Configurations User Guide

Oracle FLEXCUBE Onboarding

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Configurations User Guide

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1 Preface

1.1 Introduction

Welcome to the **Configurations** user guide for Oracle FLEXCUBE Onboarding. It provides an overview of how to configure the Business Process and related workflows for origination of Savings Account, Current Account, Term Deposit, Credit Card and Loans comprising of Home Loan, Vehicle Loan, Personal Loan and Education Loan; Business Product Configuration and Dashboard related configurations.

1.2 Audience

This user guide is intended for back-office and front-end staff who setup and use Oracle FLEXCUBE Onboarding.

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

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table 1: Acronyms Table

Abbreviation	Description
DS	Data Segment
System	Oracle FLEXCUBE Onboarding Module

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1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

Topics	Description
Configurations	This topic provides detailed information about configurations that needs to be performed Retail Origination processes.
Error Codes and Messages	This topic provides the error messages that you encounter while working with Oracle FLEXCUBE Onboarding.
List Of Glossary	List Of Glossary has the list of alphabetical list of functional activity codes of the dashboards.

1.6 Related Documents

The related documents are as follows:

1. Operations User Guide

2. Savings Account Origination User Guide

3. Current Account Origination User Guide

4. Term Deposit Origination User Guide

5. Retail Loans Origination User Guide

6. Credit Card Origination User Guide

7. Alerts and Dashboard User Guide

8. Oracle Banking Common Core User Guide

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1.7 Symbols

This user guide may refer to all or some of the following icons:

Table 3: Symbols

Icons	Function
✖	Exit
✚	Add row
▬	Delete row
🔍	Option List

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2 Configurations

This section includes following subsections:

2.1 Introduction

Oracle FLEXCUBE Onboarding includes comprehensive coverage of Origination Processes for Savings Account, Current Account, Term Deposit, Credit Cards 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 Oracle FLEXCUBE Onboarding processes.

Oracle FLEXCUBE Onboarding 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, Facts, Rules and Credit Decision 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 is described as below:

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The Origination Processes in Oracle FLEXCUBE Onboarding are driven based on the below configurations:

- Business Product

- Business Process

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

- Credit Decision Configuration

- Facts and Rules

- Qualitative Scorecard

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

The module also supports comprehensive dashboard widgets for bank person as 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.

- 2.2 Business Product Configuration

- 2.3 Business Process Configuration

- 2.4 Rule Configuration

- 2.5 Credit Decision Configuration

- 2.6 Qualitative Scorecard Configuration

- 2.7 Dashboard Configuration

- 2.8 Initial Funding Configuration

- 2.9 Application Submission Configuration

- 2.10 Machine Learning Configuration for Predicting Account Opening Date

- 2.11 Batch Process Configuration

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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 the 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 Oracle FLEXCUBE Onboarding 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 Oracle FLEXCUBE Onboarding allows to configure parameters that are more customer facing and how the products are 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 Oracle FLEXCUBE Onboarding, 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.

This section includes following subsections:

- 2.2.1 Create Business Product

- 2.2.2 View Business Product

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:

- 2.2.1.1 Business Product Details

- 2.2.1.2 Business Product Attributes

- 2.2.1.3 Business Product Host Mapping

- 2.2.1.4 Business Product Preferences

2.2.1.1 Business Product Details

The Business Product Details is the first data segment of Create Business Product application.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen,** click **Retail Banking**. Under **Retail Banking,** click **Configuration**.

2. Under **Configuration,** click **Business Product**.

3. Under **Business Product,** click **Create Business Product**.

   → The **Business Product Details** screen is displayed.

   Figure 1: Business Product Details

4. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 4: Business Product Details – Field Description.

Table 4: Business Product Details – Field Description

Field	Description
Product Type*	Select the product from the drop-down list. Available options are: • Savings Account • Current Account • Loan Account • Term Deposit Account • Credit Card
Product Sub Type*	Select the product sub-type from the drop-down list. Product sub-types supported are based on the **Product Type** selected. 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

Field	Description
	4. Term Deposit • Simple Term Deposit • Reinvestment Term Deposit 5. Credit Card • Retail Credit Card
Business Product Code*	Specify the business product code. **NOTE:** Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.
Business Product Name*	Specify the business product name.
Business Product Start Date*	System displays the logged in application date by default. System allows to change the start date to be a post-date or future-date.
Business Product Review Date	Select 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 Expiry Date	Select the end date as per the business requirement. The End date has to be ahead of the **Business Product Start Date** and the **Business Product Review Date**.
Channel Allowed*	Select the channels which are allowed for the business product from the drop-down list. Available options are: • OFLO • OBDX
Fintech Allowed	Select the toggle if the business product is supported for Origination from 'Fintech' Companies.

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Field	Description
Fintech Name*	Select the Fintech Company name from the drop-down list. System allows selection of multiple companies. This field is displayed only if **Fintech Allowed** toggle is selected.
IPA Applicable	This field is displayed, if **Product Type** is selected as Loan. By default, this will be disabled. Select the toggle to indicate if In-Principal Approval (IPA) is applicable for loan.
Application Submission is Mandatory	Select the toggle to make the **Application Entry** stage as mandatory in **Product Details** data segment for the business product. This configuration will be possible only if the Application submission configuration is set as 'Y'. Please refer section 2.9 Application Submission Configuration for more details.
Back	Click **Back** to navigate to the previous data segment within a stage. **NOTE:** Since this is the first screen on the workflow, Back will be disabled.

Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the Business Product screen, the status of this get updated as 'In-Progress'. The user can work on it later from picking it from the **View Business Product** screen.

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2.2.1.2 Business Product Attributes

In this data segment, the details such as business product summary, business product image, feature, eligibility so on are captured, and are ultimately used for displaying in the product catalogue process and the product details.

1. Click **Next** in **Business Product Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Business Product Attributes** screen is displayed.

Figure 2: Business Product Attributes

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2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 5: Business Product Attributes – Field Description.

Table 5: Business Product Attributes – Field Description

Field	Description
Business Product Image*	Select the image that you want to display for the business product in the Product Catalogue. Click **Upload** to upload it.
Business Product Summary*	Specify the content for the business product summary.
Feature	Specify the feature details.
Feature Name*	Specify the feature name.
Feature Description*	Specify the feature description of the business product.
Display On Catalogue*	Select this checkbox, if the same information should be displayed in the Product Catalogue.
Add Feature/Remove Feature	Click **Add Feature** or **Remove Feature** to add or remove the rows respectively.
Eligibility	Specify the eligibility details.
Eligibility Name*	Specify the eligibility name.
Eligibility Description*	Specify the eligibility description of the business product.
Display On Catalogue*	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Eligibility /Remove Eligibility	Click **Add Eligibility** or **Remove Eligibility** to add or remove the rows respectively.
Fees & Charges	Specify the fees and charges details.

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Field	Description
Fees & Charges Name*	Specify the fees and charges name.
Fees & Charges Description*	Specify the fees and charges description of the business product.
Display On Catalogue*	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Fees & Charges/Remove Fees & Charges	Click **Add Fees & Charges** or **Remove Fees & Charges** to add or remove the rows respectively.
Terms & Conditions	Select the Terms & Condition PDF file and click **Upload** to upload it.
Product Brochures	Select the Business Product Brochure PDF file and click **Upload** to upload it.
Comments	Specify the comments, if required.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

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Field	Description
Cancel	Click **Cancel** to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the **View Business Product** screen.

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 that are linked to the host product are defined.

1. Click **Next** in **Business Product Attributes** screen to proceed with next data segment, after successfully capturing the data.

   → The **Business Product Host Mapping** screen is displayed.

   Figure 3: Business Product Host Mapping

2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 6: Business Product Host Mapping – Field Description.

Table 6: Business Product Host Mapping – Field Description

Field	Description
Business Product Code	Displays the business product code defaulted from **Business Product Code** entered in the Business Product Details data segment.
Select Host Product*	Select the host product from the drop-down list. **Note:** Without OBRH Configuration, Host products will not be displayed. Refer to **Oracle FLEXCUBE Universal Banking Integration Guide**. Without CMS Integration, the Credit card product cannot be configured. Refer to **CMS-OFLO Integration Guide**.
Product Description	Displays the product description once the host product is selected in **Select Host Product**.
Get Products Details	Click **Get Product Details,** and the system will display various interest codes and the charge codes linked to the host product in the Interest Details and Charge Details panel.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

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Field	Description
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from **the View Business Product** screen.

3. Click **Get Product Details**.

→ The **Business Product Host Mapping – Interest Details and Charge Details** screen is displayed.

Figure 4: Business Product Host Mapping – Interest Details and Charge Details

4. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 7: Business Product Host Mapping with Interest Details and Charge Details – Field Description.

Table 7: Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Interest Configuration	Specify the required interest details.
Interest Code	Displays the interest code linked to the host product.
Description	Displays the description of the interest code linked to the host product.
User Defined Element ID	Displays the user defined element ID linked to the **Interest Code**.
Description	Displays the description of the user defined element ID linked to the **Interest Code**.
Display Name	Specify the display name of the interest user defined element. This is the interest name that would be displayed in the Oracle FLEXCUBE Onboarding screens such as Interest details data segment for Current and Savings account origination process and Loan Interest Details data segment for loan origination process.
Display	Select to display the specified interest user defined element in the Interest Details data segment.
Margin Allowed	Select if margin can be provided to the **Business Product** in the Interest Details data segment of product origination process. **NOTE:** Currently, margin is not supported for Savings and Current Account, hence this switch should be off for Savings Account and Current Account.

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Field	Description
Charge Configuration	Specify the required charge details.
Charge Code	Displays the charge code linked to the Host Product.
Description	Displays the description of the charge code linked to the Host Product.
User Defined Element ID	Displays the user defined element ID linked to the charge code.
Description	Displays the description of the user defined element ID linked to the charge code.
Display Name	Enter the display name of the interest user defined element This is the interest name that would be displayed in the Oracle FLEXCUBE Onboarding screens such as Interest Data Segment.
Display	Select to display the specified charge code or charge user defined element in the Charge Details data segment.
Waiver Allowed	Select if specified charges can be waived during Product Origination.
Amend Allowed	Select if specified charges can be amended during Product Origination.
Back	To navigate back to the previous data segment within a stage, click **Back**. Being a maintenance Screen, the data segment will populate in Read only mode.

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Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	On click of **Save & Close**, to save the captured details. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Cancel	Click **Cancel** to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

The number of panels for interest details and charges details will depend on the number of interest codes and charge codes linked to the Host Product.

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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.

1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.

Prerequisite

Only if **Product Type** is selected as Loan Account in Business Product Details data segment

→ The **Business Product Preference** – **Loan Product** screen is displayed.

Figure 5: Business Product Preference – Loan Product

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 8: Business Product Preference (Loan Product) – Field Description.

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Table 8: Business Product Preference (Loan Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Resident, • Non-Resident
Customer Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Major • Minor
Currency Allowed*	Select the currency that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age*	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year

Field	Description
Inactive Application Expiry Period*	Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.
Branch*	Select one of the following options: • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. System allows to select Disallowed and keep it blank so that the **Business Product** is allowed for all the branches.
Financial Details Validity Period*	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: • Days • Month • Year Select the numeric period from the second drop-down box.
Configurations for Loan Products	Specify the configurations for the loan products.
Loan Currencies*	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: • Days • Month • Year

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Field	Description
Minimum Term*	Specify the minimum tenure of the loan for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: • Days • Month • Year
Maximum Term*	Displays the maximum tenure of the loan for the selected currency.
Minimum Amount*	Displays the minimum amount of the loan for the selected currency.
Maximum Amount*	Displays the maximum amount of the Loan for the selected Currency.
Multiple Disbursement*	Select the toggle if multiple disbursement is allowed for the loan accounts.
Moratorium Period Allowed*	Select the toggle if moratorium period is allowed for the loan accounts.
Repayment Type Allowed	Displays the repayment type allowed for the loan product based on the host product mapped with the business product. Available options are: • EMI • IOPM • POIM • FPI
Offer Acceptance Method*	Select the offer acceptance method. Available options are: • Manual • Automatic

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Field	Description
Offer Expiry Period*	Specify the offer expiry period. Available options are: • Days • Month • Year
Offer Amendment*	Select the toggle if offer amendment is allowed for the loan accounts.
Interest Tolerance %*	Specify the maximum interest margin, the user can provide for the loan account. You can specify the maximum value as 100.00%. Tolerance Percentage = Interest Rate * Interest Tolerance Percentage.
Interest Rate Treatment*	Select the interest rate treatment from the drop-down list. Available options are: • At Offer Issue Stage • At the Time of Loan Account Creation • Pegged Period If 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.
LTV%	Specify the percentage for Loan to Value (LTV). LTV = Loan Amount / Collateral Value This field is displayed, if **Product Sub Type** is selected as Home Loan in **Business Product Details** segment.

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Eligibility Calculation Method*	Select the required option for the eligibility calculation method from the drop-down list. Available options are:
	
	• Net Income Method
	
	  Eligibility Amount = (Net Savings / EMI per Lakh) * 100000
	
	• FOIR Method
	
	  Eligibility Amount = (Gross Income * FOIR% - Financial Liability) / EMI per Lakh * 100000
	
	Note: Banks will compare the eligible amount as per FOIR and LTV, and the lowest eligible amount will be considered.
	
