

Oracle Banking Common Core User Guide

**Oracle Banking Electronic Data Exchange for
Corporates**

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Oracle Banking Common Core User Guide

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1 Preface

1.1 Introduction

This user guide is designed to help you quickly get acquainted with the many functions routinely executed every day.

1.2 Audience

This user guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Acronyms and Abbreviations

Following are some of the acronyms and abbreviations you are likely to find in this user manual:

Table 1: Acronyms and Abbreviations

| Abbreviation | Description |
|--------------|---------------------------------|
| System | Core Maintenance Module |
| NLP | Natural Language Processing |
| REST | Representational State Transfer |

1.5 List of Topics

This user guide is organized as follow:

Table 2: List of Topics

| Topics | Description |
|-----------------------------------|--|
| Core Maintenance | This topic describes about Core Maintenance module. |
| Bureau Integration Service | This topic describes about Bureau Integration Service. |
| Decision Service | This topic describes about Decision Service. |
| NLP Framework | This topic describes about NLP Framework. |
| Machine Learning Framework | This topic describes about Machine Learning Framework. |

| Topics | Description |
|--|---|
| Rules Framework | This topic describes about Rules Framework. |
| Document Verification Framework | This topic describes about Document Verification Framework. |
| File Upload | This topic describes about the various file upload features supported in common core maintenances. |
| Error Codes and Messages | This topic describes list of error codes and messages. |
| Functional Activity Codes | This topic contains the functional activity codes. |
| Glossary | This topic provides list of glossary and their definitions. |
| List of Menus | This topic has alphabetical list of Core Maintenance processes with page references for quick navigation. |
| Reference and Feedback | This topic provides the reference documents and information about feedback and support. |

1.6 Related Documents

For more information on any related features, you can refer to the following documents:

- Oracle Banking Security Management System User Guide
- Getting Started User Guide

1.7 Symbols and Icons

The following are some of the Symbols you are likely to find in the guide:

Table 3: Symbols and Icons - Common

| Symbol/Icon | Function |
|-------------|--------------------|
| → | Represents Results |
| ⌵ ⌵ | Minimize |
| ⌵ ⌵ | Maximize |
| ✕ | Close |


















| Symbol/Icon | Function |
|---|--|
|  | 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 |
|  | 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. |

Table 4: Symbols and Icons – Audit Details

| Symbol/Icon | Function |
|---|---------------|
|  | A user |
|  | Date and time |







| Symbol/Icon | Function |
|---|-------------------------------|
|  | Unauthorized or Closed status |
|  | Authorized or Open status |

Table 5: Symbols and Icons - Widget

| Symbol/Icon | Function |
|---|---------------------|
|  | Open status |
|  | Unauthorized status |
|  | Closed status |
|  | Authorized status |

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 6: Basic Actions

| Actions | Description |
|------------------|---|
| New | <p>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.</p> <p>NOTE: This button is displayed only for the records that are already created.</p> |
| Save | <p>Click to save the details entered or selected in the screen.</p> |
| Unlock | <p>Click to update the details of an existing record. System displays an existing record in editable mode.</p> <p>NOTE: This button is displayed only for the records that are already created.</p> |
| Authorize | <p>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.</p> <p>NOTE: This button is displayed only for the already created records. For more information on the process, see Authorization Process.</p> |
| Approve | <p>Click to approve the initiated record.</p> <p>NOTE: This button is displayed, once you click Authorize.</p> |
| Audit | <p>Click to view the maker details, checker details of the particular record.</p> <p>NOTE: This button is displayed only for the records that are already created.</p> |
| Close | <p>Click to close a record. This action is available only when a record is created.</p> |
| Confirm | <p>Click to confirm the action you performed.</p> |
| Cancel | <p>Click to cancel the action you performed.</p> |

| Actions | Description |
|-----------------------------|--|
| 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. |

2 Core Maintenance

This section is designed to help you quickly get acquainted with the many functions routinely executed everyday.

This section contains the following topics:

- [2.1 Account Entitlement Group](#)
- [2.2 Additional Field Maintenance](#)
- [2.3 Advice](#)
- [2.4 Amount Text Language](#)
- [2.5 BIC Directory](#)
- [2.6 Branch EOD](#)
- [2.7 Checklists](#)
- [2.8 Country Code](#)
- [2.9 Currency Definition](#)
- [2.10 Currency Exchange Rate](#)
- [2.11 Currency Holiday Master](#)
- [2.12 Currency Pair Definition](#)
- [2.13 Currency Rate Type](#)
- [2.14 Customer Access Group](#)
- [2.15 Customer Category](#)
- [2.16 ECA System](#)
- [2.18 External Bank Parameters](#)
- [2.19 External Branch Parameters](#)
- [2.20 External Chart Account](#)
- [2.21 External Customer](#)
- [2.22 External Customer Account](#)
- [2.23 External Customer Account Structured Address](#)
- [2.24 External Virtual Account Structured Address](#)
- [2.25 Forget Process](#)
- [2.26 Host Code](#)

- [2.27 Language Code](#)
- [2.28 Local Holiday](#)
- [2.29 Media](#)
- [2.30 MIS Group](#)
- [2.31 MIS Class](#)
- [2.30 Multi-Currency Account Linkage](#)
- [2.33 Process Code](#)
- [2.34 Priority Code](#)
- [2.35 Pricing Source System](#)
- [2.36 Resource Class](#)
- [2.37 SLA Maintenance](#)
- [2.38 Screenclass](#)
- [2.39 State Code](#)
- [2.40 System Dates](#)
- [2.41 Transaction Code](#)
- [2.42 Upload Source](#)
- [2.43 Upload Source Preference](#)

2.1 Account Entitlement Group

You can configure an account entitlement group.

- [2.1.1 Account Entitlement Group Summary](#)
- [2.1.2 Account Entitlement Group Maintenance](#)

2.1.1 Account Entitlement Group Summary

The summary screen provides a list of configured account entitlement group. You can configure an account entitlement group using the [Account Entitlement Group Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Account Entitlement Group**.
2. Under **Account Entitlement Group**, click **View Account Entitlement Group**.
→ The **View Account Entitlement Group** screen is displayed.

Figure 1: View Account Entitlement Group



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

Table 7: View Account Entitlement Group – Field Description

| Field | Description |
|---------------------------------------|---|
| Account Entitlement Group Code | Displays the account entitlement group code. |
| Maker | Displays the name of the user who has configured the account entitlement group details. |
| Modification Number | Displays the number of modifications performed on the record. |

2.1.2 Account Entitlement Group Maintenance

The maintenance screen allows you to configure amount text language. To process this screen, perform the following steps

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Account Entitlement Group**.

- Under **Account Entitlement Group**, click **Create Account Entitlement Group**.
→ The **Create Account Entitlement Group** screen is displayed.

Figure 2: Create Account Entitlement Group

- On **Create Account Entitlement Group** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 8: Create Account Entitlement Group – Field Description

| Field | Description |
|--|---|
| Domain Code | Select the Domain Code from the drop-down list. |
| Account Entitlement Group Code | Specify the code of the account entitlement group. |
| Account Entitlement Group Description | Specify the description of the account entitlement group. |

- Click **Save**. You can view the confirmation account entitlement group details in the [Account Entitlement Group Summary](#).

2.2 Additional Field Maintenance

This screen is used to configure and maintain the additional fields for the transaction screens. To process this screen, perform the following steps:

1. From **Home screen**, click **Core Maintenance**. Under **Core Maintenance**, click **Additional Field Maintenance**.

→ The **Additional Field Maintenance Summary** screen is displayed.

Figure 3: Additional Field Maintenance Summary



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

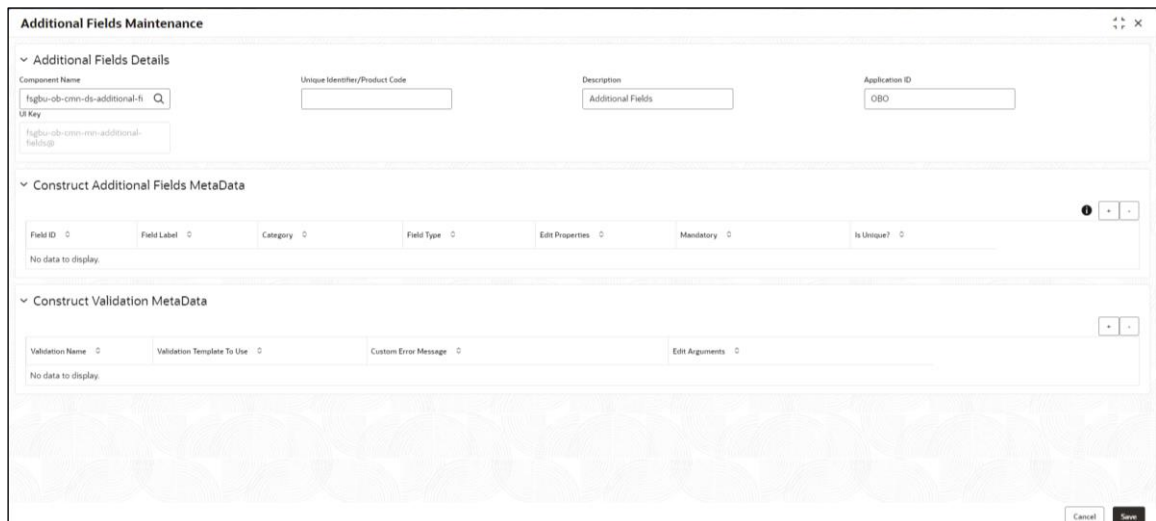
Table 9: Additional Field Maintenance Summary – Field Description

| Field | Description |
|-----------------------|--|
| UI Key | Displays the UI key of the additional field. |
| Application ID | Displays the related application ID of the additional field. |
| Description | Displays the description of the additional field. |
| Status | Displays the status of the record. |

2. On **Additional Field Maintenance Summary** screen, click **+** icon.

→ The **Additional Fields Maintenance** screen is displayed.

Figure 4: Additional Fields Maintenance



3. On **Additional Fields Maintenance** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 10: Additional Fields Maintenance – Field Description

| Field | Description |
|---|--|
| Component Name | Click Search icon and select the component name from the list of |
| Unique Identifier/Product Code | Specify the unique identifier or product code. |
| Description | Displays the description as Additional Fields , and it can be modified. |
| Application ID | Displays the Application ID. |
| UI Key | Displays the UI Key. |
| Construct Additional Fields MetaData | Specify the details under this section to configure metadata for each field. |
| Select | Check this box to select/unselect a row. |
| Field ID | Specify the field ID. |
| Field Label | Specify the field label. |
| Category | Specify the category. |
| Field Type | Select the field type from the drop-down values. |
| Edit Properties | Click this icon to edit the fields in the row. |
| Mandatory | Check this box if the field needs to be configured as mandatory. |
| Is Unique | Check this box if the field is unique. |
| Construct Validation MetaData | Specify the details under this section for validations to be applied on configured fields. |
| Select | Check this box to select/unselect a row. |
| Validation Name | Specify the validation name. |
| Validation Template To Use | Select the template to be used for the validation. |
| Custom Error Message | Specify the error message that needs to be displayed for the validation. |
| Edit Arguments | Click this icon to edit the fields in the row. |

4. Click **Save**. You can view the confirmation advice details in the [Additional Field Maintenance Summary](#).

2.3 Advice

You can configure various BIP advice that are available for the process.

