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 for Individuals, and Term Loan and Business Loan for Small and Medium Business; 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:

Table 1: Acronyms Table

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

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1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

Topics	Description
Configurations	This topic provides detailed information about configurations that needs to be performed Retail Origination processes.
Error Codes and Messages	This topic provides the error messages that you encounter while working with Oracle 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

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1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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2 Configurations

This section includes following subsections:

- 2.1 Introduction
- 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 for Individual customers, and Term Loan and Business Loan for Small and Medium Business customers. 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:

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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

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

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2.2 Business Product Configuration

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

The Business Product created in Oracle 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

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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.

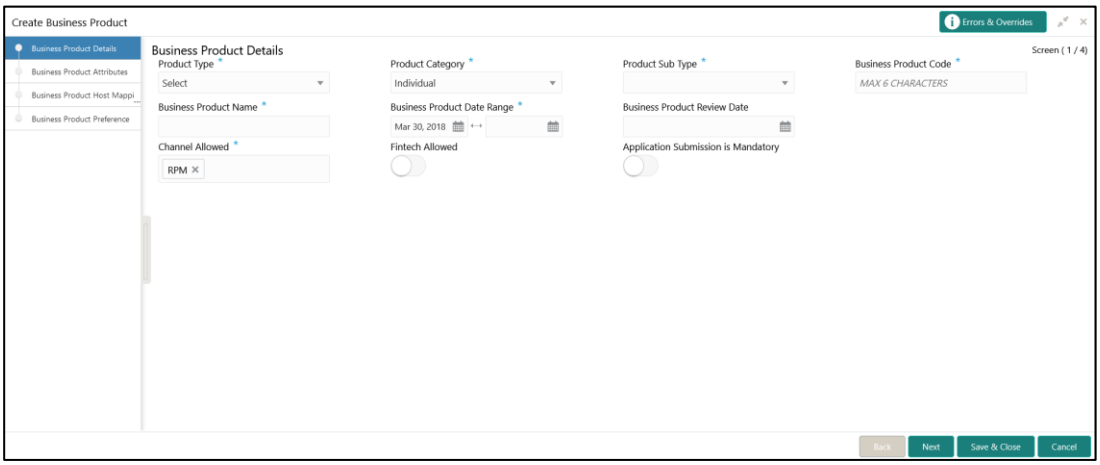
Prerequisite

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

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

   Figure 1: Business Product Details



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.

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Table 4: Business Product Details – Field Description

Field	Description
Product Type*	Select the product from the drop-down list. Available options are: • **Savings Account** • **Current Account** • **Loan Account** • **Term Deposit Account** • **Credit Card**
Product Category*	Select the product category. Available options are • **Individual** • **Small and Medium Business** If **Product Type** is selected as **Credit Card**, the system defaults as **Individual** in read-only mode.
Product Sub Type*	Select the product sub-type from the drop-down list. This field appears and is supported for the below listed Product types and the respective product categories only. 1. Loan Account • **Home Loan (Individuals)** • **Vehicle Loan (Individuals)** • **Education Loan (Individuals)** • **Personal Loan (Individuals)** • **Business Loan (Small and Medium Business)** • **Term Loan (Small and Medium Business)** 2. Term Deposit • **Simple Term Deposit** • **Reinvestment Term Deposit**

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Field	Description
	3. Credit Card • **Retail Credit Card**
Business Product Code*	Specify the business product code. **NOTE:** Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.
Business Product Name*	Specify the business product name.
Business Product Date Range*	Select the date range as per the business requirement. 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 Review Date	Select the review date as per the business requirement. Review date has to be ahead of the **Business Product Start Date** and earlier than the **Business Product End Date**.
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.

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Field	Description
IPA Applicable	Select the toggle to indicate whether the In-Principal Approval (IPA) is applicable for loan. By default, this will be disabled. This field is displayed if **Product Type** is selected as **Loan** and **Product Category** is selected as **Individuals**.
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.

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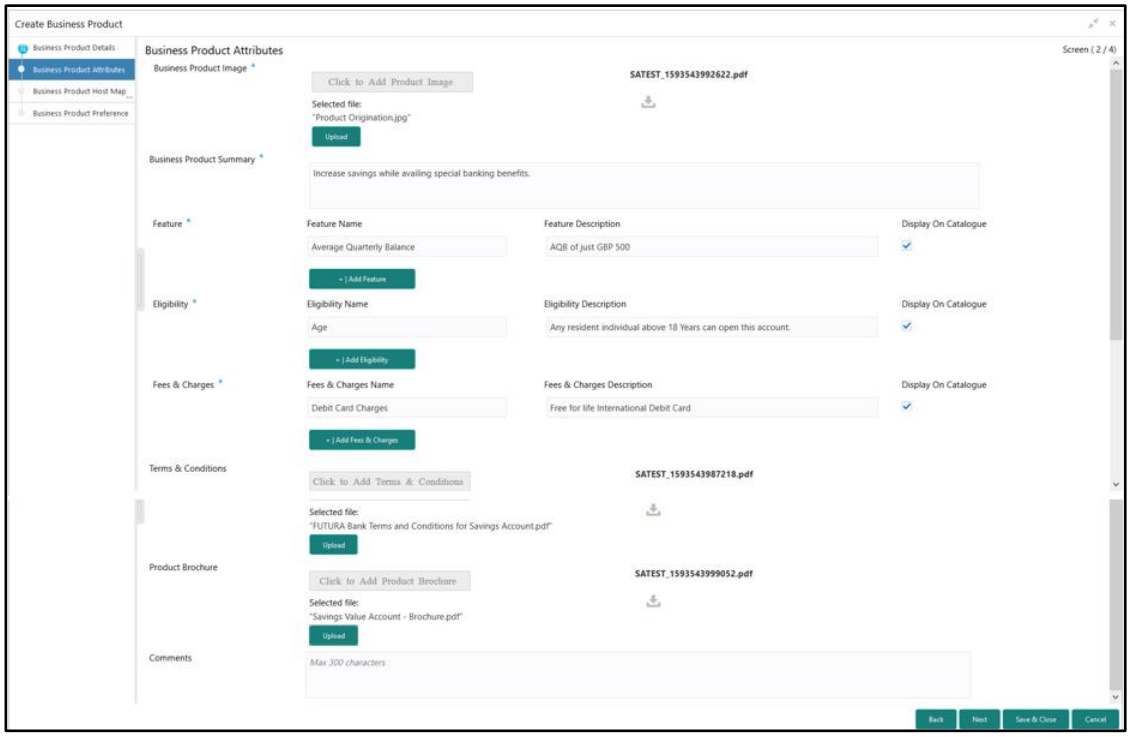
2.2.1.2 Business Product Attributes

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

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

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

Figure 2: Business Product Attributes



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

Table 5: Business Product Attributes – Field Description

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

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Field	Description
Fees & Charges Name*	Specify the fees and charges name.
Fees & Charges Description*	Specify the fees and charges description of the business product.
Display On Catalogue*	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Fees & Charges/Remove Fees & Charges	Click **Add Fees & Charges** or **Remove Fees & Charges** to add or remove the rows respectively.
Terms & Conditions	Select the Terms & Condition PDF file and click **Upload** to upload it.
Product Brochures	Select the Business Product Brochure PDF file and click **Upload** to upload it.
Comments	Specify the comments, if required.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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.

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

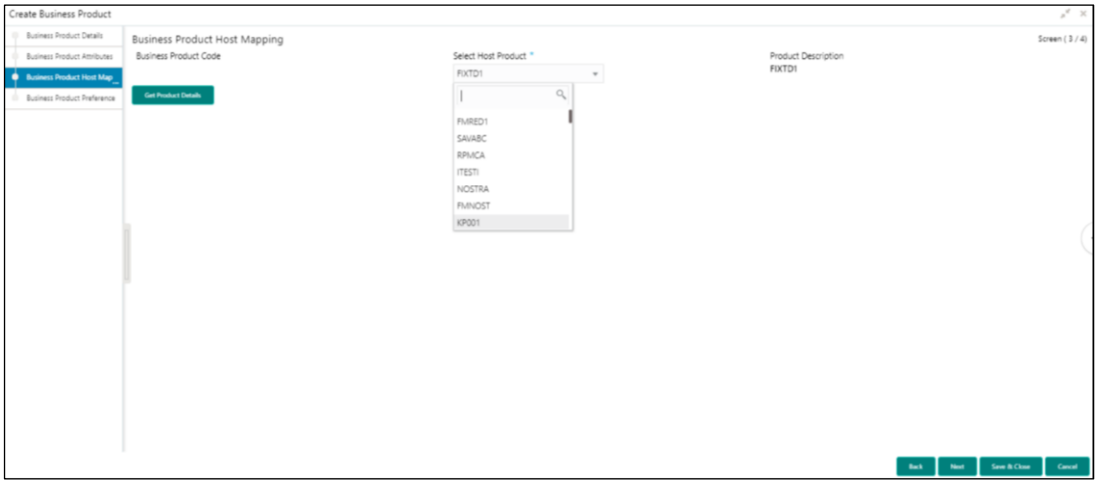
2.2.1.3 Business Product Host Mapping

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.

   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.

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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.
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.

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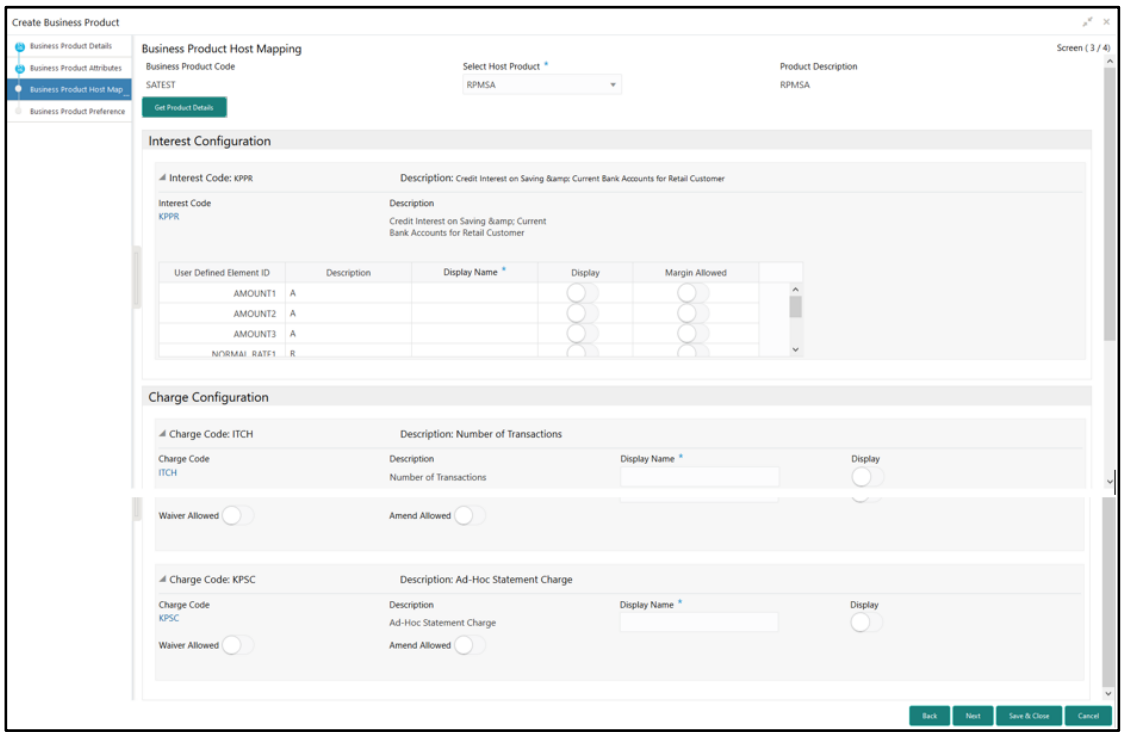
3. Click **Get Product Details**.

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

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



4. Specify the details in the relevant data fields. 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.

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Field	Description
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 the toggle to display the specified interest user defined element in the Interest Details data segment.
Margin Allowed	Select the toggle if the margin can be provided to the **Business Product** in the Interest Details data segment of product origination process. This toggle is always **ON** if the **Risk Based Pricing Applicable** toggle is **ON** in **Business Product Preferences** screen. **NOTE:** Currently, the 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.
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.

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Field	Description
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.
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.

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2.2.1.4 Business Product Preferences

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

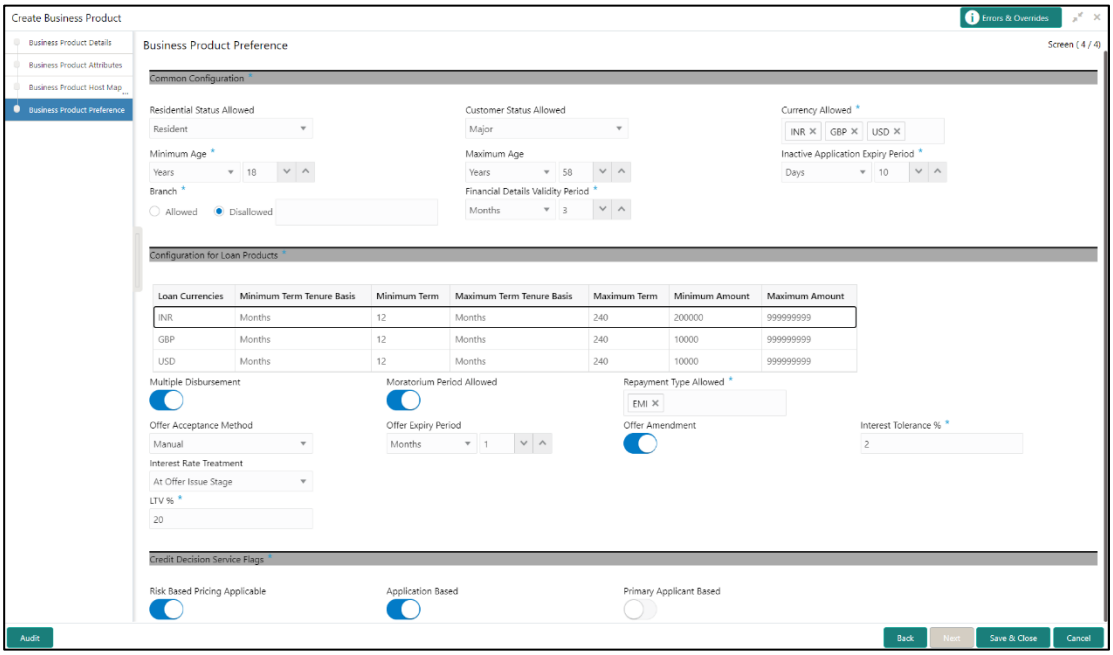
1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.

   Prerequisite

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

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

   Figure 5: Business Product Preference – Loan Product



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

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

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

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

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

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

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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: • **Days** • **Months** • **Years** 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.

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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.

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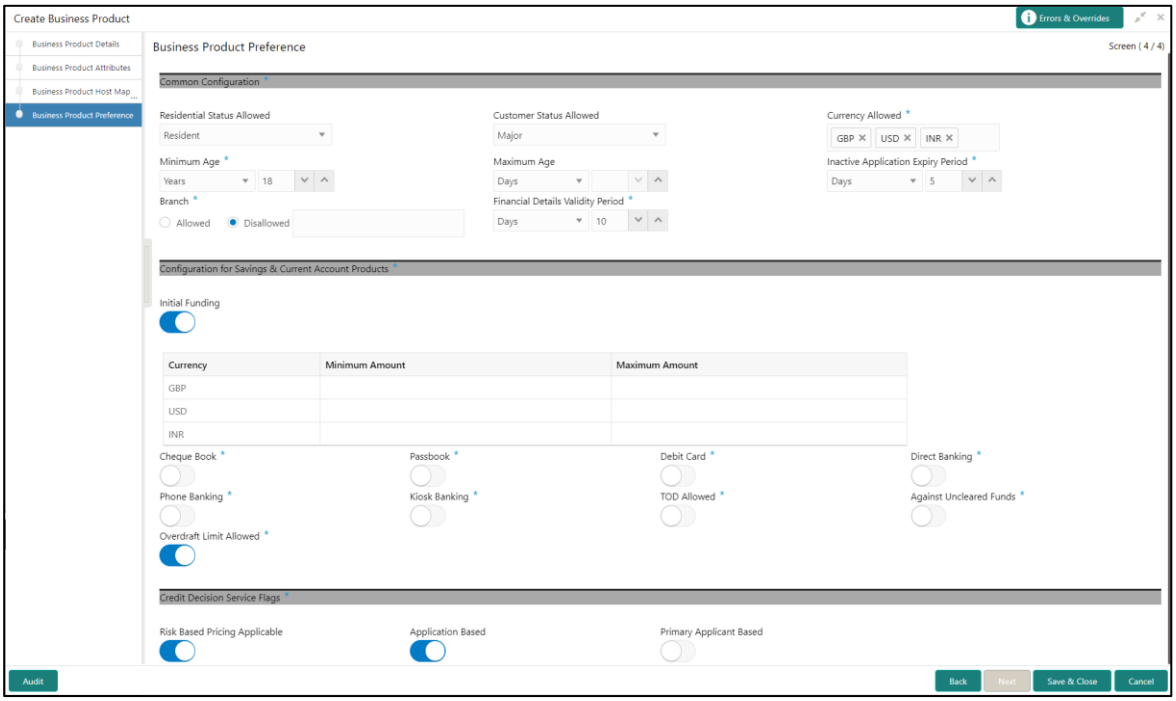
Prerequisite

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



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.

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

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

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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.

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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 Flags	Select the Credit Decision Service 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.

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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.

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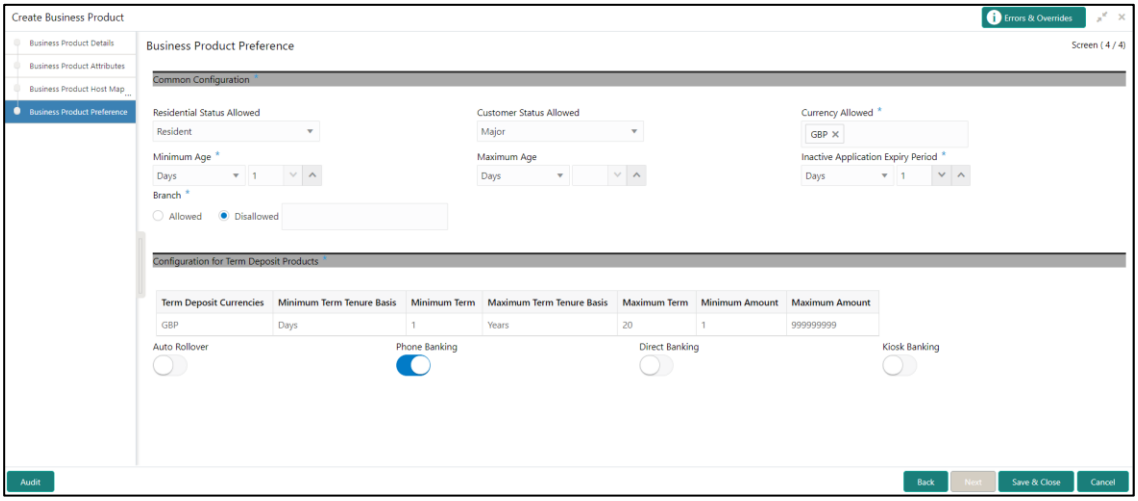
Prerequisite

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



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

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

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

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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 Business Product is not allowed to be opened.
Configuration for Term Deposit	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.

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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.

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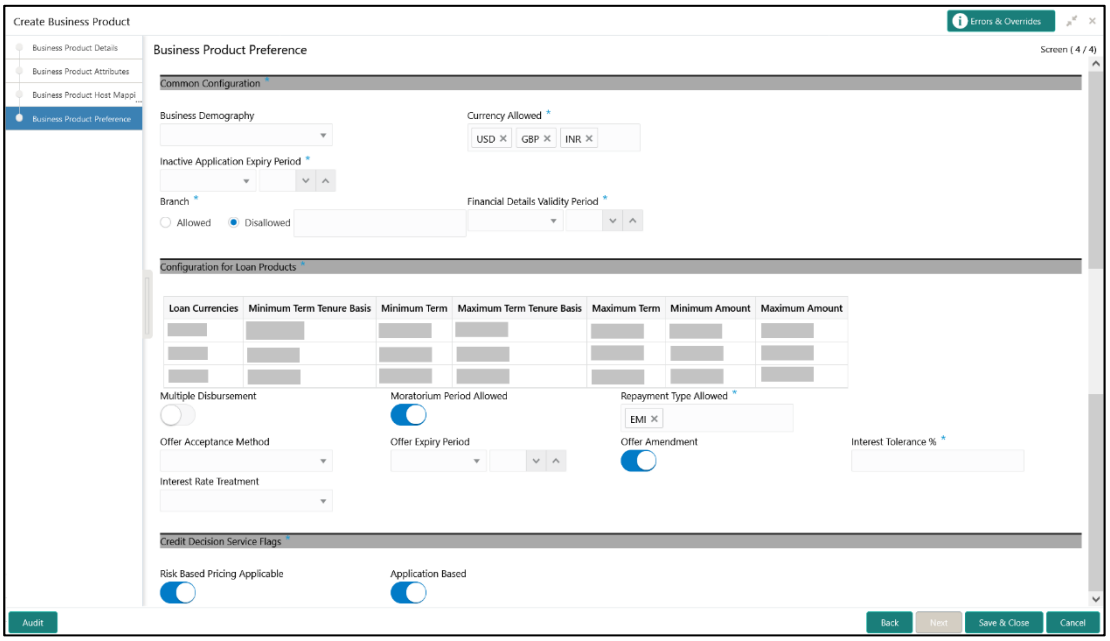
Prerequisite

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

→ The **Business Product Preference** – **Loan Account Product (SMB)** screen is displayed.

Figure 8: Business Product Preference – Loan Account Product (SMB)



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 – Loan Account Product (SMB) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.

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Field	Description
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.
Financial Details Validity Period*	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: • **Days** • **Month** • **Year** Select the numeric period from the second drop-down box.
Configuration for Loan Products	Specify the configurations for Loan products.
Loan Currencies	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.

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

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Field	Description
Offer Expiry Period	Specify the offer expiry period. Available options are: • **Days** • **Month** • **Year**
Offer Amendment	Select the toggle if offer amendment is allowed for the loan accounts.
Interest Tolerance %*	Specify the maximum interest margin, the user can provide for the loan account. You can specify the maximum value as 100.00%. Tolerance Percentage = Interest Rate * Interest Tolerance Percentage.
Interest Rate Treatment	Select the interest rate treatment from the drop-down list. Available options are: • **At Offer Issue Stage** • **At the Time of Loan Account Creation** • **Pegged Period** If Pegged Period is selected, you need to additionally select the period from Month or Year and enter the numeric value for the Pegged Period definition.
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.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Back	Click **Back** to navigate to the previous data segment within a stage.

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Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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.

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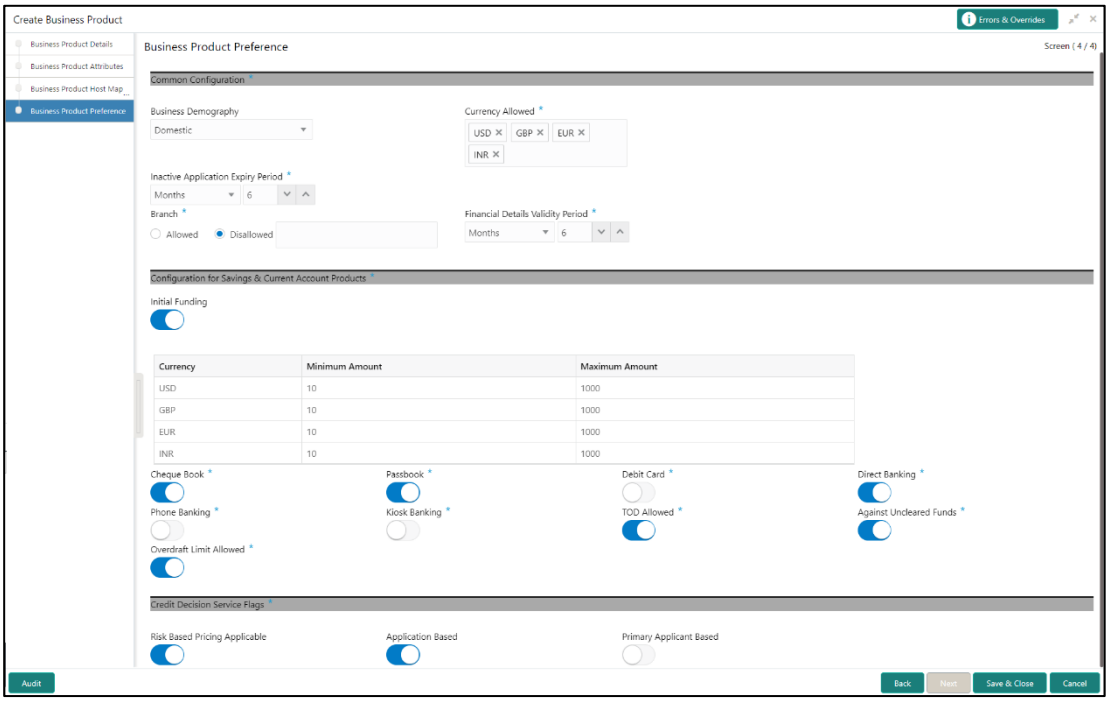
Prerequisite

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



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 - 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**

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Field	Description
	• **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.
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.