	This field is displayed, if **IPA Applicable** is selected in **Business Product Details** segment.

FOIR%	Specify the FOIR percentage. This field is displayed, if **Eligibility Calculation Method** is selected as FOIR Method.
IPA Expiry Period*	Select the IPA expiry period. Available options are: • Days • Months • Years This field is displayed, if **IPA Applicable** is selected in **Business Product Details** segment.
Internal Score Card Linkage	Specify internal score card linkage details.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.

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Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.
Qualitative Scorecard ID*	Specify or select the qualitative score card ID to be linked with the business product.
Description	On tab off from the Qualitative Score Card ID field, system will display the Description of the Qualitative Score Card ID.
Qualitative Decision Box*	Specify the ranges for minimum and maximum score for the below mentioned decisions: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the **View Business Product** screen.

Prerequisite

Only if **Product Type** is selected as Savings Account in Business Product Details data segment

→ The **Business Product Preference** – **Savings Account Product** screen is displayed.

Figure 6: Business Product Preference – Savings and Current Account Product

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 9: Business Product Preference (Savings and Current Account Product) – Field Description.

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Table 9: Business Product Preference (Savings and Current Account Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Resident, • Non-Resident
Customer Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Major • Minor
Currency Allowed*	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age*	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year

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Field	Description
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year
Inactive Application Expiry Period*	Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.
Branch*	Select one of the following options: • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.
Financial Details Validity Period*	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: • Days • Month • Year Select the numeric period from the second drop-down box. This field is **mandatory** for Current Product and non-mandatory for Savings Product.

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Field	Description
Configuration for Savings & Current Account Products	Specify the configurations for Savings and Account product.
Initial Funding*	Select if **Initial Funding** is mandatory for the Account Origination.
Minimum Amount	Specify the minimum funding amount, if **Initial Funding** is mandatory for the Account Origination
Maximum Amount	Specify the maximum funding amount, if **Initial Funding** is mandatory for the Account Origination
Currency	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** panel above.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Passbook	Select to indicate if passbook is to be allowed for the account.
Debit Card	Select to indicate if debit card is to be allowed for the account.
Direct Banking	Select to indicate if direct banking is to be allowed for the account.
Phone Banking	Select to indicate if phone banking is to be allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is to be allowed for the account.
TOD Allowed	Select to indicate if TOD is allowed for the account.

Field	Description
Against Uncleared Funds	Select to indicate if against uncleared funds is allowed for the account.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
Assessment Method for Unsecured Loans*	Select to indicate if the assessment method is Internal Scorecard. **NOTE:** This field is **mandatory**, if **Overdraft Limit Allowed** is selected.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

Prerequisite

Only if **Product Type** is selected as Term Deposit in Business Product Details data segment.

→ The **Business Product Preference** – **Term Deposit Product** screen is displayed.

Figure 7: Business Product Preference – Term Deposit Product

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 10: Business Product Preference (Term Deposit Product) – Field Description.

Table 10: Business Product Preference (Term Deposit Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Resident, • Non-Resident

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Field	Description
Customer Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Major • Minor
Currency Allowed*	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age*	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year
Inactive Application Expiry Period*	Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.
Branch*	Select one of the following options: • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened.

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Field	Description
	• Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.
Configuration for Term Deposit	Specify the configurations for the term deposit.
Initial Funding*	Select if **Initial Funding** is mandatory for the Account Origination.
Term Deposit Currencies*	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: • Days • Month • Year
Minimum Term*	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: • Days • Month • Year
Maximum Term*	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount*	Displays the minimum amount of the term deposit for selected currency.
Maximum Amount*	Displays the maximum amount of the term deposit for the selected currency.

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Field	Description
Auto Rollover	Select to indicate if auto rollover is allowed for the account.
Phone Banking	Select to indicate if phone banking is allowed for the account.
Direct Banking	Select to indicate if direct banking is allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is allowed for the account.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the Business Process window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process.

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Prerequisite

Only if **Product Type** is selected as Credit Card Account in Business Product Details data segment.

→ The **Business Product Preference** – **Credit Card Product** screen is displayed.

Figure 8: Business Product Preference – Credit Card Product

Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 11: Business Product Preference (Credit Card Product) – Field Description.

Table 11: Business Product Preference (Credit Card Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Resident, • Non-Resident
Customer Status Allowed*	Select the option for which the business product is applicable for. Available options are: • Major • Minor
Currency Allowed*	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age*	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year

Field	Description
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year
Inactive Application Expiry Period*	Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.
Branch*	Select one of the following options: • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.
Financial Details Validity Period*	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: • Days • Month • Year Select the numeric period from the second drop-down box.
Configuration for Credit Card Product	Specify the configurations for Credit Card products.
Card Type	Select the **Card Type** applicable for the Account Origination.

Field	Description
Affinity Program Name	Select the affinity program name.
Picture Card	Select the toggle to enable the picture card for the business product.
Minimum Card Limit*	Specify the minimum card limit for the business product.
Maximum Card Limit	Specify the maximum card limit for the business product.
NFC	Select the toggle to enable NFC.
Addon Card Allowed	Select the toggle to allow the addon cards for the business product.
Maximum Number of Add-on Cards	Specify the maximum number of Add-on cards allowed for the business product.
Define Addon Card Limit	Select the toggle to define the limit for the add on cards.
International Usage allowed*	Select the toggle to indicate whether the international usage allowed for the business product.
Currency Disallowed Usage	Select the currency which are not allowed for the business product.

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Field	Description
Assessment Method*	Select the multiple assessment method/s from the drop-down list. Available options are: • Internal Scorecard • External Scorecard • Manual
Card Transactions Limit*	Specify the card transaction limit details Click **+ / -** Button to add/delete the rows.
Limit Type	Select the limit type. Available options are: • ATM Limit • POS Limit • International Limit • Internet Limit
Maximum Limit	Specify the maximum limit allowed.
Daily Limit	Specify the daily limit allowed.
Internal Score Card Linkage	Specify internal score card linkage details.
Multiple Applicant Handling*	Select multiple applicant handling method from the drop-down list. Available options are: • Average • Best of • Worst of
Scorecard Calculation to consider only Primary Applicant	Select the toggle if scorecard calculation should only consider the primary applicant.

Field	Description
Qualitative Scorecard ID*	Specify or select the qualitative score card ID to be linked with the business product.
Description	On tab off from the Qualitative Score Card ID field, system will display the Description of the Qualitative Score Card ID.
Qualitative Decision Box*	Specify the ranges for minimum and maximum score for the below mentioned decisions: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject
Quantitative Scorecard ID*	Specify or select the qualitative score card ID to be linked with the business product.
Description	Displays the description of the quantitative score card ID, once the **Quantitative Scorecard ID** is specified.
Quantitative Decision Box	Specify the ranges for minimum score and maximum score for the below mentioned decisions options: • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject
Back	Click **Back** to navigate to the previous data segment within a stage.

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Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

2. Click **Submit** to create business product.

At this point, the status of business product is unauthorized. User with supervisor access has to approve the business product. Once approved, status of the business product changes from unauthorized to authorized and is available for linking in the business process.

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2.2.2 View Business Product

Oracle FLEXCUBE Onboarding supports to view the business product created. The View Business Product allows the user to view all of the authorized, un-authorized and closed business product. Authorize option is also available for supervisor users for approving unauthorized business product.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen,** click **Retail Banking.** Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Business Product**.

3. Under **Business Product**, click **View Business Product**.

   → The **View Business Product** screen is displayed.

Figure 9: View Business Product
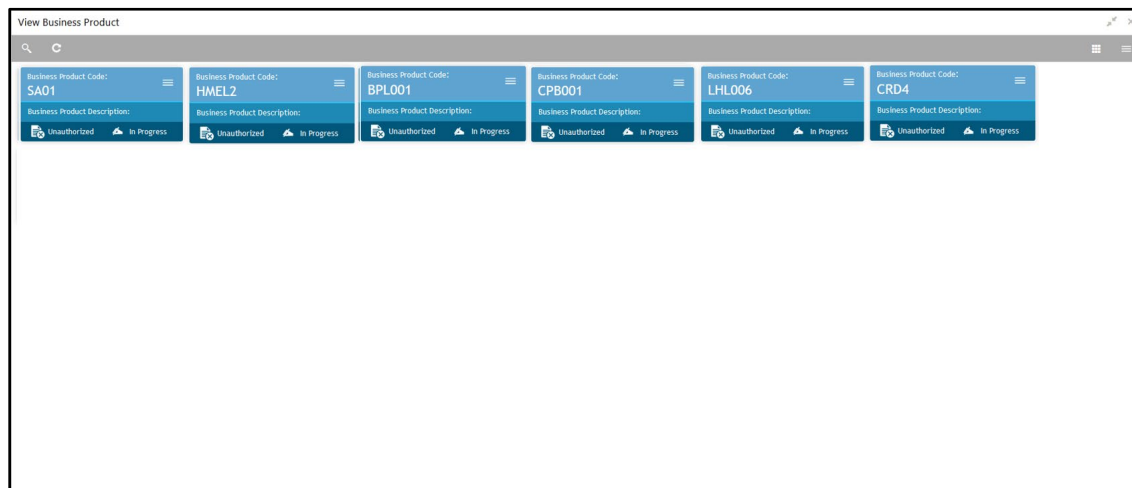
4. Click ▤ icon on the top right-hand side of the business product tile.

   Prerequisite

   Only if business product is authorized.

   → The following **View Business Product Pop-up** is displayed.

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Figure 10: View Business Product Pop-Up
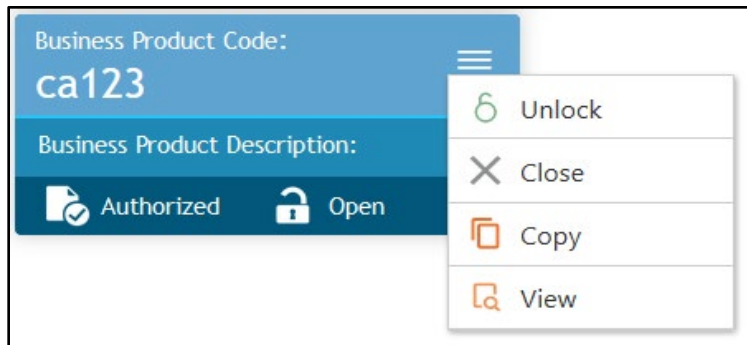
Prerequisite

Only if business product is un-authorized.

→   The following **View Business Product Pop-up** is displayed.

Figure 11: View Business Product Pop-Up
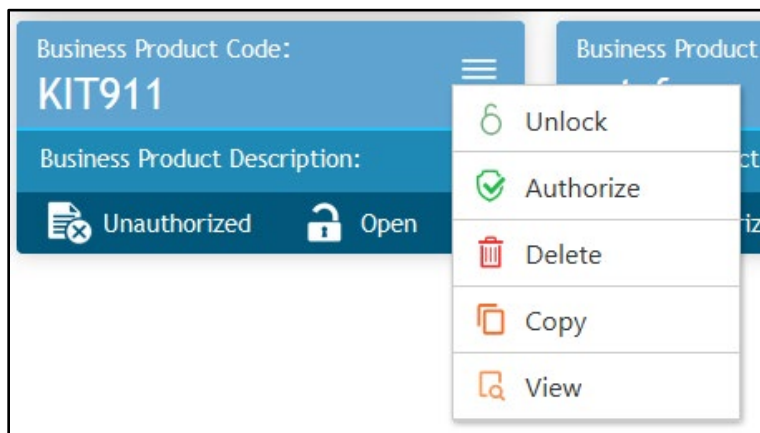
For more information on options, refer to Table 12: View Business Product – Option Description.

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Table 12: View Business Product – Option Description

Field	Description

Unlock	As specified in Figure 10 and Figure 11, this option is common for authorized and unauthorized business product. Click **Unlock t**o edit the business product information in Create Business Product data segment.
	
	System will not allow to edit the following fields:
	
	    • **Product Type**
	    • **Product Sub-Type**
	    • **Business Product Code.**
	
	Make the required changes in the other relevant data segment and submit the business product.

Close	Click **Close** to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Copy	Click **Copy** to copy the authorized or unauthorized business products to quickly create new business product.
View	Click **View** 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	Click **Delete** to delete the business products that are unauthorized and no more required.

2.3 Business Process Configuration

Oracle FLEXCUBE Onboarding 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 Workflow Orchestrator 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 Workflow Orchestrator 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 Prerequisites 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, Loans and Credit Card.

  The list of lifecycle codes is available in Lifecycle Codes.

- **Process Code**
  Process Code defines the various stages relevant for the origination workflow. 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 is available in Process Codes.

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- **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.

  This section includes following subsections:

  - 2.3.1 Create Business Process

  - 2.3.2 View Business Process

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.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen,** click **Retail Banking.** Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Business Process**.

3. Under **Business Process**, click **Create Business Process**.

   → The **Create Business Process** screen is displayed.

Figure 12: Create Business Process

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4. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 13: Create Business Process – Field Description.

