Configurations User Guide

Oracle Banking Origination

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Configurations User Guide

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1 Preface

1.1 Introduction

Welcome to the **Configurations** user guide for Oracle Banking Origination. 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 Banking Origination.

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:

Abbreviation	Description
DS	Data Segment
IPA	In-Principle Approval
SMB	Small and Medium Business
SLA	Service Level Agreement
System	Oracle Banking Origination Module

Table 1: Acronyms Table



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 Banking Origination.
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



1.7 Symbols

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

Table 3: Symbols

Icons	Function
×	Exit
+	Add row
Ļ	Delete row
Q	Option List



2 Configurations

This section includes following subsections:

- 2.1 Introduction
- 2.2 Business Product Configuration
- 2.3 Business Process Configuration
- 2.4 Rule Configuration
- 2.5 Credit Decision Configuration
- 2.6 Dashboard Configuration
- 2.7 Initial Funding Configuration
- 2.8 Application Submission Configuration
- 2.9 Machine Learning Configuration for Predicting Account Opening Date
- 2.10 Batch Process Configuration
- 2.11 FOP for Advices
- 2.12 Service Level Agreement (SLA) Maintenance

2.1 Introduction

Oracle Banking Origination 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 Banking Origination processes.

Oracle Banking Origination 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:



The Origination Processes in Oracle Banking Origination 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 is 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 Dashboard Configuration
- 2.7 Initial Funding Configuration
- 2.8 Application Submission Configuration
- 2.9 Machine Learning Configuration for Predicting Account Opening Date
- 2.10 Batch Process Configuration
- 2.11 FOP for Advices
- 2.12 Service Level Agreement (SLA) Maintenance



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 Banking Origination 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 Banking Origination 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 Banking Origination, 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

Create Business Product				Errors & Overrides	$\gamma_{n} \times$
Business Product Details Business Product Attributes	Business Product Details Product Type *	Product Sub Type *	Business Product Code *	Scre Business Product Name *	en (1/4)
Business Product Attributes Business Product Host Map	Loan Account 🔹	Home Loan	▼ MAX 6 CHARACTERS		
Business Product Preference	Product Category *	Business Product Date Range *	Business Product Review Date		
	Individual Channel Allowed *	Mar 30, 2018 mit ↔ Fintech Allowed	Fintech Name *		
	RPM ×				
	IPA Applicable				
				Back Next Save & Close	Cancel

4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



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.		
	This field appears and supported for the below listed Product		
	types only.		
	1. Loan Account		
	Home Loan		
	Vehicle Loan		
	Education Loan		
	Personal Loan		
	2. Term Deposit		
	Simple Term Deposit		
	Reinvestment Term Deposit		
	3. Credit Card		
	Retail Credit Card		
Business Product	Specify the business product code.		
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.		

Table 4: Business Product Details – Field Description



Field	Description
Product Category*	Select the product category.
	Available options are
	• Individual
	Small and Medium Business
	If Product Type is selected as Loan Account or Credit Card , the system defaults as Individual in read-only mode.
Business Product	Select the date range as per the business requirement.
Date Range*	System displays the logged in application date in Start Date by default.
	The End date has to be ahead of the Start Date and the Business Product Review Date .
Business Product	Select the review date as per the business requirement. Review
Review Date	date has to be ahead of the Business Product Start Date and earlier than the Business Product End Date .
Channel Allowed*	Select the channels which are allowed for the business product
	from the drop-down list. Available options are:
	• RPM • OBDX
Fintech Allowed	Select the toggle if the business product is supported for Origination from 'Fintech' Companies.
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	Select the toggle to indicate whether the In-Principal Approval (IPA) is applicable for Ioan. By default, this will be disabled.
	This field is displayed if Product Type is selected as Loan.



Field	Description
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 2.8 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.
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, the system displays an error message for the user to take action. Users 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 by picking it from the View Business Product screen.



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.
 - \rightarrow The **Business Product Attributes** screen is displayed.

Create Business Product					,,** ×
😝 Business Product Details	Business Product Attributes				Screen (2/4)
 Business Product Attributes 	Business Product Image *	Click to Add Product Image	SATEST_1593543992622.pdf		^
Business Product Host Map		Selected file:	<u>+</u>		
Business Product Preference		"Product Origination.jpg" Uplead			
	Business Product Summary *	opeaa			
		Increase savings while availing special banking	benefits.		
	Feature *	Feature Name	Feature Description	Display On Catalogue	
		Average Quarterly Balance	AQB of just GBP 500	~	
		+ Add Feature			
	Eligibility *	Eligibility Name	Eligibility Description	Display On Catalogue	
		Age	Any resident individual above 18 Years can open this account.	×	
		+ Add Eligibility			
	Fees & Charges *	Fees & Charges Name	Fees & Charges Description	Display On Catalogue	
		Debit Card Charges	Free for life International Debit Card	~	
		+ Add Fees & Charges			
	Terms & Conditions		SATEST_1593543987218.pdf		
		Click to Add Terms & Conditions			~
		Selected file: "FUTURA Bank Terms and Conditions for Savings	Account off		
		Upload			
	Product Brochure	Click to Add Product Brochure	SATEST_1593543999052.pdf		
		Selected file:	ě.		
		"Savings Value Account - Brochure.pdf"			
	Comments	Max 300 characters			
		max JUV Characters			
					~
				Back Next Save	& Close Cancel

Figure 2: Business Product Attributes



2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

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	Specify the content for the business product summary.
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	Click Add Feature or Remove Feature to add or remove the
Feature	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	Click Add Eligibility or Remove Eligibility to add or remove
Eligibility	the rows respectively.
Fees & Charges	Specify the fees and charges details.
Fees & Charges Name*	Specify the fees and charges name.

Table 5: Business Product Attributes – Field Description



Field	Description
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, the the system displays an error message for the user to take action. Users 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.



creen (3/

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 by 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.

Product Details Business Product Host Mapping Business Product Code Select Host Product * Product Description FIXTD1 FIXTD1 ٩ SAVABC RPMCA ITESTI NOSTRA KP001

Figure 3: Business Product Host Mapping

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

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.



Field	Description
Select Host Product*	Select the host product from the drop-down list.
	Note: Without Oracle Banking Routing Hub Configuration, Host products will not be displayed. Refer to Oracle FLEXCUBE Universal Banking Integration Guide. Without Card Management System Integration, the Credit card product cannot be configured. Refer to Card Management System 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, the system displays an error message for the user to take action. Users 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.



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 by 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

Create Business Product							, ^{af} ×
😆 Business Product Details	Business Product Host Mapp	aing					Screen (3 / 4)
Business Product Attributes	Business Product Code		Select Host Produ	ct *		Product Description	^
Eusiness Product Host Map	SATEST		RPMSA	*		RPMSA	
Business Product Preference	Get Product Details						
	Interest Configuration						
	4 Interest Code: KPPR		Description: Credit Interest on Sav	ing &: Current Bank Acc	ounts for Retail Customer		
	Interest Code KPPR	Cr	escription edit Interest on Saving & Cun nk Accounts for Retail Customer	rent			
	User Defined Element ID	Description	Display Name *	Display	Margin Allowed		
	AMOUNT1	A		0	0))	^	
	AMOUNT2	A		0)	0)		
	AMOUNT3	A		0	0)		
	NORMAL RATE1	R				×	
	Charge Configuration						
	A Charge Code: ITCH		Description: Number of Transi	actions			
	Charge Code	De	escription	Dis	play Name *	Display	
	псн	N	umber of Transactions				
	Waiver Allowed	Ar	nend Allowed			0.1	
	A Charge Code: KPSC		Description: Ad-Hoc Statemer	nt Charge			
	Charge Code	De	scription	Dis	play Name *	Display	
	KPSC	Ad	d-Hoc Statement Charge				
	Waiver Allowed	Ar	nend Allowed				
							Back Next Save & Close Cancel



4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

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 Banking Origination 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.
Charge Configuration	Specify the required charge details.



Field	Description
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 Banking Origination 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.



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, the system displays an error message for the user to take action. Users 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 by 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.



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 and **Product Category** is selected as Individual in Business Product Details data segment

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

Create Business Product								()	rors & Overrides 💦 🖉 🗙
Business Product Details	Business Product	t Preference							Screen (4 / 4)
Business Product Attributes									
Business Product Host Map	Common Configura	ition *							
Business Product Preference	Residential Status Al	llowed		Customer Status Allowed			Currency Allowed	*	
	Resident	Ψ.		Major	*		INR × GBP	× USD ×	
	Minimum Age *			Maximum Age			Inactive Applicati	on Expiry Period *	
	Years	▼ 18 ¥ ^		Years 💌 58	~ ^		Days	▼ 10 ∨ ^	
	Branch *			Financial Details Validity Perio	d *				
	 Allowed 	Disallowed		Months 🔻 3	~ ^				
	Configuration for Lo	oan Products *							
	Loan Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount		
	INR	Months	12	Months	240	200000	999999999]	
	GBP	Months	12	Months	240	10000	999999999		
	USD	Months	12	Months	240	10000	999999999		
	Multiple Disbursem	ent	Moratorium Pe	riod Allowed	Repayme	nt Type Allowed *			
					EMI ×				
	Offer Acceptance M	lethod	Offer Expiry Pe	riod	Offer Am	endment		Interest Tolerance % *	
	Manual		Months	▼ 1 × ^				2	
	Interest Rate Treatm	hent			_				
	At Offer Issue Stage	e v							
	LTV % *								
	20								
	c hp it c	1 m 1							
	Credit Decision Serv	nce Hags							
	Risk Based Pricing A	Applicable	Application Ba	sed	Primary /	Applicant Based			
Audit								Back Next	Save & Close Cancel

Figure 5: Business Product Preference – Loan Product

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



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:
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:

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



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:
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



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 	



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.



Field	Description
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.



Field	Description	
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:	
	DaysMonthsYears	
	This field is displayed if IPA Applicable is selected in Business Product Details segment.	
Credit Decision Service Flags	Select the Credit Decision Service Flags.	
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.	



Field	Description
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.
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, the system displays an error message for the user to take action. Users 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 by picking it from the View Business Product screen.



Prerequisite

Only if **Product Type** is selected as Savings or Current Account and Product Category is selected as Individual in Business Product Details data segment

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

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

Create Business Product						i Errors & Overrides 🕺 💉 😕
Business Product Details	Business Product Preference					Screen (4 / 4
Business Product Attributes						
Business Product Host Map	Common Configuration *					
Business Product Preference	Residential Status Allowed		Customer Status Allowed		Currency Allowed *	
	Resident	w	Major	Ŧ	GBP × USD × INR ×	
	Minimum Age *		Maximum Age		Inactive Application Expiry Period	d *
		· ·	Days 🔻	~ ^	Days 🔻 5	× ^
	Branch *		Financial Details Validity Pe			
	 Allowed Disallowed 		Days 🔻 10	× ^		
	Configuration for Savings & Curren	t Account Products *				
	Initial Funding					
	Currency	Minimum Amount		Maximum Amount		
	GBP					
	USD					
	INR					
	Cheque Book *	Passbook *		Debit Card *	Direct Bankir	ng *
	Phone Banking *	Kiosk Banking *		TOD Allowed *	Against Uncl	eared Funds *
		\bigcirc		\bigcirc		
	Overdraft Limit Allowed *					
	Credit Decision Service Flags *					
	crear occaron betvice hags					
	Risk Based Pricing Applicable	Application Base	ł	Primary Applicant Based		
Audit					Bac	k Next Save & Close Cancel

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



Table 9: Business Product Preference (Savings or Current Account Product) – FieldDescription

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
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.
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.
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.
Currency	Displays the currency based on the Currency Allowed configured in the Common Configuration panel above.



Field	Description
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
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.
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.
Credit Decision Service	Select the Credit Decision Service Flags.
Flags	The below flags appear only if Overdraft Limit Allowed toggle is selected.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.



Field	Description
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.
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, the system displays an error message for the user to take action.
	Users 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 by picking it from the View Business Product process.



Prerequisite

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

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

Figure 7: Business Product Preference – Term Deposit Product

Create Business Product									i Errors & Overrides	з " ⁴ Х
Business Product Details	Business Product Prefer	ence								Screen (4 / 4)
Business Product Attributes										
Business Product Host Map	Common Configuration									
Business Product Preference	Residential Status Allowed			Customer Status Allowed			Currency Allowed	*		
	Resident	Ŧ		Major	¥		GBP ×			
	Minimum Age *			Maximum Age			Inactive Application			
	Days v 1 Branch *	~ ^		Days 🔻	~ ^		Days	* 1 × ^		
	Allowed Disallow	ed								
	Configuration for Term Depo	sit Products *								
	Term Deposit Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount			
	GBP	Days	1	Years	20	1	999999999			
	Auto Rollover	P	hone Banking		Direct Bankin	9		Kiosk Banking		
					\bigcirc			\bigcirc		
Audit										_

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

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:				
	ResidentNon-Resident				



Field	Description
Customer Status Allowed*	Select the option for which the business product is applicable for. Available options are:
	MajorMinor
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:
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.



Field	Description
Branch*	 Select one of the following options: Allowed – Select it to indicate and specify the branches where the account under the specified Business Product can be opened. Disallowed – Select it to indicate and specify the branches where the account under the specified
Configuration for Term Deposit	Business Product is not allowed to be opened. Specify the configurations for the term deposit.
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.



Field	Description
Maximum Amount*	Displays the maximum amount of the term deposit for the selected currency.
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, the system displays an error message for the user to take action.
	Users 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 by picking it from the View Business Process.



Prerequisite

Only if **Product Type** is selected as Savings and Current Account and **Product Category** is selected as Small and Medium Business in Business Product Details data segment

→ The Business Product Preference –Savings and Current Account Product (SMB) screen is displayed.