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Field	Description
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.
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.

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Field	Description
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
Credit Decision Service Flags	Select the Credit Decision Service 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.
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.

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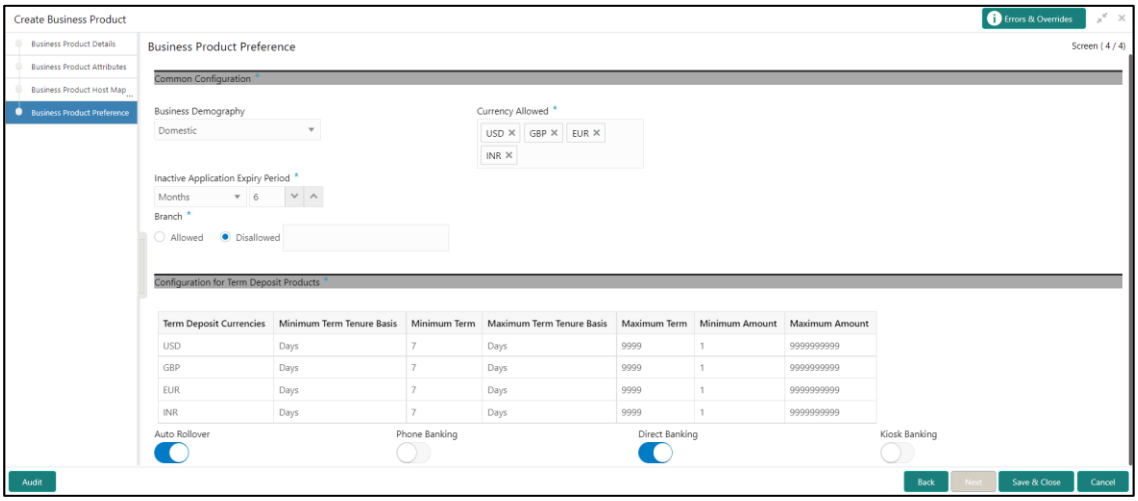
Prerequisite

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 10: Business Product Preference – Term Deposit Product (SMB)



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 13: Business Product Preference - Term Deposit 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.

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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.

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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.

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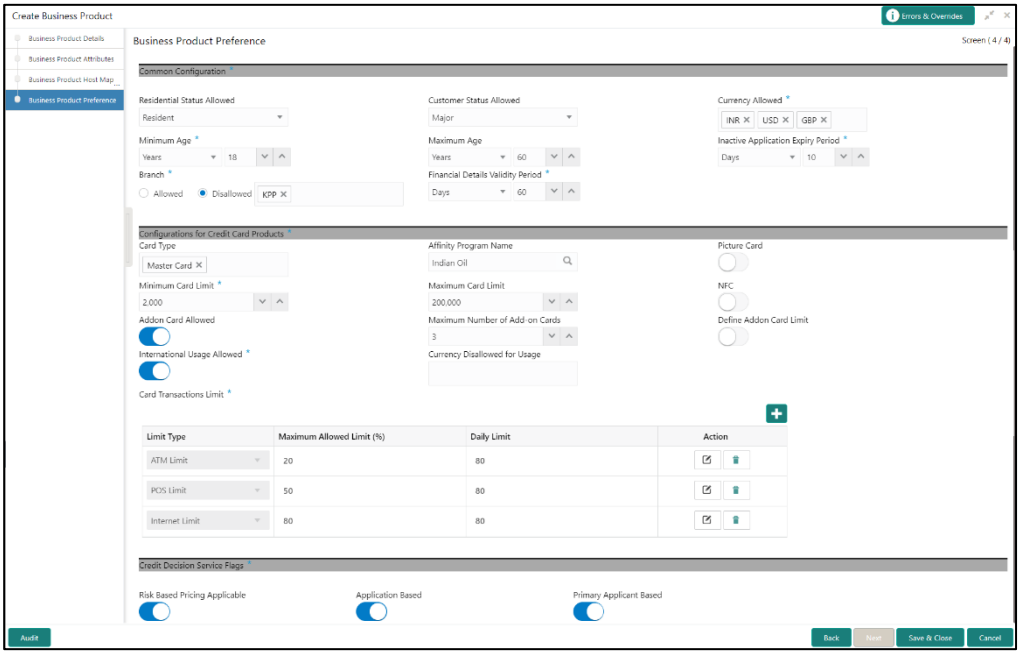
Prerequisite

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 11: Business Product Preference – Credit Card 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.

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Table 14: Business Product Preference (Credit Card Product) – Field Description

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

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Field	Description
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • **Days** • **Month** • **Year**
Inactive Application Expiry Period*	Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.
Branch*	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product 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: • **Days** • **Month** • **Year** Select the numeric period from the second drop-down box.
Configuration for Credit Card Product	Specify the configurations for Credit Card products.
Card Type	Select the **Card Type** applicable for the Account Origination.

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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.

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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 Flags	Select the Credit Decision Service 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.
Back	Click **Back** to navigate to the previous data segment within a stage.

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Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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.

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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.

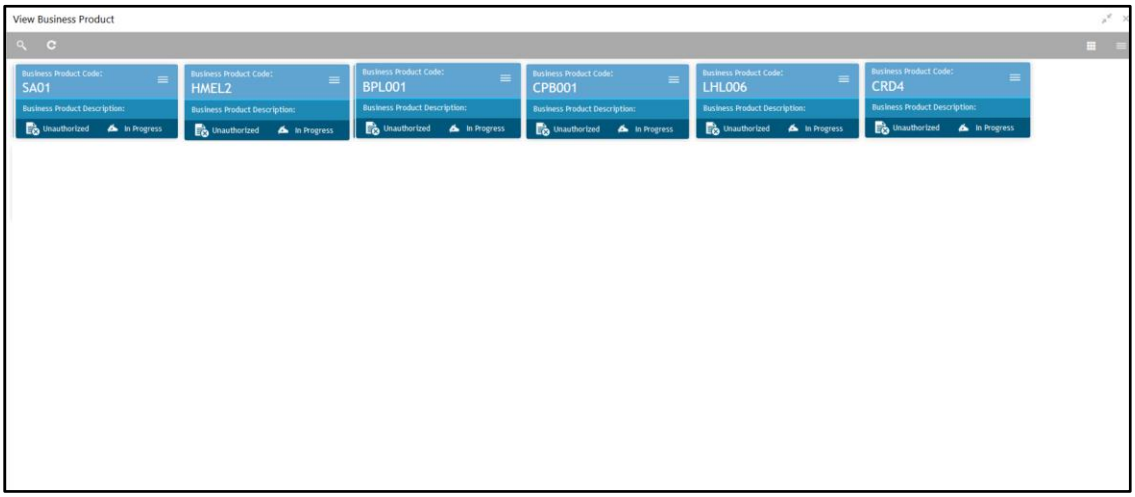
Prerequisite

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 12: View Business Product



4. Click icon on the top right-hand side of the business product tile.

   Prerequisite

   Only if business product is authorized.

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

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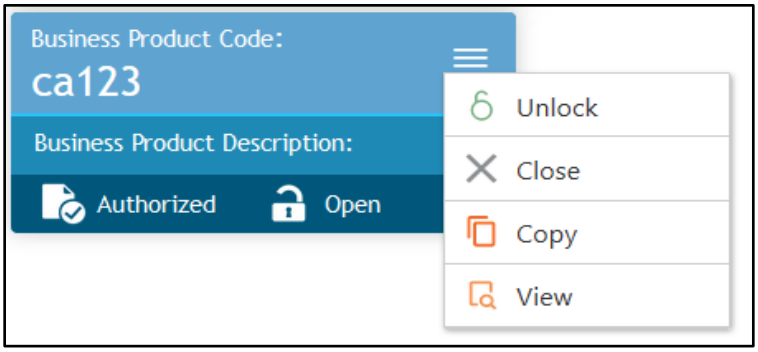
Figure 13: View Business Product Pop-Up

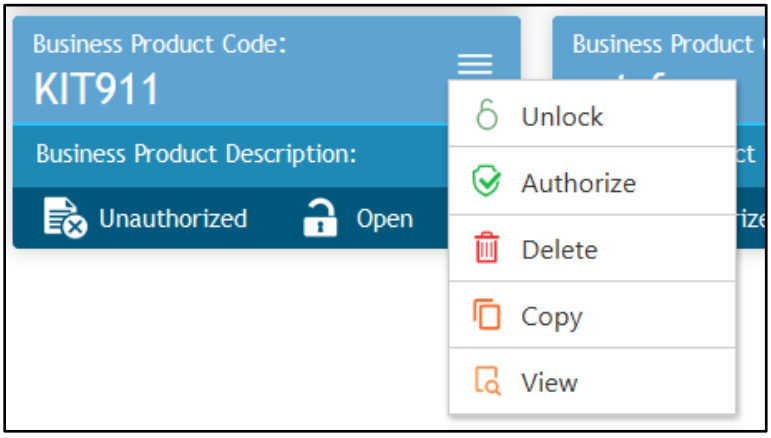


Prerequisite

Only if business product is un-authorized.

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

Figure 14: View Business Product Pop-Up



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

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Table 15: View Business Product – Option Description

Field	Description
Unlock	As specified in Figure 13 and Figure 14, this option is common for authorized and unauthorized business product. Click **Unlock t**o edit the business product information in Create Business Product data segment. System will not allow to edit the following fields: • **Product Type** • **Product Sub-Type** • **Business Product Code.** Make the required changes in the other relevant data segment and submit the business product.
Close	Click **Close** to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Copy	Click **Copy** to copy the authorized or unauthorized business products to quickly create new business product.
View	Click **View** to view the authorized or unauthorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Delete	Click **Delete** to delete the business products that are unauthorized and no more required.

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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.

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- **Business Product**

  Business Product maintenance allows configuring the various business products in accordance with the product offerings that the bank deals in. Each business product has a unique business process defined for a specific lifecycle code selected.

This section includes following subsections:

- 2.3.1 Create Business Process
- 2.3.2 View Business Process

2.3.1 Create Business Process

The Create Business Process aids in configuring the workflow for product originations. As mentioned earlier, this process will allow to define the data segments, checklists, documents and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

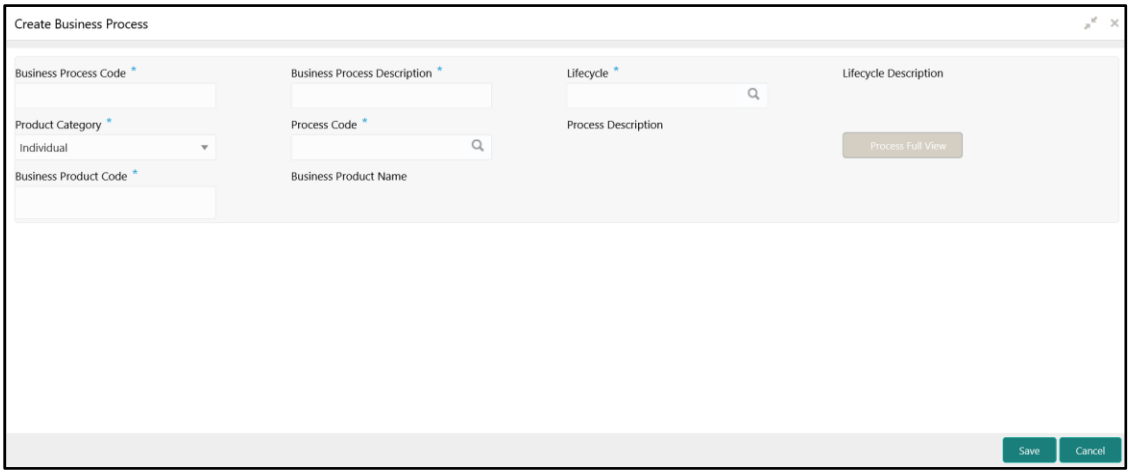
Prerequisite

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

1. From **Home screen,** click **Retail Banking.** Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Process**.
3. Under **Business Process**, click **Create Business Process**.

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

Figure 15: Create Business Process



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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 16: Create Business Process – Field Description

Field	Description
Business Process Code*	Specify an alphanumeric business process code. Maximum Length allowed is 16.
Business Process Description*	Specify the description of the business process code. Maximum Length allowed is 60.
Lifecycle*	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Product Category*	Select the product category. Available options are • **Individual** • **Small and Medium Business.** If **Product Type** is selected as **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 respectively, for which the business process will be applicable to the selected business products that are associated with the Lifecycle and Process Code.

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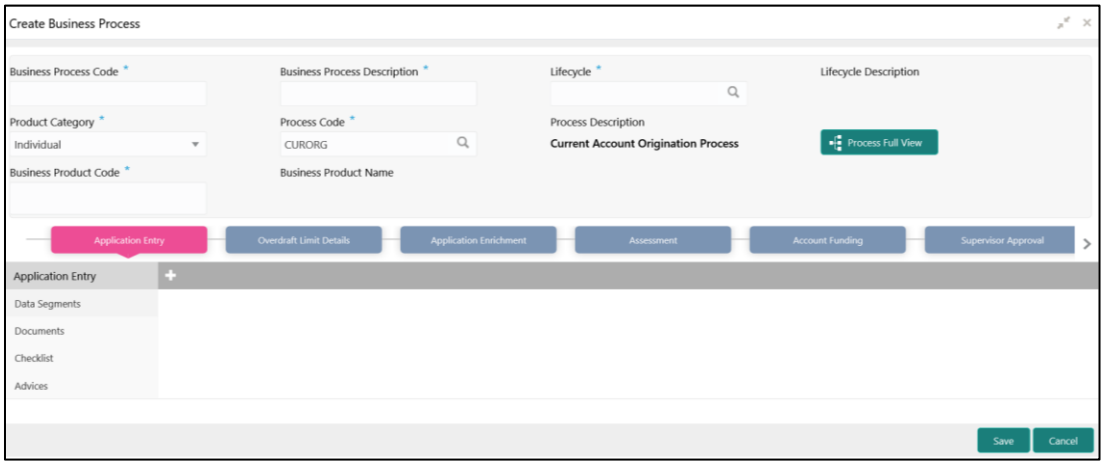
Field	Description
Business Product Name	Displays the business product name based on the product code selected.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the Business Process window, the status of this gets updated as 'In-Progress'. The user can work on it later 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**.

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

Figure 16: Create Business Process screen with stages



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

- 2.3.1.1 Data Segment
- 2.3.1.2 Document
- 2.3.1.3 Checklist
- 2.3.1.4 Advices

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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 icon on the header panel.

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

Figure 17: Data Segments

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7. Select the required data segment or data segments for the selected stage and specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

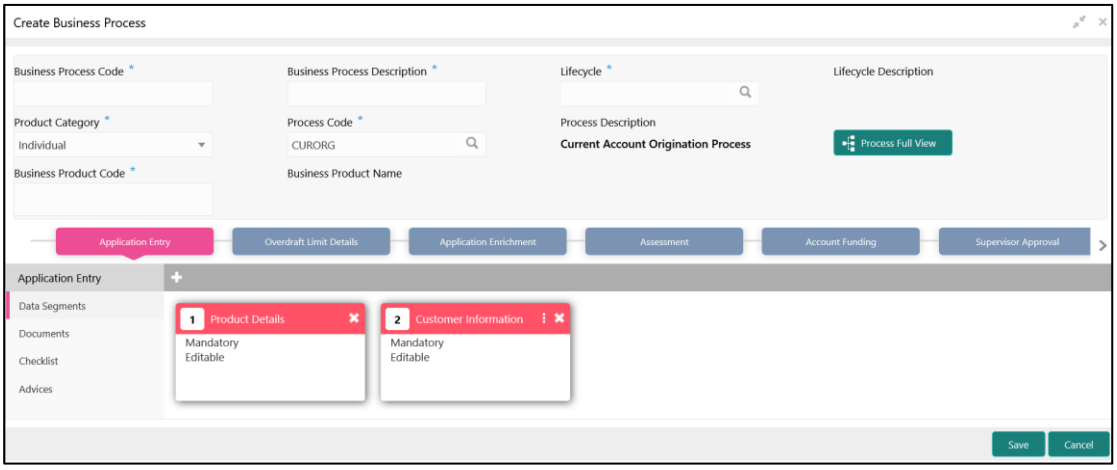
Table 17: Data Segments – Field Description

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

8. Click **Add**.

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

Figure 18: Create Business Process with Data Segments



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

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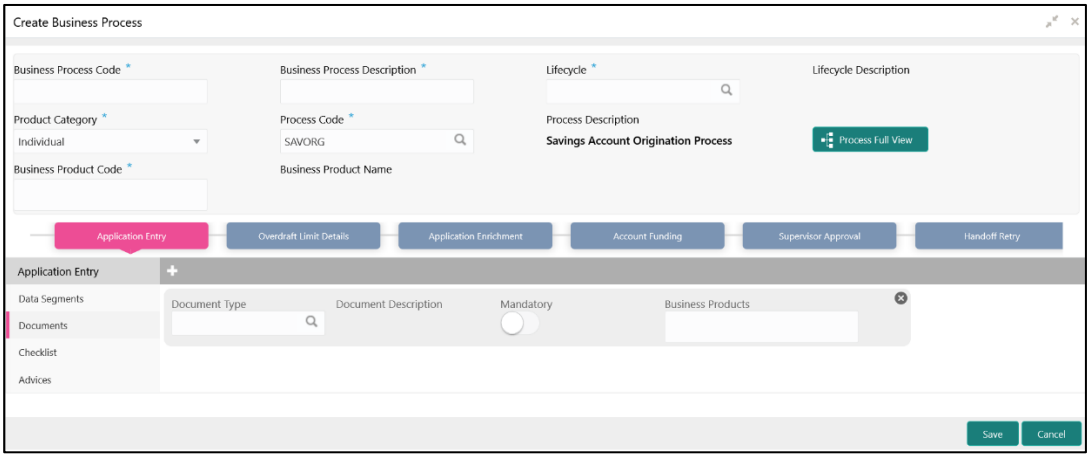
2.3.1.2 Document

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

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

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

Figure 19: Create Business Process – Documents



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

Table 18: 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.

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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.

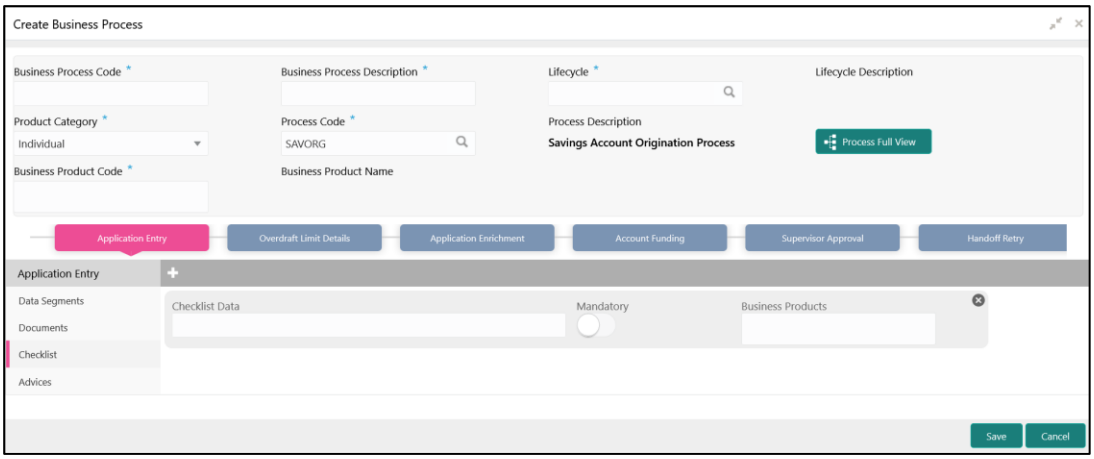
2.3.1.3 Checklist

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 20: Create Business Process – Checklist



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

Table 19: Create Business Process – Checklist – Field Description

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.

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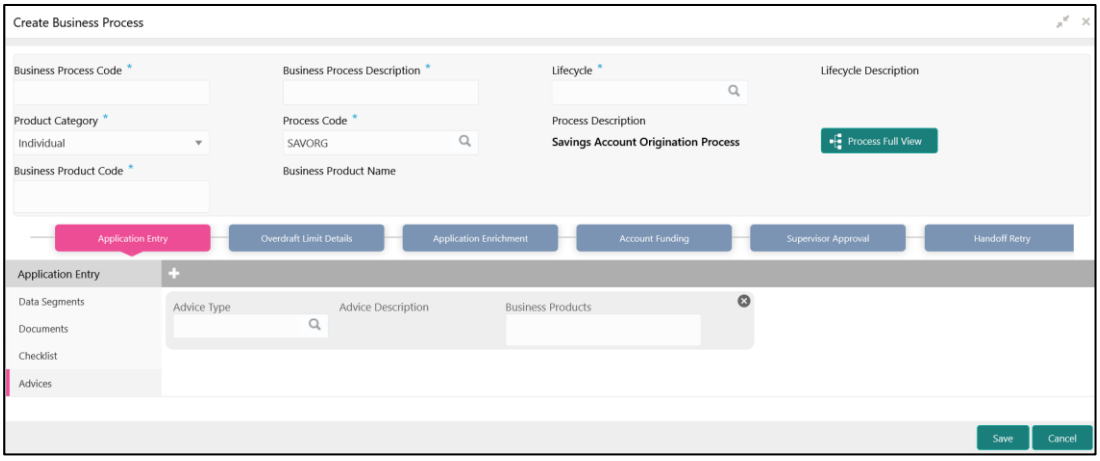
2.3.1.4 Advices

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 21: Create Business Process – Advices



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

Table 20: Create Business Process – Advices – Field Description

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**

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Field	Description
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.

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.

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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.

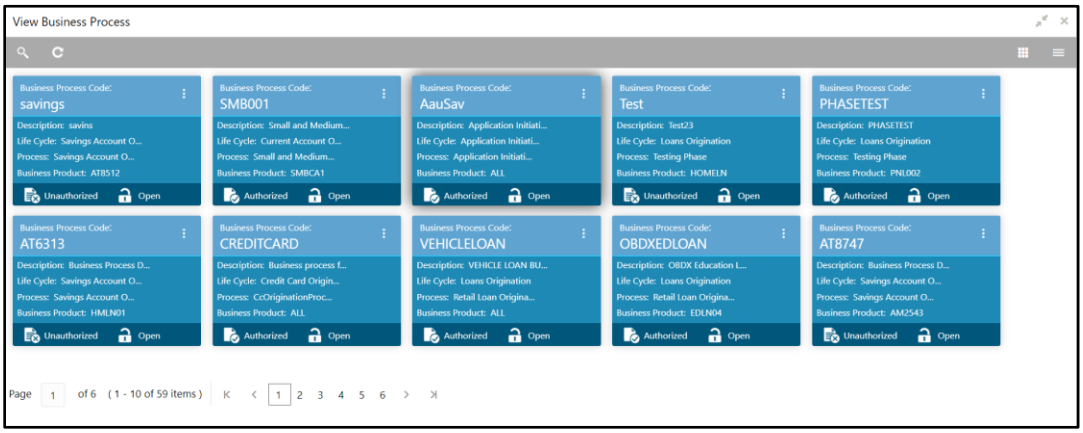
Prerequisite

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 22: View Business Process



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

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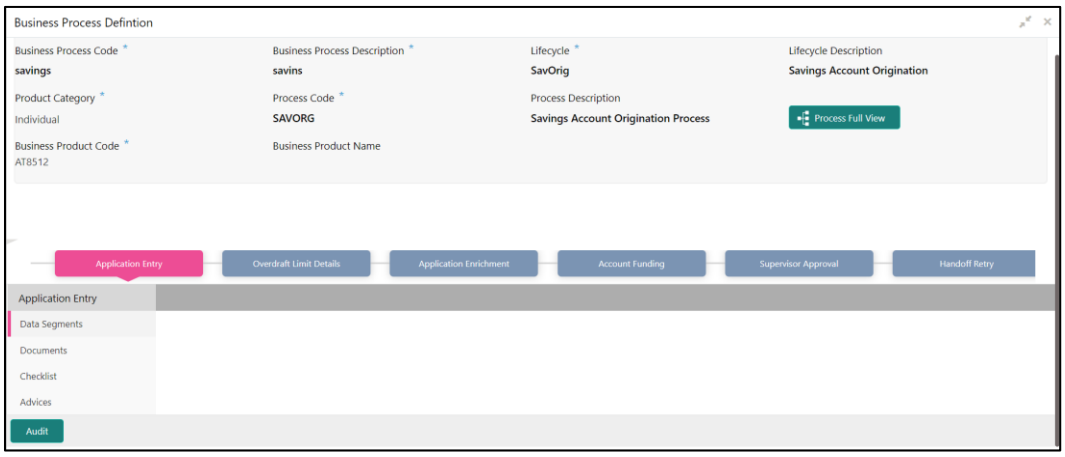
4. Click icon on the **Business Process Tile** and click **View** to view the specific business process.