Table 13: Create Business Process – Field Description

Field	Description
Business Process Code*	Specify an alphanumeric business process code. Maximum Length allowed is 16.
Business Process Description*	Specify the description of the business process code. Maximum Length allowed is 60.
Lifecycle*	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Process Code*	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination.
Process Description	Displays the description of the selected process code.
Business Product Code*	Specify the business product code for which the business process is being created. Alternatively, system allows to select 'All', in which case the business process will be applicable to all the business products that are associated with the Lifecycle and Process Code.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the Business Process window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process.

NOTE: System will allow you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

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5. Search and select the **Process Code**.

→ The **Create Business Process** screen with stages is displayed.

Figure 13: 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:

- 2.3.1.1 Data Segment

- 2.3.1.2 Document

- 2.3.1.3 Checklist

- 2.3.1.4 Advices

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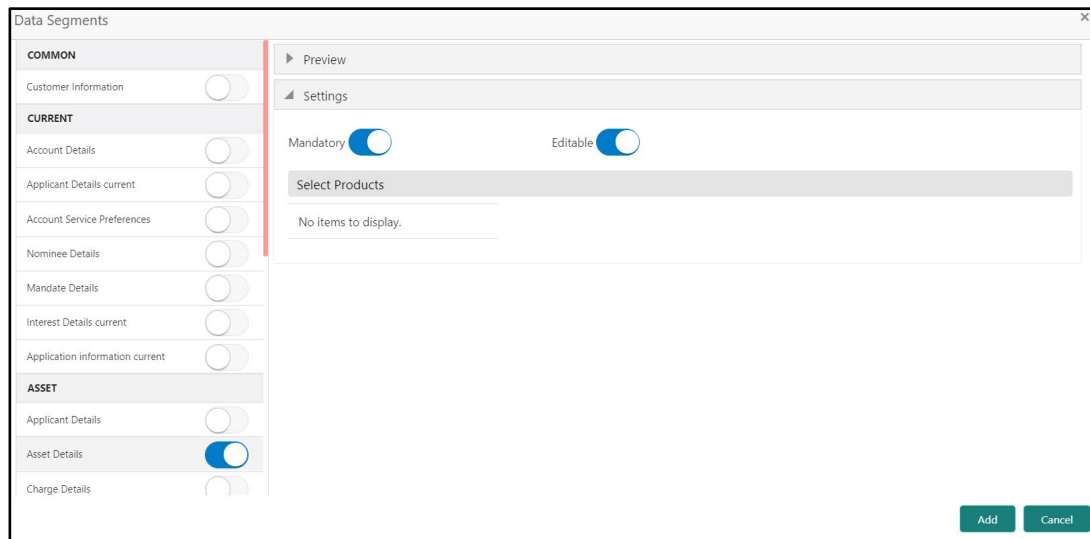
A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain and process. Business Process will consist of such several data segments that makes up the stage.

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.

5. Select the stage.

6. Click **Data Segments** tab and then click ➕ icon on the header panel.

    → The **Data Segments** screen is displayed.

Figure 14: Data Segments

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7. Select the required data segment or data segments for the selected stage and specify the details in the relevant data fields. For more information on fields, refer to Table 14: Data Segments – Field Description.

Table 14: Data Segments – Field Description

Field	Description
Preview	User can click on **Preview** tab to view the data segment.
Settings	Specify the settings.
Mandatory	Select if data segment is mandatory.
Editable	Select if data segment is editable.
Select Products	Select the Products for which the data segment is relevant.

8. Click **Add**.

→ The **Business Process Definition** screen is displayed with data segment added.

Figure 15: Business Process Definition

System allows to re-sequence the data segment by dragging and dropping over the specific data segment.

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2.3.1.2 Document

This section describes about the documents that are to be submitted by the customer for the Product Origination process.

1. Select the stage and click **Document** tab to define the specific documentation requirement for different stage.

   → The **Create Business Process – Documents** screen is displayed.

Figure 16: Create Business Process – Documents

2. Specify details in the relevant data fields. For more information on fields, refer to Table 15: Create Business Process - Documents.

Table 15: Create Business Process - Documents

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if the document submission for the stage is mandatory.

Field	Description
Business Products	Select the required option for the document submission requirement. Available options are: • Single Product • List of Products • All
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Business Process** screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the **View Business Process** screen.

2.3.1.3 Checklist

Checklist are the distinct and this section describes list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.

1. Select the stage and click **Checklist** tab.

→ The **Create Business Process – Checklist** screen is displayed.

Figure 17: Create Business Process – Checklist

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2. Specify details in the relevant data fields. For more information on fields, refer Table 16: Create Business Process.

Table 16: Create Business Process

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of selected stage.
Mandatory	Select if the document submission for the stage is mandatory.
Business Products	Select the required option to restrict the checklist. Available options are: • Single Product • List of Products • All
Save	Click **Save** to save the captured details.
Cancel	Click **Cancel** to close the **Business Process** screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the **View Business Process** screen.

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.

1. Select the stage and click **Advices** tab.

   → The **Create Business Process – Advices** screen is displayed.

   Figure 18: Create Business Process – Advices

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2. Specify details in the relevant data fields. For more information on fields, refer Table 17: Create Business Process – Advices.

Table 17: Create Business Process – Advices

Field	Description
Advice Type	Search and select the required advice type from the displayed list of all the valid advices maintained, and that must be mapped to this stage.
Advice Description	Displays the corresponding description of the advice.
Business Products	Select the required option to restrict the advices. Available options are: • Single Product • List of Products • All
Save	Click **Save** to save the captured details.
Cancel	Click **Cancel** to close the **Business Process** screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the **View Business Process** screen.

3. Click **Save** to create business process.

At this point, the status of business process is unauthorized. User with supervisor access has to approve the business process. Once approved, status of the business process changes from unauthorized to authorized and is activated for usage in the Product Origination Process.

2.3.2 View Business Process

Oracle FLEXCUBE Onboarding supports to view the business process created. The View Business Process allows the user to view all of the authorized, un-authorized and closed business process. Authorize option is also available for supervisor users for approving unauthorized business process.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen,** click **Retail Banking.** Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Business Process**.

3. Under **Business Process**, click **View Business Product**.

   → The **View Business Process** screen is displayed.

   Figure 19: View Business Process
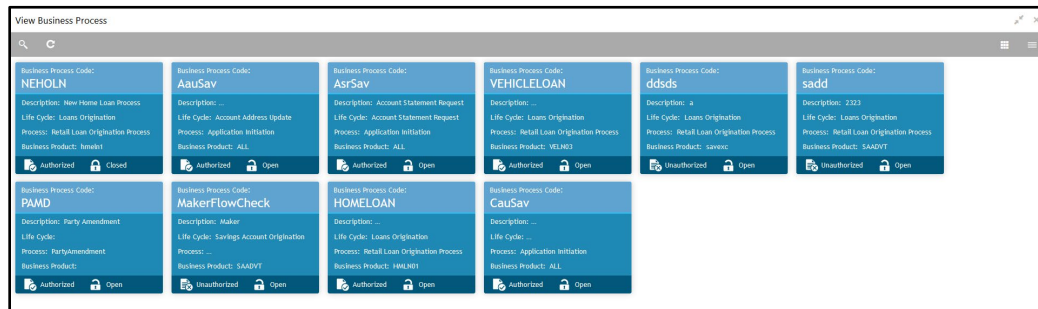
Tiles representing the various Business Process in different state such as Open, In-Progress, Closed and in Authorized and Unauthorized status are visible in this process.

4. Click on the **Business Process Tile** to select the specific business process.

Prerequisite

Only if business process is authorized.

→ The **Business Process Definition – Authorized** screen is displayed.

Figure 20: Business Process Definition - Authorized Business Process

For Authorized business process, available options are:

- New – Click **New** to create new business process.

- Unlock – Click **Unlock** to edit the business process.

- Close – Click **Close** to permanently deactivate the Business Process. Once closed, the Business Process cannot be used for Origination Process.

Prerequisite

Only if business process is un-authorized.

→ The **Business Process Definition – Un-Authorized** screen is displayed.

Figure 21: Business Process Definition – Un-authorized Business Process

For un-authorized business process, available options are:

- Unlock - Click **Unlock** to edit the business process.

- Delete - Click **Delete** to delete the business process.

- Authorize - User with authorization access will be able to view this button and will be able to authorize the record.

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For more information on options, refer to Table 18: View Business Product – Option Description.

Table 18: View Business Product – Option Description

Field	Description
Unlock	As specified in Figure 10 and Figure 11, this option is common for authorized and unauthorized business product. Click **Unlock** to edit the business product information in Create Business Product data segment. System will not allow to edit the following fields: • Product Type • Product Sub-Type • Business Product Code Make the required changes in the other relevant data segment and submit the business product.
Close	Click **Close** to close the business products that are no more relevant for banking product offering. User can close only authorized 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	Click **Delete** to delete the business products that are unauthorized and no more required.

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2.4 Rule Configuration

Rule Configuration enables the user to create, view, and modify the facts and rules.

This section includes following subsections:

- 2.4.1 Fact

- 2.4.2 Rule

2.4.1 Fact

Fact is the information carrying entity which can be used for creating the rules or features.

The following list of facts are factory shipped with the product.

Table 19: List of Facts – Factory shipped

Fact Code	Description	Type
AGE	Customer Age	Number
PRODUCTCODE	Business Product Code	Text
TOTAL_INCOME	Total Income	Number
TOTAL_EXPENSE	Total Expense	Number
OBS_SCORE	Bureau Score	Number
INSTALMENT	Proposed Loan Instalment	Number
COLLATERAL_VALUE	Collateral Value	Number
LOANAMOUNT	Loan Amount	Number
ASSETS	Total Assets	Number
LIABILITY	Total Liability	Number
QUALITY_SCORE	Qualitative Score	Number
NETINCOME	Net Income	Number

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Fact Code	Description	Type
CDS_GRADE	Risk Grade For Pricing	Text
LOANTENURE	Loan Tenure	Number
RATE_TYPE	Rate Type	Number
EMPLOYMENTTYPE	Employment Type	Text
applicant_score	Applicant Score	Number

This section includes following subsections:

2.4.1.1 Create Fact

The **Create Fact** screen allows the user to create fact through single creation or bulk upload.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Rule**.

3. Under **Rule**, click **Fact**.

4. Under **Fact**, click **Create Fact**.

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5. Click **New** to create a single fact.

→ The **Create Fact** screen is displayed.

Figure 22: Create Fact

6. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 20: Create Fact – Field Description.

Table 20: Create Fact – Field Description

Field	Description
Code*	Specify the alphanumeric code without space for the fact.
Description	Specify the description of the fact.
Product Processor*	Select the product processor.
Type*	Select the type of the fact.
Save	To save the captured details, click **Save**.

2.4.1.2 View Fact

The **View Fact** screen allows the user to view and edit the facts.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Rule**.

3. Under **Rule**, click **Fact**.

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4. Under **Fact**, click **View Fact**.

→ The **View Fact** screen is displayed.

Figure 23: View Fact

5. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 21: View Fact – Field Description.

Table 21: View Fact – Field Description

Field	Description
Product Processor	Displays the product processor.
Fact ID	Displays the Fact ID.
Fact Name	Displays the name of the fact.
Description	Displays the description of the fact.
Product Processor	Displays the product processor.

6. To filter the data, specify the Fact details in **Filter** textbox.

7. Click **Refresh** to refresh the screen.

8. Right-click on any fact from the list and Click **View Details**.

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9. Click **Edit** to edit the fact.

→ The **Fact Creation** screen is displayed.

Figure 24: Fact Creation

10. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 22: Fact Creation – Field Description.

Table 22: Fact Creation – Field Description

Field	Description
Code*	Displays the alphanumeric code for the fact.
Description	Specify the description of the fact.
Product Processor*	Displays the product processor.
Type*	Select the type of the fact.
Save	To save the captured details, click **Save**.

2.4.2 Rule

Rule enables the user to build the expression to perform the calculation with the facts created.

Steps to build the expression is explained with the below example.

The Rule Expression for Loan to Value (LTV) is

Loan to Value (LTV) = (LOANAMOUNT /COLLATERAL_VALUE) *100

For now, the above expression is not supported directly, and LTV calculation is achieved by the below steps.

Step 1: Create a Rule1 - LOAN_TO_COLLATERAL

Expression - LOANAMOUNT/COLLATERAL_VALUE

Step 2: Create a rule2 - Loan to Value (LTV)

Expression - LOAN_TO_COLLATERAL *100

This section includes following subsections:

- 2.4.2.1 Create Rule

- 2.4.2.2 View Rule

2.4.2.1 Create Rule

The **Create Rule** screen allows the user to create the rule.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Rule**.

3. Under **Rule**, click **Rule**.

4. Under **Rule**, click **Create Rule**.

   → The **Create Rule** screen is displayed.

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Figure 25: Create Rule

5. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to .

Table 23: Create Rule – Field Description

Field	Description
Code*	Specify the alphanumeric code without space for the fact.
Description	Specify the description of the fact.
Product Processor*	Displays the product processor.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
✚ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.

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Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • Text • Number • Boolean • Date • Fact
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.

2.4.2.2 View Rule

The View Rule screen allows the user to view and modify the existing rules.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Rule**.

3. Under **Rule**, click **Rule**.

4. Under **Rule**, click **View Rule**.

   → The **View Rule** screen is displayed.

Figure 26: View Rule

5. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 24: View Rule – Field Description.

