

# Overview

This is a configurable skill that will warn users when the initial rate on a loan is below the configured threshold. The warning will appear as a tag in both the initial rate field and Andi® window for both fixed and adjustable rate loans. The warning will only appear in the Andi® window for both floating and swap rate loans. By configuring a web address link, you can also turn the message into a hyperlink that will open in a new window.

*Note: If you do not configure this skill in the skills manager prior to using it in PrecisionLender, then the default threshold of 4% and default messaging will apply.*

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## Configuring and Testing the Skill

### Status

Tenant	Workgroup	Enabled/Version
Andi Support Bank	Development	Version: Disabled/Same as Production ▼
Andi Support Bank	Testing	Version: <input type="text" value="3"/> ▲
<b>Skill Configs</b> <u>Initial Rate Threshold</u> Enter the minimum acceptable rate. 2.5% should be entered as 2.5. The default threshold is 4 percent. <input type="text"/>		
<u>Tag Message</u> This message will be displayed when the rate is below the threshold. The default message is "The rate is below the minimum threshold. Please increase it." <input type="text"/>		
<u>URL</u> Optional - If configured, this web address determines where a new tab will navigate when the skill text is clicked. <input type="text"/>		
		<input type="button" value="Cancel"/> <input type="button" value="Save"/>
Andi Support Bank	Production	Version: Disabled ▼

Prior to enabling the skill for Production, you first need to ensure that the skill is working properly by testing it. To do this, navigate to the skill details page to configure and enable the skill for your **Testing** workgroup:

- Select **Testing** under the **Status** section.
- In the **Version** drop down, select the version of the skill that you want to test. This will display the skill configurations.
- In the **Skill Configs** section on the skill details page, enter the following information to configure the skill:
  - **Initial Rate Threshold** - Enter the minimum acceptable floor rate. 2.5% should be entered as 2.5. The default threshold is 4 percent.
  - **Tag Message** - This message will be displayed to the user when the rate is below the threshold. The default message is "The rate is below the minimum threshold. Please increase it."
  - **URL** - Optional - If configured, this web address determines where a new tab will navigate when the skill text is clicked. Use this if you want to link to any internal policies or resources.
- Select **Save** to enable the skill for the Testing workgroup. Once you've enabled this skill for testing, make sure you've added the users who will be testing the skill to the [Testing workgroup](#).

## Viewing the Skill in PrecisionLender

Print Save Transfer Delete Close Advanced Analytics Assumptions

Name: New Opportunity Stage: Quoted  
 Owner: Amber Bowden Pricing Date: 3/14/2020  
 Relationship: Choose Relationship Pricing Region: Andi Support Bank  
 Current Scenario (1 of 1): Scenario 1 + New Manage All Projected Close Date: 6/12/2020  
 Pipeline Scenario: Scenario 1 (Currently Pricing)

Add Commercial Real Estate - Investment Deposits 0 Other 0 Financial Statements Notes

Amount: \$500,000 Fees: No Fees  
 Rate: 3.3% New Business  
 Payment Type: Amortizing Standard  
 Interest Options: Actual/360 / Monthly 4. Acceptable  
 Maturity: 60 months \$666,667 / 75% LTV  
 Amortization: 240 months None  
 Rate Type: Fixed None  
 Andi Support Bank - Funding Package

**Here are some concerns:**  
 The rate is below the pricing floor in effect as of 3/13.  
 Please adjust the initial rate.

**Here are ways to reach the target:**  
 Increase the Initial Rate by 181 bps

**Here are things to consider:**  
 Payment at the current rate: \$2,860  
 This rate is indicative at today's rates but will be set at CLOSING at 2.6% spread over Treasury 5-Year

**Opportunity Summary**

	ROE	Target
Commercial Real Estate ...	7.97%	20.0%
Current Opportunity	7.97%	20.0%

**Relationship Impact Summary**  
 No Relationship Selected

After you've configured the fields applicable for this skill, double check the following:

- The warning appears in both the initial rate field and Andi® window when the initial rate is below the threshold for both Fixed and Adjustable rate types.
- The warning appears in the Andi® window when the initial rate is below the threshold for both floating and swap rate types.
- If a URL has been added, clicking the message navigates the user to the correct site.

Once the opportunity meets the conditions listed above, the Andi® skill will run and the message will appear as a tag in the initial rate field and/or the Andi® window under the **Here are some concerns** section.

Print Save Transfer Delete Close Advanced Analytics Assumptions

Name: New Opportunity Stage: Quoted

Owner: Amber Bowden

Relationship: Choose Relationship

Current Scenario (1 of 1): Scenario 1 + New Manage All

Add Commercial Real Estate - Investment Commercial Real Estate - Owner Occupied

Amount: \$500,000

Initial Rate: 2.705% (0.705% index + 2.0% spread)

Payment Type: Amortizing

Interest Options: Actual/360 / Monthly

Maturity: 60 months

Amortization: 240 months Standard Amortization

Rate Type: Floating

Index: Libor Libor 1-Month : 0.705%

Spread: 2.0%

Caps And Floors: None

Opportunity Summary

	ROE	
Commercial Real Estate ...	5.11%	17.5%
Current Opportunity	12.3%	18.77%

Here are some concerns:  
The rate is below the pricing floor in effect as of 3/13. Please adjust the initial rate.

Here are ways to reach the target:  
Increase the Spread by 185 bps

Here are things to consider:  
With new opportunities, come new possibilities. Happy Pricing!

No Relationship Selected

## Enabling the Skill in Production

After you've viewed and tested the skill, you are ready to enable the skill for the Production workgroup.

- Navigate back to the skill details page for the skill you were testing and mark it as **Ready For Production**.
- In the **Status** section, select **Production** and choose the version of the skill you're enabling. When the latest skill version is published by the skill owner, this will automatically be available for selection in the list.
- Re-enter the **skill configurations**.
- Select **Save** to enable the skill for the **Production** workgroup.

*Note: After enabling the skill in Production, we recommend disabling it for the Testing workgroup.*