

Configurations User Guide

Oracle Banking Origination

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Configurations User Guide

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Table of Contents

1	Preface	4
1.1	Introduction	4
1.2	Audience	4
1.3	Document Accessibility	4
1.4	Acronyms and Abbreviations	4
1.5	List of Topics	5
1.6	Related Documents	5
1.7	Symbols	6
1.8	Basic Actions	8
1.9	Screenshot Disclaimer	9
2	Configurations	10
2.1	Introduction	11
2.2	Business Product Configuration	12
2.2.1	Create Business Product	13
2.2.2	View Business Product	64
2.3	Business Process Configuration	67
2.3.1	Create Business Process	68
2.3.2	View Business Process	78
2.4	Rule Configuration	81
2.4.1	Fact	81
2.4.2	Rule	88
2.5	Credit Decision Configuration	98
2.5.1	Questionnaire	99
2.5.2	Validation Model	108
2.5.3	Borrowing Capacity	124
2.5.4	Scoring Feature	139
2.5.5	Quantitative Scoring Model	144
2.5.6	Qualitative Scoring Model	166
2.5.7	Decision Grade Matrix	185
2.5.8	Pricing	204
2.5.9	Strategy Configuration	223
2.6	Origination Preferences	233
2.7	Reason Codes	242
2.7.1	Create Reason Codes	242
2.7.2	View Reason Codes	243

2.8	Dashboard Configuration	245
2.9	Initial Funding Configuration	248
2.10	Application Submission Configuration	249
2.11	Machine Learning Configuration for Predicting Account Opening Date	249
2.11.1	Model Definition.....	249
2.11.2	Model Training and Scoring	251
2.12	Batch Process Configuration.....	251
2.12.1	Batch Process Configuration.....	252
2.13	FOP for Advices	253
2.13.1	Prerequisites	253
2.13.2	Template Upload Process.....	255
2.13.3	Generate Advices.....	256
2.14	Service Level Agreement (SLA) Maintenance	257
2.14.1	Create SLA.....	257
2.14.2	View SLA.....	259
2.15	Customer Dedupe Check.....	261
2.16	Application Dedupe Check.....	261
2.17	Document Extraction Required Check	261
2.18	Task Allocation	261
3	Error Codes and Messages	263
4	List Of Glossary.....	273
4.1	Lifecycle Codes	273
4.2	Process Codes	274
4.3	Data Segment List.....	281
4.4	Functional Activity Codes of Dashboards	286
4.5	FACT list for Dynamic Task Allocation.....	287

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 Product

APR	Annual Percentage Rate
-----	------------------------

1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

1. Operations User Guide
2. Savings Account Origination User Guide
3. Current Account Origination User Guide
4. Term Deposit Origination User Guide
5. Retail Loans Origination User Guide
6. Credit Card Origination User Guide
7. Alerts and Dashboard User Guide
8. Oracle Banking Common Core User Guide

1.7 Symbols

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

Table 3: Symbols

Symbol/Icon	Function
→	Represents Results
	Minimize
	Maximize
×	Close
	Perform Search
▼	Open a list
+	Add a new record
⏮	Navigate to the first record
⏭	Navigate to the last record
⏪	Navigate to the previous record
⏩	Navigate to the next record
	Grid view
	List view
↺	Refresh

Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to modify the fields.
	Click to unlock, delete, authorize or view the created record.

1.8 Basic Actions

Most of the screens contain buttons to perform all or few of the basic actions. The table below gives a snapshot of them:

Table 4: Basic Actions

Actions	Description
New	Click to add a new record. When you click New, system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with '*' symbol. NOTE: This button is displayed only for the records that are already created.
Save	Click to save the details entered or selected in the screen.
Unlock	Click to update the details of an existing record. System displays an existing record in editable mode. NOTE: This button is displayed only for the records that are already created.
Authorize	Click to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. NOTE: This button is displayed only for the already created records. For more information on the process, see Authorization Process.
Approve	Click to approve the initiated record. NOTE: This button is displayed, once you click Authorize .
Audit	Click to view the maker details, checker details of the particular record. NOTE: This button is displayed only for the records that are already created.
Close	Click to close a record. This action is available only when a record is created.

Actions	Description
Confirm	Click to confirm the action you performed.
Cancel	Click to cancel the action you performed.
Compare	Click to view the comparison through the field values of old record and the current record. NOTE: This button is displayed in the widget, once you click Authorize .
View	Click to view the details in a particular modification stage. NOTE: This button is displayed in the widget, once you click Authorize .
View Difference only	Click to view a comparison through the field element values of old record and the current record, which has undergone changes. NOTE: This button is displayed, once you click Compare .
Expand All	Click to expand and view all the details in the sections. NOTE: This button is displayed, once you click Compare .
Collapse All	Click to hide the details in the sections. NOTE: This button is displayed, once you click Compare .
OK	Click to confirm the details in the screen.

1.9 Screenshot Disclaimer

Information used in the interface or documents are dummy, it does not exist in real world, and it is only for reference purpose.

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 Origination Preferences](#)
- [2.7 Reason Codes](#)
- [2.8 Dashboard Configuration](#)
- [2.9 Initial Funding Configuration](#)
- [2.10 Application Submission Configuration](#)
- [2.11 Machine Learning Configuration for Predicting Account Opening Date](#)
- [2.12 Batch Process Configuration](#)
- [2.13 FOP for Advices](#)
- [2.14 Service Level Agreement \(SLA\) Maintenance](#)
- [2.15 Customer Dedupe Check](#)
- [2.16 Application Dedupe Check](#)
- [2.17 Document Extraction Required Check](#)
- [2.18 Task Allocation](#)

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, Quantitative score card, Questionnaire and Credit Decision allows the bank to define their own workflows and banks can provide access to the various dashboard widgets based on the user roles. The brief summary of the configurations is described as below:

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

- Business Product
- Business Process
- Lifecycle Code

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 various bank persona 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.

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.

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.

2.2.1 Create Business Product

Using this screen user can configure various elements of various products. This screen comprises of below data segments:

- Business Product Details – User can configure basic product details such as type, category, name and so on.
- Business Product Attributes – User can configure product attributes such as image, summary, fee and charge structure, eligibility criteria and so on.
- Business Product Host Mapping – User can select the host code and view the interest and charge details linked to the selected host to map it as a product host
- Business Product Preferences – User can configure 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**.

To configure business product details:

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

The screenshot displays the 'Create Business Product' application window. The 'Business Product Details' segment is active, showing the following fields and controls:

- Product Type:** A dropdown menu with 'Select' as the current value.
- Product Category:** A dropdown menu with 'Individual' as the current value.
- Product Sub Type:** A dropdown menu.
- Business Product Code:** A text input field with a placeholder 'MAX 6 CHARACTERS' and a 'Required' label.
- Business Product Name:** A text input field with a 'required' label.
- Business Product Date Range:** Two date pickers with a range arrow between them. The first date is 'Mar 30, 2018'.
- Business Product Review Date:** A date picker.
- Channel Allowed:** A text input field with 'RPM' and a close button 'X'.
- Fintech Allowed:** A toggle switch.
- Application Submission is Mandatory:** A toggle switch.

At the bottom right, there are three buttons: 'Cancel', 'Save & Close', and 'Next'. The top right corner shows 'Screen(1/4)' and a warning icon for 'Errors & Overrides'.

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

Table 5: 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)

Field	Description
	2. Term Deposit • Simple Term Deposit • Reinvestment Term Deposit 3. Credit Card • Retail Credit Card This field is not applicable for Saving Account and Current Account.
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.

First Home Buyer Applicable	Select to indicate whether first home buyer feature is applicable for the specified product. This field appears if the Loan Account option and Home Loan option is selected from the Product Type list and Product Sub Type list respectively.
Channel Allowed	Select the channels which are allowed for the business product from the drop-down list. Available options are: • RPM • OBDX
Fintech Allowed	Select the toggle if the business product is supported for Origination from 'Fintech' Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. System allows selection of multiple companies. This field is displayed only if Fintech Allowed toggle is selected.
IPA Applicable	Select the toggle to indicate whether the In-Principal Approval (IPA) is applicable for 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.

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.

To configure the business product attributes:

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

Create Business Product

Business Product Attributes

Business Product Image: + Click to Add Product Image, Selected file: HOM012_1683697158155.png, Upload

Business Product Summary: House with amenities

Feature: Feature Name: Amenities, Feature Description: New Amenities, Display On Catalogue: ☐

+ | Add Feature

Eligibility: Eligibility Name: enabled Home loan, Eligibility Description: enabled Home loan with amenities, Display On Catalogue: ☐

+ | Add Eligibility

Fees & Charges: Fees & Charges Name: enabled Normal, Fees & Charges Description: enabled Normal includes all taxes, Display On Catalogue: ☐

+ | Add Fees & Charges

Terms & Conditions: + Click to Add Terms & Conditions, Selected file: TATA Sky.pdf, Upload

Product Brochure: + Click to Add Product Brochure, Selected file: TATA Sky.pdf, Upload

Comments: enabled

Cancel Back Save & Close Next

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

Table 6: 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.
Fees & Charges Name	Specify the fees and charges name.

Field	Description
Fees & Charges Description	Specify the fees and charges description of the business product.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Fees & Charges/Remove Fees & Charges	Click Add Fees & Charges or Remove Fees & Charges to add or remove the rows respectively. Note: These Fee and Charges are for marketing purpose only and no booking will be done based on it.
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.

2.2.1.3 Business Product Host Mapping

In this data segment, the business product is mapped to the host product or account class and components for Interest and Charges that are linked to the host product are defaulted.

To map business product host

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

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

Table 7: Business Product Host Mapping – Field Description

Field	Description
Business Product Code	Displays the business product code defaulted from Business Product Code entered in the Business Product Details data segment.
Select Host Product	Select the host product from the drop-down list. Note: Without 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

Field	Description
	the Interest Details and Charge Details panel.

- 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

The screenshot shows the 'Create Business Product' interface with the 'Business Product Host Mapping' tab selected. The left sidebar contains links for 'Business Product Details', 'Business Product Attrib...', 'Business Product Host ...', and 'Business Product Prefer...'. The main area is divided into sections for 'Business Product Code' (HOMO12), 'Select Host Product' (LPA2), and 'Product Description' (Product testing). Below these are 'Interest Configuration' and 'Charge Configuration' sections. The 'Interest Configuration' section shows 'Interest Code: MAIN_INT' and 'Description: INTEREST'. It includes a table for 'User Defined Element ID' with columns for 'Description', 'Display Name', 'Display', and 'Margin Allowed'. The 'Charge Configuration' section shows 'Charge Code: ADCH_CHG' and 'Description: ADHOC CHARGE'. It includes a table for 'Charge Code' with columns for 'Description', 'Display Name', 'Display', 'Waiver Allowed', 'Amend Allowed', and 'Capitalize Allowed'.

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

Table 8: Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Interest	Specify the required interest details.

Field	Description
Configuration	
Interest Code	Displays the interest code linked to the host product.
Description	Displays the description of the interest code linked to the host product.
User Defined Element ID	Displays the user defined element ID linked to the Interest Code .
Description	Displays the description of the user defined element ID linked to the Interest Code .
Display Name	Specify the display name of the interest user defined element. This is the interest name that would be displayed in the Oracle Banking Origination screens such as Interest details data segment for Current and Savings account origination process and Loan Interest Details data segment for loan origination process.
Display	Select 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.

Field	Description
User Defined Element ID	Displays the user defined element ID linked to the charge code.
Description	Displays the description of the user defined element ID linked to the charge code.
Display Name	Enter the display name of the charge user defined element This is the charge name that would be displayed in the Oracle Banking Origination screens such as Charge 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.
Capitalize Allowed	Select if the charges can be capitalized for this product. This option allows you to capitalize the fee charges while submitting an application. This is applicable for all the charges of the product. Currently applicable only for loan products.

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

2.2.1.4 Business Product Preferences

The Business Product Preference data segment allows to define preferences based on selected product and Product category.

2.2.1.4.1 Loan Product Preference

To configure loan preferences:

If the Product Category is selected as Individual

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

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

Figure 5: Business Product Preference – Loan Product

Create Business Product Errors & Overrides Screen(4/4)

Business Product Preference

Common Configuration

Residential Status Allowed: Resident

Customer Status Allowed: Both

Currency Allowed: GBP X AUD X

Minimum Age: Years 18

Maximum Age: Select

Inactive Application Expiry Period: Days 10

Branch: Allowed Disallowed

Financial Details Validity Period: Months 3

Allowed Purpose Types:

Lenders Mortgage Insurance: 006 X

Allowed Applicant Roles:

Solicitor Details:

Conditions & Covenants:

Customer Category: Allowed Disallowed

Configuration for Loan Products

Threshold Preferences

Loan Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
GBP						
AUD						

Offer Preferences

Offer Amendment: ☐

Offer Expiry Period: Days 1

Offer Acceptance Method: Manual

Feature Preferences

Multiple Disbursement: ☐

Interest Tolerance %: Required

Repayment Type Allowed: Required

Moratorium Period Allowed: ☐

Interest Rate Treatment: At Offer Issue Stage

Armed Forces Benefits Applicable: ☐

LTV %: Required

Eligibility Calculation Method: select Required

IPA Expiry period: Days Required

Credit Decision Service Flags

Risk Based Pricing Applicable: ☐

Application Based: ☐

Primary Applicant Based: ☐

Cancel Back Save & Close

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

Table 9: 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 • Both
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: • Major • Minor • Both • Not Applicable
Currency Allowed	Select the currency that are allowed for the business product. System allows to select multiple currencies, if applicable. The list of currencies appears based on the host configuration.
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

Field	Description
	• Month • Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired. Select the period from the drop-down box. Available options are: • Days • Month • Year 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.
Allow Purpose Types	Select the purpose types that are allowed for business product. System allows to select multiple purpose types, if

	applicable. The available options are: • Buy a New Home • Construction • Remortgage with US • Home Improvement / Renovation • Motor Vehicle – New • Motor Vehicle – Used • Personal • Education • Other This field appears if the Loan Account option and Home Loan option is selected from the Product Type list and Product Sub Type list respectively. If you configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.
Lender Mortgage Insurance	Search and select the lender mortgage insurance rule that are defined. This field appears if the Loan Account option and Home Loan option is selected from the Product Type list and Product Sub Type list respectively.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Solicitor Details	Specify whether the solicitor details are allowed to capture while submitting this products account opening application.
Condition &Covenants	Specify whether the conditions and covenants are allowed to capture while submitting this products account opening

	application.
Customer Category	Select one of the following options: • Allowed – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configurations for Loan Products	Specify the configurations for the loan products.
Threshold Preference	In this section you can capture the threshold preference of loan product.
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
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.
Offer Preferences	In this section you can set the offer related preference for loan product.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Enter the count. OR Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer. The available options are: • Manual • Auto
Feature Preference	In this section you can capture the features preference for loan product.
Multiple Disbursement	Select the toggle if multiple disbursement 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.

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
Moratorium Period Allowed	Select the toggle if moratorium period is allowed for the loan accounts.
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.
Armed Forces Benefits Applicable	Select to indicate the armed forces benefits are applicable to the loan product.
LTV%	Specify the percentage for Loan to Value (LTV). $LTV = \text{Loan Amount} / \text{Collateral Value}$ This field is displayed, if Product Sub Type is selected as Home Loan in Business Product Details segment.

Eligibility Method	Calculation	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.
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.
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If the Product Category is selected as Small and Medium Business

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

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

Figure 6: Business Product Preference – Loan Account Product (SMB)

Create Business Product

Business Product Preference

Screen(4/4)

Common Configuration

Business Demography: Select

Inactive Application Expiry Period: Days 10

Branch: Allowed ☒ Disallowed ☐ 001 x

Currency Allowed:

Financial Details Validity Period: Months 3

Allowed Purpose Types: Buy a New Home x, Construction x, Home Improvement / Renovation x

Allowed Applicant Roles:

Customer Category: Allowed ☒ Disallowed ☐

Solicitor Details: ☒

Conditions & Comments: ☒

Configuration for Loan Products

Threshold Preferences

Loan Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
GBP	Months	6	Months	120	1000	99999999
USD	Months	6	Months	120	1000	99999999
INR	Months	6	Months	120	1000	99999999

Offer Preferences

Offer Amendment: ☒

Offer Expiry Period: Days 10

Offer Acceptance Method: Manual

Feature Preferences

Multiple Disbursement: ☒

Interest Tolerance %: 10

Repayment Type Allowed: EMI x, POM x, FPI x

Monitoring Period Allowed: ☒

Interest Rate Treatment: At the Time of Loan Account...

Armed Forces Benefits Applicable: ☒

Credit Decision Service Flags

Risk Based Pricing Applicable: ☒

Application Based: ☒

Cancel Back Save & Close

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

Table 10: Business Product Preference – Loan Account Product (SMB) – Field

Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for. Available options are: • Domestic • Overseas
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired. Select the period from the drop-down box. Available options are: • Days • Month • Year Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.

Field	Description
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: • Days • Month • Year Select the numeric period from the second drop-down box.
Allow Purpose Types	Select the purpose types that are allowed for business product. System allows to select multiple purpose types, if applicable. The available options are: • Buy a New Home • Construction • Remortgage with US • Home Improvement / Renovation • Motor Vehicle – New • Motor Vehicle – Used • Personal • Education • Other If you configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.

Field	Description
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available options are: • Primary • Joint • Guarantor
Solicitor Details	Specify whether the solicitor details are allowed to capture while submitting this products account opening application.
Condition & Covenants	Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.
Customer Category	Select one of the following options: • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Loan Products	Specify the configurations for Loan products.
Threshold Preferences	In this sections you capture threshold preferences for loan product.
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

Field	Description
	• 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 Preferences	In this section you can capture the offer preferences of the loan product.
Offer Amendment	Select the toggle if offer amendment is allowed for the loan accounts.
Offer Expiry Period	Specify the offer expiry period. Available options are: • Days • Month

Field	Description
	• Year
Offer Acceptance Method	Select the offer acceptance method. Available options are: • Manual • Automatic
Feature Preferences	In this section you can set the feature preferences of the loan product.
Multiple Disbursement	Select to indicate whether the multiple disbursement is allowed for the loan product.
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
Moratorium Period Allowed	Select the toggle if moratorium period is allowed for the loan accounts.
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
Pegged Period	Select the pegged period in Days, Months and Years. Enter the value of the pegged period. OR

Field	Description
	Select up or down arrow to increase or decrease the value respectively.
Armed Forces Benefits Applicable	Select to indicate the armed forces benefits are applicable to the loan product.
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.

2.2.1.4.2 Saving or Current Product Preferences

To configure saving or current product preferences

If the Product Category is selected as Individual

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

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

displayed.

Figure 7: Business Product Preference – Savings or Current Account Product

Create Business Product Errors & Overrides Screen(4/4)

Business Product Preference

Common Configuration

Residential Status Allowed: Resident

Customer Status Allowed: Major

Currency Allowed: AUD × GBP × INR ×

Minimum Age: Years 18

Maximum Age: Select

Financial Details Validity Period: Months 3

Inactive Application Expiry Period: Days 10

Branch: ☒ Allowed ☐ Disallowed

Allowed Applicant Roles: Primary × Joint × Guarantor ×

Customer Category: ☒ Allowed ☐ Disallowed

SMB - TRUST × INDIVIDUAL × Small and Medium Business ×

Configuration for Savings & Current Account Products

Initial Funding Threshold Preferences

Initial Funding: ☐

Overdraft Limit Preferences

Overdraft Limit Allowed: ☐ TOD Allowed: ☐ Against Uncleared Funds: ☐

Banking Channels Preferences

Cheque Book: ☐ Passbook: ☐ Debit Card: ☐ Banking Channels: ☐

Debit Decision Service Flag

Debit Decision Service Flag: ☐

Cancel Back Save & Close

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

Table 11: 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 • Both
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: • Major • Minor • Both • Not Applicable
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

Field	Description
	• Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired. Select the period from the drop-down box. Available options are: • Days • Month • Year 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.
Capture Financial Details	Specify whether you need to capture financial details for this business product.

Field	Description
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Savings & Current Account Products	Specify the configurations for Savings and Account product.
Initial Funding	Select to indicate whether the funding process must appears at the initial stage of account opening.
Fund Post Account Opening	Select to indicate whether the funding process must be performed post account opening. This field appears if the Initial Funding toggle is selected.
Currency	Displays the currency based on the Currency Allowed configured in the Common Configuration section. This field appears if the Initial Funding toggle is selected..
Minimum Amount	Specify the minimum funding amount if Initial Funding is mandatory for the account origination. This field appears if the Initial Funding toggle is selected.
Maximum Amount	Specify the maximum funding amount if Initial Funding is mandatory for the account origination.

Field	Description
	This field appears if the Initial Funding toggle is selected.
Overdraft Limit Preferences	This section you can set the preferences of overdraft limit.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
TOD Allowed	Select to indicate the TOD is allowed.
Against Uncleared Funds	Select to indicate the action against uncleared funds.
Offer Preferences	This section captures the preferences of overdraft offers. This section appears only if the Overdraft Limit Allowed toggle is selected.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Enter the count. OR Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer. The available options are: • Manual • Auto
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.
Banking Channels	Select to indicate if multiple banking channels are allowed for the

Field	Description
	account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: • KISOK Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is selected.
Debit Decision Service Flag	This section captures the debit decision details.
Debit Decision Service Flag	Select to indicate the debit decision service is 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.

If the Product Category is selected as Small and Medium Business

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

→ **The Business Product Preference –Savings and Current Account Product (SMB)** screen

is displayed.

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

- Specify the details in the relevant data fields. The fields which are marked with Required 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 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	Specify the period after which the application must be marked

Field	Description
Period	as Expired. Select the period from the drop-down box. Available options are: • Days • Month • Year Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.

Field	Description
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: • Days • Month • Year Select the numeric period from the second drop-down box. This field is mandatory for Current Product and non-mandatory for Savings Product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: • Allowed – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Savings & Current Account Products	In this section you can capture the configurations for Savings and Account product.
Initial Funding Threshold Preferences	In this section you can capture initial funding threshold preferences for saving or current account.
Initial Funding	Select the toggle if Initial Funding is mandatory for the

Field	Description
	Account Origination.
Fund Post Account Opening	Select to indicate whether the funding stage should be post account opening.
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.
Offer Preferences	This section captures the preferences of overdraft offers. This section appears only if the Overdraft Limit Allowed toggle is selected.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Enter the count. OR Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer. The available options are: • Manual • Auto
Banking Channels	In this section you can capture the banking channel

Field	Description
Preferences	preferences for saving or current product.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: • KISOK Banking • Direct Banking • Phone Banking
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

Field	Description
	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.

