

ABSTRACT

**FULLY FLEXIBLE FINANCIAL INSTRUMENT PRICING SYSTEM
WITH INTELLIGENT USER INTERFACES**

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The present risk mangement system with intelligent user interfaces divides all processes within the system into different "flowchart" phases. Decisions or inputs that can have knock-on effects on other decisions or inputs will be required at an earlier phase or level. If say, a particular decision or input has a knock-on effect on another decision or input, the system will require this decision or input to be entered at an earlier phase. This ensures a systematic and logical input of data as opposed to having all decisions or inputs appearing at the same time or in one phase, as in the case of other financial option and derivative pricing and structuring software programs. The system uses this "flowchart" process to provide an on-line guidance system for the users to input only the required decisions or inputs as they go along. As such, in adopting the intelligent user interface processing methodology, the user need not be an "expert" in knowing which inputs are required and which are not. This system also minimizes user input errors.

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FIG. 1



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