

Oracle® Banking Reference Process Models

Functional Overview

Release 2.3.1.0.0

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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

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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.
monospace	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











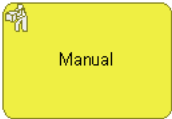
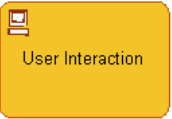
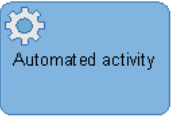
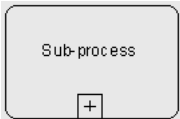

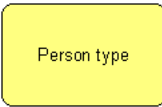
Symbol Type	Represents
	Entity such as Bank, Customer or Third Party Agency
	Boundary for activities performed by different roles
Start event 	Normal event triggering a process
Multiple Start Event 	When there is more than one possible trigger to start the process
End Event 	Successful completion of 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

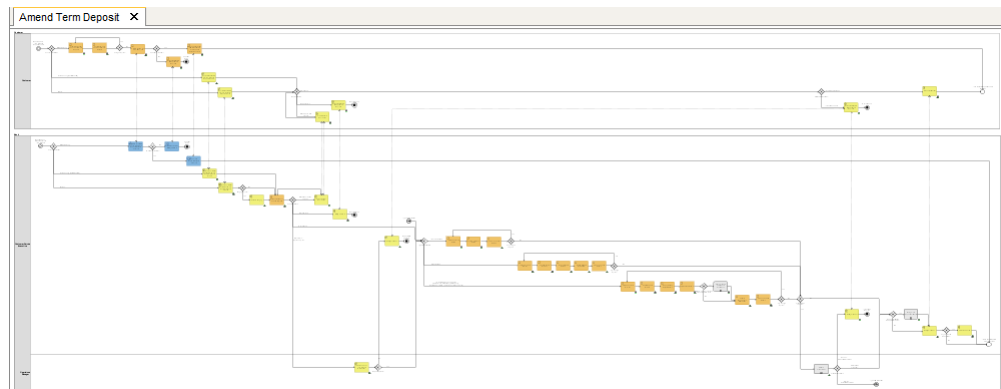
Sample Process Map

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 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 nickname. 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