This section contains following subsections:

- [2.3.1 Advice Summary](#)
- [2.3.2 Advice Maintenance](#)

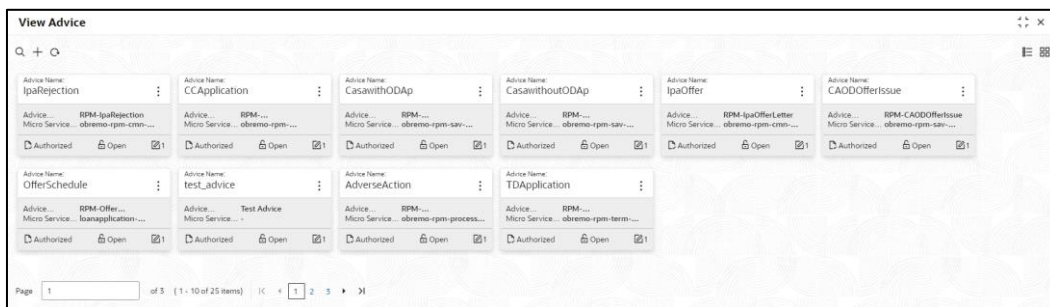
2.3.1 Advice Summary

The summary screen provides a list of configured advice. You can configure an advice for a process using the [Advice Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Advice**.
2. Under **Advice**, click **View Advice**.

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

Figure 5: View Advice



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

Table 11: View Advice – Field Description

| Field | Description |
|----------------------------|---|
| Advice Name | Displays the name of the advice. |
| Advice Description | Displays information about the advice. |
| Micro Service Name | Displays the name of the micro service. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.3.2 Advice Maintenance

The maintenance screen allows you to configure advices. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Advice**.

2. Under **Advice**, click **Create Advice**.
→ The **Create Advice** screen is displayed.

Figure 6: Create Advice

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

Table 12: Create Advice – Field Description

| Field | Description |
|--------------------------------|---|
| Advice Name | Specify the name of the advice. |
| Advice Description | Specify the information about the advice. |
| Micro Service Name | Specify the name of the micro service. |
| Swift Micro Service | Specify the information about the swift micro service. |
| Micro Service Endpoint | Specify the endpoint micro service. |
| Application Name | Specify the application name for which advice is generated. |
| Application Description | Specify the additional information about the application. |
| Media | Search and select the required media. |
| Branch | Search and select the required branch. |
| Currency | Search and select the required currency. |
| Report Locale | Specify the locale report details. |

| Field | Description |
|----------------------|--|
| Report Absolute Path | Specify the report absolute path. |
| Format | Select a download file format for an advice from the dropdown list. The formats available are, PDF, PPTX, HTML, XLS, and RTF. |
| Swift Endpoint | Specify the swift endpoint. |

4. Click **Save**. You can view the confirmation advice details in the [Advice Summary](#).

2.4 Amount Text Language

You can configure an amount text language.

This section contains following subsections:

- [2.4.1 Amount Text Language Summary](#)
- [2.4.2 Amount Text Language Maintenance](#)

2.4.1 Amount Text Language Summary

The summary screen provides a list of configured amount text language. You can configure an amount text language using the [Amount Text Language Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Amount Text Language**.
2. Under **Amount Text Language**, click **View Amount Text Language**.

→ The **View Amount Text Language** screen is displayed.

Figure 7: View Amount Text Language



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

Table 13: View Amount Text Language – Field Description

| Field | Description |
|----------------------------|---|
| Language Code | Displays the language code associated with the amount word. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.4.2 Amount Text Language Maintenance

The maintenance screen allows you to configure amount text language. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Amount Text Language**.
2. Under **Amount Text Language**, click **Create Amount Text Language**.

→ The **Create Amount Text Language** screen is displayed.

Figure 8: Create Amount Text Language

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

Table 14: Create Amount Text Language – Field Description

| Field | Description |
|----------------------------------|--|
| Language Code | Search and select the required language code. |
| Amount Word Currency List | Specify the amount word currency details. |
| CCY Symbol | Specify the CCY symbols. |
| Decimals As Fraction | Select a decimals as fraction value from the drop-down list. |
| Final Text | Specify the final text for the amount word currency list. |
| CCY | Search and select the CCY. |
| Post Decimal | Specify the post decimal details. |

| Field | Description |
|-----------------------|--|
| Pre Decimal | Specify the pre decimal details. |
| Text Before | Select an option for the before text. |
| Text Between | Specify the text that must appear between the amount word currency list. |
| Amount Word Text List | Specify the amount word text details. |
| Amount | Select the amount details. |
| One Flag | Select an option for the amount word text list. |
| Text | Specify the text for the amount word. |

4. Click **Save**. You can view the configured amount text language details in the [Amount Text Language Summary](#).

2.5 BIC Directory

As part of setting up basic information, you must maintain Bank Identifier Codes (BIC). You can configure the BIC directory for a customer.

This section contains following subsections:

- [2.4.1 BIC Directory Summary](#)
- [2.4.2 BIC Directory Maintenance](#)

2.5.1 BIC Directory Summary

The summary screen provides a list of configured BIC directory. You can configure the BIC directory using the [BIC Directory Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **BIC Directory**.
2. Under **BIC Directory**, click **View BIC Directory**.

→ The **View BIC Directory** screen is displayed.

Figure 9: View BIC Directory



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

Table 15: View BIC Directory – Field Description

| Field | Description |
|----------------------------|---|
| Customer Number | Displays the number of the customer. |
| Sub-type Code | Displays the sub-type code associated with the customer number. |
| BIC Code | Displays the defined BIC code for the associated customer |
| Bank Name | Displays the name of the bank. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.5.2 BIC Directory Maintenance

The maintenance screen allows you to configure a BIC directory for a customer. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **BIC Directory**.
2. Under **BIC Directory**, click **Create BIC Directory**.

→ The **Create BIC Directory** screen is displayed.

Figure 10: Create BIC Directory

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

Table 16: Create BIC Directory – Field Description

| Field | Description |
|-------------------------|--|
| BIC Code | Specify the unique BIC Code by which the bank is identified by SWIFT. |
| Bank Name | Specify the name for the bank. |
| Customer Number | Search and select the required customer number. |
| Customer Name | Based on the Customer Number selected, the information is auto-populated. |
| Bank Address 1-3 | Based on the Customer Number selected, the information is auto-populated. |
| SWIFT Key | Specify the swift key details. |
| Telex Key | Specify the unique telex key for the BIC directory. |

| Field | Description |
|---------------------------------------|--|
| SWIFT Key Arrangement | Select the SWIFT key arrangement from the drop-down list. |
| Relationship | Select one of the following options: <ul style="list-style-type: none"> • No: If selected, indicates that the BIC Entity is not a customer of your bank • Mail: If selected, the BIC entity is not a recognized SWIFT entity but an address internal to your bank. In such cases, all correspondence directed to the particular BIC entity is sent as mail messages. • Keys: If selected, a SWIFT/Telex connectivity exists between your bank and the bank for which you are maintaining details. Subsequently, you must specify the SWIFT/Telex Key in the adjacent field. |
| Sub-type Code | Search and select the required sub-type code. |
| BEI Indicator | Based on the Sub-type Code selected, the information is auto-populated. |
| ADB Member | Select the ADB member from the drop-down list. |
| Payment Message | Specify the payment message details. |
| MT103+ Preferred | By default, this is disabled. If selected, indicates the counter party whose BIC code details you are capturing capacitate to receive payment messages in the MT 103 format. |
| Blacklisted | By default, this is disabled. If selected, indicates the BIC entity is blacklisted. |
| CUG Member | By default, this is disabled. If selected, indicates the BIC entity is a closed user group member. Remit Member: By default, this is disabled. If selected, indicates the customer is registered with MT 103 extended remittance information multiple user group. |
| Update During Upload | By default, this is disabled. If selected, updated the BIC directory during an upload. |
| Multi-Customer Credit Transfer | Specify the Multi-Customer Credit Transfer details. |

| Field | Description |
|--|---|
| Multi-Customer Credit Transfer | By default, this is disabled. If selected, indicates multiple credit transfer feature [MT102 support] exists between the bank and the BIC entity. |
| Generate 102+ | By default, this is disabled. If selected, generates 102+ message. |
| Maximum Size in Bytes | Specify the maximum size. |
| Request for Transfer | Specify the Request for Transfer details. |
| Generate MT101 | By default, this is disabled. If selected, indicates MT101 can be sent/received from this BIC. Select to generate MT101 message. |
| Number of Transactions Per Page | Specify the number of transactions to view per page. If you do not specify a value it is defaulted to 10. |
| Real Customer Number | Search and select the required real customer number. |
| Real Customer Name | Based on the Real Customer Number selected, the information is auto- populated. |

4. Click **Save**. You can view the configure BIC directory in the [BIC Directory Summary](#).

2.6 Branch EOD

You can invoke End of Day (EOD) to indicate that all the activities for the day are complete. Activities can be performed on the system only after the system date is changed to the next working day and authorized.

Most of the automated functions are part of the beginning of day operations. Thereafter, some of them must be executed when the system is in the EOTI (End of Transaction Input) stage.

This section contains following subsections:

- [2.6.1 Branch EOD Summary](#)
- [2.6.2 Branch EOD Maintenance](#)
- [2.6.3 Branch EOD Invoke](#)

2.6.1 Branch EOD Summary

The summary screen provides list of branch workflow mappings. You can configure branch workflow mapping using the [Branch EOD Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Branch EOD**.
2. Under **Branch EOD**, click **View EOD**.

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

Figure 11: View EOD

| Branch Code | Maker | Workflow Name | Status | Modification Number |
|-------------|--------------|-------------------|--------------|---------------------|
| VUB | SA302 | OBLM-EOD-3 | Authorized | 8 |
| RTO | JOHJEN | OBLM-EOD-RTO-1 | Authorized | 1 |
| RA3 | RAGHAVENDRAN | OBLM-EOD1234 | Authorized | 4 |
| 800 | AUTTEST2 | myfirsteodbatch10 | Authorized | 1 |
| IL1 | NAGA02 | OBLM-EOD-1 | Authorized | 1 |
| AU1 | AUTTEST1 | OBLMEOD1234 | Authorized | 1 |
| APQ | DHARANE | TestWorkFlow | Unauthorized | 1 |
| DV1 | AUTTEST1 | OBLMEOD-DV1 | Authorized | 3 |
| UK1 | NAGA02 | OBLM-EOD-1 | Authorized | 1 |
| BUG | AUTTEST2 | OBLM-EOD-2023 | Authorized | 3 |

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

Table 17: View EOD – Field Description

| Field | Description |
|----------------------------|---|
| Branch Code | Displays the branch code details. |
| Workflow Name | Displays the name of the workflow. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.6.2 Branch EOD Maintenance

The maintenance screen allows you to create/configure the EOD workflow with a Branch. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Branch EOD**.
2. Under **Branch EOD**, click **Configure EOD**.

→ The **Configure EOD** screen is displayed.

Figure 12: Configure EOD

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

Table 18: Configure EOD – Field Description

| Field | Description |
|----------------------|---|
| Branch Code | Specify the branch code that is associated with the logged in user. |
| Description | Displays the description of the branch. |
| Workflow Name | Specify the workflow name that is already created. |

For more information on EOD Workflow creation and related terminologies please refer to **EOD Configuration Guide** of the respective products.

