

Oracle® Banking Reference Process Models

Functional Overview

Release 2.6.2.0.0

E95189-01

May 2018

Oracle Banking Reference Process Models Functional Overview, Release 2.6.2.0.0

E95189-01

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Preface

Oracle Banking is a one-stop solution for a bank for its core banking operations, across retail and business banking operations. 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, see the Oracle Banking Security Guide.
- For the complete list of 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, 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.

1 Overview

Reference Process Model (RPM) is a repository of business processes incorporating learning from numerous product implementations/process transformation engagements. RPM is used by banks as a standardized reference process model to align operational processes to the target operating model in order to address their organizational objectives and to improve customer satisfaction. It is defined using the Oracle Business Process Management (BPM) suite Version 12.2.1.3.0.

The unique value proposition lies in the fact that for every business process in RPM 2.6.2.0.0, there is a corresponding executable process/functionality in Oracle Banking Solution 2.6.2.0.0 thereby, enabling the automation of banking business, where transactions can be tracked to completion and measured for efficiency. The repository includes processes for all business transactions supported by this product release. Each process flow represents a complete end-to-end business transaction. It encompasses systemic and manual/human 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.

2 RPM Structure

The processes within RPM have been logically organized with a hierarchical representation as supported by BPM.

Table 2–1 RPM Structure

BPM Nomenclature	RPM
SPACE	RPM Release
PROJECT	RPM Module
PROCESS	BPMN Process

A BPM "Space" represents the top most level in the hierarchy and corresponds to the entire RPM Release and is called the RPM for Release 2.6.2.0.0.

A "Space" contains one or more "Projects". In RPM, each Project corresponds to a module of Oracle Banking. The Release consists of a set of Projects corresponding to the modules supported by the Oracle Banking product. Each Project is made up of one or more processes in the form of the lowest level BPMN diagram which depicts the flow of a banking transaction.

RPM 2.6.2.0.0 Release consists of the following spaces:

- Oracle Banking Enterprise Originations
- Oracle Banking Enterprise Collections
- Oracle Banking - which consists of the following projects (modules):
 - Manage Accounts
 - Manage Alerts
 - Manage Asset Classification
 - Manage Collections
 - Manage Current Accounts and Savings Accounts
 - Manage Documents
 - Manage Inquiries
 - Manage Limits and Collaterals
 - Manage Loans
 - Manage Miscellaneous Transactions
 - Manage Originations
 - Manage Party
 - Manage Term Deposits
 - Manage Branch/Teller Transactions
 - Manage Bundle

-
- Manage Credit Cards
 - Manage Payments
 - Manage Pricing
 - Common Subprocesses

3 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
- Screen Name/Fast Path (in the case of User Interaction tasks)

4 Structure and Navigation

Processes are organized and grouped logically into separate projects. Typically, each project corresponds to a module in Oracle Banking. The user must open each project in order to be able to view the processes that are part of that project.

4.1 Subprocesses

Subprocesses are either embedded subprocesses or callable subprocesses.

An embedded subprocess is one which is contained within the main process itself. It can either be collapsed or expanded. An embedded subprocess is typically used wherever screen level decomposition is depicted.

A callable subprocess resides outside the main process.









In the case of callable subprocesses, those that are exclusively used by main processes within the same project (for example, Manage Originations) are held within the same project. In case of subprocesses that have a wider applicability, that is, used by main processes spanning multiple projects (modules), the subprocesses are placed in a separate project called "Common Subprocesses".







A callable subprocess can be opened from within the main process, only if the callable subprocess resides within the same project. In case the callable subprocess resides in a different project, then it cannot be viewed from within the main process. It has to be separately viewed by opening it from the project where it resides.

5 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
	Lane - Boundary for activities performed by a role
 Start	Start event triggering a process
 Terminate End	Represents termination of a process without successfully completing all the tasks
 End	Represents successful end state of a process
 Exclusive	Exclusive gateway - Only one flow is initiated
 Inclusive	Inclusive gateway is used to support situations in which more than one decision may be possible. Inclusive gateway (merge) is used in case x out of x split-merge pattern is needed.
 Parallel	Parallel gateway - All flows are initiated in parallel
 Complex	Complex gateway is used to merge the flow where x out of y (x < y) split-merge pattern is needed.

Symbol Type	Represents
 <p data-bbox="289 367 427 394">Manual Task</p>	<p data-bbox="662 310 1218 342">Pure manual task (without computer assistance)</p>
 <p data-bbox="289 535 427 562">User Task</p>	<p data-bbox="662 468 1336 520">Represents human task, that is, computer assisted or user interaction task</p>
 <p data-bbox="289 703 427 730">Service Task</p>	<p data-bbox="662 651 881 682">Automated activity</p>
 <p data-bbox="289 882 427 909">Call Activity</p>	<p data-bbox="662 835 1328 867">Call activity to invoke or associate reusable subprocesses</p>
 <p data-bbox="289 1060 427 1087">Subprocess</p>	<p data-bbox="662 993 1360 1056">Embedded subprocesses are used to represent task-flows or multiple accordions of a single screen</p>
 <p data-bbox="289 1239 427 1266">Notification Task</p>	<p data-bbox="662 1182 857 1213">Notification task</p>