Figure 8: Business Product Preference – Savings and Current Account Product (SMB)

Create Business Product				🚺 Errors & Overrides 🛛 💉 🗙
Business Product Details	Business Product Preference	e		Screen (4 / 4)
Business Product Attributes				
Business Product Host Map	Common Configuration *			
Business Product Preference	Business Demography		Currency Allowed *	
	Domestic 👻		USD × GBP × EUR ×	
			INR ×	
	Inactive Application Expiry Period	*		
	Months ¥ 6	× ^		
	Branch *		Financial Details Validity Period *	
	Allowed Disallowed		Months 🔻 6 🗸 🔨	
	Configuration for Savings & Curre	ent Account Products *		
	Initial Funding			
	Currency	Minimum Amount	Maximum Amount	
	USD	10	1000	
	GBP	10	1000	
	- EUR	10	1000	
	INR	10	1000	
	Cheque Book *	Passbook *	Debit Card *	Direct Banking *
	Phone Banking *	Kiosk Banking *	TOD Allowed *	Against Uncleared Funds *
		\bigcirc		
	Overdraft Limit Allowed *			
	Credit Decision Service Flags			
	Risk Based Pricing Applicable	Application Base	d Primary Applicant Base	1
Audit				Back Next Save & Close Cancel

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



Table 11: Business Product Preference - Savings and Current Account Product(SMB) – Field Description

Field	Description			
Common Configuration	Specify the common configurations for the business product.			
Business Demography	Select the option for which the business product is applicable for. Available options are: Domestic Overseas			
Currency Allowed*	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.			
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 is allowed to be opened. Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened. 			



Field	Description
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.
Configuration for Savings & Current Account Products	Specify the configurations for Savings and Account product.
Initial Funding*	Select the toggle 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. This field appears only if the Initial Funding toggle is enabled.
Minimum Amount	Specify the minimum funding amount. This field appears only if the Initial Funding toggle is enabled.
Maximum Amount	Specify the maximum funding amount. This field appears only if the Initial Funding toggle is enabled.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.



Field	Description
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.
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.
Credit Decision Service	Select the Credit Decision Service Flags.
Flags	The below flags appear only if Overdraft Limit Allowed toggle is selected.
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.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.



Field	Description
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, the system displays an error message for the user to take action. Users 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 by picking it from the View Business Product process.



Prerequisite

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

→ The Business Product Preference – Term Deposit Product (SMB) screen is displayed.

Figure 9: Business Product Preference – Term Deposit Product (SMB)

Create Business Product									i Errors & Overrides	$_{\mu^{d'}}\times$
Business Product Details	Business Product Prefer	ence							2	Screen (4 / 4)
Business Product Attributes	Common Configuration									
Business Product Host Map	common conliguration									
Business Product Preference	Business Demography		C	Currency Allowed *						
	Domestic	Ŧ		USD × GBP × EUR ×						
				INR ×						
	Inactive Application Expiry Pe									
	Months 🔻 6	× *								
	Branch *									
	Allowed	ed								
	Configuration for Term Depo	sit Products								
	Term Deposit Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount			
	USD	Days	7	Days	9999	1	9999999999			
	GBP	Days	7	Days	9999	1	9999999999			
	EUR	Days	7	Days	9999	1	9999999999			
	INR	Days	7	Days	9999	1	9999999999			
	Auto Rollover	P	hone Banking		Direct Bankin	g		Kiosk Banking		
Audit								Back	Next Save & Close	Cancel

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 12: Business Product Preference - Term Deposit Product (SMB) – Field	
Description	

Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for. Available options are: Domestic Overseas
Currency Allowed*	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.



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 is allowed to be opened. Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened. 		
Configuration for Term Deposit Products	Specify the configurations for the term deposit.		
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.		



Field	Description		
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.		
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, the system displays an error message for the user to take action.		
	Users 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 by picking it from the View Business Process.		



Prerequisite

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

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

Figure 10: Business Product Preference – Credit Card Product

Create Business Product						i Errors & Overrides
Business Product Details	Business Product Preference					Screen (4 / 4)
Business Product Attributes						
Business Product Host Map	Common Configuration *					
Business Product Preference	Residential Status Allowed	Cust	omer Status Allowed		Currency Allowed *	
	Resident	* Ma	or	*	INR × USD × GBP ×	
	Minimum Age *	Max	imum Age		Inactive Application Expiry Period *	
	Years v 18 v	∧ Yea	rs 🔻 60 🕚	· •	Days 🔻 10 🗸 🔨	
	Branch *	Fina	ncial Details Validity Period *			
	Allowed Disallowed K	Day Day	s = 60 \	· •		
	Configurations for Credit Card Prode Card Type	ucts " Affir	ity Program Name		Picture Card	
	Master Card ×	Ind	an Oil	Q		
	Minimum Card Limit *	Max	imum Card Limit		NFC	
	2.000 ~	^ 200	.000	^		
	Addon Card Allowed	Max	mum Number of Add-on Care	5	Define Addon Card Limit	
		3		^		
	International Usage Allowed *	Curr	ency Disallowed for Usage			
	Card Transactions Limit *				_	
					+	
	Limit Type	Maximum Allowed Limit (%)	Daily Limit		Action	
	ATM Limit v	20	80			
	POS Limit v	50	80			
	Internet Limit v	80	80		ß	
	Credit Decision Service Flags *					
	Risk Based Pricing Applicable	Application Based		Primary Applicant Based		
Audit				-	Back	lext Save & Close Cancel

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



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:		

Table 13: Business Product Preference (Credit Card Product) – Field Description



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:		
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 is allowed to be opened. Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is 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:		
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. This field appears only if the Addon Card Allowed toggle is ON.
Define Addon Card Limit	Select the toggle to define the limit for the add on cards. This field appears only if the Addon Card Allowed toggle is ON.
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.



Field	Description		
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 Allowed Limit	Specify the maximum allowed limit percentage.		
(%)			
Daily Limit	Specify the daily limit allowed.		
Credit Decision Service	Select the Credit Decision Service Flags.		
Flags	The below flags appear only if Overdraft Limit Allowed toggle is selected.		
Risk Based Pricing	Select the toggle if Pick based pricing is allowed for the last		
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.		
Primary Applicant Based	Select the toggle if the scorecard calculation should be		
	considered based on the Primary applicant.		
Back	Click Back to navigate to the previous data segment within a stage.		



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, the system displays an error message for the user to take action.		
	Users 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 by 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.



2.2.2 View Business Product

Oracle Banking Origination 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 11: View Business Product

View Business Product						,* ×
۹ с						
Business Product Code: =	Business Product Code: HMEL2	Business Product Code: = BPL001	Business Product Code: CPB001	Business Product Code: =	Business Product Code: CRD4	
Business Product Description:	Business Product Description:	Business Product Description:	Business Product Description:	Business Product Description:	Business Product Description:	
🗟 Unauthorized 🔺 In Progress	🗟 Unauthorized 🔺 In Progress	📸 Unauthorized 🔺 In Progress	📸 Unauthorized 🔺 In Progress	🗟 Unauthorized 🔺 In Progress	📸 Unauthorized 🛛 📥 In Progress	

4. Click \equiv 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.



Figure 12: View Business Product Pop-Up

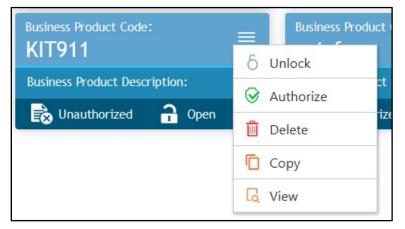
Business Product Code:	=
ca123	6 Unlock
Business Product Description:	X Close
💫 Authorized 🛛 🔒 Open	
	Сору
	Ca View

Prerequisite

Only if business product is un-authorized.

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

Figure 13: View Business Product Pop-Up



For more information on options, refer to the field description table below.



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.
Сору	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.

Table 14: V	iew Business	Product – O	ption Desc	ription
	Duomooo	i louuot o		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,



2.3 Business Process Configuration

Oracle Banking Origination 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.



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 14: Create Business Process

Create Business Process							, ¹⁶ - X
Business Process Code *		Business Process Description *		Lifecycle *	Q	Lifecycle Description	
Product Category * Individual	T	Process Code *	Q	Process Description		Process Full View	
Business Product Code *		Business Product Name					
							Save Cancel



4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Field	Description
Business Process Code*	Specify an alphanumeric business process code.
	Maximum Length allowed is 16.
Business Process	Specify the description of the business process code.
Description*	Maximum Length allowed is 60.
Lifecycle*	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Product Category*	Select the product category.
	Available options are
	• Individual
	Small and Medium Business.
	If Product Type is selected as Loan Account or Credit
	Card, the system defaults as Individual in read-only mode.
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*	Select the business product code for which the business
	process is being created. Alternatively, the system allows to
	select 'All' or select the multiple product codes, for which
	the business process will be applicable to the selected
	business products that are associated with the Lifecycle and Process Code.

 Table 15: Create Business Process – Field Description



Field	Description
Business Product Name	Displays the business product name based on the product code selected.
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 by 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**.

- 5. Search and select the **Process Code**.
 - \rightarrow The Create Business Process screen with stages is displayed.

Figure 15: Create Business	Process	screen	with	stages
----------------------------	---------	--------	------	--------

Create Business Process						,, ¹² ×
Business Process Code *		Business Process Descrip	tion *	Lifecycle *	Lifecycle Description	
Product Category * Individual	Ŧ	Process Code * CURORG	Q	Process Description Current Account Origination Proces	S Process Full View	
Business Product Code *		Business Product Name				
Application Ent		Overdraft Limit Details	Application Enricht	ment Assessment	Account Funding	Supervisor Approval 📏
Application Entry	+					
Data Segments						
Documents						
Checklist						
Advices						
						Save Cancel

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

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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 $\stackrel{\bullet}{\rightarrow}$ icon on the header panel.

→ The Data Segments screen is displayed.

Figure 16: Data Segments

Product Details Q	Preview		
Common	 Settings 		
Product Details	Mandatory	Editable	
Customer Information	Select Products		
Financial Details			
StakeHolder Details			
Credit Rating Details			
Credit Card			
\sim			



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 the field description table below.

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.

Table 16: Data Segments – Field Description

8. Click Add.

→ The Create Business Process with Date Segments screen is displayed with data segment added.

Figure 17: Create Business Process with Data Segments

Create Business Process									$_{\mu^{k'}} \times$
Business Process Code *		Business Process Des	scription *	Lifeo	ycle *	Q	Lifecycle Description		
Product Category * Individual Business Product Code *	¥	Process Code * CURORG Business Product Nat	Q		ess Description rent Account Origination	Process	• Process Full View	l	
Application Entry	/ Over	draft Limit Details	Application	Enrichment	Assessment		Account Funding	Supervisor Approval	>
Application Entry	+								
Data Segments	1 Product Details	×	2 Customer Infor	rmation : 🗙					
Documents	Mandatory		Mandatory						
Checklist	Editable		Editable	- 1					
Advices									
								Save	Cancel

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



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 18: Create Business Process – Documents

Create Business Process							× ×
Business Process Code *		Business Process Description *	Lifecycle	Q	Lifecycle Description		
Product Category * Individual	v	Process Code * SAVORG	Process D Savings A	escription account Origination Process	Process Full View		
Business Product Code *	try O	Business Product Name verdraft Limit Details Applicati	on Enrichment	Account Funding	Supervisor Approval	Handoff Retry	
Application Entry	+						h
Data Segments	Document Type	Document Description	Mandatory	Business Products	8		
Documents		Q	\bigcirc				
Checklist							
Advices							
						Save Can	icel

2. Specify details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 17: Create Business Process – Documents – Field Description

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 by 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 19: Create Business Process – Checklist

Create Business Process						$_{\mu}^{\mu}$ \times
Business Process Code *		Business Process Description *		Lifecycle *	Lifecycle Description	
Product Category *	•	Process Code * SAVORG	Q	Process Description Savings Account Origination Proces	S Process Full View	
Business Product Code *	•	Business Product Name	~	Savings Account origination roces		
Application Ent	ry O	verdraft Limit Details	Application Enrichment	Account Funding	Supervisor Approval	Handoff Retry
Application Entry	+					
Data Segments	Checklist Data			Mandatory	Business Products	8
Documents						
Checklist						
Advices						
						Save Cancel



2. Specify details in the relevant data fields. For more information on fields, refer the field description table below.

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 by picking it from the View Business Process screen.

Table 18: Create Business Process – Checklist – Field Description



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 20: Create Business Process – Advices

Create Business Process								, ² ×
Business Process Code *		Business Process Description	*	Lifecycle *	Q	Lifecycle Description		
Product Category * Individual	v	Process Code * SAVORG	Q,	Process Description Savings Account Ori	igination Process	• Process Full View		
Business Product Code *		Business Product Name						
Application	Entry	Overdraft Limit Details	Application Enrichm	ment Account	t Funding	Supervisor Approval	Handoff Retry	
Application Entry Data Segments	+				0			
Documents	Advice Type	Advice Description	n B	Business Products				
Checklist								
Advices								
							Save	Cancel



2. Specify details in the relevant data fields. For more information on fields, refer the field description table below.

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 by picking it from the View Business Process screen.		

Table 19: Create Business Process – Advices – Field Description

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 Banking Origination 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 21: View Business Process

View Business Process						
० c						
Business Process Code: savings	Business Process Code: SMB001	Business Process Code: AauSav	Business Process Code: : Test	Business Process Code: PHASETEST		
Description: savins Life Cycle: Savings Account O Process: Savings Account O Business Product: A18512	Description: Small and Medium Life Cycle: Current Account O Process: Small and Medium Business Product: SMBCA1	Description: Application Initiati Life Cycle: Application Initiati Process: Application Initiati Business Product: ALL	Description: Test23 Life Cycle: Loans Origination Process: Testing Phase Business Product: HOMELN	Description: PHASETEST Life Cycle: Loans Origination Process: Testing Phase Business Product: PNL002		
🕞 Unauthorized 🔒 Open	Authorized 🔒 Open	💫 Authorized 🔒 Open	🕞 Unauthorized 🔒 Open	Authorized 🔒 Open		
Business Process Code: E AT6313	Business Process Code: : CREDITCARD	Business Process Code: : VEHICLELOAN	Business Process Code: : OBDXEDLOAN	Business Process Code: : AT8747		
Description: Business Process D Life Cycle: Savings Account O Process: Savings Account O Business Product: HMLN01	Description: Business process f Life Cycle: Credit Card Origin Process: CcOriginationProc Business Product: ALL	Description: VEHICLE LOAN BU Life Cycle: Loans Origination Process: Retail Loan Origina Business Product: ALL	Description: OBDX Education L Life Cycle: Loans Origination Process: Retail Loan Origina Business Product: EDLN04	Description: Business Process D Life Cycle: Savings Account O Process: Savings Account O Business Product: AM2543		
🗟 Unauthorized 🔒 Open	💫 Authorized 🔒 Open	🕞 Authorized 🔒 Open	🂫 Authorized 🔒 Open	🗟 Unauthorized 🔒 Open		
Page 1 of 6 (1 - 10 of 59 items)	К К 1 2 3 4 5 6	к				

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 icon on the **Business Process Tile** and click **View** to view the specific business process.
 - → The Business Process Definition View screen is displayed.