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

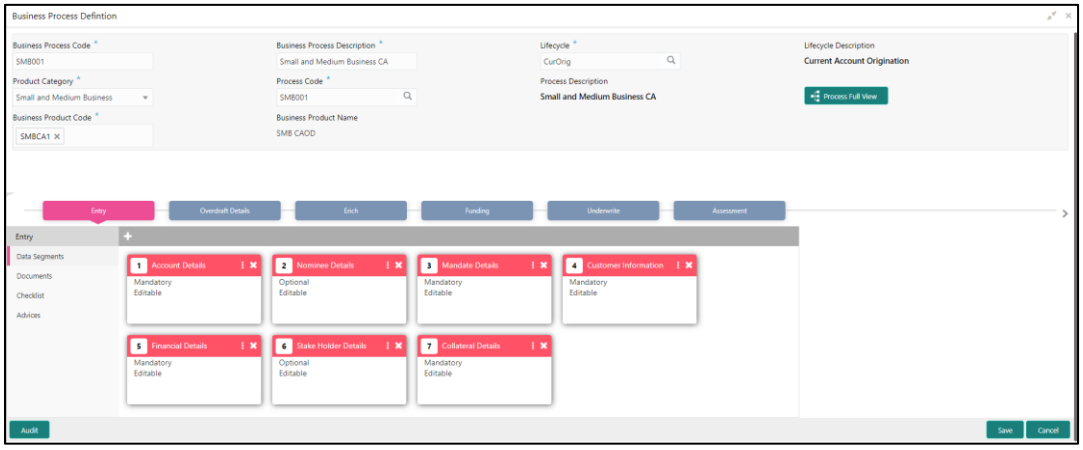
   Figure 23: Business Process Definition - View



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.

   Figure 24: Business Process Definition – Unlock



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

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Table 21: View Business Product – Option Description

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.

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2.4 Rule Configuration

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

This section includes following subsections:

- 2.4.1 Fact
- 2.4.2 Rule

2.4.1 Fact

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

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

Table 22: List of Facts – Factory shipped

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

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Fact Code	Description	Type
CDS_GRADE	Risk Grade For Pricing	Text
LOANTENURE	Loan Tenure	Number
RATE_TYPE	Rate Type	Number
EMPLOYMENTTYPE	Employment Type	Text
APPLICANT_SCORE	Applicant Score	Number
MARITAL_STATUS	Marital Status	Text
GENDER	Customer Gender	Text
CURRENT_DESIGNATION	Current Designation	Text
COLLATERAL_TYPE	Collateral Type	Text
COLLATERAL_CATEGORY	Collateral Category	Text
CUSTOMER_CONTRIBUTION	Customer Contribution	Number
LOAN_INSTALMENT	Existing Loan Instalment	Number
EMPLOYEE_TYPE	Employee Type	Text
ORGANIZATION_CATEGORY	Organization Category	Text
EMPLOYMENT_TYPE_OF_PARENT	Employment Type of Parent	Text
INCOME_TYPE_OF_PARENT	Income Type of Parent	Text
INDUSTRY_OF_PARENT	Industry of Parent	Text
PROPOSED_COURSE_OF_STUDY	Proposed Course of Study	Text
ADMISSION_STATUS	Admission Status	Text
MODE_OF_STUDY	Mode of Study	Text

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Fact Code	Description	Type
INSTITUTION_RANKING	Institution Ranking	Number
CURRENCY	Currency	Number
OD_LIMIT_AMOUNT	Overdraft Limit Amount	Number
OD_TENURE	Overdraft Tenure	Number
SMB_BUREAU_RATING	Bureau Rating of the SMB	Number
STAKEHOLDER_BUREAU_SCORE	Bureau Score of the Stakeholder	Number
SMB_NETWORTH	Networth of the SMB	Number
SMB_BALANCE_SHEET_SIZE	Balance Sheet Size of SMB	Number
SMB_OPERATING_PROFIT	Operating Profit of SMB	Number
SMB_NET_PROFIT	Net Profit of SMB	Number
SMB_YOY_GROWTH	Year on Year Growth for SMB	Number
SMB_RETURN_ON_INVESTMENT	Return on Investment for SMB	Number
SMB_RETURN_ON_EQUITY	Return on Equity for SMB	Number
SMB_RETURN_ON_ASSET	Return on Asset for SMB	Number
SMB_RETURN_ON_INVESTMENT	Return on Investment for SMB	Number
SMB_RETURN_ON_EQUITY	Return on Equity for SMB	Number
SMB_RETURN_ON_ASSET	Return on Asset for SMB	Number

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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.

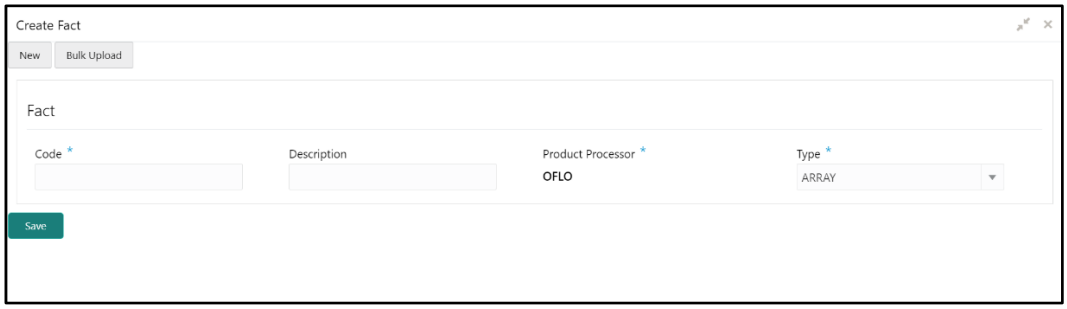
Prerequisite

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**. Under **Rule**, click **Fact**.
3. Under **Fact**, click **Create Fact**.
4. Click **New** to create a single fact.

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

   Figure 25: Create Fact



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.

   Table 23: Create Fact – Field Description

Field	Description
Code*	Specify the alphanumeric code without space for the fact.
Description	Specify the description of the fact.

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Field	Description
Product Processor*	Select the product processor.
Type*	Select the type of the fact.
Save	To save the captured details, click **Save**.

2.4.1.2 View Fact

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

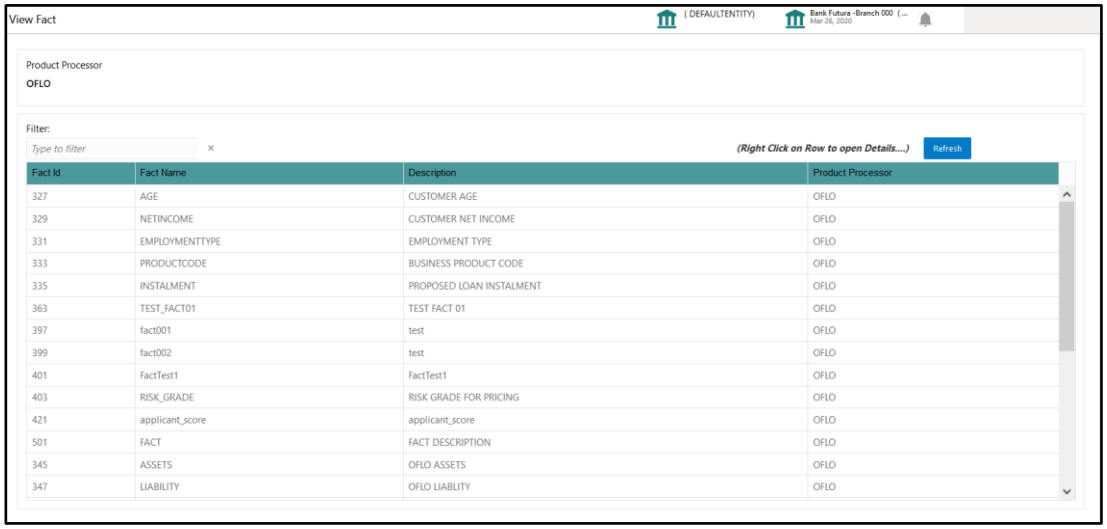
Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Rule**.
3. Under **Rule**, click **Fact**.
4. Under **Fact**, click **View Fact**.

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

Figure 26: View Fact



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.

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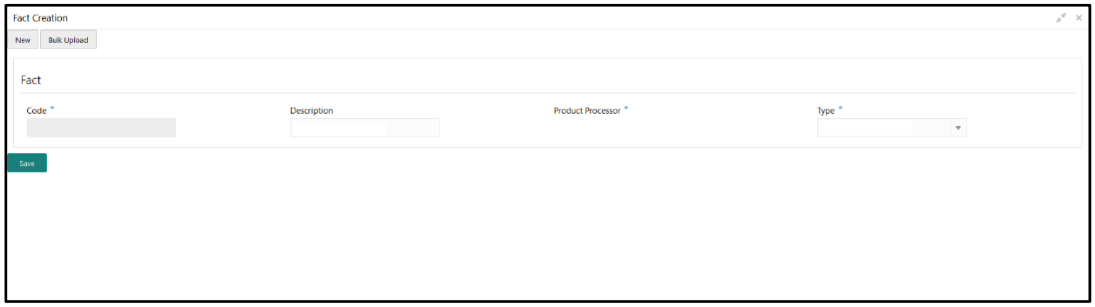
Table 24: View Fact – Field Description

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

6. To filter the data, specify the Fact details in **Filter** textbox.
7. Click **Refresh** to refresh the screen.
8. Right-click on any fact from the list and Click **View Details**.
9. Click **Edit** to edit the fact.

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

Figure 27: Fact Creation



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 25: Fact Creation – Field Description

Field	Description
Code*	Displays the alphanumeric code for the fact.

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

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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
- 2.4.2.3 Create Rule Group
- 2.4.2.4 View Rule Group
- 2.4.2.5 View Audit Rule

2.4.2.1 Create Rule

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

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Rule**. Under **Rule**, click **Rule**.
3. Under **Rule**, click **Create Rule**.

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

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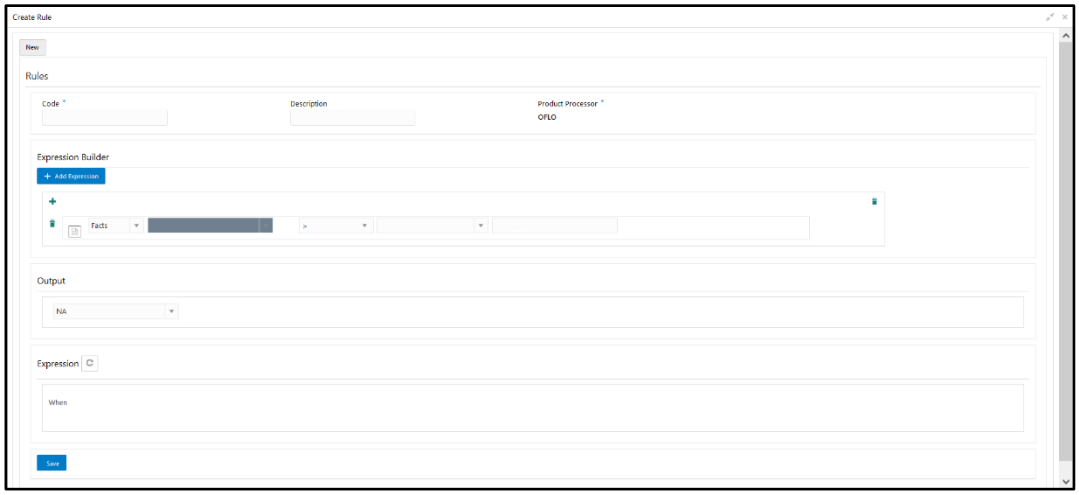
Figure 28: Create Rule



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 26: Create Rule – Field Description

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

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

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2.4.2.2 View Rule

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

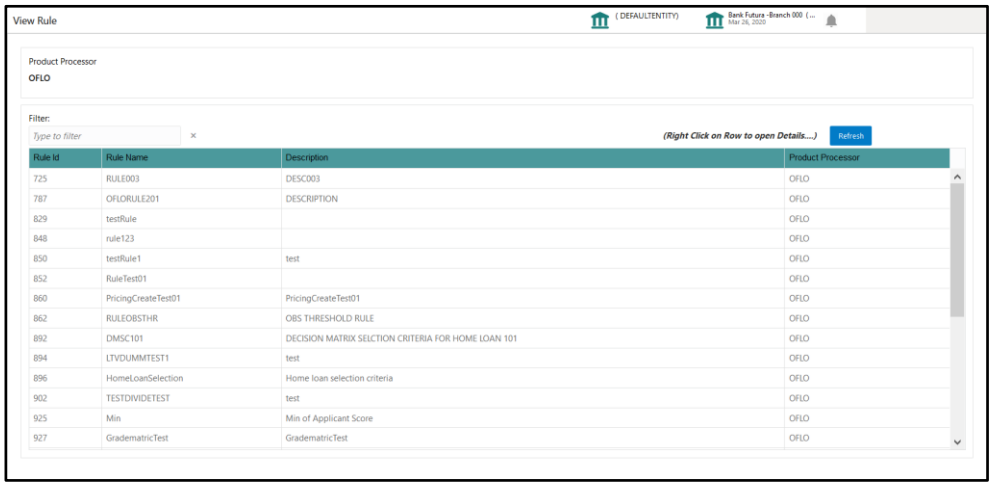
Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Rule**.
3. Under **Rule**, click **Rule**.
4. Under **Rule**, click **View Rule**.

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

Figure 29: View Rule



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.

Table 27: View Rule – Field Description

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

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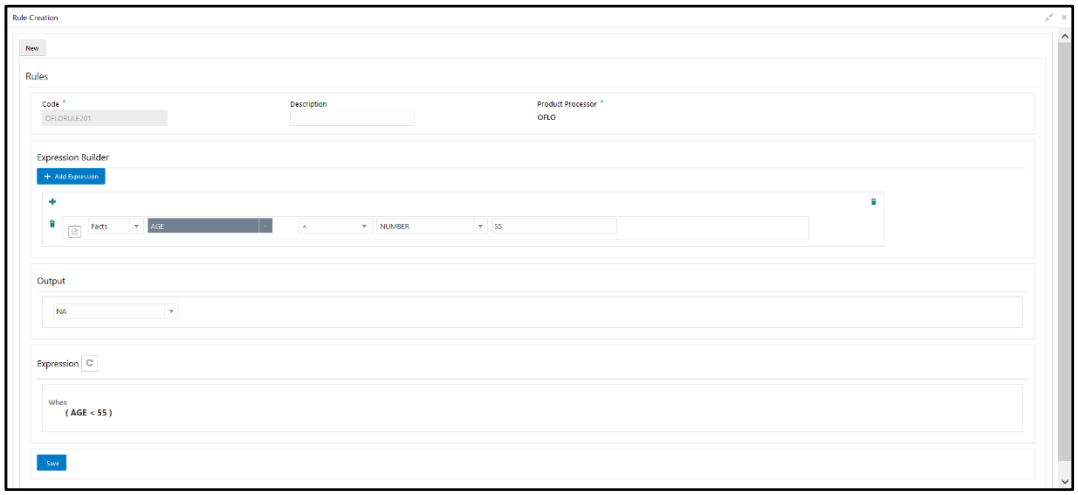
6. To filter the data, Specify the Rule details in **Filter** textbox.
7. Click **Refresh** to refresh the screen.
8. Right-click on any rule from the list and Click **View Details**.
9. Click **Edit** to edit the rule.

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

Figure 30: Rule Creation



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 28: 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.

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

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2.4.2.3 Create Rule Group

The **Create Rule Group** screen allows the user to combine the rule.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Rule**. Under **Rule**, click **Rule**.
3. Under **Rule**, click **Create Rule Group**

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

Figure 31: Create Rule Group

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 29: Create Rule Group – Field Description

Field	Description
Group Name	Specify the unique group name for the selected rules.
Product Processor	Click search and select the product processor.
Tag	Specify the tag for rulegroup.
Evaluate Group	Select the toggle to evaluate the expression in sequence. **NOTE:** If the toggle is disabled, the evaluation of the expression stops when the condition of expression is **True**.

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Field	Description
+ icon	Click this icon to add expression.
Save	To save the captured details, click **Save**.

2.4.2.4 View Rule Group

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

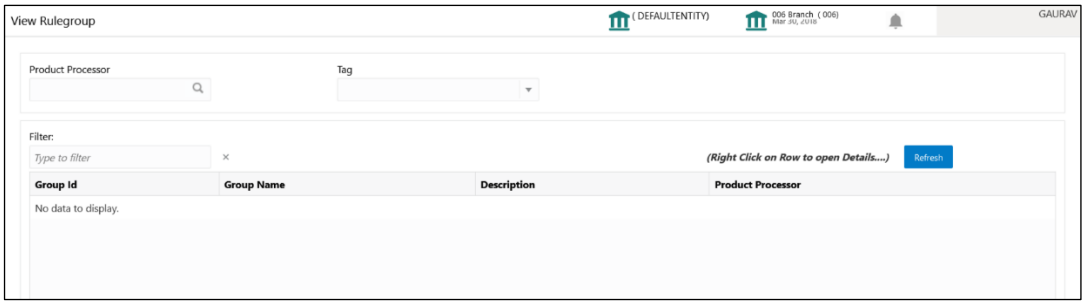
Prerequisite

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**. Under **Rule**, click **Rule**.
3. Under **Rule**, click **View Rule Group**

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

Figure 32: View Rule Group



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 30: View Rule Group – Field Description

Field	Description
Product Processor	Displays the product processor.
Tag	Displays the tag for rulegroup.
Group ID	Displays the Group ID.

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Field	Description
Group Name	Displays the name of the group.
Description	Displays the description of the group.
Product Processor	Displays the product processor.

2.4.2.5 View Audit Rule

The View Audit Rule screen allows the user to view **Rule log** after the execution the expression.

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**. Under **Rule**, click **Rule**.
3. Under **Rule**, click **View Audit Rule.**

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

   Figure 33: View Audit Rule

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

   Table 31: View Audit Rule – Field Description

Field	Description
Request ID	Specify the request ID available from the output.

5. Click **Submit,** to view to details.
6. Click **Show Rule log**, to view the log rule for selected request ID.

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2.5 Credit Decision Configuration

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

This section includes following subsections:

- 2.5.1 Questionnaire
- 2.5.2 Validation 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

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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.

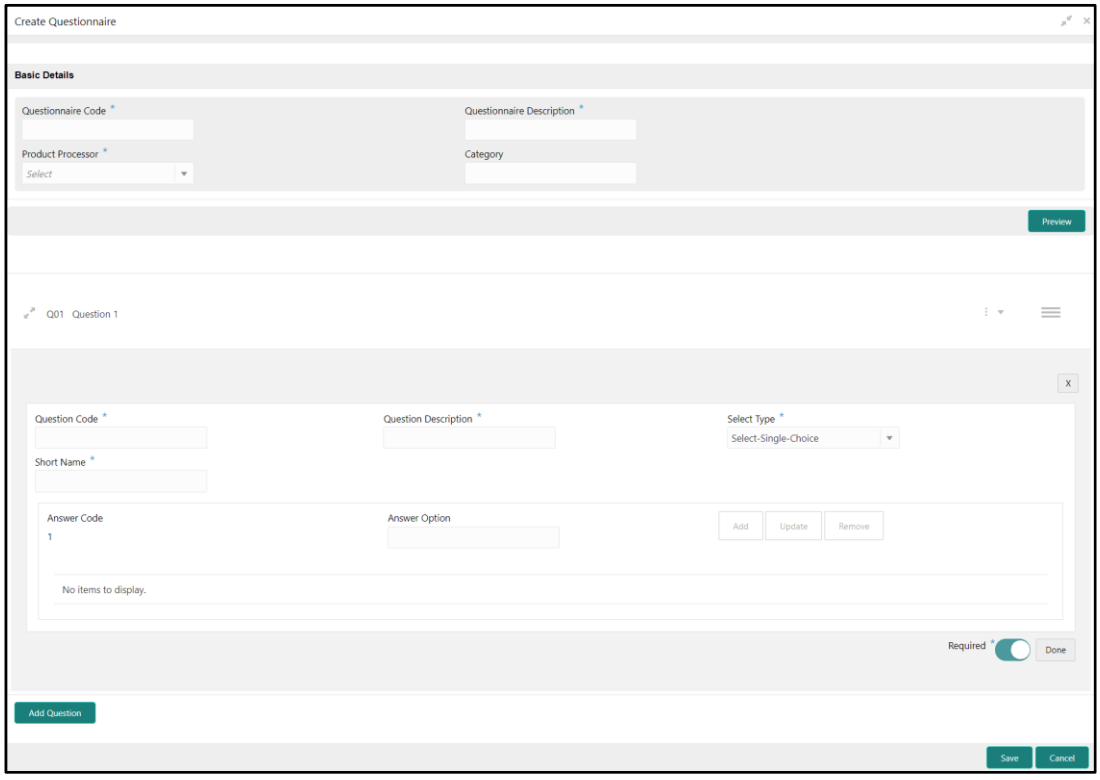
Prerequisite

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 34: Create Questionnaire



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.

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Table 32: Create Questionnaire – Field Description

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.

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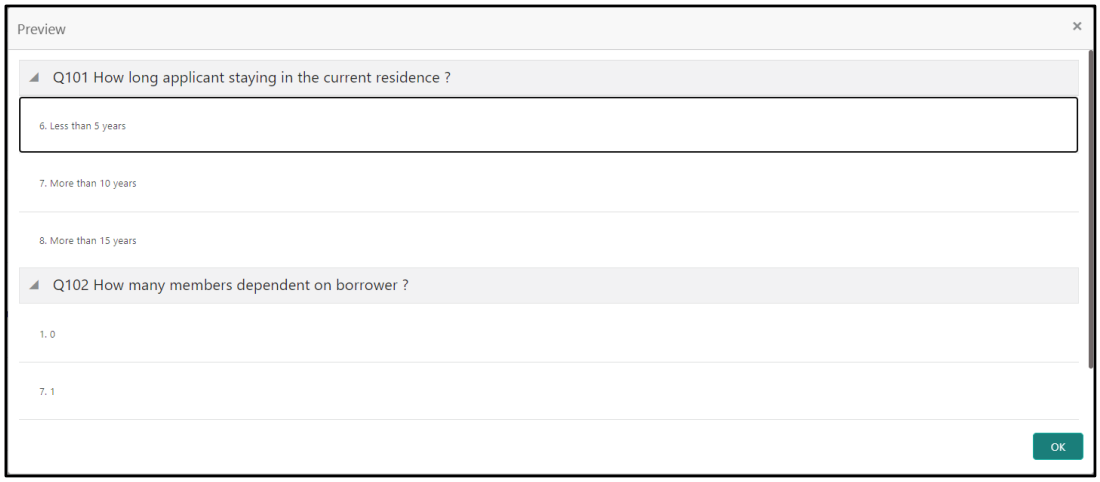
Field	Description
Done	Click this icon to save the question.
Add Question	Click this icon to add new question.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Questionnarire** screen.

5. Click **Preview** to view the question and answers configured for the questionnaire.

→ The **Preview - Questionnaire** screen is displayed.

Figure 35: Preview - Questionnaire



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.

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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**.

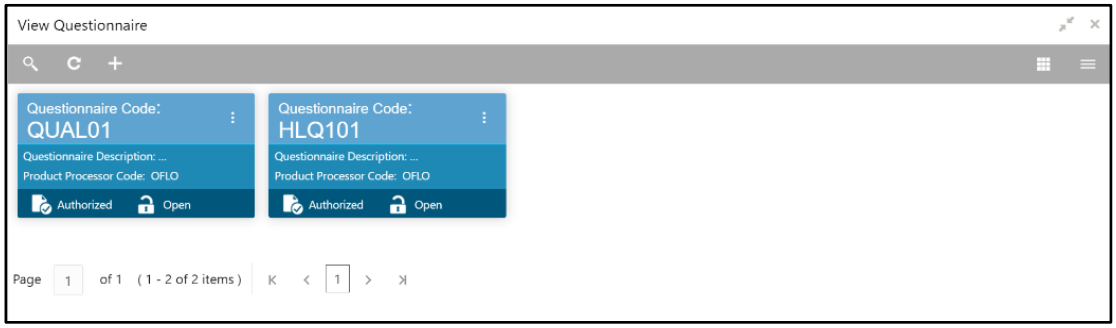
Prerequisite

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 36: View Questionnaire



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

Table 33: 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.