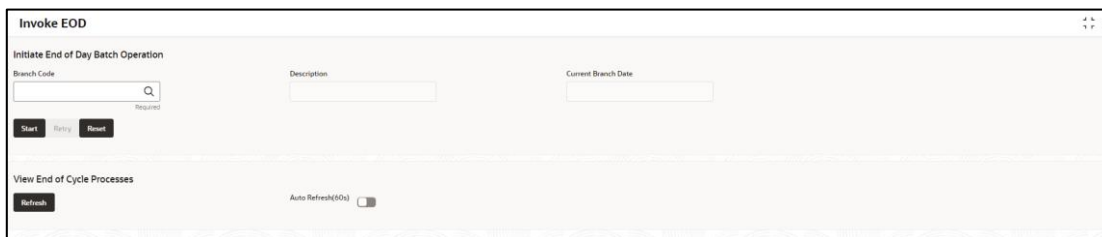
2.6.3 Branch EOD Invoke

The action screen allows you to invoke the branch EOD process as per branch and workflow mapping configured using [Branch EOD Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Branch EOD**.

2. Under **Branch EOD**, click **Invoke EOD**.
 → The **Invoke EOD** screen is displayed.

Figure 15: Invoke EOD



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

Table 19: Invoke EOD – Field Description

| Field | Description |
|----------------------------|---|
| Branch Code | Specify the branch code that is associated with the logged in user. |
| Description | Displays the description of the branch. |
| Current Branch Date | Displays the current branch date. |

4. Click **Start** to invoke EOD for selected branch and Click **Refresh** to view the current status of batch.
5. Click **Retry** to restart the EOD workflow from the failed task.
NOTE: Retry button will be enabled only if the failed task status is encountered.
6. Click **Reset** to clear the branch selected.
7. Click **Refresh** to view the current status of batch.
8. Mouse-hover on the task to view the relevant details such as Start time, End time and Error if any.

Table 20: EOD Task – Status Description

| Status | Description |
|----------------------|--|
| Green | Task is completed |
| Yellow | Task is in progress |
| Red | Task failed due to some error. |
| Grey | Task is scheduled but not executed |
| Diamond Shape | Task has reached a milestone stage where execution will be paused. Right-click on milestone stage and select “Proceed” to resume batch execution. |

For more information on EOD stages, please refer to EOD Configurations Guide of the respective products.

2.7 Checklists

You can configure the checklists details.

- [2.7.1 Checklists Linkage Maintenance](#)
- [2.7.2 Checklist Maintenance](#)

2.7.1 Checklists Linkage Maintenance

The summary screen provides a list of configured checklists linkage. You can configure a checklists linkage using the Checklists Linkage Maintenance. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Checklists**.
2. Under **Checklists**, click **Checklists Linkage Maintenance**.

→ The **Checklists Linkage Maintenance** screen is displayed.

Figure 14: Checklists Linkage Maintenance

| Process Code | Application Category Code | Stage Code | Status |
|--------------|---------------------------|--------------------|--------------|
| LNORGN | LNORGN | CLMO_FA_LNORGN_EN | Authorized |
| SNPOAR | SNPOAR | CLMO_FA_SNPOAR_API | Authorized |
| LNORGN | LNORGN | CLMO_FA_LNORGN_AP | Unauthorized |

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

Table 21: Checklists Linkage Maintenance – Field Description

| Field | Description |
|----------------------------------|---|
| Process Code | Displays the process code. |
| Application Category Code | Displays the application category code. |
| Stage Code | Displays the stage code. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

3. Click '+' to configure the checklists linkage maintenance.

→ The **Checklist Linkage Maintenance** screen is displayed.

Figure 15: Checklists Linkage Maintenance

4. On **Checklists Linkage Maintenance** screen, specify the fields. The fields marked as Required are mandatory. For more information on fields, refer to the field description table below.

Table 22: Checklists Linkage Maintenance – Field Description

| Field | Description |
|----------------------------------|---|
| Process Code | Click Search and select the process code to maintain the checklists. |
| Process Name | Displays the name of the process code. |
| Application Category Code | Select the application category code from the drop-down list. |
| Application Category Name | Displays the name of the application category. |
| Stage Code | Select the stage code from the drop-down list. |
| Stage Name | Displays the name of the stage code to be maintained. |

5. Click '+' to add a row and provide the checklist code details.
6. Click **Save**. You can view the configured **Checklists Linkage Maintenance**.

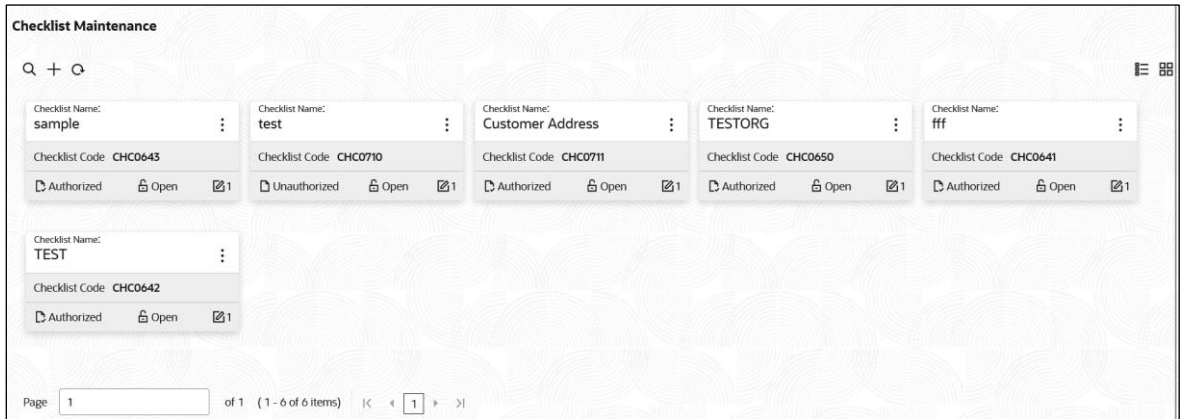
2.7.2 Checklist Maintenance

The summary screen provides a list of configured checklist. You can configure a checklist using the Checklist Maintenance. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Checklists**.
2. Under **Checklists**, click **Checklist Maintenance**.

→ The **Checklist Maintenance** screen is displayed.

Figure 16: Checklist Maintenance



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

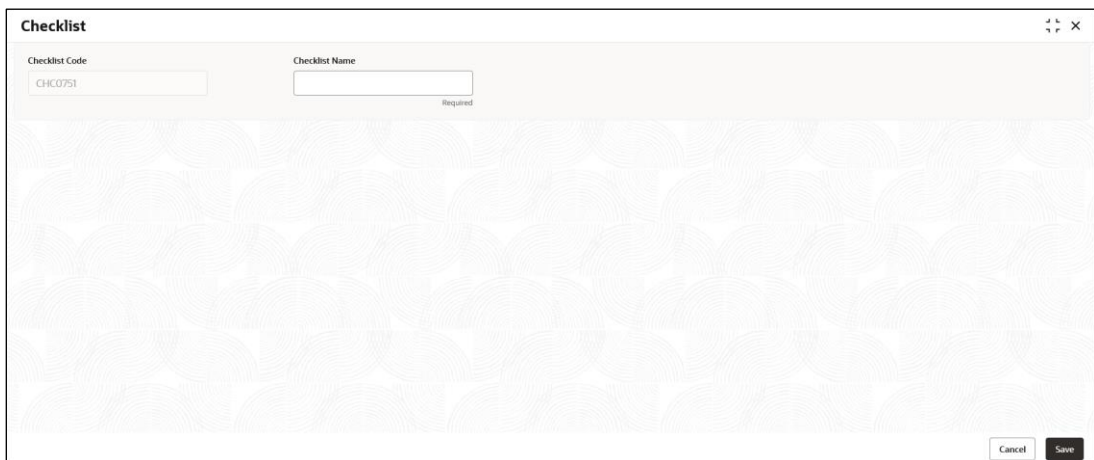
Table 22: Checklist Maintenance – Field Description

| Field | Description |
|----------------------------|---|
| Checklist Name | Displays the checklist name. |
| Checklist Code | Displays the code of the checklist maintained. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

3. Click '+' on **Checklist Maintenance** screen to configure the new checklist.

→ The **Checklist** screen is displayed.

Figure 22: Checklist



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

Table 22: Checklist – Field Description

| Field | Description |
|-----------------------|--|
| Checklist Code | Displays the auto-generated code for each new checklist. |
| Checklist Name | Specify the name of the checklist to be maintained. |

5. Click **Save**, you can view the configured in **Checklist Maintenance**.

2.8 Country Code

You can configure a country code.

This section contains following subsections:

- [2.8.1 Country Code Summary](#)
- [2.8.2 Country Code Maintenance](#)

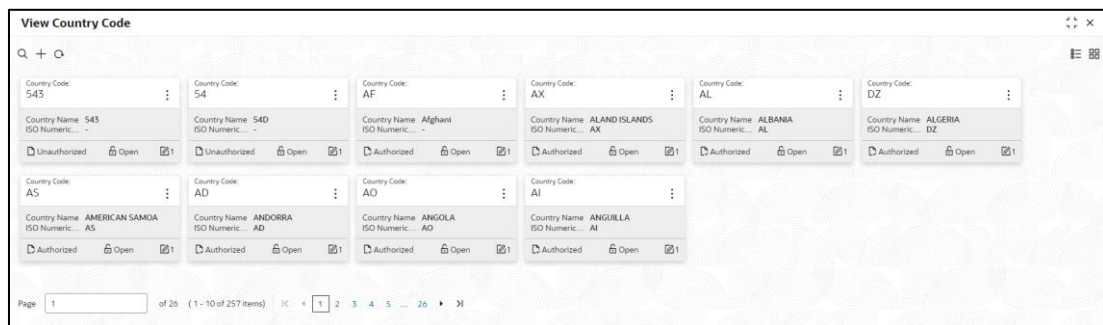
2.8.1 Country Code Summary

The summary screen provides a list of configured country code. You can configure a country code using the [Country Code Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Country Code**.
2. Under **Country Code**, click **View Country Code**.

→ The **View Country Code** screen is displayed.

Figure 17: View Country Code



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

Table 23: View Country Code – Field Description

| Field | Description |
|----------------------------|---|
| Country Code | Displays the country code details. |
| Country Name | Displays the name of the country. |
| ISO Numeric Code | Displays the ISO numeric code details of the country code. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.8.2 Country Code Maintenance

The maintenance screen allows you to configure a country code. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Country Code**.
2. Under **Country Code**, click **Create Country Code**.

→ The **Create Country Code** screen is displayed.