Business Process Defintion			, ²⁶
Business Process Code *	Business Process Description *	Lifecycle *	Lifecycle Description
avings	savins	SavOrig	Savings Account Origination
Product Category *	Process Code *	Process Description	
ndividual	SAVORG	Savings Account Origination Process	Process Full View
Business Product Code * NT8512	Business Product Name		
Application Entry	Overdraft Limit Details Application Ex	wichment Account Funding	Supervisor Approval Handoff Retry
Application Entry	Overdraft Limit Details Application En	nichment Account Funding	Supervisor Approval Handoff Retry
Application Entry Data Segments	Overdraft Limit Details Application En	nichment Account Funding	Supervisor Approval Handoff Retry
Application Entry Data Segments Documents	Overdraft Limit Details Application En	nichment Account Funding	Supervisor Approval Handoff Retry
	Overdraft Limit Details Application Er	nichment Account Funding	Supervisor Approval Handoff Retry

Figure 22: Business Process Definition - View

- 5. Click icon on the **Business Process Tile** and click **Unlock** to edit the specific business process.
 - → The Business Process Definition Unlock screen is displayed.

			×*
Business Process Code *	Business Process Description *	Lifecycle *	Lifecycle Description
SM8001	Small and Medium Business CA	CurOrig Q,	Current Account Origination
Product Category *	Process Code *	Process Description	
Small and Medium Business 🔹	SMB001 Q	Small and Medium Business CA	• Process Full View
Business Product Code *	Business Product Name		
SMBCA1 ×	SMB CAOD		
Entry + Data Segments	2 Nominee Details : X 3 Mandate Detail		
Checklist Editable	Optional Mandatory Editable	als i X Customer Information i X Mandatory Editable	
Documents Mandatory	Optional Mandatory	Mandatory	
Documents Mandatory Checklist Editable	Optional Mandatory Editable Editable	Mandatory Editable	

Figure 23: Business Process Definition – Unlock

For more information on options, refer to the field description table below.



Field	Description
View	Click View to view the business process
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. This option will appear for the unauthorized business process.
Close	Click Close to close the business products that are unauthorized and no more required.



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.

Fact Code	Description	Туре
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

Table 21: List of Facts – Factory shipped



Fact Code	Description	Туре
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
- 2.4.1.2 View Fact

2.4.1.1 Create Fact

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

Prerequisite

- 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.



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

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

Figure 24: Create Fact

Create Fact				$_{\mu}^{\nu}$ \times
New Bulk Upload				
Fact				
Code *	Description	Product Processor *	Туре *	
		OFLO	ARRAY	Ŧ
Save				

6. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 22:	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

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

Figure 25: View Fact

w Fact		1	(DEFAULTENTITY) 1 Bank Futura - Branch 000 (A	
Product Processor OFLO				
Filter:				
Type to filter	×		(Right Click on Row to open Details) Refresh	
Fact Id	Fact Name	Description	Product Processor	
327	AGE	CUSTOMER AGE	OFLO	^
329	NETINCOME	CUSTOMER NET INCOME	OFLO	
331	EMPLOYMENTTYPE	EMPLOYMENT TYPE	OFLO	
333	PRODUCTCODE	BUSINESS PRODUCT CODE	OFLO	
335	INSTALMENT	PROPOSED LOAN INSTALMENT	OFLO	
363	TEST_FACT01	TEST FACT 01	OFLO	
397	fact001	test	OFLO	
399	fact002	test	OFLO	
401	FactTest1	FactTest1	OFLO	
403	RISK_GRADE	RISK GRADE FOR PRICING	OFLO	
421	applicant_score	applicant_score	OFLO	
501	FACT	FACT DESCRIPTION	OFLO	
345	ASSETS	OFLO ASSETS	OFLO	
347	LIABILITY	OFLO LIABLITY	OFLO	~

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**.



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

 \rightarrow The **Fact Creation** screen is displayed.

Figure 26: Fact Creation

Fact Creation				," ×
New Bulk Upload				
Fact				
Code *	Description	Product Processor *	Type *	
			*	
Save				

Table 24: 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.
Туре*	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

- 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.

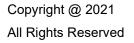




Figure 27: Create Rule

eate Rule			*
New			
Rules			
Code *	Description	Product Processor * OFLO	
Expression Builder:			
+			
Facts V	> •	v	
Output			
NA v			
Expression C			
When			
<u></u>			
Save .			

5. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

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.

 Table 25: Create Rule – Field Description



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	 Fact 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.

 \rightarrow The **View Rule** screen is displayed.

Figure 28: View Rule

w Rule			(DEFAULTENTITY) film Back Futura -Branch 000 (🜲
Product Proce	essor		
Filter			
Type to filter	r ×		(Right Click on Row to open Details) Refresh
Rule Id	Rule Name	Description	Product Processor
725	RULE003	DESC003	OFLO
787	OFLORULE201	DESCRIPTION	OFLO
829	testRule		OFLO
848	rule123		OFLO
850	testRule1	test	OFLO
852	RuleTest01		OFLO
860	PricingCreateTest01	PricingCreateTest01	OFLO
862	RULEOBSTHR	OBS THRESHOLD RULE	OFLO
892	DMSC101	DECISION MATRIX SELCTION CRITERIA FOR HOME LOAN 101	OFLO
894	LTVDUMMTEST1	test	OFLO
896	HomeLoanSelection	Home loan selection criteria	OFLO
902	TESTDIVIDETEST	test	OFLO
925	Min	Min of Applicant Score	OFLO
927	GradematricTest	GradematricTest	OFLO V

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.

Table 26: View Rule – Field Description



- 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.
 - \rightarrow The **Rule Creation** screen is displayed.

Figure 29: Rule Creation

Zule Creation			** ×
New			*
Rules			
Code OFLORULE201	Description	Product Processor * ORIO	
Expression Builder			
+ Add Expression			
+			*
Facts × AGE	< * NUMBER * 55		
Output			
NA. T			
Expression C			
When (AGE < 55)			
Save			
			~

10. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 27: 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.
+ icon	Click this icon to add new expression.



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 .		



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 Questionnaire
- 2.5.2 Logical Model
- 2.5.3 Borrowing Capacity
- 2.5.4 Scoring Feature
- 2.5.5 Quantitative Scoring Model
- 2.5.6 Qualitative Scoring Model
- 2.5.7 Decision Grade Matrix
- 2.5.8 Pricing

2.5.1 Questionnaire

Questionnaire allows you to create the set of questions and answers to evaluate the qualitative score for each applicant. This questionnaire is used in the qualitative scoring model and the response to the questions are sent from the Oracle Banking Origination to Decision Service.

This section includes following subsections:

- 2.5.1.1 Create Questionnaire
- 2.5.1.2 View Questionnaire



2.5.1.1 Create Questionnaire

The **Create Questionnaire** screen allows the user to create the qualitative questionnaire based on the various parameters. This questionnaire is further linked to define qualitative 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. Under Credit Decision, click Questionnaire.
- 3. Under Questionnaire, click Create Questionnaire.
 - → The **Create Questionnaire** screen is displayed.

Figure 30: Create Questionnaire

Create Questionnaire			,, ¹⁴ ×
Basic Details			
Questionnaire Code *	Questionnaire Description *		
Product Processor * Select	Category		
			Preview
e ⁸ Q01 Question 1			:• =
			x
Question Code *	Question Description *	Select Type * Select-Single-Choice	
Short Name *			
Answer Code 1	Answer Option	Add Update Remove	
No items to display.			
			Required *
Add Question			
			Save Cancel



Field	Description
Questionnaire Code*	Specify the unique questionnaire code.
Questionnaire Description*	Specify the description of the questionnaire.
Product Processor*	Select the product processor from which the questionnaire is being created.
Category	Specify the category of the questionnaire.
Question Code*	Select the unique question code.
Question Description*	Specify the description of the question.
Select Type*	Select the type of response option from the drop-down list. Available option is: • Select-Single-Choice
Short Name*	Specify the short name of the question. This will be displayed in the Execution Summary.
Answer Code	Displays the answer code.
Answer Option	Specify all the expected response for the question configured.
Add	Click this icon to add the expected response to the question.
Update	Click this icon to edit the response.
Delete	Click this icon to delete the response.
Required	Select the toggle to indicate whether the question is mandatory or optional. By default, this option is enabled.

Table 28: Create Questionnaire – Field Description



Field	Description
Done	Click this icon to save the question.
Add Question	Click this icon to add new question.
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Logical Model screen.

- 5. Click **Preview** to view the question and answers configured for the questionnaire.
 - → The **Preview Questionnaire** screen is displayed.

Figure 31: Preview - Questionnaire

Preview	×
Q101 How long applicant staying in the current residence ?	
6. Less than 5 years	
7. More than 10 years	
8. More than 15 years	
Q102 How many members dependent on borrower ?	
1.0	
7.1	
ок	

- 6. Click icon on each question and
 - a. Select **Expand** to edit the selected question.
 - b. Select **Copy** to copy the selected question.
 - c. Select **Remove Question** to remove the selected question.
- 7. Click icon to move the position of the questions.



2.5.1.2 View Questionnaire

The **View Questionnaire** screen allows the user to view the Questionnaire created. The status of the created questionnaire is displayed as **Unauthorized** and **Open**. Once the checker authorizes the questionnaire, 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. Under Credit Decision, click Questionnaire.
- 3. Under Questionnaire, click View Questionnaire.
 - → The **View Questionnaire** screen is displayed.

Figure 32: View Questionnaire

९ с +		
Questionnaire Code: : QUAL01	Questionnaire Code: HLQ101	
Questionnaire Description: Product Processor Code: OFLO	Questionnaire Description: Product Processor Code: OFLO	
Authorized 🔒 Open	💫 Authorized 🔒 Open	

4. For more information on fields, refer to the field description table below.

Table 29: View Questionnaire – Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	Displays the questionnaire description.
Product Processor Code	Displays the product processor code for which the questionnaire is created.
Status	Displays the status of the questionnaire.



- 5. Click Click to search the questionnaire based on the following search criteria.
 - Questionnaire Code
 - Questionnaire Description
 - Authorization Status
 - Record Status
- 6. Click icon on the top right-hand side of the questionnaire tile and click **Unlock**.
 - → The Questionnaire Maintenance screen is displayed.

Figure 33: Questionnaire Maintenance

Questionnaire Maintenance		,,, ¹⁶ ×
Basic Details		
Questionnaire Code *	Questionnaire Description *	
QUAL01	Qualitative Questionnaire	
Product Processor *	Category	
OFLO v	1	
		Preview
$\sigma^{\prime\prime}$ _ Q101 . How long applicant staying in the current residence ?		• =
e^{β} Q102. How many members dependent on borrower ?		• =
Add Question		
Audit		Save Cancel

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 26: Create Questionnaire – Field Description.

The below fields are non-editable in **Maintenance** screen.

- Questionnaire Code
- Product Processor



2.5.2 Logical Model

Logical Model allows you to define logical model to evaluate the application even before the Credit Assessment, only those application where Logical Model is Pass will be proceeded further. If the Logical Model is Failed, then the application will be terminated.

This section includes following subsections:

- 2.5.2.1 Create Logical Model
- 2.5.2.2 View Logical Model

2.5.2.1 Create Logical Model

The **Create Logical Model** screen allows the user to create the logical model as per the requirement. The Logical Model can be created by linking the rules and expressions.

Prerequisite

- 1. From Home screen, click Retail Banking. Under Retail Banking, click Configuration.
- 2. Under Configuration, click Credit Decision. Under Credit Decision, click Logical Model.
- 3. Under Logical Model, click Create Logical Model.
 - → The Create Logical Model Selection Criteria screen is displayed.



ett Processor * Priority * etter Critteria Logical Model E biological Model E biological Model	Logical Model						
Relea Relea Contraction Relevation Relevation Select bisiting orle	Details						
Recessor * Perty * Recessor * Perty * Recessor * Perty * Recessor * Perty * <t< td=""><td>al Model Code *</td><td></td><td>Logical Model De</td><td>scription *</td><td></td><td></td><td></td></t<>	al Model Code *		Logical Model De	scription *			
et froesser * _ Printy *			Expiry Date *				
etion Criteria Lagueri Model Exuitor Jule Code * Description Expression Builder	ict Processor *		Priority *				
e clarge Nole	7. ¥						
Nex Rules Code* Perception Select bising n/e Rule version Code* Code * Perception Code Code *							
Ner Rules Code * Description Select Existing rule Rule Version Expression Builder Cottput Fine C							
Rules Code * Description Select Bisling rule Rule Version Expression Builder Cottput Expression © When Output							
Code * Description Select Existing rule Rule Version Expression Builder Cutput Foresto display. Expression C When Output							
Expression Builder Cutput	Rules						
Expression Builder Add Expression	Code *	Description		Select Existing rule	Q	Rule Version	Q
Add Dagression Output							
Output	Expression Builder						
Image: Second	+ Add Expression						
No Items to display. Expression C When Output	Output						
No Items to display. Expression C When Output							
When Output							
When Output							
Output	Expression C						
Output	When						
							Save

Figure 34: Create Logical Model – Selection Criteria



- 4. Click Logical Model tab.
 - → The Create Logical Model Logical Model screen is displayed.

Figure 35: Create Logical Model – Logical Model

Create Logical Model						,, ² ×
Basic Details						
Logical Model Code *		Logical Model Description	on *			
Effective Date *		Expiry Date *				
Product Processor *		Priority *				
Select 💌						
Selection Criteria Logical Model						
Logical Scoring						
+ ·						
Rule ID	Sequence		Reason		Comments	
🗌 Select 🔻 🛈			Select	•		
						Save Cancel

5. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description below.

Field	Description
Logical Model Code*	Specify the unique logical model code.
Logical Model Description*	Specify the description of the feature.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Select the product processor from which the logical model is being created.
Priority	Specify the priority of the logical model.

Table 30: Create Logical Model – Field Description



Field	Description						
Selection Criteria							
The following fields appear if the Selection Criteria Tab is selected.							
Use Existing Rule - Select this option to link the existing rule.							
The following fields appear if the Use Existing Rule option is selected.							
Rule Code	Select the rule code from the dropdown list.						
	All rules configured in the rule engine for the selected						
	product processor are obtained.						
•	Click this icon to get the information about the rule.						
Rule Name	Displays the rule name based on the rule name selected.						
Create New Rule - Select this	option to create the new rule.						
The following fields appear if t	he Create New Rule option is selected.						
Code Specify the rule code.							
Description Specify the rule description.							
Select Existing Rule	Select the existing rule from the drop-down list.						
Rule Version	Select the rule version.						
Expression Builder							
+ Add Expression	Click this icon to add new expression.						
Fact / Rules	Select the fact or rule from the drop-down list.						
	Based on the selection, select the fact code or rule code in the adjacent field.						
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.			
Logical Model				
The following fields appear if t	he Logical Model Tab is selected.			
+ icon	Click this icon to add a new row			
- icon	Click this icon to delete an existing row.			



