Configuration User Guide

Oracle Flexcube Universal Banking

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Configuration User Guide

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1   Preface

1.1   Introduction

This manual is designed to explain the configuration required for Retail Process Management module of the Oracle FLEXCUBE Universal Banking Software. It provides an overview of how to configure the Business Process and related workflows for origination of Savings Account, Current Account and Loans comprising of Home Loan, Vehicle Loan, Personal Loan and Education Loan; Business Product Configuration and Dashboard related configurations.

1.2   Audience

This manual is intended for back-office and front-end staff who setup and use Oracle FLEXCUBE Universal Banking's Retail Process Management module.

1.3   Document 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.

1.4   Acronyms and Abbreviations

Following are some of the acronyms and abbreviations you are likely to find in the manual.

Abbreviation	Description
RPM	Retail Process Management
DS	Data Segment

1.5   List of Chapters

Chapter	Description
Chapter 2	Configurations that needs to be performed is updated in this chapter.
Chapter 3	List Of Glossary has the list of Functional Activity Codes of the Current Account Stages.

1.6   Related Documents

1.   Retail Process Management Operations User Guide

2. Retail Process Management Savings Account Origination User Guide

3. Retail Process Management Current Account Origination User Guide

4. Retail Process Management Term Deposit Account Origination User Guide

5. Retail Process Management Retail Loans Origination User Guide

6. Retail Process Management Alerts and Dashboard User Guide

7. Common Core User Guide

1.7 Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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2 Configurations

2.1 Introduction

Welcome to Oracle Banking Retails Process Management Configuration User Guide. Retail Process Management (RPM) includes comprehensive coverage of Origination Processes for Savings Account, Current Account and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. This document provides an overview of the configuration that are required for the various RPM processes.

Retail Process Management module is factory shipped with referenced workflows for the mentioned product origination. It is capable of configuring the workflows based on the Bank's internal policy and requirements. Configuration such as Business Product, Business Process, Qualitative Scorecard, Quantitative Scorecard allows the Bank to define their own workflows and Banks can provide access to the various Dashboard Widgets based on the User Roles. The brief summary of the configurations are as under:

The Origination Processes in Retail Process Management are driven based on the below configurations:

- Business Product

- Business Process

For the Assessment of the Loan Applications and the Unsecured Overdraft Limit creation in Current Accounts, the below mentioned two configuration are required:

- Qualitative Scorecard

- Quantitative Scorecard

The Qualitative and the Quantitative Scorecard ID is linked to the Business Products to aide in the assessment purpose of the specific Business Product Origination.

The module also supports comprehensive Dashboard widgets for Bank Personas such as Relationship Manager, Branch Manager, Loan Officer and Credit Head. The configuration for the same is supported by providing access to the Function ID of the dashboard widgets.

Detailed information on all these configurations are enumerated in the below sections.

- *Business Product Configuration*

- *Business Process Configuration*

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- *Qualitative Scorecard Configuration*

- *Quantitative Scorecard Configuration*

- *Dashboard Configuration*

2.2 Business Product Configuration

Business Product Configuration allows you to configure the various Products for Retail Bank offerings. The details captured in the Business Products configuration are used for display of the Product Suite that the Bank is offering in the Product Catalogue and the Product Details view. The parameters configured are also relevant for the Origination Processes of the respective product origination.

The Business Product created in RPM are linked with the Host Product. It is important to note that there is only one Golden Source for Product creation or configuration, which is in the HOST. The Business Product created in Retail Process Management allows to configure parameters that are more customer facing and how the products are actually sold in Banks. Unlike the Host Product definition that looks at Product Configuration more from processing and transaction aspect. This helps in the product comparison and gauge what benefit the customer wants to derive from the product. In addition to this, the Business Product configuration in RPM, allows the flexibility to inherit other pertinent product features allowing to build a stronger and stringent origination process flow with added validations which are done during the defined stages in the origination workflow. Example: Allow Offer Amendment, Offer Acceptance Method, and Assessment Methods etc., are defined in the Business product and further are validated in the origination process of the specific Business Product.

The Business Product is linked to the Business Process, so that the origination process related to the selected Business Product will flow as per the Business Process Definition. This allows capability to configure two different Business Products within the same Product Type to have dissimilar origination workflows. **Example:** Current Account with or without Overdraft Limit Facility.

The Business Product process allows to Create Business Product and View the existing Business Products; the details of that are explained in the further sections.

2.2.1 Create Business Product

The Create Business Product configuration process comprises of the below mentioned data segments, allowing you to define the various elements for the Products:

- *Business Product Details*

- *Business Product Attributes*

- *Business Product Host Mapping*

- *Business Product Preferences*

2.2.1.1 Business Product Details

The Business Product Details data segment allows you to capture Business Product Code, Business Product Name and so on.

Figure 1: Business Product Details Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.

For more information on menus, refer to *Business Product Details – Field Description Table*

Business Product Details – Field Description Table

Field	Description
Product Type	Select the Product from the Drop-down available. Product Types supported are: 1. Savings Account 2. Current Account

Field	Description
	3. Loan Account This field is **mandatory**.
Product Sub-Type	Select the Product Sub-Type from the Drop-down available. Product Sub-types supported are based on the Product Type Selected and are: 1. Savings Account: • Resident Accounts • Non-Resident Ordinary • Non-Resident External 2. Current Account: • Normal Current Account • Current Account with Overdraft Limit 3. Loan Account: • Home Loan • Vehicle Loan • Education Loan • Personal Loan This field is **mandatory**. **NOTE:** The Product Sub-Types can be configured based on the Business requirement by configuring the values in the RPM_TM_APP_MAINTENANCE.
Business Product Code	Enter the Business Product Code that is not more than 6 characters long. This field is **mandatory**.
Business Product Name	Enter the Business Product Name. This field is **mandatory**.
Business Product Start Date	System displays the logged in application date by default. System allows altering the Start Date to be a Post-date or future-date. This field is **mandatory**.

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Field	Description
Business Product Review Date	Enter the Review Date as per the Business requirement. Review Date has to be ahead of the Business Product Start Date and earlier than the Business Product End Date.
Business Product End Date	Enter the End Date as per the Business requirement. End Date has to be ahead of the Business Product Start Date and the Business Product Review Date.

Action Buttons on the footer:

- **Back** – Being the first data-segment, the **Back** is disabled.

- **Next** – On click of **Next,** the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next Data Segment 'Business Product Attributes'.

2.2.1.2 Business Product Attributes

The details such as Summary, Product Image, Features, and Eligibility so on are captured as part of this data segment and are ultimately used for displaying in the Product Catalogue and the Product details.

Figure 2: Business Product Attributes Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.

For more information on fields, refer to *Business Product Attributes – Field Description Table*

Business Product Attributes – Field Description Table

Field	Description
Business Product Code	System displays the Business Product Code selected in the Previous Data Segment.
Business Product Name	System displays the Business Product Name entered in the previous Data Segment.
Business Product Image	Select and Upload the image that you want to display for the Business Product in the Product Catalogue. This field is **mandatory**.

Field	Description
Business Product Summary	Enter the content for the Business Product Summary. This field is **mandatory**.
Feature	Enter the Feature Name, the Feature Description of the Business Product and specify if the same should be should be displayed in the Product Catalogue Click on **Add Features** or **Remove Features** to add ore remove rows. This field is **mandatory**.
Eligibility	Enter the Eligibility Name, the Eligibility Description of the Business Product and specify if the same should be should be displayed in the Product Catalogue. Click on **Add Eligibility** or **Remove Eligibility** to add or remove rows. This field is **mandatory**.
Terms & Conditions	Enter the content for the Terms & Conditions applicable for the Business Product
Product Brochures	Select and Upload the Business Product Brochure.
Comments	Enter the content for the Business Product Summary.

Action Buttons on the footer:

- **Back** – On click of **Back**, the previous screen will be opened. Being a maintenance Screen, the data segment will populate in Read only mode.

- **Next** – On click of **Next**, the details of the captured will be saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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- **Save & Close** – On click of **Save & Close**, the details of the captured will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next Data Segment 'Business Product Attributes'.