2.2.1.4.3 Term Deposit Product Preference

To configure term deposit preferences:

If the Product Category is selected as Individual

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

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

Figure 9: Business Product Preference – Term Deposit Product

The screenshot displays the 'Create Business Product' interface with the 'Business Product Preference' tab selected. The left sidebar shows a navigation menu with 'Business Product Details', 'Business Product Admin', 'Business Product Host', and 'Business Product Preference' (highlighted). The main content area is divided into several sections:

- Common Configuration:** Includes dropdowns for 'Residential Status Allowed' (set to 'Resident'), 'Customer Status Allowed' (set to 'Both'), and 'Currency Allowed' (with buttons for AUD, GBP, EUR, and USD). It also has 'Minimum Age' dropdowns (set to '18' and '50'), a 'Search' field, and 'Customer Category' (set to 'SHB - TRUST').
- Configuration for Term Deposit Products:** Contains a table for 'Funding Threshold Preferences'.
- Banking Channels:** Includes a 'Banking Channels' toggle and a 'Channels Allowed' list with 'Phone Banking' and 'Direct Banking'.
- Rollover Preferences:** Includes an 'Auto Rollover' toggle.

At the bottom right, there are 'Cancel', 'Back', and 'Save & Close' buttons.

Term Deposit Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
AUD	Months	12	Months	24	1000	50000
GBP	Months	12	Months	24	1000	50000
EUR	Months	12	Months	24	500	500000
USD	Months	12	Months	24	1000	20000

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

Table 13: 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
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: • Major • Minor
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • Days • Month • Year

Field	Description
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired. Select the period from the drop-down box. Available options are: • Days • Month • Year Once the application has expired, no further lifecycle activity can happen for that application.

Field	Description
Branch	Select one of the following options: • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product can be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Capture Financial Details	Specify whether you need to capture financial details for this business product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.
Minimum Term Tenure	Select the minimum term tenure. Available options are:

Field	Description
Basis	• Days • Month • Year
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: • Days • Month • Year
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: • KISOK Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is selected.
Auto Rollover	Select to indicate if auto rollover is allowed for the account.

If the Product Category is selected as Small and Medium Business

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

→ 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 Required are mandatory. For more information on fields, refer to the field description table below.

Table 14: 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,

Field	Description
	if applicable.
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired. Select the period from the drop-down box. Available options are: • Days • Month • Year 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.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.

Field	Description
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: • Days • Month • Year
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: • Days • Month • Year
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account.

Field	Description
	The available options are: • KISOK Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is selected.
Auto Rollover	Select to indicate if auto rollover is allowed for the account.

2.2.1.4.4 Credit Card Product Preference

To configure credit card product preferences:

If the Product Category is selected as Individual

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

→ 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 Required are mandatory. For more information on fields, refer to the field description table below.

Table 15: 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
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	Specify the period after which the application has to be marked

Field	Description
Period	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.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Credit	Specify the configurations for Credit Card products.

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

Field	Description
Card Transactions Limit	Specify the card transaction limit details Click  to add the card transaction limits.
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.
Actions	Select the action user wish to perform on added card transactions limit. The user can edit or delete the added transactions.
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.

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

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

2.2.2 View Business Product

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

Prerequisite

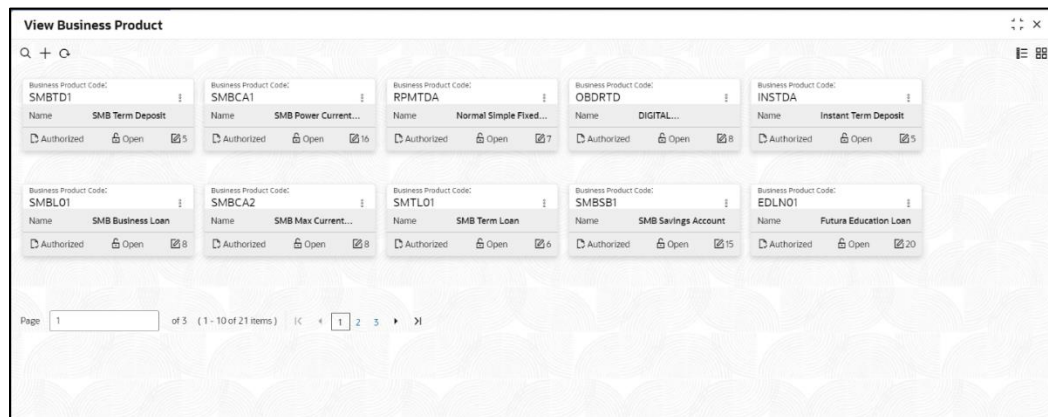
Specify **User Id** and **Password**, and login to **Home screen**.

To view the business product:

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

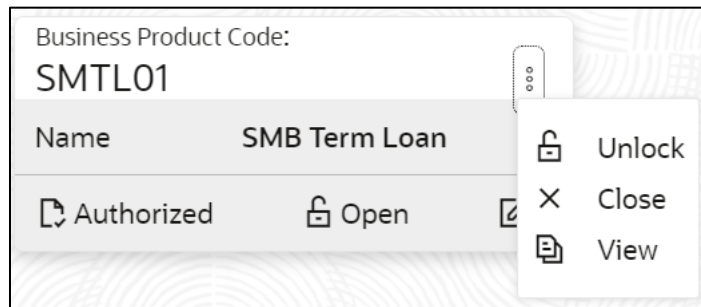


4. Click  icon on the top right-hand side of the business product tile.

Prerequisite

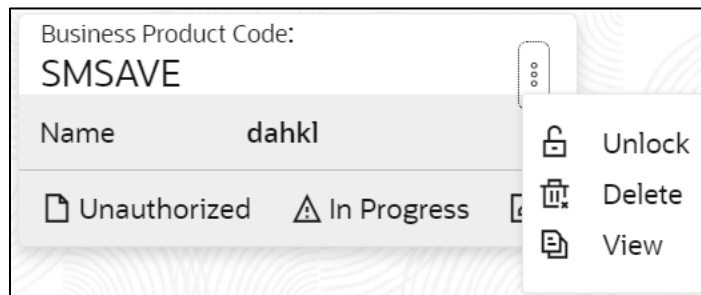
Only if business product is authorized.

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

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.

Table 16: 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 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.
Copy	Click Copy to copy the authorized or unauthorized business products to quickly create new business product.
View	Click View to view the authorized or unauthorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Delete	Click Delete to delete the business products that are unauthorized and no more required.

2.3 Business Process Configuration

Oracle Banking Origination is equipped with Business Process configuration helping banks to build desired workflow for origination by defining the stages for the product origination and defining the respective data segments, checklists, documents required and advice generation for the stages.

A business process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct origination processes. The business process must involve clearly defined inputs and a single output.

The business process definition will determine the different stages which are required for a given combination of the process code, life cycle and business product code. The workflow management of these stages and the relevant stage movements are defined in Workflow Orchestrator to help us orchestrate the micro-services based process-flow and ensure seamless transition of the Account Origination process across various stages in that given order. The Workflow Orchestrator process will drive the workflow from one stage to another based on the process outcomes at the respective stages and subject to fulfilling of the mandatory data capture, confirmation on the mandatory checklist items and submission of mandatory documents at the respective stages. The stages defined in the business process can be dynamically assigned to different user profiles or roles.

During product origination, the system picks the business process run-time and initiates the workflow based on the configuration.

The Prerequisites for configuring the Business Process are enumerated below:

- **Lifecycle**

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

The list of lifecycle codes is available in Lifecycle Codes.

- **Process Code**

Process Code defines the various stages relevant for the origination workflow. Process Code configuration allows you to define the business process flow that needs to be mapped for the business product and lifecycle code combination in the Business Process configuration.

A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in "CMC_TM_PROCESS_CODE" and "CMC_TM_PROCESS_STAGE" tables. The list of shipped process codes is available in Process Codes.

- **Business Product**

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

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**.

To create business process:

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

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

Table 17: 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.
Business Product Name	Displays the business product name based on the product code selected.

Field	Description
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](#)

2.3.1.1 Data Segment

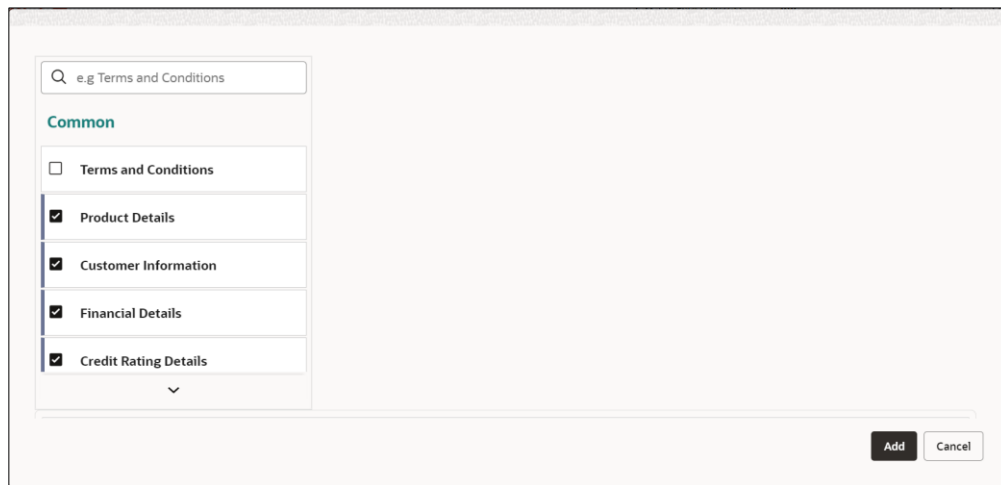
A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which is easier to update, maintain and process. Business Process consists of such several data segments that makes up the stage.

To configure the Business Process Definition enables the user to perform the following:

1. Select the stage in which to add the data segments.
2. Click  to data segments in the respective stage.

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

Figure 17: Data Segments



3. Click Add to add the selected data segments.

→ The **Create Business Process screen with Data Segment** is displayed.

Figure 18: Create Business Process with added Data Segments

4. Click  from the added data segment tile to edit the properties.

→ The edit properties screen is displayed.

Figure 19: Edit Data Segment Properties

5. From the **Preview** section, you can preview the appearance of the selected data segment.
6. From the Settings section, select whether the data segment is mandatory.
7. Select whether the data segment is editable.
8. Click **Save**.
9. Drag and Drop the data segment tile to control the sequence order. Based on set position it will appears in the respective stages.

- Click **Save** to save the changes.

2.3.1.2 Document

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

To add documents:

- Select the stage and click **Document** tab to define the specific documentation requirement for different stage.
- Click  to documents in the respective stage

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

Figure 20: Create Business Process – Documents

- 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.

Field	Description
Business Products	Select the required option for the document submission requirement.
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.

To add checklist:

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

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

Figure 21: Create Business Process – Checklist

- 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.

2.3.1.4 Advices

Advices are official letter or notices detailing an action taken or to be taken on a stated date by the bank. This is the final configuration for the Business Process creation.

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

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

Figure 22: Create Business Process – Advices

- 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
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.

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.

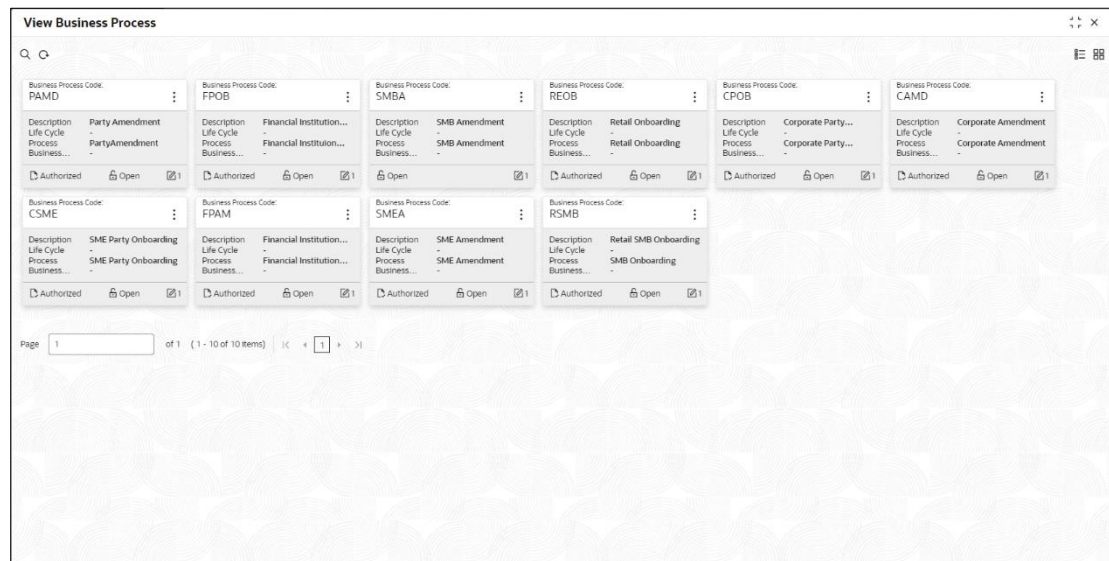
Prerequisite

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 23: View Business Process

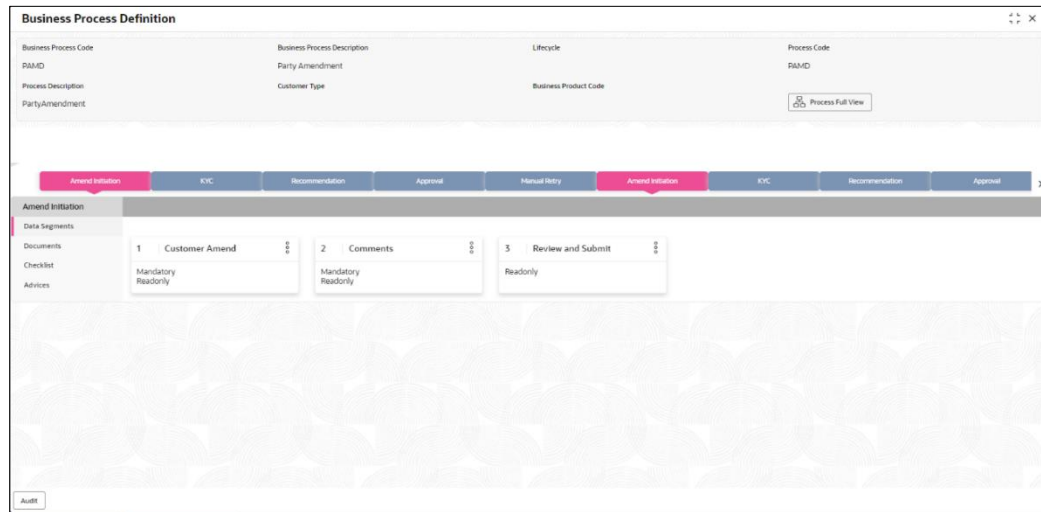


Tiles representing the various Business Process in different state such as Open, In-Progress, Closed and in Authorized and Unauthorized status are visible in this process.

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

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

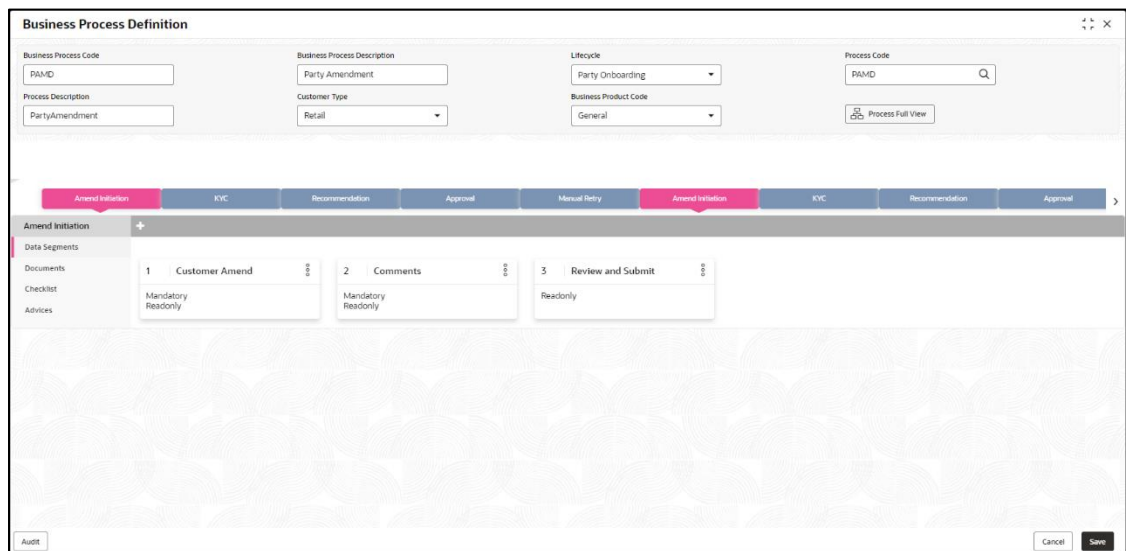
Figure 24: Business Process Definition - View



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 25: Business Process Definition – Unlock



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

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.

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

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

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

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**.

To create fact:

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**.

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

Figure 26: Create Fact

4. Click **New** to add new fact.
5. Specify the details in the relevant data fields. The fields which are marked with Required 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.
Product Processor	Select the product processor.

Field	Description
Tag	Specify the tag for the fact.
Type	Select the type of the fact.
Download Template	Click this button to download already create fact template in excel,

6. Click **Save** to save the captured details.

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**.

To view the fact:

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 27: View Fact

Fact Id	Fact Name	Description	Product Processor
441	OVERDUE	Number of Overdue Installments	OBQ
301	AGE	Customer Age	OBQ
302	PRODUCTCODE	Business Product Code	OBQ
303	TOTAL_INCOME	Total Income	OBQ
304	TOTAL_EXPENSE	Total Expense	OBQ
306	INSTALLMENT	Installment Amount	OBQ
307	COLLATERAL_VALUE	Collateral Value	OBQ
308	LOANAMOUNT	Loan Amount	OBQ
309	ASSETS	Total Assets	OBQ
310	LIABILITY	Total Liability	OBQ
311	QUALITY_SCORE	Qualitative Score	OBQ
312	NETINCOME	Net Income	OBQ
313	LOANTENURE	Loan Tenure	OBQ
314	RATE_TYPE	Rate Type	OBQ

Fact Id	Fact Name	Description	Product Processor
301	OBP2Number	number fact	PLATORULE

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

Table 24: View Fact – Field Description

Field	Description
Product Processor	Displays the product processor.
Fact ID	Displays the Fact ID.

Field	Description
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 28: Fact Creation

10. Specify the details in the relevant data fields. The fields which are marked with Required 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.
Description	Specify the description of the fact.
Product Processor	Displays the product processor.
Type	Select the type of the fact.
Save	To save the captured details, click Save .

2.4.2 Rule

Rule enables the user to build the expression to perform the calculation or search criteria 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

Simple Rules for a selection criteria also can be defined as below:

PRODUCTCODE='ABCD' AND CURRENCY='GBP'

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**.

To create rule:

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.

Figure 29: Create Rule

- Specify the details in the relevant data fields. The fields which are marked with Required 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 rule.
Description	Specify the description of the rule.
Product Processor	Displays the product processor.
Tag	Select the tag from the drop-down list.
Select Existing Rule	Click search and select the existing rule.
Add Section	Click Add Section to create the multiple rule condition
Expression Builder	Select the expressions to build the rule.
Add Expression	Click Add Expression to create the expression for the rule.

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

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 30: View Rule

View Rule

Product Processor: Tag:

Filter: (Right Click on Row to open Details....)

Rule Id	Rule Name	Description	Product Processor	Version
747	multiOutputEdit	multiOutputEdit21	PLATORULE	4
723	ELPLVL	ELPLVL	PLATORULE	4
743	multiOutputEdit	multiOutputEdit21	PLATORULE	3
721	ELPLVL	ELPLVL	PLATORULE	3
703	ELPLVL	ELPLVL	PLATORULE	2
731	multiOutputEdit	multiOutputEdit	PLATORULE	2
701	ELPLVL	ELPLVL	PLATORULE	1
727	multiOutputEdit	multiOutputEdit	PLATORULE	1

5. Specify the details in the relevant data fields. The fields which are marked with Required 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.

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 31: Rule Creation

The screenshot displays the 'Rule Creation' interface. At the top, there is an 'Edit' button and a 'Rules' section. Below this, the 'Basic Info' section contains fields for 'Code' (multiOutputEdit), 'Description' (multiOutputEdit21), 'Product Processor' (PLATRULE), 'Tag' (dropdown), 'Select Existing rule' (searchable), and 'Rule Version' (4). The 'Section1' section includes an 'Expression Builder' with a '+ Add Expression' button and a rule: 'Facts' (dropdown) 'OBP2N' (dropdown) '=' 'NUMBER' (dropdown) '23'. Below this is an 'Output' section with a 'TEXT' (dropdown) 'section3' and an 'Enter Description' button. The 'Section2' section also has an 'Expression Builder' with a rule: 'Facts' (dropdown) 'OBP2N' (dropdown) '=' 'NUMBER' (dropdown) '321'. Its 'Output' section shows 'TEXT' (dropdown) 'section3' and 'testingedit'. An 'Else' section is present with 'No items to display.' and an 'Expression' section showing a conditional statement: 'IF (OBP2Number == 23) elseif (OBP2Number == 321)'. The output for this section is 'Section1 section3', 'Section2 section3', and 'Else'. A 'Save' button is at the bottom.

10. Specify the details in the relevant data fields. The fields which are marked with Required 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.
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

Field	Description
	• Number • Boolean • Date • Fact • NA
Expression	Displays the expression and output updated in the expression builder.
Save	To save the captured details, click Save .

2.4.2.3 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 32: Create Rule Group

4. Specify the details in the relevant data fields. The fields which are marked with Required 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.

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.

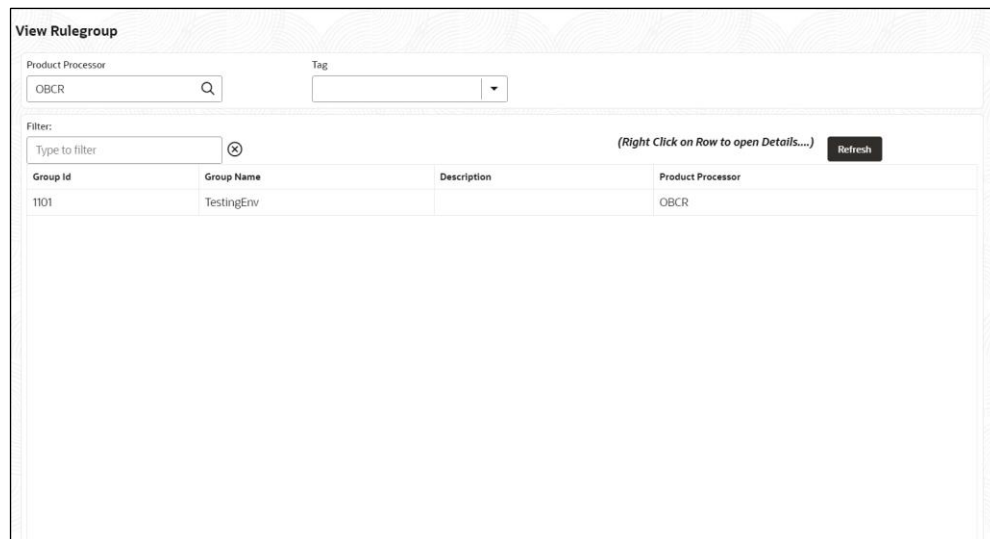
Prerequisite

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 33: View Rule Group



Group Id	Group Name	Description	Product Processor
1101	TestingEnv		OBCR

4. Specify the details in the relevant data fields. The fields which are marked with Required 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.
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 34: View Audit Rule

The screenshot shows a web interface titled "View Audit Rule". At the top left, there is a label "Request Id" above a text input field. To the right of the input field is a "Submit" button. Further to the right is a "Show Rule Log" button. The central part of the interface is a large, empty rectangular area, likely for displaying audit details or logs. The background has a subtle pattern.

