S | S | S | A | 33 |
| S | A | S | S | S | S | A | 34 |
| S | S | A | S | S | S | A | 35 |
| S | A | A | S | S | S | A | 36 |
| S | S | S | A | S | S | A | 37 |
| S | A | S | A | S | S | A | 38 |
| S | S | A | A | S | S | A | 39 |
| S | A | A | A | S | S | A | 40 |
| S | S | S | S | A | S | A | 41 |
| S | A | S | S | A | S | A | 42 |
| S | S | A | S | A | S | A | 43 |
| S | A | A | S | A | S | A | 44 |
| S | S | S | A | A | S | A | 45 |
| S | A | S | A | A | S | A | 46 |
| S | S | A | A | A | S | A | 47 |
| S | A | A | A | A | S | A | 48 |
| S | S | S | S | S | A | A | 49 |
| S | A | S | S | S | A | A | 50 |
| S | S | A | S | S | A | A | 51 |
| S | A | A | S | S | A | A | 52 |
| S | S | S | A | S | A | A | 53 |
| S | A | S | A | S | A | A | 54 |
| S | S | A | A | S | A | A | 55 |
| S | A | A | A | S | A | A | 56 |
| S | S | S | S | A | A | A | 57 |
| S | A | S | S | A | A | A | 58 |
| S | S | A | S | A | A | A | 59 |
| S | A | A | S | A | A | A | 60 |
| S | S | S | A | A | A | A | 61 |
| S | A | S | A | A | A | A | 62 |
| S | S | A | A | A | A | A | 63 |
| S | A | A | A | A | A | A | 64 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

**Agent Rate (Bankwise)** –

Parameters on which Country Sell margin and Buy margin that can be defined in the Country layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Bank Id | Y | All, Specific |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters on which Agent Margin that can be defined in the Agent layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

**Priority logic for fetching the Agent Sell and Agent Buy in Agent layer from Country layer**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Base Currency** | **Foreign Currency** | **SP** | **Agent ID** | **Bank ID** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | S | S | 1 |
| S | S | A | S | S | S | S | S | 2 |
| S | S | S | A | S | S | S | S | 3 |
| S | S | A | A | S | S | S | S | 4 |
| S | S | S | S | A | S | S | S | 5 |
| S | S | A | S | A | S | S | S | 6 |
| S | S | S | A | A | S | S | S | 7 |
| S | S | A | A | A | S | S | S | 8 |
| S | S | S | A | S | A | S | S | 9 |
| S | S | A | A | S | A | S | S | 10 |
| S | S | S | S | S | A | S | S | 11 |
| S | S | A | S | S | A | S | S | 12 |
| S | S | S | S | A | A | S | S | 13 |
| S | S | A | S | A | A | S | S | 14 |
| S | S | S | A | A | A | S | S | 15 |
| S | S | A | A | A | A | S | S | 16 |
| S | S | S | S | S | S | A | S | 17 |
| S | S | A | S | S | S | A | S | 18 |
| S | S | S | A | S | S | A | S | 19 |
| S | S | A | A | S | S | A | S | 20 |
| S | S | S | S | S | A | A | S | 21 |
| S | S | A | S | S | A | A | S | 22 |
| S | S | S | S | A | S | A | S | 23 |
| S | S | A | S | A | S | A | S | 24 |
| S | S | S | A | A | S | A | S | 25 |
| S | S | A | A | A | S | A | S | 26 |
| S | S | S | A | S | A | A | S | 27 |
| S | S | A | A | S | A | A | S | 28 |
| S | S | S | S | A | A | A | S | 29 |
| S | S | A | S | A | A | A | S | 30 |
| S | S | S | A | A | A | A | S | 31 |
| S | S | A | A | A | A | A | S | 32 |
| S | S | S | S | S | S | S | A | 33 |
| S | S | A | S | S | S | S | A | 34 |
| S | S | S | A | S | S | S | A | 35 |
| S | S | A | A | S | S | S | A | 36 |
| S | S | S | S | A | S | S | A | 37 |
| S | S | A | S | A | S | S | A | 38 |
| S | S | S | A | A | S | S | A | 39 |
| S | S | A | A | A | S | S | A | 40 |
| S | S | S | S | S | A | S | A | 41 |
| S | S | A | S | S | A | S | A | 42 |
| S | S | S | A | S | A | S | A | 43 |
| S | S | A | A | S | A | S | A | 44 |
| S | S | S | S | A | A | S | A | 45 |
| S | S | A | S | A | A | S | A | 46 |
| S | S | S | A | A | A | S | A | 47 |
| S | S | A | A | A | A | S | A | 48 |
| S | S | S | S | S | S | A | A | 49 |
| S | S | A | S | S | S | A | A | 50 |
| S | S | S | A | S | S | A | A | 51 |
| S | S | A | A | S | S | A | A | 52 |
| S | S | S | S | A | S | A | A | 53 |
| S | S | A | S | A | S | A | A | 54 |
| S | S | S | A | A | S | A | A | 55 |
| S | S | A | A | A | S | A | A | 56 |
| S | S | S | S | S | A | A | A | 57 |
| S | S | A | S | S | A | A | A | 58 |
| S | S | S | A | S | A | A | A | 59 |
| S | S | A | A | S | A | A | A | 60 |
| S | S | S | S | A | A | A | A | 61 |
| S | S | A | S | A | A | A | A | 62 |
| S | S | S | A | A | A | A | A | 63 |
| S | S | A | A | A | A | A | A | 64 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