2.2.1.3 Business Product Host Mapping

In this data segment the Business Product is mapped to the Host Product and parameters for Interest and Charges linked to the Host Product are defined.

Figure 3: Business Product Host Mapping Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to *Business Product Host Mapping – Field Description Table*

Business Product Host Mapping – Field Description Table

Field	Description
Product Type	System displays the Product Type selected in the Business Product Details Data Segment

Field	Description
Product Sub-Type	System displays the Product Sub-type selected in the Business Product Details Data Segment
Business Product Code	System displays the Business Product Code entered in the Business Product Details Data Segment. Maximum Length allowed is 6 – Alphanumeric. Alphabets have to be in Capital.
Business Product Name	System displays the Business Product Name entered in the Business Product Details Data Segment.
Host Linkage	
Host Product	Select the Host Product from the LOV.
Description	On Tab off from the Host Product field the Description will be populated. This field is **mandatory**.
Get Products	Click on **Get Products** to populate Interest and Charge related information in the Interest Details and Charge Details Panel. This field is **mandatory**.

On click of '**Get Product Details**', the system will be populated the various Interest Codes and the Charge Codes linked to the Host Product.

Figure 4: Business Product Host Mapping Data Segment – with Interest and Charge details

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.

For more information on fields, refer to *Business Product Host Mapping (Interest and Charge Details) – Field Description Table*

Field	Description
Interest Details	
Interest Code	System displays the Interest Code linked to the Host Product.
Description	System displays the Description of the Interest Code linked to the Host Product.
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.

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Field	Description
Display Switch	The switch has to be 'On' if the specified.
Charge Details	
Charge Code	System displays the Interest Code linked to the Host Product.
Description	System displays the Description of the Interest Code linked to the Host Product.
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.
Display Switch	The switch has to be 'On' if specified.

End number of Panels for Interest details and Charges details will populated depending on the number of Interest Codes and Charge Codes linked to the Host Product.

Business Product Host Mapping (Interest and Charge Details) – Field Description Table

Field	Description
Interest Details	
Interest Code	System displays the Interest Code linked to the Host Product.
Description	System displays the Description of the Interest Code linked to the Host Product.
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.

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Field	Description
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.
Display Switch	The switch has to be 'On' if the specified.
Charge Details	
Charge Code	System displays the Interest Code linked to the Host Product.
Description	System displays the Description of the Interest Code linked to the Host Product.
User Defined Element ID	System displays the User Defined Element ID that is linked to the Interest Code.
Description	System displays the Description of the User Defined Element ID that is linked to the Interest Code.
Display Name	Enter the Display Name of the Interest User Defined Element. This is the Interest Name that would be displayed in the RPM Screens such as Interest Data Segment.
Display Switch	The switch has to be 'On' if specified.

NOTE: End number of Panels for Interest details and Charges details will populated depending on the number of Interest Codes and Charge Codes linked to the Host Product.

Action Buttons on the footer:

* **Back** – On click of **Back**, the previous screen will be opened. Being a maintenance Screen, the data segment will populate in Read only mode.

* **Next** – On click of **Next**, the details of the captured will be saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Save & Close** – On click of **Save & Close**, the details of the captured will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to go to the Product Preferences Data Segment.

2.2.1.4 Business Product Preferences

The Business Product Preference data segment allows to define preferences based on whether the Product is Savings Account, Current Account or Loans.

Figure 5: Business Product Preference Data Segment – Loan Product Type

Figure 6: Business Product Preference Data Segment – Savings Account Product Type

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to *Business Product Preference – Field Description Table***Business Product Preference – Field Description Table**

Field	Description
Product Type	System displays the Product Type selected in the Business Product Details Data Segment
Product Sub-Type	System displays the Product Sub-Type selected in the Business Product Details Data Segment
Common Configuration	
Allowed for Direct Banking Switch	Switch should be 'ON' if the Business Product is supported for Digital Channel Origination.

Field	Description
	This field is **mandatory**.
Fintech Allowed	Switch should be 'ON' if the Business Product is supported for Origination from 'Fintech' Companies. This field is **mandatory**.
Fintech Name	Select the Fintech Company name from the Drop-Down. System allows selection of multiple companies. This field is **mandatory**, if 'Fintech Allowed' Switch is 'ON'.
Residential Status Allowed	Select if the Business Product is applicable for: • Resident, • Non-Resident or • Both types of Residential Status from the drop-down list. This field is **mandatory**.
Customer Status Allowed	Select if the Business Product is applicable for: • Major, • Minor or • Both types of customer status from the drop-down list. This field is **mandatory**.
Currency Allowed	Select the Currency or Currencies that are allowed for the Business Product. System will populate only those Currency or Currencies in the drop-down that are supported by the Mapped Host Product. System allows to select multiple currencies, if applicable. This field is **mandatory**.
Application Retention Period	Specify the period of Retention of the Application.

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Field	Description
	This field is **mandatory**.
Savings Account & Current Account Product Type	
Initial Funding Switch	Switch should be 'ON' if Initial Funding is mandatory for the Account Origination. This field is **mandatory**.
Minimum Funding Amount Switch	Specify the Currency and the minimum funding amount, if Initial Funding is mandatory for the Account Origination. This field is **mandatory**.
Cheque Book Switch	Switch should be 'ON' if Cheque Book is to be allowed for the Account. This field is **mandatory**. **NOTE:** The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Cheque Book.
Passbook Switch	Switch should be 'ON' if Passbook is to be allowed for the Account. This field is **mandatory**. **NOTE:** The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Passbook.
Debit Card Switch	Switch should be 'ON' if Debit Card is to be allowed for the Account. This field is **mandatory**. **NOTE:** The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Debit Card.

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Field	Description
Direct Banking Switch	Switch should be 'ON' if Direct Banking is to be allowed for the Account. This field is **mandatory**. **NOTE:** The Switch is enabled only if the Host Product selected in the Host Mapping Data Segment supports Cheque Book.
Phone Banking	Switch should be 'ON' if Phone Banking is to be allowed for the Account. This field is **mandatory**.
Kiosk Banking	Switch should be 'ON' if Kiosk Banking is to be allowed for the Account. This field is **mandatory**.
TOD Allowed	Switch should be 'ON' if TOD is allowed for the Account. This field is **mandatory**.
Against Uncleared Funds	Switch should be 'ON' if Against Uncleared Funds is allowed for the Account. This field is **mandatory**.
Overdraft Limit Allowed	Switch should be 'ON' if Overdraft Limit is allowed for the Account. This field is **mandatory**.
Assessment Method for Unsecured Loans	Select if the assessment method is: • Internal Scorecard • External Scorecard • Manual System allows you select multiple options for assessment method.

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Field	Description
	This field is **mandatory**.
Loan Product Type	
Loan Currency	The Currency is populated based on the Currencies selected in the Currency Allowed field in the Common Configuration. This field is **mandatory**. **NOTE:** Row for each of the Currencies selected will be populated.
Minimum Amount	System will display the Minimum Amount of the Loan for the selected Currency. This field is **mandatory**.
Maximum Amount	System will display the Maximum Amount of the Loan for the selected Currency. This field is **mandatory**.
Minimum Tenure	System will display the Minimum Tenure of the Loan for the selected Currency. This field is **mandatory**.
Maximum Tenure	System will display the Maximum Tenure of the Loan for the selected Currency. This field is **mandatory**.
Margin to be considered	Specify the Margin % to be considered. This field is **mandatory**.
Multiple Disbursement Switch	Switch should be 'ON' if multiple disbursement is allowed for the Loan Accounts. This field is **mandatory**.