- 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.

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

2.5 Credit Decision Configuration

A credit score is the number that depicts a borrower'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](#)

2.5.1.1 Create Questionnaire

The **Create Questionnaire** screen allows the user to define qualitative questionnaire based on the various parameters. This questionnaire can be further linked to define qualitative scoring model.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Questionnaire**, under **Questionnaire**, click **Create Questionnaire**.

→ The **Create Questionnaire** screen displays.

Figure 35 : Create Questionnaire

3. Specify the fields on **Create Questionnaire** screen.

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

Table 32 : Create Questionnaire – Field Description

Field	Description
Basic Details	
Questionnaire Code	Specify the unique questionnaire code.
Questionnaire Description	Specify a short description for the questionnaire.
Product Processor	Specify the product processor for which the questionnaire is being created.
Category	Specify the category for the questionnaire.
Create	Click Create to configure the questions.

Field	Description
Question Code	Specify the unique question code.
Question Description	Specify the description for the question.
Select-Type	Select the type of response option from the drop-down list. The 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 to add the expected response to the question.
Update	Click Update to edit the response.
Remove	Click to remove the response.
Required	By default, this option is enabled. Indicates whether the question is mandatory or optional.
Done	Click to save the data.
Preview	Click Preview to view the questions configured for the questionnaire along with the response choice.
	Click to view the responses configured for the questionnaire.
	Click to move the position of the questions.
	Click to expand, copy, or remove question.
 Copy	Click to copy the question.
 Remove Question	Click to remove the question.
Add Question	Click to add another question.

- Click **Save** to save the details.

The **Questionnaire** is successfully created and can be viewed using **View Questionnaire** screen.

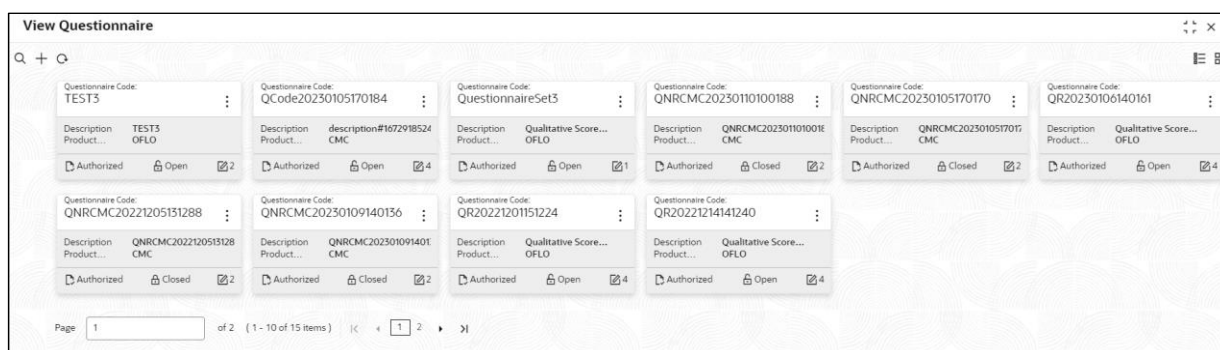
2.5.1.2 View Questionnaire

The **View Questionnaire** screen allows user to view the questionnaire created using the **Create Questionnaire** screen. 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**.

- On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
- Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Questionnaire**, under **Questionnaire**, click **View Questionnaire**.

→ The **View Questionnaire** screen displays.

Figure 36 : View Questionnaire



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

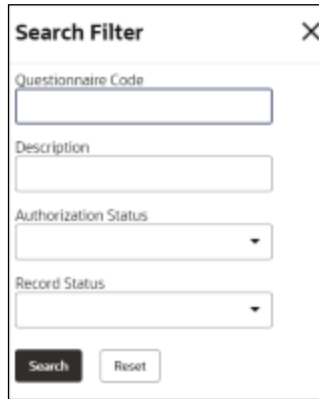
Table 33: View Borrowing Capacity – Field Description.

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.
Modification Number	Displays the number of modifications performed on the record.

3. On **View Questionnaire** screen, click  icon.

→ The **View Questionnaire – Search** screen displays.

Figure 37 : View Questionnaire - Search



4. On **View Questionnaire – Search** screen, Specify the **Search Filter** to fetch the required questionnaire.

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

Table 34 : View Questionnaire - Search Filter - Field Description

Field	Description
Questionnaire Code	Specify the questionnaire code.
Questionnaire Description	Specify the questionnaire description.
Authorization Status	Select the authorization status of the questionnaire. The options are: • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the questionnaire. The options are: • Open • Closed

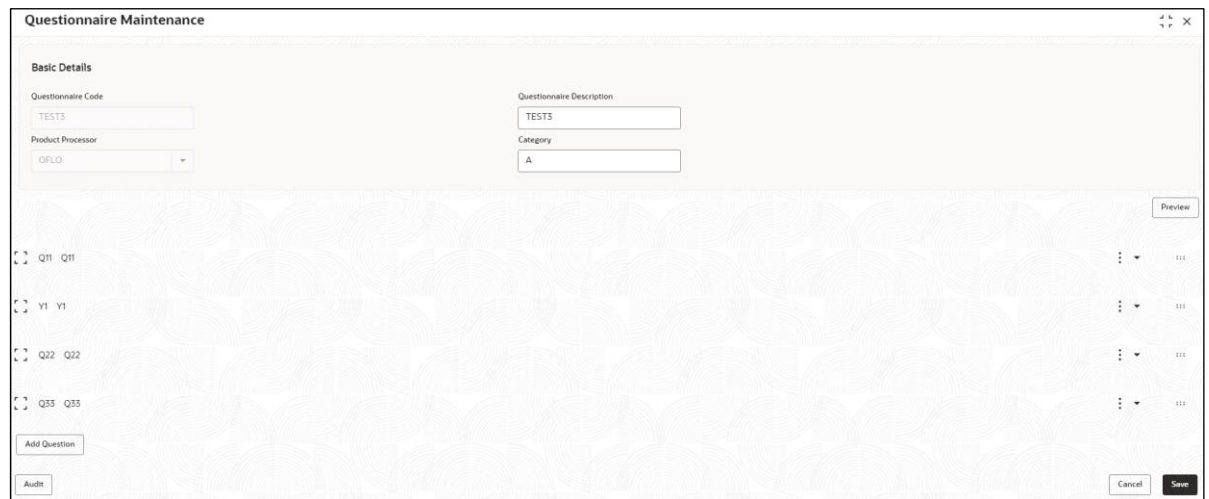
5. Click **Search** to display the required questionnaire.

6. On **View Questionnaire** screen, click  icon to **Unlock, Delete, Authorize, or View** the created questionnaire.

7. Click **Unlock** to modify the created questionnaire.

→ The **Questionnaire Maintenance – Modify** screen displays.

Figure 38 : Questionnaire Maintenance - Modify



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

Table 35: Questionnaire Maintenance – Modify – Field Description

Field	Description
Basic Details	
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	Displays the questionnaire description. User can modify the description.
Product Processor	Displays the product processor for the created questionnaire.
Category	Displays the category of the created questionnaire. User can modify the category.
Preview	Click to view the questions configured for the questionnaire along with the response choice.
	Click to expand, copy, or remove question.

Field	Description
	Click to move the position of the questions.
	Click to see the question details.
The following fields are displayed once you click this  icon.	
Question Code	Displays the question code for the created questionnaire.
Question Description	Displays the question code for the created questionnaire. User can modify the same.
Select-Type	Displays the type of questionnaire.
Short Name	Displays the short name of the created questionnaire. User can modify the same
Answer Code	Displays the answer code.
Answer Option	Displays all the expected response for the question configured. User can modify or delete the same.
Required	Displays if the question is mandatory or optional. User can modify the same.

8. Click **Save** to update the modified fields.
9. Click **View** to view the created questionnaire.

→ The **Questionnaire Maintenance – View** screen displays.

Figure 39 : Questionnaire Maintenance - View

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

Table 36 : Questionnaire Maintenance - View – Field Description.

Field	Description
Basic Details	
Eligibility Code	Displays the eligibility code for the created questionnaire.
Eligibility Description	Displays the description for the created questionnaire.
Effective Date	Displays the effective date for the created questionnaire.
Expiry Date	Displays expiry date for the created questionnaire.
Product Processor	Displays product processor for the created questionnaire.
Execution Stage	Displays the execution stage for the created questionnaire.
Selection Criteria	
Rules	
Use Existing Rule	Displays if the existing rule is linked to questionnaire.
Rule Code	Displays the rule code of the created questionnaire.
Rule Name	Displays the rule name of the created questionnaire.
Create New Rule	Displays if new rule is linked to the questionnaire.

Field	Description
Rules	
Rule Code	Displays the rule code of the created questionnaire.
Description	Displays rule description of the created questionnaire.
Expression Builder	
Fact / Rules	Displays the fact/rules of the created questionnaire.
Operator	Displays the comparison operator of the created Questionnaire.
Data Type	Displays the data type for the fact or rule of the created Questionnaire.
Output	Displays the output of the created questionnaire.
Expression	Displays the expression updated in the expression builder of the crated questionnaire.
Eligibility	
Fact ID	Displays the fact ID of the created questionnaire.
Rule ID	Displays the rule ID of the created questionnaire.
	Click this to get the information about the rule.

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 cannot be proceeded further.

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 user to create validation model based on the various input. User can configure the strategy as per the requirement.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Validation Model**, under **Validation Model**, click **Create Validation Model**.

→ The **Create Validation Model** screen displays.

Figure 40 : Create Validation Model

Create Validation Model

Basic Details

Validation Model Code Required

Effective Date Required
September 30, 2020

Product Processor Required
Select

Stop On First Error Required
☐

Validation Model Description Required

Expiry Date Required

Priority Required

Rules

Rule Code Required
Select

Rule Name

☒ Use Existing Rule ☐ Create New Rule

Cancel Save

3. Specify the fields on **Create Validation Model** screen.

The fields, which are mentioned as required, are mandatory. For more information on fields, refer to the field description table below.

Table 37 : Create Validation Scoring Model - Field Description

Field	Description
Basic Details	
Validation Model Code	Specify the unique validation model code.
Validation Model Description	Specify a short description for the validation model.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the validation model is being defined.
Priority	Specify the priority for the validation model.
Stop on Failure	By default, this option is disabled. Indicates whether system should stop execution of rules if any rules fail or continue ahead with the remaining rules as per the sequence.

- Click the **Selection Criteria** tab to define selection criteria rules for validation model.

→ The **Create Validation Model - Selection Criteria** screen displays.

Figure 41 : Create Validation Model - Selection Criteria

Create Validation Model

Basic Details

Validation Model Code Required

Validation Model Description Required

Effective Date Required September 30, 2020

Expiry Date Required

Product Processor Required Select

Priority Required

Stop On First Error ☐

Selection Criteria Validation Model

☐ Use Existing Rule ☒ Create New Rule

Create Rule

New

Rules

Basic Info

Code Required Description Tag Required Select Existing rule

Rule Version Required

Section1

Expression Builder

+ Add Expression

Output

No items to display.

Else

No items to display.

Expression

IF

Output

Section1

Else

Cancel Save

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

Table 38 : Create Validation Model – Selection Criteria - Field Description

Field	Description
The following fields appear if you click the Selection Criteria Tab	
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.

Field	Description
Rules	
Rule Code	Select the rule code from the drop-down list.
	Click to get the information about the rule.
Rule Name	View the rule name.
Create New Rule	Select this option to create new rule.
Rules	
Code	Specify the rule code.
Description	Specify the rule description.
Select Rule Existing	Select the existing rule from the drop-down list.
	Click to view the existing rule.
Below field appears once you click the  icon.	
Rule ID	Displays the rule ID.
Rule Name	Displays the rule name.
Description	Displays the rule description.
Rule Version	Displays the rule version.
	Click to view the list of rule versions. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
The below field appears once you click the  icon.	
List of Versions	
Version	Displays the rule version.

Field	Description
Description	Displays the rule description.
Creation Date	Displays the rule creation date. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Expression Builder	
+ button	Click to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.
Operator	Select the comparison operator from the drop-down list. The options are: • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin

Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type one more field opens adjacent to the output, update the same based on the selected output option. The options are: • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean. • True • False
Output	Select the output from the drop-down list. Once you select the output one more field opens adjacent to the output, update the same based on the selected output option. The options are: • Text • Number • Boolean • Date • Fact The below option appears if the Data Type is selected as Boolean. • True • False
Expression	View the expression updated in the expression builder.

5. Click the **Validation Model** tab to define various validation modelling rules.

→ The **Create Validation Model – Validation Model** screen displays.

Figure 42 : Create Validation Model – Validation Model

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

Table 39 : Create Validation Model – Validation Model - Field Description

Field	Description
The following fields appear if you click the Validation Model Tab	
+ button	Click to add a new row.
- button	Click to delete an existing row.
Rule ID	Select the rule ID from the drop-down list. All rules configured in the rule engine for the selected product processor are obtained.
	Click to get the information about the rule.
Sequence	Specify the sequence of execution of rules.
Reason	Select the reason from the drop-down list.
Severity	Select the severity from the drop-down list.
Comments	Specify the comments.

- Click **Save** to save the details.

The **Validation Model** is successfully created and can be viewed using the **View Validation Model** screen.

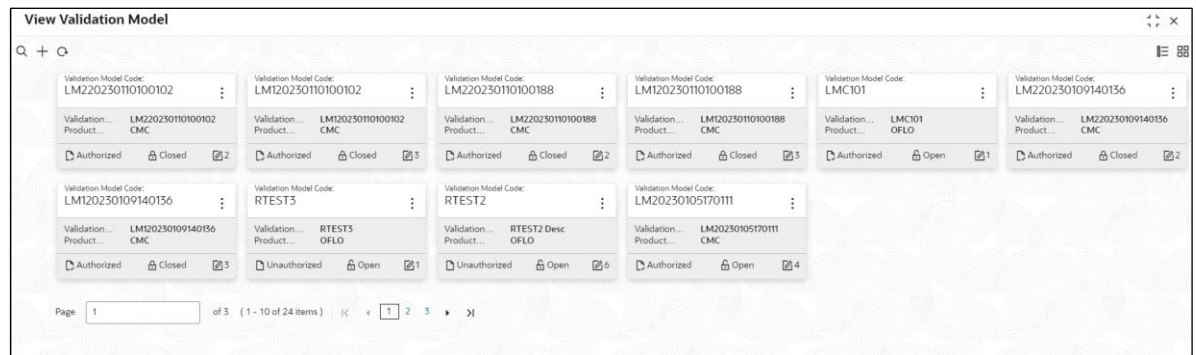
2.5.2.2 View Validation Model

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

7. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
8. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Validation Model**, under **Validation Model**, click **View Validation Model**.

→ The **View Validation Model** screen displays.

Figure 43 : View Validation Model

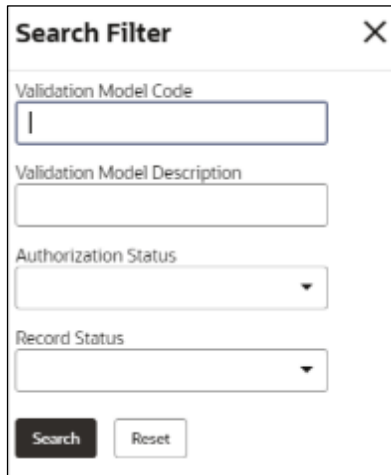


For more information on fields, refer to the field description table below.

Table 40: View Validation Model – Field Description.

Field	Description
Validation Model Code	Displays the validation model code.
Validation Model Description	Displays the validation model description.
Product Processor Code	Displays the product processor code.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

9. On **View Validation Model** screen, click  icon.
 → The **View Validation Model – Search** screen displays.

Figure 44 : View Validation Model - Search


The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains four input fields: 'Validation Model Code' (with a cursor), 'Validation Model Description', 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom, there are two buttons: 'Search' and 'Reset'.

10. On **View Validation Model – Search** screen, Specify the **Search Filter** to fetch the required validation model.

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

Table 41 : View Validation Model - Search Filter - Field Description

Field	Description
Validation Model Code	Specify the validation model code.

Field	Description
Validation Model Description	Specify the description of the validation model.
Authorization Status	Select the authorization status of the validation model. The options are: • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the validation model. The options are: • Open • Closed

11. Click **Search** to display the required validation model.



12. On **View Validation Model** screen, click icon to **Unlock**, **Delete**, **Authorize**, or **View** the created validation model.

13. Click **Unlock** to modify the created validation model.

→ The **Validation Model Maintenance – Modify** screen displays.

Figure 45 : Validation Model Maintenance - Modify

Validation Model Maintenance

Basic Details

Validation Model Code: LMC500

Validation Model Description: LM500

Effective Date: September 30, 2020

Expiry Date: April 26, 2025

Product Processor: OFLO

Priority: 2

Stop On First Error: ☐

Selection Criteria

☒ Use Existing Rule ☐ Create New Rule

Validation Model

Rule Code: QASMH100Rule

Rule Name: QASMH100 Description

Rules

Basic Info

Code	Description	Tag	Select Existing rule
QASMH100Rule	QASMH100 Description		

Section1

Else

No items to display.

Expression

```

IF
  ( ProductCode == QASMH100 )
Output
  Section1 true
Else
  
```

Audit **Cancel** **Save**

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

Table 42: Validation Model Maintenance – Modify – Field Description.

Field	Description
Basic Details	
Validation Model Code	Displays the created validation model code.
Validation Model Description	Displays the description for the created validation model. User can modify the same.

Field	Description
Effective Date	Displays the effective date for the created validation model. User can modify the same if the date is future dated.
Expiry Date	Displays the expiry date for the created validation model. User can modify the same.
Product Processor	Displays the product processor of the created validation model.
Priority	Displays the priority of the validation model. User can modify the same.
Stop On Failure	Indicates whether system should stop execution of rules if any rules fails or continue ahead with the remaining rules as per the sequence.
Selection Criteria	
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rules	
Rule Code	Displays the rule code.
	Click to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Indicates if the new rule is created.
Rules	
Code	Displays the rule code.
Description	Displays the rule description
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
Fact / Rules	Displays the fact/rules of the created validation model.
Operator	Displays the comparison operator of the created validation model.

Field	Description
Data Type	Displays the data type for the fact or rule of the created validation model.
Output	Displays the output of the created validation model.
Expression	Displays the expression updated in the expression builder of the created validation model.
Validation Model	
Rule ID	Displays the rule ID of the created validation model. You can modify the same.
	Click to get the information about the rule.
Sequence	Displays the sequence of the created validation model. User can modify the same.
Reason	Displays the reason of the created validation model. User can modify the same.
Severity	Displays the severity of the created validation model. User can modify the same.
Comments	Displays the comments of the created validation model. User can modify the same.

14. Click **Save** to update the modified fields.

15. Click **View** to view the created validation model.

→ The **Validation Model Maintenance – View** screen displays.

Figure 46 : Validation Model Maintenance - View

Validation Model Maintenance

Basic Details

Validation Model Code: LMC500

Validation Model Description: LM500

Effective Date: September 30, 2020

Expiry Date: April 26, 2025

Product Processor: OFLO

Priority: 2

Stop On First Error: On

Selection Criteria **Validation Model**

☒ Use Existing Rule ☐ Create New Rule

Rules

Rule Code: QASMHL100Rule Rule Name: QASMHL100 Description

Edit

Rules

Basic Info

Code: QASMHL100Rule Description: QASMHL100 Description Tag: Select Existing rule:

Rule Version: 1

Section1

Else

No items to display.

Expression

IF (ProductCode == QASMHL100)

Output Section1 true

Else

Audit

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

Table 43 : Validation Model Maintenance - View – Field Description.

Field	Description
Basic Details	
Validation Model Code	Displays the created validation model code.
Validation Model Description	Displays the created validation model description.
Effective Date	Displays the effective date.

Field	Description
Expiry Date	Displays the expiry date.
Product Processor	Displays the product processor of the created validation model.
Priority	Displays the priority of the validation model.
Selection Criteria	
Rules	
Use Existing Rule	Displays if the existing rule is linked to validation model.
Rule Code	Displays the rule code of the created validation model.
Rule Name	Displays the rule name of the created validation model.
Create New Rule	Displays if new rule is linked to the validation model.
Rules	
Code	Displays the rule code of the created validation model.
Description	Displays the rule description of the created validation model.
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
Fact / Rules	Displays the fact/rules of the created validation model.
Operator	Displays the comparison operator of the created validation model.
Data Type	Displays the data type for the fact or rule of the created validation model.
Output	Displays the output of the created validation model.
Expression	Displays the expression updated in the expression builder of the created validation model.
Validation Model	
Rule ID	Displays the rule ID of the created validation model.
Sequence	Displays the sequence of the created validation model.

Field	Description
Reason	Displays the reason of the created validation model.
Severity	Displays the severity of the created validation model.
Comments	Displays the comments of the created validation model.

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 define the borrowing capacity based on the various input.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Borrowing Capacity**, under **Borrowing Capacity**, click **Create Borrowing Capacity**.

→ The **Create Borrowing Capacity** screen displays.

Figure 47 : Create Borrowing Capacity

- Specify the fields on **Create Borrowing Capacity** screen.

The fields, which are mentioned as required, are mandatory. For more information on fields, refer to the field description table below.

Table 44 : Create Borrowing Capacity - Field Description

Field	Description
Basic Details	
Borrowing Capacity Code	Specify the unique borrowing code.
Borrowing Capacity Description	Specify a short description for the borrowing code.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the borrowing capacity is being defined.

Field	Description
Execution Stage	Select the required option for execution stage. The 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.

4. Click the **Selection Criteria** tab to define selection criteria rules.

→ The **Create Borrowing Capacity – Selection Criteria** screen displays.

Figure 48 : Create Borrowing Capacity - Selection Criteria

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

Table 45 : Create Borrowing Capacity – Selection Criteria - Field Description

Field	Description
The following fields appear if you click the Selection Criteria Tab	
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rules	
Rule Code	Select the rule code from the drop-down list.