Field	Description
Rule ID	Select the rule ID from the dropdown list.
	All rules configured in the rule engine for the selected product processor are obtained.
•	Click this icon to get the information about the rule.
Sequence	Specify the sequence for the execution of rules.
Reason	Select the reason from the dropdown list.
Comments	Specify the comments.
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Logical Model screen.

2.5.2.2 View Logical Model

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

Prerequisite

- 1. From Home screen, click Retail Banking. Under Retail Banking, click Configuration.
- 2. Under Configuration, click Credit Decision. Under Credit Decision, click Logical Model.
- 3. Under Logical Model, click View Logical Model.
 - → The View Logical Model screen is displayed.



Figure 36: View Logical Model

View Logical Model				$_{\mu^{k'}} \ \times \\$
् c +				=
Logical Model Code: : LGMHL101	Logical Model Code: LGMCAOD101	Logical Model Code: : LMCA100	Logical Model Code: : VLPLEL100	
Logical Model Description: Product Processor Code: OFLO				
🂫 Authorized 🔒 Open	🗟 Unauthorized 🔒 Open	🂫 Authorized 🔒 Open	🗟 Authorized 🔒 Open	
Logical Model Code: : LMCC1001				
Logical Model Description: Product Processor Code: OFLO				
Authorized 🔒 Open				
Page 1 of 1 (1 - 5 of 5 items)	к (1 >)			

4. For more information on fields, refer to the field description table below.

Field	Description
Logical Model Code	Displays the unique logical model code.
Logical Model Description	Displays the description of the feature.
Product Processor Code	Displays the product processor code from which the logical model is being created.
Status	Displays the status of the logical model.

- 5. Click \bigcirc to search the logical model based on the following search criteria.
 - Logical Model Code
 - Logical Model Description
 - Authorization Status
 - Record Status



6. Click icon on the top right-hand side of the logical model tile and click **Unlock**.

→ The Logical Model Maintenance – Selection Criteria screen is displayed.

Figure 37: Logical Model Maintenance – Selection Criteria

Details							
cal Model Code				Logical Mod	lel Description *		
AHL101					del For Home Loan 101		
tive Date *				Expiry Date			
Mar 2018		<u>m</u>		31 Oct 2031			
uct Processor *				Priority *			
.0		*		1			
ection Criteria	- Levier						
se Existing Rule		al Model					
ules							
tule Code *					Rule Name		
RLHL100		• 0			Selection Criteria Home Loa	in	
New							
Rules							
Code *			Description		Select Existing rule	Rule Version	
RLHL100	0		Selection Criteria H	ome Loan		Q, 11	Q
+ = 6	Facts	• PRODUCTCODE		▼ TEXT	- HMLN01		
	OR	•					
1 6	Facts		-	▼ TEXT	▼ HMLRBO		
6							
	OR	*					
	OR Facts	PRODUCTCODE		▼ TEXT	▼ HLPRIN		
			•	* TEXT	▼ HLPRIN		
	D Facts			▼ TEXT	• HLPRIN		
a (D Facts		•	* TEXT	• HLPRIN		
t d	D Facts	PRODUCTCODE	TRUE	* TEXT	HLPRIN		



- 7. Click Logical Model tab.
 - → The Logical Model Maintenance Logical Model screen is displayed.

Figure 38: Logical Model Maintenance – Logical Model

Logical Model Maintenance					, ¹⁶ ×
Basic Details					
Logical Model Code *	Log	gical Model Description	*		
LGMHL101 Effective Date *		igicla Model For Home	Loan 101		
30 Mar 2018	31	Oct 2031	#		
Product Processor * OFLO v	Pric 1	ority *			
Selection Criteria Logical Model					
Logical Scoring					
Rule ID	Sequence	R	leason		Comments
🗌 Rule1001 🔻 😶	1		Credit Exposure	•	Not Good Credit Worthiness
Audit					Save Cancel

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 28: Create Logical Model – Field Description.

The below fields are non-editable in Maintenance screen.

- Logical Model Code
- Effective Date
- Product Processor



2.5.3 Borrowing Capacity

Borrowing Capacity allows the user to calculate the maximum lendable amount based on the various criteria of the lenders such as debt to income ratio, credit score, credit history etc. The rules are linked for calculating the borrowing capacity for the applicant.

A sample rule to calculate borrowing capacity is given below:

Scenario: Based on Income and FICO score

Rule 1:

IF MIN(FICO_SCORE) >= 500 AND MIN(EMPLOYMENT_PERIOD)< 1 YEAR THEN MULTIPLIER = 5 ELSEIF MIN(FICO_SCORE) < 500 AND MIN(EMPLOYMENT_PERIOD) > 1 YEAR THEN MULTIPLIER = 4

Rule 2: Max Lendable Amount

MIN(Income) * Rule1

This section includes the following subsections:

- 2.5.3.1 Create Borrowing Capacity
- 2.5.3.2 View Borrowing Capacity

2.5.3.1 Create Borrowing Capacity

The **Create Borrowing Capacity** screen allows the user to calculate the borrowing capacity based on the various inputs. The borrowing capacity can be created by linking the rule.

Prerequisite

- 1. From Home screen, click Retail Banking. Under Retail Banking, click Configuration.
- 2. Under Configuration, click Credit Decision. Under Credit Decision, click Borrowing Capacity.



3. Under Borrowing Capacity, click Create Borrowing Capacity.

→ The Create Borrowing Capacity – Selection Criteria screen is displayed.

Figure 39: Create Borrowing Capacity – Selection Criteria

Create Borrowing Capacity	<i>A</i>	×
		ī
Basic Details		
Eligibility Code *	Eligbility Description *	
	Expiry Date *	
m		
Product Processor *	Execution Stage *	
Select	Select	
Selection Criteria Eligibility		
Use Existing Rule Create New Rule		
Rules		
Rule Code *	Rule Name	
Select 👻		
	Save Cancel	

4. Click Eligibility.

→ The Create Borrowing Capacity – Eligibility screen is displayed.

Figure 40: Create Borrowing Capacity – Eligibility

Create Borrowing Capacity				$_{\mu}^{\mu}$ \times
Basic Details				
Eligibility Code *		Eligibility Description *		
Effective Date *		Expiry Date *		
			3	
Product Processor *		Execution Stage *		
Select •		Select		
Selection Criteria Eligibility				
Eligibility				
+ -				
Actions	Fact Id		Rule Id	
	Select		▼ Select ▼	0
				Save Cancel



Field	Description		
Eligibility Code*	Specify the unique feature code.		
Eligibility Description*	Specify the description of the feature.		
Effective Date*	Specify the effective date.		
Expiry Date*	Specify the expiry date.		
Product Processor*	Select the product processor from which the borrowing capacity is being created.		
Execution Stage*	 Select the required option for execution stage. Available options are: Before Decision: If this option is selected, amount is calculated before scoring model resolution. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for scoring and pricing. After Decision: If this option is selected, Amount is calculated after decision and before pricing. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for pricing. 		

Table 32: Create Borrowing Capacity – Field Description



Field	Description			
Selection Criteria				
The following fields appear if the Selection Criteria Tab is selected.				
Use Existing Rule - Select this option to link the existing rule.				
The following fields appear if the Use Existing Rule option is selected.				
Rule Code	Select the rule code from the dropdown list.			
	All rules configured in the rule engine for the selected			
	product processor are obtained.			
•	Click this icon to get the information about the rule.			
Rule Name	Displays the rule name based on the rule name selected.			
Create New Rule - Select this	option to create the new rule.			
The following fields appear if t	he Create New Rule option is selected.			
Code	Specify the rule code.			
Description	Specify the rule description.			
Select Existing Rule	Select the existing rule from the drop-down list.			
Rule Version	Select the rule version.			
Expression Builder				
+ Add Expression	Click this icon to add new expression.			
Fact / Rules	Select the fact or rule from the dropdown list.			
	Based on the selection, select the fact code or rule code in			
	the adjacent field.			
Operator	Select the comparison operator from the dropdown 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.	
Eligibility The following fields appear if t	he Eligibility Tab is selected.	
+ icon	Click this icon to add a new row	
- icon	Click this icon to delete an existing row.	
Actions	Select this checkbox corresponding to the row to be deleted.	



Field	Description
Fact ID	Select the fact ID from the dropdown list.
Rule ID	Select the rule ID from the dropdown list.
0	Click this icon to get the information about the rule.
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Borrowing Capacity screen.

2.5.3.2 View Borrowing Capacity

The **View Borrowing Capacity** screen allows the user to view the Borrowing Capacity created. The status of the created borrowing capacity is displayed as **Unauthorized** and **Open**. Once the checker authorizes the borrowing capacity, 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. Under Credit Decision, click Borrowing Capacity.
- 3. Under Borrowing Capacity, click View Borrowing Capacity.
 - → The View Borrowing Capacity screen is displayed.

Figure 41: View Borrowing Capacity

View Borrowing Capacity				$_{\mu^{k'}}$ \times
९ с +				=
Borrowing Capacity Code: : BCVLELPL :	Borrowing Capacity Code: : BCCC101	Borrowing Capacity Code: : SCRLHL1001	Borrowing Capacity Code: : CABC100	
Borrowing Capacity Description: Product Processor: OFLO				
Authorized 🔒 Open	🗟 Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	
Page 1 of 1 (1 - 4 of 4 items)				

4. For more information on fields, refer to the field description table below.



Table 33: View Borrowing Capacity – Fie	eld Description
---	-----------------

Field	Description
Borrowing Capacity Code	Displays the unique borrowing capacity code.
Borrowing Capacity Description	Displays the description of the borrowing capacity.
Product Processor	Displays the product processor from which the borrowing capacity is being created.
Status	Displays the status of the borrowing capacity.

- 5. Click to search the scoring feature based on the following search criteria.
 - Borrowing Capacity Code
 - Borrowing Capacity Description
 - Authorization Status
 - Record Status



6. Click icon on the top right-hand side of the borrowing capacity tile and click **Unlock**.

→ The **Borrowing Capacity Maintenance** screen is displayed.

Figure 42: Borrowing Capacity Maintenance

Details					
iiity Code * LELPL tive Date * Aar 2018		Eligibility Description * Borrowing Capacity For Autor Expiry Date * 31 Oct 2031	nation		
uct Processor *		Execution Stage * After Decision	Ψ		
tion Criteria Eligibility e Existing Rule Create New Rule					
New					
Rules					
Code *	Description	Select I	existing rule	Rule Version	Q
Expression Builder Add Expression					
Output					
No items to display.					
+ 1					
No items to display.					
No items to display.					



- 7. Click Eligibility tab.
 - → The Borrowing Capacity Maintenance Eligibility screen is displayed.

Figure 43: Borrowing Capacity Maintenance - Eligibility

Borrowing Capacity Maintenance						$_{\mu^{\mathcal{C}_{-}}}\times$
Basic Details						
Eligibility Code *		Eligibility Description * Borrowing Capacity For Automation	n			
Effective Date *		Expiry Date *				
30 Mar 2018		31 Oct 2031	#			
Product Processor *		Execution Stage *				
OFLO 🔻		After Decision	V			
Selection Criteria Eligibility						
Eligibility						
•						
Actions	Fact Id			Rule Id		
	Maximum Lendable Amount		•	LendAmt 🔻	0	
Audit				2	Save Ca	ancel

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 30: Create Borrowing Capacity – Field Description.

The below fields are non-editable in Maintenance screen.

- Eligibility Code
- Effective Date
- Product Processor



2.5.4 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 Banking Origination to Decision Service.

This section includes following subsections:

- 2.5.4.1 Create Scoring Feature
- 2.5.4.2 View Scoring Feature

2.5.4.1 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. Under Credit Decision, click Scoring Feature.
- 3. Under Scoring Feature, click Create Scoring Feature.
 - → The Create Scoring Feature screen is displayed.

Figure 44: Create Scoring Feature

Create Scoring Feature			$_{\mu}^{\mu}$ \times
Basic Details			
Feature Code *	Feature Description *	Product Processor *	
Rule Ves No	Rule Code *	Rule Name	
			Save Cancel



Field	Description
Feature Code*	Specify the unique feature code.
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 .
0	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.

 Table 34: Create Scoring Feature – Field Description



2.5.4.2 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. Under Credit Decision, click Scoring Feature.
- 3. Under Scoring Feature, click View Scoring Feature.
 - → The View Scoring Feature screen is displayed.

Figure 45: View Scoring Feature

				,,, ¹⁶ ×
« с +				# =
	Feature Code: : BSCORE	Feature Code: : DTI	Feature Code: : QSCORE :	
	Feature Description: Credit Bureau Score Product Processor: OFLO	Feature Description: Debt To Income Ra Product Processor: OFLO	Feature Description: Qualitative Score Product Processor: OFLO	
Authorized 🔒 Open	Authorized 🔒 Open	🂫 Authorized 🔒 Open	Authorized 🔒 Open	
	Feature Code: : NETINCOME	Feature Code: : NASSET :		
	Feature Description: Customer Net Inco Product Processor: OFLO	Feature Description: Customer Net Woth Product Processor: OFLO		
🂫 Authorized 🔒 Open	凌 Authorized 🔒 Open	Authorized 🔒 Open		

4. For more information on fields, refer to the field description table below.

 Table 35: View Scoring Feature – Field Description

Field	Description
Feature Code	Displays the unique feature code.
Feature Description	Displays the description of the feature.
Product Processor	Displays the product processor from which the feature is being created.



Field	Description
Status	Displays the status of the scoring feature.

- 5. Click 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 46: Scoring Feature Maintenance

Scoring Feature Maintenance		1	×
Basic Details			
Feature Code *	Feature Description *	Product Processor *	
OSINSTALLMENT	OUTSTANDING LOAN INSTALLMENT	OFLO 👻	
Rule	Fact Code *	Fact Name	
Ves No	OUTSTANDING LOAN INSTALLM *	OUTSTANDING LOAN INSTALLMENT	
Audit		Save Cancel	

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 32: Create Scoring Feature – Field Description.

The below fields are non-editable in **Maintenance** screen.