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5. 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 37: Questionnaire Maintenance

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 Table 32: Create Questionnaire – Field Description.

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

   - Questionnaire Code
   - Product Processor

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2.5.2 Validation Model

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

This section includes following subsections:

- 2.5.2.1 Create Validation Model
- 2.5.2.2 View Validation Model

2.5.2.1 Create Validation Model

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

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 **Validation Model**.
3. Under **Validation Model**, click **Create Validation Model**.

   → The **Create Validation Model – Selection Criteria** screen is displayed.

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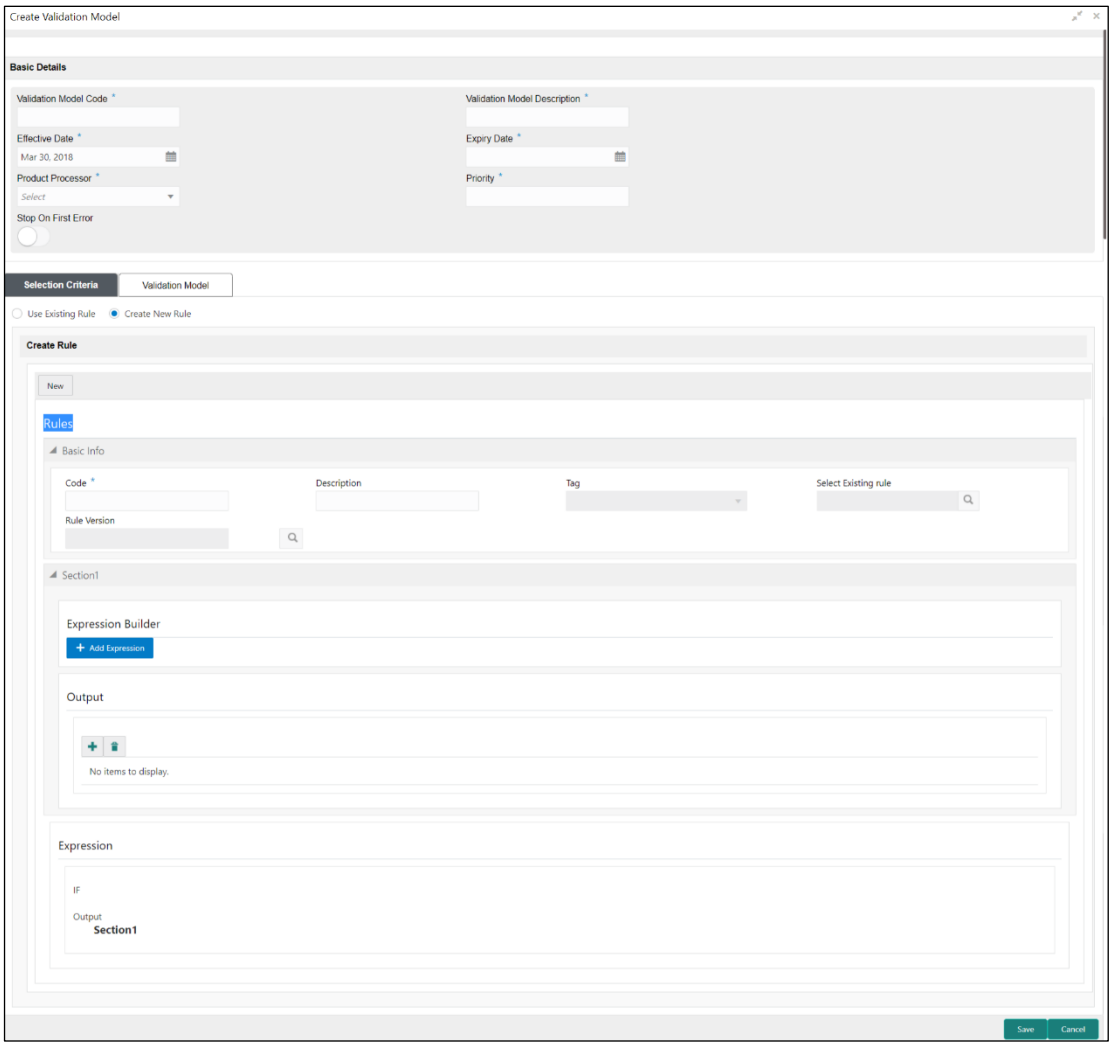
Figure 38: Create Validation Model – Selection Criteria



4. Click **Validation Model** tab.

→ The **Create Validation Model – Validation Model** screen is displayed.

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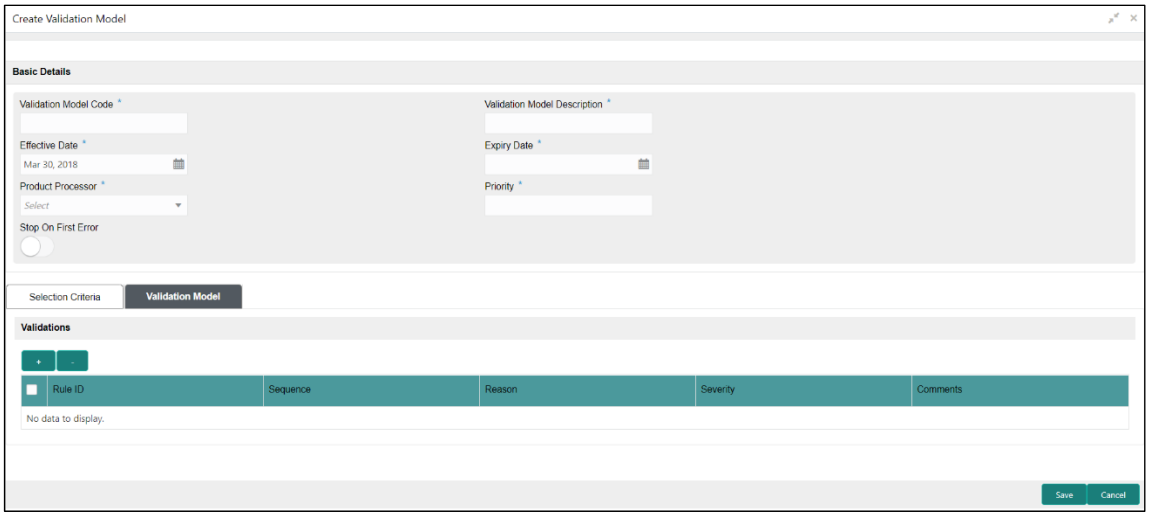
Figure 39: Create Validation Model – Validation Model



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.

Table 34: Create Validation Model – Field Description

Field	Description
Validation Model Code*	Specify the unique validation model code.
Validation 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 validation model is being created.
Priority	Specify the priority of the validation model.

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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 the **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.

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Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact**
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **NA**
Expression	Displays the expression and output updated in the expression builder.
Validation Model The following fields appear if the **Validation Model** Tab is selected.	
+ icon	Click this icon to add a new row
- icon	Click this icon to delete an existing row.

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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 Validation Model** screen.

2.5.2.2 View Validation Model

The **View Validation Model** screen allows the user to view the Validation Model created. The status of the uploaded validation 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**. Under **Credit Decision**, click **Validation Model**.
3. Under **Validation Model**, click **View Validation Model**.

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

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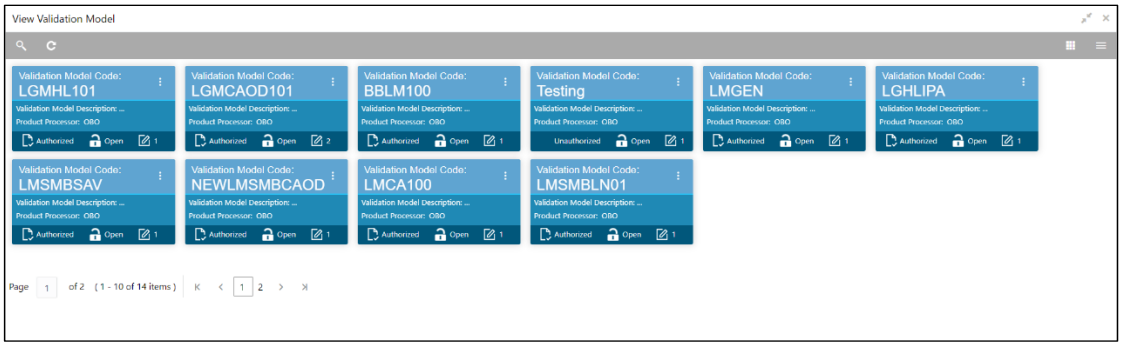
Figure 40: View Validation Model



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

Table 35: View Validation Model – Field Description

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

5. Click to search the validation model based on the following search criteria.

   - Validation Model Code
   - Validation Model Description
   - Authorization Status
   - Record Status

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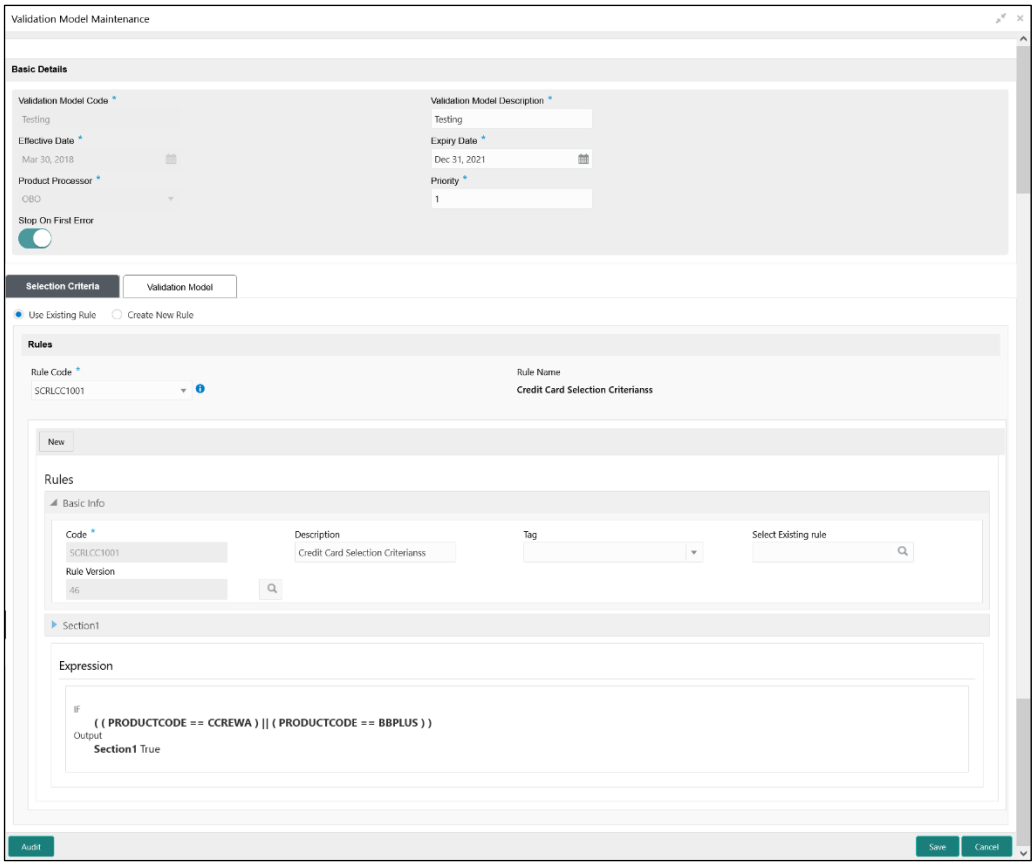
6. Click icon on the top right-hand side of the validation model tile and click **Unlock**.

→ The **Validation Model Maintenance – Selection Criteria** screen is displayed.

Figure 41: Validation Model Maintenance – Selection Criteria



7. Click **Validation Model** tab.

→ The **Validation Model Maintenance – Validation Model** screen is displayed.

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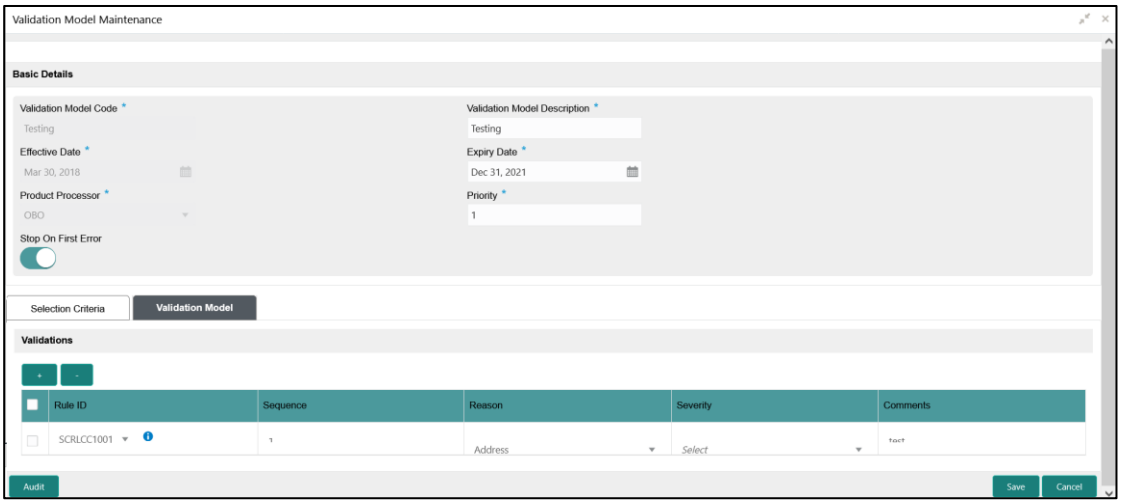
Figure 42: Validation Model Maintenance – Validation Model



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 Table 34: Create Validation Model – Field Description

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

   - Validation Model Code
   - Effective Date
   - Product Processor

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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

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**.

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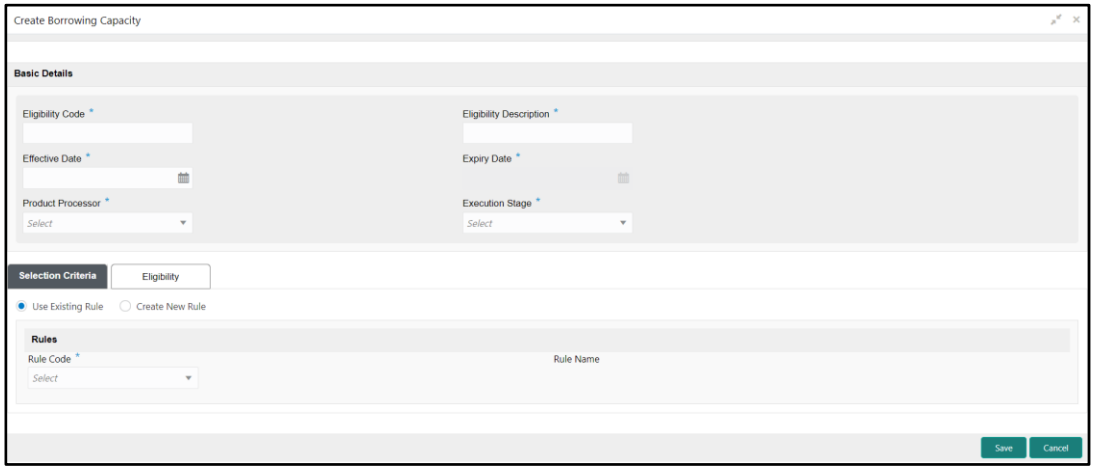
3. Under **Borrowing Capacity**, click **Create Borrowing Capacity**.

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

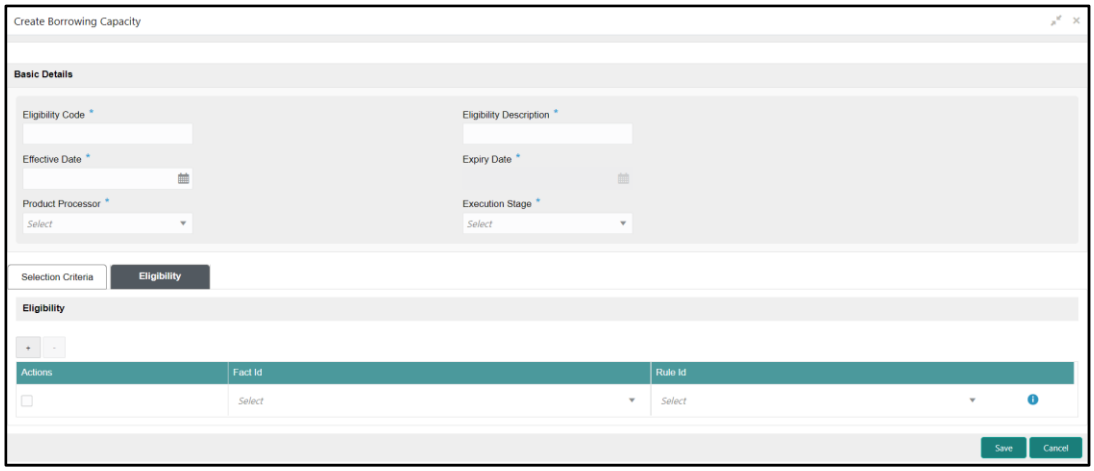
Figure 43: Create Borrowing Capacity – Selection Criteria



4. Click **Eligibility**.

→ The **Create Borrowing Capacity – Eligibility** screen is displayed.

Figure 44: Create Borrowing Capacity – Eligibility



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.

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Table 36: Create Borrowing Capacity – Field Description

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.

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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 the **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.

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

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Field	Description
Fact ID	Select the fact ID from the dropdown list.
Rule ID	Select the rule ID from the dropdown list.
	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**.

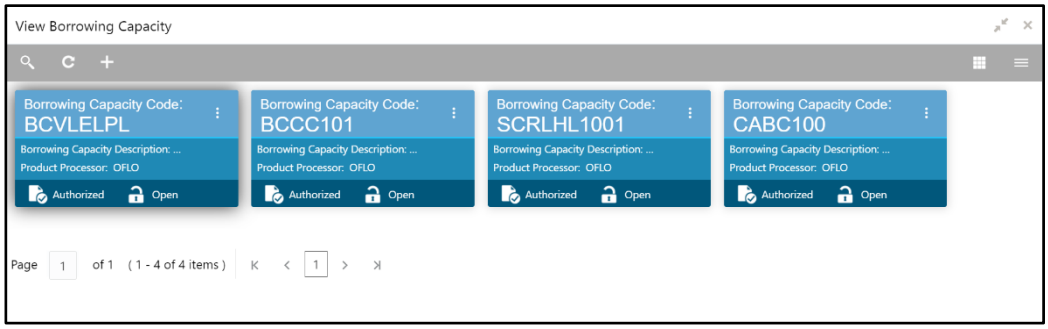
Prerequisite

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 45: View Borrowing Capacity



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

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Table 37: View Borrowing Capacity – Field 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

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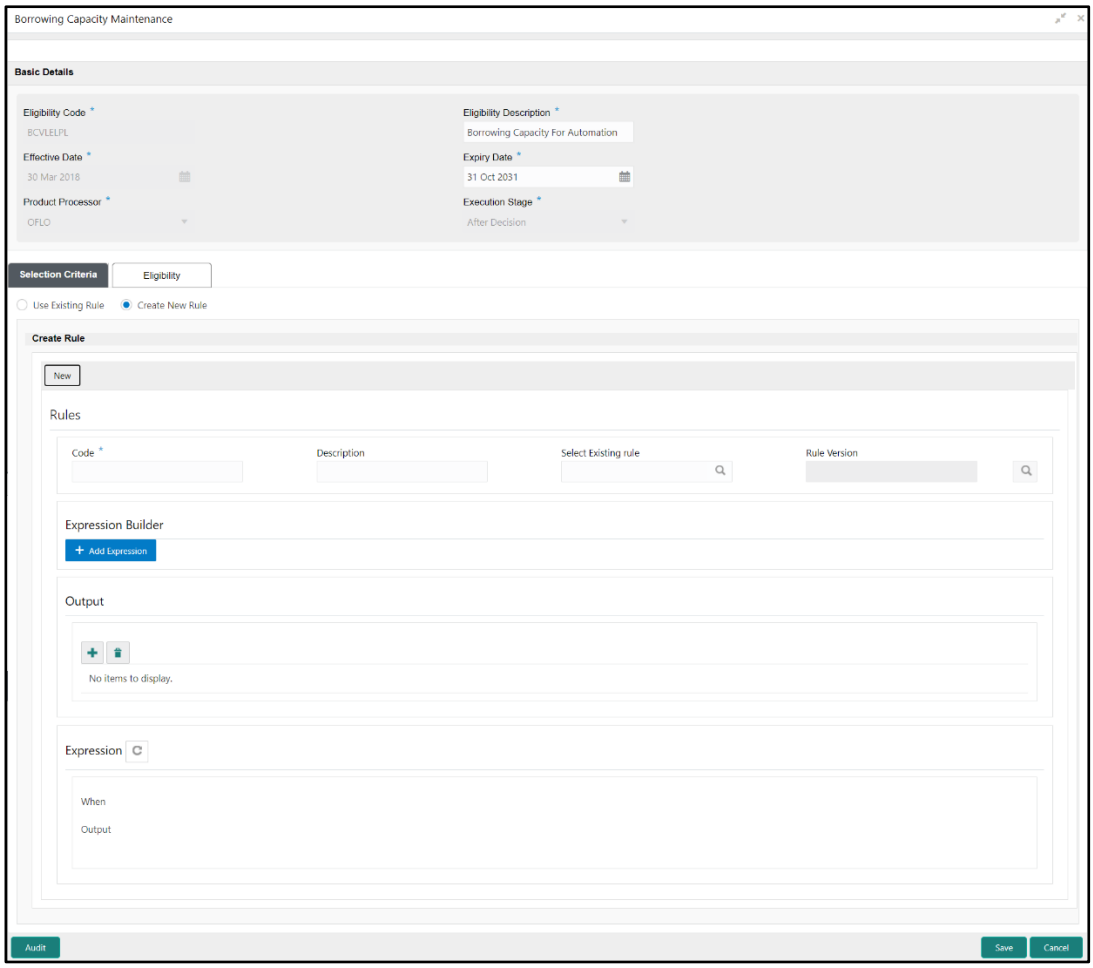
6. Click icon on the top right-hand side of the borrowing capacity tile and click **Unlock**.

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

Figure 46: Borrowing Capacity Maintenance



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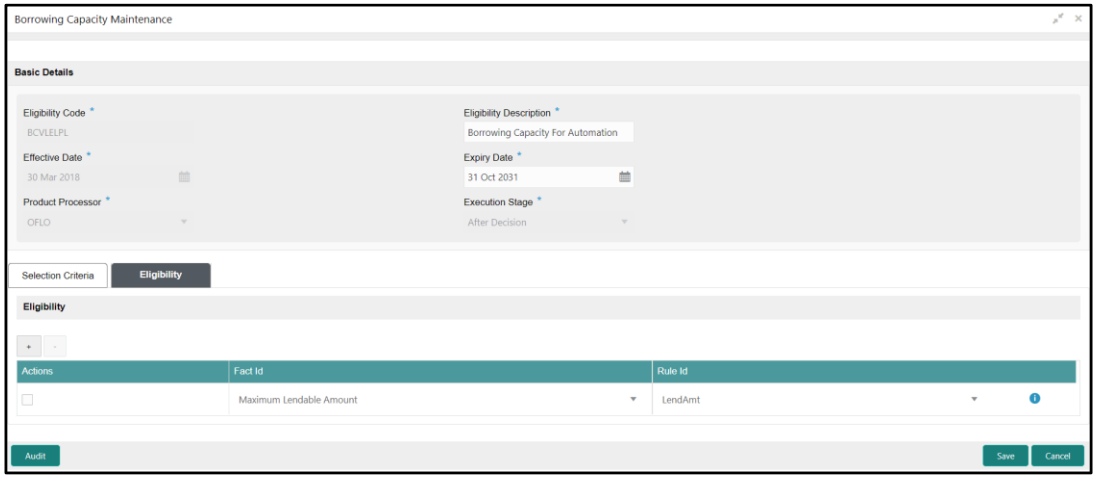
7. Click **Eligibility** tab.

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

   Figure 47: Borrowing Capacity Maintenance - Eligibility



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 Table 36: Create Borrowing Capacity – Field Description.