Field	Description
	Click this icon to get the information about the rule.
Rule Name	View the rule name.
Create New Rule	Select this option to create new rule.
Rules	
Code	Specify the rule code.
Description	Specify the rule description.
Select Rule Existing	Select existing rule from the drop-down list.
	Click to view the existing rule. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below fields appears once you click  icon.	
Rule ID	Displays the rule ID.
Rule Name	Displays the rule name.
Description	Displays the rule description.
Rule Version	Displays the rule version.
	Click to view the rule version. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below fields appears once you click  icon.	
Version	Displays the rule version.
Description	Displays the rule description.
Creation Date	Displays the rule creation date.
Expression Builder	

Field	Description
+ Add Expression	Click to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once you select the fact/rules one more field opens adjacent to the output, update the same based on the selected output option.
Operator	Select the comparison operator from the drop-down list. The options are: • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin
Data Type	Select the data type for the fact or rule. Once you select the data type one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Fact • Date The below option appears if the Data Type is selected as Boolean. • True • False

Field	Description
Output	Select the output from the drop-down list. Once you select the output one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Date • Fact The below option appears if the Data Type is selected as Boolean. • True • False
Expression	View the expression updated in the expression builder.

5. Click the **Eligibility** tab to define eligibility.

→ The **Create Borrowing Capacity – Eligibility** screen displays.

Figure 49 : Create Borrowing Capacity – Eligibility

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

Table 46 : Create Borrowing Capacity – Eligibility - Field Description

Field	Description
The following fields appear if you click the Eligibility	
+ button	Click to add a new row.

Field	Description
- button	Click to delete an existing row.
Actions	Select this checkbox corresponding to the row to be deleted.
Fact ID	Select the fact ID from the drop-down list.
Rule ID	Select the rule ID from the drop-down list.
	Click to get the information about the rule.

- Click **Save** to save the details.

The **Borrowing Capacity** is successfully created and can be viewed using the **View Borrowing Capacity** screen.

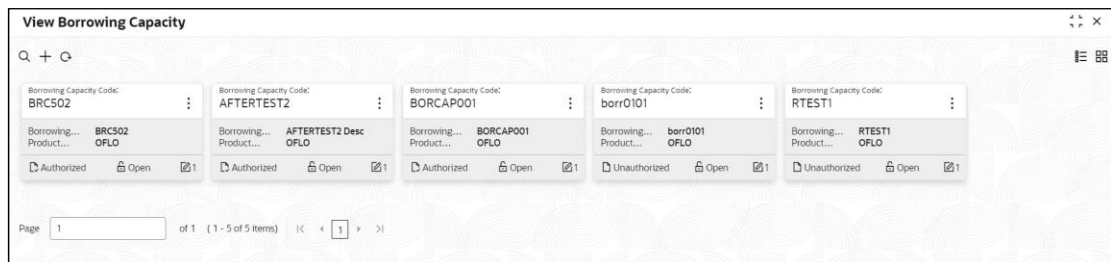
2.5.3.2 View Borrowing Capacity

The **View Borrowing Capacity** screen allows user to view the borrowing capacity created using the **Create Borrowing Capacity** screen. The status of the created capacity is displayed as **Unauthorized** and **Open**. Once the checker authorizes the capacity, the status is updated to **Authorized** and **Open**.

- On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
- Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Borrowing Capacity**, under **Borrowing Capacity**, click **View Borrowing Capacity**.

→ The **View Borrowing Capacity** screen displays.

Figure 50 : View Borrowing Capacity



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

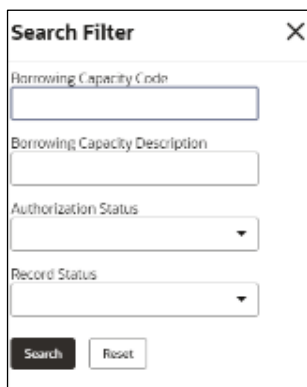
Table 47: View Borrowing Capacity – Field Description

Field	Description
Borrowing Capacity Code	Displays the borrowing capacity code.
Borrowing Capacity Description	Displays the borrowing capacity description.
Product Processor	Displays the product processor.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

9. On **View Borrowing Capacity** screen, click  icon.

→ The **View Borrowing Capacity – Search** screen displays.

Figure 51 : View Borrowing Capacity - Search



10. On **View Borrowing Capacity – Search** screen, Specify the **Search Filter** to fetch required borrowing capacity.

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

Table 48 : View Borrowing Capacity - Search Filter - Field Description

Field	Description
Borrowing Capacity Code	Specify the borrowing capacity code.
Borrowing Capacity Description	Specify the description of the borrowing capacity.

Field	Description
Authorization Status	Select the authorization status of the borrowing capacity. The options are: • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the borrowing capacity. The options are: • Open • Closed

11. Click **Search** to display the required borrowing capacity.



12. On **View Borrowing Capacity** screen, click  icon to **Unlock, Delete, Authorize, or View** the created borrowing capacity.

13. Click **Unlock** to modify the created borrowing capacity.

→ The **Borrowing Capacity Maintenance – Modify** screen displays.

Figure 52 : Borrowing Capacity Maintenance – Modify

Borrowing Capacity Maintenance

Basic Details

Borrowing Capacity Code: BRC502

Effective Date: September 9, 2020

Product Processor: OFLO

Borrowing Capacity Description: BRC502

Expiry Date: July 31, 2025

Execution Stage: Before Decision

Selection Criteria: ☒ Use Existing Rule ☐ Create New Rule

Rules

Rule Code: BRC502 Rule Name: BRC502

Edit

Rules

Basic Info

Code: BRC502 Description: BRC502 Tag: [dropdown] Select Existing rule: [search]

Rule Version: 2

Section1

Eligibility

No items to display.

Expression

IF ((LoanTenure > 36) && (marketValue < 800000))
Output: Section1 True
Else:

Audit Cancel Save

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

Table 49: Borrowing Capacity Maintenance – Modify – Field Description.

Field	Description
Basic Details	
Borrowing Capacity Code	Displays the code for the created borrowing capacity.
Borrowing Capacity Description	Displays the description for the created borrowing capacity. User can modify the same.

Field	Description
Effective Date	Displays the effective date for the created borrowing capacity. User can modify the same if the date is future dated.
Expiry Date	Displays the expiry date for the created borrowing capacity. User can modify the same.
Product Processor	Displays the product processor of the created borrowing capacity.
Execution Stage	Displays the execution stage for the created borrowing capacity.
Selection Criteria	
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rules	
Rule Code	Displays the rule code.
	Click to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Indicates if the new rule is created.
Rules	
Code	Displays the rule code.
Description	Displays the rule description
Select Existing Rule	Displays the existing rule. User can modify the same.
Version	Displays the rule version.
Expression Builder	
Fact / Rules	Displays the fact/rules of the created borrowing capacity.
Operator	Displays the comparison operator of the created borrowing capacity.
Data Type	Displays the data type for the fact or rule of the created borrowing capacity.

Field	Description
Output	Displays the output of the created borrowing capacity.
Expression	Displays the expression updated in the expression builder of the created borrowing capacity.
Eligibility	
Fact ID	Displays the fact ID of the created borrowing capacity. User can modify the same.
Rule ID	Displays the rule ID of the created borrowing capacity. User can modify the same.
	Click to get the information about the rule.

14. Click **Save** to update the modified fields.

15. Click **View** to view the created borrowing capacity.

→ The **Borrowing Capacity Maintenance – View** screen displays.

Figure 53 : Borrowing Capacity Maintenance – View

Borrowing Capacity Maintenance

Basic Details

Borrowing Capacity Code
BRC502

Borrowing Capacity Description
BRC502

Effective Date
September 9, 2020

Expiry Date
July 31, 2025

Product Processor
OFLO

Execution Stage
Before Decision

Rules

Rule Code
BRC502

Rule Name
BRC502

Basic Info

Code
BRC502

Description
BRC502

Tag
[Dropdown]

Rule Version
2

Select Existing rule
[Search]

Section1

Else

No items to display.

Expression

IF
((LoanTenure > 36) && (marketValue < 800000))
Output
Section1 True
Else

Audit

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

Table 50 : Borrowing Capacity Maintenance - View – Field Description.

Field	Description
Basic Details	
Borrowing Capacity Code	Displays the code for the created borrowing capacity.
Borrowing Capacity Description	Displays the description for the created borrowing capacity.
Effective Date	Displays the effective date for the created borrowing capacity.
Expiry Date	Displays the expiry date for the created borrowing capacity.
Product Processor	Displays the product processor for the created borrowing capacity.

Field	Description
Execution Stage	Displays the execution stage for the created borrowing capacity.
Selection Criteria	
Rules	
Use Existing Rule	Displays if the existing rule is linked to borrowing capacity.
Rule Code	Displays the rule code of the created borrowing capacity.
Rule Name	Displays the rule name of the created borrowing capacity.
Create New Rule	Displays if new rule is linked to the created borrowing capacity.
Rules	
Rule Code	Displays the rule code of the created borrowing capacity.
Description	Displays the rule description of the created borrowing capacity.
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
Fact / Rules	Displays the fact/rules of the created borrowing capacity.
Operator	Displays the comparison operator of the created borrowing capacity.
Data Type	Displays the data type for the fact or rule of the created borrowing capacity.
Output	Displays the output of the created borrowing capacity.
Expression	Displays the expression updated in the expression builder of the created borrowing capacity.
Eligibility	
Fact ID	Displays the fact ID of the created borrowing capacity.
Rule ID	Displays the rule ID of the created borrowing capacity.
	Click to get the information about the rule.

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 user to define scoring feature for determining the credit score. This score applies to applications during origination and based on the information received from the product processor.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision** click, **Maintenance**, under **Maintenance**, click **Scoring Feature**, under **Scoring Feature**, click **Create Scoring Feature**.

→ The **Create Scoring Feature** screen displays.

Figure 54 : Create Scoring Feature

3. Specify the fields on **Create Scoring Feature** screen.

The fields, which are mentioned as required, are mandatory. For more information on fields, refer to the field description table below.

Table 51 : Create Scoring Feature - Field Description

Field	Description
Basic Details	

Field	Description
Feature Code	Specify the unique feature code.
Feature Description	Specify a short description for the feature.
Product Processor	Specify the product processor for which the feature is being created.
Rule	Select the rule if it is required to define the feature. This option is used to decide whether the feature is rule based or fact based. The options are: • Yes • No
Fact Code	Select the fact code to be mapped to the feature from the drop-down list. This field is enabled if the Rule is selected as No.
Fact Name	Displays the fact name for the selected fact. This field is enabled if the Rule is selected as No.
Rule Code	Select the rule code to be mapped to the feature from the drop-down list. This field is enabled if the Rule is selected as Yes.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name for the selected rule. This field is enabled if the Rule is selected as Yes.

- Click **Save** to save the details.

The **Scoring Feature** is successfully created and can be viewed using the **View Scoring Feature** screen.

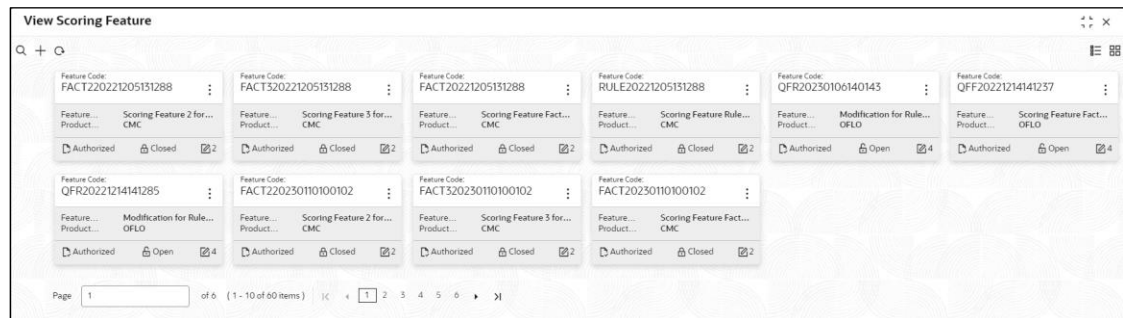
2.5.4.2 View Scoring Feature

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**.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Scoring Feature**, under **Scoring Feature**, click **View Scoring Feature**.

→ The **View Scoring Feature** screen displays.

Figure 55 : View Scoring Feature



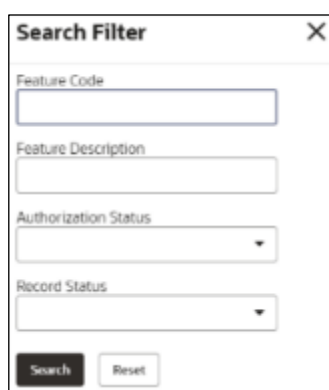
For more information in fields, refer to the field description table below.

Table 52 : View Scoring Feature - Field Description

Field	Description
Feature Code	Displays the feature code.
Feature Description	Displays the feature description.
Product Processor	Displays the product processor.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

3. On **View Scoring Feature** screen, click  icon.

→ The **View Scoring Feature – Search** screen displays.

Figure 56 : View Scoring Feature - Search


The image shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains four input fields: 'Feature Code' (text box), 'Feature Description' (text box), 'Authorization Status' (dropdown menu), and 'Record Status' (dropdown menu). At the bottom, there are two buttons: 'Search' and 'Reset'.

4. On **View Scoring Feature – Search** screen, Specify the **Search Filter** to fetch the required scoring feature.

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

Table 53 : View Scoring Feature - Search Filter - Field Description

Field	Description
Feature Code	Displays the feature code.
Feature Description	Displays the feature description.
Authorization Status	Select the authorization status of the feature. The options are: • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the feature. The options are: • Open • Closed

5. Click **Search** to display the required scoring feature.
 6. On **View Scoring Feature** screen, click  icon to **Unlock, Delete, Authorize, or View** the created scoring feature.
 7. Click **Unlock** to modify the created scoring feature.
- The **Scoring Feature Maintenance – Modify** screen displays.

Figure 57 : Scoring Feature Maintenance – Modify

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

Table 54 : Scoring Feature Maintenance – Modify - Field Description

Field	Description
Basic Details	
Feature Code	Displays the feature code.
Feature Description	Displays the feature description. User can modify the same.
Product Processor	Displays the product processor for the created scoring feature.
Rule	Displays the rule defined to the feature. User can modify the same.
Rule Code	Displays the rule code of the feature. User can modify the same. This field is displayed if the Rule is selected as Yes .
	Click to get the information about the rule.
Rule Name	Displays the rule name of the feature. This field is displayed if the Rule is selected as Yes .
Fact Code	Displays the fact code of the feature. User can modify the same. This field is displayed if the Rule is selected as No .
Fact Name	Displays the fact name of the feature. This field is displayed if the Rule is selected as No .

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. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Quantitative Scoring Model**, under **Quantitative Scoring Model**, click **Create Quantitative Scoring Model**.

→ The **Create Quantitative Scoring Model** screen displays.

Figure 58 : Create Quantitative Scoring Model

3. Specify the fields on **Create Quantitative Scoring Model** screen.

The fields, which are mentioned as required, are mandatory. For more information on fields, refer to the field description table below.

Table 55 : Create Quantitative Scoring Model - Field Description

Field	Description
Basic Details	
Scoring Model	Select the scoring model from the drop-down list. The options are: • Application Scoring Model • Applicant Scoring Model • Multi-Applicant Scoring Model
Scoring Model code	Specify the unique scoring model code.
Scoring Model Description	Specify a short description for the scoring model.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the model is being created.
Priority	Specify the priority of the model.

4. Click the **Selection Criteria** tab to define scoring model.

→ The **Create Quantitative Scoring Model – Selection Criteria** screen displays.

Figure 59 : Create Quantitative Scoring Model – Selection Criteria

Create Quantitative Scoring Model

Basic Details

Scoring Model: Application Scoring Model

Scoring Model Code: [Required]

Effective Date: September 30, 2020 [Required]

Product Processor: OFLO

Scoring Model Description: [Required]

Expiry Date: [Required]

Priority: [Required]

Selection Criteria | **Scoring Rule**

☐ Use Existing Rule ☒ Create New Rule

Create Rule

New

Rules

Basic Info

Code: [Required]

Description: [Required]

Tag: [Required]

Rule Version: [Required]

Select Existing rule: [Required]

Section1

Else

No items to display.

Expression

IF

Output

Section1

Else

Cancel Save

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

Table 56 : Create Quantitative Scoring Model – Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rules	
Rule Code	Select the rule code from the drop-down list.
	Click to get the information about the rule.

Field	Description
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.
Rules	
Code	Specify the new rule code.
Description	Specify the rule description.
Select Existing Rule	Select the existing rule from the drop-down list.
	Click to view the existing rule. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below field appears once you click  icon.	
Rule ID	Displays the rule ID.
Rule Name	Displays the rule name.
Description	Displays the rule description.
Rule Version	Displays the rule version
	Click to view the existing rule version. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below fields appears once you click  icon.	
Version	Displays the rule version.
Description	Displays the rule description.
Creation Date	Displays the rule creation date.
Expression Builder	
+ button	Click to add new expression.

Field	Description
Fact / Rules	Select the fact or rule from the drop-down list. Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.
Operator	Select the comparison operator from the drop-down list. The options are: • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin

Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Fact • Date The below option appears if the Data Type is selected as Boolean. • True • False
Output	Select the output from the drop-down list. Once you select the output one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Date • Fact The below option appears if the Data Type is selected as Boolean. • True • False
Expression	Displays the expression updated in the expression builder.

- Click the **Scoring Rule** tab to define the rule. This tab is enabled if **Application Scoring Model** is selected.

→ The **Create Quantitative Scoring Model – Scoring Rule** screen displays.

Figure 60 : Create Quantitative Scoring Model – Scoring Rule

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

Table 57 : Create Quantitative Scoring Model - Scoring Rule - Field Description

Field	Description
Score	
Rule Code	Select the rule code from the drop-down list.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code.

- Click the **Feature** tab to define the feature. This tab is enabled if **Applicant Scoring Model** and **Multiple Applicant Scoring Model** is selected.

→ The **Create Quantitative Scoring Model – Feature** screen displays.

Figure 61 : Create Quantitative Scoring Model – Feature

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

Table 58 : Create Quantitative Scoring Model – Feature - Field Description

Field	Description
Scoring Feature	
+ button	Click to add a new row.
- button	Click to delete an existing row.
Feature	Select the feature from the drop-down list.
Weightage (%)	Specify the weightage to be assigned to each feature code.
Range Type	Select the range type from the drop-down list. The options are: • Max Value • Param Percent% • Value For Applicant Scoring Model this field is editable.
Define Range/Value	Click to define the feature.
Enable	By default, this option is enabled. Indicates if the scoring parameter is enabled or not.

7. Click the **Define** link to define a range or absolute values for each scoring feature to be considered for scoring model and score for that range or value. In case the data type of feature is numeric such as Bureau scores the below screen appears.

→ The **Create Quantitative Scoring Model – Define Link – Numeric Feature** screen displays.

Figure 62 : Create Quantitative Scoring Model – Define Link – Numeric Feature

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

Table 59: Create Quantitative Scoring Model – Define Link – Numeric Feature - Field Description

Field	Description
Range/Value Definition	
Range Type	Displays the range type selected.
Max Value	Specify the maximum value on which scoring has to be done, if range type ID is Max Value % or Param %.
+ button	Click to add a new row.

Field	Description
- button	Click to delete an existing row.
Range From	Specify the minimum range of value based on which scoring is to be done.
Range To	Specify the maximum range of value based on which scoring is to be done.
Score/Percentage	Specify the percentage to be assigned for each range or value, if range type is Max value % or Param %. Specify the score to be assigned for each range or value, if range type is Value.
Category	Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The options are: • Strong • Medium • Weak

8. In case the data type of feature is alphanumeric such as Employment Category the below screen appears.

Figure 63: Create Quantitative Scoring Model - Define Link – Alphanumeric Feature

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

Table 60: Create Quantitative Scoring Model – Define Link – Alphanumeric Feature - Field Description

Field	Description
Range/Value Definition	
Range Type	Displays the range type selected. The default value for the same is Value .
Max Value	Specify the maximum value for the range type.
+ button	Click to add a new row.
- button	Click to delete an existing row.
Value	Specify the value of the feature.
Score	Specify the score assigned for each range value.

Field	Description
Category	Specify the category for each range or value from the drop-down list. The options are: • Strong • Medium • Weak

9. Click **Done** to save the data and close the range panel.
10. Click **Save** to save the details.

The **Quantitative Scoring Model** is successfully created and can be viewed using the **View Quantitative Scoring Model** screen.

2.5.5.2 View Quantitative Scoring Model

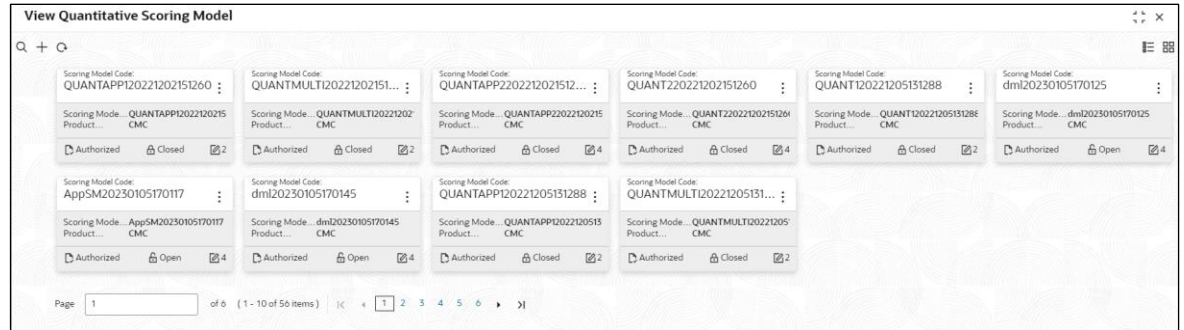
The **View Quantitative Scoring Model** screen allows the user to view the Quantitative Scoring Model created. The status of the uploaded Quantitative Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Quantitative Scoring model, the status is updated to **Authorized**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

Prerequisite

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

11. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
12. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Quantitative Scoring Model**, under **Quantitative Scoring Model**, click **View Quantitative Scoring Model**.

→ The **View Quantitative Scoring Model** screen displays.

Figure 64 : View Quantitative Scoring Model

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

Table 61 : View Quantitative Scoring Model - Field Description

Field	Description
Scoring Model Code	Displays the scoring model code.
Scoring Model Description	Displays the scoring model description.
Product Processor Code	Displays the product processor code.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

13. On **View Quantitative Scoring Model** screen, click  icon.

→ The **View Quantitative Scoring Model – Search** screen displays.

Figure 65 : View Quantitative Scoring Model - Search

14. On **View Quantitative Scoring Model – Search** screen, Specify the **Search Filter** to fetch the required quantitative scoring model.