Table 24: View Rule – Field Description

Field	Description
Product Processor	Displays the product processor.
Rule ID	Displays the Rule ID.
Rule Name	Displays the name of the rule.
Description	Displays the description of the rule.
Product Processor	Displays the product processor.

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6. To filter the data, Specify the Rule details in **Filter** textbox.

7. Click **Refresh** to refresh the screen.

8. Right-click on any rule from the list and Click **View Details**.

9. Click **Edit** to edit the rule.

→ The **Rule Creation** screen is displayed.

Figure 27: Rule Creation

10. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 25: Rule Creation – Field Description.

Table 25: Rule Creation – Field Description

Field	Description
Code*	Displays the alphanumeric code for the fact.
Description	Specify the description of the fact.
Product Processor*	Displays the product processor.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.

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Field	Description
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • Text • Number • Boolean • Date • Fact
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.

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2.5 Credit Decision Configuration

A credit score is the number that depicts a consumer's credit worthiness. The higher the score the better a borrower looks to potential lenders. A credit score is based on the various features linked to the score model. Lenders such as banks and credit card companies, use credit scores to evaluate the risk of lending money to the customer.

This section includes following subsections:

- 2.5.1 Scoring Feature

- 2.5.2 Scoring Model

- 2.5.3 Decision Grade Matrix

- 2.5.4 Pricing

2.5.1 Scoring Feature

Scoring Feature allows you to define scoring feature for determining the credit score. This score applies to applications during the origination process and based on the information send from the Oracle FLEXCUBE Onboarding to Decision Service.

This section includes following subsections:

- 2.5.1.1 Create Scoring Feature

- 2.5.1.2 View Scoring Feature

2.5.1.1 Create Scoring Feature

The **Create Scoring Feature** screen allows the user to create the scoring feature for determining the credit score. The scoring feature can be created by linking the rule or fact.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Scoring Feature**.

4. Under **Scoring Feature**, click **Create Scoring Feature**.

   → The **Create Scoring Feature** screen is displayed.

Figure 28: Create Scoring Feature

5. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 26: Create Scoring Feature – Field Description.

Table 26: Create Scoring Feature – Field Description

Field	Description
Feature Code*	Specify the unique feature code.

Field	Description
Feature Description*	Specify the description of the feature.
Product Processor	Select the product processor from which the feature is being created.
Rule	Select the option whether the rule is required to define the feature. Available options are • Yes • No
Rule Code*	Select the rule code from the dropdown list. This field appears only if the **Rule** option is selected as **Yes**.
	Click this icon to get the information about the rule. This field appears only if the **Rule** option is selected as **Yes**.
Rule Name	Displays the rule name. This field appears only if the **Rule** option is selected as **Yes**.
Fact Code*	Select the fact code from the dropdown list. This field appears only if the **Rule** option is selected as **No**.
Fact Name	Displays the fact name. This field appears only if the **Rule** option is selected as **No**.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Scoring Feature** screen.

2.5.1.2 View Scoring Feature

The **View Scoring Feature** screen allows the user to view the Scoring Feature created. The status of the uploaded feature is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Scoring Feature**.

4. Under **Scoring Feature**, click **View Scoring Feature**.

   → The **View Scoring Feature** screen is displayed.

   Figure 29: View Scoring Feature
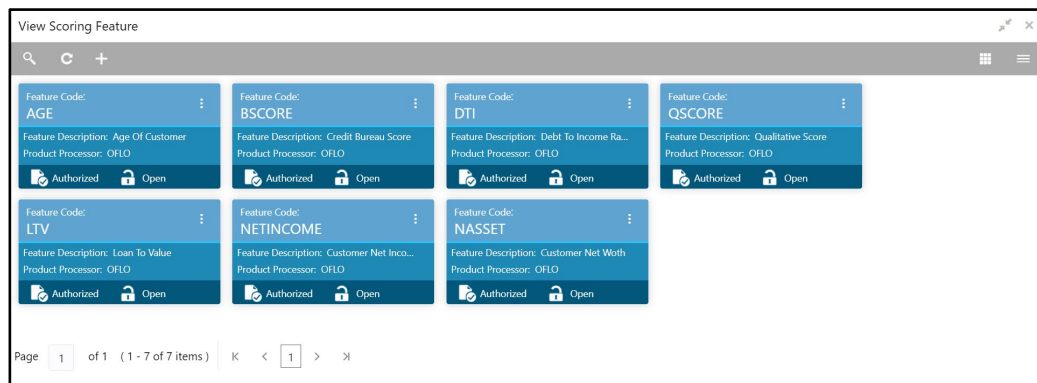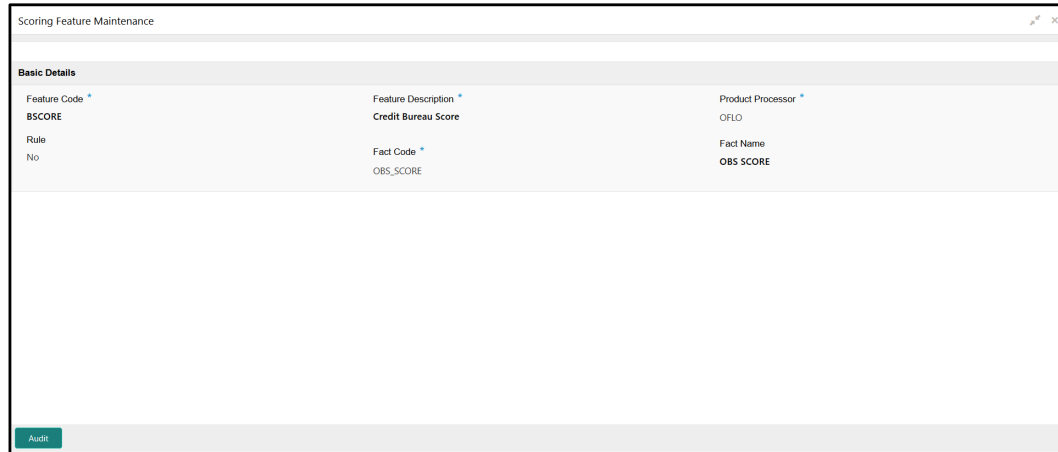
5. Click 🔍 to search the scoring feature based on the following search criteria.

   - Feature Code

   - Feature Description

   - Authorization Status

   - Record Status

6. Click ⋮ icon on the top right-hand side of the scoring feature tile and click **Unlock**.

→ The **Scoring Feature Maintenance** screen is displayed.

Figure 30: Scoring Feature Maintenance

7. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 27: Scoring Feature Maintenance – Field Description.

Table 27: Scoring Feature Maintenance – Field Description

Field	Description
Feature Code*	Displays the feature code.
Feature Description*	Displays the description of the feature.
Product Processor*	Displays the product processor.
Rule	Displays the option whether the rule is configured to the feature. Available options are • Yes • No
Rule Code*	Displays the rule code. This field appears only if the **Rule** option is selected as **Yes**.

Field	Description
	Click this icon to get the information about the rule. This field appears only if the **Rule** option is selected as **Yes**.
Rule Name	Displays the rule name. This field appears only if the **Rule** option is selected as **Yes**.
Fact Code*	Displays the fact code. This field appears only if the **Rule** option is selected as **No**.
Fact Name	Displays the fact name. This field appears only if the **Rule** option is selected as **No**.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Scoring Feature Maintenance** screen.

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2.5.2 Scoring Model

Scoring Model allows the user to define scoring model based on the various features.

This section includes following subsections:

2.5.2.1 Create Scoring Model

The **Create Scoring Model** screen allows the user to create the scoring model by updating the various features. The user needs to create scoring models for both the application and applicant level.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Scoring Model**.

4. Under **Scoring Model**, click **Create Scoring Model**.

   → The **Create Scoring Model** screen is displayed.

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Figure 31: Create Scoring Model

5. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 28: Create Scoring Model – Field Description.

Table 28: Create Scoring Model – Field Description

Field	Description
Application Scoring Model*	Select the toggle to enable the option for application scoring model.
	Scoring Model Tab is displayed if the toggle is selected.
	By default, this option is disabled.
	Feature Tab is displayed if the toggle is not selected.

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Field	Description
Scoring Model Code*	Specify the unique scoring model code.
Scoring Model Description*	Specify the description for the scoring model.
Effective Date*	Specify the effective date.
Expiry Date*	Specify the expiry date.
Product Processor*	Specify the product processor for which the scoring model is being created.
Priority*	Specify the priority of the scoring model.
Selection Criteria	The following fields appear if **Selection Criteria** tab is selected.
Rules	Specify the rule code and description.
Code*	Specify the rule code.
Description	Specify the rule description.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.

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Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • Text • Number • Boolean • Date • Fact
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Scoring Model** screen.

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Scoring Rule:

Scoring Rule tab enables the user to define the rule at the application level for evaluating the application when there are multiple applicants by using the aggregation formula.

This tab will be enabled only if the **Application Scoring Model** toggle is selected.

Prerequisites

Create Rule Expression - Min (applicant_score)

NOTE: For now, this rule expression needs to be created through Postman.

6. Click **Scoring Rule** tab in **Create Scoring Model** screen.

   → The **Create Scoring Model – Scoring Rule** screen is displayed.

   Figure 32: Create Scoring Model – Scoring Rule

7. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 29: Create Scoring Model – Scoring Rule – Field Description.

   Table 29: Create Scoring Model – Scoring Rule – Field Description

Field	Description
Scoring Rule	The following fields appear if **Scoring Rule** tab is selected.
Rule Code*	Select the rule code from the dropdown list.
🛈	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.

Feature:

Feature tab enables the user to define the link the features to the scoring model.

This tab will be enabled only if the **Application Scoring Model** toggle is not selected.

8. Click **Feature** tab in **Create Scoring Model** screen.

→ The **Create Scoring Model – Feature** screen is displayed.

9. Click the **Define** link under **Define Range/Value** column to define a range or absolute values for each scoring feature to be considered for scoring model and score for that range or value.

Figure 33: Create Scoring Model – Feature

10. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 30: Create Scoring Model – Feature – Field Description.

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Table 30: Create Scoring Model – Feature – Field Description

Field	Description
Scoring Feature	The following fields appear if **Feature** tab is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Feature	Select the feature from the drop-down list.
Weightage (%)	Specify the weightage to be assigned to each feature code. **NOTE:** The sum of all the weightage percentage should be 100.
Define Range/Value	Specify the range to be defined for the feature.
Enable	Select the toggle if the scoring parameter is enabled. By default, this option is enabled.
Range/Value Definition	The following fields appears only if the **Delink** link under Define Range/Value column is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Range From	Specify the minimum range of the scoring feature. This field appears only if the **Data type** is Numeric.
Range To	Specify the maximum range of the scoring feature. This field appears only if the **Data type** is Numeric.
Value	Specify the value of the feature. This field appears only if the **Data type** is Alphanumeric.
Score	Specify the score to be assigned for each range or value.

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Field	Description
Category	Specify the category for each range or value from the drop-down list. The available options are: • Low • Medium • High
Done	To save the data and close the range panel, Click **Done.**

2.5.2.2 View Scoring Model

The **View Scoring Model** screen allows the user to view the Scoring Model created. The status of the uploaded Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Scoring model, the status is updated to **Authorized** and **Open**.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Scoring Model**.