**Agent 2 Customer Rate (Bankwise)**

Parameters on which Agent Margin that can be defined in the Agent layer with possible values.

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | All, Specific |
| Base Currency | Y | Specific |
| Foreign Currency | Y | Specific |
| SP | Y | All, Specific |
| Product | Y | All, Specific |
| Sub Product | Y | All, Specific |
| Service Type | Y | All, Specific |

Parameters in Remittance Input request for initiation

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | Specific |
| Payin Currency | Y | Specific |
| Payout Currency | Y | Specific |
| SP | Y | Specific |
| Product | Y | Specific |
| Sub Product | Y | Specific |
| Service Type | Y | Specific |

**Priority logic for fetching the Agent 2 Customer rate from Agent layer**

Payin Currency - Base Currency

Payout Currency – Foreign Currency

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Base/Payin Currency** | **Foreign/Payout Currency** | **SP** | **Agent ID** | **Bank ID** | **Product** | **SubProduct** | **Service Type** | **Priority** |
| S | S | S | S | S | S | S | S | 1 |
| S | S | A | S | S | S | S | S | 2 |
| S | S | S | A | S | S | S | S | 3 |
| S | S | A | A | S | S | S | S | 4 |
| S | S | S | S | A | S | S | S | 5 |
| S | S | A | S | A | S | S | S | 6 |
| S | S | S | A | A | S | S | S | 7 |
| S | S | A | A | A | S | S | S | 8 |
| S | S | S | A | S | A | S | S | 9 |
| S | S | A | A | S | A | S | S | 10 |
| S | S | S | S | S | A | S | S | 11 |
| S | S | A | S | S | A | S | S | 12 |
| S | S | S | S | A | A | S | S | 13 |
| S | S | A | S | A | A | S | S | 14 |
| S | S | S | A | A | A | S | S | 15 |
| S | S | A | A | A | A | S | S | 16 |
| S | S | S | S | S | S | A | S | 17 |
| S | S | A | S | S | S | A | S | 18 |
| S | S | S | A | S | S | A | S | 19 |
| S | S | A | A | S | S | A | S | 20 |
| S | S | S | S | S | A | A | S | 21 |
| S | S | A | S | S | A | A | S | 22 |
| S | S | S | S | A | S | A | S | 23 |
| S | S | A | S | A | S | A | S | 24 |
| S | S | S | A | A | S | A | S | 25 |
| S | S | A | A | A | S | A | S | 26 |
| S | S | S | A | S | A | A | S | 27 |
| S | S | A | A | S | A | A | S | 28 |
| S | S | S | S | A | A | A | S | 29 |
| S | S | A | S | A | A | A | S | 30 |
| S | S | S | A | A | A | A | S | 31 |
| S | S | A | A | A | A | A | S | 32 |
| S | S | S | S | S | S | S | A | 33 |
| S | S | A | S | S | S | S | A | 34 |
| S | S | S | A | S | S | S | A | 35 |
| S | S | A | A | S | S | S | A | 36 |
| S | S | S | S | A | S | S | A | 37 |
| S | S | A | S | A | S | S | A | 38 |
| S | S | S | A | A | S | S | A | 39 |
| S | S | A | A | A | S | S | A | 40 |
| S | S | S | S | S | A | S | A | 41 |
| S | S | A | S | S | A | S | A | 42 |
| S | S | S | A | S | A | S | A | 43 |
| S | S | A | A | S | A | S | A | 44 |
| S | S | S | S | A | A | S | A | 45 |
| S | S | A | S | A | A | S | A | 46 |
| S | S | S | A | A | A | S | A | 47 |
| S | S | A | A | A | A | S | A | 48 |
| S | S | S | S | S | S | A | A | 49 |
| S | S | A | S | S | S | A | A | 50 |
| S | S | S | A | S | S | A | A | 51 |
| S | S | A | A | S | S | A | A | 52 |
| S | S | S | S | A | S | A | A | 53 |
| S | S | A | S | A | S | A | A | 54 |
| S | S | S | A | A | S | A | A | 55 |
| S | S | A | A | A | S | A | A | 56 |
| S | S | S | S | S | A | A | A | 57 |
| S | S | A | S | S | A | A | A | 58 |
| S | S | S | A | S | A | A | A | 59 |
| S | S | A | A | S | A | A | A | 60 |
| S | S | S | S | A | A | A | A | 61 |
| S | S | A | S | A | A | A | A | 62 |
| S | S | S | A | A | A | A | A | 63 |
| S | S | A | A | A | A | A | A | 64 |