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

Table 62 : View Quantitative Scoring Model – Search Filter - Field Description

Field	Description
Scoring Model Code	Specify the scoring model code.
Scoring Model Description	Specify the scoring model description.
Authorization Status	Select the authorization status of the model. The options are: • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the model. The options are: • Open • Closed

15. Click **Search** to display the required quantitative scoring model.



16. On **View Quantitative Scoring Model** screen, click  icon to **Unlock**, **Delete**, **Authorize**, or **View** the created quantitative scoring model.

17. Click **Unlock** to modify the created quantitative scoring model.

→ The **Quantitative Scoring Model Maintenance – Modify** screen displays.

Figure 66 : Quantitative Scoring Model Maintenance – Modify

Quantitative Scoring Model Maintenance

Basic Details

Scoring Model: Application Scoring Model

Scoring Model Code: CBSINTAPPL

Effective Date: September 30, 2020

Product Processor: OFLO

Scoring Model Description: CBS Integration Application Level

Expiry Date: March 31, 2025

Priority: 1

Rules

Rule Code: CBSINT2

Rule Name: CBSINT2

Basic Info

Code: CBSINT2

Description: CBSINT2

Tag: [Dropdown]

Select Existing rule: [Search]

Section1

Else

No items to display.

Expression

IF (MIN (ALL_Transunion_Credit_Report) == 409)

Output Section1 true

Else

Audit Cancel Save

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

Table 63 : Quantitative Scoring Model Maintenance – Modify - Field Description

Field	Description
Basic Details	
Application Scoring Model	Displays the application scoring model.
Scoring Model Code	Displays the scoring model code for the created quantitative scoring model.

Field	Description
Scoring Model Description	Displays the scoring model description for the created quantitative scoring model. User can modify the same
Effective Date	Displays the effective date for the created quantitative scoring model. User can modify the same before authorization.
Expiry Date	Displays the expiry date of the created quantitative scoring model. User can modify the same.
Product Processor	Displays the product processor for the created quantitative scoring model.
Priority	Displays the priority of the created quantitative scoring model. User can modify the same.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked. User can modify the same
Rules	
Rule Code	Displays the rule code for the created quantitative scoring model. User can modify the same.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.
Create New Rule	Displays the rule code for the created quantitative scoring model. User can modify the same.
Rules	
Code	Specify the new rule code for quantitative scoring model.
Description	Specify the rule description for the quantitative scoring model.
Select existing Rule	Displays the existing rule.

Field	Description
Rule Version	Displays the rule version.
Expression Builder	
+ button	Click to add new expression.
Fact / Rules	Displays the fact or rule for the created quantitative scoring model.
Operator	Displays the comparison operator for the created quantitative scoring model.
Data Type	Displays the data type for the fact or rule for the created quantitative scoring model.
Output	Displays the output for the created quantitative scoring model.
Expression	Displays the expression updated in the expression builder for the created quantitative scoring model.
Feature This tab is enabled for the Applicant Scoring Model .	
Scoring Feature	
+ button	Click to add new row.
- icon	Click to delete an existing row.
Feature	Displays the feature for the created quantitative scoring model.
Weightage (%)	Displays the weightage assigned to each feature for the created quantitative scoring model. User can modify the same.
Range Type	Displays the range type for the created quantitative scoring model. The options are: • Max Value • Param Percent% • Value
Define Range/Value	Displays the range/value defined for the created quantitative scoring model.
Range From	Displays the minimum range of value based on which scoring is done. User can modify the same.

Field	Description
Range To	Displays the maximum range of value based on which scoring is done. User can modify the same.
Score	Displays the score assigned for each range or value. User can modify the same.
Category	Displays the category for each range or value for the created quantitative scoring model. The options are: • Strong • Medium • Weak User can modify the same.
Enable	Displays the parameter for the created quantitative scoring model. User can modify the same.
Scoring Rule This tab is enabled for the Application Scoring Model .	
Score	
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.

18. Click **Save** to update the modified fields.

19. Click **View** to view the created quantitative scoring model.

→ The **Quantitative Scoring Model Maintenance – View** screen displays.

Figure 67 : Quantitative Scoring Model Maintenance – View

Quantitative Scoring Model Maintenance

Basic Details

Scoring Model: [Field]
 Application Scoring Model: [Field]
 Scoring Model Code: [Field]
 LCRN (ACT): [Field]
 Effective Date: September 30, 2020
 Expiration Date: March 31, 2021
 Product Process: [Field]
 CR ID: [Field]

Rules

Rule Editor: [Field] Rule View: [Field]

Rules

Code: CRS-VT2 Description: CRS-VT2 Tag: [Field] Select Derivatives: [Field]

Section1

True

False

Expression

IF (MIN (All Transaction Credit Report) == 409)
 Output: Section1 true
 Else: Section1 false

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

Table 64 : Quantitative Scoring Model Maintenance – View - Field Description

Field	Description
Basic Details	
Scoring Model	Displays the scoring Model for the created quantitative scoring model.
Scoring Model Code	Displays the scoring model code for the created quantitative scoring model.
Scoring Model Description	Displays the scoring model description for the created quantitative scoring model.

Field	Description
Effective Date	Displays the effective date for the created quantitative scoring model.
Expiry Date	Displays the expiry date of the created quantitative scoring model.
Product Processor	Displays the product processor for the created quantitative scoring model.
Priority	Displays the priority of the created quantitative scoring model.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked.
Rules	
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.
Create New Rule	Displays the rule code for the created quantitative scoring model.
Rules	
Code	Specify the new rule code for quantitative scoring model.
Description	Specify the rule description for the quantitative scoring model.
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
+ button	Click to add new expression.
Fact / Rules	Displays the fact or rule for the created quantitative scoring model.
Operator	Displays the comparison operator for the created quantitative scoring model.
Data Type	Displays the data type for the fact or rule for the created quantitative scoring model.

Field	Description
Output	Displays the output for the created quantitative scoring model.
Expression	Displays the expression updated in the expression builder for the created quantitative scoring model.
Feature This tab is enabled for the Applicant Scoring Model .	
Scoring Feature	
+ button	Click to add new row.
- button	Click to delete an existing row.
Feature	Displays the feature for the created quantitative scoring model.
Weightage (%)	Displays the weightage assigned to each feature for the created quantitative scoring model.
Range Type	Displays the range type for the created quantitative scoring model. The options are: • Max Value • Param Percent% • Value
Define Range/Value	Displays the range/value defined for the created quantitative scoring model.
Range From	Displays the minimum range of value based on which scoring is done.
Range To	Displays the maximum range of value based on which scoring is done.
Score	Displays the score assigned for each range or value.
Category	Displays the category for each range or value for the created quantitative scoring model. The options are: • Strong • Medium • Weak
Enable	Displays the parameter for the created quantitative scoring model.

Field	Description
Scoring Rule This tab is enabled for the Application Scoring Model .	
Score	
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.

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**.
 - Questionnaire should be created and authorized before this maintenance
1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
 2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Qualitative Scoring Model**, under **Qualitative Scoring model**, click **Create Qualitative Scoring Model**.

→ The **Create Qualitative Scoring Model** screen displays.

Figure 68 : Create Qualitative Scoring Model

3. Specify fields on **Create Qualitative Scoring Model** screen.

The fields, which are mentioned as required, are mandatory. For more information on fields, refer to the field description table below.

Table 65 : Create Qualitative Scoring Model - Field Description

Field	Description
Basic Details	
Scoring Model	Select the scoring model from the drop-down list. The options are: • Application Scoring Model • Applicant Scoring Model
Scoring Model code	Specify the unique scoring model code.
Scoring Model Description	Specify a short description for the scoring model.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the model is being created.
Priority	Specify the priority of the model.

- Click the **Selection Criteria** tab to define qualitative scoring model.

→ The **Create Qualitative Scoring Model – Selection Criteria** screen displays.

Figure 69 : Create Qualitative Scoring Model – Selection Criteria

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

Table 66 : Create Qualitative Scoring Model – Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rules	
Rule Code	Select the rule code from the drop-down list.

Field	Description
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.
Rules	
Code	Specify the rule code.
Description	Specify the rule description.
Select Existing Rule	Select the existing rule from the drop-down list.
	Click to view the existing rule. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below fields appears once you click  icon.	
Rule ID	Displays the rule ID.
Rule Name	Displays the rule name.
Description	Displays the rule description.
Rule Version	Displays the rule version.
	Click to view the existing rule version. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below fields appears once you click  icon.	
Version	Displays the rule version.
Description	Displays the rule description.
Creation Date	Displays the rule creation date.
Expression Builder	

Field	Description
+ button	Click to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.
Operator	Select the comparison operator from the drop-down list. The options are: • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin

Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Fact • Date The below option appears if the Data Type is selected as Boolean. • True • False
Output	Select the output from the drop-down list. Once you select the output one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Date • Fact The below option appears if the Data Type is selected as Boolean. • True • False
Expression	Displays the expression updated in the expression builder.

- Click the **Scoring Rule** tab to define the rules. This tab is enabled if **Application Scoring Model** is selected.

→ The **Create Qualitative Scoring Model - Scoring Rule** screen displays.

Figure 70 : Create Qualitative Scoring Model - Scoring Rule

The screenshot shows a web application window titled "Create Qualitative Scoring Model". It has a "Basic Details" section with the following fields:

- Scoring Model:** A dropdown menu with "Application Scoring Model" selected.
- Qualitative Scoring Model Code:** A text input field.
- Effective Date:** A date picker showing "September 30, 2020".
- Product Processor:** A dropdown menu with "Select" selected.
- Qualitative Scoring Model Description:** A text input field.
- Expiry Date:** A date picker.
- Priority:** A text input field.

Below the "Basic Details" section, there are two tabs: "Selection Criteria" and "Scoring Rule". The "Scoring Rule" tab is active. It contains the following fields:

- Rule Code:** A dropdown menu with "Select" selected.
- Rule Name:** A text input field.

At the bottom right of the window, there are "Cancel" and "Save" buttons.

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

Table 67 : Create Qualitative Scoring Model - Scoring Rule - Field Description

Field	Description
Score	
Rule Code	Select the rule code from the drop-down list.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code.

- Click the **Questionnaire** tab to define the scoring model based on the various questionnaires. This tab is enabled if **Applicant Scoring Model** is selected.

→ The **Create Qualitative Scoring Model – Questionnaire** screen displays.

Figure 71 : Create Qualitative Scoring Model - Questionnaire

Create Qualitative Scoring Model

Basic Details

Scoring Model: Applicant Scoring Model

Qualitative Scoring Model Code: [Required]

Effective Date: September 30, 2020

Product Processor: OFLO

Qualitative Scoring Model Description: [Required]

Expiry Date: [Required]

Priority: [Required]

Selection Criteria

Questionnaire

Questionnaire Code: QuestionnaireSet3

Questionnaire Name: Qualitative Score Creation Questionnaire

Scoring Feature

Question ID	Question	Define Range/Value	Enable
AgeOfResidence	Number of years the applicant staying at present address	Define	☒
TypeOfResident	Applicant Resident Type	Define	☒
EmploymentDuration	How many years in current employment	Define	☒
NoOfDependent	Number of dependent	Define	☒

Cancel Save

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

Table 68 : Create Qualitative Scoring Model – Questionnaire - Field Description

Field	Description
Score	
Questionnaire Code	Select the questionnaire code from the drop-down list. It will list down all the questionnaire created as a part of create questionnaire.
Questionnaire Name	Displays the questionnaire name of the selected questionnaire code.
Question ID	Displays the question ID in the questionnaire.
Question	Displays the question description linked to the question ID.
Define Range/Value	Click to define the score for the expected response.
Enable	By default, this option is enabled. Indicates if the question ID is enabled or not.

- Click the **Define** link to define a range or absolute values for questions.

→ The **Create Qualitative Scoring Model - Define Link** screen displays.

Figure 72 : Create Qualitative Scoring Model - Define Link

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

Table 69: Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
Range/Value Definition	
Value	Displays the options available for a questionnaire.
Score	Specify the score to be assigned to each value.

Field	Description
Category	Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The options are: • Strong • Medium • Weak

8. Click **Done** to save the data and close the range panel.
9. Click **Save** to save the details.

The **Qualitative Scoring Model** is successfully created and can be viewed using the **View Qualitative Scoring Model** screen.

2.5.6.2 View Qualitative Scoring Model

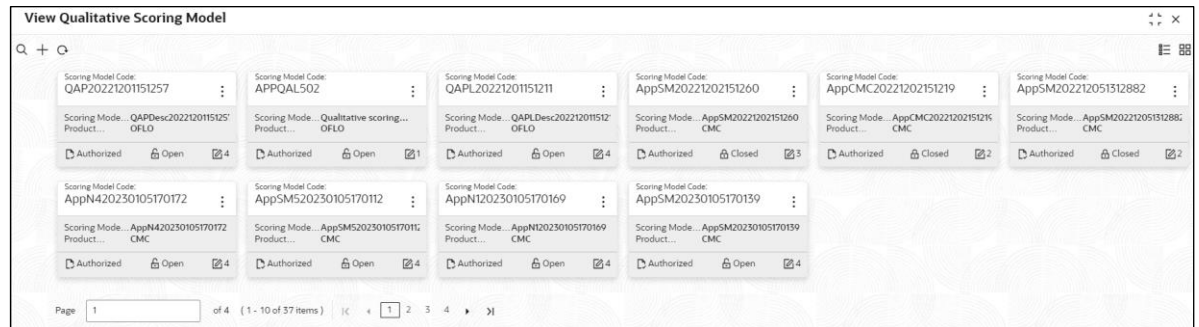
The **View Qualitative Scoring Model** screen allows the user to view the Qualitative Scoring Model created. The status of the uploaded Qualitative Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Qualitative Scoring model, the status is updated to **Authorized**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

Prerequisite

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

10. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
11. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Qualitative Scoring Model**, under **Qualitative Scoring Model**, click **View Qualitative Scoring Model**.

→ The **View Qualitative Scoring Model** screen displays.

Figure 73 : View Qualitative Scoring Model

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

Table 70: View Qualitative Scoring Model – Field Description.

Field	Description
Scoring Model Code	Displays the scoring model code.
Scoring Model Description	Displays the scoring model description.
Product Processor Code	Displays the product processor code.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

12. On **View Qualitative Scoring Model** screen, click  icon.

→ The **View Qualitative Scoring Model – Search** screen displays.

Figure 74 : View Qualitative Scoring Model - Search

Search Filter [X]

Scoring Model Code

Scoring Model Description

Authorization Status

Record Status

Search **Reset**

13. On **View Qualitative Scoring Model – Search** screen, Specify the **Search Filter** to fetch the required qualitative scoring model.

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

Table 71 : View Qualitative Scoring Model - Search Filter - Field Description

Field	Description
Scoring Model Code	Specify the scoring model code.
Scoring Model Description	Specify the scoring model description.
Authorization Status	Select the authorization status of the scoring model. The options are: - Authorized - Rejected - Unauthorized
Record Status	Select the record status of the scoring model. The options are: - Open - Closed

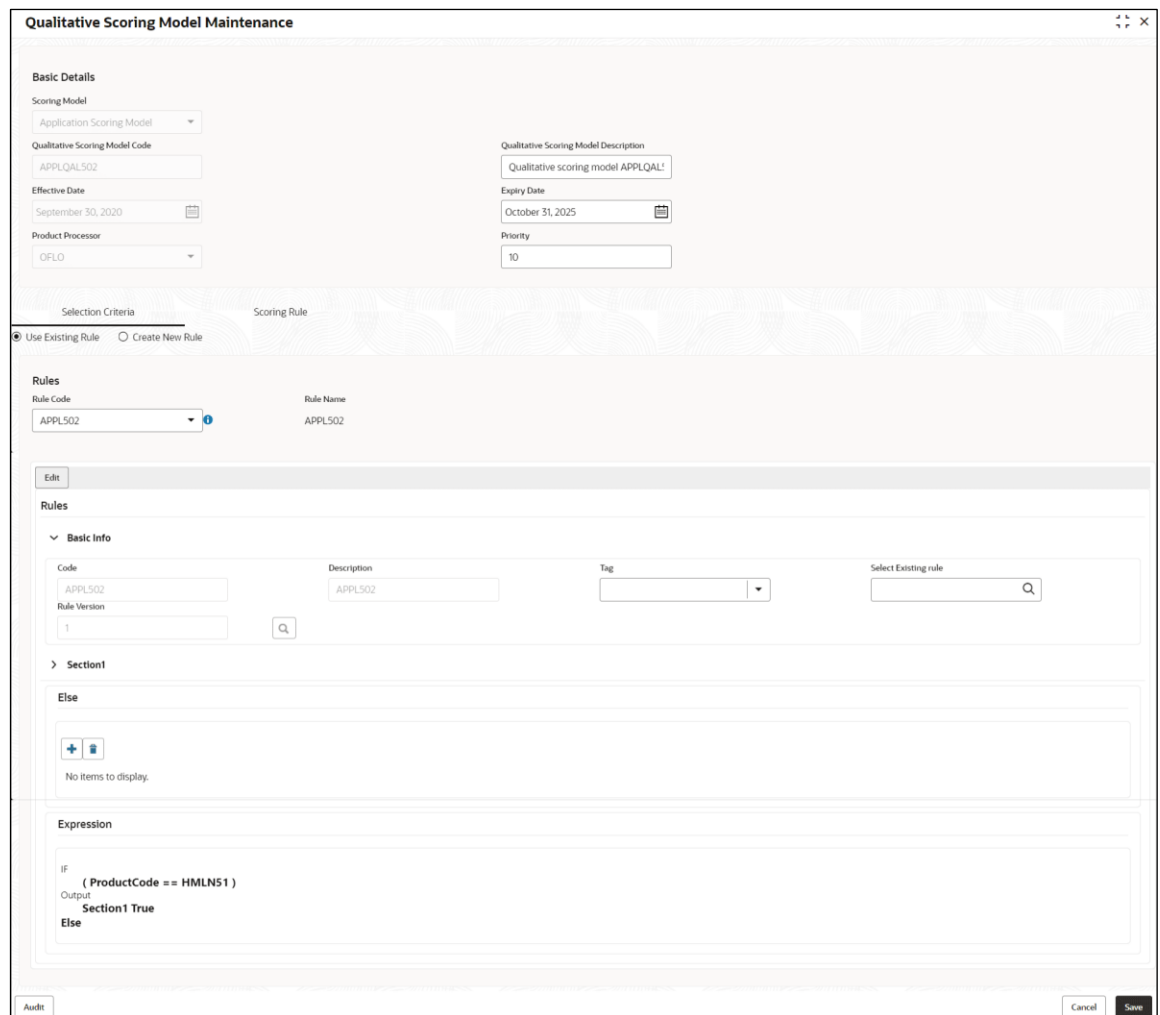
14. Click **Search** to display the required qualitative scoring model.

15. On **View Qualitative Scoring Model** screen, click  icon to **Unlock, Delete, Authorize**, or **View** the created qualitative scoring model.

16. Click **Unlock** to modify the created qualitative scoring model.

→ The **Qualitative Scoring Model Maintenance – Modify** screen displays.

Figure 75 : Qualitative Scoring Model Maintenance - Modify



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

Table 72: Qualitative Scoring Model Maintenance – Modify – Field Description.

Field	Description
Basic Details	

Field	Description
Scoring Model	Displays the scoring model for the created qualitative scoring model.
Qualitative Scoring Model Code	Displays the qualitative scoring model code for the created qualitative scoring model.
Qualitative Scoring Model Description	Displays the qualitative scoring model description for the created qualitative scoring model. User can modify the same.
Effective Date	Displays the effective date of the created qualitative scoring model. User can modify the same before authorization.
Expiry Date	Displays the expiry date of the created qualitative scoring model. User can modify the same.
Product Processor	Displays the product processor for the created qualitative scoring model.
Priority	Displays the priority of the created qualitative scoring model. User can modify the same.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked. User can modify the same.
Rules	
Rule Code	Displays the rule code for the created qualitative scoring model. User can modify the same.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created qualitative scoring model.
Rules	
Code	Displays the rule code.
Description	Displays the rule description.

Field	Description
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
+ button	Click to add new expression.
Fact / Rules	Displays the fact or rule for the created qualitative scoring model.
Operator	Displays the comparison operator for the created qualitative scoring model.
Data Type	Displays the data type for the fact or rule for the created qualitative scoring model.
Output	Displays the output for the created qualitative scoring model.
Expression	Displays the expression updated in the expression builder.
Scoring Rule Applicable for the Application scoring Model .	
Score	
Rule Code	Displays the rule code for the created qualitative scoring model. User can modify the same.
Rule Name	Displays the rule name for the created qualitative scoring model.
Questionnaire Applicable for Applicant Scoring Model .	
Score	
Questionnaire Code	Displays the questionnaire code for the created qualitative scoring model. User can modify the same.
Questionnaire Name	Displays the questionnaire name for the created qualitative scoring model.
Question ID	Displays the question ID for the created qualitative scoring model.
Question	Displays the question for the created qualitative scoring model.

Field	Description
Define Range/Value	Displays the defined range or value. User can modify the same.
Value	Displays the defined value for the created qualitative scoring model.
Score	Displays the score for the created qualitative scoring model. User can modify the same.
Category	Displays the category for the created qualitative scoring model. User can modify the same.
Enable	Displays if the question ID is enabled or not.

17. Click **Save** to update the modified fields.
 18. Click **View** to view the created qualitative scoring model.
- The **Qualitative Scoring Model Maintenance – View** screen displays.

Figure 76 : Qualitative Scoring Model Maintenance - View

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

Table 73 : Qualitative Scoring Model Maintenance - View – Field Description.

Field	Description
Basic Details	
Scoring Model	Displays the scoring model for the created qualitative scoring model.
Qualitative Scoring Model Code	Displays the qualitative scoring model code for the created qualitative scoring model.
Qualitative Scoring Model Description	Displays the qualitative scoring model description for the created qualitative scoring model.

Field	Description
Effective Date	Displays the effective date of the created qualitative scoring model.
Expiry Date	Displays the expiry date of the created qualitative scoring model.
Product Processor	Displays the product processor for the created qualitative scoring model.
Priority	Displays the priority of the created qualitative scoring model.
Selection Criteria	
Rules	
Use Existing Rule	Indicates if the existing rule is linked.
Rules	
Rule Code	Displays the rule code for the created qualitative scoring model.
	Click to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created qualitative scoring model.
Create New Rule	Indicates if the new rule is created.
Rules	
Rule Code	Displays the rule code of the created qualitative scoring model.
Description	Displays the rule description of the created qualitative scoring model.
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
+ button	Click this icon to add new expression.
Fact / Rules	Displays the fact/rules of the created qualitative scoring model.
Operator	Displays the comparison operator of the created qualitative scoring model.