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Field	Description
Moratorium Period Allowed	Switch should be 'ON' if Moratorium Period is allowed for the Loan Accounts. This field is **mandatory**.
Repayment Type Allowed	System will display the Repayment Type allowed for the Loan Product. This is populated based on the Host Product mapped with the Business Product. Values displayed will be EMI, IOPM, POIM and FPI. This field is **mandatory**.
Offer Acceptance Method	Select if the Offer Acceptance method is Manual or Automatic. This field is **mandatory**.
Offer Expiry Period	Specify the Offer Expiry Period by selecting the Period viz. Days, Month or Year and entering the numeric value. This field is **mandatory**.
Offer Amendment Switch	Switch should be 'ON' if Offer Amendment is allowed for the Loan Accounts. This field is **mandatory**.
Interest Rate Treatment	Select anyone of the Interest Rate Treatment available in the drop-down: • At Offer Issue Stage • At the Time of Loan Account Creation • Pegged Period In case of Pegged Period is selected, you need to additionally select the Period from Month or Year and enter the numeric value for the Pegged Period definition. This field is **mandatory**.

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Field	Description
Assessment Method	Select anyone or multiple assessment method/s from the below drop-down values available: • Internal Scorecard • External Scorecard • Manual This field is **mandatory**.
Internal Score Card Linkage	
Multiple Applicant Handling	Select anyone of the Multiple Applicant Handling method from the drop-down values available: • Average • Best of • Worst of This field is **mandatory**.
Scorecard Calculation to consider only Primary Applicant Switch	Switch should be 'ON' if Scorecard Calculation should only consider the Primary Applicant Scores. This field is **mandatory**.
Qualitative Score Card ID	Enter the Qualitative Score Card ID to be linked with the Business Product. System also supports search of the Qualitative Score Card ID. This field is **mandatory**.
Description	On tab off from the Qualitative Score Card ID field, system will display the Description of the Qualitative Score Card ID.
Decision Box	Specify the ranges for Minimum and Maximum Score for the below Decisions: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject

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Field	Description
	This field is **mandatory**.
Quantitative Score Card ID	Enter the Quantitative Score Card ID to be linked with the Business Product. System also supports search of the Quantitative Score Card ID. This field is **mandatory**.
Description	On tab off from the Quantitative Score Card ID field, system will display the Description of the Quantitative Score Card ID.
Decision Box	Specify the ranges for Minimum and Maximum Score for below Decisions: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject
External Score Card Linkage	External Score Card Linkage.
Multiple Applicant Handling	Select anyone of the Multiple Applicant Handling method from the drop-down values available: • Average • Best of • Worst of
Scorecard Calculation to consider only Primary Applicant Switch	Switch should be 'ON' if Scorecard Calculation should only consider the Primary Applicant Scores.
Agency Name	Specify the External Agency Name.

Action Buttons on the footer:

• **Back** – On click of **Back**, the previous screen will be opened. Being a maintenance Screen, the data segment will populate in Read only mode.

- **Next** – On click of **Next**, the details of the captured will be saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Save & Close** – On click of **Save & Close**, the details of the captured will be saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Submit** - On click of **Submit**, Business Product Creation is submitted.

- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Submit**' to create the Business Product. The Business Product is in unauthorized status at this point. User with supervisor access has to approve the Business Product. Once approved the Business Product status changes to 'Authorized' and is available for linking in the Business Process.

2.2.2 View Business Product

Retail Process Management supports View of the Business Product created. The View Business Product allows the view of all the authorized, un-authorized and closed Business Product.

Navigation Route: Retail Banking > Configuration > Business Product > View Business Product

Figure 7: View Business Product
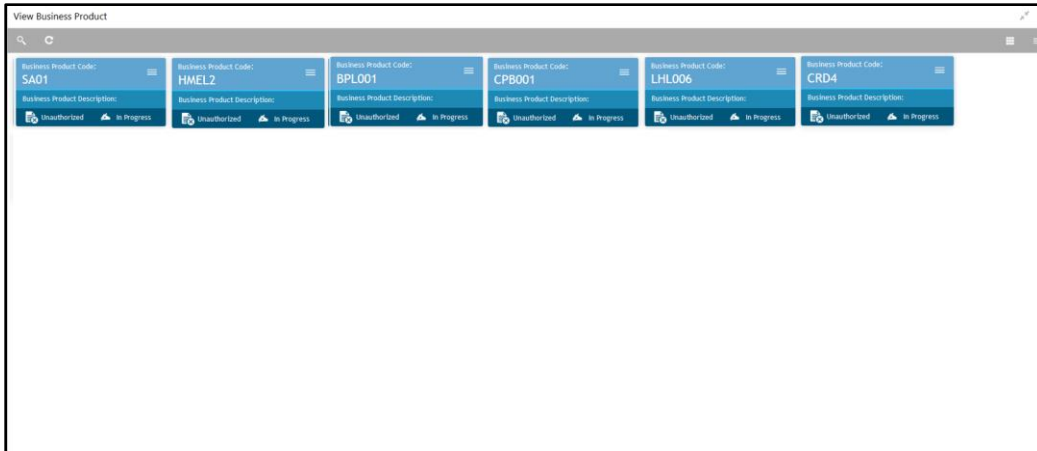
Figure 8: View Business Product
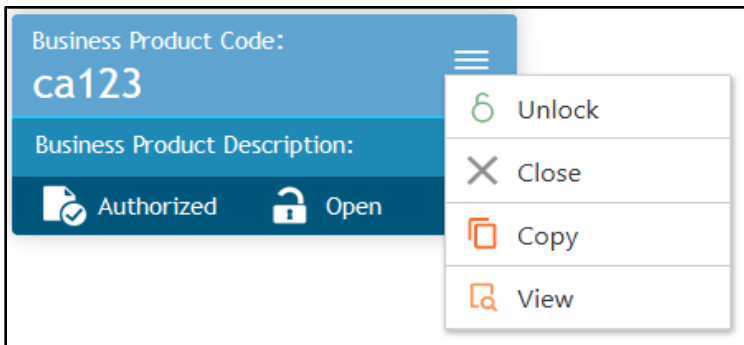
Figure 9: View Business Product
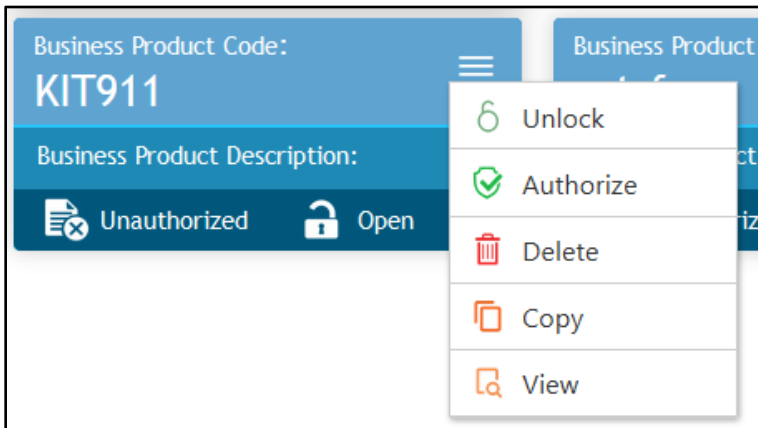
The View Business Product process allows to Unlock, Close, Copy, View, Authorize and Delete the Business Product. The options are available on clicking the icon '▤' on the top right-hand side of the Business Product tile. Further details of the options are enumerated below:

- **Unlock:** Click on '**Unlock**' to edit the Business Product information. As specified in the *Figure 8* and *Figure 9*, this option is common for Authorized and Unauthorized Business

Product. On click of '**Unlock**' the Business Product process is launched, system will not allow to edit any details entered in the Business Product Details data segment. Make the required changes in the other relevant Data Segment and Submit the Business Product.

- **Close:** This option is used to close the Business Products that are no more relevant for Banking Product Offering. Only Authorized Business Products are allowed to be closed.

- **Copy:** This option is used to copy the Authorized or Unauthorized Business Products to quickly create new Business Product.

- **View:** This option is used to view the Authorized or Unauthorized Business Products.

- **Authorize:** User with supervisor access will be able to authorize the unauthorized Business Product. Once approved the Business Product status changes to 'Authorized' and is available for linking in the Business Process.

- **Delete:** This option is used to delete the Business Products that are unauthorized and no more required.