S = Specific

A = All

All the conditions in a row will be applicable with the “And” condition.

# **Customer Fees (Priority & Calculation)**

**Initiation**

Parameters in Remittance Input request for initiation

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Agent Id | Y | Specific |
| Bank Code | Y | Specific |
| Payin Currency | Y | Specific |
| Payout Currency | Y | Specific |
| SP | Y | Specific |
| Product | Y | Specific |
| Sub Product | Y | Specific |
| Service Type | Y | Specific |
| Beneficiary Type | Y | Specific |
| Customer Type | Y | Specific |
| Payment Mode | Y | Specific |
| Destination Country | Y | Specific |
| Originating Country | Y | Specific |
| Payin/Payout Amount | Y | Specific |

Parameters in Customer Fees request

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Source (Agent ID, Country Code) | Y | Specific, All |
| Destination (Agent ID, Bank Code, Country Code) | Y | Specific, All |
| SP | Y | Specific, All |
| Product | Y | Specific, All |
| Sub Product | Y | Specific, All |
| Service Type | Y | Specific, All |
| Beneficiary Type | Y | Specific, All |
| Customer Type | Y | Specific, All |
| Transaction Type | Y | Specific |
| Payment Mode | Y | Specific |
| Charge Type | Y | Specific |
| Amount Range | Y | Specific |
| From Currency | Y | Specific, All |
| To Currency | Y | Specific, All |
| ValueDatewise | Y | Specific |
| Date Range | O | Specific, Default |