4. Under **Scoring Model**, click **View Scoring Model**.

→ The **View Scoring Model** screen is displayed.
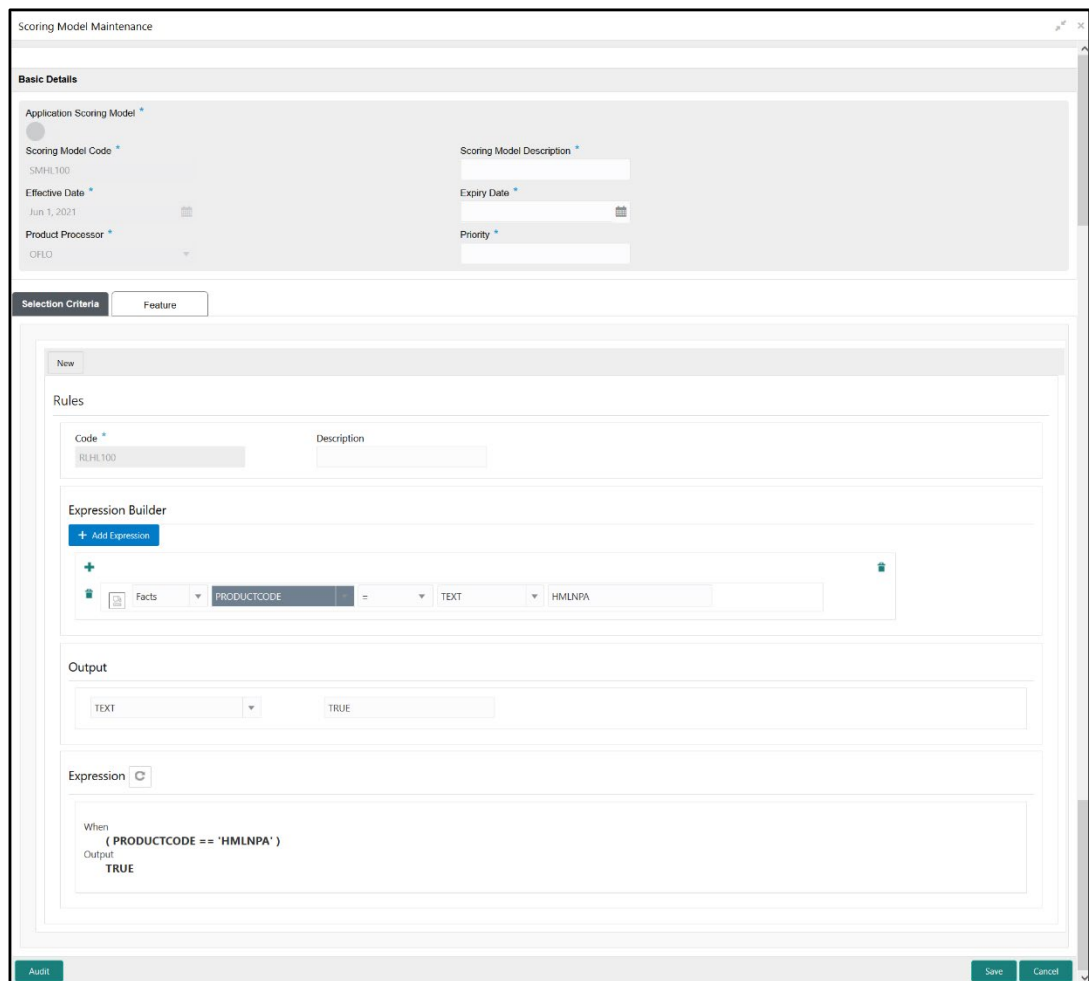
Figure 34: View Scoring Model

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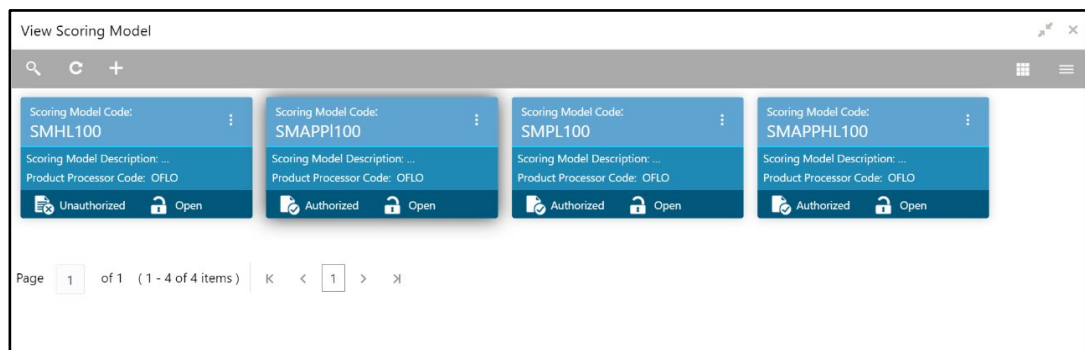
5. Click [🔍] to search the scoring feature based on the following search criteria.

- Scoring Model Code

- Scoring Model Description

- Authorization Status

- Record Status

6. Click [⋮] icon on the top right-hand side of the scoring feature tile and click **Unlock**.

→ The **Scoring Model Maintenance** screen is displayed.

Figure 35: Scoring Model Maintenance

7. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 31: Scoring Model Maintenance – Field Description.

Table 31: Scoring Model Maintenance – Field Description

Field	Description
Application Scoring Model*	Displays the toggle whether the application scoring model is enabled or not.
Scoring Model Code*	Displays the unique scoring model code.
Scoring Model Description*	Specify the description for the scoring model.
Effective Date*	Displays the effective date.
Expiry Date*	Specify the expiry date.
Product Processor*	Displays the product processor for which the scoring model is being created.
Priority*	Specify the priority of the scoring model.
Selection Criteria	The following fields appear if **Selection Criteria** tab is selected.
Rules	Modify the rule code and description.
Code*	Displays the rule code.
Description	Specify the rule description.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
+ icon	Click this icon to add new expression.

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Field	Description
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • Text • Number • Boolean • Date • Fact
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Scoring Model Maintenance** screen.

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8. Click **Scoring Rule** tab to define the rule. This tab will be enabled only if the **Application Scoring Model** toggle is selected while creation.

    → The **Scoring Model Maintenance – Scoring Rule** screen is displayed.

    Figure 36: Scoring Model Maintenance – Scoring Rule

9. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 32: Scoring Model Maintenance – Scoring Rule – Field Description.

Table 32: Scoring Model Maintenance – Scoring Rule – Field Description

Field	Description
Scoring Rule	The following fields appear if **Scoring Rule** tab is selected.
Rule Code*	Select the rule code from the dropdown list.
🛈	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.

10. Click **Feature** tab to update the linked features. This tab will be enabled only if the **Application Scoring Model** toggle is not selected while creation.

$\rightarrow$ The **Scoring Model Maintenance – Feature** screen is displayed.

11. Click the **Define** link under **Define Range/Value** column to define a range or absolute values for each scoring feature to be considered for scoring model and score for that range or value.

Figure 37: Scoring Model Maintenance – Feature

12. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 33: Create Scoring Model – Feature – Field Description.

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Table 33: Create Scoring Model – Feature – Field Description

Field	Description
Scoring Feature	The following fields appear if **Feature** tab is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Feature	Select the feature from the drop-down list.
Weightage (%)	Specify the weightage to be assigned to each feature code.
Define Range/Value	Specify the range to be defined for the feature.
Enable	Select the toggle if the scoring parameter is enabled. By default, this option is enabled.
Range/Value Definition	The following fields appears only if the **Delink** link under Define Range/Value column is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Range From	Specify the minimum range of the scoring feature. This field appears only if the **Data type** is Numeric.
Range To	Specify the maximum range of the scoring feature. This field appears only if the **Data type** is Numeric.
Value	Specify the value of the feature. This field appears only if the **Data type** is Alphanumeric.
Score	Specify the score to be assigned for each range or value.

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Field	Description

Category	Specify the category for each range or value from the drop-down list. The available options are:
	
	   • Low
	
	   • Medium
	
	   • High

Done	To save the data and close the range panel, Click **Done.**

2.5.3 Decision Grade Matrix

Decision Grade Matrix allows the user to define the decision and grade based on the weighted score calculated by the scoring model.

This section includes following subsections:

- 2.5.3.1 Create Decision Grade Matrix

- 2.5.3.2 View Decision Grade Matrix

2.5.3.1 Create Decision Grade Matrix

The **Create Decision Grade Matrix** screen allows the user to create the decision and grade based on the score calculated by the scoring model.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Decision Grade Matrix**.

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4. Under **Decision Grade Matrix**, click **Create Decision Grade Matrix**.

    → The **Create Decision Grade Matrix** screen is displayed.

Figure 38: Create Decision Grade Matrix

5. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 34: Create Decision Grade Matrix – Field Description.

Table 34: Create Decision Grade Matrix – Field Description

Field	Description
Model Code*	Specify the unique Model code.

Field	Description
Model Description*	Specify the description of the Model.
Effective Date*	Select the effective date.
Expiry Date*	Select the expiry date.
Product Processor*	Select the product processor for which the decision and grade matrix is being created.
Priority*	Select the priority of the model.
Selection Criteria	The following fields appear if **Selection Criteria** tab is selected.
Rules	Specify the rule code and description.
Code*	Specify the rule code.
Description	Specify the rule description.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
✚ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.

Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • Text • Number • Boolean • Date • Fact
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Decision Grade Matrix** window.

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6. Click **Decision Matrix** tab to define decision for the application based on the score calculated by the scoring model.

    → The **Create Decision Grade Matrix – Decision Matrix** screen is displayed.

    Figure 39: Create Decision Grade Matrix – Decision Matrix

7. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to .

Table 35: Create Decision Grade Matrix – Decision Matrix – Field Description

Field	Description
Decision Matrix	The following fields appear only if **Decision Matrix** tab is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Weightage Score From	Specify the minimum range of score for the decision.
Weightage Score To	Specify the maximum range of score for the decision.

Field	Description
Decision	Select the decision of an application from the drop-down list. The values are configurable based on the look up values maintained. The available options are: • Approved • Manual • Rejected

8. Click **Grade Matrix** tab to assign the grade to the application which is used during the pricing of the application.

→ The **Create Decision Grade Matrix – Grade Matrix** screen is displayed.

Figure 40: Create Decision Grade Matrix – Grade Matrix

9. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 36: Create Decision Grade Matrix – Grade Matrix – Field Description.

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Table 36: Create Decision Grade Matrix – Grade Matrix – Field Description

Field	Description
Grade Matrix	The following fields appear only if **Grade Matrix** tab is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Weightage Score From	Specify the minimum range of score for the decision.
Weightage Score To	Specify the maximum range of score for the decision.
Grade	Select the grade of the application from the drop-down list. The values are configurable based on the look up values maintained. The available options are: - A - B - C

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2.5.3.2 View Decision Grade Matrix

The **View Decision Grade Matrix** screen allows the user to view the decision grade matrix created. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the matrix, the status is updated to **Authorized** and **Open**.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Decision Grade Matrix**.

4. Under **Decision Grade Matrix**, click **View Decision Grade Matrix**.

   → The **View Decision Grade Matrix** screen is displayed.

   Figure 41: View Decision Grade Matrix
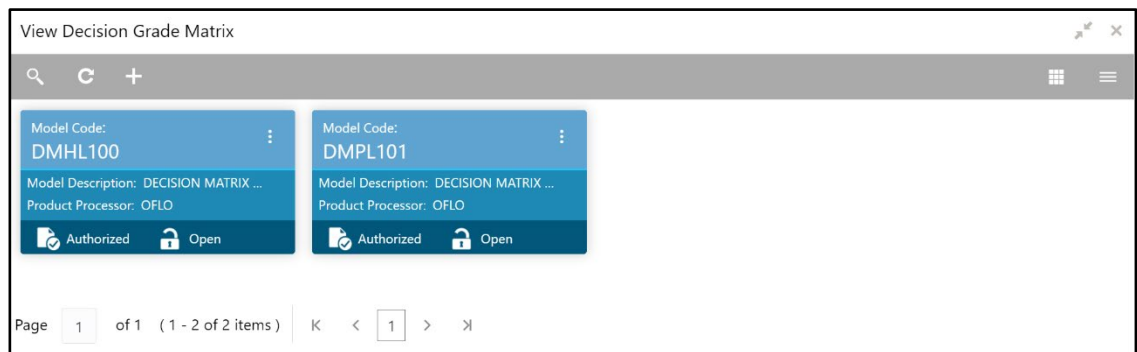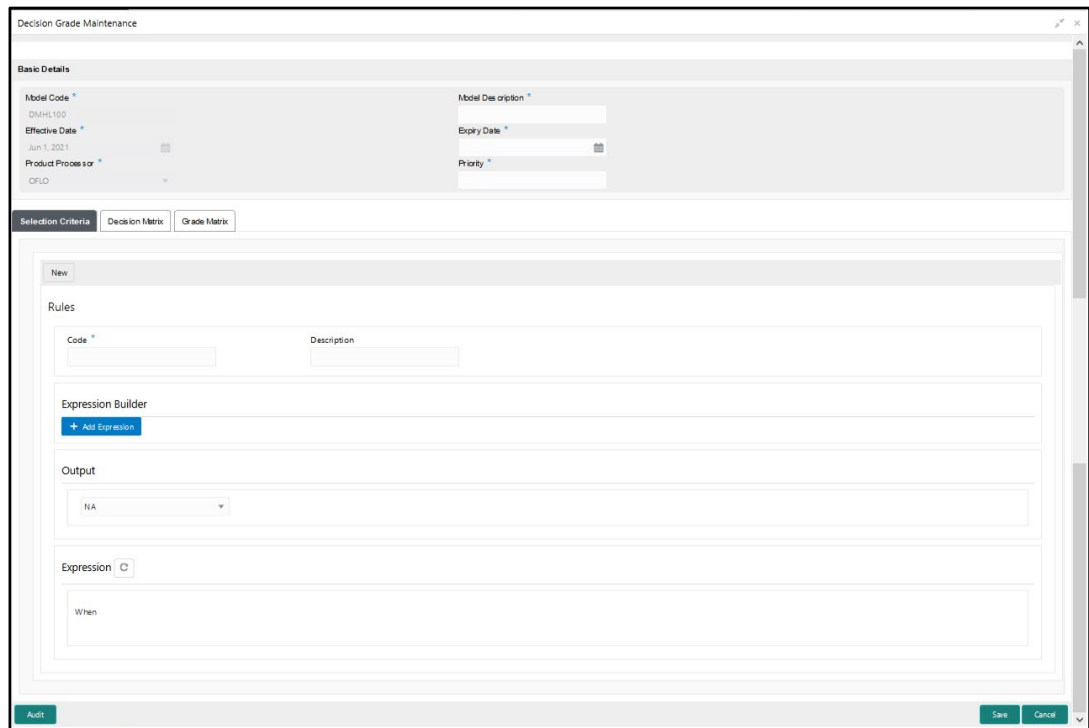
5. Click ![search icon] to search the scoring feature based on the following search criteria.

