

Oracle® Banking Reference Process Models

Functional Overview

Release 2.3.0.0.0

E56276-01

July 2014

Copyright © 2011, 2014, Oracle and/or its affiliates. All rights reserved.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

Preface v

 Audience..... v

 Documentation Accessibility v

 Related Documents v

 Conventions vi

1 Overview

2 RPM Structure

 2.1 Functional Processes..... 2-1

 2.2 Enterprise Services..... 2-1

 2.3 Product Processors..... 2-1

 2.4 Core Base..... 2-1

3 Process and Task Attributes

 3.1 Process Level Attributes 3-1

 3.2 Task Level Attributes 3-1

4 Structure and Navigation

5 Key Concepts and Symbols

6 Sample Process Map

 6.1 Process Map 6-1

 6.2 Process Level Dimensions 6-1

 6.3 Task Level Dimensions 6-2

Preface

Oracle Banking is a one-stop solution for a bank for its core banking operations, across retail offerings. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

Oracle Banking provides a unified yet scalable IT solution for a bank to manage its data and end-to-end business operations with an enriched user experience. It is a composed set of different modules wherein each of the modules is serviced by a set of services and other subsystems.

This preface contains the following topics:

- [Audience](#)
- [Documentation Accessibility](#)
- [Related Documents](#)
- [Conventions](#)

Audience

This guide is intended for the users of Oracle Banking Reference Process Models.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Installation Guide - Silent Installation
- For a comprehensive overview of security for Oracle Banking, see the Oracle Banking Security Guide

- For the complete list of Oracle Banking licensed products and the Third Party licenses included with the license, see the Oracle Banking Licensing Guide
- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Administrator's Guide
- For information related to customization and extension of Oracle Banking, see the Oracle Banking Extensibility Guide

Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|------------------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| <code>monospace</code> | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

Overview

Reference Process Models (RPM) for Oracle Banking is a repository of abstract business transaction flows defined using the BPM tool Oracle Business Process Analysis Suite (O-BPA).

These business processes are aligned to Release 2.3.0.0.0 of Oracle Banking. It includes all business transactions supported by this product release. Each process flow is depicted as a complete end-to-end business transaction. It encompasses systemic and manual activities that the bank typically performs in order to complete the business transaction, the actors who perform these tasks, the interactions with customers or third parties and the decisions that direct the transaction flow to its completion.

RPM Structure

The Reference Process Models are organized in a hierarchical manner starting from the conceptual level down to its final implementation level that depicts how the business transaction is actually handled within the underlying core banking application Oracle Banking.

The business processes have been grouped under the following broad groups and sub groups, with each sub group having one or more detailed business process maps.

2.1 Functional Processes

The business processes are:

- Manage Originations
- Manage Collections

2.2 Enterprise Services

The business processes are:

- Manage Limits and Collateral
- Manage Pricing
- Manage Bundle

2.3 Product Processors

The business processes are:

- Manage Current Accounts and Savings Accounts
- Manage Term Deposits
- Manage Loans
- Manage Credit Cards

2.4 Core Base

The business processes are:

- Manage Party
- Manage Inquiries
- Manage Documents

- Manage Payments
- Manage Branch or Teller Transaction
- Manage Alerts
- Manage Accounts
- Manage Miscellaneous Transactions

Process and Task Attributes

In addition to the process map that diagrammatically details the process flow, each process map is enhanced with Process and Task level attributes.

3.1 Process Level Attributes

The process level attributes describe the end-to-end business process and provide a context for the business user. The attributes that are captured include:

- Process Name
- Process Description
- Objective
- Trigger
- Pre Conditions
- Other Exit Conditions
- Successful End State
- Glossary

3.2 Task Level Attributes

The task level attributes include:

- Task Name
- Task Description
- Task Type
- Screen Name or Fast Path (in the case of System Interaction tasks)

Structure and Navigation

Processes are organized and grouped in a logical and hierarchical folder structure. In the case of reusable sub processes, those that are exclusively used by main processes within a single process area (for example, Originations) will be held within a sub folder of the module or area itself. In case of sub processes that have a wider applicability - used by main processes spanning multiple process areas - the sub processes will be placed within a folder in any one of the process areas only.

This organization will not in any way hinder user navigation, as these sub processes can be directly accessed from within the respective parent process that is calling the sub process, by just double clicking the assignment icon below the sub process task symbol in the parent process map.

Key Concepts and Symbols

The symbols used within RPM conform to BPMN modeling notation standards. The table below provides a list of symbols and notations used within the business process models.