2.3 Business Process Configuration

Retail Process Management (RPM) is equipped with Business Process configuration helping banks to build desired workflow for origination by defining the Stages for the product origination and defining the respective Data Segments, Checklists, Documents required and Advice generation for the stages.

A Business Process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct Origination Processes. The Business Process must involve clearly defined inputs and a single output.

The Business process definition will determine the different stages which are required for a given combination of the Process code, Life cycle and Business Product Code.   The workflow management of these stages and the relevant stage movements are defined in Plato / Conductor to help us orchestrate the micro-services based process-flow and ensure seamless transition of the Account Origination process across various stages in that given order. The Plato / Conductor process will drive the workflow from one stage to another based on the Process Outcomes at the respective stages and subject to fulfilling of the Mandatory Data capture, confirmation on the mandatory checklist items and submission of Mandatory Documents at the respective stages. The stages defined in the Business Process can be dynamically assigned to different user profiles or roles.

During Product Origination, the system picks the Business Process run-time and initiates the workflow based on the configuration.

The pre-requisites for configuring the Business Process are enumerated below:

- Lifecycle

Lifecycle represents the lifecycle of the process for which the Business Process is created. These are factory shipped codes and currently support 'Origination' Lifecycle for Products Types such as Savings Account, Current Account and Loans.

The list of Lifecycle Codes are available in *Lifecycle Codes*.

- Process Code

Various Stages relevant for the origination workflow are defined in the Process Code. Process Code configuration allows you to define the business process flow that needs to be mapped for the Business Product and Lifecycle Code combination in the Business Process configuration.

A set of default Process Codes are factory-shipped for the Reference Workflow. User can also create process codes in "CMC_TM_PROCESS_CODE" and "CMC_TM_PROCESS_STAGE" tables.

The List of shipped Process Codes are available in

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Process Codes.

- Business Product

Business Product Maintenance allows configuring the various Business Products in accordance with the Product Offerings that the Bank deals in. Each Business Product has a unique Business Process defined for a specific Lifecycle Code selected.

2.3.1 Create Business Process

The Create Business Process aids in configuring the workflow for Product originations. As mentioned earlier this process will allow to define the Data Segments, Checklists, Documents and Advices for the stages defined in the Process Code selected for the Lifecycle Code and Business Product combination.

Navigation Route: Retail Banking > Configuration > Business Process > Create Business Process

Figure 10: Create Business Process
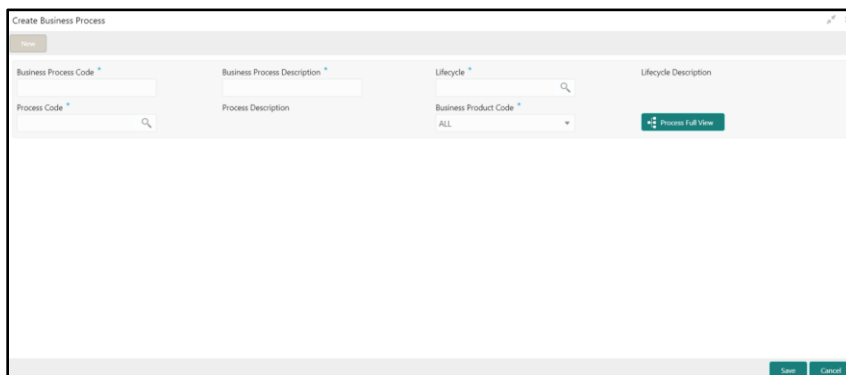
Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to *Create Business Process – Field Description Table*

Field	Description
Business Process Code	Enter an alphanumeric business process code. Maximum Length allowed is 16. This field is **mandatory.**
Business Process Description	Enter the description of the business process code. Maximum Length allowed is 60.

Field	Description
	This field is **mandatory.**
Lifecycle	Select the lifecycle code from the list of values. This field is **mandatory.**
Lifecycle Description	System displays the description of the lifecycle selected
Process Code	Select the Process Code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. On click of tab from the 'Process Code' field, system will populate the list of Stages in the grid. Refer Figure 2 below. This field is **mandatory.**
Process Description	System displays the description of the selected Process Code.
Business Product Code	Specify the Business Product for which Business Process is being created. Alternatively system allows to select 'All', in which case the Business Process will be applicable to all the Business Product who are associated with the Lifecycle and Process Code. This field is **mandatory.**

Create Business Process – Field Description Table

Field	Description
Business Process Code	Enter an alphanumeric business process code. Maximum Length allowed is 16. This field is **mandatory.**

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Field	Description
Business Process Description	Enter the description of the business process code. Maximum Length allowed is 60. This field is **mandatory.**
Lifecycle	Select the lifecycle code from the list of values. This field is **mandatory.**
Lifecycle Description	System displays the description of the lifecycle selected
Process Code	Select the Process Code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. On click of tab from the 'Process Code' field, system will populate the list of Stages in the grid. Refer Figure 2 below. This field is **mandatory.**
Process Description	System displays the description of the selected Process Code.
Business Product Code	Specify the Business Product for which Business Process is being created. Alternatively system allows to select 'All', in which case the Business Process will be applicable to all the Business Product who are associated with the Lifecycle and Process Code. This field is **mandatory.**

NOTE: While defining a Business Process, System mandates that Business Product Code and Lifecycle is unique.

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Figure 11: Create Business Process screen with stages

The Create Business Process configuration allows to configure the below elements for each of the stages of the Product Origination Workflow:

- *Data Segment*

- *Document*

- *Checklist*

- *Advices*

2.3.1.1 Data Segment

A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain and process. Business Process will consists of such several data segments that makes up the stage.

Business Process Definition enables the user to perform the following:

1. Add n number of data segments to each stage

2. Set the data segment as mandatory or non-mandatory

3. Set the data segment as Editable or Non-editable
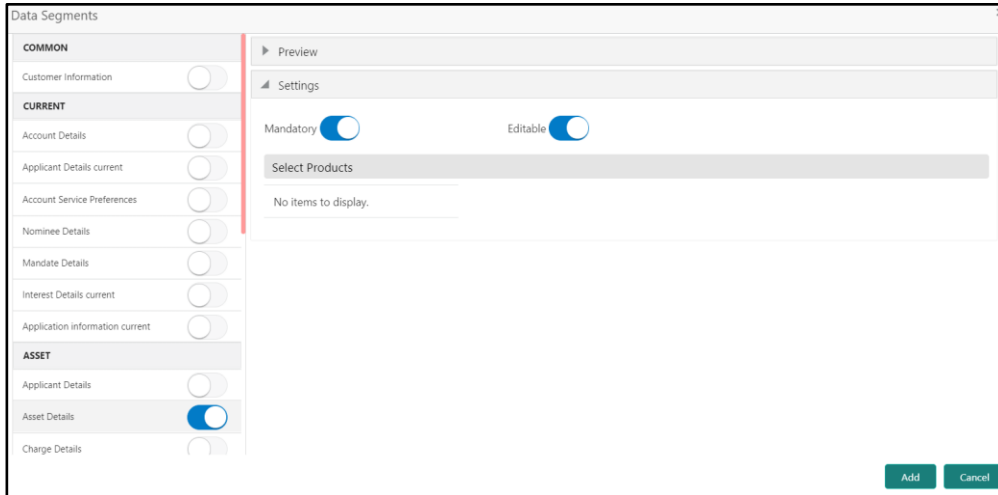
4. Control the sequence order of the data segments

Select the Stage, click on Data Segment tab and then press ➕ icon on the header panel. The below screen with the Data Segment available will appear.

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Figure 12: Create Business Process - Data Segment Selection Screen

Select the required data segment/s for the selected stage. Specify if the data segment is Mandatory or non-mandatory and Editable or Non-Editable. User can click on Preview to view the data segment.