   - Model Code

   - Model Description

   - Authorization Status

   - Record Status

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6. Click ⋮ icon on the top right-hand side of the scoring feature tile and click **Unlock**.

    → The **Decision Grade Maintenance** screen is displayed.

Figure 42: Decision Grade Maintenance

7. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 37: Decision Grade Maintenance – Field Description.

Table 37: Decision Grade Maintenance – Field Description

Field	Description
Model Code*	Displays the uploaded Model code.
Model Description*	Specify the description of the uploaded Model.
Effective Date*	Displays the effective date for the uploaded Model.

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Field	Description
Expiry Date*	Select the expiry date for the uploaded Model.
Product Processor*	Displays the product processor for which the decision and grade matrix is being created.
Priority*	Select the priority of the model.
Selection Criteria	The following fields appear if **Selection Criteria** tab is selected.
Rules	Specify the rule code and description.
Code*	Specify the rule code.
Description	Specify the rule description.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • Text • Number • Boolean • Date • Fact

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Field	Description
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: - Text - Number - Boolean - Date - Fact - NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Decision Grade Matrix** window.

8. Click **Decision Matrix** tab to define decision for the application based on the score calculated by the scoring model.

→ The **Decision Grade Maintenance – Decision Matrix** screen is displayed.

Figure 43: Decision Grade Maintenance – Decision Matrix

9. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 38: Decision Grade Maintenance – Decision Matrix – Field Description.

Table 38: Decision Grade Maintenance – Decision Matrix – Field Description

Field	Description
Decision Matrix	The following fields appear only if **Decision Matrix** tab is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Weightage Score From	Specify the minimum range of score for the decision.
Weightage Score To	Specify the maximum range of score for the decision.
Decision	Select the decision of an application from the drop-down list. The values are configurable based on the look up values maintained. The available options are: • Approved • Manual • Rejected

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10. Click **Grade Matrix** tab to assign the grade to the application which is used during the pricing of the application.

→ The **Decision Grade Maintenance – Grade Matrix** screen is displayed.

Figure 44: Decision Grade Maintenance – Grade Matrix

11. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 39: Decision Grade Maintenance – Grade Matrix – Field Description.

Table 39: Decision Grade Maintenance – Grade Matrix – Field Description

Field	Description
Grade Matrix	The following fields appear only if **Grade Matrix** tab is selected.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Weightage Score From	Specify the minimum range of score for the decision.
Weightage Score To	Specify the maximum range of score for the decision.
Grade	Select the grade of the application from the drop-down list. The values are configurable based on the look up values maintained. The available options are: • A • B • C

2.5.4 Pricing

Risk-based pricing refers to the offering of different interest rates to the different customers based on their credit worthiness.

Risk-based pricing methodologies allows lenders to use credit profile characteristics to charge borrowers interest rates that vary by credit quality. Thus, the borrowers for a single product will receive the different interest rates and credit terms. It means the higher-risk borrowers will be charged higher rate of interest while the lower risk borrowers who has greater capacity to make payments will be charged lower rate of interest.

This section includes following subsections:

2.5.4.1 Create Pricing Model

The **Create Pricing Model** screen allows the user to create pricing model based on various pricing features.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Pricing**.

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4. Under **Pricing**, click **Create Pricing Model**.

→ The **Create Pricing Model** screen is displayed.

Figure 45: Create Pricing Model

5. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 40: Create Pricing Model – Field Description.

Table 40: Create Pricing Model – Field Description

Field	Description
Pricing Code*	Specify the unique pricing code.

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Field	Description
Pricing Description*	Specify the description of the pricing model.
Effective Date*	Select the effective date.
Expiry Date*	Select the expiry date.
Product Processor*	Select the product processor for which the pricing model is being created.
Priority*	Select the priority of the pricing model.
Selection Criteria	The following fields appear if **Selection Criteria** tab is selected.
Rules	Specify the rule code and description.
Code*	Specify the rule code.
Description	Specify the rule description.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.

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Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type.
	Update the same based on the selected data type.
	The available options are:
	• Text
	• Number
	• Boolean
	• Date
	• Fact
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output.
	Update the same based on the selected output option.
	The available options are:
	• Text
	• Number
	• Boolean
	• Date
	• Fact
	• NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Pricing Model** window.

6. Click **Price Definition** tab to define decision for the application based on the score calculated by the scoring model.

→ The **Create Pricing Model – Price Definition** screen is displayed.

Figure 46: Create Pricing Model – Price Definition

7. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 41: Create Pricing Model – Price Definition – Field Description.

Table 41: Create Pricing Model – Price Definition – Field Description

Field	Description
Price Definition	The following fields appear only if **Price Definition** tab is selected.
Minimum Rate*	Specify the minimum rate applicable for the defined pricing code.

Field	Description
Maximum Rate*	Specify the maximum rate applicable for the defined pricing code.
Rate Type*	Specify the rate type from the drop-down list. The available options are: • Flat • Tiered
Rate %	Specify the interest rate application for the defined pricing. This field appears only if the **Rate Type** is selected as **Flat**.
Rate	The following fields appears only if the **Rate Type** is selected as **Tiered**.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Loan Amount From	Specify the minimum range of loan amount to which the interest rate is applicable.
Loan Amount To	Specify the maximum range of loan amount to which the interest rate is applicable.
Term From	Specify the minimum term from which the interest rate is applicable.
Term To	Specify the maximum term from which the interest rate is applicable.
Rate %	Specify the interest rate applicable for the defined pricing.

2.5.4.2 View Pricing Model

The **View Pricing Model** screen allows the user to view the pricing model created. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Credit Decision**.

3. Under **Credit Decision**, click **Pricing**.

4. Under **Pricing**, click **View Pricing Model**.

   → The **View Pricing Model** screen is displayed.

   Figure 47: View Pricing Model
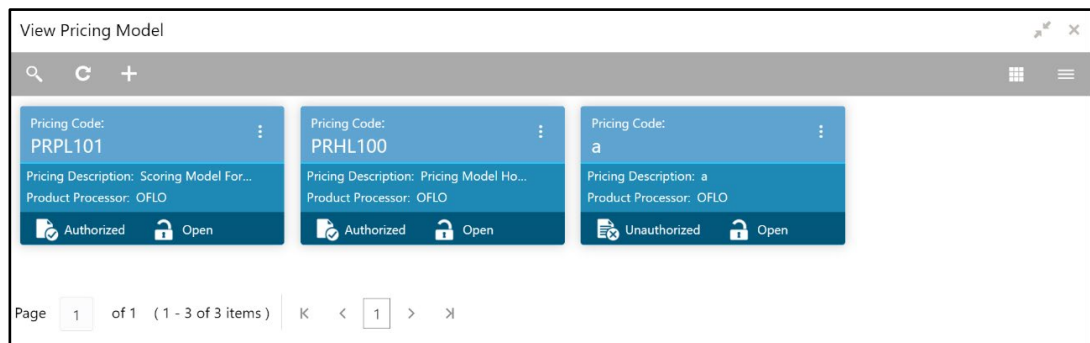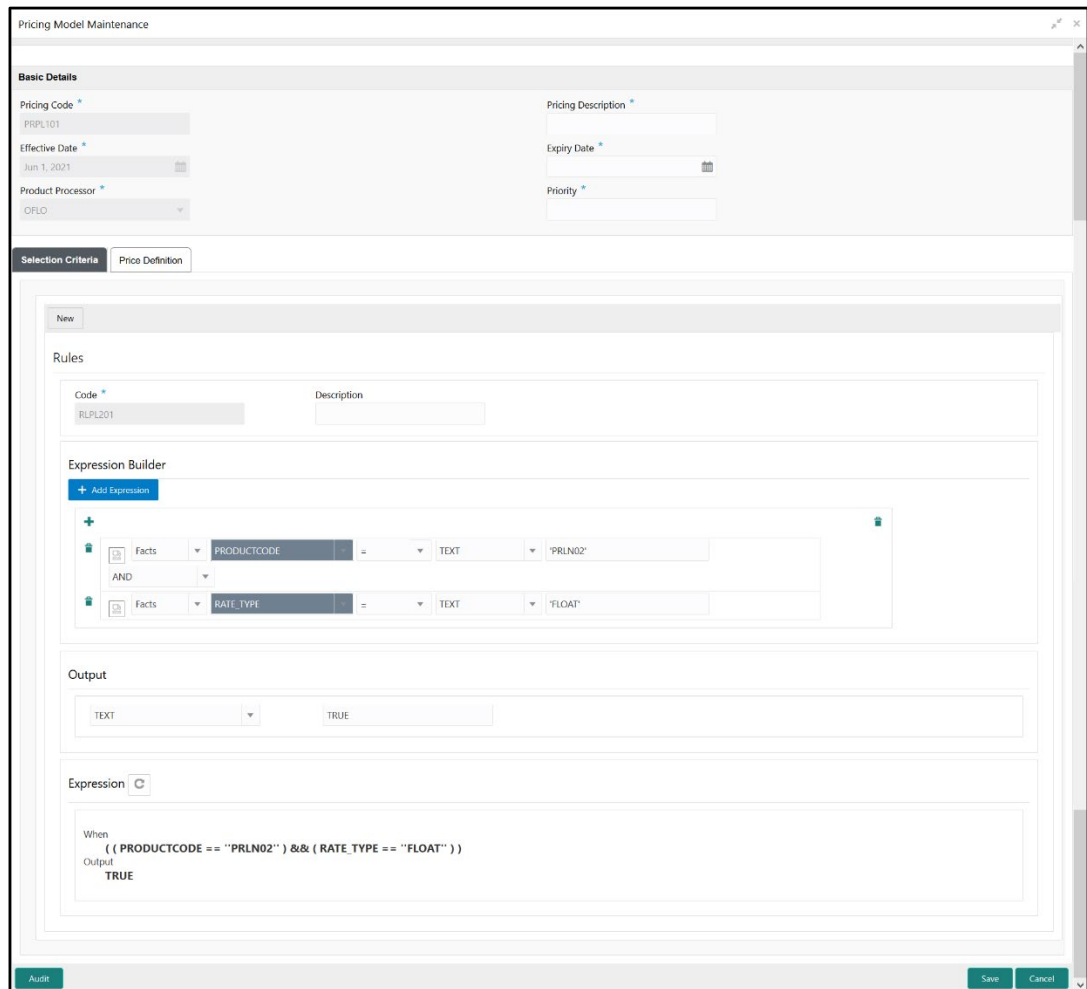
5. Click 🔍 to search the scoring feature based on the following search criteria.

   - Pricing Code

   - Pricing Description

   - Authorization Status

   - Record Status

6. Click ⋮ icon on the top right of the pricing model tile and click **Unlock**.

→ The **Pricing Model Maintenance** screen is displayed.

Figure 48: Pricing Model Maintenance

7. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 42: Pricing Model Maintenance – Field Description.

Table 42: Pricing Model Maintenance – Field Description

Field	Description
Pricing Code*	Displays the unique pricing code.

Field	Description
Pricing Description*	Specify the description of the pricing model.
Effective Date*	Displays the effective date.
Expiry Date*	Select the expiry date.
Product Processor*	Displays the product processor for which the pricing model is being created.
Priority*	Select the priority of the pricing model.
Selection Criteria	The following fields appear if **Selection Criteria** tab is selected.
Rules	Modify the rule code and description.
Code*	Displays the rule code.
Description	Specify the rule description.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
✛ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.

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Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • Text • Number • Boolean • Date • Fact
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Pricing Model Maintenance** window.

8. Click **Price Definition** tab to define decision for the application based on the score calculated by the scoring model.

→ The **Pricing Model Maintenance – Price Definition** screen is displayed.

Figure 49: Pricing Model Maintenance – Price Definition

9. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 43: Pricing Model Maintenance – Price Definition – Field Description.

Table 43: Pricing Model Maintenance – Price Definition – Field Description

Field	Description
Price Definition	The following fields appear only if **Price Definition** tab is selected.
Minimum Rate*	Specify the minimum rate applicable for the defined pricing code.

Field	Description
Maximum Rate*	Specify the maximum rate applicable for the defined pricing code.

Rate Type*	Specify the rate type from the drop-down list.
	
	The available options are:
	
	   • Flat
	   • Tiered

Rate %	Specify the interest rate application for the defined pricing. This field appears only if the **Rate Type** is selected as **Flat**.
Rate	The following fields appears only if the **Rate Type** is selected as **Tiered**.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Loan Amount From	Specify the minimum range of loan amount to which the interest rate is applicable. This field appears only if the **LOANAMOUNT** is selected in column.
Loan Amount To	Specify the maximum range of loan amount to which the interest rate is applicable. This field appears only if the **LOANAMOUNT** is selected in column.
Term From	Specify the minimum term from which the interest rate is applicable. This field appears only if the **LOANTENURE** is selected in column.

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Field	Description
Term To	Specify the maximum term from which the interest rate is applicable. This field appears only if the **LOANTENURE** is selected in column.
Rate %	Specify the interest rate applicable for the defined pricing. In case of the floating rate product, margin will be maintained.

NOTE: For now, the **LOANAMOUNT** and **LOANTENURE** is only supported facts for pricing model. These Fields will vary based on the numerical Fact selected.

2.6 Qualitative Scorecard Configuration

Scorecards are used to access the applicants by the bank during Loan Application Assessment. Oracle FLEXCUBE Onboarding 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 scorecards linked to the Business Product.