Table 5–1 Symbols and Notations











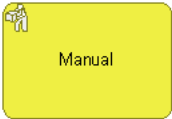
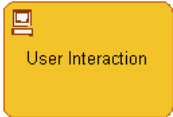
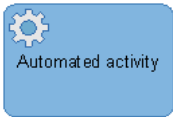
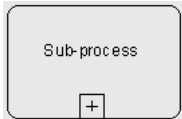

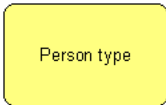
| Symbol Type | Represents |
|--|---|
|  | Entity such as Bank, Customer or Third Party Agency |
|  | Boundary for activities performed by different roles |
| Start event  | Normal event triggering a process |
| Multiple Start Event  | When there is more than one possible trigger to start the process |
| End Event  | Successful completion of the business process |
| Terminate End Event  | Termination of the process triggered by an error condition |
| Link (intermediate event)  | Connecting (link) event within a process |
|  XOR (data-based) | Exclusive OR decision gateway Only one flow is initiated |
|  AND | Parallel gateway All flows are initiated in parallel |

Table 5–1 (Cont.) Symbols and Notations

| Symbol Type | Represents |
|---|--|
|  Complex | Complex (multiple) gateway One or more flows are initiated in parallel |
|  Manual | Pure manual task (without computer assistance) |
|  User Interaction | User interaction tasks (User Interaction with back-end application) |
|  Automated activity | Automated activity (representing sending/receiving data from/to processing/back-end applications through web services) |
|  Sub-process | Sub-process |
|  Notification | Notification task |
|  Person type | Role performing a manual or user interaction activity |

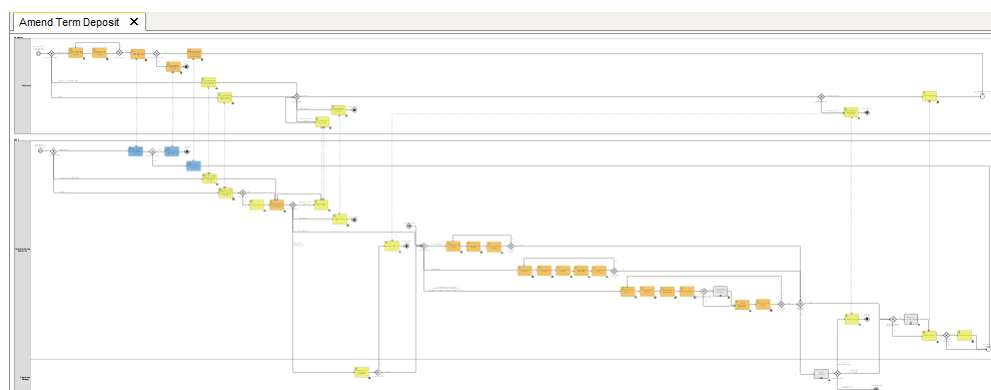
Sample Process Map

This chapter provides the sample process map, process level dimensions and task level dimensions.

6.1 Process Map

The sample process map is as follows:


Figure 6–1 Amend Term Deposit



6.2 Process Level Dimensions

The process level dimensions are as follows:


Figure 6–2 Process Level Dimensions

| Attribute name  | Amend Term Deposit(English - Alternative language) |
|--|--|
| Name | Amend Term Deposit |
| Description | <p>The process is initiated when the bank receives request from the customer for amendment of term deposit. The customer can request modification of the account for the following reasons:</p> <p>1) change in TD contract (amount, interest payout frequency and term - during the window period) 2) change in deposit attributes 3) change in TD account attributes, etc.</p> <p>The bank validates the request received from the customer and in case the request is found valid, the bank makes the necessary modifications to the term deposit/ deposit account.</p> |
| Objective | To successfully complete all the steps required for modifying a term deposit/ deposit account. |
| Trigger | <p>1. The bank needs to modify a term deposit/ deposit account.</p> <p>2. Receipt of a request from the customer for modifying a term deposit/ deposit account via internet banking/ phone banking/ at the branch.</p> |
| Pre Conditions | <p>1. The customer is successfully identified and authenticated.</p> <p>2. There is an existing term deposit / deposit account with the bank.</p> |
| Other Exit Conditions | <p>1. The request is invalid/ not approved.</p> <p>2. Transaction is declined</p> |
| Successful End State | The term deposit/ deposit account are modified. |
| Glossary | <p>TD- Term Deposit</p> <p>UDM - User Discretionary Margin</p> |
| Type | BPMN process diagram (BPMN 1.x) |

6.3 Task Level Dimensions

The task level dimensions are as follows:

Figure 6–3 Task Level Dimensions

| Attribute name  | Capture Account Details(English - Alternative language) |
|--|---|
| Name | Capture Account Details |
| Description | <p>The user captures the account number to be modified and the system displays the account nick name. The user selects "Show Details" and the system displays party name, branch, account currency, account opening date, account status, account blocked (yes/no option), party id and offer details as a part of this activity.</p> |
| Screen Name/ Fast Path | Term Deposit Account Preferences - TD031 |