Figure 18: Create Country Code

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

Table 24: Create Country Code – Field Description

| Field | Description |
|-------------------------------|--|
| Country Code | Specify the country code. |
| Country Name | Specify the name of the country. |
| Alternate Country Code | Specify the alternate country code. |
| Region Code | Specify the region code. |
| ISO Country Code | Specify the ISO country code. |
| ISO Code | Specify the ISO code. |
| Limit Currency | Specify the limit currency. |
| Overall Limit | Specify the overall limit. |
| Blacklist | By default, this is disabled. If selected, indicates the country is blacklisted. |
| EU Member | By default, this is disabled. If selected, indicates the country is recognized by Swift as a part of the Intra European countries. |

| Field | Description |
|----------------------------|---|
| Generate 205 | By default, this is disabled. If selected, indicates the cover message 205COV or 205 need to be generated for transactions involving this country. If you do not select this option, RTGS, 202 or 202COV message is generated. |
| IBAN Check Required | By default, this is disabled. If selected, indicates check required for an IBAN is mandatory. |
| BIC Clearing Code | By default, this is disabled. If selected, indicates the National ID in the BIC plus file is the clearing code. During upload of clearing codes from BIC plus file, the records belong to countries against which this box is selected. |
| Intra European | By default, this is disabled. If selected, indicates the country is an intra European country. |

4. Click **Save**. You can view the configured country code details in the [Country Code Summary](#).

2.9 Currency Definition

You can define the attributes of the currencies in which the bank can deal. For each currency, you can define attributes such as, the SWIFT code for the currency, the country the currency belongs, the interest method, the spot days, the settlement days, and so on.

Currencies can be maintained only at the Head Office. The list of currencies are available to the branches based on the currencies defined for the country linked to the branch.

This section contains following subsections:

- [2.9.1 Currency Definition Summary](#)
- [2.9.2 Currency Definition Maintenance](#)

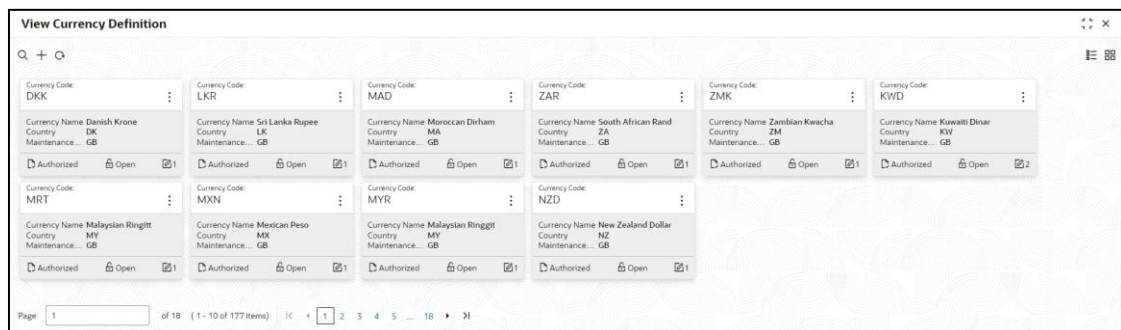
2.9.1 Currency Definition Summary

The summary screen provides a list of defined currency. You can define a currency using the [Currency Definition Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Definition**.
2. Under **Currency Definition**, click **View Currency Definition**.

→ The **View Currency Definition** screen is displayed.

Figure 19: View Currency Definition



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

Table 25: View Currency Definition – Field Description

| Field | Description |
|--------------------------------|--|
| Currency Code | Displays the code of the currency. |
| Currency Name | Displays the name of the currency. |
| Alternate Currency Code | Displays the code of the alternate currency. |
| Country | Displays the country associated with the currency. |

| Field | Description |
|----------------------------|---|
| Maintenance Country | Displays the maintenance country. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.9.2 Currency Definition Maintenance

The maintenance screen allows you to define currency. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Definition**.
2. Under **Currency Definition**, click **Create Currency Definition**.

→ The **Create Currency Definition** screen is displayed.

Figure 20: Create Currency Definition

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

Table 26: Create Currency Definition – Field Description

| Field | Description |
|--------------------------------------|---|
| Currency Code | Specify the currency code. |
| Maintenance Country | Search and select the required maintenance country. |
| Currency Name | Specify the name of the currency. |
| Alternate Currency Code | Specify the code of the alternate currency. |
| Currency Type | Specify the currency type. |
| ISO Numerical Currency Code | Specify the International Standardization Organization numerical currency code. |
| Currency Country | Search and select the required currency country. |
| Currency Decimals | Select the currency decimals. |
| Currency Interest Method | Select the currency interest method from the drop-down list. |
| Currency Spot Days | Select the number of spot working days applicable for the currency. |
| Foreign Exchange Netting Days | Select the number of days for the foreign exchange netting. |
| Settlement Message Days | Select the settlement message days. |
| Position GL | Search and select the required position GL. |
| Position Equivalent GL | Search and select the required position equivalent GL. |
| Currency Tolerance Limit | Specify the currency tolerance limit. |
| Index Base Currency | Search and select the required index base currency. |
| Commodity Code | By default, this is disabled. If selected, enables a commodity code. |
| Cut Off Time | Specify the cut off time details. |

| Field | Description |
|--|---|
| Cut Off Days | Select the cut off days for the payment transaction involving the currency. |
| Cut Off Hour | Select the hour of the day for the cut off. |
| Cut Off Min | Select the minute of the hour for the cut off. |
| CLS Currency | By default, this is disabled. If selected, allow customers of your bank to settle their FX deals via the CLS (Continuous Linked Settlements) Bank, you can identify the currency to be a CLS Currency. FX deals in the CLS currency is only eligible to be routed through the CLS bank. |
| Generate 103+ | By default, this is disabled. If selected, generate outgoing MT 103 messages in the MT 103 + format. |
| Index Flag | By default, this is disabled. If selected, derives index rate of the currency. |
| Euro Conversion Required | By default, this is disabled. If selected, indicates the Euro conversion is required. |
| New Cover Message Format Required | By default, this is disabled. If selected, indicates a new cover message format is required. |
| Validate Tag-50F | By default, this is disabled. If selected, indicates validations must be performed for the 50F details captured for the ordering customer during contract input. |
| Rounding | Specify the Rounding details of currency. |
| Currency Round Rule | Select the currency round rule from the dropdown list. |
| Currency Round Unit | Select the currency round unit. |
| Currency Format Mask | Specify the currency format mask details. |
| Currency Format Mask | Select one of the currency format. |
| Euro Type | Specify the Euro Type details. |
| Currency Euro Type | Select one of the currency Euro type. |

| Field | Description |
|--|---|
| Auto Exchange Rate | Specify the Auto exchange rate details. |
| Credit Auto Exchange Rate Limit | Specify the credit automatic exchange rate limit. |
| Debit Auto Exchange Rate Limit | Specify the debit automatic exchange rate limit. |
| Currency Country Mapping | Specify the currency country mapping details. |
| Country Code | Search and select the required country code. |
| Country Name | Specify the name of the country. |
| Currency Code | Search and select the required currency code. |

Cut Off Time

Refers to the time by which all transactions involving a currency should be generated. For a currency, you can indicate the cut-off hour and minute. This time should be expressed in the local time of the bank.

The maintenance of a cut-off time for a currency has particular reference to outgoing funds transfers involving it.

Example: The value date of a funds transfer transaction (incoming payment) involving USD, is 3rd June 2018. The number of cut-off days specified for the currency is 2. This means that the payment must be received on or before 1st June 2018. If the payment is received on 1st June, it must be received before the cut-off time specified for USD.

If the USD cut-off time is 1200 hrs, if the payment is received on 1st June 2018, it must be received before 1200 hrs.

4. Click **Save**. You can view the defined currency in the [Currency Definition Summary](#).

2.10 Currency Exchange Rate

You can maintain exchange rates for a currency pair, the rates at which you buy and sell one currency for another. A bank determines its buy and sell rate for a currency pair by applying a spread (that is, its profit margin) to the mid-rate of the currency pair. Mid-rate is the basic rate at which a currency pair is exchanged.

The spread applied for a currency pair varies with the transaction type, while the mid-rate usually remains constant. Consequently, different rates are applicable to different transaction types. For instance dollars in currency are purchased at a certain rate, while USD traveler's checks are bought at a different rate. You can define a rate type which you would like to associate with a transaction type example: CASH, TRAVCHKS, and so on.

You can define the mid-rate, buy and sell spread applicable to each rate type; the buy and sell exchange rates are computed by the system. Buy rates and sell rates can either be maintained by individual branches or can be input by the HO and propagated to all the branches.

If the branch for which the rate is being uploaded or maintained is the head office branch, then the rate would be copied to all those branches that have the same country code as the head office branch.

If the branch for which the rate is being uploaded or maintained is not the head office branch, but it has the same country code as the head office branch, then the rate being uploaded or maintained would be specific to the branch and would not be copied to any other branch.

If the branch for which the rate is being uploaded or maintained is not the head office branch and also does not have the same country code as the head office branch, then the rate being maintained would be copied to all the branches that has the same country code linked as the branch for which the rate is being maintained or uploaded.

This section contains following subsections:

- [2.10.1 Currency Exchange Rate Summary](#)
- [2.10.2 Currency Exchange Rate Maintenance](#)

2.10.1 Currency Exchange Rate Summary

The summary screen provides a list of configured currency exchange rates. You can configure a currency exchange rate using the [Currency Exchange Rate Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Exchange Rate**.
2. Under **Currency Exchange Rate**, click **View Currency Exchange Rate**.

→ The **View Currency Exchange Rate** screen is displayed.

Figure 21: View Currency Exchange Rate

The screenshot displays the 'View Currency Exchange Rate' interface. It features a search bar at the top left and a grid of records. Each record shows the branch code, two currency codes (Currency1 and Currency2), and a status. For example, one record shows Branch code: ST1, Currency1: USD, Currency2: GBP, and Status: Authorized. The grid is paginated, showing Page 1 of 2 (1 - 10 of 13 items).

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

Table 27: View Currency Exchange Rate – Field Description

| Field | Description |
|----------------------------|---|
| Branch Code | Displays the code of the branch. |
| Currency 1-2 | Displays the currency associated with the branch code |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.10.2 Currency Exchange Rate Maintenance

The maintenance screen allows you to configure a currency exchange rate. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under Core Maintenance, click **Currency Exchange Rate**.
2. Under **Currency Exchange Rate**, click **Create Currency Exchange Rate**.
→ The **Create Currency Exchange Rate** screen is displayed.

Figure 22: Create Currency Exchange Rate

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

Table 28: Create Currency Exchange Rate – Field Description

| Field | Description |
|----------------------|---|
| Branch Code | Search and select the required branch code. |
| Currency 1 | Search and select the required currency. |
| Currency 2 | Search and select the required currency. |
| Currency Rule | Specify the currency rule details. |
| Rate Type | Select a rate type from the drop-down list. |

| Field | Description |
|--------------------|---|
| Buy Rate | <p>Displays the Buy Rate for the Currency Exchange. Buy Rate is calculated based on Spread Definition maintained in the Currency Pair Maintenance screen.</p> <p>The effective spread is calculated using any of the following two methods:</p> <p>1. Percentage</p> <p>If the Spread Definition is selected as Percentage, then the buy rate is calculated as below:</p> <p>Buy Rate = Mid Rate-Buy Spread%</p> <p>Buy Spread% = Mid Rate*Buy Spread/100</p> <p>For example, 50*5/100 is 2.5 which is Buy Spread. Now Buy Rate will be 50-2.5 which is 47.5.</p> <p>2. Points</p> <p>If you select Spread Definition as Points then the buy rate is calculated as below:</p> <p>Buy Rate = Mid Rate-Buy Spread</p> <p>For example, if Buy Spread is 5, then Buy Rate is 50-5 = 45.</p> |
| Buy Spread | Specify the buy spread details. |
| Mid Rate | Specify the mid-rate details. |
| Sale Spread | Specify the sale spread details. |
| Sale Rate | <p>Displays the Sale Rate for the Currency Exchange. Sale Rate is calculated based on Spread Definition maintained in the Currency Pair Maintenance screen.</p> <p>The effective spread is calculated using any of the following two methods:</p> <p>1. Percentage</p> <p>If the Spread Definition is selected as Percentage, then the sale rate is calculated as below:</p> <p>Sale Rate = Mid Rate+Sale Spread%</p> <p>Sale Spread% = Mid Rate*Sale Spread/100</p> <p>For example, 50*5/100 is 2.5 which is Sale Spread. Now Sale Rate will be 50+2.5 which is 52.5.</p> <p>2. Points</p> <p>If you select Spread Definition as Points then the sale rate is calculated as below:</p> <p>Sale Rate = Mid Rate+Sale Spread</p> <p>For example, if Sale Spread is 5 then Sale Rate is 50+5 = 55.</p> |

| Field | Description |
|-----------|---|
| Rate Date | Select a rate date from the drop-down calendar. |

4. Click **Save**. You can view the configured currency exchange rate details in the [Currency Exchange Rate Summary](#).