- Feature Code
- Product Processor



2.5.5 Quantitative Scoring Model

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

This section includes following subsections:

- 2.5.5.1 Create Quantitative Scoring Model
- 2.5.5.2 View Quantitative Scoring Model

2.5.5.1 Create Quantitative Scoring Model

The **Create Quantitative Scoring Model** screen allows the user to create the quantitative scoring model by linking the various features. The user needs to create quantitative 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. Under Credit Decision, click Quantitative Scoring Model.
- 3. Under Quantitative Scoring Model, click Create Quantitative Scoring Model.
 - → The Create Quantitative Scoring Model screen is displayed.

Figure 47: Create Quantitative Scoring Model

Create Quantitative Scoring Model	у ^е ×
Basic Details	
Scoring Model *	
Multi-Applicant Scoring Model	
Scoring Model Code *	Scoring Model Description *
Effective Date *	Expiry Date *
Product Processor *	Priority *
Select 🔻	
Selection Criteria Feature	
Use Existing Rule Create New Rule	
Rules	
Rule Code *	Rule Name
Select 💌	
	Save Cancel



4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Field	Description
Scoring Model*	Select the type of the scoring model from the dropdown list.
	Available options are:
	Application Scoring Model
	Applicant Scoring Model
	Multi-Applicant Scoring Model
	Scoring Rule Tab appears if the Application Scoring Model is selected.
	Feature Tab appears if the Applicant or Multi-Applicant Scoring Model is selected.
	NOTE: Multi-Applicant Scoring Model is not supported for this release.
Scoring Model Code*	Specify the unique quantitative scoring model code.
Scoring Model Description*	Specify the description for the quantitative scoring model.
Effective Date*	Specify the effective date.
Expiry Date*	Specify the expiry date.
Product Processor*	Specify the product processor for which the quantitative scoring model is being created.
Priority*	Specify the priority of the quantitative scoring model.

 Table 36: Create Quantitative Scoring Model – Field Description



Field	Description				
Selection Criteria					
The following fields appear if S	The following fields appear if Selection Criteria tab is selected.				
Use Existing Rule - Select this option to link the existing rule.					
The following fields appear if the Use Existing Rule option is selected.					
Rule Code	Select the rule code from the dropdown list. All rules configured in the rule engine for the selected				
	product processor are obtained.				
0	Click this icon to get the information about the rule.				
Rule Name	Displays the rule name based on the rule name selected.				
Create New Rule - Select this	option to create the new rule.				
The following fields appear if the Create New Rule option is selected.					
Code*	Specify the rule code.				
Description	Specify the rule description.				
Expression Builder					
+ icon	Click this icon to add new expression.				
Fact / Rules	Select the fact or rule from the drop-down list.				
	Based on the selection, select the fact code or rule code in the adjacent field.				
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 Rules 		
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 Quantitative Scoring Model screen.		



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 Scoring Model is selected as Application Scoring Model.

Prerequisites

Create Rule Expression - Min (applicant_score)

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

- 5. Click Scoring Rule tab in Create Quantitative Scoring Model screen.
 - → The Create Quantitative Scoring Model Scoring Rule screen is displayed.

Figure 48: Create Quantitative Scoring Model – Scoring Rule

Create Quantitative Scoring Model		, * ×
Basic Details		
Basic Details		
Sconng Model *		
Application Scoring Model		
Scoring Model Code *	Scoring Model Description *	
Effective Date *	Expiry Date *	
±	11 III III III III III III III III III	
Product Processor *	Priority *	
Select		
Soloction Criteria Scoring Rule		
Score		
Rule Code *	Rule Name	
Select V		
a stress		
		Save Cancel

6. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Field	Description
Scoring Rule	The following fields appear if Scoring Rule tab is selected.
Rule Code*	Select the rule code from the dropdown list.
0	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 quantitative scoring model.

This tab will be enabled only if the **Scoring Model** is selected as **Applicant** or **Multi-Applicant Scoring Model**.

7. Click Feature tab in Create Quantitative Scoring Model screen.

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

Figure 49: Create Quantitative Scoring Model – Feature

Create Quantitative Scoring Model				$\mu^{k} \rightarrow$	¢
Basic Details					
Scoring Model *					
Multi-Applicant Scoring Model					ļ
Scoring Model Code *		Scoring Model Description *			ļ
					ļ
Effective Date *		Expiry Date *			ļ
Product Processor *		Priority *			ļ
Select		Thom,			
					1
Selection Criteria Feature					
Scoring Feature					
Feature	Weightage (%)	Range Type	Define Range/Value	Enable	
No data to display.					
				Save Cancel	J

- 8. 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.
- 9. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

 Table 38: Create Quantitative 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 an existing row.	



Field	Description		
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.		
Range Type	Select the range type from the dropdown list.		
	The options are:		
	Max Value		
	Param Percent%		
	• Value		
	For Applicant Scoring Model, this field is editable.		
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.		



Field	Description
Score	Specify the score to be assigned for each range or value.
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.

2.5.5.2 View Quantitative Scoring Model

The **View Quantitative Scoring Model** screen allows the user to view the Quantitative Scoring Model created. The status of the uploaded Quantitative Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Quantitative 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. Under Credit Decision, click Quantitative Scoring Model.
- 3. Under Quantitative Scoring Model, click View Quantitative Scoring Model.
 - → The View Quantitative Scoring Model screen is displayed.



Figure 50: View Quantitative Scoring Model

९ с +				
Scoring Model Code: SCQLCC1001	Scoring Model Code: SMHL101 Storing Model Description: Product Processor Code: ORIO	Scoring Model Code: : QASMHL100 : Scoring Model Description: Product Processor Code: OFL0	Scoring Model Code: : QSMLPLEL : Scoring Model Description: Product Processor Code: OFLO	Scoring Model Code: SMCA1001 Stating Model Description: Product Processor Code: OFLO
Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	🕞 Authorized 🔒 Open
Scoring Model Code: : QSMSMBCA2 :	Scoring Model Code: : QSMSMBCA1	Scoring Model Code: : SMPLVLEL :	Scoring Model Code: : SMCA1000	
Scoring Model Description: Product Processor Code: OfLO	Scoring Model Description: Product Processor Code: OFLO	Scoring Model Description: Product Processor Code: OFLO	Scoring Model Description: Product Processor Code: OFLO	
Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	

4. For more information on fields, refer to the field description below.

Table 39: View Quantitativ	o Scoring Model	- Field Description
Table 39: View Quantitativ	e scoring woder	- Field Description

Field	Description
Scoring Model Code	Displays the unique scoring model code.
Scoring Model Description	Displays the description for the scoring model.
Product Processor	Displays the product processor for which the quantitative scoring model is being created.
Status	Specify the status of the quantitative scoring model.

- 5. Click contact the quantitative scoring model based on the following search criteria.
 - Scoring Model Code
 - Scoring Model Description
 - Authorization Status
 - Record Status



- 6. Click i icon on the top right-hand side of the quantitative scoring feature tile and click **Unlock**.
 - → The Quantitative Scoring Model Maintenance screen is displayed.

Figure 51: Quantitative Scoring Model Maintenance

tative Scoring Model Maintenance				
etails				
g Model * cant Scoring Model T g Model Code *		Scoring Model Description *		
		Selection criteria for Credit Card 1001		
ve Date * ar 2018		Expliny Date * 1 Oct 2031		
ct Processor *		Priority *		
		1		
on Criteria Feature				
Existing Rule Create New Rule				
15				
e Code *		Rule Name		
CRLCC1001 + 0		Credit Card Selection Criteria		
New				
Rules				
Code *	Description	Select Existing rule	Rule Version	
SCRLCC1001	Credit Card Selection Criteria	SCRLCC1001 Q	21	Q
Expression Builder + Add Expression +				
Facts * PRODUCTCODE	= • TEXT	* CCREWA OR	· ·	
Facts • PRODUCTCODE	= ¥ TEXT	- BBPLUS		
Output				
+ =				
TEXT	TRUE			
Expression C				
When (PRODUCTCODE == CCREWA) (PRO Output TRUE	DUCTCODE == BBPLUS))			
				Save

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 34: Create Quantitative Scoring Model – Field Description.

The below fields are non-editable in Maintenance screen.

- Scoring Model Code
- Effective Date
- Product Processor



- 8. Click **Scoring Rule** tab to define the rule. This tab will be enabled only if the **Scoring Model** is selected as **Application Scoring Model** while creation.
 - → The Quantitative Scoring Model Maintenance Scoring Rule screen is displayed.

Figure 52: Quantitative Scoring Model Maintenance – Scoring Rule

Basic Details Scoring Model v		
Scoring Model *		
Application Scoring Model 👘		
Scoring Model Code *	Scoring Model Description *	
SMHL101	Application Level Score Model Hom	
Effective Date *	Expiry Date *	
30 Mar 2018	31 Oct 2031	
Product Processor *	Priority *	
OFLO T	1	
Selection Criteria Scoring Rule		
Score		
Rule Code *	Rule Name	
minimum 🔻 🛈	Min of Applicant Score	
Audit		Save Canoel

- Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 35: Create Quantitative Scoring Model – Scoring Rule – Field Description.
- 10. Click **Feature** tab to update the linked features. The **Scoring Model** is selected as **Multi-Applicant** or **Applicant Scoring Model** while creation.
 - → The Quantitative Scoring Model Maintenance Feature screen is displayed.

Figure 53: Quantitative Scoring Model Maintenance – Feature

uantitative Scoring Mode	Maintenance						7
asic Details							
Boaring Model *							
Applicant Scoring Model							
Scoring Model Code			Scoring Model Description	a *			
SCOLCC1001			Selection criteria for Cre	dit Card 1001			
Effective Date *			Expliny Date *				
30 Mar 2018	100 M		1 Oct 2031	#			
hoduct Processor *			Priority *				
			1				
Scoring Feature							
Feature		Weightage (%)	Range Type		Define Range/Value	Enable	
Credit Bureau Score)	40	Value		Define		
Net Income		30	Value		Defino		
		30	Value		Define		
Qualitative Score							
Qualitative Score							

- 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.
- Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 36: Create Quantitative Scoring Model – Feature – Field Description.



2.5.6 Qualitative Scoring Model

Qualitative Scoring Model allows the user to define qualitative scoring model based on the various scoring parameters.

This section includes following subsections:

- 2.5.6.1 Create Qualitative Scoring Model
- 2.5.6.2 View Qualitative Scoring Model

2.5.6.1 Create Qualitative Scoring Model

The **Create Qualitative Scoring Model** screen allows the user to create the qualitative scoring model based on the various scoring parameters.

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. Under Credit Decision, click Qualitative Scoring Model.
- 3. Under Qualitative Scoring Model, click Create Qualitative Scoring Model.
 - → The Create Qualitative Scoring Model screen is displayed.



Create Qualitative Scoring Model			,, ^{,e} ×
Basic Details			
Scoring Model * Application Scoring Model	Qualitative Scoring Model Description * Expry Date * Priority *		
Selection Criteria Scoring Rule Use Existing Rule Create New Rule			
Rules			
Rule Code * SCRLCC1001	Rule Name Credit Card Selection Criteria	8	
New			
Rules			
Code * SCRLCC1001	Description Select Existing rule Credit Gard Selection Criteria	Rule Version Q. 21	٩
Expression Builder	- * TEXT * CCREWA	OR ¥	
Output			
+ =			
TEXT	TRUE		
Expression C			
When ((PRODUCTCODE == CCREWA) (PR Output TRUE)DUCTCODE == BBPLUS))		
			Save Cancel

Figure 54: Create Qualitative Scoring Model

4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



Field	Description			
Scoring Model*	Select the type of the scoring model from the dropdown list.			
	Available options are:			
	Application Scoring Model			
	Applicant Scoring Model			
	Scoring Rule Tab appears if the Application Scoring Model is selected.			
	Questionnaire Tab appears if the Applicant Scoring Model is selected.			
Qualitative Scoring Model Code*	Specify the unique qualitative scoring model code.			
Qualitative Scoring Model Description*	Specify the description for the qualitative scoring model.			
Effective Date*	Specify the effective date.			
Expiry Date*	Specify the expiry date.			
Product Processor*	Specify the product processor for which the qualitative scoring model is being created.			
Priority*	Specify the priority of the qualitative scoring model.			
Selection Criteria	1			
The following fields appear if s	Selection Criteria tab is selected.			
Use Existing Rule - Select th	is option to link the existing rule.			
The following fields appear if t	The following fields appear if the Use Existing Rule option is selected.			

Table 40: Create Qualitative Scoring Model – Field Description

Field	Description		
Rule Code	Select the rule code from the dropdown list. All rules configured in the rule engine for the selected product processor are obtained.		
0	Click this icon to get the information about the rule.		
Rule Name	Displays the rule name based on the rule name selected.		
Create New Rule - Select this	s option to create the new rule.		
The following fields appear if t	he Create New Rule option is selected.		
Code*	Specify the rule code.		
Description	Specify the rule description.		
Expression Builder			
+ icon	Click this icon to add new expression.		
Fact / Rules	Select the fact or rule from the drop-down list.		
	Based on the selection, select the fact code or rule code in the adjacent field.		
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 Rules 		



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 • Rules • 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 Qualitative Scoring Model screen.		



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 Scoring Model is selected as Application Scoring Model.

- 5. Click Scoring Rule tab in Create Qualitative Scoring Model screen.
 - → The Create Qualitative Scoring Model Scoring Rule screen is displayed.

Figure 55: Create Qualitative Scoring Model – Scoring Rule

Create Qualitative Scoring Model			,,* ×
Basic Details			
Basic Details			
Scoring Model *			
Application Scoring Model			
Qualitative Scoring Model Code *		Qualitative Scoring Model Description *	
Effective Date *		Expiry Date *	
=		(i)	
Product Processor *		Priority *	
OFLO T			
Selection Criteria Scoring	Rule		
Score			
Rule Code *		Rule Name	
SCRLCC1001	• 0	Credit Card Selection Criteria	
		Sav	e Cancel

6. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 41: Create Qualitative 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.				



Questionnaire:

Questionnaire tab enables the user to link the questionnaire to the qualitative scoring model.

This tab will be enabled only if the Scoring Model is selected as Applicant Scoring Model.

- 7. Click Questionnaire tab in Create Qualitative Scoring Model screen.
 - → The Create Qualitative Scoring Model Feature screen is displayed.
- 8. Click the **Define** link under **Define Range/Value** column to define a range or absolute values for each questionnaire to be considered for scoring model and score for that range or value.