   The below fields are non-editable in Maintenance screen.

   - Eligibility Code
   - Effective Date
   - Product Processor

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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.

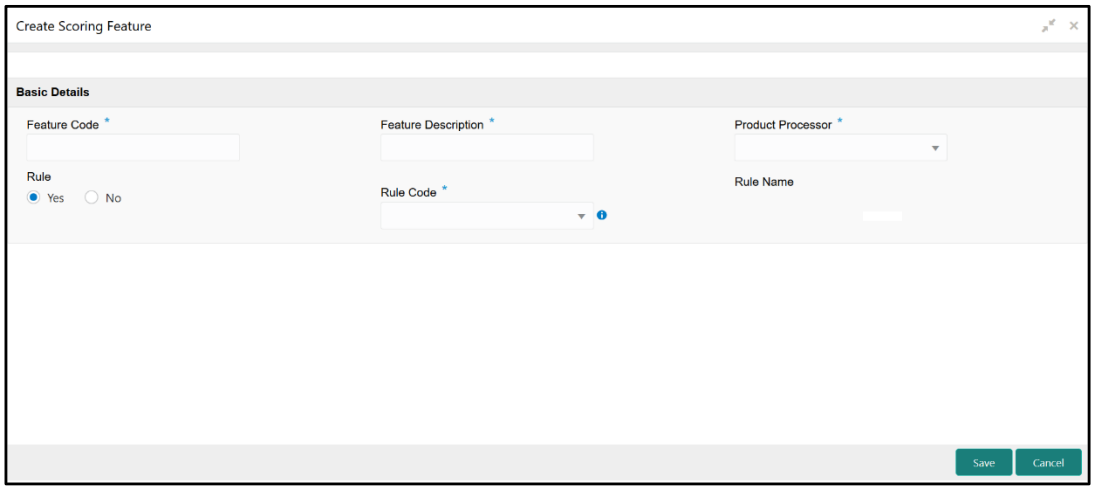
Prerequisite

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 48: Create Scoring Feature



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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 38: Create Scoring Feature – Field Description

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**.
	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.

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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 49: View Scoring Feature

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

Table 39: 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.

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Field	Description
Status	Displays the status of the scoring feature.

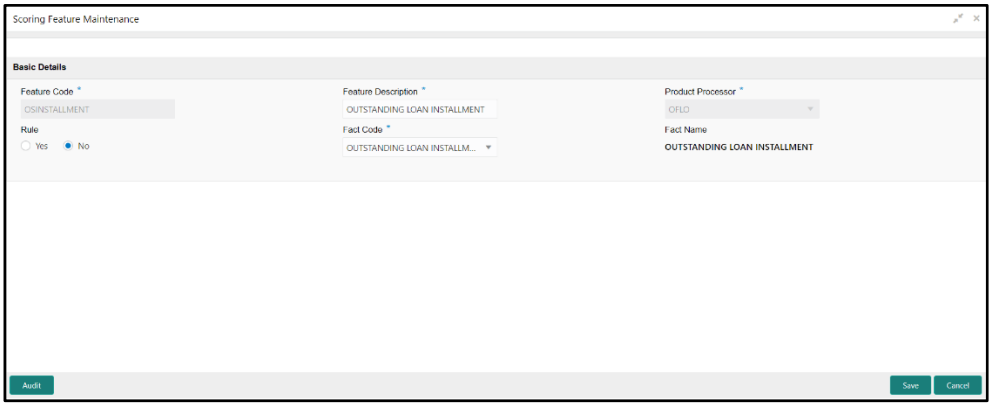
5. Click to search the scoring feature based on the following search criteria.

   - Feature Code
   - Feature Description
   - Authorization Status
   - Record Status

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

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

   Figure 50: Scoring Feature Maintenance



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 Table 38: Create Scoring Feature – Field Description.

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

   - Feature Code
   - Product Processor

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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.

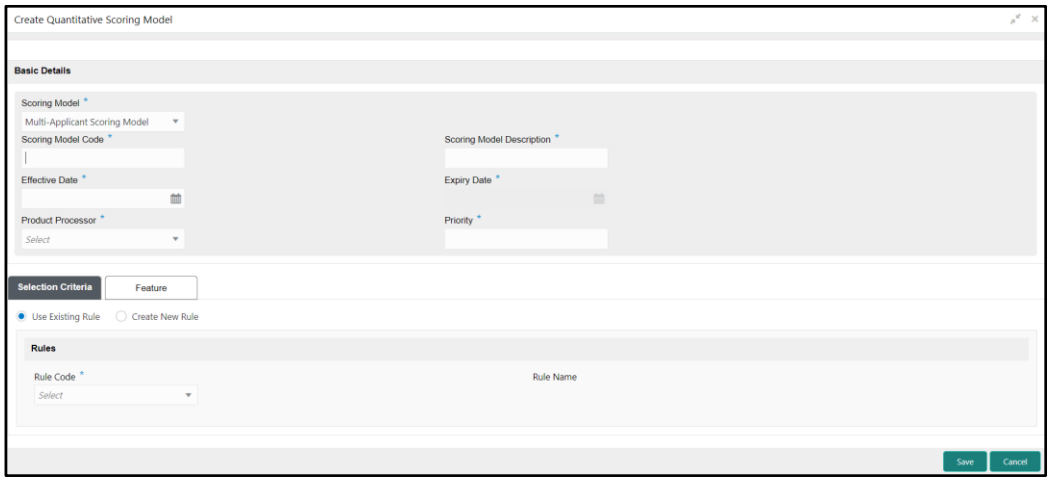
Prerequisite

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 51: Create Quantitative Scoring Model



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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 40: Create Quantitative Scoring Model – Field Description

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.

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Field	Description
Selection Criteria 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.
	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.

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Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type. Update the same based on the selected data type. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **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.

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Scoring Rule:

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

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

Prerequisites

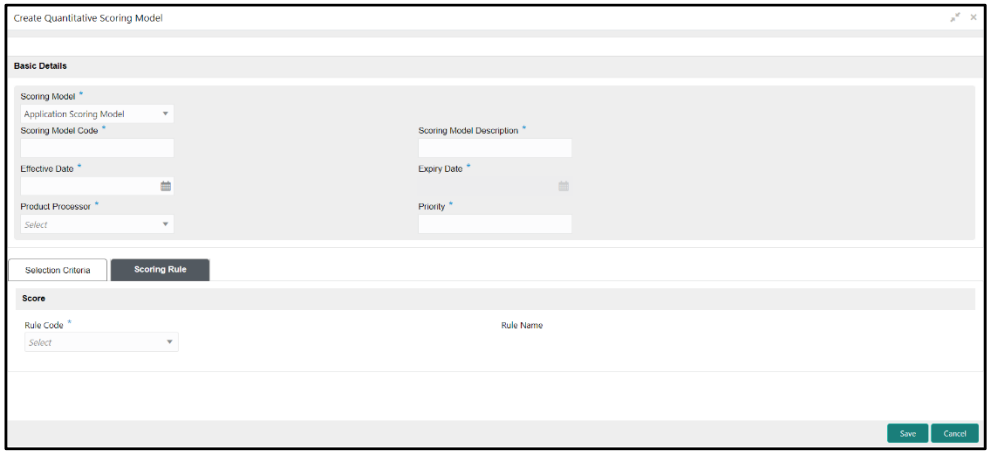
Create Rule Expression - Min (applicant_score)

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 52: Create Quantitative Scoring Model – Scoring Rule



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 Quantitative 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.

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Feature:

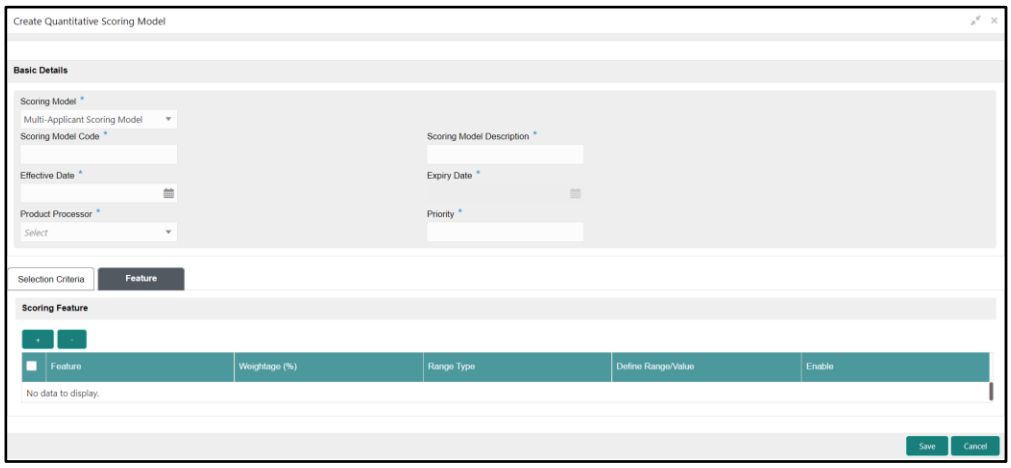
Feature tab enables the user to define the link the features to the quantitative scoring model.

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 53: Create Quantitative Scoring Model – Feature



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 42: 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.

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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.

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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.

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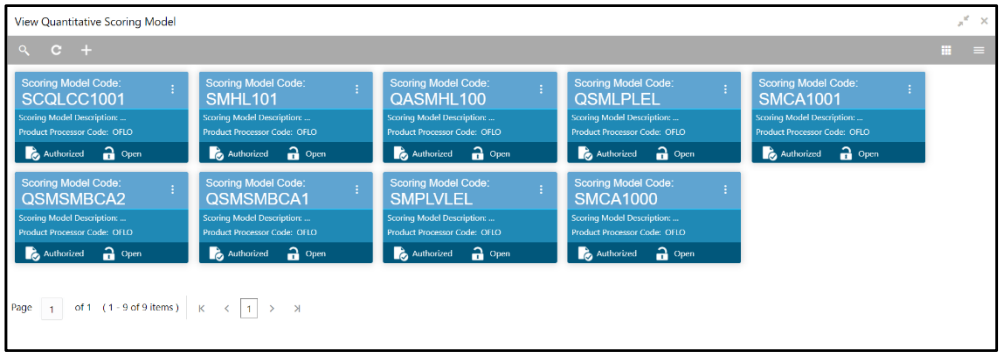
Figure 54: View Quantitative Scoring Model



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

Table 43: View Quantitative Scoring Model – 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 to search the quantitative scoring model based on the following search criteria.

- Scoring Model Code
- Scoring Model Description
- Authorization Status
- Record Status

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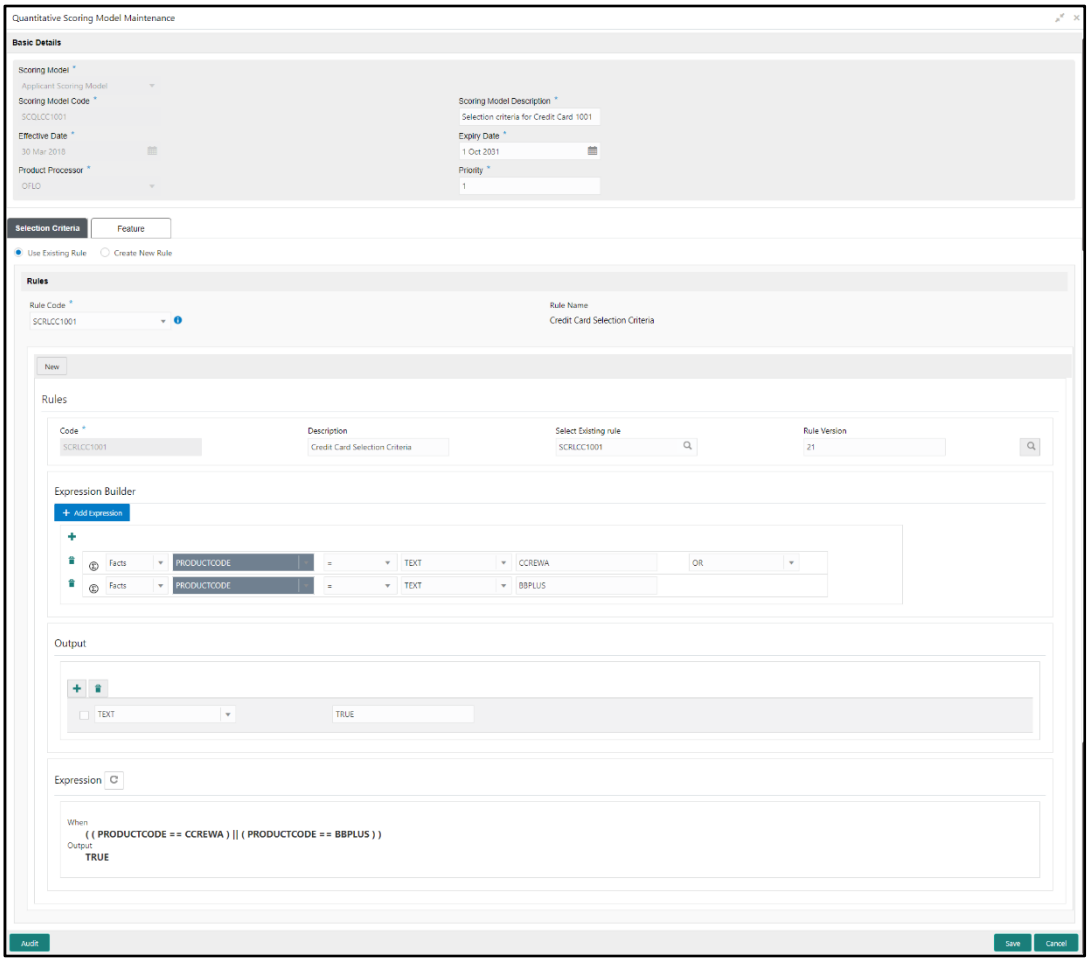
6. Click icon on the top right-hand side of the quantitative scoring feature tile and click **Unlock**.

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

   Figure 55: Quantitative Scoring Model Maintenance



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 Table 40: Create Quantitative Scoring Model – Field Description.

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

   - Scoring Model Code
   - Effective Date
   - Product Processor

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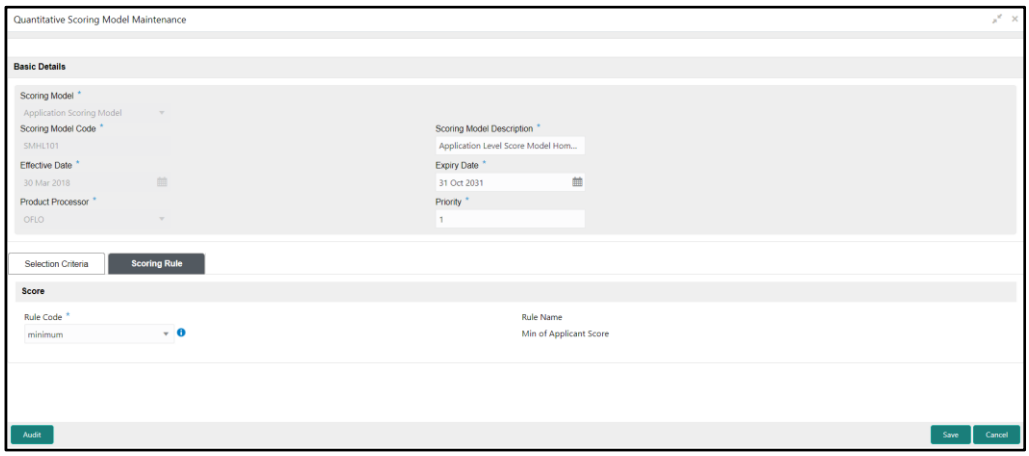
8. Click **Scoring Rule** tab to define the rule. This tab will be enabled only if the **Scoring Model** is selected as **Application Scoring Model** while creation.

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

   Figure 56: Quantitative Scoring Model Maintenance – Scoring Rule

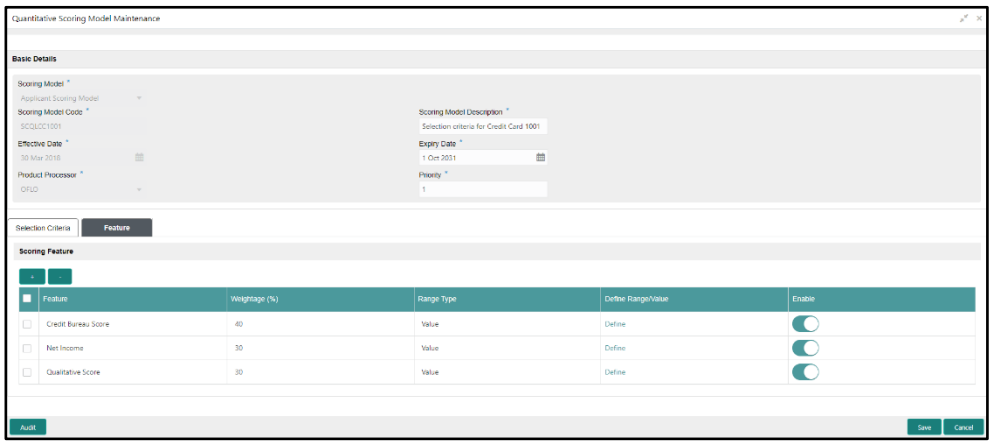


9. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to Table 41: Create Quantitative Scoring Model – Scoring Rule – Field Description.

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 57: Quantitative Scoring Model Maintenance – Feature



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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.
12. 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 Quantitative Scoring Model – Feature – Field Description.

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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.

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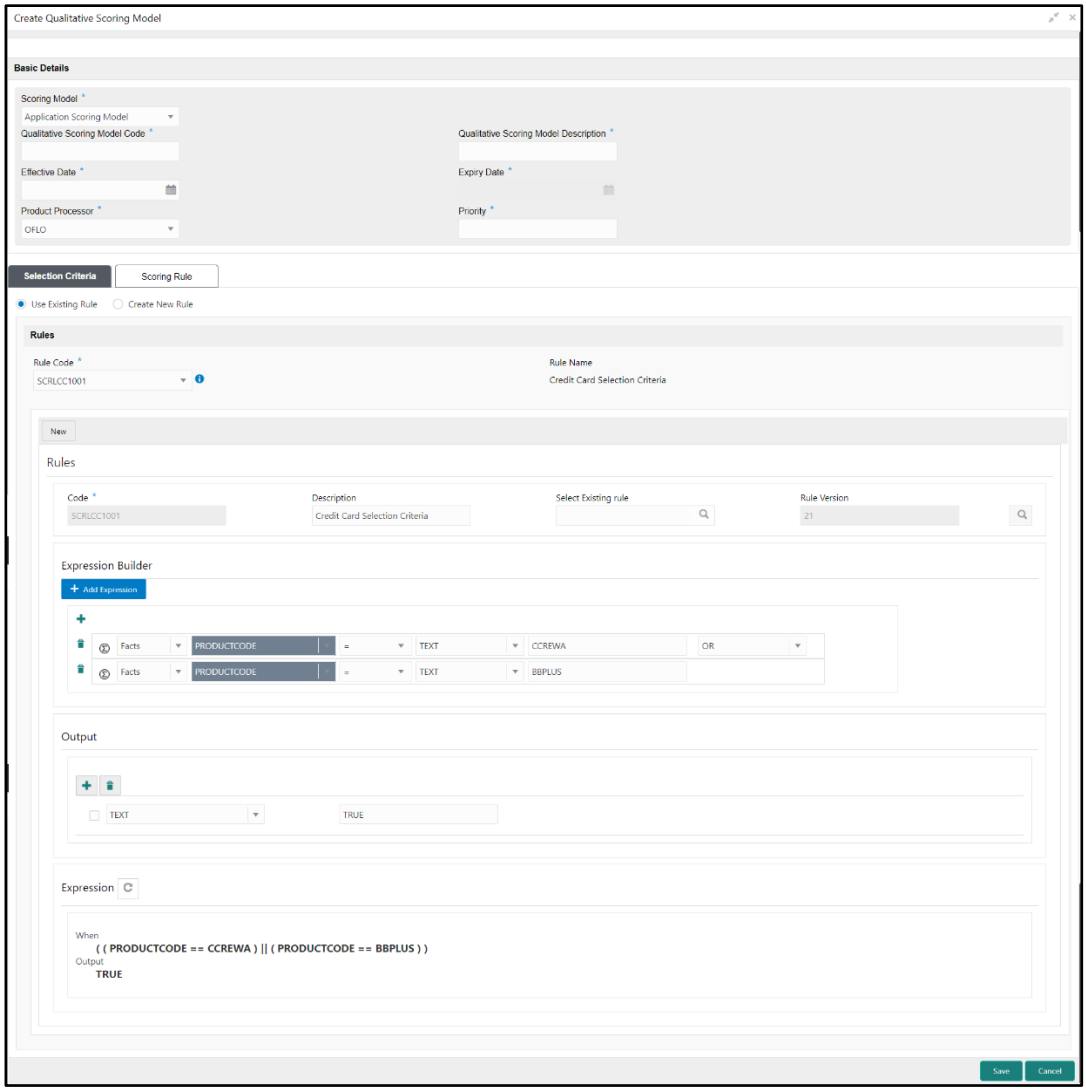
Figure 58: Create Qualitative Scoring Model



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.

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Table 44: Create Qualitative Scoring Model – Field Description

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 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.	

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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.
	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.
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**

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Field	Description
Output	Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output. Update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **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.

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Scoring Rule:

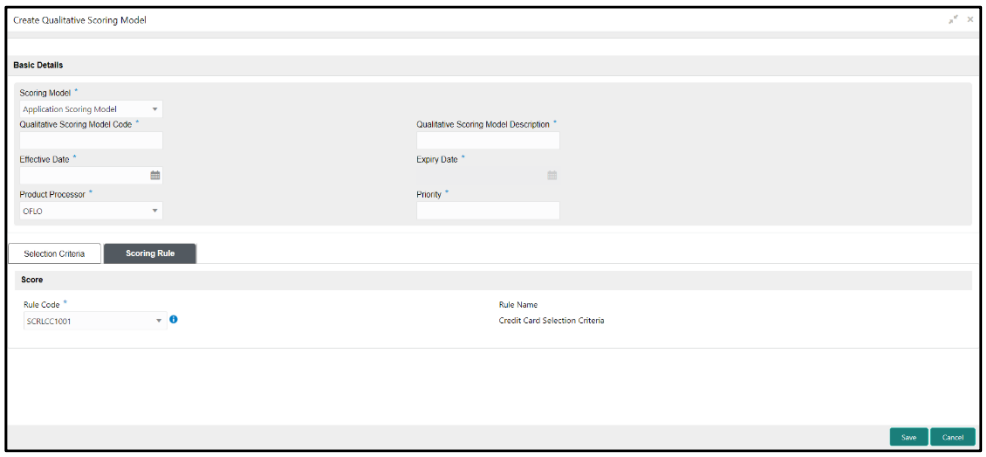
Scoring Rule tab enables the user to define the rule at the application level for evaluating the application when there are multiple applicants by using the aggregation formula.

This tab will be enabled only if the **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 59: Create Qualitative Scoring Model – Scoring Rule



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 45: 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.

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Questionnaire:

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

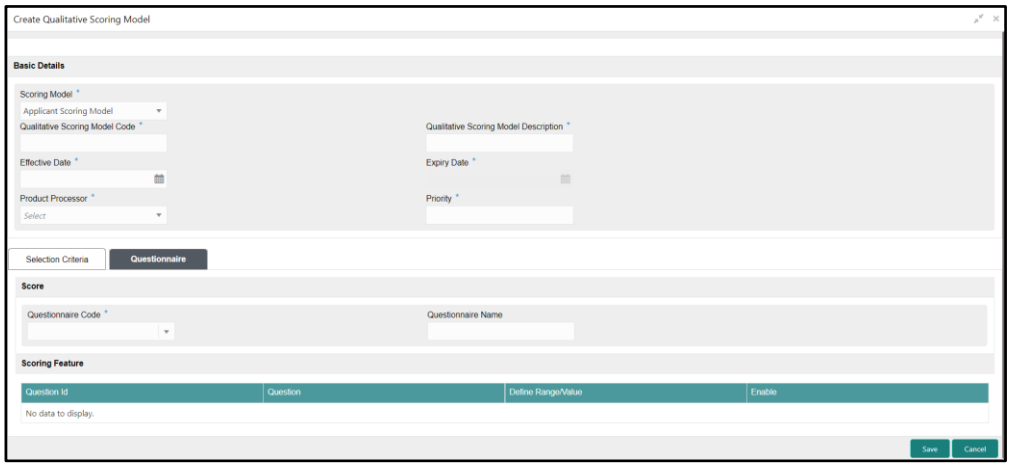
This tab will be enabled only if the **Scoring Model** is selected as **Applicant Scoring Model**.