Figure 13: Create Business Process - Data Segment Selected
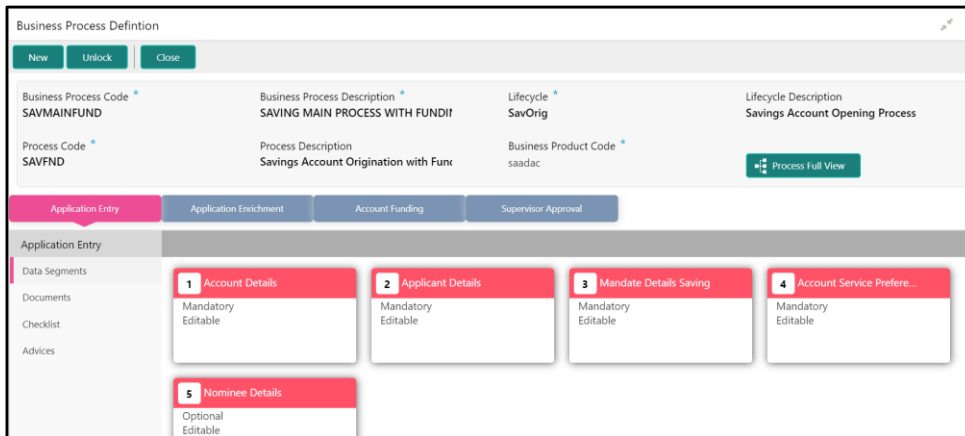
System allows to re-sequence the Data Segment by dragging and dropping over the specific data segment.

2.3.1.2 Document

Here the document that are to be submitted by the Customer for the Product Origination is defined. System allows to define specific documentation requirement for different stage. Select the Stage, click on **Document** tab. The below screen will appear to capture the Document Type.

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Figure 14: Create Business Process - Documents

The lookup will fetch and displays all valid **Document Type** maintained in the system. Select the Document Type from the list, system will display the corresponding description in the next field. Specify if the document submission is Mandatory for the stage by turning the '**Mandatory**' switch 'ON'.

The document submission requirement can be restricted to a Single product or List of products or 'All' Product by selecting the relevant value in the Business Product field.

2.3.1.3 Checklist

Checklist are the distinct and clear list of check-points that the Bank mandates its Users to adhere to during the Product Origination Processes.

Select the Stage, click on **Checklist** tab. The below screen will appear to capture the Document Type.

Figure 15: Create Business Process – Checklist

Checklist Data is a free-text field that allows to enter the checklists that must be validated as part of selected stage. Specify if the checklist is Mandatory or Non-mandatory. System allows to
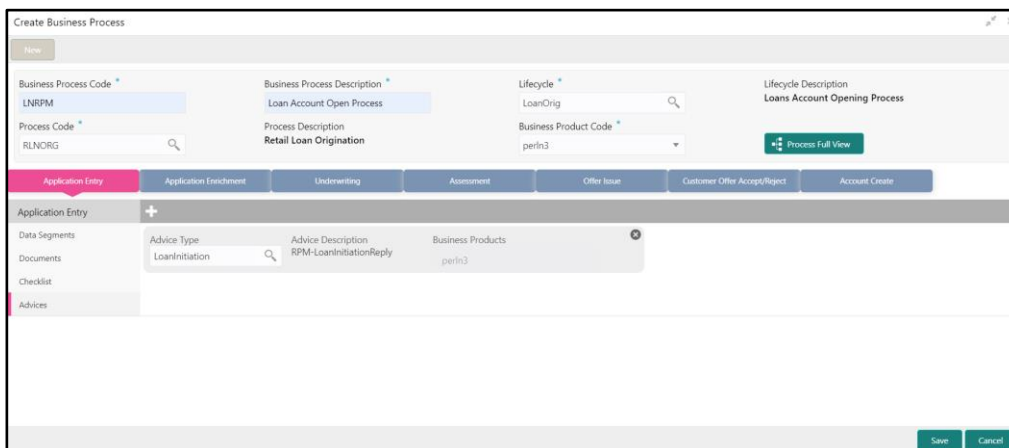
restrict the checklist to a Single Product or List of Products or 'All' Business Product by selecting the relevant value in the Business Product field.

2.3.1.4 Advices

Advices are official Letter of Notices detailing an action taken or to be taken on a stated date by the Bank. This is the final configuration for the Business Process creation.

Select the **Stage**, click on **Advice** tab. The below screen will appear to capture the Advices.

Figure 16: Create Business Process – Advices

Select the required **Advice Type** that must be mapped for the stage. The adjoining lookup fetches and displays all valid advices maintained. The Advice Description is populated based on the Advice Type selected. User can also restrict the Advices to a Single Product or List of Products or 'All' Business Product by selecting the required values in the Business Product field.
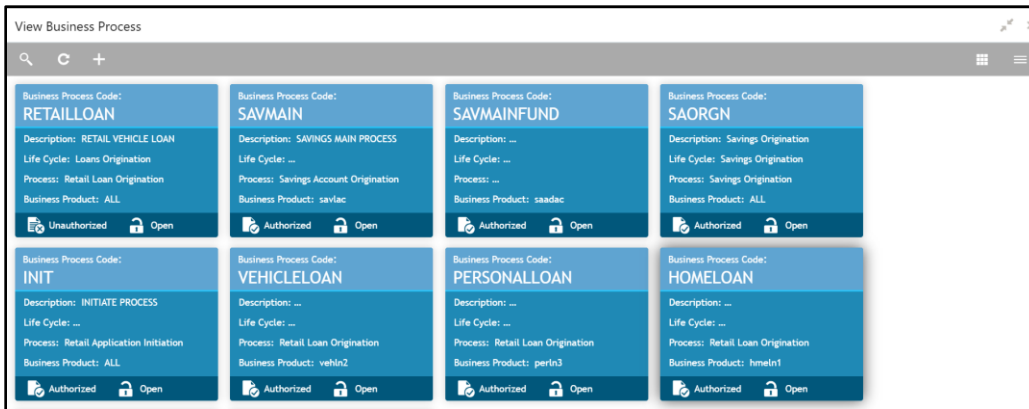
Click **Save**. The Business Process is in unauthorized status at this point. User with supervisor access has to approve the Business Process. Once approved the status of the Business Process changes to 'Authorized' and is activated for usage in the Product Origination Process. One precondition, which is required for the Product Origination Process to operate, is the Conductor Workflow creation that is detailed in *Qualitative Scorecard Configuration*.

2.3.2 View Business Process

Retail Process Management supports View of the Business Process created. The View Business Process allows the view of all the authorized, un-authorized and closed Business Process.

Navigation Route: Retail Banking > Configuration > Business Process > View Business Process

Figure 17: View Business Process

Select the specific Business Process by clicking on the **Business Process Tile**.

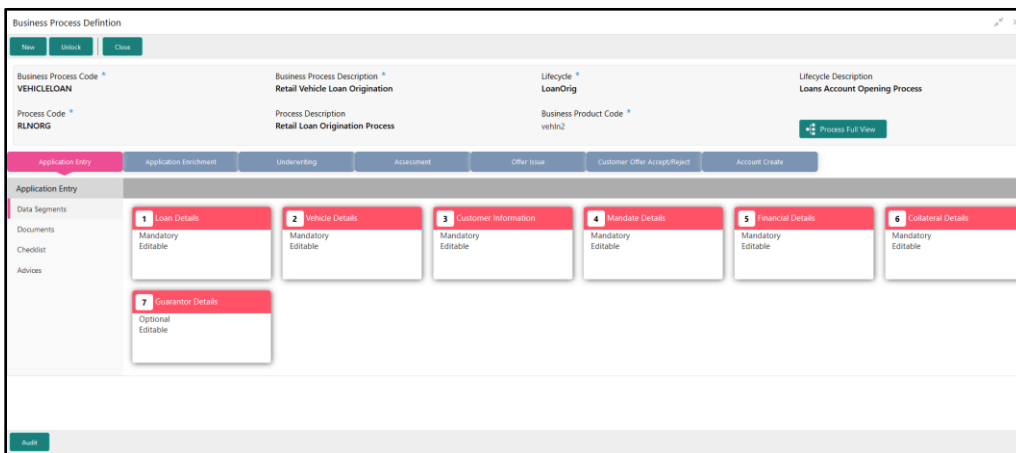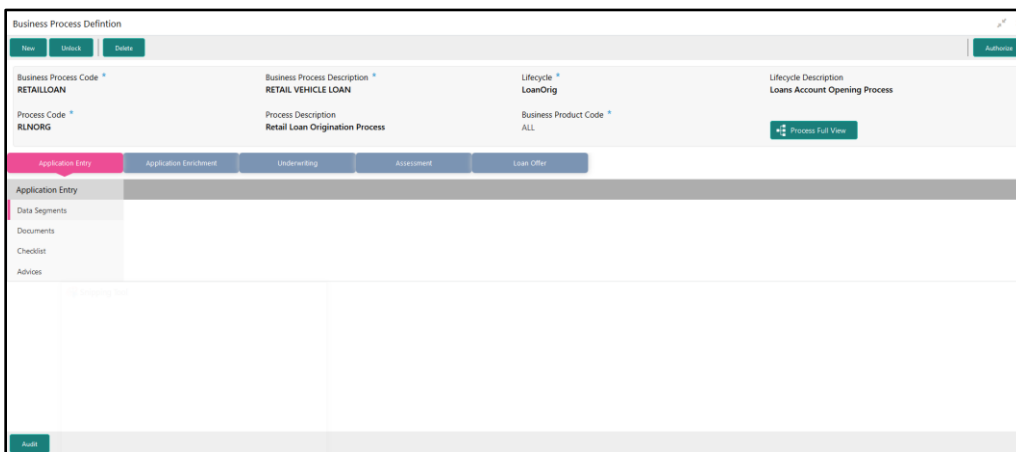**Figure 18: View screen of a specific Authorized Business Process**