Figure 56: Create Qualitative Scoring Model – Questionnaire

Create Qualitative Scoring Model				, A
Basic Details				
Scoring Model *				
Applicant Scoring Model 🔹				
Qualitative Scoring Model Code *		Qualitative Scoring Model Description *		
Effective Date *		Expiry Date *		
±		11 III III III III III III III III III		
Product Processor *		Priority *		
Select *				
Selection Criteria Questionnaire				
Score				
Questionnaire Code *		Questionnaire Name		
Ψ				
Scoring Feature				
Question Id	Question	Define Range/Value	Enable	
No data to display.				
			Save	Cancel

9. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 42: Create Qualitative Scoring Model – Questionnaire – Field Description

Field	eld Description					
Questionnaire The following fields appear if Questionnaire tab is selected.						
Questionnaire Code	Select the questionnaire code from the dropdown list. It will list all the questionnaire created as a part of create questionnaire.					



Field	Description
Questionnaire Name	Displays the questionnaire name of the selected questionnaire code.
Question ID	Displays the Question ID in the selected questionnaire code.
Question	Displays the question description linked to the question ID.
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.

2.5.6.2 View Qualitative Scoring Model

The **View Qualitative Scoring Model** screen allows the user to view the Qualitative Scoring Model created. The status of the uploaded Qualitative Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Qualitative 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. Under Credit Decision, click Qualitative Scoring Model.
- 3. Under Qualitative Scoring Model, click View Qualitative Scoring Model.
 - → The View Qualitative Scoring Model screen is displayed.



Figure 57: View Qualitative Scoring Model

ч с +				
Scoring Model Code: # QSMCA100 Scoring Model Description: Product Processor Code: OFLO	Scoring Model Code: QWSMSMBCAOD1	Scoring Model Code: Application Scorin Scoring Model Description: Product Processor Code: OFLO	Scoring Model Code: : QSMCA02 : Scoring Model Description: Product Processor Code: OFLO	Scoring Model Code: SMQLHL101 Scoring Model Description: Product Processor Code: OFLO
Authorized 🔒 Open	🔀 Authorized 🔒 Open	Authorized 🔒 Open	凌 Authorized 🔒 Closed	Authorized 🔒 Open
Scoring Model Code: SMQLCC101 Scoring Model Description: Product Processor Code: 0110	Scoring Model Code: QSMCA03 Scoring Model Description: Product Processor Code: 0110	Scoring Model Code: QSMCA1001 : Scoring Model Description: Product Processor Code: 0110	Scoring Model Code: QWSMSMBCAOD2 Scoring Model Description: Product Processor Code: OULD	Scoring Model Code: QSELVLPL Scoring Model Description: Product Processor Code: 0110
Authorized 🔒 Open	Authorized 🔒 Open	Authorized G Closed	Authorized 🔒 Open	Authorized

4. For more information on fields, refer to the field description below.

Table 43: View Qualitative	Scoring Model -	- Field Description
	ocorning model	

Field	Description
Scoring Model Code	Displays the unique scoring model code.
Scoring Model Description	Displays the description for the qualitative scoring model.
Product Processor	Displays the product processor for which the qualitative scoring model is being created.
Status	Specify the status of the qualitative scoring model.

- 5. Click _____ to search the qualitative scoring model based on the following search criteria.
 - Scoring Model Code
 - Scoring Model Description
 - Authorization Status
 - Record Status



- 6. Click i icon on the top right-hand side of the qualitative scoring feature tile and click **Unlock**.
 - → The Qualitative Scoring Model Maintenance screen is displayed.

Figure 58: Qualitative Scoring Model Maintenance

Details Termine Sconny Model Termine Sconny Model Termine Sconny Model Termine Sconny Model Termine Sconny Mode Termine Sconny Mule Termine Contents					
stern Scorey Model or * tive Scorey Model * * * * * * * * * * * * * * * * * * *		Qualitative Scoring Model for Expropulse * 30 Sep 201 Promy * 1 Rute	in Name		
sano Scoreg Model or * sitve Scoreg Model Code * Acto ve Data * sonors of the second s		Qualitative Scoring Model for Expropulse * 30 Sep 201 Promy * 1 Rute	in Name		
New Scong Rule Examp Rule Examp Rule Examp Rule Create New Rule E Rules Create New Rule E Create New R		Qualitative Scoring Model for Expropulse * 30 Sep 201 Promy * 1 Rute	in Name		
CA100 Ver Date * Ver		Qualitative Scoring Model for Expropulse * 30 Sep 201 Promy * 1 Rute	in Name		
Ne Date *		Expiry Date * 30 Sep 2031 Priority * 1 1 Ruit	in Name		
se consor " se consor remains and a consor remains		30 Sep 2031 Priority * 1	le Name		
et Processor * store Create Scoring Rule store Create Score Rule se create S Rules Create Code *		Priority * 1	le Name		
		1 Rule			
Eston Griteria Scoring Rule Estimong Rule Create New Rule tes Rules Code * Code *		Rule			
Existing Rule Create New Rule es ke Code * Rules Code *					
tes te code * rcrcA00 New Rules Code *					
le Code * rcrc.oo Rules Code *					
New Rules					
New Rules					
New Code *					
Rules Code *					
	Description	Se	elect Existing rule	Rule Version	
SCFCA00	Selection Criteria		Q,		Q
Expression Builder + Add Expression					
Output					
+ =					
No items to display.					
Expression C					
When					
((PRODUCTCODE == CCREWA) (PRODUC	CTCODE == BBPLUS))				
Output TRUE					
INUE					

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 38: Create Qualitative Scoring Model – Field Description.

The below fields are non-editable in Maintenance screen.

- Scoring Model
- Qualitative Scoring Model Code
- Effective Date
- Product Processor



- 8. Click **Scoring Rule** tab to define the rule. This tab will be enabled only if the **Scoring Model** is selected as **Application Scoring Model** while creation.
 - → The Qualitative Scoring Model Maintenance Scoring Rule screen is displayed.

Figure 59: Qualitative Scoring Model Maintenance – Scoring Rule

Qualitative Scoring Model Maintenance		$_{\mu}^{\mu}$ \times
Basic Details		
Scoring Model *		
Application Scoring Model		
Qualitative Scoring Model Code *	Qualitative Scoring Model Description *	
QSMCA100	Qualitative Scoring Model for Curre	
Effective Date *	Expiry Date *	
30 Mar 2018	30 Sep 2031	
Product Processor *	Priority *	
OFLO *	1	
Selection Criteria Scoring Rule		
Score		
Rule Code *	Rule Name	
minimum 🔻 🛈	Min of Applicant Score	
Audit		Save Cancel

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 39: Create Qualitative Scoring Model – Scoring Rule – Field Description.



- 10. Click **Questionnaire** tab to update the linked features. The **Scoring Model** is selected as **Applicant Scoring Model** while creation.
 - → The Qualitative Scoring Model Maintenance Questionnaire screen is displayed.

Figure 60: Quantitative Scoring Model Maintenance – Questionnaire

Qualitative Scoring Model Maint	tenance					,* ×
Basic Details						
Scoring Model * Applicant Scoring Model Qualitative Scoring Model Code * QWSMSMerCAO01 Effective Date * 30 Mar 2018 Product Processor * OFL0		Ca Exp 31	alitative Scoring Model Der Lalitative Scoring Model fo oiry Date * Dec 2021 onty *			
Selection Criteria Que	stionnaire					
Questionnaire Code * HLQ101	×		estionnaire Name uestionaire for Home Loan			
Scoring Feature HLQ101						
Question Id		Question		Define Range/Value	Enable	
01		How many years in the current job?		Define		
Q2		What is the Current Residential Status?		Define		
03		How many members are dependent on borrowe	a7	Define	0	
Q4		How many years in the Current Residence ?		Define	C	
Q5		How is the medical history of the applicant?		Define	0	
Audit						Save Cancel

- 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.
- Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 40: Create Qualitative Scoring Model – Questionnaire – Field Description.



2.5.7 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:

- 2.5.7.1 Create Decision Grade Matrix
- 2.5.7.2 View Decision Grade Matrix

2.5.7.1 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. Under Credit Decision, click Decision Grade Matrix.
- 3. Under Decision Grade Matrix, click Create Decision Grade Matrix.

→ The Create Decision Grade Matrix screen is displayed.

Figure 61: Create Decision Grade Matrix

Create Decision Grade Matrix				,, ¹⁶ - ×
Basic Details				
Model Code *		Model Description "		
Effective Date *		Expiry Date *		
Product Processor * Select		Priority *		
Selection Criteria	Decision Matrix	Grade Matrix		
Use Existing Rule Create New Rule	Decision matrix	Statue malitik		
Rules Rule Code *		Rule Name		
Select T		ruie name		
			Save	Cancel



4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Field	Description	
Model Code*	Specify the unique Model code.	
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 s	Selection Criteria tab is selected.	
Use Existing Rule - Select th	is option to link the existing rule.	
The following fields appear if t	he Use Existing Rule option is selected.	
Rule Code	Select the rule code from the dropdown list.	
	All rules configured in the rule engine for the selected	
	product processor are obtained.	
0	Click this icon to get the information about the rule.	
Rule Name	Displays the rule name based on the rule name selected.	
Create New Rule - Select this option to create the new rule.		
The following fields appear if the Create New Rule option is selected.		
Code*	Specify the rule code.	

Table 44: Create Decision Grade Matrix – Field Description



Field	Description	
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 • Rules	
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 • Rules • NA	



Field	Description
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.

- 5. 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.

Create Decision Grade Matrix				,,* ×
Basic Details				
Model Code *	Model De	escription *		
Effective Date *	Expiry Da	ate *		
min Product Processor *	Priority *	ίΩ.		
Select	Phony			
Selection Criteria Decisi	ion Matrix Grade Mat	rix		
Decision Matrix				
Note How decimal number is considered while defining	a Range? For Example: If range is from 0 - 2	00 in 1st row and 200 - 500 in 2nd row th	en that means in the 2nd row it will start from	greater than (>) 200.
Add Column				
• - Select ▼	×	Select 🔻	×	Decision
Score From	Score To	Score From	Score To	
				Select 🔻
				Save Cancel

Figure 62: Create Decision Grade Matrix – Decision Matrix

6. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



Field	Description	
Decision Matrix		
The following fields appear on	ly if Decision Matrix tab is selected.	
Add Column	Click this button to add multiple features for which decision has to be maintained.	
x icon	Click this icon to delete an existing column.	
+ icon	Click this icon to add a new row.	
- icon	Click this icon to delete an existing row.	
Score From	Specify the minimum range of score for the decision.	
Score To	Specify the maximum range of score for the decision.	
Decision	Specify the maximum range of score for the 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	

Table 45: Create Decision Grade Matrix – Decision Matrix – Field Description



- 7. Click **Grade Matrix** tab to assign the grade to the application which is used during the pricing of the application. The user can select the feature for which the grade needs to be maintained like Quantitative/Qualitative.
 - → The Create Decision Grade Matrix Grade Matrix screen is displayed.



Create Decision Grade Matrix					,, ² ×
Basic Details					
Model Code *		Model Description *			
Effective Date *		Expiry Date *			
Product Processor * Select	·	Priority *			
Selection Criteria	Decision Matrix	Grade Matrix			
Grade Matrix					
Note How decimal number is considere	d while defining a Range? For Example: If range i	s from 0 - 200 in 1st row and 200 - 500 in	2nd row then that means in the 2nd r	ow it will start from greater than (>) 200.
Add Column					
· ·					
Select 🔻			×		
Score From		Score To			
				Select	T
				Save	Cancel

8. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 46: Create Decision Grade Matrix – Grade Matrix – Field Description

Field	Description	
Grade Matrix		
The following fields appear only if Grade Matrix tab is selected.		
Add Column	Click this button to add multiple features for which decision has to be maintained.	
x icon	Click this icon to delete an existing column.	
+ icon	Click this icon to add a new row.	



Field	Description	
- icon	Click this icon to delete a row, which is already added.	
Score From	Specify the minimum range of score for the decision.	
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	



2.5.7.2 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. Under Credit Decision, click Decision Grade Matrix.
- 3. Under Decision Grade Matrix, click View Decision Grade Matrix.
 - → The View Decision Grade Matrix screen is displayed.

Figure 64: View Decision Grade Matrix

View Decision Grade Matrix		$_{\mu}^{\mu}$ \times
ч с +		■ =
Model Code: DMHL100	Model Code: DMPL101	
Model Description: DECISION MATRIX Product Processor: OFLO	Model Description: DECISION MATRIX Product Processor: OFLO	
Authorized 🔒 Open	💫 Authorized 🔒 Open	
Page 1 of 1 (1 - 2 of 2 items)	К < 1 > Я	

4. For more information on fields, refer to the field description table below.

Field	Description	
Model Code	Displays the uploaded Model code.	
Model Description	Displays the description of the uploaded Model.	
Product Processor	Displays the product processor for which the decision and grade matrix is being created.	

Table 47: View Decision Grade – Field Description



Field	Description
Status	Select the status of the decision grade matrix.

- 5. Click Click to search the scoring feature based on the following search criteria.
 - Model Code
 - Model Description
 - Authorization Status
 - Record Status
- 6. Click iicon on the top right-hand side of the scoring feature tile and click **Unlock**.

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

Figure 65: Decision Grade Maintenance

Decision Grade Maintenance							$\mu^{d'}$ ×
Basic Details							
Model Code *			Addel Description *				
DMEL100			Decision Matrix EL 100				
Effective Date *			Expiry Date *				
1 Jul 2021	#		31 Jul 2031				
Product Processor *			Priority *				
OFLO	100		1				
Selection Criteria	Decision Matrix	Grade Matrix					
Use Existing Rule Create	e New Rule						
Rules							
Rule Code * SCRL801	× 0			le Name lection Criteria educatio	- L 001		
SCRUBUT	• •		30	ection criteria educatio	III COAT SO I		
New							
Rules							
Code *		Description	-	ielect Existing rule		Rule Version	
SCRL801		Selection Criteria education Loan 801			Q		Q
Expression Builder Add Expression Facts	PRODUCTCODE	= • TEXT	v EDLNO	1			
Output							
+ =							
TEXT	×	TRUE					
Expression C							
When (PRODUCT Output TRUE	CODE == EDLN01)						
Audit							Save Cancel



 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 42: Create Decision Grade Matrix – Field Description.

The below fields are non-editable in Maintenance screen.

- Model Code
- Product Processor
- 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.