Field	Description
Data Type	Displays the data type for the fact or rule of the created qualitative scoring model.
Output	Displays the output of the created qualitative scoring model.
Expression	Displays the expression updated in the expression builder of the created qualitative scoring model.
Scoring Rule Applicable for the Application scoring Model .	
Score	
Rule Code	Displays the rule code for the created qualitative scoring model.
Rule Name	Displays the rule name for the created qualitative scoring model.
Questionnaire Applicable for Applicant Scoring Model .	
Score	
Questionnaire Code	Displays the questionnaire code for the created qualitative scoring model.
Questionnaire Name	Displays the questionnaire name for the created qualitative scoring model.
Question ID	Displays the question ID for the created qualitative scoring model.
Question	Displays the question for the created qualitative scoring model.
Define Range/Value	Displays the defined range or value.
Value	Displays the defined value for the created qualitative scoring model.
Score	Displays the score for the created qualitative scoring model.
Category	Displays the category for the created qualitative scoring model.
Enable	Displays if the question ID is enabled or not.

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.
 - Decision and Grade LOV should be defined in Lookup screen.
1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
 2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Decision Grade Matrix**, under **Decision Grade Matrix**, click **Create Decision Grade Matrix**.

→ The **Create Decision Grade Matrix** screen displays.

Figure 77 : Create Decision Grade Matrix

3. Specify the fields on **Create Decision Grade Matrix** screen.

The fields, which are mentioned with required, are mandatory. For more information on fields, refer to the field description table below.

Table 74: Create Decision and Grade Matrix - Field Description

Field	Description
Basic Details	
Model code	Specify the unique model code.
Model Description	Specify a short description for the model.
Effective Date	Select the effective date.
Expiry Date	Select the expiry date.
Product Processor	Specify the product processor for which the decision and grade matrix is being created.
Priority	Specify the priority of the model.

- Click the **Selection Criteria** tab to configure the parameters based on which decision model is to be resolved.

→ The **Create Decision Grade Matrix – Selection Criteria** screen displays.

Figure 78 : Create Decision Grade Matrix – Selection Criteria

Create Decision Grade Matrix

Basic Details

Model Code Required

Model Description Required

Effective Date Required

Expiry Date Required

Product Processor Required

Priority Required

Selection Criteria Decision Matrix Grade Matrix

☐ Use Existing Rule ☒ Create New Rule

Create Rule

New

Rules

Basic Info

Code Required

Description

Tag Required

Rule Version Required

Select Existing rule

Section1

Expression Builder

+ Add Expression

Output

+ -

No items to display.

Else

+ -

No items to display.

Expression

IF

Output

Section1

Else

Cancel Save

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

Table 75 : Decision and Grade Matrix - Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rules	

Field	Description
Rule Code	Select the rule code from the drop-down list.
	Click to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Select this option to create new rule.
Rules	
Code	Specify the new rule code.
Description	Specify the rule description.
Select Existing Rule	Select the existing rule from the drop-down list.
	Click to view the existing rule. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below field appears once you click  icon.	
Rule ID	Displays the rule ID.
Rule Name	Displays the rule name.
Description	Displays the rule description.
Rule Version	Displays the rule version.
	Click icon to view the list of rule versions. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
Below field appears once you click  icon.	
Version	Displays the rule version.
Description	Displays the rule description.
Creation Date	Displays the rule creation date.

Field	Description
Expression Builder	
+ button	Click to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.
Operator	Select the comparison operator from the drop-down list. The options are: • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin

Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Date • Fact The below option appears if the Data Type is selected as Boolean. • True • False
Output	Select the output from the drop-down list. Once you select the output one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Date • Fact The below option appears if the Data Type is selected as Boolean. • True • False
Expression	Displays the expression updated in the expression builder.

- Click the **Decision Matrix** tab to define decision on the application. Select the feature for which the decision needs to be maintained like Quantitative/Qualitative.

→ The **Create Decision Grade Matrix - Decision Matrix** screen displays.

Figure 79 : Create Decision Grade Matrix - Decision Matrix

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

Table 76 : Create Decision Grade Matrix – Decision Matrix - Field Description

Field	Description
The following fields appear if you click Decision Matrix Tab.	
Add Column	Click for addition of features for which decision has to be maintained. On click of Add Column, all the features are shown in the drop-down list. Select the feature to be added. Click save to add the feature. If the feature is numeric type, two columns get added in the table From and To. If the feature is character/alphanumeric type one column Value gets added. System should not save, if no feature has been added. User can click Cancel to close the window.
Link a Rule?	User can link a rule to the features. The options are: Yes: If this option is selected, system displays the list of rules and based on rule mapped the decision is provided. No: If this option is selected, system displays the list of decision lookup values.
+ button	Click to add a new row.
- button	Click to delete an existing row.

Field	Description
Score From	Specify the minimum range of score for the decision.
Score To	Specify the maximum range of score for the decision.
Decision	Specify the decision of an application from the drop-down list. The values are configurable based on the look up values maintained The options are: • Approved • Manual • Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? Option is update as Yes .

6. Click the **Grade Matrix** tab to assign the grade to the application that is used during the pricing of the application. Select the feature for which the grade needs to be maintained like Quantitative/Qualitative.

→ The **Create Decision Grade Matrix – Grade Matrix** screen displays.

Figure 80 : Create Decision Grade Matrix – Grade Matrix

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

Table 77 : Create Decision Grade Matrix – Grade Matrix - Field Description

Field	Description
The following fields appear if you click Grade Matrix tab.	
Add Column	Click for addition of features for which decision has to be maintained. On click of Add Column, all the features are shown in the drop-down list. Select the feature to be added. Click save to add the feature. If the feature is numeric type, two columns get added in the table From and To. If the feature is character/alphanumeric type one column Value gets added. System should not save, if no feature has been added. User can click Cancel to close the window.
Link a Rule?	User can link a rule to the features. The options are: • Yes: If this option is selected, system displays the list of rules and based on rule mapped the decision is provided. • No: If this option is selected, system displays the list of decision lookup values.
+ button	Click to add a new row.
- button	Click to delete an existing row.
Score From	Specify the minimum range of the score for the grade.
Score To	Specify the maximum range of the score for the grade.
Grade	Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained. The options are: • A • B • C
Value	In case the data type of feature is numeric such as Age, FICO score the below field appears., specify the value for which the grade has to be maintained.

Field	Description
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? Option is updated as Yes .

7. Click **Save** to save the details.

The **Decision Grade Matrix** is successfully created and can be viewed using the **View Decision and Grade Matrix** screen.

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**.

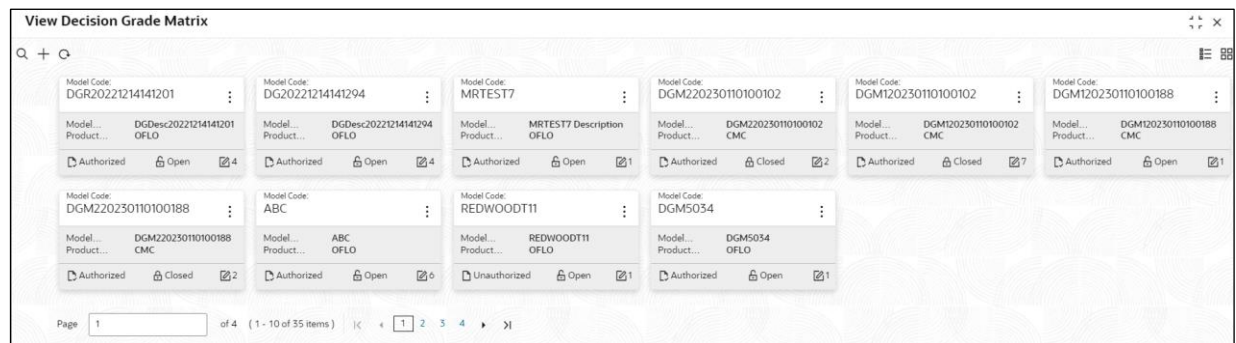
Prerequisite

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Decision Grade Matrix**, under **Decision Grade Matrix**, click **View Decision Grade Matrix**.

→ The **View Decision Grade Matrix** screen displays.

Figure 81 : View Decision Grade Matrix



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

Table 78 : View Decision Grade Matrix - Field Description

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

3. On **View Decision Grade Matrix** screen, click  icon.

→ The **View Decision Grade Matrix – Search** screen displays.

Figure 82 : View Decision Grade Matrix- Search

The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains four input fields: 'Model Code' (a text box with a cursor), 'Model Description' (a text box), 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom of the dialog are two buttons: 'Search' and 'Reset'.

- On **View Decision Grade Matrix – Search** screen, Specify the **Search Filter** to fetch the required decision grade matrix.

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

Table 79 : View Decision Grade Matrix – Search Filter - Field Description

Field	Description
Model Code	Displays the model code.
Model Description	Displays the model description.
Authorization Status	Select the authorization status of the model. The options are: - Authorized - Rejected - Unauthorized
Record Status	Select the record status of the model. The options are: - Open - Closed

- Click **Search** to display the required decision grade matrix.



- On **View Decision Grade Matrix** screen, click  icon to **Unlock, Delete, Authorize, or View** the created decision grade matrix.
- Click **Unlock** to modify the created decision grade matrix.

→ The **Decision Grade Maintenance – Modify** screen displays.

Figure 83 : Decision Grade Maintenance – Modify

Decision Grade Maintenance

Basic Details

Model Code: CBSINT3

Model Description: CBSINT3

Effective Date: September 30, 2020

Expiry Date: March 31, 2025

Product Processor: OFLO

Priority: 1

Selection Criteria **Decision Matrix** **Grade Matrix**

☒ Use Existing Rule ☐ Create New Rule

Rules

Rule Code: CBSINT3

Rule Name: CBSINT3

Edit

Rules

Basic Info

Code: CBSINT3

Description: CBSINT3

Tag: [Dropdown]

Rule Version: 5

Select Existing rule: [Search]

Section1

Else

No items to display.

Expression

IF (MIN (ALL_Equifax_Consumer_Credit_Report) == 409)

Output Section1 true

Else

Audit **Cancel** **Save**

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

Table 80 : View Decision Grade Matrix – Modify - Field Description

Field	Description
Basic Details	
Model Code	Displays the model code for created decision grade matrix.
Model Description	Displays the description of the model for the created decision grade matrix. User can modify the same.

Field	Description
Effective Date	Displays the effective date of the model for the created decision grade matrix.
Expiry Date	Displays the expiry date of the model for the created decision grade matrix. User can modify the same.
Product Processor	Displays the product processor for the created decision grade matrix.
Priority	Displays the priority of the model for the created decision grade matrix. User can modify the same.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked.
Rules	
Rule Code	Displays the rule code of the created decision grade matrix. User can modify the same.
	Click to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Displays the rule code for the created decision grade matrix. User can modify the same.
Rules	
Code	Specify the new rule code for decision grade matrix.
Description	Specify the rule description for the decision grade matrix.
Select Existing Rule	Displays the existing rule. User can modify the same.
Rule Version	Displays the rule version.
Expression Builder	
+ button	Click to add new expression.

Field	Description
Fact / Rules	Displays the fact or rule for the created decision grade matrix.
Operator	Displays the comparison operator for the created decision grade matrix.
Data Type	Displays the data type for the fact or rule for the created decision grade matrix.
Output	Displays the output for the created decision grade matrix.
Expression	Displays the expression updated in the expression builder for the created quantitative scoring model.
Decision Matrix	
Add Column	Click to add addition of features for which decision has to be maintained.
Link a Rule?	User can link a rule to the features. The options are: • Yes: This option displays the list of rules and based on rule mapped the decision is provided. • No: This option displays the list of decision lookup values.
+ button	Click to add new row.
- button	Click to delete row.
Score From	Displays the minimum range of score for the decision. User can modify the same.
Score To	Displays the maximum range of score for the decision. User can modify the same.
Decision	Displays the decision of an application. The values are configurable based on the look up values maintained The options are: • Approved • Manual • Rejected User can modify the same.

Field	Description
Rule	Displays the rule based on which decision is to be made. This field is enabled if Link a Rule? Option is updated as Yes .
Grade Matrix	
Add Column	Click to add addition of features for which decision has to be maintained.
Link a Rule?	User can link a rule to the features. The options are: • Yes: This option displays the list of rules and based on the rule's mapped decision is provided. • No: this option displays the list of decision lookup values.
+ button	Click to add new row.
S- button	Click to delete row.
Score From	Displays the minimum range of score for the grade. User can modify the same.
Score To	Displays the maximum range of score for the grade. User can modify the same.
Grade	Displays the grade of the application based on the score scored. The values are configurable based on the look up values maintained. The options are: • A • B • C User can modify the same.
Rule	Displays the rule based on which decision is to be made. This field is enabled if Link a Rule? Option is updated as Yes .

8. Click **Save** to update the modified field.
9. Click **View** to view the created decision grade matrix.

→ The **Decision Grade Maintenance – View** screen displays.

Figure 84 : Decision Grade Maintenance – View

Decision Grade Maintenance

Basic Details

Model Code: CBSINT3
 Model Description: CBSINT3
 Effective Date: September 30, 2020
 Expiry Date: March 31, 2025
 Product Processor: OFLO
 Priority: 1

Selection Criteria **Decision Matrix** **Grade Matrix**

☒ Use Existing Rule ☐ Create New Rule

Rules

Rule Code: CBSINT3 Rule Name: CBSINT3

Edit

Rules

Basic Info

Code: CBSINT3 Description: CBSINT3 Tag: Select Existing rule:

Rule Version: 5

Section1

Else

No items to display.

Expression

IF (MIN (ALL_Equifax_Consumer_Credit_Report) == 409)
 Output Section1 true
 Else

Audit

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

Table 81 : Decision Grade Maintenance – View - Field Description

Field	Description
Basic Details	
Model Code	Displays the model code for the created decision grade matrix.
Model Description	Displays the description for the created decision grade matrix.
Effective Date	Displays the effective date for the created decision grade matrix.
Expiry Date	Displays the expiry date for the created decision grade matrix.
Product Processor	Displays the product processor for the created decision grade matrix.

Field	Description
Priority	Displays the priority for the created decision grade matrix.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked.
Rules	
Rule Code	Displays the rule code of the created decision grade matrix.
	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 created decision grade matrix.
Rules	
Code	Specify the new rule code for decision grade matrix.
Description	Specify the rule description for the decision grade matrix.
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
+ button	Click to add new expression.
Fact / Rules	Displays the fact or rule for the created decision grade matrix.
Operator	Displays the comparison operator for the created decision grade matrix.
Data Type	Displays the data type for the fact or rule for the created decision grade matrix.
Output	Displays the output for the created decision grade matrix.
Expression	Displays the expression updated in the expression builder for the created quantitative scoring model.
Decision Matrix	
Add Column	Click to add addition of features for which decision has to be maintained.

Field	Description
Link a Rule?	Displays if the rule is linked to the feature or not.
+ button	Click to add a new row.
- button	Click to delete a row.
Score From	Displays the minimum range of score for the decision.
Score To	Displays the maximum range of score for the decision.
Decision	Displays the decision of an application. The values are configurable based on the look up values maintained The options are: • Approved • Manual • Rejected
Rule	Displays the rule based on which decision is made. This field is enabled if Link a Rule? Option is updated as Yes.
Grade Matrix	
Add Column	Click to add addition of features for which decision has to be maintained.
+ button	Click to add a new row.
- button	Click to delete a row.
Score From	Displays the minimum range of score for the grade.
Score To	Displays the maximum range of score for the grade.
Grade	Displays the grade of the application based on the score scored. The values are configurable based on the look up values maintained. The options are: • A • B • C
Rule	Displays the rule based on which decision is made. This field is enabled if Link a Rule? Option is updated as Yes.

2.5.8 Pricing

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

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. In OBO we define the variance/margin in the pricing definition.

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. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Pricing**, under **Pricing**, click **Create Pricing Model**.
→ The **Create Pricing Model** screen displays.

Figure 85 : Create Pricing Model

Create Pricing Model

Basic Details

Pricing Code Required

Pricing Description Required

Effective Date Required (September 30, 2020)

Expiry Date Required

Product Processor Required (Select)

Filter Value Required

Priority Required

Selection Criteria | **Price Definition**

☒ Use Existing Rule ☐ Create New Rule

Rules

Rule Code Required (Select)

Rule Name

Cancel Save

- Specify the fields on **Create Pricing Model** screen.

The fields, which are mentioned as required, are mandatory. For more information on fields, refer to the field description table below.

Table 82 : Create Pricing Model – Field Description

Field	Description
Basic Details	
Pricing Code	Specify the unique pricing code.
Pricing Description	Specify a short description for the pricing.
Effective Date	Select the effective date.
Expiry Date	Select the expiry date.
Product Processor	Specify the product processor for which the pricing is being defined.
Priority	Specify the priority of the pricing.

- Click the **Selection Criteria** tab to define pricing.

→ The **Create Pricing Model - Selection Criteria** screen displays.

Figure 86 : Create Pricing Model - Selection Criteria

Create Pricing Model

Basic Details

Pricing Code Required

Pricing Description Required

Effective Date Required

Expiry Date Required

Product Processor Required

Priority Required

Filter Value

Selection Criteria **Price Definition**

☐ Use Existing Rule ☒ Create New Rule

Create Rule

New

Rules

Basic info

Code Required

Description

Tag Required

Rule Version Required

Select Existing rule

Section1

Expression Builder

+ Add Expression

Output

+ -

No items to display.

Else

+ -

No items to display.

Expression

IF

Output

Section1

Else

Cancel **Save**

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

Table 83 : Create Pricing Model – Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rules	

Field	Description
Rule Code	Select the rule code from the drop-down list.
	Click to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Select this option to create new rule.
Rules	
Code	Displays the rule code.
Description	Displays the rule description.
Select existing Rule	Select the existing rule from the drop-down list.
Rule Version	Displays the rule version.
	Click to view the existing rule. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
The below field appears once you click  icon.	
Rule ID	Displays the rule ID.
Rule Name	Displays the rule name.
Description	Displays the rule description.
Rule version	Displays the rule version.
	Click to view the existing rule version. Note: This is used when existing rule is to be used for some modification like copy of existing rule.
The below field appears once you click  icon.	
Version	Displays the rule version.
Description	Displays the rule description.

Field	Description
Creation Date	Displays the rule creation date.
Expression Builder	
+ button	Click icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.
Operator	Select the comparison operator from the drop-down list. The options are: • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin

Field	Description
Data Type	Select the data type for the fact or rule. Once you select the data type one more field opens adjacent to it, update the same based on the selected option. The options are: • Text • Number • Boolean • Fact • Date The below option appears if the Data Type is selected as Boolean. • True • False
Output	Select the output from the drop-down list. Once you select the output one more field opens adjacent it, update the same based on the selected option. The options are: • Text • Number • Boolean • Date • Fact The below option appears if the Data Type is selected as Boolean. • True • False
Expression	Displays the expression updated in the expression builder.

5. Click the **Price Definition** tab to define pricing.

→ The **Create Pricing Model – Price Definition (Flat)** screen displays.

Figure 87 : Create Pricing Model – Price Definition (Flat)

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

Table 84 : Create Pricing Model – Price Definition (Flat) – Field Description

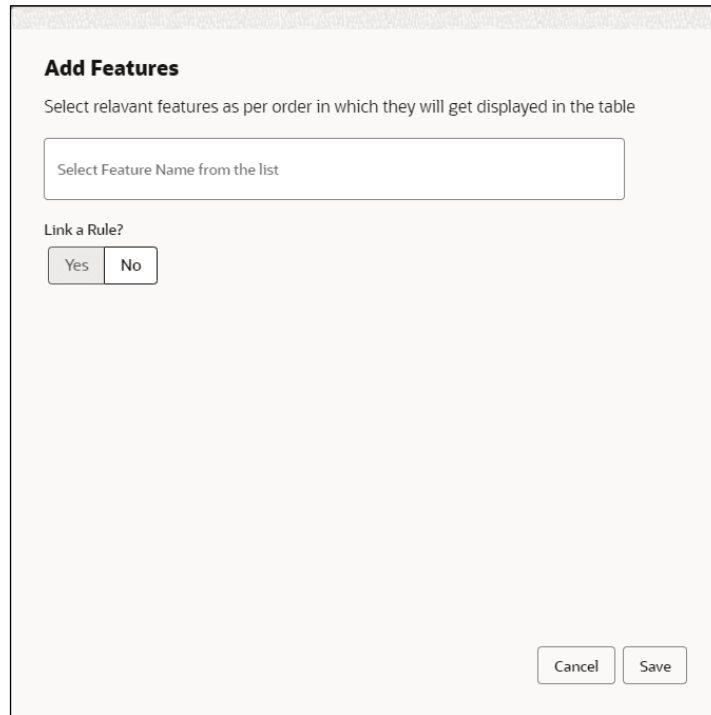
Field	Description
Minimum Rate	Specify the minimum rate applicable for the defined pricing code.
Maximum Rate	Specify the maximum rate applicable for the defined pricing code.
Rate Type	Specify the rate type from the drop-down list. The options are: - Flat - Tiered
Link a Rule?	Select the option whether 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 once you select the Rate Type option as Flat and Link a Rule? option as No .
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** is selected as **Tiered**, the user can link the list of features

6. Click **Add Columns** button.

→ The **Add Features** popup screen displays.

Figure 88 : Add Features



Add Features

Select relevant features as per order in which they will get displayed in the table

Select Feature Name from the list

Link a Rule?

Yes No

Cancel Save

7. Select the feature names from the list. ('n' number of features can be selected)
8. Select the option whether to **Link a Rule** for defining the interest rate.
9. Click **Save** to link the list of features for defining the tiered interest rate.

→ The **Create Pricing Model – Price Definition (Tiered)** screen displays.

Figure 89 : Create Pricing Model – Price Definition (Tiered)

Create Pricing Model

Basic Details

Pricing Code Required

Pricing Description Required

Effective Date September 30, 2020 Required

Expiry Date Required

Product Processor OFLO Required

Priority Required

Filter Value Required

Price Definition

Minimum Rate Required

Maximum Rate Required

Rate Type
☐ Flat ☒ Tiered

Rate

Note
 How decimal number is considered while defining a Range? For Example: If range is from 0 - 200 in 1st row and 200 - 500 in 2nd row then that means in the 2nd row it will start from 200.

Add columns to define Rates

	Age	From	To	Rate %
☐				
☐				

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

Table 85 : 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.

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 .

10. Click **Save** to save the details.

The **Pricing Model** is successfully created and can be viewed using **View Pricing Model** Screen.