2.11 Currency Holiday Master

You can configure a yearly list of holidays, for the currencies, defined in the currency screen. The system uses the information maintained to check if any settlement involving a foreign currency (in the foreign Exchange, Money market, and Funds Transfer, Loans and Deposit modules) falls on that currency's holiday. If yes, the system displays a message stating and ask the user for an override.

For any schedule or contract maturing at a future date, five years hence, you can input the future date, only if the calendar for that year is maintained. The currency holiday is maintained at the bank level by the Head Office.

This section contains following subsections:

- [2.11.1 Currency Holiday Master Summary](#)
- [2.11.2 Currency Holiday Master Maintenance](#)

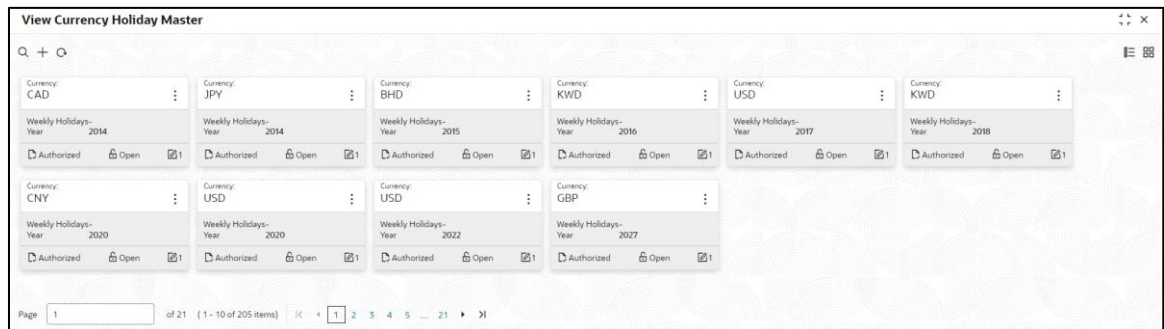
2.11.1 Currency Holiday Master Summary

The summary screen provides a list of configured currency holiday. You can configure a currency holiday using the [Currency Holiday Master Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Holiday Master**.
2. Under **Currency Holiday Master**, click **View Currency Holiday Master**.

→ The **View Currency Holiday Master** screen is displayed.

Figure 23: View Currency Holiday Master



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

Table 29: View Currency Holiday Master – Field Description

| Field | Description |
|------------------------|--|
| Currency | Displays the currency details. |
| Weekly Holidays | Displays the weekly holidays associated with the currency. |
| Status | Displays the status of the record. |

| Field | Description |
|---------------------|---|
| Modification Number | Displays the number of modifications performed on the record. |

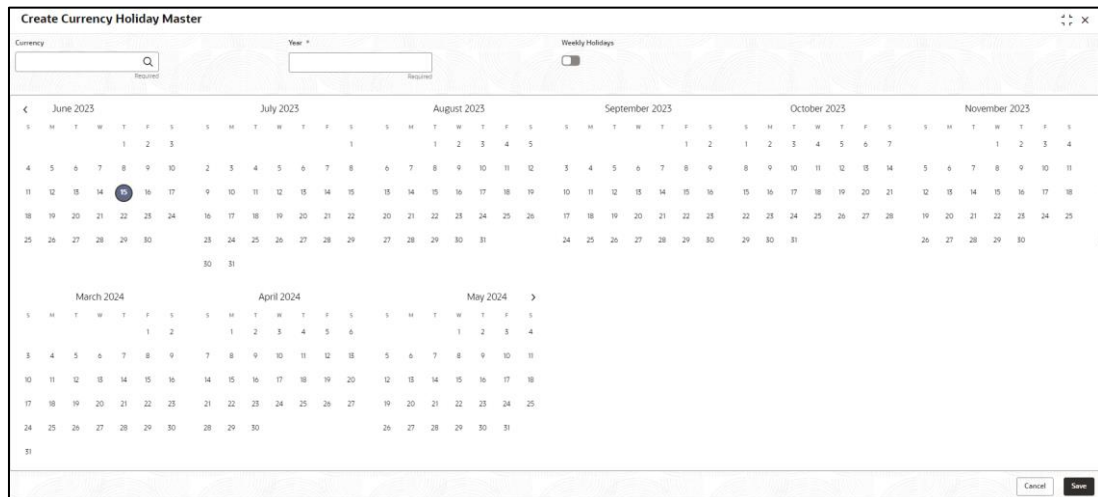
2.11.2 Currency Holiday Master Maintenance

The maintenance screen allows you to configure a currency holiday. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Holiday Master**.
2. Under **Currency Holiday Master**, click **Create Currency Holiday Master**.

→ The **Create Currency Holiday Master** screen is displayed.

Figure 24: Create Currency Holiday Master



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

Table 30: Create Currency Holiday Master – Field Description

| Field | Description |
|-----------------|---|
| Currency | Search and select the required currency. |
| Year | Specify the year details. |
| Weekly Holidays | By default, this is disabled. If selected, indicates the weekly holidays. |

4. Select the dates using the calendar. The selected dates appear in blue highlighted circle.
5. Click **Save**. You can view the configured currency holidays in the Currency Holiday Master Summary.

2.12 Currency Pair Definition

In the foreign exchange markets, the exchange rates for some currency pairs such as the USD-GBP or USD-JPY are easily obtainable, since these are frequently traded. The exchange rates of other currencies such as the ZAR-INR (South African Rand - Indian Rupee), which is not traded very often, is determined through a third currency. The third currency is usually the US dollar, since the US dollar is quoted in all trading centers.

You can define the static attributes of currency pairs for which a regular market quote is readily available. For other pairs, which do not have a regular market quote, you need to specify the third currency through which the system should compute the exchange rate. The currency pair is maintained at the bank level by the Head Office branch.

This section contains following subsections:

- [2.12.1 Currency Pair Definition Summary](#)
- [2.12.2 Currency Pair Definition Maintenance](#)

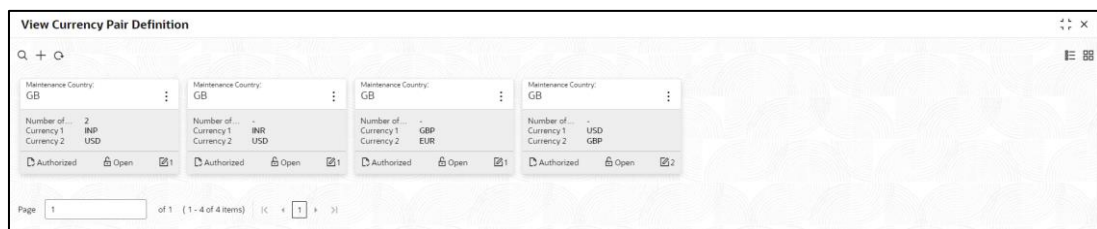
2.12.1 Currency Pair Definition Summary

The summary screen provides a list of define a currency pair. You can define a currency pair using the [Currency Pair Definition Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Pair Definition**.
2. Under **Currency Pair Definition**, click **View Currency Pair Definition**.

→ The **View Currency Pair Definition** screen is displayed.

Figure 25: View Currency Pair Definition



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

Table 31: View Currency Pair Definition – Field Description

| Field | Description |
|----------------------------|--|
| Maintenance Country | Displays the maintenance country details. |
| Number of Units | Displays the number of units. |
| Currency 1-2 | Displays the currency associated with the country. |

| Field | Description |
|---------------------|---|
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

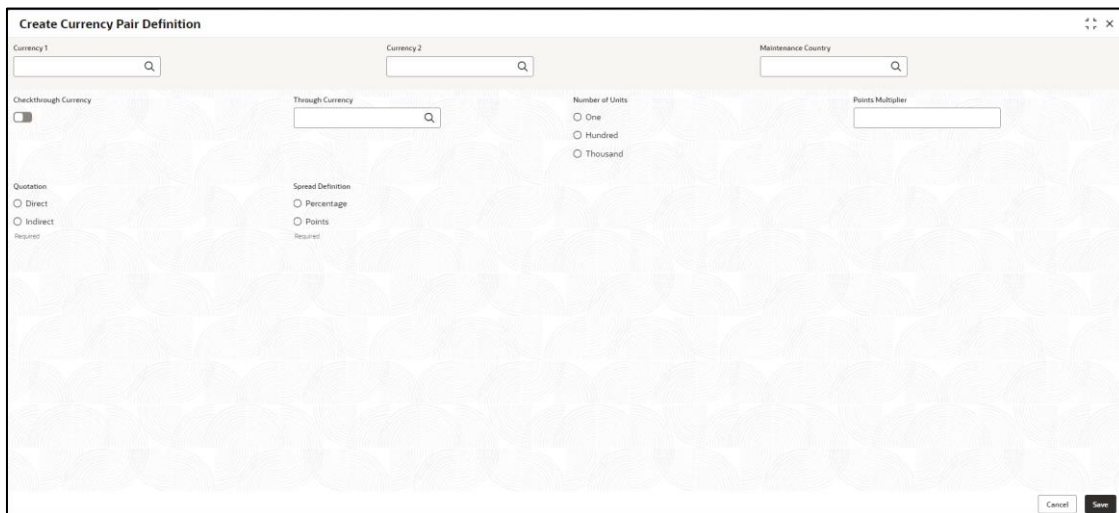
2.12.2 Currency Pair Definition Maintenance

The maintenance screen allows you to define currency pair. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Pair Definition**.
2. Under **Currency Pair Definition**, click **Create Currency Pair Definition**.

→ The **Create Currency Pair Definition** screen is displayed.