Decision Grad	Maintenance	1					
Basic Details							
Model Code DMEL100		Model Description * Decision Matrix EL 100					
Effective Date 1 Jul 2021		Expiny Date 1 31 Jul 2031					
Product Proce	ssor *	Privatey * 1					
Selec	on Criteria Decision Matrix Grade Matrix						
Decision Mar	tix .						
New How decimal number is considered while defining a Range? For Example: If range is from 0 - 200 in 1st row and 200 - 500 in 2nd row then that means in the 2nd row it will start from greater than (-) 200.							
Add Column	•						
	Select 💌	Decision					
	Score From	Score To					
	75	100 Rejected *					
Audit		Save Cancel					

Figure 66: Decision Grade Maintenance – Decision Matrix

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 43: Create Decision Grade Matrix – Decision Matrix – Field Description.



- 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 67: Decision Grade Maintenance – Grade Matrix

Decision Grade	e Maintenance								200
Basic Details									
Model Code * DMEL100				Model Description * Decision Matrix EL 100					
Effective Date 1 Jul 2021		#		Expling Date * 31 Jul 2031					
OFLO	issor *			Priority *					
Selecti	ion Criteria	Decision Matrix	Grade Matrix						
Grade Matrix		ad utility definitions a December 2 For France			2nd row it will start from greater than (>) 200.				
How decima	al number is consider	eo while defining a runger for blam	pre: It range is from 0 - 200 in 1st row and 200 -	- 300 in 2nd row then that means in the	2nd row it will start from greater than (>) 200.				
Add Column									
-	Select 💌					×	Grade		
	Score From			Score To					
	80			100			D	×	
Audit								Save	Cancel

 Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 44: Create Decision Grade Matrix – Grade Matrix – Field Description.



2.5.8 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
- 2.5.4.2 View Pricing Model

2.5.8.1 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. Under Credit Decision, click Pricing.



3. Under Pricing, click Create Pricing Model.

 \rightarrow The Create Pricing Model screen is displayed.

Figure	68:	Create	Pricing	Model
--------	-----	--------	---------	-------

Pricing Model			
)etails			
Code *	Pricing Description *		
e Date *	Expiry Date *		
		m	
t Processor *	Priority *		
Ŧ			
ion Criteria Price Definition			
New			
Rules			
Code * Description			
Expression Builder			
+ Add Expression			
+		1	
Facts V PRODUCTCODE =	▼ TEXT ▼ 'PLLOAN'		
AND			
Facts V RATE_TYPE <	▼ TEXT ▼ 'FLOAT'		
Output			
TEXT • TRUE			
TEXT TRUE			
Expression C			
When ((PRODUCTCODE == "PLLOAN") && (RATE_TYPE < "F			
Output TRUE			

4. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.



Field	Description
Pricing Code*	Specify the unique pricing code.
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.

Table 48: Create Pricing Model – Field Description



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.		



- 5. 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.

Create Pricing Model									, ²
Basic Details									
Pricing Code *					Pricing Description *				
PRPL100					Score Model for Personal Lo	ban			
Effective Date *					Expiry Date *				
Jun 30, 2021	**				Jul 31, 2021	***			
Product Processor *					Priority *				
OFLO	Ŧ				2				
Selection Criteria P	rice Definition								
Price Definition									
Minimum Rate *					Maximum Rate *				
1					5				
Rate Type *									
Tiered	Ŧ								
Rate									
Note									
How decimal number	s considered while definir	ng a Range? For Example:	If range is from 0 - 2	00 in 1st row and 200 - 500 i	in 2nd row then that means in	the 2nd row it will s	tart from greater than (>) 200.	
		LOANAMOUNT	*			LOANTENURE	*		Rate %
		LUANAMOUNT				LOANTENURE			rate 76
-	From		То		From		То		
	50,000		1,000,000		24		60		4
	100,000		1,000,000		6		24		8
	1,000,000		999,999,999		6		60		10
									_
									Save Cancel

Figure 69: Create Pricing Model – Price Definition

6. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 49: 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.



2.5.8.2 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 70: View Pricing Model

View Pricing Model			$_{\mu}^{\mu}$ \times
९ с +			II =
Pricing Code: : PRPL101	Pricing Code: PRHL100	Pricing Code: : a	
Pricing Description: Scoring Model For Product Processor: OFLO	Pricing Description: Pricing Model Ho Product Processor: OFLO	Pricing Description: a Product Processor: OFLO	
🍃 Authorized 🔒 Open	Authorized 🔒 Open	🗟 Unauthorized 🔒 Open	
Page 1 of 1 (1-3 of 3 items)	К (] >)		

- 5. Click \bigcirc 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 71: Pricing Model Maintenance

Model Maintenance				
etails				
Code *		Pricing Description *		
21				
e Date *		Expiry Date *	-	
Processor *		Priority *	100 E	
*		riony		
on Criteria Price Definition				
New				
Rules				
Code *	Description			
RLPL201				
Expression Builder				
+ Add Expression				
+				
	= TEXT	* 'PRLN02'		
Facts PRODUCTCODE		* PREIVOZ		
	- 107	* 'FLOAT'		
Facts RATE_TYPE	= TEXT	* HUAI		
Output				
TEXT	TRUE			
Expression C				
When				
((PRODUCTCODE == "PRLN02") &	& (RATE_TYPE == "FLOAT"))			
Output TRUE				
Output TRUE				
Output TRUE				

7. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 50: 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.



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.

Pricing Model Mai	ntenance				×*
Basic Details					
Pricing Code *			Pricing Description *		
PRPL101					
Effective Date			Expiry Date *		
Jun 1, 2021				±	
Product Processor *			Priority *		
OFLO	*				
1					
Selection Criteria	Price Definition				
Price Definition					
Minimum Rate *			Maximum Rate *		
Rate Type *					
Tiered	w				
Rate					
Note					
How decimal numb	per is considered while defining a F	tange? For Example: If range is from 0 - 200 in 1st ro	w and 200 - 500 in 2nd row then that m	eans in the 2nd row it will start from greater than (>) 200.	
		LOANAMOUNT		LOANTENURE	Rate %
	From	То	From	То	
	50,000	999,999	24	60	0.2
	1	50,000	24	60	-0.2
	1	50,000	1	24	-0.1
	50,000	999,999	1	24	0.1
Audit					Save Cancel

Figure 72: Pricing Model Maintenance – Price Definition

9. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 51: 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.	



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 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 Banking Origination 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'.



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 73: Create Role

Create Role			μ^d ×
New			
Role Code *		Description *	
Role Activity			
	Functional Activity Code	Functional Activity Description	
No data to display.			
Page ¹ (0 of 0 items	s) ic < 1 > xi		
			Save Cancel

3. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 52: 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 .



- 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 74: Functional Activity Code

Functional Activity Code		×	
Functional Activity Code	Functional Activity Description		
RPM_FA_PROCESS_DRIVER_Dashboard_			
Fetch			
Functional Activity Code		Functional Activity Description	
RPM_FA_PROCESS_DRIVER_Dashboard_ALL	_APPLICATIONS		
RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS			
RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS			
RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN			
RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION			
RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND			
RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL			
Page 1 of 1 (1-7 of 7 items) K < 1 > X			

- 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.



2.7 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 Oracle Banking Branch 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



2.8 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**.

2.9 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.

2.9.1 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 75: Use Case Definition

Use Case Definition							×*	I
Use Case Setup Model Metrice	25							^
Use Case Name *		Description		Use Case Type * REGRESSION	٣			
Training and Scoring								
Product Processor * Select Product Processor	v							
Training Data Source *		Prediction Column *						
Target Column * Select Target Column	v	Unique Case Identifier * Select Unique Case ID	v	Tablespace				
Model Partitioning								
Partition Column Names Select Partition Column		Selected Algorithm Select Algorithm	Ŧ	Model Error Statistic * RMSE	Ŧ			
						Sav	e Cancel	~



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

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

Table 53: Use Case Definition Parameters

2.9.2 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



2.10 Batch Process Configuration

Batch Process enables to the bank user to identify and close the applications which has reached the expiry date. Currently, Oracle Banking Origination 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.



2.10.1 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.



2.11 FOP for Advices

Oracle Banking Origination provides a facility to download the various advices using a template created in Apache FOP.

List of Advices:

- 1. LoanInitiation
- 2. LoanApproval
- 3. LoanRejection
- 4. OfferIssue
- 5. OfferSchedule
- 6. IpaOffer
- 7. IpaRejection
- 8. CCApproval
- 9. CCRejection
- 10. TDOffer
- 11. SavingOffer

2.11.1 Prerequisites

- 1. Create a new schema for PLATO-REPORT-SERVICE in your domain.
- 2. Ensure that the datasource is created in weblogic server.

PLATOCMC	Jdbc/CMNCORE	Plato Common Core Server	
PLATOSMS	jdbc/sms	Plato-SMS-Server	
REPORTSERVICE	jdbc/REPORTSERVICE	Plato-Report-Service-Server	

 Enter the below properties in the plato-config-deploy.env file: flyway.domain.placeholders.report-service.hostname= <http://<REPORT_SERVICE_HOSTNAME>:<REPORT_SERVICE_PORT> flyway.domain.placeholders.report-service.server.port=<REPORT_SERVICE_PORT> flyway.domain.placeholders.report-service.domain.jndi=jdbc/REPORTSERVICE



flyway.domain.placeholders.report-service.template-metadatadirectory=/scratch/OFLO/report-service/template_metadata flyway.domain.placeholders.report-service.output-directory=/scratch/OFLO/reportservice/output/ flyway.domain.placeholders.report-service.fop-config-file=/scratch/OFLO/reportservice/fop.xconf

For more details on Oracle Banking Microservices Architecture for **Step 2** and **Step 3**, refer to **Oracle Banking Microservices Platform Foundation Installation Guide**.

http://docs.oracle.com/cd/F51366_01/install.htm

4. Create the folder structure mentioned in **Step 3**. Place the "fop.xconf" file in the directory: /scratch/OFLO/report-service

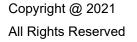


NOTE: Refer to PDF Attachment for downloading the FOP file.

- 5. Restart plato-config-service
- 6. Deploy plato-report-services

Once the plato-report-service deployed successfully, ensure that the below tables created in the PLATO-REPORT-SERVICE schema.

- ERTB_MSGS
- flyway_schema_history
- OBMA_DOCUMENT_STORE
- OBMA_EXTRACTOR_CONFIG
- OBMA_REPORT_LOG
- OBMA_TEMPLATE_IMAGE
- OBMA_TM_REPORT_METADATA
- OBMA_TM_TEMPLATE_IMAGE
- OBMA_TM_TEMPLATE_METADATA
- OBMA_TW_REPORT_METADATA
- OBMA_TW_TEMPLATE_IMAGE
- OBMA_TW_TEMPLATE_METADATA





- 7. Deploy the following services for the advices
 - a. obremo-rpm-lo-loanapplications
 - b. obremo-rpm-creditcardapplication-services
 - c. obremo-rpm-sav-account-service
 - d. obremo-rpm-cmn-ipaservices
 - e. obremo-rpm-term-deposit-service

2.11.2 Template Upload Process

For Template Upload process, refer to Section 3: Report Template in Oracle Banking Microservices Platform Foundation User Guide.

http://docs.oracle.com/cd/F51366_01/index.htm

Table 54: Parameters for Report Linkage

Naming Convention	XSL Files
LoanInitiation	loan_initiation.xsl
LoanApproval	loan_approval.xsl
LoanRejection	loan_rejection.xsl
OfferIssue	offer_issue.xsl
OfferSchedule	offer_issue_repayme nt.xsl



Naming Convention	XSL Files
IpaOffer	ipa_offer_letter.xsl
IpaRejection	IPA_REJECTION.xsl
CCApproval	CREDIT_CARD_APPR OVAL.xsi
CCRejection	CREDIT_CARD_REJEC TION.xsl
TDOffer	termdepositoffer.xsl
SavingOffer	savingoffer.xsl

Refer to PDF Attachment for downloading the Account Statement template.

2.11.3 Generate Advices

Oracle Banking Origination generates and stores the advices based the configuration of each advices under the respective stages of the origination process.



2.12 Service Level Agreement (SLA) Maintenance

Banks requires to have a Service Level Agreement (SLA) with its customers or as an internal policy of the Bank. This User Guide lists the SLA maintenance requirements in Oracle Banking Origination and other Mid-office Applications.

SLA Maintenance is available based on the Business Process-Stage- Priority combination. It has two screens, one screen for Definition of SLA and another for Authorization/Edit/ Delete.

SLA Maintenance screens are used to calculate Service Level Agreement. The user can Create SLA, and View SLA (for Edit, Copy, Delete).

This topic contains the following subtopics:

- 2.12.1 Create SLA
- 2.12.2 View SLA

2.12.1 Create SLA

The **Create SLA** screen enables the bank user to create the SLA Checklist at the Process-Stage-Priority Level.

Prerequisite

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

- 1. From Home screen, click Core Maintenance. Under Core Maintenance, click SLA Maintenance.
- 2. Under SLA Maintenance, Click Create SLA.

→ The Create SLA screen is displayed.

Figure 76: Create SLA

roduct/Application Code *		Product/Application Name											
DFLO	Q	OFLO											
usiness Process Code *		Business Process Name		Branch				Branch Working Hours					
TDACCOUNT	Q	TD Account		006-	006 Branch		*		\odot				
ersion Number		Include for SLA calculation	irrency Holidays	Hold Time 🗌 O	ustomer Clarific	ation	Off-Branch	Time Transacti	on				
			Parallel Stage				Breach Alert Time	Low Priority Offline	(In Mins) Online	Medium I Offline	Priority (In Mins) Online		ority (In Mins) Online
Application Entry		RPM_FA_TDORG_APPEN		\odot	Mins	Ŧ							
Application Enrichment		RPM_FA_TDORG_ENRCH		0	Mins	Ŧ							
Account Funding		RPM_FA_TDORG_FUND		\bigcirc	Mins	~							
Supervisor Approval		RPM_FA_TDORG_APPRV		0	Mins	*							
Handoff Retry		RPM_FA_TDORG_ACCRF		0	Mins	Ŧ							
Total (In Mins)													
Overall SLA (In Mins)													1



3. On **Create SLA** screen, specify the fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field descriptions below.

	•			
Field	Description			
Product/Application Code	Click Search icon and select the Product or Application Code.			
Product/Application Name	Displays the name of the Product/Application.			
Business Process Code	Click Search icon and select the Business Process Code for which the SLA maintenance has to be made.			
Business Process Name	Displays the Business Process name based on the Business Process code selected.			
Branch	Select the branch code for which SLA maintenance has to be done.			
Branch Working Hours	Click the icon to view the branch working hours.			
Version Number	Displays the version number on creating/updating the screen.			
Include for SLA calculation	 Select the checkbox to consider the below options for the SLA calculation. Branch Holidays Currency Holidays Hold Time Customer Clarification Off Branch Time Transactions 			

 Table 55: Create SLA – Field Description



Field	Description
The below fields appear on sel	ection of the Business Process Code.
Stage Name	Displays the various stages for the selected business process code.
Stage ID	Displays the stage ID based on the stage name.
Parallel Stage	Displays the various stages available for the process.
SLA Required	Select the toggle to indicate whether SLA calculation is required for this stage.
	By Default, the toggle should be set to ON. The user can turn OFF the toggle manually. If the toggle turned OFF, the user input should be disabled and the SLA values for the stage should be blank.
Time In	Select the time input for the stage. Available options are
	• Mins
	Days-Hrs-Mins
	System converts the Days-Hrs-Mins into minutes and display in the respective fields in minutes. Alternatively, the user can directly input the SLA in Minutes.
Breach Alert Time	Specify the SLA Breach Alert time in minutes for the Stage. This will indicate the minutes before which a user needs to be alerted for likely SLA breach for the stage. This is the same for all the different priority combinations for a stage irrespective of the individual SLA times.