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 60: Create Qualitative Scoring Model – Questionnaire



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 46: Create Qualitative Scoring Model – Questionnaire – Field Description

Field	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.

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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.

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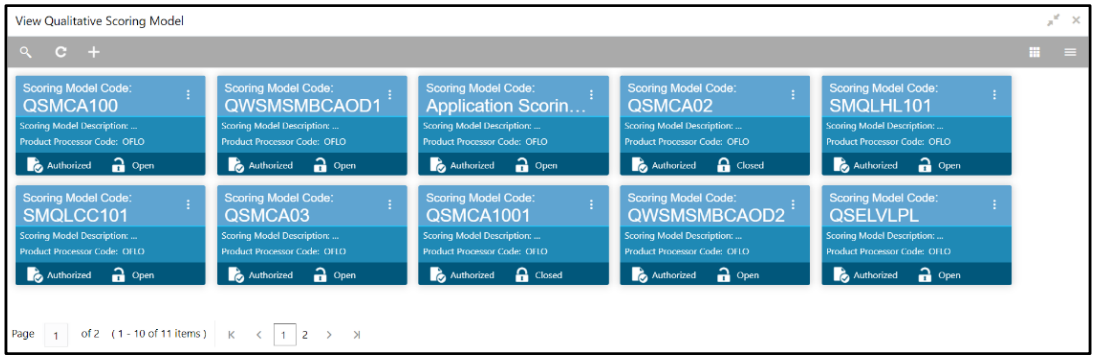
Figure 61: View Qualitative Scoring Model



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

Table 47: View Qualitative Scoring Model – Field Description

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

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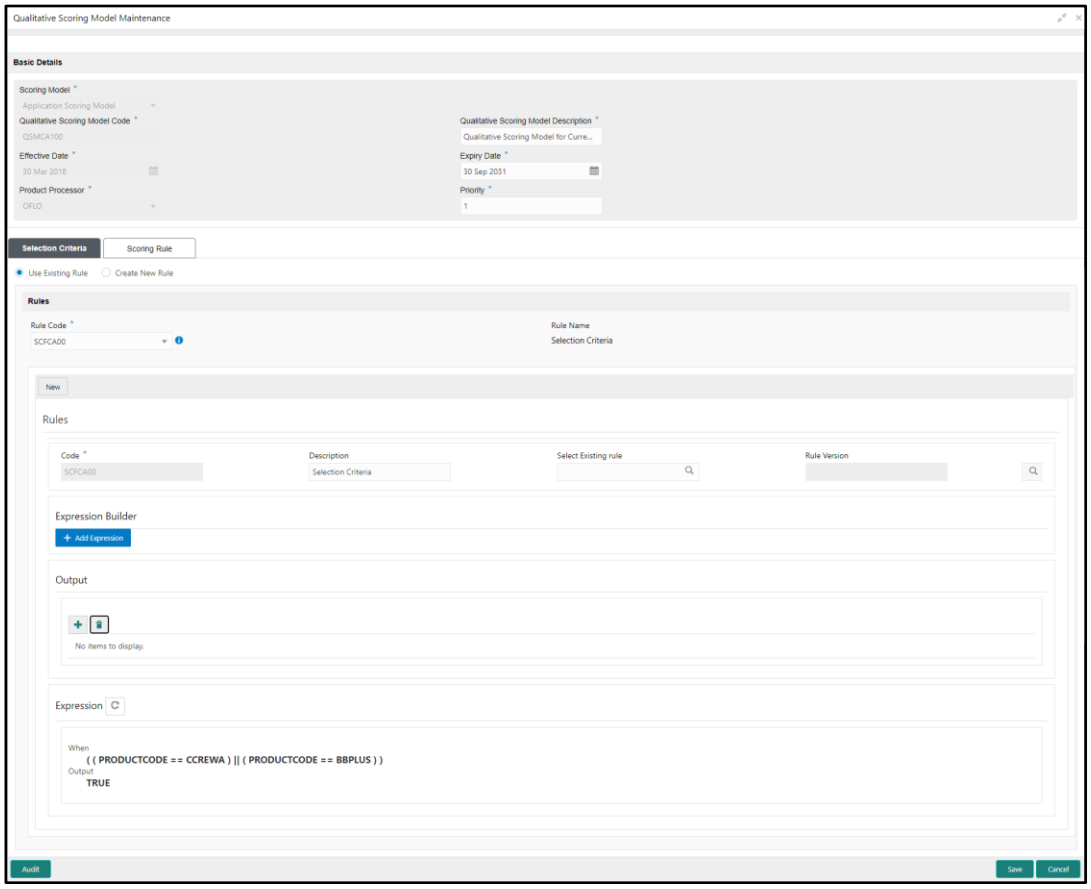
6. Click icon on the top right-hand side of the qualitative scoring feature tile and click **Unlock**.

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

   Figure 62: Qualitative Scoring Model Maintenance



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 Table 44: 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

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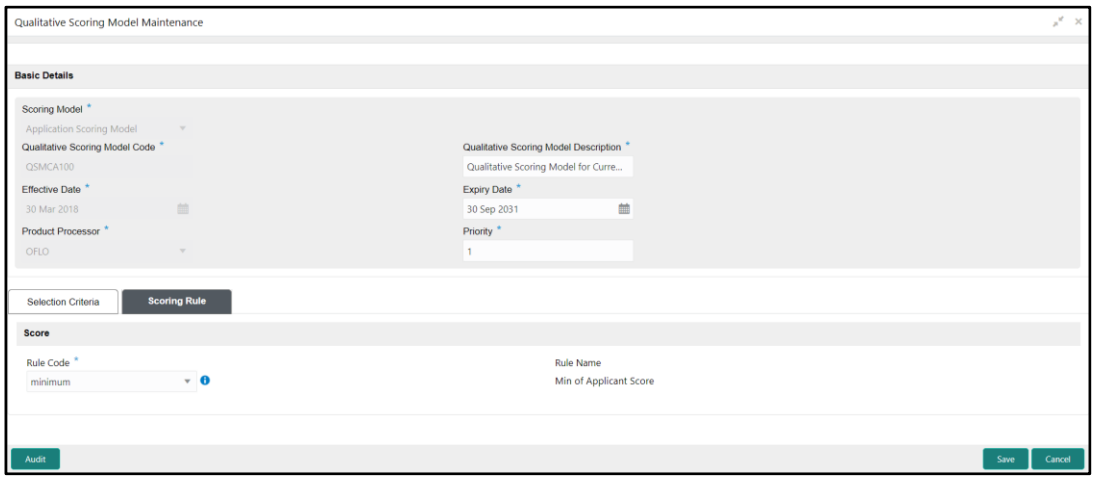
8. Click **Scoring Rule** tab to define the rule. This tab will be enabled only if the **Scoring Model** is selected as **Application Scoring Model** while creation.

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

   Figure 63: Qualitative Scoring Model Maintenance – Scoring Rule



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 Table 45: Create Qualitative Scoring Model – Scoring Rule – Field Description.

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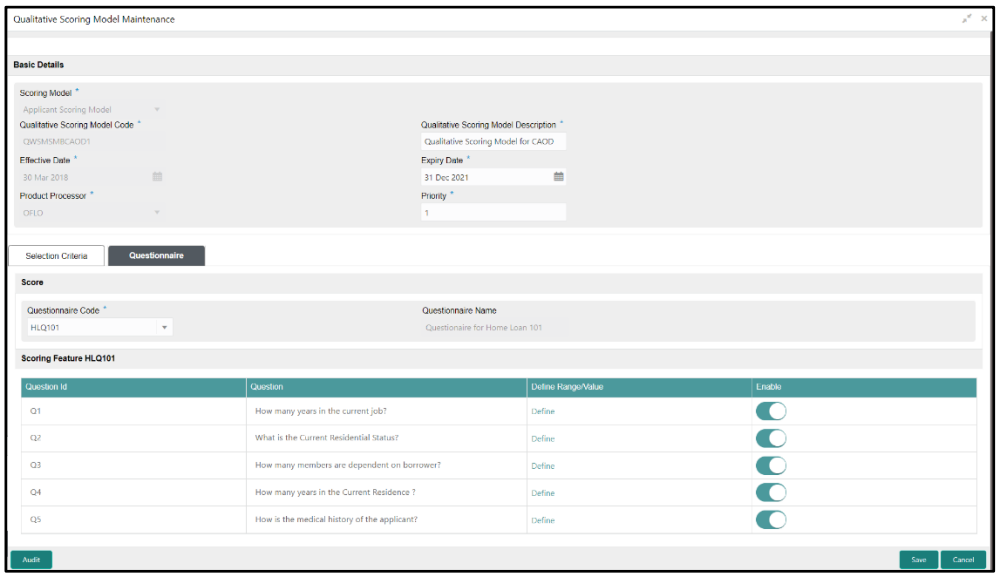
10. Click **Questionnaire** tab to update the linked features. The **Scoring Model** is selected as **Applicant Scoring Model** while creation.

→ The **Qualitative Scoring Model Maintenance – Questionnaire** screen is displayed.

Figure 64: Quantitative Scoring Model Maintenance – Questionnaire



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.

12. 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 46: Create Qualitative Scoring Model – Questionnaire – Field Description.

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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.

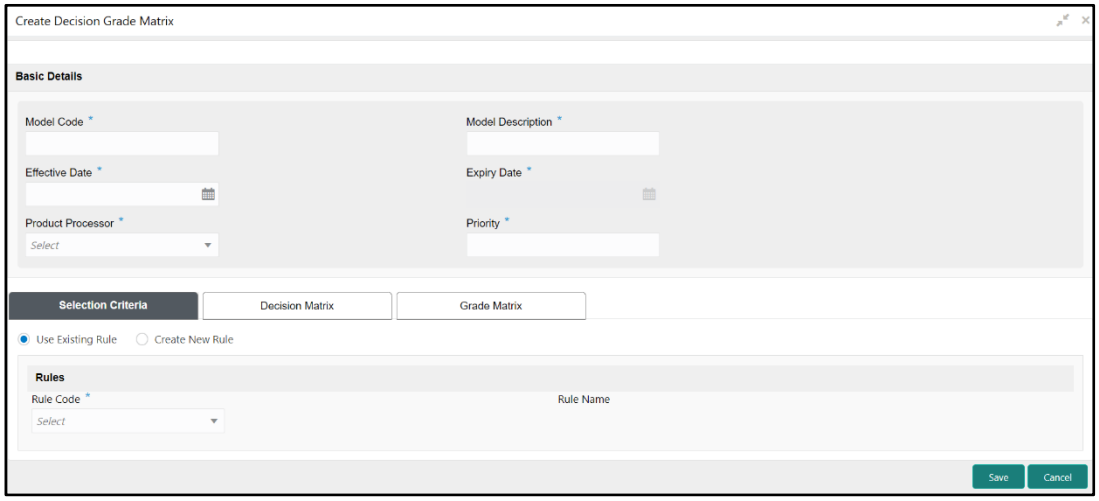
Prerequisite

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 65: Create Decision Grade Matrix



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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 48: Create Decision Grade Matrix – Field Description

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 **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 the **Create New Rule** option is selected.	
Code*	Specify the rule code.

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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**

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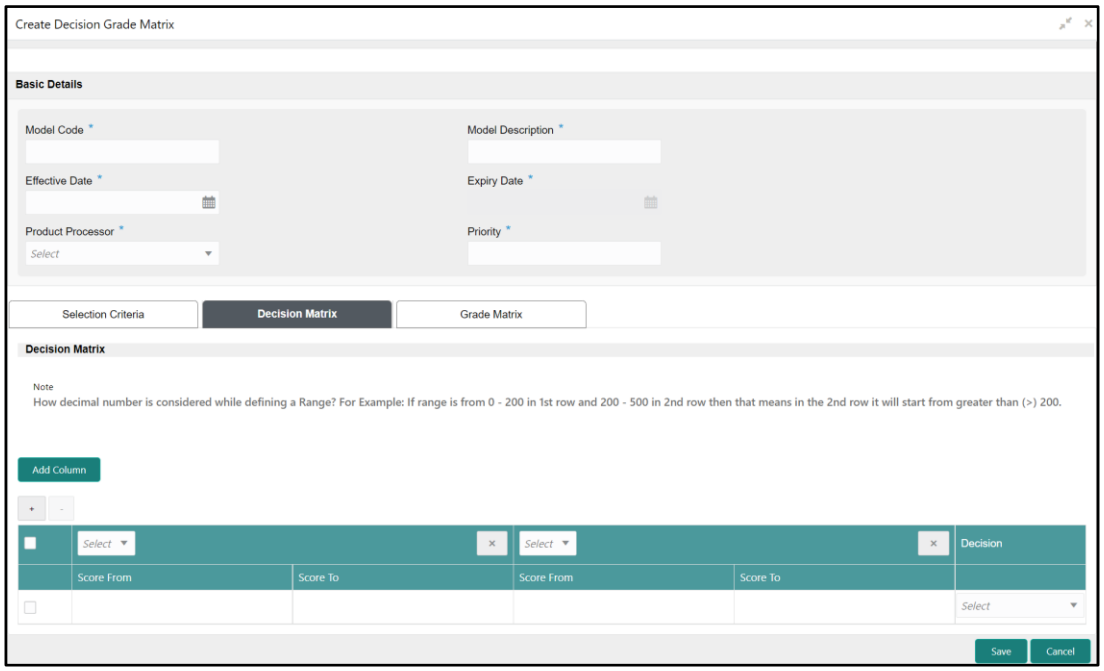
Field	Description
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Decision Grade Matrix** window.

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.

Figure 66: 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.

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Table 49: Create Decision Grade Matrix – Decision Matrix – Field Description

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

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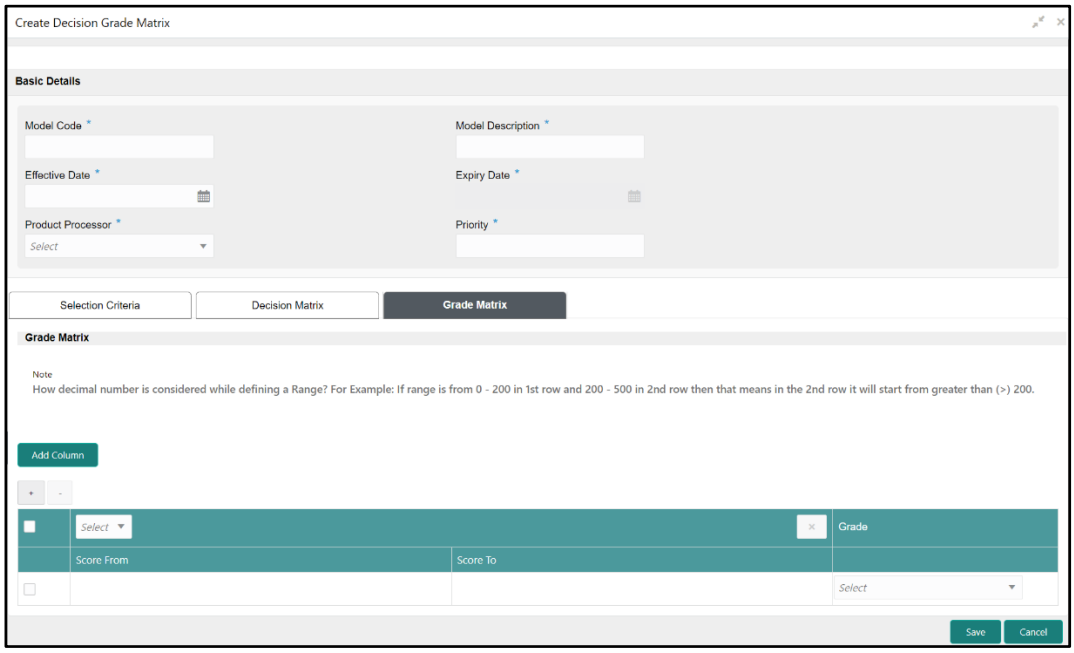
7. Click **Grade Matrix** tab to assign the grade to the application which is used during the pricing of the application. The user can select the feature for which the grade needs to be maintained like Quantitative/Qualitative.

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

Figure 67: Create Decision Grade Matrix – Grade Matrix



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 50: 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.

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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**

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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**.

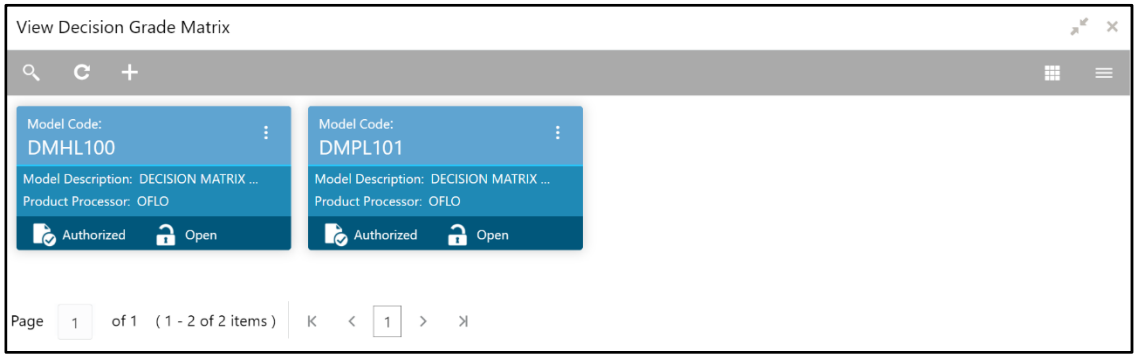
Prerequisite

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 68: View Decision Grade Matrix



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

Table 51: View Decision Grade – Field Description

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.

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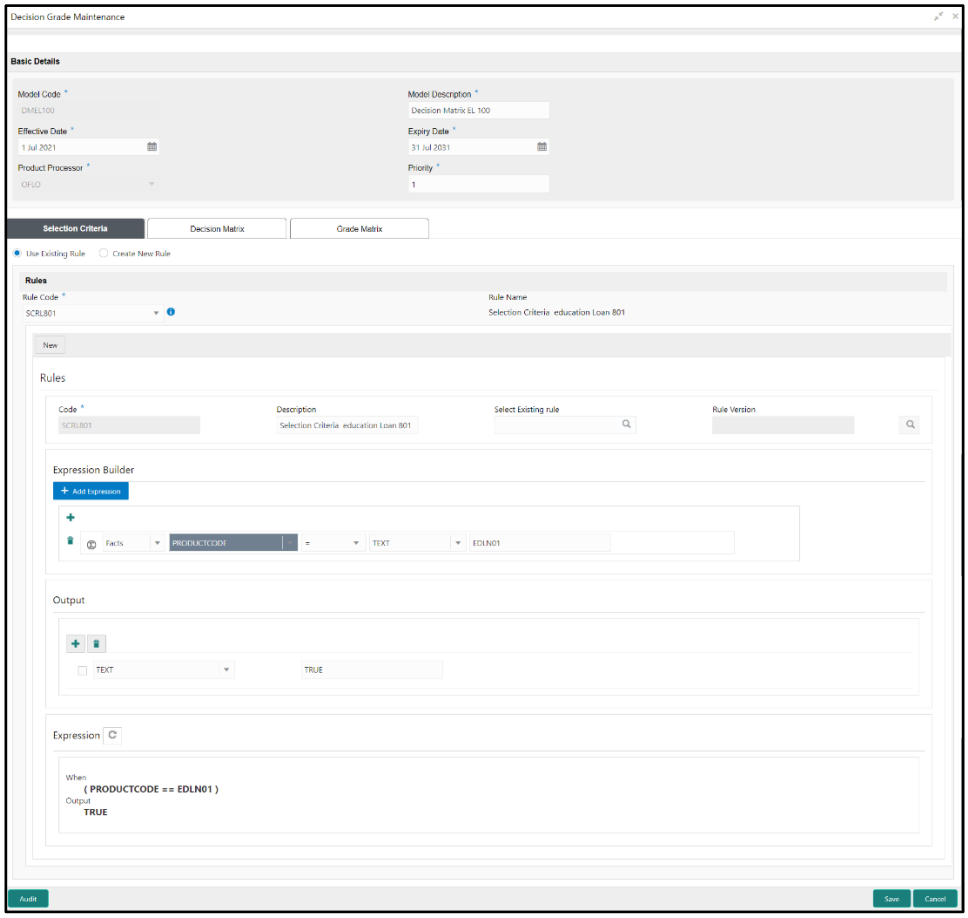
Field	Description
Status	Select the status of the decision grade matrix.

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

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

Figure 69: Decision Grade Maintenance



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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 Table 48: Create Decision Grade Matrix – Field Description.

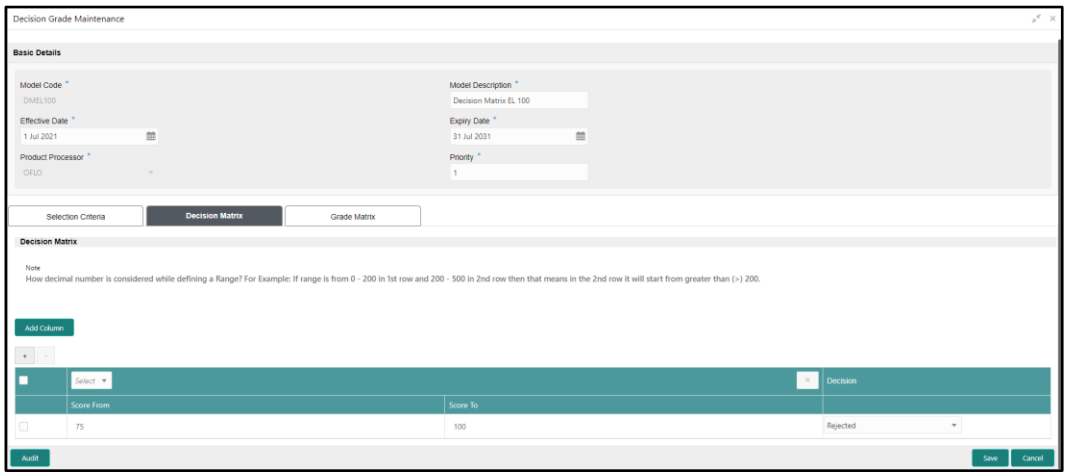
   The below fields are non-editable in **Maintenance** screen.

   - 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.

   Figure 70: Decision Grade Maintenance – Decision Matrix



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 Table 49: Create Decision Grade Matrix – Decision Matrix – Field Description.

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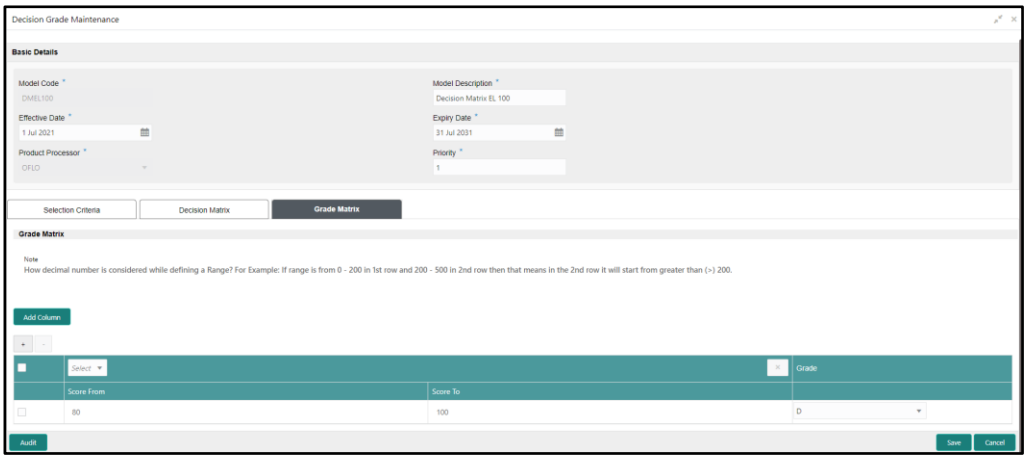
10. Click **Grade Matrix** tab to assign the grade to the application which is used during the pricing of the application.

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

Figure 71: Decision Grade Maintenance – Grade Matrix



11. 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 50: Create Decision Grade Matrix – Grade Matrix – Field Description.