Figure 26: Create Currency Pair Definition



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

Table 32: Create Currency Pair Definition – Field Description

| Field | Description |
|--------------|--|
| Currency 1-2 | Search and select the required currency. A currency pair (specified as currency 1 and currency 2, in the currency pair) represents the two currencies for which you need to maintain exchange rates. To specify the pair, choose from the list provided against Currency 1. Select the pair for which you want to maintain parameters. The pair must be selected according to the quotation |

| Field | Description |
|-------------------------------|--|
| | method followed by the market, which can be direct or indirect. Exchange rates can be defined for currency 1 against currency 2 or currency 2 against currency 1. |
| Maintenance Country | Search and select the required maintenance country. |
| Check through Currency | By default, this is disabled. If selected, indicates a check through currency. |
| Through Currency | Search and select the required through currency for which the exchange rate between the currencies must be calculated. |
| Number of Units | Select one of the number of units. |
| Points Multiplier | Select the points multiplier. |
| Quotation | Select one of the required quotation: <ul style="list-style-type: none"> • Direct method the exchange rate for the currency pair is quoted as follows: Buy rate = mid rate - buy spread Sell rate = mid rate + sell spread Ccy 1 = Rate x Ccy 2 • Indirect method the exchange rate for the currency pair is quoted as follows: Buy rate = mid rate + buy spread Sell rate = mid rate - sell spread Ccy 2 = Rate x Ccy 1 |
| Spread Definition | Select one spread definition. The effective spread can be calculated using any of the following two methods: <ul style="list-style-type: none"> • Percentage: Spread/100 x mid rate • Points: Spread x points multiplier <p>The method of spread definition that you specify applies to two instances:</p> <ul style="list-style-type: none"> • While maintaining exchange rates for the currency pair • While maintaining customer spread for the currency pair |

4. Click **Save**. You can view the defined currency pair details in the [Currency Pair Definition Summary](#).

2.13 Currency Rate Type

You can configure a currency rate type.

This section contains following subsections:

- [2.13.1 Currency Rate Type Summary](#)
- [2.13.2 Currency Rate Type Maintenance](#)

2.13.1 Currency Rate Type Summary

The summary screen provides a list of configured currency rate type. You can configure a currency rate type using the [Currency Rate Type Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Rate Type**.
2. Under **Currency Rate Type**, click **View Currency Rate Type**.

→ The **View Currency Rate Type** screen is displayed.

Figure 27: View Currency Rate Type



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

Table 33: View Currency Rate Type – Field Description

| Field | Description |
|----------------------------|---|
| Currency Rate Type | Displays the currency rate type. |
| Description | Displays additional information about the currency rate type. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.13.2 Currency Rate Type Maintenance

The maintenance screen allows you to configure currency rate type. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Currency Rate Type**.
2. Under **Currency Rate Type**, click **Create Currency Rate Type**.
→ The **Create Currency Rate Type** screen is displayed.

Figure 28: Create Currency Rate Type

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

Table 34: Create Currency Rate Type – Field Description

| Field | Description |
|---------------------------------------|--|
| Currency Rate Type | Specify the currency rate type. |
| Currency Rate Type Description | Specify additional information about the currency rate type. |

4. Click **Save**. You can view the configured currency rate type details in the [Currency Rate Type Summary](#).

2.14 Customer Access Group

You can configure a customer access group.

This section contains following subsections:

- [2.14.1 Customer Access Group Summary](#)
- [2.14.2 Customer Access Group Maintenance](#)

2.14.1 Customer Access Group Summary

The summary screen provides a list of configured customer access group. You can configure a customer access group using the [Customer Access Group Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Customer Access Group**.
2. Under **Customer Access Group**, click **View Customer Access Group**.

→ The **View Customer Access Group** screen is displayed.

Figure 29: View Customer Access Group



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

Table 35: View Customer Access Group – Field Description

| Field | Description |
|---------------------------------|--|
| Access Group | Displays the access group. |
| Access Group Description | Displays additional information about the customer access group. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.14.2 Customer Access Group Maintenance

The maintenance screen allows you to configure a customer access group. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Customer Access Group**.
2. Under **Customer Access Group**, click **Create Customer Access Group**.

→ The **Create Customer Access Group** screen is displayed.

Figure 30: Create Customer Access Group

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

Table 36: Create Customer Access Group – Field Description

| Field | Description |
|---------------------------------|--|
| Access Group | Specify the access group. |
| Access Group Description | Specify the additional information about the access group. |

4. Click **Save**. You can view the configured customer access group details in the Customer Access Group Summary.

NOTE: Customer Access Group can be linked at the user level to restrict unauthorized access to Customer details. Refer **Oracle Banking Security Management System User Guide** for more details.

2.15 Customer Category

You can configure a customer category.

This section contains following subsections:

- [2.15.1 Customer Category Summary](#)
- [2.15.2 Customer Category Maintenance](#)

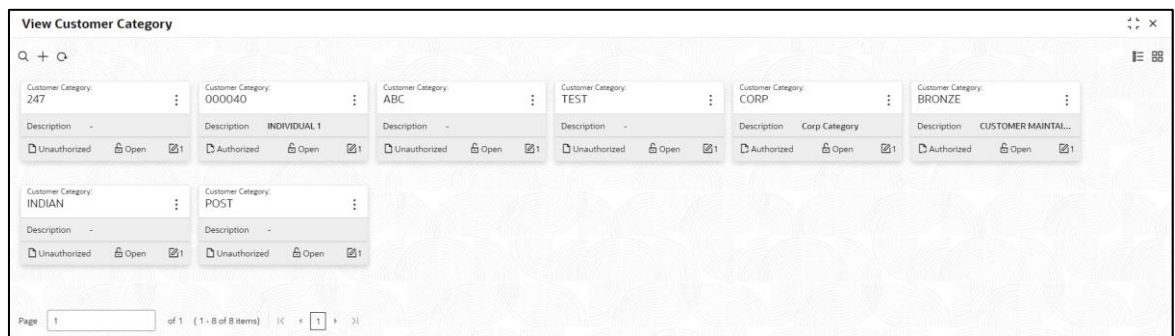
2.15.1 Customer Category Summary

The summary screen provides a list of configured customer category. You can configure a customer category using the [Customer Category Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Customer Category**.
2. Under **Customer Category**, click **View Customer Category**.

→ The **View Customer Category** screen is displayed.

Figure 31: View Customer Category



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

Table 37: View Customer Category – Field Description

| Field | Description |
|----------------------------|---|
| Customer Category | Displays the customer category. |
| Description | Displays additional information about the customer category. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.15.2 Customer Category Maintenance

The maintenance screen allows you to configure a customer category. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Customer Category**.
2. Under **Customer Category**, click **Create Customer Category**.

→ The **Create Customer Category** screen is displayed.

Figure 32: Create Customer Category

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

Table 38: Create Customer Category – Field Description

| Field | Description |
|--------------------------------------|--|
| Customer Category | Specify the customer category. |
| Customer Category Description | Specify the additional information about the customer category. |
| Populate Changes | By default, this is disabled. If selected, displays the changes. |

4. Click **Save**. You can view the configured customer category details in the [Customer Category Summary](#).

2.16 Data Segment

You can configure the data segment details.

- [2.16.1 Data Segment Summary](#)
- [2.16.2 Data Segment Maintenance](#)

2.16.1 Data Segment Summary

The summary screen provides a list of configured data segment. You can configure a data segment using the [Data Segment Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Data Segment**.
2. Under **Data Segment**, click **View Data Segment**.

→ The **View Data Segment** screen is displayed.

Figure 33: View Data Segment



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

Table 39: View Data Segment – Field Description

| Field | Description |
|----------------------------|---|
| Datasegment Name | Displays the datasegment name. |
| Datasegment Code | Displays the datasegment code. |
| Maker | Displays the name of the user who has configured the datasegment details. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.16.2 Data Segment Maintenance

The maintenance screen allows you to configure a datasegment. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Data Segment**.
2. Under **Data Segment**, click **Create Data Segment**.

→ The **Create Data Segment** screen is displayed.

Figure 34: Create Data Segment

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

Table 40: Create Data Segment – Field Description

| Field | Description |
|--------------------------|---|
| Data Segment Name | Specify the data segment name to be maintained. |
| Data Segment Code | Specify the data segment code to be used. |
| Domain | Click Search icon and select the domain |
| Sub-Domain | Specify the sub domain details. |
| Purpose | Specify the purpose details. |

4. Click **Save**. You can view the configured data segment in the [Data Segment Summary](#).

2.17 ECA System

You can configure the External Credit Approval (ECA) system.

This section contains following subsections:

- [2.17.1 ECA System Summary](#)
- [2.17.2 ECA System Maintenance](#)

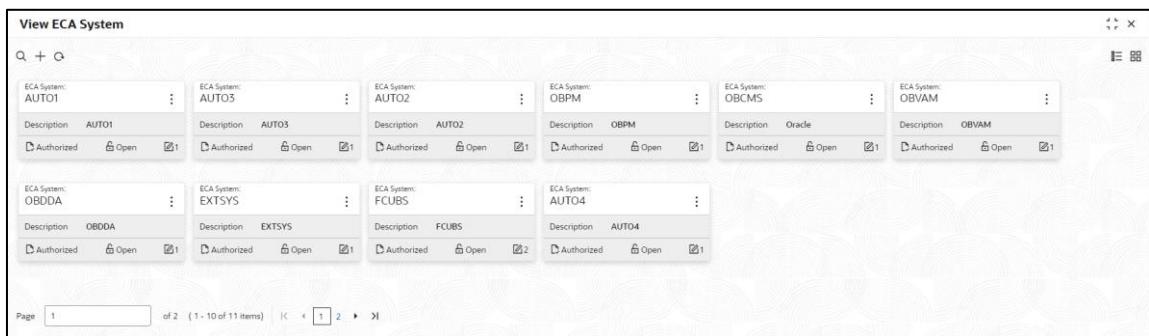
2.17.1 ECA System Summary

The summary screen provides a list of configured ECA system. You can configure the ECA system details using the [ECA System Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **ECA System**.
2. Under **ECA System**, click **View ECA System**.

→ The **View ECA System** screen is displayed.

Figure 35: View ECA System



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

Table 41: View ECA System – Field Description

| Field | Description |
|----------------------------|---|
| Description | Displays any additional information of the ECA system. |
| ECA System | Displays the name of the ECA system. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.17.2 ECA System Maintenance

The maintenance screen allows you to configure ECA system details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **ECA System**.
2. Under **ECA System**, click **Create ECA System**.

→ The **Create ECA System** screen is displayed.

Figure 36: Create ECA System

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

Table 42: Create ECA System – Field Description

| Field | Description |
|----------------------|--|
| Source System | Specify the source system. |
| Description | Specify the additional information about the ECA system. |

4. Click **Save**. You can view the configure ECA system details in the [ECA System Summary](#).

2.18 External Bank Parameters

You can configure bank level parameters.

This section contains following subsections:

- [2.18.1 External Bank Parameters Summary](#)
- [2.18.2 External Bank Parameters Maintenance](#)

2.18.1 External Bank Parameters Summary

The summary screen provides a list of configured external bank parameters. You can configure the external bank parameters using the [External Bank Parameters Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Bank Parameters**.
2. Under **External Bank Parameters**, click **View External Bank Parameters**.

→ The **View External Bank Parameters** screen is displayed.

Figure 37: View External Bank Parameters



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

Table 43: View External Bank Parameters – Field Description

| Field | Description |
|----------------------------|--|
| Head Office Branch | Displays the head office branch details. |
| Maker | Displays the name of the user who has configured the bank details. |
| Once Authorized | Indicates if the record is authorized once or not. |
| Bank Code | Displays the code of the bank. |
| Bank Name | Displays the name of the bank. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.18.2 External Bank Parameters Maintenance

The maintenance screen allows you to configure external bank parameters. The Bank Code will be auto-created for an entity when the entity is created. Please refer the **View External Bank Parameters** screen for the bank code created. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Bank Parameters**.
2. Under **External Bank Parameters**, click **Create External Bank Parameters**.