Figure 19: View screen of a specific Unauthorized Business Process

The View Business Process screen allows to create **'New'** Business Process, **'Unlock'** the Business Process, **'Delete'** and **'Close'** the Business Process. Authorize option is also available

for Supervisor Users for approving unauthorized Business Process. Further details of the options are enumerated below:

- **Unlock:** Click on '**Unlock**' to edit the Business Process information. This option is common for Authorized and Unauthorized Business Process. On click of '**Unlock**' the Business Process screen is launched, system will not allow to edit the Business Process Code and Description. Make the required changes in the other relevant areas and submit the Business Process.

- **Close:** This option is used to close the Business Process that are no more relevant. Only Authorized Business Process are allowed to be closed.

- **Authorize:** User with supervisor access will be able to authorize the unauthorized Business Product. Once approved the Business Process status changes to 'Authorized' and is available for Product Origination Process, provided the Conductor Workflow is also available for the Business Process Code.

- **Delete:** This option is used to delete the Business Process that are unauthorized and no more required.

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2.4 Qualitative Scorecard Configuration

Scorecards are used to access the applicants by the Bank during Loan Application Assessment. Retail Process Management module allows defining Qualitative and Quantitative scorecards which are then linked to the Business Products. During Retail Loan Origination Process and Current Account Opening with Unsecured Overdraft Limit, system evaluates the applicants and generate the scores based on the score cards linked to the Business Product.

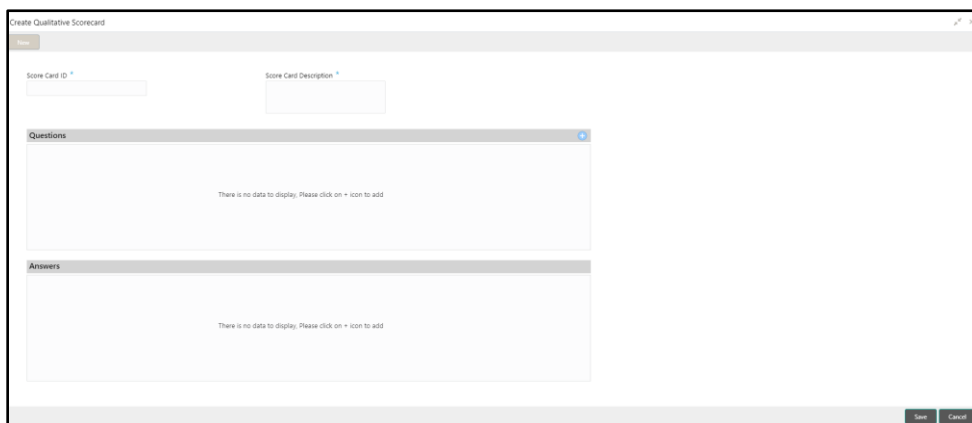The supported functionality for Qualitative Scorecard is:

- *Create Qualitative Scorecard*

- *View Qualitative Scorecard*

2.4.1 Create Qualitative Scorecard

In the **Create Qualitative Scorecard** screen, provide an alphanumeric Score Card ID and enter Score Card Description.

Navigation Route: Retail Banking > Configuration > Qualitative Scorecard > View Qualitative Scorecard

Figure 20: Create Qualitative Scorecard

Start adding Qualitative Questions by clicking ➕ Icon. System allows to add as many questions needed for the assessment purpose. Specify the answers with respective scores in the answer section by clicking ➕ Icon for all the questions defined. An answer can have multiple options and scores.

NOTE: Ensure that the Individual score for each answer provided for Qualitative Attributes cannot exceed 100.

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Figure 21: Create Qualitative Scorecard

Click on '**Save**' to submit the Qualitative Scorecard once all questions and answers with scores are defined.

The Qualitative Scorecard created is in unauthorized status at this point. User with supervisor access has to approve the Qualitative Scorecard. Once approved the status of the Qualitative Scorecard changes to 'Authorized' and is activated for usage in the Business Product creation.

2.4.2 **View Qualitative Scorecard**

Retail Process Management supports View of the existing Qualitative Scorecard. The View Business Process allows the view of all the authorized, un-authorized and closed Qualitative Scorecard.

Navigation Route: Retail Banking > Configuration > Qualitative Scorecard > View Qualitative Scorecard

Figure 22: View Qualitative Scorecard
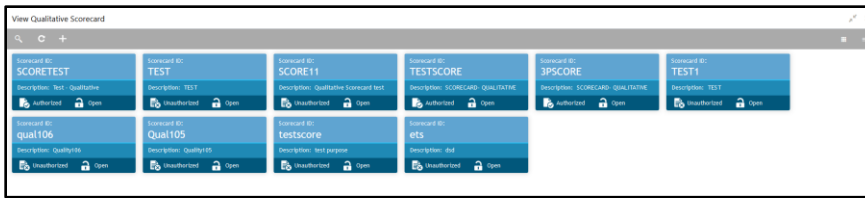
Figure 23: View - Specific Unauthorized Qualitative Scorecard
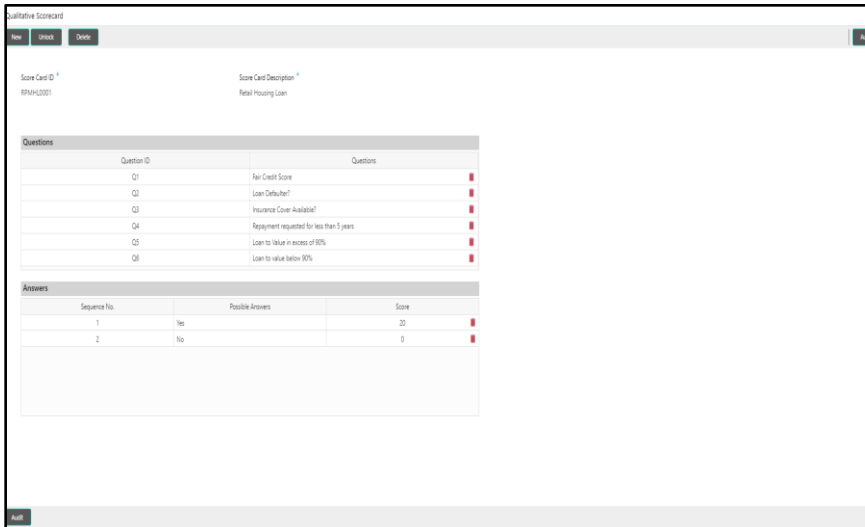
Figure 24: View - Specific Authorized Qualitative Scorecard
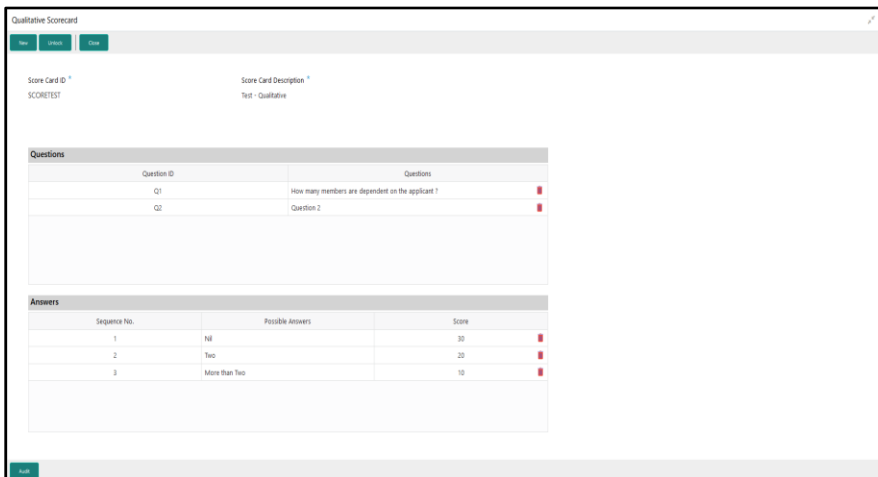
The View Qualitative Scorecard processes allows to create **'New'**, **'Unlock'**, **'Delete'** and **'Close'** the Qualitative Scorecard. Authorize option is also available for Supervisor Users for approving unauthorized Qualitative Scorecard. Further details of the options are enumerated below:

- **Unlock:** Click on '**Unlock**' to edit the Qualitative Scorecard. This option is common for Authorized and Unauthorized Qualitative Scorecard. On click of **'Unlock'** the Qualitative

Scorecard screen is launched, system will not allow to edit the Qualitative Scorecard ID and the Description. Make the required changes in the other relevant areas and Save the Qualitative Scorecard.

- **Close:** This option is used to close the Qualitative Scorecard that are no more relevant. Only Authorized Qualitative Scorecard are allowed to be closed.

- **Authorize:** User with supervisor access will be able to authorize the unauthorized Qualitative Scorecard. Once approved the Qualitative Scorecard status changes to 'Authorized' and is available for linking with the Business Product.

- **Delete:** This option is used to delete the Qualitative Scorecard that are unauthorized and no more required.

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2.5 Quantitative Scorecard Configuration

The supported functionality for Qualitative Scorecard is:

- *Create Quantitative Scorecard*

- *View Quantitative Scorecard*

2.5.1 Create Quantitative Scorecard

In the **Create Quantitative Scorecard** screen, provide an alphanumeric Score Card ID and enter Score Card Description.

Navigation Route: Retail Banking > Configuration > Quantitative Scorecard > View Quantitative Scorecard
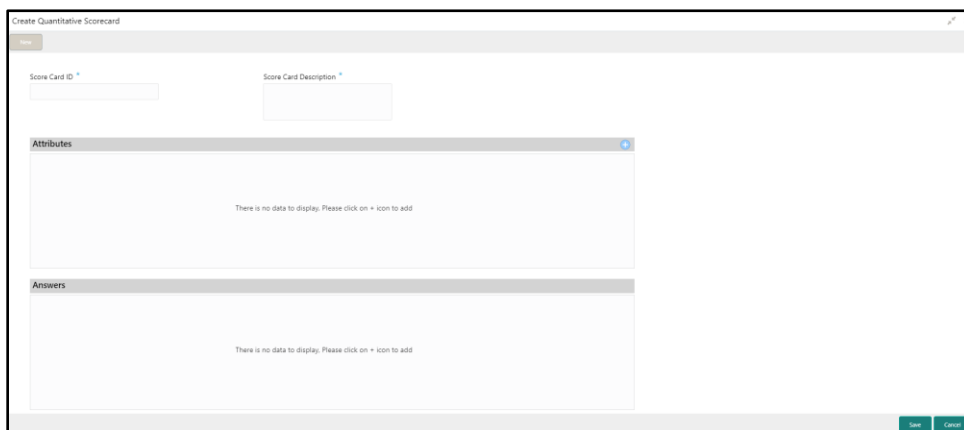
Figure 25: Create Quantitative Scorecard

Start adding Quantitative Questions by clicking ✚ Icon. System allows to add as many questions needed for the assessment purpose. Only factory shipped attributes are available for capture, select each attribute in the question. Specify the answers with respective scores in the answer section by clicking ✚ Icon for all the questions defined. An answer can have multiple options and scores.

The list of factory shipped Quantitative Scorecard Attributes can be found in *List of Attributes for Quantitative Scorecard*.

NOTE: Ensure that the Individual score for each answer provided for Quantitative Attributes cannot exceed 100.

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Figure 26: Create Quantitative Scorecard

Click on '**Save**' to submit the Quantitative Scorecard once all questions and answers with scores are defined.

The Quantitative Scorecard created is in unauthorized status at this point. User with supervisor access has to approve the Quantitative Scorecard. Once approved the status of the Quantitative Scorecard changes to 'Authorized' and is activated for usage in the Business Product creation.

2.5.2 **View Quantitative Scorecard**

Retail Process Management supports View of the existing Quantitative Scorecard. The View Business Process allows the view of all the authorized, un-authorized and closed Quantitative Scorecard.

Navigation Route: Retail Banking > Configuration > Quantitative Scorecard > View Quantitative Scorecard

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Figure 27: View Quantitative Scorecard
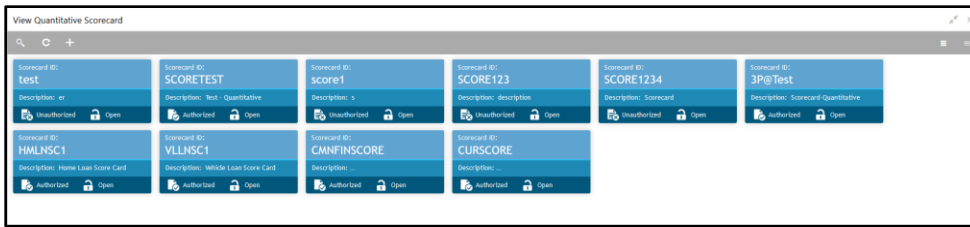
Figure 28: View - Specific Unauthorized Quantitative Scorecard
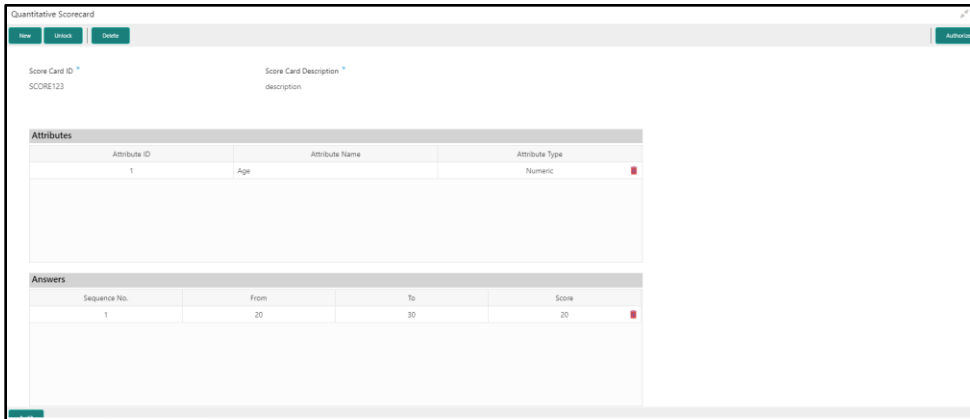
Figure 29: View - Specific Authorized Quantitative Scorecard

The View Quantitative Scorecard processes allows to create **'New'**, **'Unlock'**, **'Delete'** and **'Close'** the Quantitative Scorecard. Authorize option is also available for Supervisor Users for approving unauthorized Quantitative Scorecard. Further details of the options are enumerated below:

- **Unlock:** Click on 'Unlock' to edit the Quantitative Scorecard. This option is common for Authorized and Unauthorized Quantitative Scorecard. On click of 'Unlock' the Qualitative Scorecard screen is launched, system will not allow to edit the Quantitative Scorecard ID

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and the Description. Make the required changes in the other relevant areas and Save the Qualitative Scorecard.