Steps for Calculation -

1. Pricing system will fetch the Rate Display Mechanism and Applicable Charges from the Onboarding based on the agent ID. Values of only the applicable charges should be returned. Non applicable charges should not be calculated and system should return the value as 0.
2. Priority logic will be applied as below. Blank Spaces just after specific value will be All. After the All value it can be either specific or All.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SP** | **Source** | **Destination** | **Product** | **Sub Product** | **Service Type** | **From/Payin Currency** | **To/Payout Currency** | **Customer Type** | **Beneficiary Type** | **Priority** |
| S | S (A) | S(B) | S | S | S | S | S | S | S | 1 |
| S | S (A) | S(B) | S | S | S | S | S | S | A | 2 |
| S | S (A) | S(B) | S | S | S | S | S | A | S/A | 3 |
| S | S (A) | S(B) | S | S | S | S | A | S/A | S/A | 4 |
| S | S (A) | S(B) | S | S | S | A | S/A | S/A | S/A | 5 |
| S | S (A) | S(B) | S | S | A | S/A | S/A | S/A | S/A | 6 |
| S | S (A) | S(B) | S | A | S/A | S/A | S/A | S/A | S/A | 7 |
| S | S (A) | S(B) | A | S/A | S/A | S/A | S/A | S/A | S/A | 8 |
| S | S (C) | S(B) | S | S | S | S | S | S | S | 9 |
| S | S (C) | S(B) | S | S | S | S | S | S | A | 10 |
| S | S (C) | S(B) | S | S | S | S | S | A | S/A | 11 |
| S | S (C) | S(B) | S | S | S | S | A | S/A | S/A | 12 |
| S | S (C) | S(B) | S | S | S | A | S/A | S/A | S/A | 13 |
| S | S (C) | S(B) | S | S | A | S/A | S/A | S/A | S/A | 14 |
| S | S (C) | S(B) | S | A | S/A | S/A | S/A | S/A | S/A | 15 |
| S | S (C) | S(B) | A | S/A | S/A | S/A | S/A | S/A | S/A | 16 |
| S | S (A) | S(C) | S | S | S | S | S | S | S | 17 |
| S | S (A) | S(C) | S | S | S | S | S | S | A | 18 |
| S | S (A) | S(C) | S | S | S | S | S | A | S/A | 19 |
| S | S (A) | S(C) | S | S | S | S | A | S/A | S/A | 20 |
| S | S (A) | S(C) | S | S | S | A | S/A | S/A | S/A | 21 |
| S | S (A) | S(C) | S | S | A | S/A | S/A | S/A | S/A | 22 |
| S | S (A) | S(C) | S | A | S/A | S/A | S/A | S/A | S/A | 23 |
| S | S (A) | S(C) | A | S/A | S/A | S/A | S/A | S/A | S/A | 24 |
| S | S (A) | A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | 25 |
| S | S (C) | S(C) | S | S | S | S | S | S | S | 26 |
| S | S (C) | S(C) | S | S | S | S | S | S | A | 27 |
| S | S (C) | S(C) | S | S | S | S | S | A | S/A | 28 |
| S | S (C) | S(C) | S | S | S | S | A | S/A | S/A | 29 |
| S | S (C) | S(C) | S | S | S | A | S/A | S/A | S/A | 30 |
| S | S (C) | S(C) | S | S | A | S/A | S/A | S/A | S/A | 31 |
| S | S (C) | S(C) | S | A | S/A | S/A | S/A | S/A | S/A | 32 |
| S | S (C) | S(C) | A | S/A | S/A | S/A | S/A | S/A | S/A | 33 |
| S | S (C) | A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | 34 |
| S | A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | 35 |
| A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | 36 |

(A) = Agent Code

(B) = Bank Code

(C) = Country Code

S = Specific

A = All

1. If Payin Amount is available and Charge basis is Payin > Payout (Both BC – FC & FC – BC)
   1. Check Payin amount against the ranges defined for the records filtered based on the above priority logic.
   2. Check Initiation Date against the Date ranges defined for the records filtered in above step. If it does not fall under any date range, then use the record without the date range.
   3. Based on the Charge Basis, Customer Fees (Additional Charges, Backend Charges, Card Charges, Commission, Other Charges and Tax (For %age terms for tax calculation, there will be different calculation) will be calculated. Customer Fees can be set in Absolute amount, Percentage or Both.
      1. Calculation Logic

* Absolute Amount – Absolute amount will be returned

Customer Fees = Absolute Amount

* Percentage - Will be calculated based on the Payin amount.

Customer Fees = (Payin Amount \* Percentage)/ 100

* Both – Absolute amount alongwith the Percentage value calculated based on the Payin amount.

Customer Fees = Absolute Value + (Payin Amount \* Percentage)/ 100

1. If Payout Amount is available and Charge basis is Payout > Payin
   1. Calculation Logic for Payin
      1. FC – LC

Payin = (Payout \* Rate)

* + 1. LC – FC

Payin = (Payout/Rate)

* 1. Check Payin amount against the ranges defined for the records filtered based on the above priority logic.
  2. Check Initiation Date against the Date ranges defined for the records filtered in above step. If it does not fall under any date range, then use the record without the date range.
  3. Based on the Charge Basis, Customer Fees (Additional Charges, Backend Charges, Card Charges, Commission, Other Charges and Tax (For %age terms for tax calculation, there will be different calculation)) will be calculated. Customer Fees can be set in Absolute amount, Percentage or Both.
     1. Calculation Logic
* Absolute Amount – Absolute amount will be returned

Customer Fees = Absolute Amount

* Percentage - Will be calculated based on the Payout amount.