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

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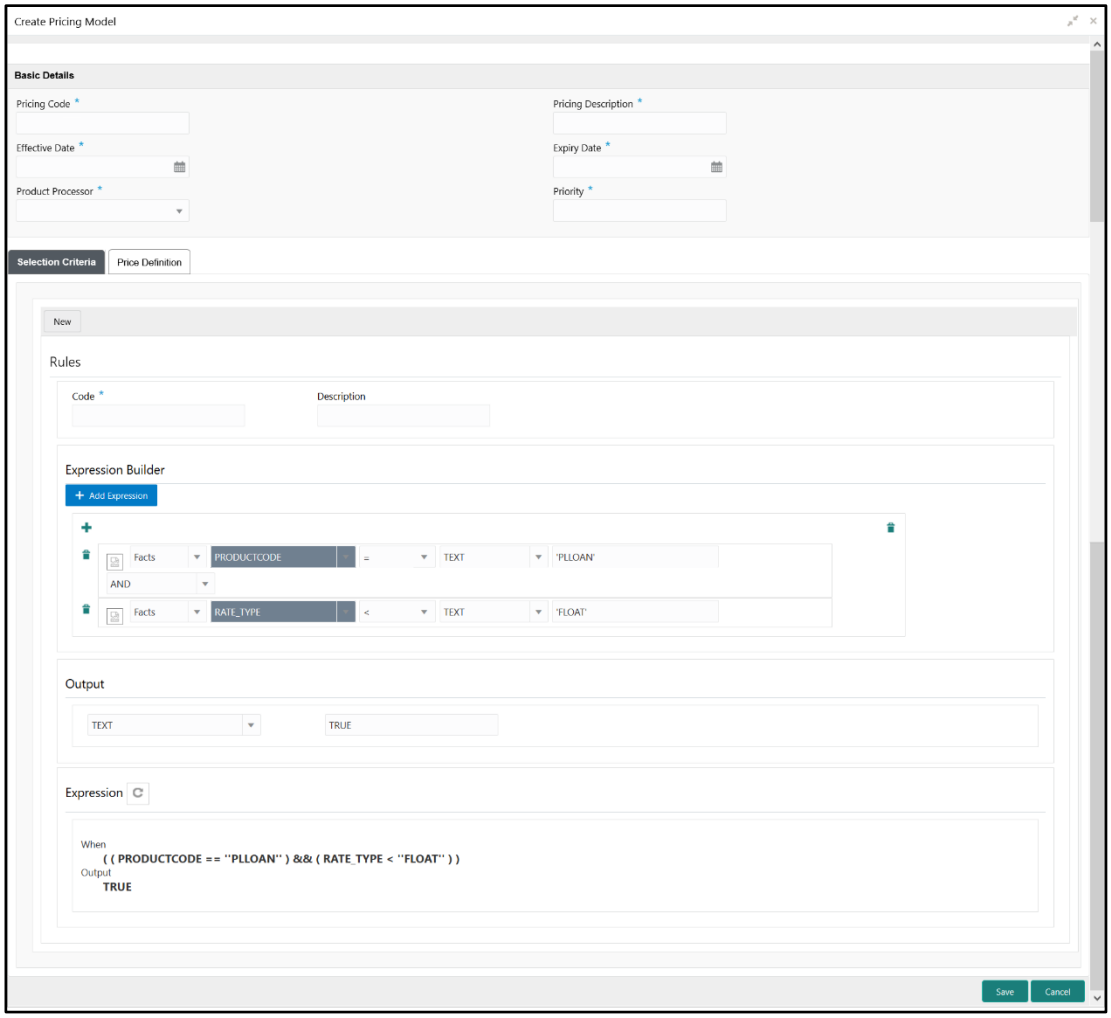
Figure 72: Create Pricing Model



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.

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Table 52: Create Pricing Model – Field Description

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.

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

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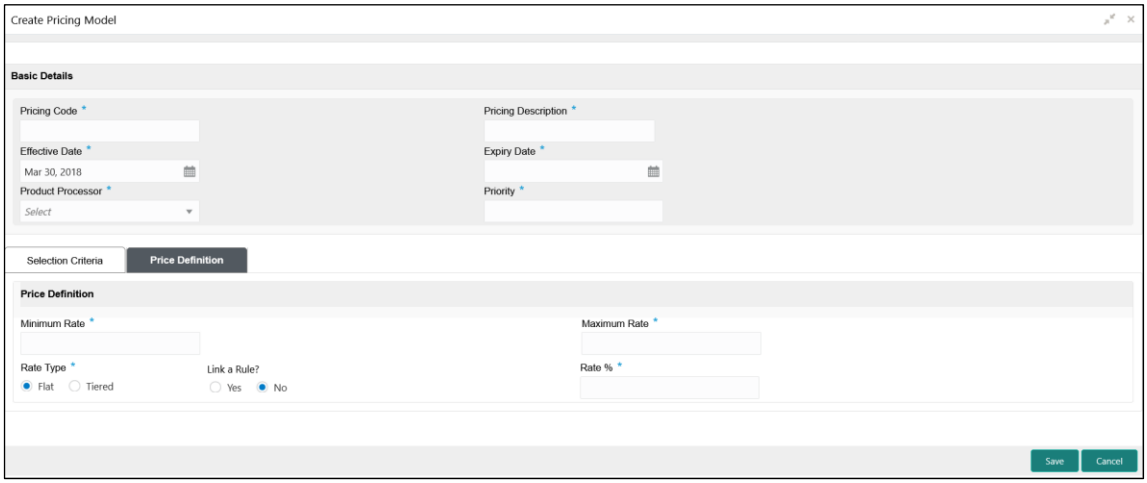
5. Click **Price Definition** tab to define decision for the application based on the score calculated by the scoring model.

   → The **Create Pricing Model – Price Definition Tab (Flat)** screen is displayed.

Figure 73: Create Pricing Model – Price Definition Tab (Flat)



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 53: 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.

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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**
Link a Rule?	Select the option whether to link a rule to derive the price. The options are: • **Yes** • **No**
Rate %	Specify the interest rate application for the defined pricing. This field appears only if the **Rate Type** is selected as **Flat**.
Rule	Select the rule for the defined pricing from the drop-down list. This field appears once you select the **Rate Type** option as **Flat** and **Link a Rule?** Option as **Yes**.

If the **Rate Type** option is selected as **Tiered,** the user can link the list of features

7. Click **Add Columns** button.

   → The **Add Features** popup screen displays

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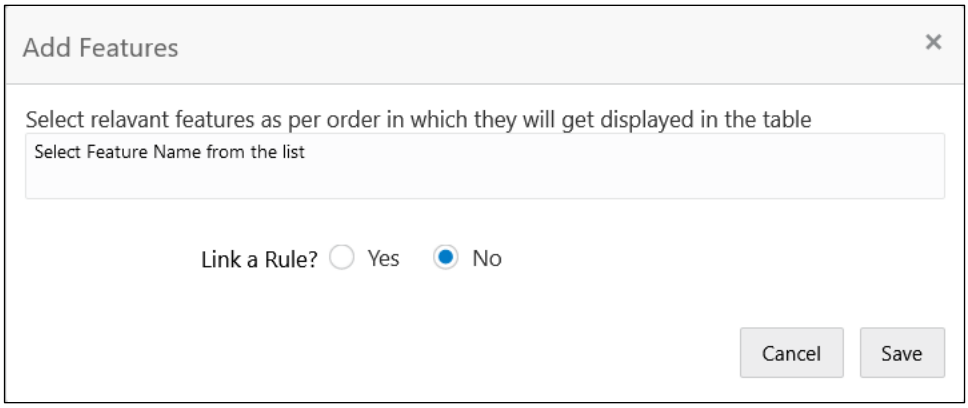
Figure 74: Add Features



8. Select the feature names from the list. (‘n’ number of features can be selected)
9. Select the option whether to link a rule for defining the interest rate.
10. Click **Save** to link the list of features for defining the tiered interest rate.

    → The **Price Definition (Tiered)** tab displays.

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Figure 75: Create Pricing Model – Price Definition (Tiered)

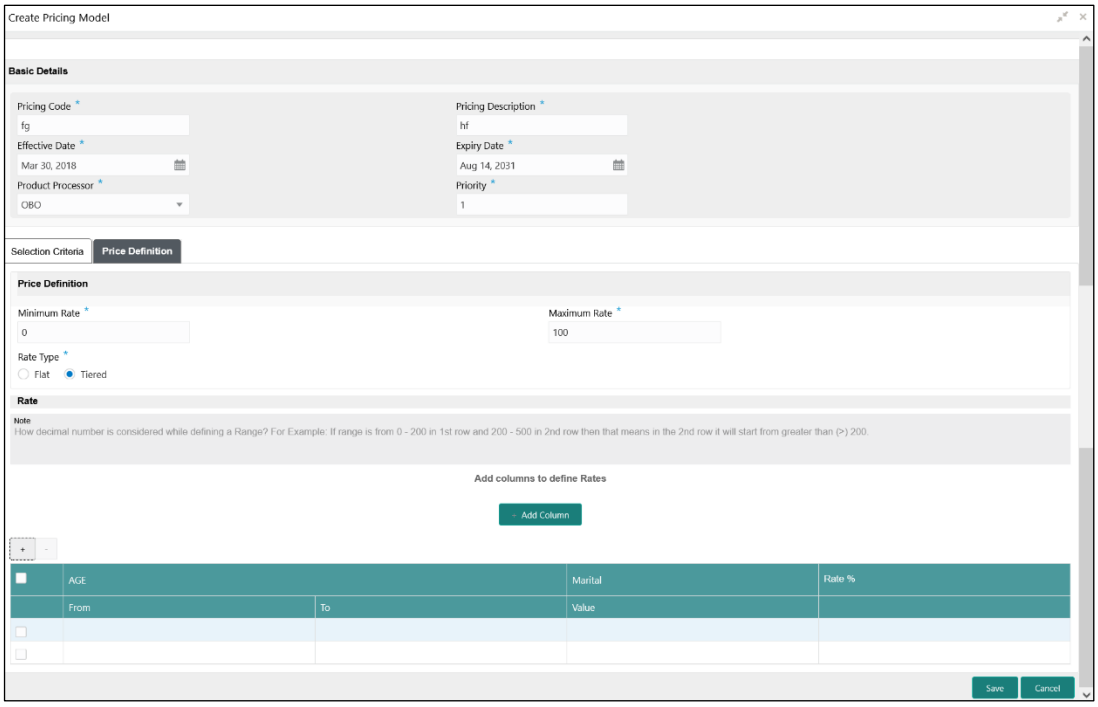

Table 54: Create Pricing Model – Price Definition (Tiered) – Field Description

Field	Description
Minimum Rate	Specify the minimum rate applicable for the defined pricing code.
Maximum Rate	Specify the maximum rate applicable for the defined pricing code.
Rate Type	Specify the rate type from the drop-down list. The options are: • **Flat** • **Tiered**
The below field appears if you select the **Rate Type** option as **Tiered**. The below columns are available as Facts in a drop down and you need to select the same.	
<Numeric Feature> From	Specify the minimum numeric value of feature to which the interest rate is applicable.

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Field	Description
<Numeric Feature> To	Specify the maximum numeric value of feature to which the interest rate is applicable.
<Character Feature> Value	Specify the alphabetic value for which the interest rate is applicable.
Rate %	Specify the interest rate applicable for the defined tier. This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **No**.
Rule	Select the rule for the defined tier from the drop-down list. This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **Yes**.

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.

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Figure 76: View Pricing Model

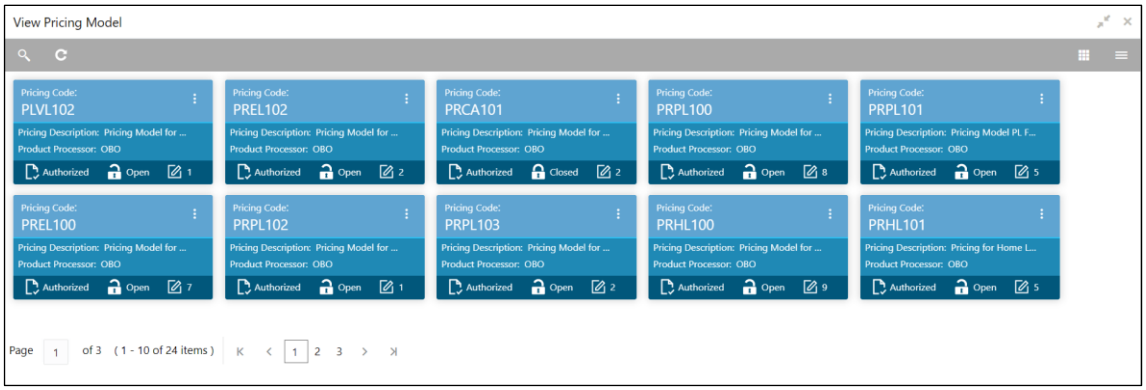

Table 55: View Pricing Model - Field Description

Field	Description
Pricing Code	Displays the pricing code.
Pricing Description	Displays the description of the pricing model.
Product Processor	Displays the product processor for which the pricing model is created.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

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

   - Pricing Code
   - Pricing Description
   - Authorization Status
   - Record Status

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

   The following fields are editable.

   - Pricing Description
   - Effective Date, before authorization
   - Expiry Date
   - Priority
   - Rule Code
   - Add new fact or rule to the selection criteria
   - <Numeric Feature> From
   - <Numeric Feature> To
   - <Character Feature> Value
   - Rate Type
   - Rate %

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

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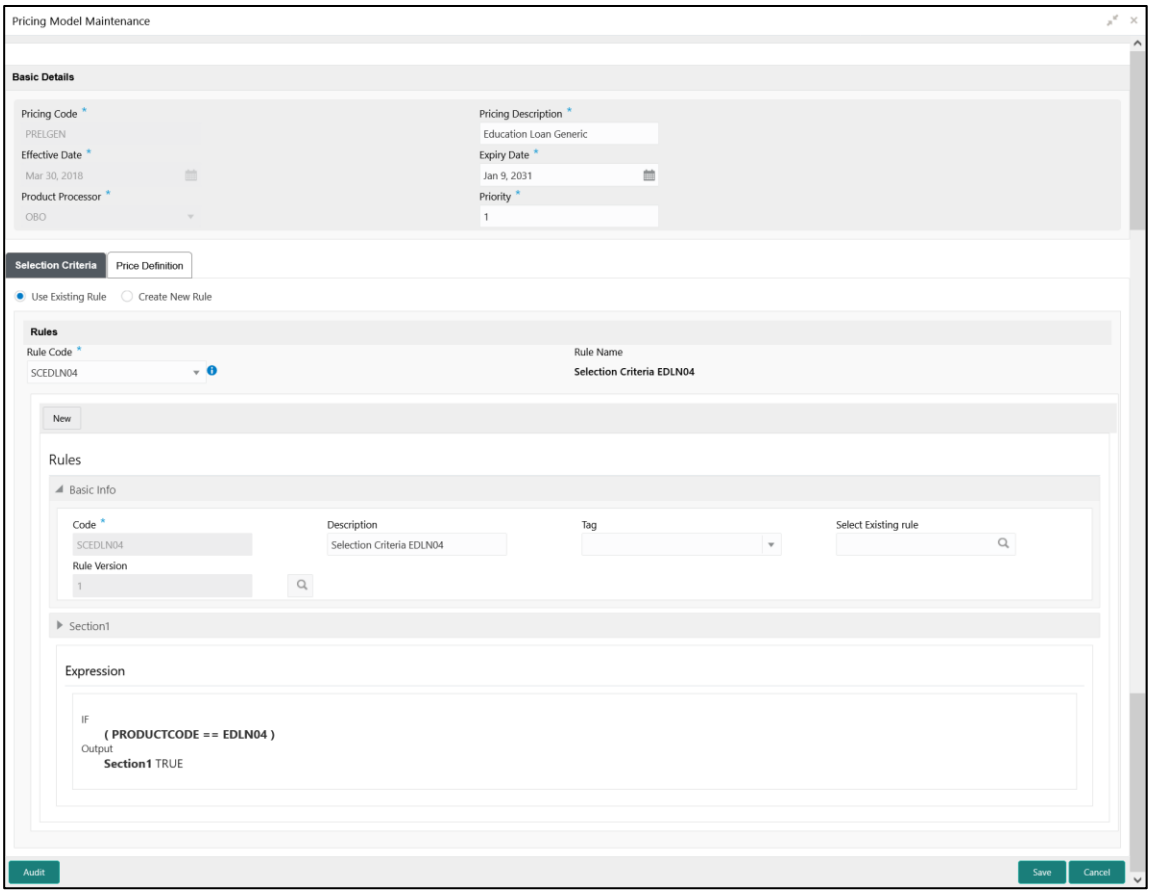
Figure 77: Pricing Model Maintenance - Modify



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 56: Pricing Model Maintenance - Modify – Field Description

Field	Description
Basic Details	
Pricing Code*	Displays the unique pricing code.
Pricing Description*	Specify the description of the pricing model.
Effective Date*	Displays the effective date.
Expiry Date*	Select the expiry date.

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Field	Description
Product Processor*	Displays the product processor for which the pricing model is being created.
Priority*	Select the priority of the pricing model.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked.
Rules	
Rules	Modify the rule code and description.
Rule Code	Displays the rule code of the created pricing model. User can modify the same.
	Click to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Displays if new rule is linked to the pricing model. User can modify the same.
Rules	
Code	Specify the new rule code for the created pricing model.
Description	Specify the rule description for the created pricing model.
Select Existing Rule	Displays the existing rule. User can modify the same.
Rule Version	Displays the rule version.
Expression Builder	

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Field	Description
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.
Data Type	Displays the data type for the fact or rule of the created pricing model.
Output	Displays the output of the created pricing model.
Expression	Displays the expression and output updated in the expression builder.
Pricing Definition	
Minimum Rate	Displays the minimum rate applicable for the defined pricing model. User can modify the same.
Maximum Rate	Displays the maximum rate applicable for the defined pricing model. User can modify the same.
Rate Type	Displays the rate type from the drop-down list. The options are: • **Flat** • **Tiered** User can modify the same.
Rate %	Displays the interest rate application for the defined pricing. User can modify the same.

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Field	Description
	This field appears once you select the **Rate Type** option as **Flat** and **Link a Rule**? option as **Yes**.
Rule	Displays the rule for the defined pricing. User can modify the same. This field appears once you select the **Rate Type** option as **Flat** and **Link a Rule**? option as **Yes**.
The below field appears if the rate type is updated as **Tiered**. The below columns are available as "Facts" in a drop down. User can modify the same.	
<Numeric Feature> From	Displays the minimum numeric value of feature to which the interest rate is applicable. User can modify the same.
<Numeric Feature> To	Displays the maximum numeric value of feature to which the interest rate is applicable. User can modify the same.
<Character Feature> Value	Displays the alphabetic value for which the interest rate is applicable. User can modify the same.
Rate %	Displays the interest rate applicable for the defined tier. User can modify the same. This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **No**.
Rule	Displays the rule for the defined tier. User can modify the same. This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **Yes**.
Save	To save the captured details, click **Save**.

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Field	Description
Cancel	Click **Cancel** to close the **Pricing Model Maintenance** window.

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2.5.9 Strategy Configuration

Decision Service is used for the multiple purposes such as borrowing capacity, borrowing capacity plus pricing, only pricing, only decision, logical plus decision etc. The system should have an ability to configure the strategy like when the decision service is being called for borrowing capacity, should the request pass through the logical check. In addition, the product processor can configure the different strategies for the different product types or customer types. **Strategy Configuration** allows the product processor to configure the strategy as per its requirements for all the modes in which the decision service can be called. In addition, the multiple strategy can be defined for the same module for origination.

2.5.9.1 Create Strategy Configuration

The **Create Strategy Configuration** screen allows the user to create strategy as per the requirement.

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 **Strategy Configuration**.

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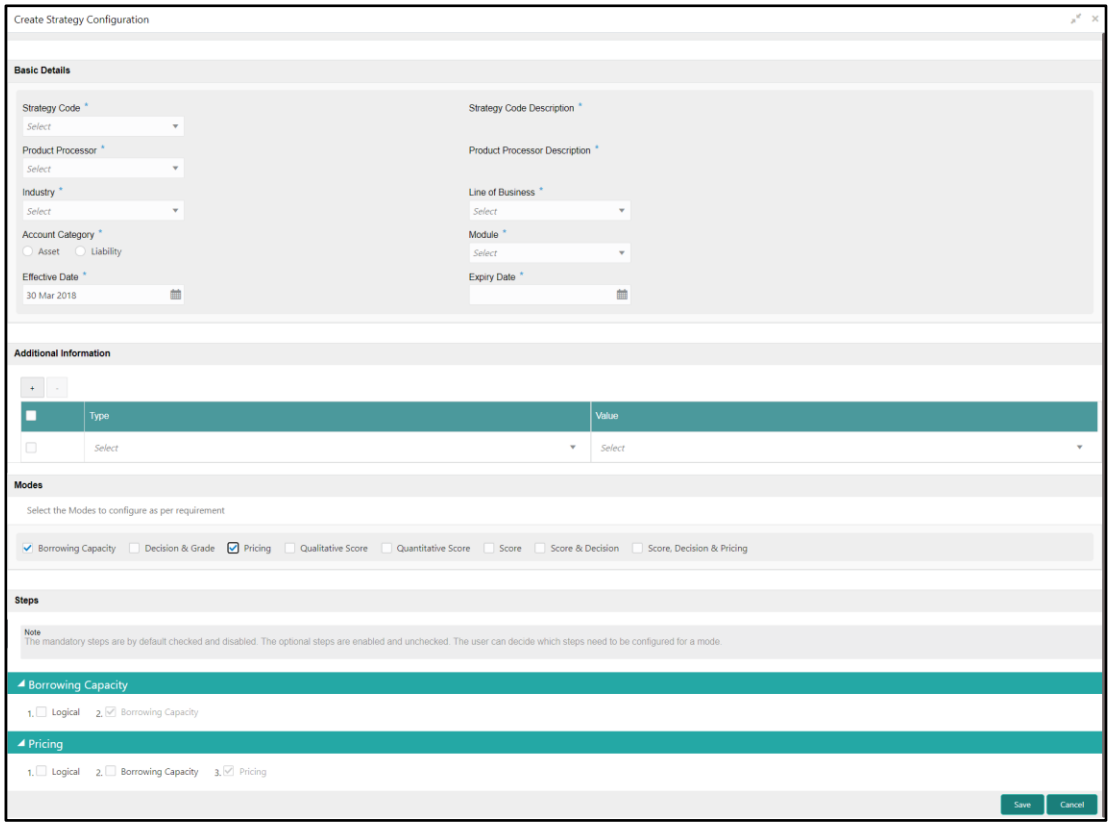
3. Under **Strategy Configuration**, click **Create Strategy Configuration**.

   → The **Create Strategy Configuration** screen is displayed.

Figure 78: Create Strategy Configuration



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 57: Create Strategy Configuration – Field Description

Field	Description
Basic Details	
Strategy Code*	Specify the unique strategy code.
Strategy Code Description*	Specify the description of the strategy code.

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Field	Description
Product Processor*	Select the product processor for which the strategy is being configured.
Product Processor Description	Displays the product processor description.
Industry	Select the industry type from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: • **Banking Industry** • **Insurance** • **Trade Finance**
Line of Business	Select the line of business type from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: • **Corporate** • **Retail** • **SME**
Account Category	Select the category from the drop-down list. The available options are: • **Asset** • **Liability**
Module	Select the line of business type from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: • **Collection** • **Origination** • **Servicing**
Effective Date	Specify the effective date.

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Field	Description
Expiry Date	Select the expiry date.
Additional Information	
+ icon	Click to add a new fact.
- icon	Click to delete an existing row.
Type	Select the fact type from the drop-down list.
Value	Select the value configured for the fact type from the drop-down list. The values are configurable based on the lookup values maintained.
Modes	Select the modes to configure as per the requirement from the list. Once the user selects the data type, the new fields appear for the data type under the steps. The available options are: • **Borrowing Capacity** • **Decision & Grade** • **Pricing** • **Qualitative Score** • **Quantitative Score** • **Score** • **Score & Decision** • **Score, Decision & Pricing**
Steps	Select the steps required for the selected mode. The applicable steps are defined and made available for selection against each mode. If the **Borrowing Capacity** mode is selected, the check box for the borrowing capacity is selected and disabled by default. The user can select the other steps.

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Field	Description
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Create Strategy Configuration** screen.

The strategy configuration is successfully created and can be viewed using the **View strategy Configuration** screen.

2.5.9.2 View Strategy Configuration

The **View Strategy Configuration** screen allows the user to view the strategy configuration created using the **Create Strategy Configuration** screen. The status of the created strategy configuration is displayed as **Unauthorized** and **Open**. Once the checker authorizes the parameter, the status is updated to **Authorized** and **Open**.