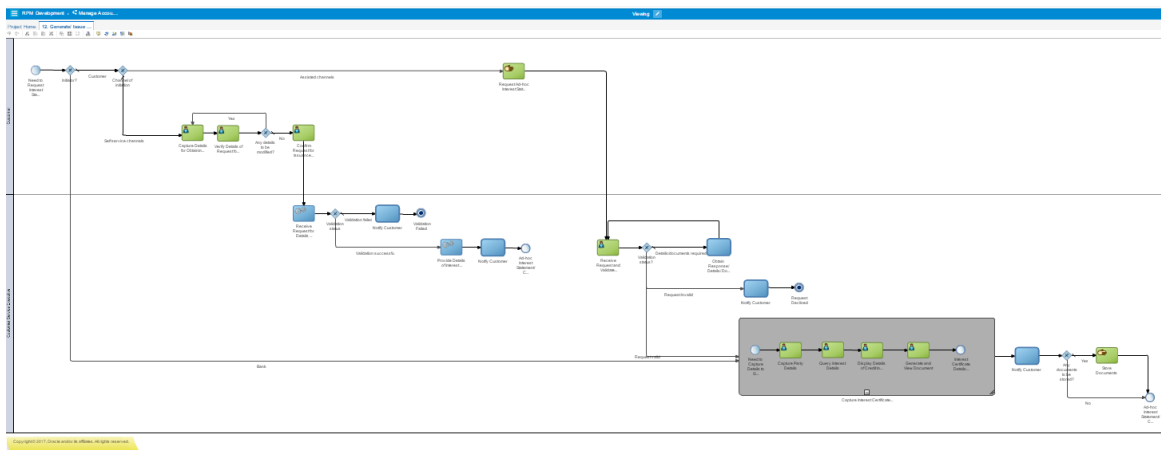
6 Sample Process Map with Process Attributes

This chapter provides the sample process map with process attributes.

6.1 Process Map

The sample process map is as follows:

Figure 6–1 Process Map



6.2 Process Attributes

The sample process attributes are as follows:

Figure 6–2 Process Attributes

02. Generate/ Issue Ad-hoc Interest Statement/ Certificate

* Name: 02. Generate/ Issue Ad-hoc Interest Statement/ Certificate

Description: The process begins when an existing customer approaches the bank with a request for issue of ad-hoc interest statement/ certificate. The process may also be initiated by the bank. The request can be either for the credit interest or for the debit interest or for both.

The bank validates the request received from the customer. In case the request is invalid, the bank rejects the request and terminates the process.

In case the request is valid, the ad-hoc interest certificate/ statement is issued to the customer.

Documentation

Objective: Successful completion of all the steps required for issuing of an ad-hoc interest statement/ certificate.

Trigger: 1. Receipt of request from the customer for issuing ad-hoc interest statement/ certificate.
2. The bank needs to issue ad-hoc interest statement/ certificate.

Pre-Conditions: Customer has an existing account with the bank.

Other Exit Conditions: 1. Request is not valid.
2. Request declined

Successful End State: The ad-hoc interest statement/ certificate is issued to the customer.

Glossary: ID- Identification
TD- Term Deposit
CASA- Current Account Savings Account

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7 US Localization

This chapter provides the details of different projects that are part of US Localization release.

7.1 Space and Projects for US Localization Release

The "Space" for the US Localization Release is called RPM (US_LZN) for Release 2.6.2.0.0.

RPM (US_LZN) 2.6.2.0.0 Release consists of the following projects:

- Manage Accounts
- Manage Alerts
- Manage Asset Classification
- Manage Collections
- Manage Certificate of Deposits
- Manage Checking Accounts and Savings Accounts
- Manage Documents
- Manage Inquiries
- Manage Limits and Collaterals
- Manage Loans
- Manage Miscellaneous Transactions
- Manage Originations
- Manage Party
- Manage Branch/ Teller Transactions
- Manage Bundle
- Manage Credit Cards
- Manage Payments
- Manage Pricing
- Common Subprocesses

8 Australia Localization

This chapter provides the details of different projects that are part of Australia Localization release.

8.1 Space and Projects for Australia Localization Release

The "Space" for the Australia Localization Release is called RPM (AU_LZN) for Release 2.6.2.0.0.

RPM (AU_LZN) 2.6.2.0.0 Release consists of the following projects:

- Manage Accounts
- Manage Alerts
- Manage Asset Classification
- Manage Collections
- Manage Current Accounts and Savings Accounts
- Manage Documents
- Manage Inquiries
- Manage Limits and Collaterals
- Manage Loans
- Manage Miscellaneous Transactions
- Manage Originations
- Manage Party
- Manage Term Deposits
- Manage Branch/Teller Transactions
- Manage Bundle
- Manage Credit Cards
- Manage Payments
- Manage Pricing
- Common Subprocesses