Customer Fees = (Payin Amount \* Percentage)/ 100

* Both – Absolute amount alongwith the Percentage value calculated based on the Payout amount.

Customer Fees = Absolute Value + (Payin Amount \* Percentage)/ 100

1. If Payout Amount is available and Charge basis is Payin > Payout
   1. Calculation Logic for Payin
      1. FC – LC

Payin = (Payout \* Rate)

* + 1. LC – FC

Payin = (Payout/Rate)

* 1. Check Payin amount against the ranges defined for the records filtered based on the above priority logic.
  2. Check Initiation Date against the Date ranges defined for the records filtered in above step. If it does not fall under any date range, then use the record without the date range.
  3. Based on the Charge Basis, Customer Fees (Additional Charges, Backend Charges, Card Charges, Commission, Other Charges and Tax (For %age terms for tax calculation, there will be different calculation)) will be calculated. Customer Fees can be set in Absolute amount, Percentage or Both.
     1. Calculation Logic
* Absolute Amount – Absolute amount will be returned

Customer Fees = Absolute Amount

* Percentage - Will be calculated based on the Payin amount.

Customer Fees = (Payin Amount \* Percentage)/ 100

* Both – Absolute amount alongwith the Percentage value calculated based on the Payin amount.

Customer Fees = Absolute Value + (Payin Amount \* Percentage)/ 100

1. If Payin Amount is available and Charge basis is Payout > Payin (Both BC – FC & FC – BC)
   1. Check Payin amount against the ranges defined for the records filtered based on the above priority logic.
   2. Check Initiation Date against the Date ranges defined for the records filtered in above step. If it does not fall under any date range, then use the record without the date range.
   3. Based on the Charge Basis, Customer Fees (Additional Charges, Backend Charges, Card Charges, Commission, Other Charges and Tax (For %age terms for tax calculation, there will be different calculation)) will be calculated. Customer Fees can be set in Absolute amount, Percentage or Both.
      1. Calculation Logic

* Absolute Amount – Absolute amount will be returned

Customer Fees = Absolute Amount

* Percentage - Will be calculated based on the Payout amount.

Customer Fees = (Payin Amount \* Percentage)/ 100

* Both – Absolute amount alongwith the Percentage value calculated based on the Payout amount.

Customer Fees = Absolute Value + (Payin Amount \* Percentage)/ 100

1. Calculating Tax, if defined in %age terms. The calculation will be same for FC-LC or LC-FC or any Charge basis or if Payin/Payout amount is sent from Remittance
   1. Pricing system will fetch the Applicable Charges for Tax calculation from the Onboarding based on the agent ID.
   2. Calculation Logic –
      1. Based on the applicable charges for Tax calculation, System will use the values calculated or consider it as 0.

Tax = {[(Additional Charges + Backend Charges + Card Charges + Commission + Other Charges) \* Percentage]/100}

**Cancellation Charge**

Parameters in Remittance Input request for cancellation

|  |  |  |
| --- | --- | --- |
| **Parameter** | **Mandatory** | **Possible Values** |
| Transaction ID | Y | Specific |
| Reason for Cancellation | Y | Specific |
| Transaction Status | Y | Specific |

Steps for Calculation -

1. Pricing system will fetch the Rate Display Mechanism and Charges to be returned from the Onboarding based on the agent ID. Charges to be returned should be passed to the remittance with Yes/No.
2. Priority logic will be applied as below. Blank Spaces just after specific value will be All. After the All value it can be either specific or All.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SP** | **Source** | **Destination** | **Product** | **Sub Product** | **Service Type** | **From/Payin Currency** | **To/Payout Currency** | **Customer Type** | **Beneficiary Type** | **Priority** |
| S | S | S | S | S | S | S | S | S | S | 1 |
| S | S | S | S | S | S | S | S | S | A | 2 |
| S | S | S | S | S | S | S | S | A | S/A | 3 |
| S | S | S | S | S | S | S | A | S/A | S/A | 4 |
| S | S | S | S | S | S | A | S/A | S/A | S/A | 5 |
| S | S | S | S | S | A | S/A | S/A | S/A | S/A | 6 |
| S | S | S | S | A | S/A | S/A | S/A | S/A | S/A | 7 |
| S | S | S | A | S/A | S/A | S/A | S/A | S/A | S/A | 8 |
| S | S | A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | 9 |
| S | A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | S/A | 10 |