→ The **Create External Bank Parameters** screen is displayed.

Figure 38: Create External Bank Parameters

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

Table 44: Create External Bank Parameters – Field Description

| Field | Description |
|--|--|
| Bank Code | Specify the code for the bank. |
| Bank Name | Specify the name of the bank. |
| Head Office Branch | Search and select the required head office branch. |
| Branch Description | Based on the Head Office Branch selected, the information is auto-populated. |
| Number of Days to Forget Customer | Specify the number of days to inactive/forget the customer. |

4. Click **Save**. You can view the configure core bank parameter details in the [External Bank Parameters Summary](#).

2.19 External Branch Parameters

You can configure branch level parameters.

This section contains following subsections:

- [2.19.1 External Branch Parameters Summary](#)
- [2.19.2 External Branch Parameters Maintenance](#)

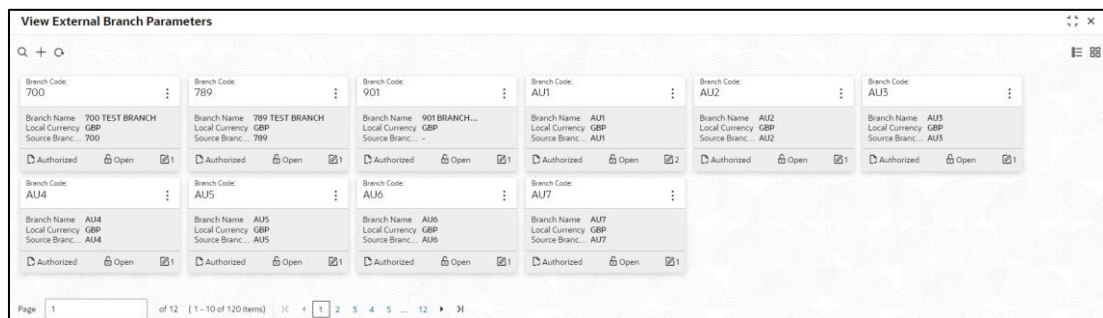
2.19.1 External Branch Parameters Summary

The summary screen provides a list of configured external branch parameters. You can configure the external branch parameters using the [External Branch Parameters Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Branch Parameters**.
2. Under **External Branch Parameters**, click **View External Branch Parameters**.

→ The **View External Branch Parameters** screen is displayed.

Figure 39: View External Branch Parameters



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

Table 45: View External Branch Parameters – Field Description

| Field | Description |
|----------------------------|---|
| Branch Code | Displays the code of the branch associated with the bank. |
| Branch Name | Displays the name of the branch associated with the bank. |
| Local Currency | Displays the local currency details. |
| Source Branch Code | Displays the code of the source branch. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

NOTE: The Branch Parameters for the Head Office (HO) Branch of the entity will get auto-created when the entity is defined in the Multi-Entity Maintenance. Further changes/configuration of the HO Branch can be performed by modifying the record for the HO Branch's Parameters

2.19.2 External Branch Parameters Maintenance

The maintenance screen allows you to configure the branch parameters. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Branch Parameters**.
 2. Under **External Branch Parameters**, click **Create External Branch Parameters**.
- The **Create External Branch Parameters** screen is displayed.

Figure 40: Create External Branch Parameters

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

Table 46: Create External Branch Parameters – Field Description

| Field | Description |
|-----------------------|--|
| Branch Details | Specify the branch details. |
| Branch Code | Specify a branch code. |
| Branch Name | Specify a name for the branch. |
| Local Currency | Search and select the required local currency. |
| Source System | Search and select the required source system. |

| Field | Description |
|---------------------------|---|
| Source Branch Code | Specify a source branch code. |
| Branch Address | Specify the branch address details. |
| Address Line 1-3 | Specify the address details. |
| Other Details | Specify the other details. |
| Host Code | Search and select the required host code. |
| Country Code | Based on the Host Code selected, the information is auto-populated. |
| Host Name | Specify the name for the host. |
| Walk-in Customer | Search and select the required walk-in customer. |
| Weekly Holiday 1-2 | <p>Select a weekly holiday from the dropdown list.</p> <p>Note There are two days of weekly holiday depending on the geographical zone.</p> <ul style="list-style-type: none"> • Auto Authorization: By default, it is disabled. If selected, the record is automatically authorized. • Report DSN: Specify the details of the report DSN. |
| Swift Address | Specify the swift address details. |
| SWIFT Address | Search and select the required SWIFT address. |
| Default BIC | If selected, indicates the selected SWIFT address as the default BIC. |

4. Click **Save**. You can view the configure branch parameter details in the [External Branch Parameters Summary](#).

2.20 External Chart Account

You can configure an external chart.

This section contains following subsections:

- [2.20.1 Create External Chart Account](#)
- [2.20.2 Chart Account Handoff](#)
- [2.20.3 Inter Branch Entry Retry](#)
- [2.20.4 Pre GL Balance Check](#)
- [2.20.5 Transaction Log](#)
- [2.20.6 Transaction Log Error Detail](#)
- [2.20.7 Unbalanced Transaction Log](#)
- [2.20.8 View External Chart Account](#)

2.20.1 Create External Chart Account

This topics describes the systematic instructions to configure external chart accounts. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **Create External Chart Account**.

→ The **Create External Chart Account** screen is displayed.

Figure 41: Create External Chart Account

3. Specify the fields on **Create External Chart Account** screen. The fields marked as **Required** are mandatory.

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

Table 47: View External Chart Account – Field Description

| Field | Description |
|-----------------------------------|--|
| General Ledger Code | Specify the general ledger code. |
| General Ledger Description | Specify the additional information about the general ledger. |
| Source System | Click Search icon to view and select the required source system |
| Source System GL Code | Specify the source system GL code. |
| Category | Select the category from the drop-down list. |
| Blocked | By default, this is disabled. If selected, indicates the external chart account is blocked. |

- Click **Save** to save the details. You can view the configured details in the [View External Chart Account](#) screen.

2.20.2 Chart Account Handoff

The maintenance screen allows you to initiate the handoff and view the handoff status. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **Chart Account Handoff**.

→ The **Chart Account Handoff** screen is displayed.


Figure 42: Chart Account Handoff

| Trigger ID | Transaction Branch | Trigger Type | Entries Count | Status | Cutoff Date | Trigger Timestamp | End Timestamp | Retry |
|---------------------|--------------------|--------------|---------------|---------|-------------|---------------------|---------------------|-------|
| 1171685121575974528 | 002 | Batch | 49 | Success | 2023-12-07 | 2023-11-08 05:58:21 | 2023-11-08 05:58:21 | ⋮ |
| 1171683223468197444 | 002 | Batch | 44 | Success | 2023-12-06 | 2023-11-08 05:36:35 | 2023-11-08 05:36:35 | ⋮ |
| 1171682344786669568 | 002 | Batch | 151 | Failure | 2023-12-05 | 2023-11-08 05:27:20 | 2023-11-08 05:27:20 | ⋮ |
| 1171427837917999104 | 002 | Batch | 2 | Success | 2023-12-04 | 2023-11-07 12:41:29 | 2023-11-07 12:41:29 | ⋮ |
| 1171424280057688064 | 002 | Batch | 4 | Success | 2023-12-01 | 2023-11-07 12:24:50 | 2023-11-07 12:24:50 | ⋮ |

3. Click the **Search** icon and select the branch code from the list to initiate the handoff.
 4. Click the **Handoff** button to initiate the handoff for the selected branch code.
- The **Handoff** initiated popup screen displays.
5. Specify the fields on the **Chart Account Handoff** screen to filter the account handoff . For more information on fields, refer to the field description table below.

Table 48: Chart Account Handoff – Field Description

| Field | Description |
|--------------------|---|
| Trigger ID | Specify the Trigger ID to view the particular handoff status. |
| Branch Code | Click the Search icon and select the branch code to view the handoff status. |

6. Click **Search** button to search and view the account handoff details.
7. Click  and select the **Retry** to re-initiate the account handoff for the given trigger id.
8. Click the **Reset** button to clear the account handoff filter criteria.

2.20.3 Inter Branch Entry Retry

The maintenance screen allows you to view failed inter branch entry details and initiate retry. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **Inter Branch Entry Retry**.

→ The **Inter Branch Entry Retry** screen is displayed.

Figure 43: Inter Branch Entry Retry

| Transaction Reference Number | Accounting Reference Number | Transaction Branch | Account Branch | Error Codes | Retry Count |
|------------------------------|-----------------------------|--------------------|----------------|-------------|-------------|
| BR12308160901250217 | 1100081 | BR1 | 509 | CMC-IB-001 | 4 |
| BR10BRRN_CW_D5001 | 1168434788173783041 | BR1 | BR2 | CMC-IB-001 | - |
| BR10BRRN_CW_D5001 | 11684356376600048321 | BR1 | BR2 | CMC-IB-001 | - |
| BR10BRRN_CW_D5001 | 11684347897544637440 | BR1 | BR2 | CMC-IB-001 | - |
| BR10BRRN_CW_D5001 | 116843521277636608000 | BR1 | BR2 | CMC-IB-001 | - |
| BR10BRRN_CW_D5001 | 11684352128560578501 | BR1 | BR3 | CMC-IB-001 | - |

3. Specify the fields on the **Inter Branch Entry Retry** screen.
For more information on fields, refer to the field description table below.

Table 49: Inter Branch Entry Retry – Field Description

| Field | Description |
|-------------------------------------|---|
| Transaction Reference Number | Specify the transaction reference number to view the details. |
| Transaction Branch | Click the Search icon and select the Transaction branch from the list. |
| Account Branch | Click the Search icon and select the Account branch from the list. |

4. Click the **Search** button to search and view the inter branch entry retry.
5. Perform one of the following actions:
 - a) Click **Retry All** to re-initiate the inter branch entries.
 - b) Click **Retry** to re-initiate the inter branch entries.

→ The **Inter Branch Entry** popup screen displays.
6. Click the **Reset** button to clear the search criteria.

2.20.4 Pre GL Balance Check

This topic describes the systematic instructions to view the GL Balance. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **Pre GL Balance Check**.

→ The **Pre GL Balance Check** screen is displayed.

Figure 44: Pre GL Balance Check

3. Specify the fields on the **Pre GL Balance Check** screen.
For more information on fields, refer to the field description table below.

Table 50: Pre GL Balance Check – Field Description

| Field | Description |
|--------------------------|--|
| Branch Code | Click the Search icon and select the branch code from the list to view the GL balance. |
| Local Currency | Auto populates the local currency based on the branch code selected |
| Product Processor | Click the Search icon and select the product processor to which the GL balance to viewed. |
| Module Code | Click the Search icon and select the module code to which the GL balance to view. |

4. Click the **Fetch** button to view the real and contingent balance.

2.20.5 Transaction Log

This topic describes the systematic instructions to view all the transaction. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **Transaction Log**.

→ The **Transaction Log** screen is displayed.