The supported functionality for Qualitative Scorecard is:

-

-

2.6.1 Create Qualitative Scorecard

The Create Qualitative Scorecard screen allows the user to create all of the authorized, un-authorized qualitative scorecards.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen,** click **Retail Banking.** Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Qualitative Scorecard**.

3. Under **Qualitative Scorecard**, click **Create Qualitative Scorecard**.

    → The **Create Qualitative Scorecard** screen is displayed.

    Figure 50: Create Qualitative Scorecard

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4. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 44: Create Qualitative Scorecard – Field Description.

Table 44: Create Qualitative Scorecard – Field Description

Field	Description
Score Card ID*	Specify an alphanumeric score card ID.
Score Card Description*	Specify the description of the score card.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Qualitative Scorecard** screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the **View Qualitative Scorecard** screen.

5. Click ➕ icon in the Questions section to add qualitative questions. System allows to add as many questions needed for the assessment purpose. Click ➕ icon in the Answers section to add the answers with respective scores, for all the defined questions. An answer can have multiple options and scores.

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

Figure 51: Create Qualitative Scorecard

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6. Click **Save** to submit the qualitative scorecard once all questions and answers with scores are defined.

At this point, the status of qualitative scorecard is unauthorized. User with supervisor access has to approve the qualitative scorecard. Once approved, status of the qualitative scorecard changes to Authorized, and is activated for usage in the business product creation.

2.6.2 View Qualitative Scorecard

Oracle FLEXCUBE Onboarding supports to view existing qualitative scorecard. The View Qualitative Scorecard screen allows the user to view all of the authorized, un-authorized and closed qualitative scorecards. Authorize option is also available for supervisor users for approving unauthorized qualitative scorecard.

Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen,** click **Retail Banking.** Under **Retail Banking**, click **Configuration**.

2. Under **Configuration**, click **Qualitative Scorecard**.

3. Under **Qualitative Scorecard**, click > **View Qualitative Scorecard**.

→ The **View Qualitative Scorecard** screen is displayed.

Figure 52: View Qualitative Scorecard
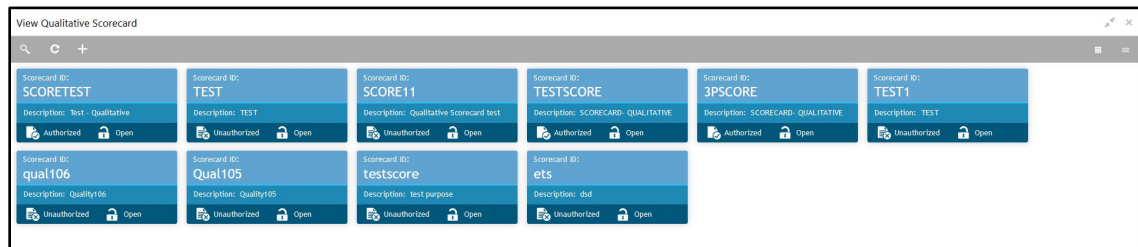
4. Click on the qualitative scorecard tile to select the specific qualitative scorecard.
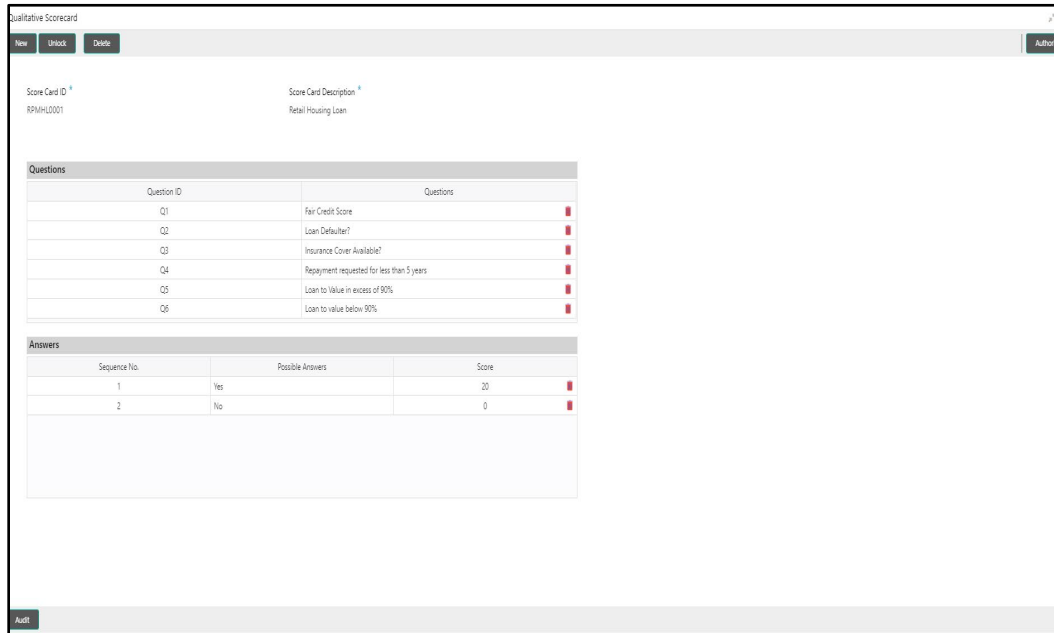
5. Click ☰ icon on the top right-hand side of the business product tile.

    Prerequisite

    Only if qualitative scorecard is authorized.

    →   The **Qualitative Scorecard – Authorized** screen is displayed.

    Figure 53: Qualitative Scorecard - Authorized

Prerequisite

Only if qualitative scorecard is un-authorized.

→ The **Qualitative Scorecard – Un-Authorized** screen is displayed.

Figure 54: Qualitative Scorecard – Un-authorized

For more information on options, refer to Table 45: View Business Product – Option Description.

Table 45: View Business Product – Option Description

Field	Description
Unlock	As specified in Figure 10 and Figure 11, this option is common for authorized and unauthorized business product. Click **Unlock** to edit the business product information in Create Business Product data segment. System will not allow to edit the following fields: • **Product Type** • **Product Sub-Type** • **Business Product Code** Make the required changes in the other relevant data segment and submit the business product.

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Field	Description
Close	Click **Close** to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Copy	Click **Copy** to copy the authorized or unauthorized business products to quickly create new business product.
View	Click **View** 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	Click **Delete** to delete the business products that are unauthorized and no more required.

2.7 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 Oracle FLEXCUBE Onboarding application.

The pre-configured dashboards available in the system are as follows:

- My Applications

- Application Search

- Conversion Analysis

- Account Opening Trends

  - New Savings Account

  - New Current Account

  - New Loan Account

  - New Term Deposits

  - New Credit Cards

- Loan Pipeline

- Loan Offer Status

- Loan Exposure to Collateral

- Product Application Near Expiry

- Loan Offers Near Expiry

The below mentioned sections will provide information on how to map dashboards to a specific 'User Role' or a 'User'.

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Prerequisite

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen,** click **Security Management.** Under **Security Management**, click **Role**.

2. Under **Role**, click **Create User Role**.

   → The **Create Role** screen is displayed.

Figure 55: Create Role

3. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to .

Table 46: Create Role – Field Description

Field	Description
Role Code*	Specify the role code as "Relationship Manager". You can also specify role as Loan Officer or Credit Manager.
Description*	Specify the role description.
Functional Activity Code	Displays the functional activity code.
Functional Activity Description	Displays the functional activity description.
Save	To save the captured details, click **Save**.
Cancel	To terminate the application, click **Cancel**.

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4. Click icon to add row in the Role Activity table.

5. Double click on specific functional activity code.

   → The **Functional Activity Code** screen is displayed.

Figure 56: Functional Activity Code

6. Search and select he functional activity code or alternatively you can directly enter the functional activity code, if available. (Refer to Section 4.4 Functional Activity Codes of Dashboards)

7. Click **Save** to save the record once all the required functional activity codes are selected and assigned.

   For more details on Create Role, View Role, Create User, View User, refer **Security Management System** User Guide.

By default, the dashboard widgets get 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 Alerts and Dashboard User Guide.

2.8 Initial Funding Configuration

The different configuration scenarios for initial funding are as follows:

1. **Fund By Cash** – If **Fund By** is specified as **Cash**, user can proceed with configurations, either automatic or manually.

   - Automatic – In automatic process, during submit of the Application Entry stage of the Savings Account, Current Account and Term Deposit Account, an automatic request for Teller Transaction is triggered. The Initial Funding data segment makes a call to the external Teller Module to check the **Transaction Reference Number** and **Teller Transaction Status** auto-populates the screen. The details are not allowed to be modified. More details on the integration can be referred in the OBBRN-OFLO Integration Guide.

   - Manual – In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.

2. **Fund By Account Transfer** - If **Fund By** is specified as **Account Transfer**, user can proceed with configurations, either manually or via Host.

   - Manual - In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.

   - Host – In 'Host' configuration, it is expected that the Transaction for debit of the customer Account will be handled on the host side. Since the transaction are done as part of the Account Creation in Host, Initial Funding stage will be skipped, and required transaction details will be passed to the Host for funding.

3. **Fund by Other Bank Cheque** - If **Fund By** is specified as **Other Bank Cheque**, user can proceed with Manual configurations.

   - Manual - In Manual Process, it is expected that the Teller Transaction are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.

The list of configurations to be done in the Property Table for the three flags are as follows:

- casa.fundByCash – Specify A for Automatic and M for Manual

- casa.fundByAcc - Specify M for Manual and H for Host

- casa.fundByCheque - Specify M for Manual

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2.9 Application Submission Configuration

Bank level configuration is possible to specify if Application Entry completion is allowed or not as part of the Application Initiation Stage. This configuration is to be done in the Property Table by updating the flag 'applicationEntryInitiationRequired' as **true.**

2.10 Machine Learning Configuration for Predicting Account Opening Date

Bank level configuration required to define the use case and train the Machine Learning model for predicting the account opening date for all the applications. Refer to **Machine Learning Framework** section in **Oracle Banking Common Core User Guide** for the detailed explanation.

2.10.1 Model Definition
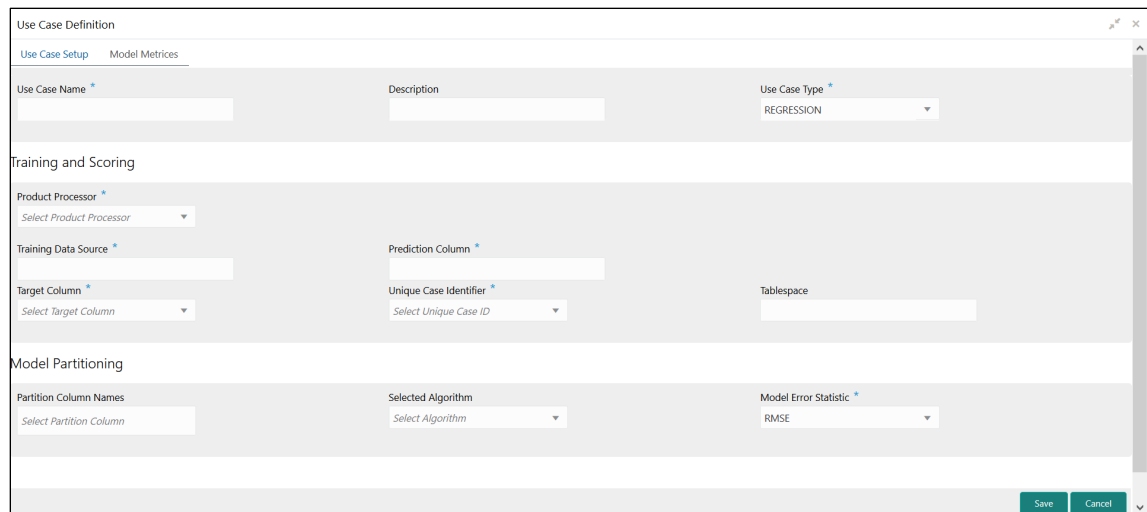
1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Model Definition**.

   → The **Model Definition Summary** screen is displayed.

2. From **Model Definition Summary** screen, click ✚ button to create new use-case definition.

   → The **Use Case Definition** screen is displayed.

   Figure 57: Use Case Definition

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3. Specify the below listed parameters and create the use-case definition.

Table 47: Use Case Definition Parameters

Field	Parameters
Use Case Name	PREDPRCTIME
Description	Predicting Process Completion Time
Use Case Type	REGRESSION
Product Processor	RPM
Training Data Source	RPM_VW_ML_PREDPRCTIME
Prediction Column	PRED_TIME
Target Column	TIME_2_COMPLETE
Unique Case Identifier	PROCESS_ID
Tablespace	This field should be left Blank.
Partition Column Names	This field should be left Blank.
Selected Algorithm	This field should be left Blank.
Model Error Statistics	RMSE

2.10.2 Model Training and Scoring

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Model Training and Scoring**.

    → The **Model Training and Scoring** screen is displayed.

2. Specify the use case name as "PREDPRCTIME" and click **Train Model**.

    NOTE: The user will not be able to train the model if the ML table does not meet the minimum required number of rows.

    Number of rows >= 20 x Number of columns

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2.11 Batch Process Configuration

Batch Process enables to the bank user to identify and close the applications which has reached the expiry date. Currently, Oracle FLEXCUBE Onboarding supports the following batch process.