S = Specific

A = All

1. If Payout Amount is available and Charge basis is Payout > Payin
   1. Calculation Logic for Payin
      1. FC – LC

Payin = (Payout \* Rate)

* + 1. LC – FC

Payin = (Payout/Rate)

* 1. Check Payin amount against the ranges defined for the records filtered based on the above priority logic.
  2. Check Initiation Date against the Date ranges defined for the records filtered in above step. If it does not fall under any date range, then use the record without the date range.
  3. Based on the Charge Basis, Customer Fees (Additional Charges, Backend Charges, Card Charges, Commission, Other Charges and Tax) will be calculated. Customer Fees can be set in Absolute amount, Percentage or Both.
     1. Calculation Logic
* Absolute Amount – Absolute amount will be returned

Customer Fees = Absolute Amount

* Percentage - Will be calculated based on the Payout amount.

Customer Fees = (Payin Amount \* Percentage)/ 100

* Both – Absolute amount alongwith the Percentage value calculated based on the Payout amount.

Customer Fees = Absolute Value + (Payin Amount \* Percentage)/ 100

1. If Payout Amount is available and Charge basis is Payin > Payout
   1. Calculation Logic for Payin
      1. FC – LC

Payin = (Payout \* Rate)

* + 1. LC – FC

Payin = (Payout/Rate)

* 1. Check Payin amount against the ranges defined for the records filtered based on the above priority logic.
  2. Check Initiation Date against the Date ranges defined for the records filtered in above step. If it does not fall under any date range, then use the record without the date range.
  3. Based on the Charge Basis, Customer Fees (Additional Charges, Backend Charges, Card Charges, Commission, Other Charges and Tax) will be calculated. Customer Fees can be set in Absolute amount, Percentage or Both.
     1. Calculation Logic
* Absolute Amount – Absolute amount will be returned

Customer Fees = Absolute Amount

* Percentage - Will be calculated based on the Payin amount.

Customer Fees = (Payin Amount \* Percentage)/ 100

* Both – Absolute amount alongwith the Percentage value calculated based on the Payin amount.

Customer Fees = Absolute Value + (Payin Amount \* Percentage)/ 100

1. Calculating Tax, if defined in %age terms. The calculation will be same for FC-LC or LC-FC or any Charge basis or if Payin/Payout amount is sent from Remittance
   1. Pricing system will fetch the Applicable Charges for Tax calculation from the Onboarding based on the agent ID.
   2. Calculation Logic –
      1. Based on the applicable charges for Tax calculation, System will use the values calculated or consider it as 0.

Tax = {[(Additional Charges + Backend Charges + Card Charges + Commission + Other Charges + Cancellation charge) \* Percentage]/100}

**Cancellation – Rate Calculation**

1. System will calculate the Rate at the time of cancellation based on the existing logic in the Rate Layers.
2. Pricing system will fetch the Rate Display Mechanism from the Onboarding based on the agent ID.
3. Below logic will be used for calculating the refund rate –
   1. FC > LC
      1. If Reason for Cancellation – [Agent Fault or Customer Wish or SP fault] and Transaction Status – Cancel before Provider

Refund Rate = Initiation Rate

* + 1. If Reason for Cancellation - [Agent Fault or Customer Wish or SP fault] and Transaction Status – Cancel after Provider

Refund Rate = MIN(Initiation Rate, Current Rate)

* 1. LC > FC
     1. If Reason for Cancellation – [Agent Fault or Customer Wish or SP fault] and Transaction Status – Cancel before Provider

Refund Rate = Initiation Rate

* + 1. If Reason for Cancellation - [Agent Fault or Customer Wish or SP fault] and Transaction Status – Cancel after Provider

Refund Rate = MAX(Initiation Rate, Current Rate)