- **Close:** This option is used to close the Quantitative Scorecard that are no more relevant. Only Authorized Quantitative Scorecard are allowed to be closed.

- **Authorize:** User with supervisor access will be able to authorize the unauthorized Quantitative Scorecard. Once approved the Quantitative Scorecard status changes to 'Authorized' and is available for linking with the Business Product.

- **Delete:** This option is used to delete the Quantitative Scorecard that are unauthorized and no more required.

2.6 Dashboard Configuration

Information from multiple sub-domain viz., Savings Account, Current Account and Loan is integrated and displayed as Dashboard on the home page of the Retail Process Management application.

Following are the pre-configured dashboards available in the system:

- My Application/My Team Application

- Account Opening Trends

- Conversion Analysis

- Stage-wise Loan Applications

- Loan Offer Status

- Exposure to Collateral

Below sections will provide information on how to map Dashboards to specific 'User Roles' or 'User'.

Navigation Route: Security Management > Role > Create User Role

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Figure 30: Create Role and Assigning Function Access

Figure 31: Search Screen of Functional Activity Code for Dashboard

Follow the below steps to configure Dashboards:

1. Enter 'Relationship Manager in Role Code field for creating Relationship Manager Role. You can also create role such as Loan Officer or Credit Manager alternatively.

2. Enter the Description of the Role

3. Click '+' symbol to add row in the Role Activity table

4. Double Click on Functional Activity Code

5. Click on Search icon to search the Functional Activity Code or alternatively you can directly enter the Functional Activity Code, if available (Refer List of Functional Activity Code for Dashboard in the List of Glossary – Section 3.5)

6. Save the record once all the required Functional Activity Code are selected and assigned

7. The 'Role' is saved as an 'Unauthorized' record.

8. Supervisor need to authorize the 'Relationship Manager' Role by selecting the Role from the View Role Menu in the same navigation route.

9. Once authorized the Users who are assigned to the 'Relationship Manager' Role can view the Dashboard widgets.

10. The Dashboard Widgets can be assigned to an existing User Role also. You need to start the process from View Role; unlocking the record and assigning the Functional Activity Code of the Dashboard Widgets.

11. In the same manner the Dashboard widgets can be directly assigned to the specific User, for you can use the 'Create User' or View User' process to assign the Functional Activity Code of the Dashboard Widgets.

By default the dashboard widgets gets placed based on the selection/addition of the dashboard to the User Role. System allows User to drag and drop the dashboard widgets to change its position. The changes in the order of the widgets are stored as User Preferences automatically, so that in the next User login the dashboard is loaded as per the last saved user preference. Further usage and the addition/deletion of the Dashboards are available in the Retails Process Management - Alerts and Dashboard User Guide.

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3 List Of Glossary

3.1 Lifecycle Codes

Lifecycle Code	Description
INIT	Application Initiation Lifecycle
LoanOrig	Loans Account Opening Process
CurOrig	Current Account Opening Process
SavOrig	Savings Account Opening Process

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3.2 Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_ APPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_ ENRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_ UNDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_ ASSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_ OFFISSUE	Offer Issue
6	RLNORG	Retail Loan Origination	RPM_RLNORG_ OFFACCEPT	Customer Offer Accept/Reject
7	RLNORG	Retail Loan Origination	RPM_RLNORG_ ACCCREATE	Account Create
1	SAVORG	Savings Account Origination	RPM_SAVORG_ APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_ ENRCH	Application Enrichment

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Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
3	SAVORG	Savings Account Origination	RPM_SAVORG_ FUND	Account Funding
4	SAVORG	Savings Account Origination	RPM_SAVORG_ APPRV	Supervisor Approval
1	CURORG	Current Account Origination	RPM_CURACC_ APPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURACC_ ENRCH	Application Enrichment
3	CURORG	Current Account Origination	RPM_CURACC_ ASSMT	Application Assessment
4	CURORG	Current Account Origination	RPM_CURACC_ FUND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC _APPRV	Application Approval

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3.3 Data Segment List

Subdomain	Data Segment Code	Data Segment Name
RpmInitiation	fsgbu-ob-remo-rpm-ds-cd-productdetails	Product Details
CmnApplicant	fsgbu-ob-remo-cmn-ds-applicant-details	Customer Information
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo-financialdetails	Financial Details
Scorecard	fsgbu-ob-remo-cmn-ds-scorecard	Qualitative Scorecard
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-mandatedetails	Mandate Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-repaymentdetails	Loan Repayment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-accountservices	Account Services
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loandetails	Loan Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-interestdetails	Loan Interest Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-guarantordetails	Guarantor Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-disbursementdetails	Loan Disbursement Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-collateraldetails	Collateral Details

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Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-assetdetails	Asset Details
LoanAccOpenProcess	fsgbu-ob-remo-cmn-ds-assessment	Assessment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-edu-financialdetails	Education Loan Financial Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-admissiondetails	Admission Details for Education Loan
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-valuationofusedvehicle	Valuation of Used Vehicle
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-legalopiniondetails	Legal Opinion
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-mortgagevaluationdetails	Valuation of Mortgage
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-creditratingdetails	Credit Rating Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-accountcreate	Account Create
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offeracceptance	Offer Accept/Reject
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-vehicledetails	Vehicle Details

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Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offerissue	Offer Issue
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-details	Account Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-mandate-details	Mandate Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-services-preferences	Account Service Preferences
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-nominee-details	Nominee Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-curr-od-limit-details	Overdraft Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-interest-details	Interest Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-charge-details	Charge Details

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3.4 List of Attributes for Quantitative Scorecard

Attribute	Applicable for	Data Type	Max Length
Age	All Products	Numeric	
Collateral Type	All Products	Text	50
Designation	All Products	Text	50
Education Qualification	All Products	Text	50
Employment Type	All Products	Text	50
External Rating	All Products	Numeric	
Gender	All Products	Text	50
Industry	All Products	Text	50
Interest Income	All Products	Numeric	
Marital Status	All Products	Text	50
Market Value of Asset	Home Loan Sub-Product Type	Numeric	
Mode of Study	Education Loan Sub-Product Type	Text	50
Net Income	All Products	Numeric	
Parental Designation	Education Loan Sub-Product Type	Text	50

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Attribute	Applicable for	Data Type	Max Length
Parental Education Qualification	Education Loan Sub-Product Type	Text	50
Parental Employment Type	Education Loan Sub-Product Type	Text	50
Parental Interest Income	Education Loan Sub-Product Type	Numeric	
Parental Net Income	Education Loan Sub-Product Type	Numeric	
Parental Total Expense	Education Loan Sub-Product Type	Numeric	
Parental Total Income	Education Loan Sub-Product Type	Numeric	
Price As Per Valuation	Vehicle Loan Sub-Product Type	Numeric	
Projected Earning	Education Loan Sub-Product Type	Numeric	
Status	Home Loan Sub-Product Type	Text	50

Attribute	Applicable for	Data Type	Max Length
Total Expense	All Products	Numeric	
Total Income	All Products	Numeric	
Vehicle Class	Vehicle Loan Sub-Product Type	Text	50

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3.5 Functional Activity of Dashboards

The functional activity assigned to each dashboard and the criteria is based on which each Dashboard is filtered is detailed in the following table:

Dashboard Name	Functional Activity Code	Filter Criteria
My Team Application	RPM_FA_PROCESS_DRIVER_Dashboard_ALL_APPLICATIONS	Currency-wise
My Application	RPM_FA_DASHBOARD_MY_APPLICATIONS / RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION	
Loan Offer Status	RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS	
Conversion Analysis	RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS	
Stage-wise Loan Applications	RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN	
Exposure to Collateral	RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL	
Account Opening Trends	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND	

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