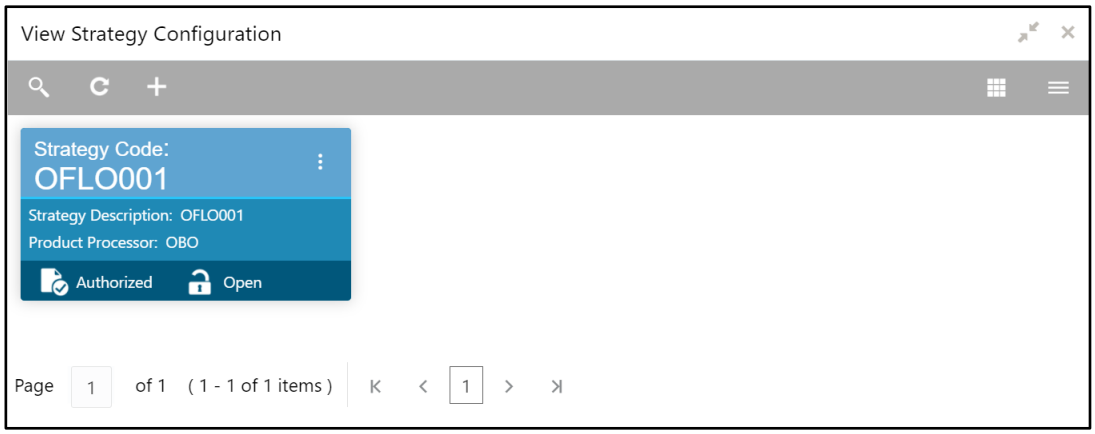
Prerequisite

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 **Strategy Configuration**.
3. Under **Strategy Configuration**, click **View Strategy Configuration**.

→ The **View Strategy Configuration** screen is displayed.

Figure 79: View Strategy Configuration



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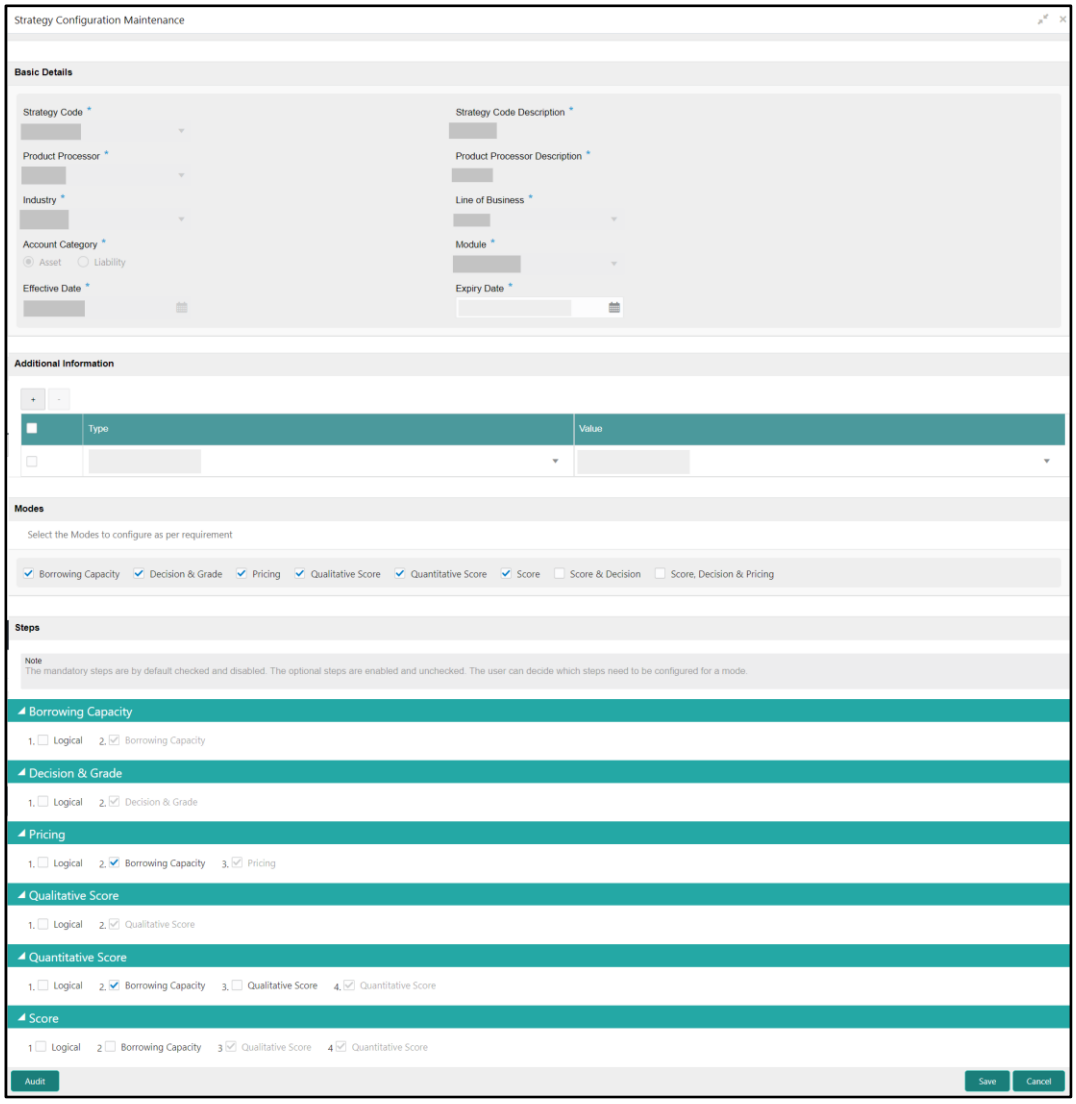
4. Click to search the strategy configuration based on the following search criteria.

   - Strategy Code
   - Strategy Description
   - Authorization Status
   - Record Status

5. Click icon on the top right of the Strategy Configuration tile and click **Unlock**.

   → The **Strategy Configuration Maintenance** screen is displayed.

Figure 80: Strategy Configuration Maintenance



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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 58: Pricing Model Maintenance – Field Description

Field	Description
Basic Details	
Strategy Code*	Displays the unique strategy code.
Strategy Code Description*	Displays the description of the strategy code.
Product Processor*	Displays the product processor for which the strategy is being configured.
Product Processor Description	Displays the product processor description.
Industry	Displays the industry type for the created strategy configuration.
Line of Business	Displays the line of business type.
Account Category	Displays the category for the created
Module	Displays the line of business type from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: • **Collection** • **Origination** • **Servicing**
Effective Date	Displays the effective date for the created strategy configuration.
Expiry Date	Select the expiry date for the created strategy configuration.

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Field	Description
Additional Information	
+ icon	Click to add a new fact.
- icon	Click to delete an existing row.
Type	Select the fact type from the drop-down list.
Value	Select the value configured for the fact type from the drop-down list. The values are configurable based on the lookup values maintained.
Modes	Select the modes to configure as per the requirement from the list. Once the user selects the data type, the new fields appear for the data type under the steps. The available options are: • **Borrowing Capacity** • **Decision & Grade** • **Pricing** • **Qualitative Score** • **Quantitative Score** • **Score** • **Score & Decision** • **Score, Decision & Pricing**
Steps	Select the steps required for the selected mode. The applicable steps are defined and made available for selection against each mode.
Save	To save the captured details, click **Save**.
Cancel	Click **Cancel** to close the **Strategy Configuration Maintenance** screen.

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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’.

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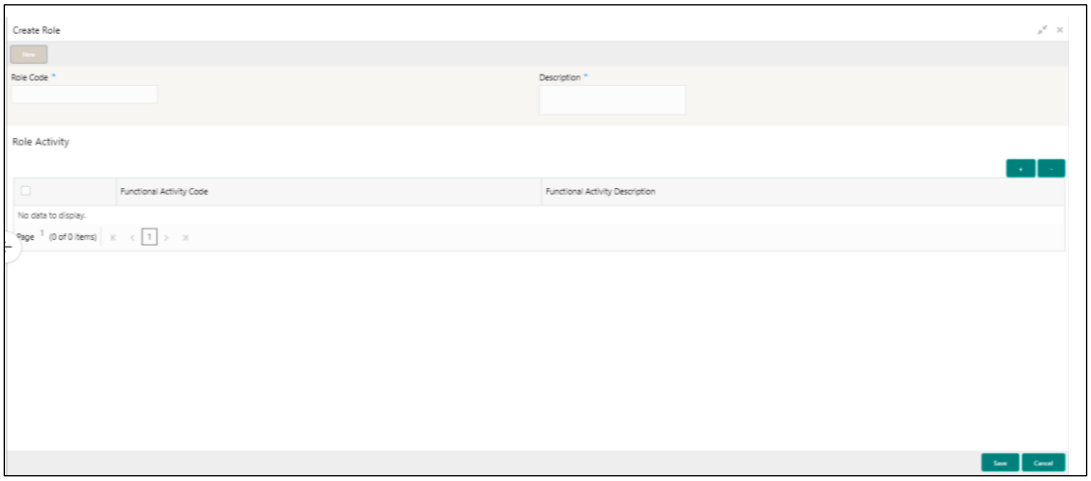
Prerequisite

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

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

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

Figure 81: Create Role



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 59: Create Role – Field Description

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

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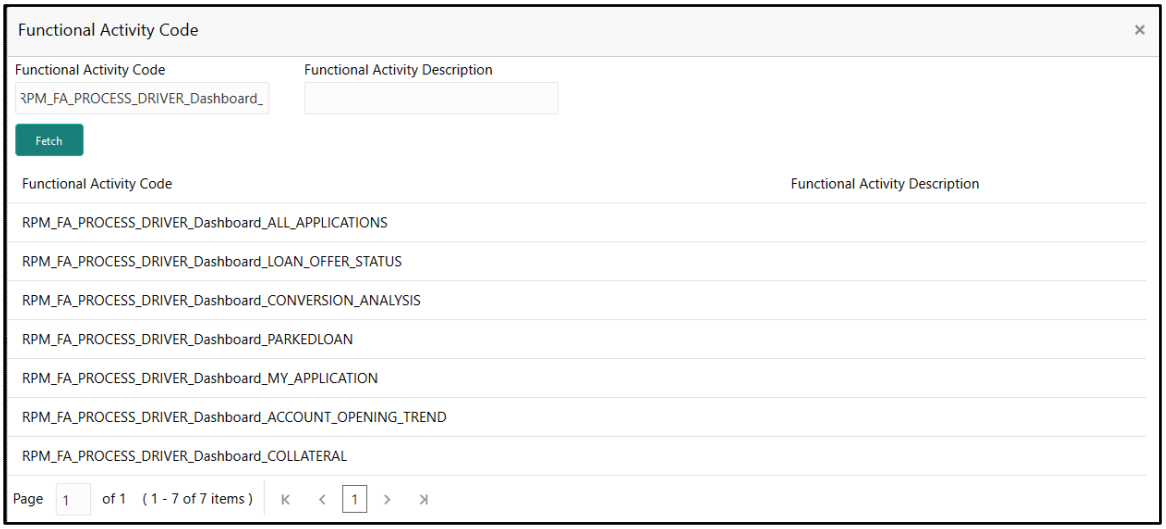
4. Click icon to add row in the Role Activity table.
5. Double click on specific functional activity code.

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

Figure 82: Functional Activity Code



6. Search and select he functional activity code or alternatively you can directly enter the functional activity code, if available. (Refer to 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.

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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

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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

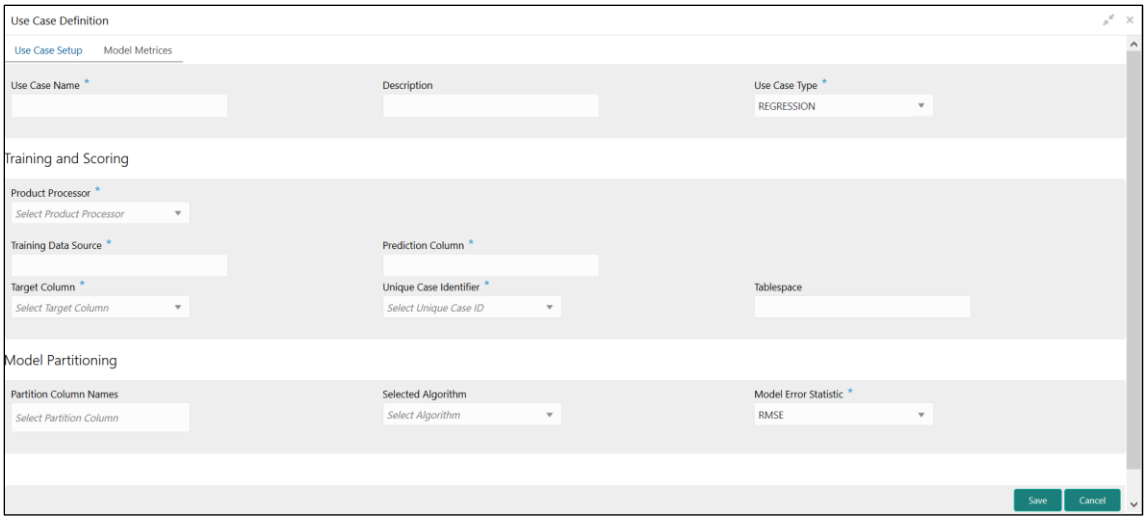
1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Model Definition**.

   → 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 83: Use Case Definition



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

Table 60: Use Case Definition Parameters

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

2.9.2 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

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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.

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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.

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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

3. 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

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flyway.domain.placeholders.report-service.template-metadata-directory=/scratch/OFLO/report-service/template_metadata
flyway.domain.placeholders.report-service.output-directory=/scratch/OFLO/report-service/output/
flyway.domain.placeholders.report-service.fop-config-file=/scratch/OFLO/report-service/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/F61868_01/install.htm

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

fop.xconf

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

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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/F61868_01/index.htm

Table 61: 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_repayment.xsl

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Naming Convention	XSL Files
IpaOffer	ipa_offer_letter.xsl
IpaRejection	IPA_REJECTION.xsl
CCApproval	CREDIT_CARD_APPROVAL.xsl
CCRejection	CREDIT_CARD_REJECTION.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.

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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.

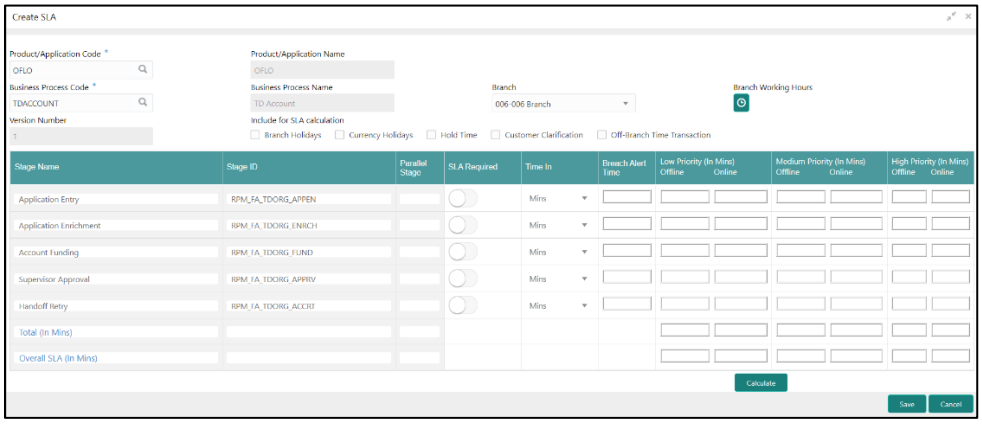
Prerequisite

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 84: Create SLA



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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.

Table 62: Create SLA – Field Description

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

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Field	Description
The below fields appear on selection 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.

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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.

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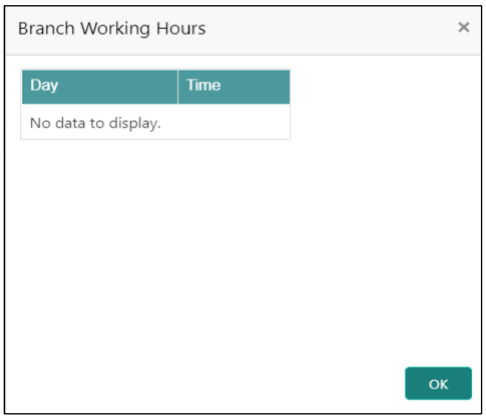
4. Click **Branch Working Hours** icon to view the working hours of the selected branch.

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

Figure 85: Branch Working Hours



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.

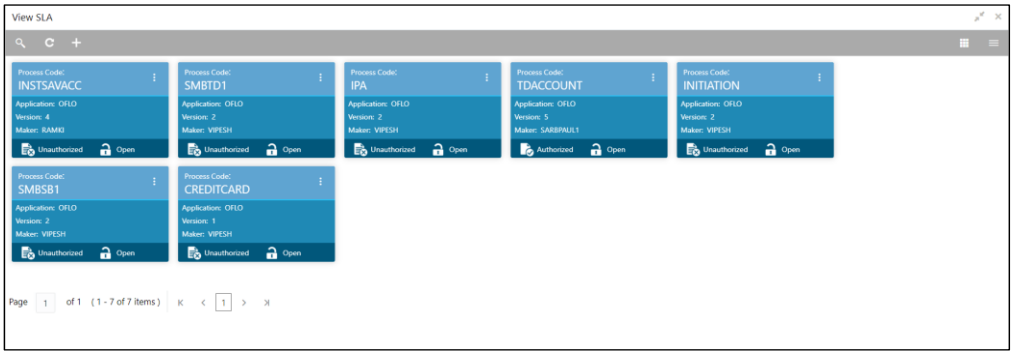
Prerequisite

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**.

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

Figure 86: View SLA



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

Table 63: View SLA – Field Description

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**

4. In the **View SLA** screen, click the search icon.

→ The **Search SLA** screen is displayed.

Figure 87: Search SLA

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

Table 64: Search SLA – Field Description

Field	Description
Process Code	Displays the process code.

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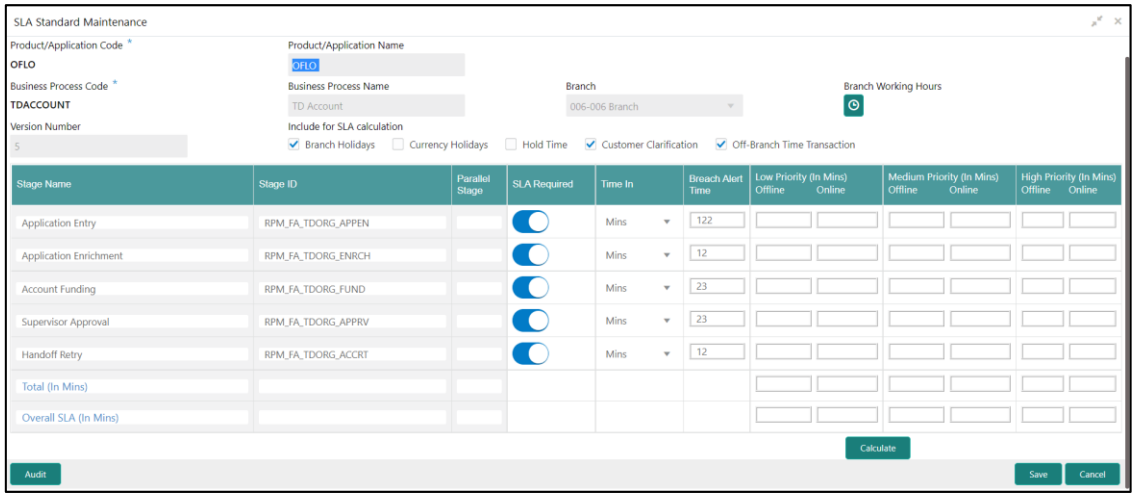
Field	Description
Status	Displays the authorization status of the record. Available options are: • **Authorized** • **Unauthorized**
Record Status	Displays the status of the record. Available options are: • **Open** • **Closed**

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 88: SLA Standard Maintenance



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

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Table 65: SLA Standard Maintenance – Field Description

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.

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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) 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.

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2.13 Customer Dedupe Check

Bank level configuration is possible to specify whether the system should support Customer Dedupe check for any customers. This configuration is to be done in the Property Table by updating the flag “dedupeCheckRequired” as **true.** If the value is **true**, then the customer dedupe check will be done for all the new configurations.

2.14 Application Dedupe Check

Bank level configuration is possible to specify whether the system should support Application Dedupe check for any applications. This configuration is to be done in the Property Table by updating the flag “applicationDedupeCheckRequired” as **true.** If the value is **true**, then the application dedupe check will be done for all the new applications during each stage submit.

2.15 Document Extraction Required Check

Bank level configuration is possible to specify whether the system should support Document Extraction Required check during document uploads. This configuration is to be done in the Property Table by updating the flag “documentExtractRequired” as **true.** If the value is **true**, then during customer document uploads, the document data will be extracted automatically via image processing.

2.16 Task Allocation

The Dynamic Task Allocation intends to allocate the tasks/stages dynamically to a user based on pre-configured rule and rule groups. This feature will enable allocation of tasks to different users based on attributes like Branch, Currency, Loan Amount etc. for more details refer to 4.5 FACT list for Dynamic Task Allocation.

Also, a parameter needs to be maintained in server start parameters for enabling dynamic allocation functionality: -Dplato.orchestrator.enableDynamicAllocation=true

Task Allocation will use the existing Rules and Rule Group framework. These RULES can be configured using a set of factory-shipped **FACTS**. Additional facts can also be created as required. Rules are defined first with relevant conditions.

In the Rule Group definition, rules are added with priority assigned for each rule. Rule group will be linked to a business process/stage in the backend.

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Once the task is created for a business process, if there is any task allocation linked to that stage, system will run the rule and assign the task accordingly. If all the rules are run without meeting any condition, task will remain as unassigned in free task.

For more details on rule and rule group creation refer to 2.4.2 Rule

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3 Error Codes and Messages

This topic contains error codes and messages.

Table 66: Error Codes and Messages

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

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Error Code	Messages
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Scorecard Id cannot be modified (Natural Key)
GCS-MOD-007	Pssstt, 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

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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

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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

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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

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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

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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

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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

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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

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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

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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 67: Lifecycle Codes

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

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4.2 Process Codes

Table 68: 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

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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_HANDOFF_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

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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_CREDIT_ASSMT	Manual Credit Assessment
8	CURORG	Current Account Origination	CURACC_CREDIT_DECN	Manual Credit Decision

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Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
9	CURORG	Current Account Origination	CURACC_ACC_PARAM	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_APPEN	Application Entry

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Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
2	TDORG	Term Deposit Account Origination	RPM_TDORG_ENRCH	Application Enrichment
3	TDORG	Term Deposit Account Origination	RPM_TDORG_FUND	Account Funding
4	TDORG	Term Deposit Account Origination	RPM_TDORG_APPRV	Supervisor Approval
5	TDORG	Term Deposit Account Origination	TDORG_HANDOFF_RETRY	Handoff Retry
1	SMB001	SMB Current Account with Overdraft	SMB_CUR_APPEN	Application Entry
2	SMB001	SMB Current Account with Overdraft	SMB_CUR_OD	Overdraft Limit Details
3	SMB001	SMB Current Account with Overdraft	SMB_CUR_ENRICH	Application Enrichment
4	SMB001	SMB Current Account with Overdraft	SMB_CUR_INF	Account Funding

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Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
5	SMB001	SMB Current Account with Overdraft	SMB_CUR_UNDERWRITE	Underwriting
6	SMB001	SMB Current Account with Overdraft	SMB_CUR_ASSESSMENT	Assessment
7	SMB001	SMB Current Account with Overdraft	SMB_CUR_MANCRASSESS	Manual Credit Assessment
8	SMB001	SMB Current Account with Overdraft	SMB_CUR_MANDEC	Manual Decision
9	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCPARAM	Account Parameter Setup
10	SMB001	SMB Current Account with Overdraft	SMB_CUR_SUPAPP	Supervisory Approval
11	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCAPP	Account Approval
12	SMB001	SMB Current Account with Overdraft	SMB_CUR_HANDOFFRETRY	Handoff Retry
1	SMBSB1	SMB Savings	SMBSB_ENTRY	Application Entry

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Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
2	SMBSB1	SMB Savings	SMBSB_ENRICH	Application Enrichment
3	SMBSB1	SMB Savings	SMBSB_FUNDING	Account Funding
4	SMBSB1	SMB Savings	SMBSB_ACCAPP	Account Approval
5	SMBSB1	SMB Savings	SMBSB_HANDOFF	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_FUNDING	Account Funding
4	SMBTD1	SMB TD Origination	SMBTD_ACCAPP	Account Approval
5	SMBTD1	SMB TD Origination	SMBTD_HANDOFF	Handoff Retry

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4.3 Data Segment List

Table 69: 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

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Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-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

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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

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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
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-approval-details	Approval Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-account-details	Account Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-account-limit-details	Account Limit Details
CurrentAccOpenProcess	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

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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

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4.4 Functional Activity Codes of Dashboards

Table 70: Functional Activity Codes

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

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4.5 FACT list for Dynamic Task Allocation

The facts required to configure the dynamic task allocation are listed below:

- oDLimitAmount
- currencyCode
- branchCode
- businessProductCode
- priority
- applicationDate
- applicationNumber
- processRefNumber
- amount
- branch
- currentBranch
- user
- customerNumber
- processName
- processCode
- stage
- lifecycleCode

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