- **Application Expiry**

  Application will be automatically expired, if it is inactive for the specified period as configured in business product.

- **Loan Offer Expiry**

  Loan Application will be automatically expired, if the customer has not accepted the Loan Offer for the specified period as configured in business product.

- **IPA Expiry**

  IPA Application will be automatically expired, if the IPA is not converted into Loan application for the specified period as configured in business product.

2.11.1 Batch Process Configuration

The Branch code and Frequency schedule needs to be configured to enable the Batch processes.

Prerequisites

The bank user needs to create a user named **SYSTEM** to run the batch process.

Configure the Branch Code

The user needs to update the proper branch code value in the below table.

Schema – PLATO

Table – PROPERTIES

application – obremo-rpm-batch-services

key – rpmBatch.branchCode

Value – Update the proper branch code.

Configure the Frequency Schedule

The user needs to update the required frequency value in the below table.

Schema – PLATOBATCH

Table – PLATO_BATCH_TASK_TRIGGER_DEFINITIONS

Column – DEFINITION

cron Expression – Update the cron Expression to the required frequency.

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3 Error Codes and Messages

This topic contains error codes and messages.

Table 48: Error Codes and Messages

Error Code	Messages
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthroized modifications found for approval.
GCS-CLOS-01	Record Already Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper Modification Number
GCS-COM-004	Please send Maker Id in the request
GCS-COM-005	Request is Null. Please Resend with Proper Values
GCS-COM-006	Unable to parse JSON
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-011	Argghhh, $1 failed to update.
GCS-DEL-003	Modifications didnt match valid unauthorized modifications that can be deleted for this record

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Error Code	Messages
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Scorecard Id cannot be modified (Natural Key)
GCS-MOD-007	Psssttt, only the maker can modify the pending records.
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-SAV-001	Record already exists
RPM_BP_001	Source stage value should be either Y/N not valid
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-BP-002	Cannot have more than one source stage

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Error Code	Messages
RPM-BP-003	DatasegmentCode not valid
RPM-BP-004	DocumentType Code not valid
RPM-BP-005	Life cycle not valid
RPM-BP-006	Unable to $1 Business Process as $2 datasegment has the following dependencies $3 in lifecycle $4 ,which have not been mapped prior to it!
RPM-BP-007	Unable to $1 Business Process as the mandatory data segments $2 for the $3 lifecycle have not been mapped!
RPM-BP-008	In $1 stage of $2 Business Process,duplicate datasegements - $3 are not allowed
RPM-BP-009	Record already exist with same Lifecycle and Business Product
RPM-BP-010	At $1 in $2 stage of $3 Business Process,duplicate record for - $4 exist
RPM-BP-011	At $1 in $2 stage of $3 Business Process,Business Product List is invalid.
RPM-BP-012	Business Product Code is Invalid
RPM-BP-013	Stage $1 should have atleast one datasegment attached
RPM-BPA-001	Business Product Image Cannot be Null
RPM-BP-CMN-001	Exception Occurred while Parsing Date
RPM-BPD-001	Expiry date should be greater than Start date
RPM-CMN-000	Illegal State Exception

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Error Code	Messages
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CM-QUSC-001	Individual Score cannot be greater than 100
RPM-CM-QUSC-002	Please provide a valid value for Score Card Id
RPM-CM-QUSC-003	Please provide a valid value for Score Card Description
RPM-CM-QUSC-004	Atleast one Question is mandatory to save
RPM-CM-QUSC-005	Atleast one Answer is mandatory for each Question
RPM-CM-QUSC-006	Please provide a valid value for Question Id
RPM-CM-QUSC-007	Please provide a valid value for Questions
RPM-CM-QUSC-008	Please provide a valid value for Sequence Question Number
RPM-CM-QUSC-009	Please provide a valid value for Sequence Number
RPM-CM-QUSC-010	Please provide a valid value for Possible Answers
RPM-CM-QUSC-011	Please provide a valid value for Score
RPM-CM-QUSC-012	Please provide a valid value for Sequence Answer Number

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Error Code	Messages
RPM-CM-QUSC-013	Atleast one Attribute is mandatory to save
RPM-CM-QUSC-014	Please provide a valid value for Attribute Id
RPM-CM-QUSC-015	Please provide a valid value for Attribute Name
RPM-CM-QUSC-016	The Max length of Attribute Name is exceeded (Max: 50 characters)
RPM-CM-QUSC-017	Please provide a valid value for Sequence Attribute Number
RPM-CM-QUSC-018	Please provide a valid value for Attribute Type
RPM-CM-QUSC-019	Atleast one Answer is mandatory for each Attribute
RPM-CM-QUSC-020	Please provide a valid value for Attribute List
RPM-CM-QUSC-021	The Max length of Attribute List is exceeded (Max: 100 characters)
RPM-CM-QUSC-022	Please provide a valid value for Range From
RPM-CM-QUSC-023	Please provide a valid value for Range To
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-012	Fund By Amount can not be null
RPM-INTR-001	Net Interest Rate is invalid

Error Code	Messages
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor $1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SC-CMN-001	Please provide a valid value for Process Reference Number
RPM-SC-CMN-002	Please provide a valid value for Business Product Code
RPM-SC-CMN-003	No Business Product found this Process Reference Number
RPM-SC-CMN-004	No Applicants are found for this Application Number
RPM-SC-CMN-005	Qualitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-006	No Scorecard details found from the Scorecard Configuration
RPM-SC-CMN-007	Quantitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-008	The Max length of Score Card Id is exceeded (Max: 15 characters)
RPM-SC-CMN-009	The Max length of Score Card Description is exceeded (Max: 50 characters)

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Error Code	Messages
RPM-SC-CMN-010	The Max length of Questions is exceeded (Max: 300 characters)
RPM-SC-CMN-011	The Max length of Possible Answers is exceeded (Max: 100 characters)
RPM-SC-CMN-012	The Scorecard - ($1) configured in Qualitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-CMN-013	The Scorecard - ($1) configured in Quantitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-QCDS-001	Please select a valid dropdown value for Answer
RPM-CC-CMN-001	Process Reference Number cannot be blank
RPM-CC-CMN-002	Error in parsing date
RPM-CC-CMN-003	Business Product Code cannot be null
RPM-CC-CMN-004	Business Product Details is Empty
RPM-CC-CMN-005	UDE is not found for this component
RPM-CC-CMN-006	The flags are null from business product
RPM-CC-CMN-007	Branch Code cannot be null
RPM-CC-CMN-008	The data from Common Core is null
RPM-CC-CMN-009	Initiation Number or Business Product Code is null
RPM-CC-CMN-010	The data from Process Driver is null
RPM-CC-CMN-011	Currency Code cannot be null
RPM-CC-CMN-012	Country Code cannot be null

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Error Code	Messages
RPM-CC-CMN-013	JSON parser exception
RPM-CC-CMN-014	Applicant Details not found for this application Number
RPM-CC-CMN-015	CreditCard Details not found for this Process Reference number
RPM-CC-CMN-016	Assessment Details not found for this Process Reference number
RPM-CC-CMN-017	Approval Details not found for this Process Reference Number
RPM-CC-CMN-018	Customer number cannot be null
RPM-CC-CMDT-001	Please provide a valid value for Process Reference Number
RPM-CC-CMDT-002	Please provide a valid value for Application Number
RPM-CC-CMDT-003	Please provide a valid value for Stage Code
RPM-CC-CMDT-004	KYC status update Pending
RPM-CC-CMDT-005	KYC Not Compliant - cannot proceed with Application
RPM-CC-CCDT-001	Please select a valid dropdown value for Card Limit Type
RPM-CC-CCDT-002	Please provide a valid value for CreditCard Currency Code
RPM-CC-CCDT-003	Please provide a valid value for Card Type
RPM-CC-CCDT-004	Please provide a valid value for ApplicationDate
RPM-CC-CCDT-005	ApplicationDate cannot be past date
RPM-CC-CCDT-006	ApplicationDate cannot be future date
RPM-CC-CCDT-007	Please provide a valid value for CreditCard Limit Amount

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Error Code	Messages
RPM-CC-CCDT-008	Please provide a valid value for ProductName
RPM-CC-CCDT-009	CreditCard Limit Amount should be greater than zero
RPM-CC-CCDT-010	CreditCard amount should be between minimum and maximum Card Limit
RPM-CC-PROD-001	Host Product Code is not configured as part of Business Product
RPM-CC-PROD-002	Host Product Description is not configured as part of Business Product
RPM-CC-PROD-003	Interest and Charge components are not configured as part of Business Product
RPM-CC-PROD-004	Component Type is not configured for components as part of Business Product
RPM-CC-PROD-005	Display Name is not configured for UdeId as part of Business Product
RPM-CC-PROD-006	Ude Type is not configured for UdeId as part of Business Product
RPM-CC-PROD-007	Atleast one Charge component as to be configured as part of Business Product
RPM-CC-PROD-008	Atleast one Interest component as to be configured as part of Business Product
RPM-CC-PROD-009	Main Interest Component is not configured as part of Business Product
RPM-CC-PROD-010	Ude list for Main Interest Component is not configured as part of Business Product

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Error Code	Messages
RPM-CC-PROD-011	Margin to be Considered as to be configured as part of Business Product
RPM-CC-PROD-012	Currency Configuration as to be configured as part of Business Product
RPM-CC-PROD-013	Max Amount is not configured for Currency as part of Business Product
RPM-CC-PROD-014	Max Term is not configured for Currency as part of Business Product
RPM-CC-PROD-015	Max Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-016	Min Amount is not configured for Currency as part of Business Product
RPM-CC-PROD-017	Min Term is not configured for Currency as part of Business Product
RPM-CC-PROD-018	Min Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-019	Branch Allowed as to be configured as part of Business Product
RPM-CC-PROD-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product

4   List Of Glossary

This section includes following subsections:

4.1   Lifecycle Codes

Table 49: Lifecycle Codes

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

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4.2 Process Codes

Table 50: 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_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

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	CCORG	Credit Card Account Origination	RPM_RCCORG_APPEN	Application Entry
2	CCORG	Credit Card Account Origination	RPM_RCCORG_UNDWT	Underwriting
3	CCORG	Credit Card Account Origination	RPM_RCCORG_ASSMT	Assessment
4	CCORG	Credit Card Account Origination	RPM_RCCORG_SUPAPP	Supervisor Approval

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4.3 Data Segment List

Table 51: Data Segments

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
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo-creditratingdetails	Credit Rating Details
Scorecard	fsgbu-ob-remo-cmn-ds-scorecard	Qualitative Scorecard
Scorecard	fsgbu-ob-remo-rpm-ds-lo-manualassessment	Manual Assessment
Scorecard	fsgbu-ob-remo-rpm-ds-lo-manualdecision	Manual Decision
Scorecard	fsgbu-ob-remo-cmn-ds-assessment	Assessment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-disbursementdetails	Loan Disbursement Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-postoffer-amendment	Post Offer Amendment
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-offerissue	Offer Issue

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Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loansummarydetails	Loan Summary Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-admissiondetails	Admission Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-approvaldetails	Approval Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-repaymentdetails	Loan Repayment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loandetails	Loan Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-mandatedetails	Mandate Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-backoffice-errors	BackOffice Errors
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-edu-financialdetails	Parent/Guardian Financial Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-interestdetails	Loan Interest Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-legalopiniondetails	Legal Opinion
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-perfectiondetails	Collateral Perfection Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-collateralvaluation	Valuation Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-collateraldetails	Collateral Details

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Subdomain	Data Segment Code	Data Segment Name
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-ipadetails	IPA Details
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-generateipaoffer	Generate IPA Offer
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-ipaapprovaldetails	IPA Approval Details
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-casa-od-adv-details	Advance Against Uncollected Funds Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-sec-details	Secured OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-unsec-details	Unsecured OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-unsec-temp-details	Temporary OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-initial-funding-details	Initial Funding 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-cur-account-create-details	Account Create Details
SavingAccOpenProcess	fsgbu-ob-remo-cmn-ct-assessment	Assessment Details

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Subdomain	Data Segment Code	Data Segment Name
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-interest-details	Interest Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-charge-details	Charge Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-backoffice-errors	BackOffice Errors
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-approval-details	Approval Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-account-details	Account Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-approval-details	Application Information
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-account-details	Account Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-account-services-preferences	Account Service Preferences
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-backoffice-errors	BackOffice Errors
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-interest-details	Interest Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-mandate-details	Mandate Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-nominee-details	Nominee Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-initial-funding-details	Initial Funding Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcarddetails	Credit Card Details

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Subdomain	Data Segment Code	Data Segment Name
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardpreference	Card Preference
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-addoncard-details	Add-On Card Holder
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-chargedetails	Charge Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-interestdetails	Interest Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardassessment	Assessment Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-approvaldetails	Approval Details

4.4 Functional Activity Codes of Dashboards

Table 52: Functional Activity Codes

Dashboard Name	Functional Activity Code
My Applications	RPM_FA_DASHBOARD_MY_APPLICATIONS / RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION
Application Search	RPM_FA_WD_MY_SEARCH
Conversion Analysis	RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS
Account Opening Trends	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND
Loan Pipeline	RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN
Loan Offer Status	RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS
Loan Exposure to Collateral	RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL

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