2.5.8.2 View Pricing Model

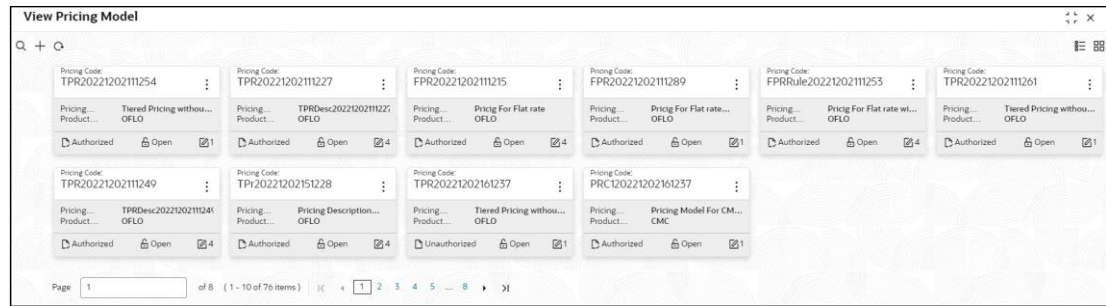
The **View Pricing Model** screen allows the user to view the pricing model created. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

Prerequisite

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Pricing**, under **Pricing**, click **View Pricing Model**.

→ The **View Pricing Model** screen displays.

Figure 90 : View Pricing Model

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

Table 86 : 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.

3. On **View Pricing Model** screen, click  icon.

→ The **View Pricing Model – Search** screens displays.

Figure 91 : View Pricing Model - Search

4. On **View Pricing Model – Search** screen, Specify the **Search Filter** to fetch the required pricing model.

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

Table 87 : View Pricing Model - Search Filter - Field Description

Field	Description
Pricing Code	Displays the pricing code.
Pricing Description	Displays the description of the pricing model.
Authorization Status	Select the authorization status of the model. The options are: • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the model. The options are: • Open • Closed

5. Click **Search** to display the required pricing model.
6. On **View Pricing Model** screen, click  icon to **Unlock**, **Delete**, **Authorize**, or **View** the created pricing model.
7. Click **Unlock** to modify the following fields.
 - The **Pricing Model Maintenance – Modify** screen displays.

Figure 92 : Pricing Model Maintenance – Modify

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

Table 88 : Pricing Model Maintenance – Modify - Field Description

Field	Description
Basic Details	
Pricing Code	Displays the pricing code for created pricing model.
Pricing Description	Displays the description of the pricing for the created pricing model. User can modify the same.
Effective Date	Displays the effective date of the pricing for the created pricing model.

Field	Description
Expiry Date	Displays the expiry date of the pricing for the created pricing model. User can modify the same.
Product Processor	Displays the product processor for the created pricing model.
Priority	Displays the priority of the pricing for the created pricing model. User can modify the same.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked.
Rules	
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	
+ button	Click to add new expression.
Fact / Rules	Displays the fact/rules of the created pricing model.
Operator	Displays the comparison operator of the created pricing model.
Data Type	Displays the data type for the fact or rule of the created pricing model.

Field	Description
Output	Displays the output of the created pricing model.
Expression	Displays the expression updated in the expression builder of the created pricing model.
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. 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.

Field	Description
<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 .

8. Click **Save** to update the modified fields.
9. Click **View** to view the created pricing model.

→ The **Pricing Model Maintenance – View** screen displays.

Figure 93 : Pricing Model Maintenance – View

Pricing Model Maintenance

Basic Details

Pricing Code: PR501

Pricing Description: Flat Pricing Model

Effective Date: September 15, 2020

Expiry Date: November 30, 2025

Product Processor: OFLO

Priority: 2

Filter Value:

Rules

Rule Code: PR501

Rule Name: PR501 Model Rule

Edit

Rules

Basic Info

Code: PR501

Description: PR501 Model Rule

Tag: [dropdown]

Select Existing rule: [search]

Rule Version: 1

Section1

Else

No items to display.

Expression

IF (ProductCode == HMLN50)

Output Section1 True

Else

Audit

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

Table 89 : Pricing Model Maintenance – View - Field Description

Field	Description
Basic Details	
Pricing Code	Displays the pricing code for created pricing model.
Pricing Description	Displays the description of the pricing for the created pricing model.
Effective Date	Displays the effective date of the pricing for the created pricing model.
Expiry Date	Displays the expiry date of the pricing for the created pricing model.

Field	Description
Product Processor	Displays the product processor for the created pricing model.
Priority	Displays the priority of the pricing for the created pricing model.
Selection Criteria	
Use Existing Rule	Indicates if the existing rule is linked.
Rules	
Rule Code	Displays the rule code of the created pricing model.
	Click to get the information about the rule.
Rule Name	Displays the rule name for the created pricing model.
Create New Rule	Displays if new rule is linked to the pricing model.
Rules	
Code	Displays the new rule code for created pricing model.
Description	Displays the rule description for the created pricing model.
Select Existing Rule	Displays the existing rule.
Rule Version	Displays the rule version.
Expression Builder	
+ button	Click to add a new expression.
Fact / Rules	Displays the fact/rules of the created pricing model.
Operator	Displays the comparison operator of the created pricing model.
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 updated in the expression builder of the created pricing model.
Pricing Definition	
Minimum Rate	Displays the minimum rate applicable for the defined pricing model.

Field	Description
Maximum Rate	Displays the maximum rate applicable for the defined pricing model.
Rate Type	Displays the rate type from the drop-down list. The options are: • Flat • Tiered
Rate %	Displays the interest rate application for the defined pricing. 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. 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.	
<Numeric Feature> From	Displays the minimum numeric value of feature to which the interest rate is applicable.
<Numeric Feature> To	Displays the maximum numeric value of feature to which the interest rate is applicable.
<Character Feature> Value	Displays the alphabetic value for which the interest rate is applicable.
Rate %	Displays 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	Displays the rule for the defined tier. This field appears once you select the Rate Type option as Tiered and Link a Rule? option as Yes .

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. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Strategy Configuration**, under **Strategy Configuration**, click **Create Strategy Configuration**.
→ The **Create Strategy Configuration** screen displays.

Figure 94 : Create Strategy Configuration

- Specify the fields on Create **Strategy Configuration** screen.

The fields, which are mentioned as required, are mandatory. For more information on fields, refer to the field description table below.

Table 90 : Create Strategy Configuration - Field Description

Field	Description
Basic Details	
Strategy Code	Specify the unique strategy code.
Strategy Code Description	Displays the description for the strategy code.
Product Processor	Specify the product processor for which the strategy is being configured.
Product Processor Description	Displays the product processor description.

Field	Description
Industry	Select the industry type from the drop-down list. The values are configurable based on the lookup values maintained. The 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 options are: • Corporate • Retail • SMENT
Account Category	Select the category from the drop-down list. The options are: • Asset • Liability
Module	Select the module from the drop-down list. The values are configurable based on the lookup values maintained. The options are: • Collection • Origination • Servicing
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Additional Information	
+ button	Click to add a new fact.
- button	Click to delete an existing row.
Type	Select the fact type from the drop-down list.

Field	Description
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 from the list. The options are: • Borrowing Capacity • Decision & Grade • Pricing • Qualitative Score • Quantitative Score • Score • Score & Decision • Score, Decision & Pricing If the Module is selected as Collection, then below options are available. The options are: • Decision and Grade • Qualitative Score • Quantitative Score • Score • Score and Decision
Steps	Steps are defined based on the modes selected. For example: If Borrowing Capacity mode is selected, the check box for borrowing capacity is by default selected and disabled, you can select the other steps.

- Click **Save** to save the details.

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. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Strategy Configuration**, under **Strategy Configuration**, click **View Strategy Configuration**.

→ The **View Strategy Configuration** screen displays.

Figure 95 : View Strategy Configuration



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

Table 91 : View Strategy Configuration - Field Description

Field	Description
Strategy Code	Displays the strategy code.
Strategy Description	Displays the strategy description.
Product Processor	Displays the product processor.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

3. On **View Strategy Configuration** screen, Click  icon.

→ The **View Strategy Configuration – Search** screen displays.

Figure 96 : View Strategy Configuration - Search

Search Filter [X]

Strategy Code

Strategy Description

Authorization Status

Record Status

Search **Reset**

- On **View Strategy Configuration – Search** screen, Specify the **Search Filter** to fetch the required strategy configuration.

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

Table 92 : View Strategy Configuration – Search Filter - Field Description

Field	Description
Strategy Code	Specify the strategy code.
Strategy Description	Specify the strategy description.
Authorization Status	Select the authorization status of the parameters. The options are: • Authorized • Rejected • Unauthorized
Record Status	Select the record status of the parameters. The options are: • Open • Closed

- Click **Search** to display the required strategy configuration.



- On **View Strategy Configuration** screen, click  icon to **Unlock**, **Delete**, **Authorize**, or **View** the created strategy configuration.
- Click **Unlock** to modify the created strategy configuration.

→ The **Strategy Configuration Maintenance – Modify** screen displays.

Figure 97 : Strategy Configuration Maintenance – Modify

Strategy Configuration Maintenance

Basic Details

Strategy Code: OFLO1000

Strategy Code Description: OFLO1000

Product Processor: OFLO

Product Processor Description: OFLO

Industry: Banking

Line of Business: Retail

Account Category: ☒ Asset ☐ Liability

Module: Origination

Effective Date: September 15, 2020

Expiry Date: November 29, 2025

Additional Information

+ -

Type	Value
No data to display.	

Modes

Select the Modes to configure as per requirement.

☒ Borrowing Capacity ☒ Decision & Grade ☒ Pricing ☒ Qualitative Score ☒ Quantitative Score ☒ Score ☒ Score & Decision ☒ Score, Decision & Pricing

Steps

Note
The mandatory steps are by default checked and disabled. The optional steps are enabled and unchecked. The user can decide which steps need to be configured for a mode.

Audit Cancel Save

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

Table 93 : Strategy Configuration Maintenance - Modify - Field Description

Field	Description
Basic Details	
Strategy Code	Displays the strategy code.
Strategy Code Description	Displays the strategy code description.
Product Processor	Displays the product processor for the created strategy configuration.
Product Processor Description	Displays the product processor description for the created strategy configuration.
Industry	Displays the industry for the created strategy configuration.
Line of Business	Displays the line of business for the created strategy configuration.
Account Category	Displays the account category for the created strategy configuration.
Module	Displays the module for the created strategy configuration.
Effective Date	Displays the effective date for the created strategy configuration.

Field	Description
Expiry Date	Displays the expiry date for the created strategy configuration. User can modify the same.
Additional Information	
Type	Displays the fact type for the created strategy configuration. User can modify the same.
Value	Displays the fact value for the created strategy configuration. User can modify the same.
Modes	Displays the modes defined for the created strategy configuration. User can modify the same.
Steps	Displays the steps defined for the created strategy configuration. User can modify the same.

8. Click **Save** to update the modified fields.
 9. Click **View** to view the created strategy configuration.
- The **Strategy Configuration Maintenance – View** screen displays.

Figure 98 : Strategy Configuration Maintenance – View

Strategy Configuration Maintenance

Basic Details

Strategy Code	OFLO1000	Strategy Code Description	OFLO1000
Product Processor	OFLO	Product Processor Description	OFLO
Industry	Banking	Line of Business	Retail
Account Category	Module	Module	Origination
Effective Date	September 15, 2020	Expiry Date	November 29, 2025

Additional Information

+ -

Type	Value
No data to display.	

Modes

Select the Modes to configure as per requirement

☒ Borrowing Capacity
 ☒ Decision & Grade
 ☒ Pricing
 ☒ Qualitative Score
 ☒ Quantitative Score
 ☒ Score
 ☒ Score & Decision
 ☒ Score, Decision & Pricing

Steps

Note
The mandatory steps are by default checked and disabled. The optional steps are enabled and unchecked. The user can decide which steps need to be configured for a mode.

Audit

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

Table 94 : Strategy Configuration Maintenance - View - Field Description

Field	Description
Basic Details	
Strategy Code	Displays the strategy code.
Strategy Code Description	Displays the strategy code description.
Product Processor	Displays the product processor for the created strategy configuration.
Product Processor Description	Displays the product processor description for the created strategy configuration.
Industry	Displays the industry for the created strategy configuration.
Line of Business	Displays the line of business for the created strategy configuration.
Account Category	Displays the account category for the created strategy configuration.
Module	Displays the module for the created strategy configuration.
Effective Date	Displays the effective date for the created strategy configuration.

Field	Description
Expiry Date	Displays the expiry date for the created strategy configuration.
Additional Information	
Type	Displays the fact type for the created strategy configuration.
Value	Displays the fact value for the created strategy configuration.
Steps	Displays the steps defined for the created strategy configuration.

2.6 Origination Preferences

Using this screen, you can maintain pre-defined origination parameters which enables the bank to define generic parameters which governs the behavior of the application during the process of account opening.

This screen comprises of the following section:

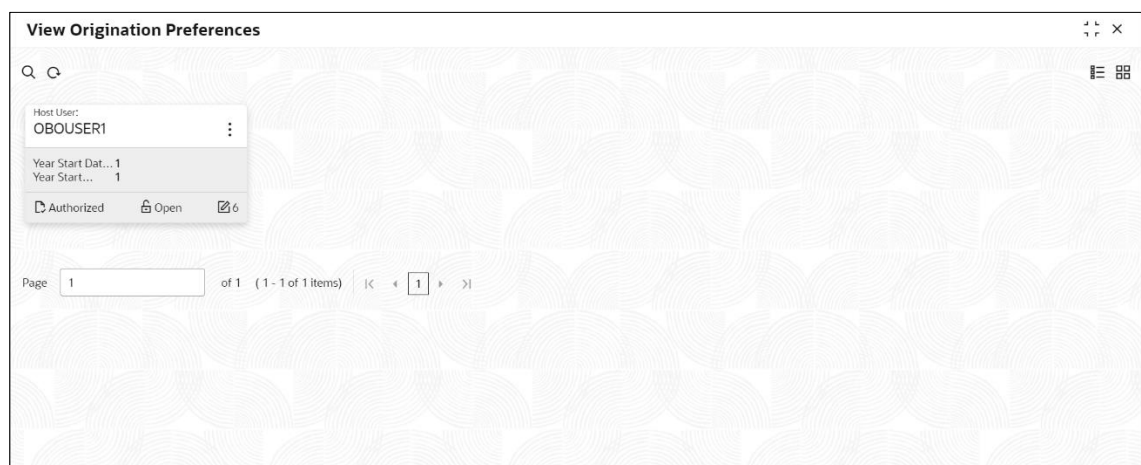
- **Generic Parameters:** In this section user can define parameters for dashboard widgets, age limit and nominees for minor, funding, incomplete application expiry, dedupe, resident stability.
- **Credit and Compliance Parameters:** In this section user can define the parameters for credit decision threshold limit of insider level and executive officer level and also annual percentage rate parameters.
- **Offer:** In this section user can define downsell offer expiry parameters.
- **Integration:** In this section user can defined host integration parameter.

To edit origination preferences:

1. From the **Menu List**, navigate from **Retail Banking >> Configurations** to **Origination Preference** screen.
2. Click **View Origination Preference** screen to view already defined preferences.

→ The **View Origination Preference** screen is displayed.

Figure 99: View Origination Preference



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

Table 95: View Origination Preference

Field	Description
Host User	Displays the user ID of logged in user who set this preferences.
Year Start Date	Displays the year start date.
Year Start Month	Displays the year start month.
<Footer of Title>	This section displays the status of the record as, • Whether the record is Authorized or Unauthorized • Whether the record is Open or Closed • Number of times the record is edited

4. Click  icon on the top right-hand side of the questionnaire tile and click **Unlock**.

→ The **Origination Preferences** screen is displayed in edit mode.

Figure 100: Origination Preference - Edit

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

Table 96: Origination Preference - Edit

Field	Description
Generic Parameters	In this section user can capture generic parameters.
Widget Parameters	In this section user can define dashboard widget preferences.

Field	Description
Start Day for filter	Specify the day of the month from which the application should be displayed in the dashboard widget.
Start Month for filter	Specify the start month count of the year to get the current financial year applications in the dashboard widget.
Loan Offer nearing Expiry-bucket one in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the first bucket of the Loan Offers Near Expiry widget on dashboard.
Loan Offer nearing Expiry-bucket two in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the second bucket of the Loan Offers Near Expiry widget on dashboard.
Loan Offer nearing Expiry - bucket three in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the third bucket of the Loan Offers Near Expiry widget on dashboard.
Application nearing Expiry - bucket one in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the first bucket of the Product Application Near Expiry widget on dashboard.
Application nearing Expiry	Specify number of days to highlight the applications that are

Field	Description
- bucket two in days	nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the second bucket of the Product Application Near Expiry widget on dashboard.
Application nearing Expiry - bucket three in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the third bucket of the Product Application Near Expiry widget on dashboard.
Minor Age For Nominees	In this section user can define the age limit of minor in years for opening and account.
Savings Minor Age	Specify the age of the minor to open saving account.
Term Deposit Minor Age	Specify the age of minor to open term deposit account.
Funding Parameters	In this section user can define the funding parameters.
Current and Savings Account Initial Funding by Cheque	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cheques. The available option is Manual process.
Current and Savings Account Initial Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash. The available options are: • Automatic • Manual
Current and Savings Account Initial Funding by	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding

Field	Description
Account	that are initiate by account. The available options are: • Host • Manual
TD Account Funding by Cheque	Specify the preferences of initial funding for term deposit and saving accounts. This preferences are specific to funding that are initiate by cheques.
TD Account Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash. The available options are: • Automatic • Manual
TD Account Funding by Account	Specify the preferences of initial funding for term deposit accounts. This preferences are specific to funding that are initiate by account. The available options are: • Host • Manual
Incomplete Application Expiry	In this section user can define the expiry preferences for incomplete applications.
Incomplete Application Expiry Period (in Days)	Specify number of days to highlight the incomplete applications that are nearing to the expiry.
Lead Days for Incomplete Application Expiry Period Alert	Indicates the number of days prior to the application expiry, when an alert is triggered to the banker intimating about the application expiry.

Field	Description
Lag Days for Incomplete Application Expiry Period Alert	Indicates the number of days after the application is expired, an alert is triggered to the banker intimating about the application expiry.
Dedupe Parameters	In this section user can define preferences for dedupe parameters.
Application dedupe	Select to trigger the application dedupe process.
Customer dedupe	Select to trigger the customer dedupe process.
Resident Stability	In this section user can set preferences for resident stability.
Resident Stability Applicable Products	Select the products for which the resident stability is validated.
Resident Stability (Years)	Specify the number of years for which the resident stability is valid.
Insider Credit Threshold	In this section user can define the threshold limits for insider credit.
Insider Credit Threshold CCY	Specify the credit threshold currency for insider.
Insider Credit Threshold	Specify the credit threshold value for insider.
Executive Officer Credit Threshold CCY	Specify the credit threshold currency for executive officer.
Executive Officer Credit Threshold	Specify the credit threshold value for executive officer.
Annual Percentage Rate Parameters	In this section user can define the annual percentage rate parameters.
Armed Forces Maximum	Specify the maximum annual percentage rate value for

Field	Description
APR %	armed forces.
Service Members Maximum APR %	Specify the maximum annual percentage rate value for service members.
Offers	In this section user can define offers related preferences.
Downsell Offer Expiry Period (in Days)	Specify number of days to highlight the downsell offers that are nearing to the expiry.
Lead Days for Downsell Offer Expiry Alert	Indicates the number of days prior to the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.
Lag Days for Downsell Offer Expiry Alert	Indicates the number of days after the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.
Integration	In this section user can define integration preferences.
Host User	Specify the host user for integration.
Direct Banking URL	Specify the direct banking URL.
Enable Address Search	In this section user can define the preferences of enabling address search.
Customer Information DS	Select to enable the address search in the Customer Information data segment of account opening application.
Credit Card Addon Card Holder DS	Select to enable the address search in the Credit Card Addon Card Holder data segment of the credit card account opening application.
Collateral DS	Select to enable the address search in the Collateral data segment of account opening application.
Solicitor Details	Select to enable the address search while capturing solicitor

Field	Description
	details.
Nominee / Guardian for Current and Saving	Select to enable the address search while capturing nominee or guardian details in the current and saving application.
Nominee / Guardian for Term Deposit	Select to enable the address search while capturing nominee or guardian details in the term deposit application.

2.7 Reason Codes

Reason codes are used to specify reasons for the actions taken while performing certain tasks. For example, when a transaction on an account is rejected, a reason is provided. Using this screen you can create reason code and assign them to the various tasks where they can be used. Currently they are used for rejecting credit application or incomplete application or counter offer in origination.

This section includes following subsections:

- 2.7.1 Create Reason Codes
- 2.7.2 View Reason Codes

2.7.1 Create Reason Codes

Using this screen you can create reason codes based on the various parameters.

1. From the **Menu List**, navigate from **Retail Banking >> Configurations >> Reason Codes**
2. Click **Reason Code** to create new reason code.

→ The Reason Codes screen is displayed.

Figure 101: Create Reason Codes

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

Table 97: Create Reason Code

Field	Description
Reason Code	Specify the reason code.
Reason Description	Specify the reason code description.
Actions	In this section user can capture the actions. Click Add Row to add list of actions that are applicable for the reason code.
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Reason Code screen.

2.7.2 View Reason Codes

Using this screen you can view the reason codes are already created.

1. From the Menu List, navigate from Retail Banking >> Configurations to Reason Code screen.
2. Click **View Reason Codes** screen to view already defined reason codes.

→ The **View Reason Codes** screen is displayed.

Figure 102: View Reason Code

Reason Code	Reason Description	Authorized	Open
RC_SQL_TEST	Reason... RC_SQL_TEST	Authorized	Open
RC_001	Reason... Low Credit Score RC_001	Authorized	Open
RC_002	Reason... Incomplete Documents RC_002	Authorized	Open
RC_003	Reason... Information received... RC_003	Authorized	Open

Page 1 of 1 (1 - 4 of 4 items)

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

Table 98: View Reason Code

Field	Description
Reason Code	Displays the reason code.
Reason Description	Displays the reason code description.

4. Click  to search the reason code based on the following search criteria.

- Reason Code
- Reason Description
- Authorization Status
- Record Status

5. Click  icon on the top right-hand side of the questionnaire tile and click **Unlock**.

→ The **Reason Code** screen is displayed.

Figure 103: Reason Code



Reason Code	Reason Description
RC_SQL_TEST	RC_SQL_TEST

Actions
Rejected by Bank

Add Row

6. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to [Table 97 Create Reason Code](#).

The **Reason Code** fields is non-editable in **Maintenance** screen.

2.8 Dashboard Configuration

Information from multiple sub-domain viz., Savings Account, Current Account and Loan is integrated and displayed as dashboard on the home page of the Oracle Banking Origination application.