Field	Description
Low Priority (In Mins) Offline	Specify the SLA time in minutes for low priority tasks offline.
Low Priority (In Mins) Online	Specify the SLA time in minutes for low priority tasks online.
Medium Priority (In Mins) Offline	Specify the SLA time in minutes for medium priority tasks offline.
Medium Priority (In Mins) Online	Specify the SLA time in minutes for medium priority tasks online.
High Priority (In Mins) Offline	Specify the SLA time in minutes for high priority tasks offline.
High Priority (In Mins) Online	Specify the SLA time in minutes for high priority tasks online.
Save	Click this button to save and close the task.
Cancel	Click this button to cancel the SLA Maintenance window. The data input will not be saved.



4. Click **Branch Working Hours** icon to view the working hours of the selected branch.

→ The **Branch Working Hours** screen is displayed.

Figure 77: Branch Working Hours

ranch Working Hours		
Day	Time	
No data to di	splay.	
		ок

2.12.2 View SLA

The user can view the summary of SLAs maintained in the form of tiles. The user can view the maintained SLA, if the SLA is already created in the system. The user can also create a new SLA using View SLA screen, by clicking the '+' icon.

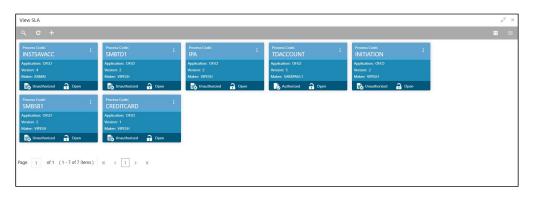
Prerequisite

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

- 1. From Home screen, click Core Maintenance. Under Core Maintenance, click SLA Maintenance.
- 2. Under SLA Maintenance, Click View SLA.

 \rightarrow The View SLA screen is displayed.

Figure 78: View SLA





3. For more information on fields, refer to the field descriptions below.

Field	Description
Process Code	Displays the process code.
Product/Application Name	Displays the name of the Product/Application.
Version	Displays the version number on creating/updating the screen.
Maker	Displays the maker ID.
Status	Displays the status of the record. Available options are: • Authorized • Unauthorized

Table 56: View SLA – Field Description

- 4. In the **View SLA** screen, click the search icon.
 - \rightarrow The Search SLA screen is displayed.

Figure 79: Search SLA

View SLA			^д в. Х
Process Code	Auth Status	Record Status	v
Search Reset			

5. On **Search SLA** screen, specify the fields. For more information on fields, refer to the field descriptions below.

Field	Description
Process Code	Displays the process code.



Field	Description
Status	Displays the authorization status of the record.
	Available options are:
	Authorized
	Unauthorized
Record Status	Displays the status of the record.
	Available options are:
	• Open
	Closed

- 6. Click icon and
 - a. Click Authorize to authorize the SLA.
 - b. Click **Delete** to delete the SLA.
 - c. Click **View** to view the SLA maintenance.
 - d. Click **Unlock** to edit the existing SLA maintenance.
 - → The SLA Standard Maintenance screen is displayed.

Figure 80: SLA Standard Maintenance

roduct/Application Code * DFLO	Product/Application Name										
Susiness Process Code * IDACCOUNT Version Number 5	Business Process Name TD Account Include for SLA calculation	rency Holidays	Branci 006-0 Hold Time	006 Branch	v	Pranch Timo	0	ch Working Hou	irs		
Stage Name	Stage ID	Parallel Stage	SLA Required	Time In	Breach Alert Time	Low Priority Offline		Medium P Offline	riority (In Mins) Online	High Priority (Offline On	
Application Entry	RPM_FA_TDORG_APPEN			Mins 💌	122						
Application Enrichment	RPM_FA_TDORG_ENRCH			Mins 💌	12						
Account Funding	RPM_FA_TDORG_FUND			Mins 👻	23						
Supervisor Approval	RPM_FA_TDORG_APPRV			Mins 💌	23						
Handoff Retry	RPM_FA_TDORG_ACCRT			Mins 👻	12						
Total (In Mins)											
Overall SLA (In Mins)											
							C	alculate			

For more information on fields, refer to the field description table below.



Field	Description
Product/Application Code	Displays the Product or Application Code.
Product/Application Name	Displays the name of the Product/Application.
Business Process Code	Displays the Business Process Code for which the SLA maintenance has to be made.
Business Process Name	Displays the Business Process name based on the Business Process code selected.
Branch	Displays the branch code for which SLA maintenance has to be done.
Branch Working Hours	Click this icon to view the branch working hours.
Version Number	Displays the version number on creating/updating the screen.
Include for SLA calculation	 Displays the options selected for the SLA calculation. Branch Holidays Currency Holidays Hold Time Customer Clarification Off Branch Time Transactions
Stage Name	Displays the various stages for the selected business process code.
Stage ID	Displays the stage ID based on the stage name.
Parallel Stage	Displays the various stages available for the process.
SLA Required	Select the toggle to enable the SLA calculation for the stage.



Field	Description
Time In	Select the time input for each stage.
	Available options are
	• Mins
	Days-Hrs-Mins
Breach Alert Time	Specify the SLA Breach Alert time in minutes for the Stage.
Low Priority (In Mins)	Specify the SLA time in minutes for low priority tasks offline.
Offline	
Low Priority (In Mins)	Specify the SLA time in minutes for low priority tasks online.
Online	
Medium Priority (In Mins)	Specify the SLA time in minutes for medium priority tasks
Offline	offline.
Medium Priority (In Mins)	Specify the SLA time in minutes for medium priority tasks
Online	online.
High Priority (In Mins)	Specify the SLA time in minutes for high priority tasks offline.
Offline	
High Priority (In Mins)	Specify the SLA time in minutes for high priority tasks online.
Online	
Save	Click this button to save and close the task.
Cancel	Click this button to cancel the SLA Maintenance window.
	The data input will not be saved.



3 Error Codes and Messages

This topic contains error codes and messages.

Table 59: Error Codes and Message	s
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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



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			
RPM-BP-003	DatasegmentCode not valid			



Error Code	Messages			
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			
RPM-CMN-001	Exception Occurred while Executing Query			
RPM-CMN-002	Number format exception			



Error Code	Messages			
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			
RPM-CM-QUSC-013	Atleast one Attribute is mandatory to save			
RPM-CM-QUSC-014	Please provide a valid value for Attribute Id			



Error Code	Messages			
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			
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			



Error Code	Messages				
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)				
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				



Error Code	Messages			
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			
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			



Error Code	Messages			
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			
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			



Error Code	Messages			
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			
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			



Error Code	Messages		
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
- 4.2 Process Codes
- 4.3 Data Segment List
- 4.4 Functional Activity Codes of Dashboards

4.1 Lifecycle Codes

Table 60: 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			



4.2 Process Codes

Table 61: 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_ MNL_ASSMT	Manual Credit Assessment
6	RLNORG	Retail Loan Origination	RPM_RLNORG_ MNL_DECSN	Manual Credit Decision
7	RLNORG	Retail Loan Origination	RPM_RLNORG_ ACC_CONF	Account Parameter Setup
8	RLNORG	Retail Loan Origination	RPM_RLNORG_ SUPAPPRVL	Supervisor Approval
9	RLNORG	Retail Loan Origination	RPM_RLNORG_ OFFISSUE	Offer Issue



Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
10	RLNORG	Retail Loan Origination	RPM_RLNORG_ OFFACCEPT	Customer Offer Accept/Reject
11	RLNORG	Retail Loan Origination	RPM_RLNORG_ POSTAMEND	Post Offer Amendment
12	RLNORG	Retail Loan Origination	RPM_RLNORG_ ACCAPPRVL	Account Approval
13	RLNORG	Retail Loan Origination	RLNORG_HAND OFF_RETRY	Handoff Retry
1	SAVORG	Savings Account Origination	RPM_SAVORG_ APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_ OD	Overdraft Limit Details
3	SAVORG	Savings Account Origination	RPM_SAVORG_ ENRCH	Application Enrichment
4	SAVORG	Savings Account Origination	RPM_SAVORG_ FUND	Account Funding
5	SAVORG	Savings Account Origination	RPM_SAVORG_ APPRV	Account Approval



Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	CURORG	Current Account Origination	RPM_CURACC_ APPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURORG_ OD	Overdraft Limit Details
3	CURORG	Current Account Origination	RPM_CURACC_ ENRCH	Application Enrichment
4	CURORG	Current Account Origination	RPM_CURACC_ FUND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC_ UNDWT	Underwriting
6	CURORG	Current Account Origination	RPM_CURACC_ ASSMT	Assessment
7	CURORG	Current Account Origination	CURACC_CREDI T_ASSMT	Manual Credit Assessment
8	CURORG	Current Account Origination	CURACC_CREDI T_DECN	Manual Credit Decision

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
9	CURORG	Current Account Origination	CURACC_ACC_P ARAM	Account Parameter
10	CURORG	Current Account Origination	RPM_CURACC_ SUPAPP	Supervisory Approval
11	CURORG	Current Account Origination	RPM_CURACC _APPRV	Account Approval
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
1	TDORG	Term Deposit Account Origination	RPM_TDORG_A PPEN	Application Entry

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
2	TDORG	Term Deposit Account Origination	RPM_TDORG_E NRCH	Application Enrichment
3	TDORG	Term Deposit Account Origination	RPM_TDORG_F UND	Account Funding
4	TDORG	Term Deposit Account Origination	RPM_TDORG_A PPRV	Supervisor Approval
5	TDORG	Term Deposit Account Origination	TDORG_HANDO FF_RETRY	Handoff Retry
1	SMB001	SMB Current Account with Overdraft	SMB_CUR_APPE N	Application Entry
2	SMB001	SMB Current Account with Overdraft	SMB_CUR_OD	Overdraft Limit Details
3	SMB001	SMB Current Account with Overdraft	SMB_CUR_ENRI CH	Application Enrichment
4	SMB001	SMB Current Account with Overdraft	SMB_CUR_INF	Account Funding

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
5	SMB001	SMB Current Account with Overdraft	SMB_CUR_UND ERWRITE	Underwriting
6	SMB001	SMB Current Account with Overdraft	SMB_CUR_ASSE SSMENT	Assessment
7	SMB001	SMB Current Account with Overdraft	SMB_CUR_MAN CRASSESS	Manual Credit Assessment
8	SMB001	SMB Current Account with Overdraft	SMB_CUR_MAN DEC	Manual Decision
9	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACC PARAM	Account Parameter Setup
10	SMB001	SMB Current Account with Overdraft	SMB_CUR_SUPA PP	Supervisory Approval
11	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACC APP	Account Approval
12	SMB001	SMB Current Account with Overdraft	SMB_CUR_HAN DOFFRETRY	Handoff Retry
1	SMBSB1	SMB Savings	SMBSB_ENTRY	Application Entry



Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
2	SMBSB1	SMB Savings	SMBSB_ENRICH	Application Enrichment
3	SMBSB1	SMB Savings	SMBSB_FUNDIN G	Account Funding
4	SMBSB1	SMB Savings	SMBSB_ACCAPP	Account Approval
5	SMBSB1	SMB Savings	SMBSB_HANDO FF	Handoff Retry
1	SMBTD1	SMB TD Origination	SMBTD_ENTRY	Application Entry
2	SMBTD1	SMB TD Origination	SMBTD_ENRICH	Application Enrichment
3	SMBTD1	SMB TD Origination	SMBTD_FUNDIN G	Account Funding
4	SMBTD1	SMB TD Origination	SMBTD_ACCAPP	Account Approval
5	SMBTD1	SMB TD Origination	SMBTD_HANDO FF	Handoff Retry



4.3 Data Segment List

Table 62: 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-summary	Assessment Summary
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- guarantordetails	Guarantor Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- repaymentdetails	Loan Repayment Details
LoanAccOpenProcess	fsgbu-ob-remo-cmn-ds- assessment	Assessment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- interestdetails	Loan Interest Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- disbursementdetails	Loan Disbursement Details



Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- accountservices	Account Services
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- postoffer-amendment	Post Offer Amendment
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- approvaldetails	Approval Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- loansummarydetails	Loan Summary Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-edu- financialdetails	Parent/Guardian Financial Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- backoffice-errors	BackOffice Errors
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- offerissue	Offer Issue
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo- offeracceptance	Offer Accept/Reject
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- admissiondetails	Admission Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo- legalopiniondetails	Legal Opinion
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo- perfectiondetails	Collateral Perfection Details



Subdomain	Data Segment Code	Data Segment Name
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo- collateralvaluation	Valuation Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo- collateraldetails	Collateral Details
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



Subdomain	Data Segment Code	Data Segment Name
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur- account-create-details	Account Create Details
SavingAccOpenProcess	fsgbu-ob-remo-cmn-ct-assessment	Assessment Details
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
CurrentAccOpenProces s	fsgbu-ob-remo-rpm-ds-cur- approval-details	Approval Details
CurrentAccOpenProces s	fsgbu-ob-remo-rpm-ds-cur- account-details	Account Details
CurrentAccOpenProces s	fsgbu-ob-remo-rpm-ds-casa- account-limit-details	Account Limit Details
CurrentAccOpenProces s	fsgbu-ob-remo-rpm-ds-cur- odapproval-details	Price Change Approval
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



Subdomain	Data Segment Code	Data Segment Name
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
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

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_ANALYSI S
Account Opening Trends	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_T REND
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

Table 63: Functional Activity Codes