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

- My Applications
- Application Search
- Conversion Analysis
- Account Opening Trends
 - New Savings Account
 - New Current Account
 - New Loan Account
 - New Term Deposits
 - New Credit Cards
- Loan Pipeline
- Loan Offer Status
- Loan Exposure to Collateral
- Product Application Near Expiry
- Loan Offers Near Expiry

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

Prerequisite

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

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

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

Figure 104: Create Role

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

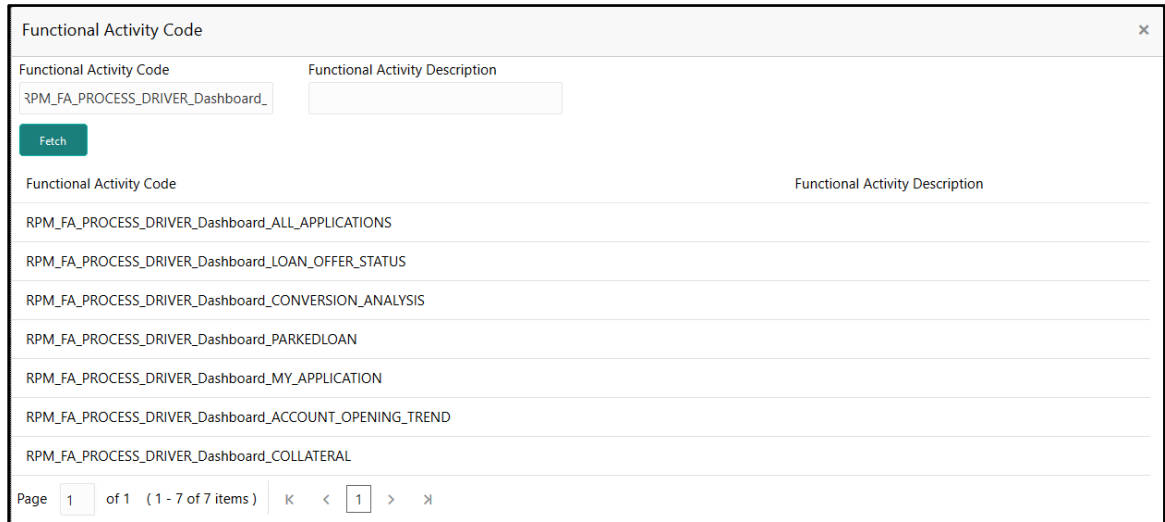
Table 99: Create Role – Field Description

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

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

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

Figure 105: Functional Activity Code



Functional Activity Code	Functional Activity Description
RPM_FA_PROCESS_DRIVER_Dashboard_ALL_APPLICATIONS	
RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS	
RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS	
RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN	
RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION	
RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND	
RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL	

6. Search and select the 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.

2.9 Initial Funding Configuration

The different configuration scenarios for initial funding are as follows:

1. **Fund By Cash** – If **Fund By** is specified as **Cash**, user can proceed with configurations, either automatic or manually.
 - Automatic – In automatic process, during submit of the Application Entry stage of the Savings Account, Current Account and Term Deposit Account, an automatic request for Teller Transaction is triggered. The Initial Funding data segment makes a call to the external Teller Module to check the **Transaction Reference Number** and **Teller Transaction Status** auto-populates the screen. The details are not allowed to be modified. More details on the integration can be referred in the Oracle Banking Branch Integration Guide.
 - Manual – In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.
2. **Fund By Account Transfer** - If **Fund By** is specified as **Account Transfer**, user can proceed with configurations, either manually or via Host.
 - Manual - In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.
 - Host – In 'Host' configuration, it is expected that the Transaction for debit of the customer Account will be handled on the host side. Since the transaction are done as part of the Account Creation in Host, Initial Funding stage will be skipped, and required transaction details will be passed to the Host for funding.
3. **Fund by Other Bank Cheque** - If **Fund By** is specified as **Other Bank Cheque**, user can proceed with Manual configurations.
 - Manual - In Manual Process, it is expected that the Teller Transaction are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.

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

- casa.fundByCash – Specify A for Automatic and M for Manual
- casa.fundByAcc - Specify M for Manual and H for Host
- casa.fundByCheque - Specify M for Manual

2.10 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**.

2.11 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.

2.11.1 Model Definition

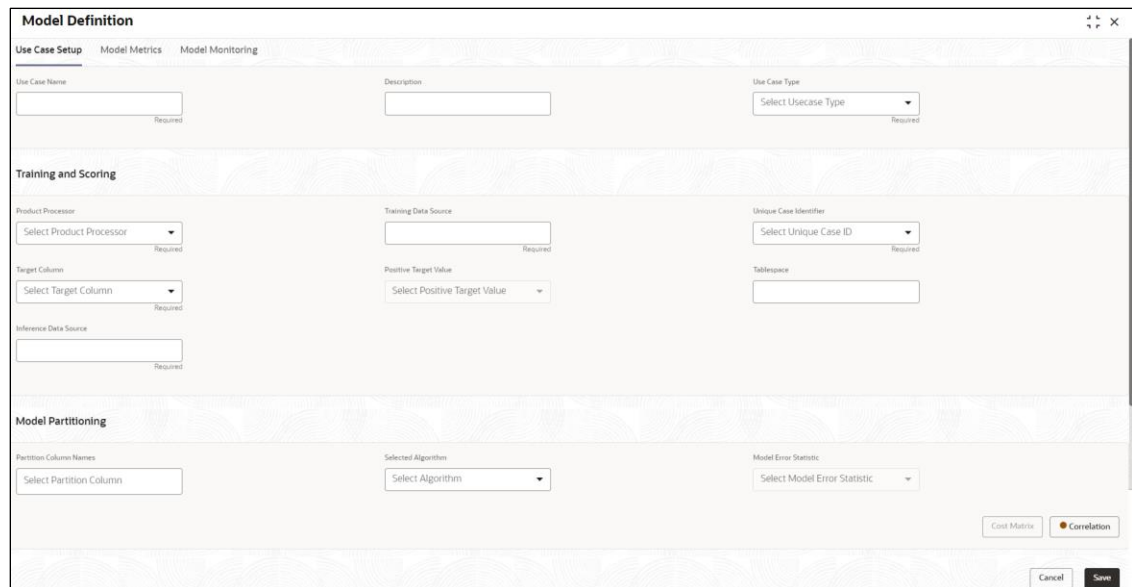
1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Model Definition**.

→ 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 106: Use Case Definition



The screenshot displays the 'Model Definition' window with three main sections:

- Use Case Setup:** Includes fields for 'Use Case Name' (Required), 'Description' (Required), and 'Use Case Type' (Dropdown menu with 'Select Use Case Type' option, Required).
- Training and Scoring:** Includes fields for 'Product Processor' (Dropdown menu with 'Select Product Processor' option, Required), 'Training Data Source' (Required), 'Unique Case Identifier' (Dropdown menu with 'Select Unique Case ID' option, Required), 'Target Column' (Dropdown menu with 'Select Target Column' option, Required), 'Positive Target Value' (Dropdown menu with 'Select Positive Target Value' option), 'Inference Data Source' (Required), and 'Tablespace'.
- Model Partitioning:** Includes fields for 'Partition Column Names' (Dropdown menu with 'Select Partition Column' option), 'Selected Algorithm' (Dropdown menu with 'Select Algorithm' option), and 'Model Error Statistic' (Dropdown menu with 'Select Model Error Statistic' option).

At the bottom right, there are buttons for 'Cost Matrix', 'Correlation', 'Cancel', and 'Save'.

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

Table 100: Use Case Definition Parameters

Field	Parameters
Use Case Name	PREDPRCTIME
Description	Predicting Process Completion Time
Use Case Type	REGRESSION
Training and Scoring	In this section user can configure training and scoring parameters.
Product Processor	RPM
Training Data Source	RPM_VW_ML_PREDPRCTIME
Unique Case Identifier	PROCESS_ID
Target Column	TIME_2_COMPLETE
Positive Target Value	
Tablespace	This field should be left Blank.
Inference Data Source	Specify the Table or View that capture the data to be used for making predictions. Inference data source will be the current data where we are trying to predict the target using the built model, unlike the training data where target is already provided
Partition Column Names	This field should be left Blank.
Selected Algorithm	This field should be left Blank.
Model Error Statistics	Select the model error statistics. By Default, the value is selected as 'RMSE' for

Field	Parameters
	REGRESSION. The user can also select 'MAE'. It will be disabled for CLASSIFICATION

2.11.2 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 $\geq$ 20 x Number of columns

2.12 Batch Process Configuration

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

- **Application Expiry**

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

- **Loan Offer Expiry**

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

- **IPA Expiry**

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

2.12.1 Batch Process Configuration

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

Prerequisites

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

Configure the Branch Code

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

Schema – PLATO

Table – PROPERTIES

application – obremo-rpm-batch-services

key – rpmBatch.branchCode

Value – Update the proper branch code.

Configure the Frequency Schedule

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

Schema – PLATOBATCH

Table – PLATO_BATCH_TASK_TRIGGER_DEFINITIONS

Column – DEFINITION

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

2.13 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

2.13.1 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
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



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

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

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

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

7. Deploy the following services for the advices
 - a. obremo-rpm-lo-loanapplications

- b. obremo-rpm-creditcardapplication-services
- c. obremo-rpm-sav-account-service
- d. obremo-rpm-cmn-ipaservices
- e. obremo-rpm-term-deposit-service

2.13.2 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 101: Parameters for Report Linkage

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

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

Refer to PDF Attachment for downloading the Account Statement template.

2.13.3 Generate Advices

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

2.14 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](#)

2.14.1 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**.

To create SLA

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 107: Create SLA

3. On **Create SLA** screen, specify the fields. The fields marked as Required are mandatory. For more information on fields, refer to the field description table below.

Table 102: 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.
Include for SLA Calculation	Select the checkbox to consider the below options for the SLA calculation. • Branch Holidays • Currency Holidays

Field	Description
	• Hold Time • Customer Clarification • Off Branch Time Transactions

- Click **Calculate** to view data will appear for the selected Business process code, you can view the configure SLA Maintenance details in View SLA.

2.14.2 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.

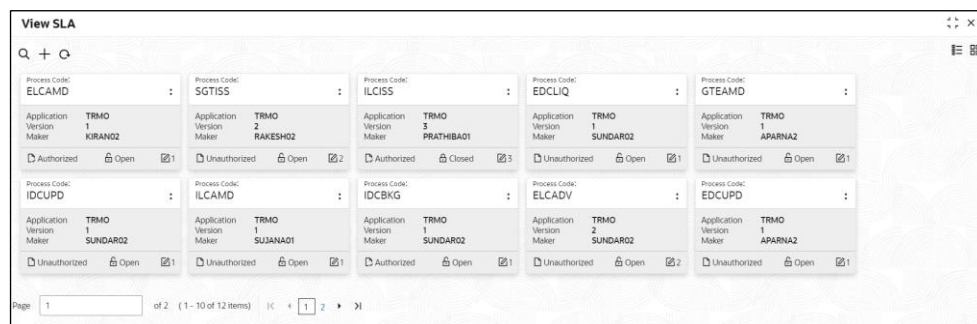
Prerequisite

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

- From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **SLA Maintenance**.
- Under **SLA Maintenance**, click **View SLA**.

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

Figure 108: View SLA



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

Table 103: Create SLA – Field Description

Field	Description
Process Code	Displays the process code of the SLA Maintenance

	configured.
Application	Displays the name of the application.
Maker	Displays the name of the user who has configured the SLA Maintenance details.
Status	Displays the status of the record.
Modification Number	Displays the number of modifications performed on the record.

2.15 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.

2.16 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.

2.17 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.

2.18 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.

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](#)

3 Error Codes and Messages

This topic contains error codes and messages.

Table 104: 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
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is

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

Error Code	Messages
RPM-BP-004	DocumentType Code not valid
RPM-BP-005	Life cycle not valid
RPM-BP-006	Unable to \$1 Business Process as \$2 datasegment has the following dependencies \$3 in lifecycle \$4 ,which have not been mapped prior to it!
RPM-BP-007	Unable to \$1 Business Process as the mandatory data segments \$2 for the \$3 lifecycle have not been mapped!
RPM-BP-008	In \$1 stage of \$2 Business Process,duplicate datasegements - \$3 are not allowed
RPM-BP-009	Record already exist with same Lifecycle and Business Product
RPM-BP-010	At \$1 in \$2 stage of \$3 Business Process,duplicate record for - \$4 exist
RPM-BP-011	At \$1 in \$2 stage of \$3 Business Process,Business Product List is invalid.
RPM-BP-012	Business Product Code is Invalid
RPM-BP-013	Stage \$1 should have atleast one datasegment attached
RPM-BPA-001	Business Product Image Cannot be Null
RPM-BP-CMN-001	Exception Occurred while Parsing Date
RPM-BPD-001	Expiry date should be greater than Start date
RPM-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception

Error Code	Messages
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CM-QUSC-001	Individual Score cannot be greater than 100
RPM-CM-QUSC-002	Please provide a valid value for Score Card Id
RPM-CM-QUSC-003	Please provide a valid value for Score Card Description
RPM-CM-QUSC-004	Atleast one Question is mandatory to save
RPM-CM-QUSC-005	Atleast one Answer is mandatory for each Question
RPM-CM-QUSC-006	Please provide a valid value for Question Id
RPM-CM-QUSC-007	Please provide a valid value for Questions
RPM-CM-QUSC-008	Please provide a valid value for Sequence Question Number
RPM-CM-QUSC-009	Please provide a valid value for Sequence Number
RPM-CM-QUSC-010	Please provide a valid value for Possible Answers
RPM-CM-QUSC-011	Please provide a valid value for Score
RPM-CM-QUSC-012	Please provide a valid value for Sequence Answer Number
RPM-CM-QUSC-013	Atleast one Attribute is mandatory to save
RPM-CM-QUSC-014	Please provide a valid value for Attribute Id

Error Code	Messages
RPM-CM-QUSC-015	Please provide a valid value for Attribute Name
RPM-CM-QUSC-016	The Max length of Attribute Name is exceeded (Max: 50 characters)
RPM-CM-QUSC-017	Please provide a valid value for Sequence Attribute Number
RPM-CM-QUSC-018	Please provide a valid value for Attribute Type
RPM-CM-QUSC-019	Atleast one Answer is mandatory for each Attribute
RPM-CM-QUSC-020	Please provide a valid value for Attribute List
RPM-CM-QUSC-021	The Max length of Attribute List is exceeded (Max: 100 characters)
RPM-CM-QUSC-022	Please provide a valid value for Range From
RPM-CM-QUSC-023	Please provide a valid value for Range To
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-012	Fund By Amount can not be null
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given

Error Code	Messages
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SC-CMN-001	Please provide a valid value for Process Reference Number
RPM-SC-CMN-002	Please provide a valid value for Business Product Code
RPM-SC-CMN-003	No Business Product found this Process Reference Number
RPM-SC-CMN-004	No Applicants are found for this Application Number
RPM-SC-CMN-005	Qualitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-006	No Scorecard details found from the Scorecard Configuration
RPM-SC-CMN-007	Quantitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-008	The Max length of Score Card Id is exceeded (Max: 15 characters)
RPM-SC-CMN-009	The Max length of Score Card Description is exceeded (Max: 50 characters)
RPM-SC-CMN-010	The Max length of Questions is exceeded (Max: 300 characters)
RPM-SC-CMN-011	The Max length of Possible Answers is exceeded (Max: 100 characters)
RPM-SC-CMN-012	The Scorecard - (\$1) configured in Qualitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-CMN-013	The Scorecard - (\$1) configured in Quantitative Configuration is Closed. Please modify the Configuration to Proceed

Error Code	Messages
RPM-SC-QCDS-001	Please select a valid dropdown value for Answer
RPM-CC-CMN-001	Process Reference Number cannot be blank
RPM-CC-CMN-002	Error in parsing date
RPM-CC-CMN-003	Business Product Code cannot be null
RPM-CC-CMN-004	Business Product Details is Empty
RPM-CC-CMN-005	UDE is not found for this component
RPM-CC-CMN-006	The flags are null from business product
RPM-CC-CMN-007	Branch Code cannot be null
RPM-CC-CMN-008	The data from Common Core is null
RPM-CC-CMN-009	Initiation Number or Business Product Code is null
RPM-CC-CMN-010	The data from Process Driver is null
RPM-CC-CMN-011	Currency Code cannot be null
RPM-CC-CMN-012	Country Code cannot be null
RPM-CC-CMN-013	JSON parser exception
RPM-CC-CMN-014	Applicant Details not found for this application Number
RPM-CC-CMN-015	CreditCard Details not found for this Process Reference number
RPM-CC-CMN-016	Assessment Details not found for this Process Reference number
RPM-CC-CMN-017	Approval Details not found for this Process Reference Number
RPM-CC-CMN-018	Customer number cannot be null

Error Code	Messages
RPM-CC-CMDT-001	Please provide a valid value for Process Reference Number
RPM-CC-CMDT-002	Please provide a valid value for Application Number
RPM-CC-CMDT-003	Please provide a valid value for Stage Code
RPM-CC-CMDT-004	KYC status update Pending
RPM-CC-CMDT-005	KYC Not Compliant - cannot proceed with Application
RPM-CC-CCDT-001	Please select a valid dropdown value for Card Limit Type
RPM-CC-CCDT-002	Please provide a valid value for CreditCard Currency Code
RPM-CC-CCDT-003	Please provide a valid value for Card Type
RPM-CC-CCDT-004	Please provide a valid value for ApplicationDate
RPM-CC-CCDT-005	ApplicationDate cannot be past date
RPM-CC-CCDT-006	ApplicationDate cannot be future date
RPM-CC-CCDT-007	Please provide a valid value for CreditCard Limit Amount
RPM-CC-CCDT-008	Please provide a valid value for ProductName
RPM-CC-CCDT-009	CreditCard Limit Amount should be greater than zero
RPM-CC-CCDT-010	CreditCard amount should be between minimum and maximum Card Limit
RPM-CC-PROD-001	Host Product Code is not configured as part of Business Product
RPM-CC-PROD-002	Host Product Description is not configured as part of Business Product
RPM-CC-PROD-003	Interest and Charge components are not configured as part of Business Product

Error Code	Messages
RPM-CC-PROD-004	Component Type is not configured for components as part of Business Product
RPM-CC-PROD-005	Display Name is not configured for Udelid as part of Business Product
RPM-CC-PROD-006	Ude Type is not configured for Udelid 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
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

Error Code	Messages
RPM-CC-PROD-018	Min Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-019	Branch Allowed as to be configured as part of Business Product
RPM-CC-PROD-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product

4 List Of Glossary

This section includes following subsections:

- [4.1 Lifecycle Codes](#)
- [4.2 Process Codes](#)
- [4.3 Data Segment List](#)
- [4.4 Functional Activity Codes of Dashboards](#)

4.1 Lifecycle Codes

Table 105: Lifecycle Codes

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

4.2 Process Codes

Table 106: Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Description Code
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
10	RLNORG	Retail Loan	RPM_RLNORG_	Customer Offer

Sequence	Process Code	Process Code Description	Stage Code	Stage Description Code
		Origination	OFFACCEPT	Accept/Reject
11	RLNORG	Retail Loan Origination	RPM_RLNORG_POSTAMEND	Post Offer Amendment
12	RLNORG	Retail Loan Origination	RPM_RLNORG_ACCAPPRVL	Account Approval
13	RLNORG	Retail Loan Origination	RLNORG_HAND OFF_RETRY	Handoff Retry
1	SAVORG	Savings Account Origination	RPM_SAVORG_APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_OD	Overdraft Limit Details
3	SAVORG	Savings Account Origination	RPM_SAVORG_ENRCH	Application Enrichment
4	SAVORG	Savings Account Origination	RPM_SAVORG_FUND	Account Funding
5	SAVORG	Savings Account Origination	RPM_SAVORG_APPRV	Account Approval
1	CURORG	Current Account Origination	RPM_CURACC_APPEN	Application Entry

Sequence	Process Code	Process Code Description	Stage Code	Stage Description Code
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
9	CURORG	Current Account Origination	CURACC_ACC_PARAMETERS	Account Parameter
10	CURORG	Current Account	RPM_CURACC_SUPAPP	Supervisory Approval

Sequence	Process Code	Process Code Description	Stage Code	Stage Description Code
		Origination		
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
2	TDORG	Term Deposit Account Origination	RPM_TDORG_ENRCH	Application Enrichment
3	TDORG	Term Deposit Account Origination	RPM_TDORG_UND	Account Funding
4	TDORG	Term Deposit	RPM_TDORG_A	Supervisor Approval

Sequence	Process Code	Process Code Description	Stage Code	Stage Description Code
		Account Origination	PPRV	
5	TDORG	Term Deposit Account Origination	TDORG_HANDOFF_RETRY	Handoff Retry
1	SMB001	SMB Current Account with Overdraft	SMB_CUR_APPE N	Application Entry
2	SMB001	SMB Current Account with Overdraft	SMB_CUR_OD	Overdraft Limit Details
3	SMB001	SMB Current Account with Overdraft	SMB_CUR_ENRICH	Application Enrichment
4	SMB001	SMB Current Account with Overdraft	SMB_CUR_INF	Account Funding
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_MAN CRASSESS	Manual Credit Assessment

Sequence	Process Code	Process Code Description	Stage Code	Stage Description Code
8	SMB001	SMB Current Account with Overdraft	SMB_CUR_MAN DEC	Manual Decision
9	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACC PARAM	Account Parameter Setup
10	SMB001	SMB Current Account with Overdraft	SMB_CUR_SUPA PP	Supervisory Approval
11	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACC APP	Account Approval
12	SMB001	SMB Current Account with Overdraft	SMB_CUR_HAN DOFFRETRY	Handoff Retry
1	SMBSB1	SMB Savings	SMBSB_ENTRY	Application Entry
2	SMBSB1	SMB Savings	SMBSB_ENRICH	Application Enrichment
3	SMBSB1	SMB Savings	SMBSB_FUNDIN G	Account Funding
4	SMBSB1	SMB Savings	SMBSB_ACCAPP	Account Approval
5	SMBSB1	SMB Savings	SMBSB_HANDOFF	Handoff Retry
1	SMBTD1	SMB TD Origination	SMBTD_ENTRY	Application Entry

Sequence	Process Code	Process Code Description	Stage Code	Stage Description Code
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

4.3 Data Segment List

Table 107: 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
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-	Charge Details

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

Subdomain	Data Segment Code	Data Segment Name
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
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-account-create-details	Account Create Details
SavingAccOpenProcess	fsgbu-ob-remo-cmn-ct-assessment	Assessment Details

Subdomain	Data Segment Code	Data Segment Name
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-interest-details	Interest Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-charge-details	Charge Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-backoffice-errors	BackOffice Errors
CurrentAccOpenProcesses	fsgbu-ob-remo-rpm-ds-cur-approval-details	Approval Details
CurrentAccOpenProcesses	fsgbu-ob-remo-rpm-ds-cur-account-details	Account Details
CurrentAccOpenProcesses	fsgbu-ob-remo-rpm-ds-casa-account-limit-details	Account Limit Details
CurrentAccOpenProcesses	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
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-nominee-details	Nominee Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-initial-	Initial Funding Details

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

4.4 Functional Activity Codes of Dashboards

Table 108: 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

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