Figure 45: Transaction Log

| Transaction Reference Number | Transaction Initiation Date | Event Code | Event Serial Number | General Ledger Code | Account Branch | Transaction Branch | Account Currency | ACY Amount | LCY Amount | Amount Tag | Exchange Rate | Value Date | Debit Credit Indicator | Transaction Code | Module Code | Inter Branch Entry | Product Code |
|------------------------------|-----------------------------|------------|---------------------|---------------------|----------------|--------------------|------------------|-------------|-------------|----------------|---------------|-------------------|------------------------|------------------|-------------|--------------------|--------------|
| TXN_03 | 4/18/23, 12:00 AM | LIQD | 5 | 111100002 | DMO | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 4/18/23, 12:00 AM | D | 001 | 0BL | | AB11 |
| TXN_01 | 4/18/23, 12:00 AM | LIQD | 4 | 111100002 | DMO | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 4/18/23, 12:00 AM | D | A01 | OL | | OBCL |
| TXN_01 | 4/18/23, 12:00 AM | LIQD | 4 | 111100002 | DMO | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 4/18/23, 12:00 AM | C | A01 | OL | | OBCL |
| TXN_01 | 4/18/23, 12:00 AM | ACCR | 4 | 111100002 | DMO | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 4/18/23, 12:00 AM | D | A01 | OL | | OBCL |
| TXN_01 | 4/18/23, 12:00 AM | ACCR | 4 | 111100002 | DMO | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 4/18/23, 12:00 AM | C | A01 | OL | | OBCL |
| BRI0BRL_AR_DS006 | 4/18/23, 12:00 AM | ACCR | 1 | 131200002 | BRI | BRI | BHD | BHD 333.337 | \$883.34 | MAIN_INT_ACCR | 2.65 | 4/18/23, 12:00 AM | D | LNA | RL | | RPPL |
| 001BB1170900001 | 4/18/23, 12:00 AM | LIQD | 4 | 111100002 | 004 | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 2/15/23, 5:30 AM | D | A01 | OL | | OBCL |
| 001BB1170900001 | 4/18/23, 12:00 AM | LIQD | 4 | 111100002 | 004 | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 2/15/23, 5:30 AM | C | A01 | OL | | OBCL |
| 001BB1170900002 | 4/18/23, 12:00 AM | ACCR | 4 | 111100002 | 001 | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 2/15/23, 5:30 AM | D | A01 | OL | | OBCL |
| 001BB1170900002 | 4/18/23, 12:00 AM | ACCR | 4 | 111100002 | 001 | 002 | USD | \$99999 | \$38,461.54 | PRINCIPAL_LIQD | 0 | 2/15/23, 5:30 AM | C | A01 | OL | | OBCL |

3. Specify the fields on the **Transaction Log** screen. For more information on fields, refer to the field description table below.

Table 51: Inter Branch Entry Retry – Field Description

| Field | Description |
|-------------------------------------|---|
| Transaction Reference Number | Specify the reference number of the transaction |
| Transaction Branch | Click Search icon and select branch code of the transaction |
| General Ledger Code | Click Search icon and select the general ledger code of the transaction. |
| Source System | Click Search icon and select source system of the transaction. |
| Event Code | Click Search icon and select event code of the transaction. |
| Category | Select the type of the category from the drop-down list. The available options are: |

| Field | Description |
|--------------------------|--|
| | <ul style="list-style-type: none"> • Asset • Liability • Income • Expense • Contingent Asset • Contingent Ledger |
| Product Processor | Click Search icon and select the product processor of the transaction. |
| Module Code | <p>Click Search icon and select the module code of the transaction.</p> <p>NOTE: This field appears when we click the Advanced button.</p> |
| Product Code | <p>Click Search icon and select the product code of the transaction.</p> <p>NOTE: This field appears when we click the Advanced button</p> |
| Amount Tag | <p>Click Search icon and select the amount tag of the transaction.</p> <p>NOTE: This field appears when we click the Advanced button.</p> |

4. Click the **Search** button to view the transaction details.
5. Click the **Reset** button to clear the search criteria.

2.20.6 Transaction Log Error Detail

This topic describes the systematic instructions to view all failed transactions failed during chart account handoff. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **Transaction Log Error Detail**.

→ The **Transaction Log Error Detail** screen is displayed.

Figure 46: Transaction Log Error Detail

| Transaction Reference Number | Event Code | Transaction Branch | Source System | Created Time Stamp | Triggered Via | Error Code | Error Description |
|------------------------------|------------|--------------------|---------------|--------------------|---------------|------------|-----------------------------------|
| BRI0BRRN_CW_DSVAI | INIT | 000 | OBRRN | 10/30/23, 6:15 AM | api | CMC_IB_003 | 000 is a invalid Branch Code |
| BRI0BRRN_CW_DSXN1 | INIT | 000 | OBRRN | 10/30/23, 6:20 AM | api | CMC_IB_003 | 000 is a invalid Branch Code |
| X01AB1170911110 | LIQD | TET | OBCL | 10/16/23, 9:51 AM | api | CMC-GL-002 | 600000004 is a invalid GL Codes |
| X01AB1170911110 | LIQD | TET | OBCL | 10/16/23, 9:51 AM | api | CMC_IB_003 | TET is a invalid Branch Code |
| 006DSBR079284080640 | DSBR | | OBRL | 10/2/23, 5:25 AM | api | CMC-GL-002 | 3000000001 is a invalid GL Codes |
| 006DSBR079284080640 | DSBR | | OBRL | 10/2/23, 5:25 AM | api | CMC-GL-002 | 10101011001 is a invalid GL Codes |
| 006DSBR079284080640 | DSBR | | OBRL | 10/2/23, 5:25 AM | api | CMC-GL-002 | 10101011001 is a invalid GL Codes |
| 006DSBR079284080640 | DSBR | | OBRL | 10/2/23, 5:25 AM | api | CMC-GL-002 | 1000000001 is a invalid GL Codes |
| X01AB1170911110 | LIQD | TET | OBCL | 10/16/23, 9:51 AM | api | CMC-GL-002 | 600000004 is a invalid GL Codes |

3. Specify the fields on the **Transaction Log Error Detail** screen. For more information on fields, refer to the field description table below.

Table 52: Transaction Log Error Detail – Field Description

| Field | Description |
|-------------------------------------|---|
| Transaction Reference Number | Specify the reference number of the transaction. |
| Transaction Branch | Click the Search icon and select the branch code of the transaction. |
| Source System | Click Search icon and select source system of the transaction. |
| Event Code | Click Search icon and select event code of the transaction. |
| Triggered Via | Specify the triggered via of the transaction |

4. Click the **Search** button to view failed transactions during chart account handoff.
5. Click the **Reset** button to clear the search criteria.

2.20.7 Unbalanced Transaction Log

This topic describes the systematic instructions to view all unbalanced transaction. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **Unbalanced Transaction Log**.

→ The **Unbalanced Transaction Log** screen is displayed.

Figure 47: Unbalanced Transaction Log

The screenshot shows the 'Unbalanced Transaction Log' interface. At the top, there are search filters for Transaction Reference Number, Transaction Branch, General Ledger Code, Source System, Event Code, Category, and Product Processor. Below the filters are 'Search', 'Reset', and 'Advanced' buttons. The main area contains a table with columns: Transaction Reference Number, Transaction Initiation Date, Event Code, Event Serial Number, General Ledger Code, Account Branch, Transaction Branch, Account Currency, ACY Amount, LCY Amount, Amount Tag, Exchange Rate, Value Date, Debit Credit Indicator, Transaction Code, Module Code, Inter Branch Entry, Product Code, and User Reference Number. The table lists several transactions with details like dates, amounts, and codes. At the bottom, there is a pagination bar showing 'Page 1 of 334 (1 - 10 of 3333 items)' and navigation icons.

3. Specify the fields on the **Unbalanced Transaction Log** screen. For more information on fields, refer to the field description table below.

Table 53: Unbalanced Transaction Log – Field Description

| Field | Description |
|-------------------------------------|--|
| Transaction Reference Number | Specify the reference number of the transaction. |
| Transaction Branch | Click Search icon and select branch code of the transaction |
| General Ledger Code | Click Search icon and select general ledger code of the transaction |
| Source System | Click Search icon and select source system of the transaction. |
| Event Code | Click Search icon and select event code of the transaction. |

| Field | Description |
|--------------------------|--|
| Category | Select the type of the category from the drop-down list. The available options are: <ul style="list-style-type: none"> • Asset • Liability • Income • Expense • Contingent Asset • Contingent Ledger |
| Product Processor | Click Search icon and select the product processor of the transaction. |
| Module Code | Click Search icon and select the module code of the transaction. NOTE: This field appears when we click the Advanced button. |
| Product Code | Click Search icon and select the product code of the transaction. NOTE: This field appears when we click the Advanced button |
| Amount Tag | Click Search icon and select the amount tag of the transaction. NOTE: This field appears when we click the Advanced button. |

4. Click the **Search** button to view the unbalanced details.
5. Click the **Reset** button to clear the search criteria.

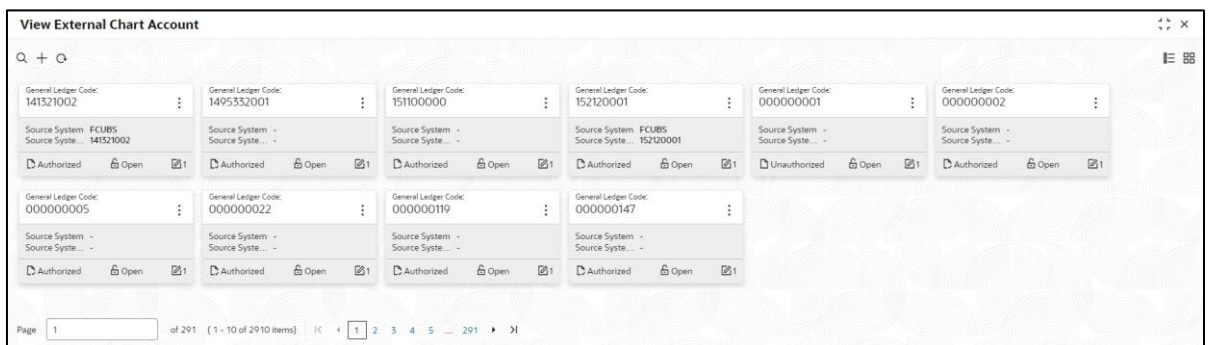
2.20.8 View External Chart Account

This topic describes the systematic instructions to view the list of configured external chart accounts. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
2. Under **External Chart Account**, click **View External Chart Account**.

→ The **View External Chart Account** screen is displayed.

Figure 48: View External Chart Account



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

Table 54: View External Chart Account – Field Description

| Field | Description |
|------------------------------|--|
| General Ledger Code | Displays the code of the general ledger. |
| Source System | Displays the source system details. |
| Source System GL Code | Displays the GL code of the source system. |
| Authorization Status | Select the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

2.21 External Customer

You can configure the external customer details.

This section contains following subsections:

- [2.21.1 External Customer Summary](#)
- [2.21.2 External Customer Maintenance](#)

2.21.1 External Customer Summary

The summary screen provides a list of configured external customer details. You can configure the external customers using the [External Customer Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Customer**.
2. Under **External Customer**, click **View External Customer**.

→ The **View External Customer** screen is displayed.

Figure 49: View External Customer

| Customer Name | Source System | Customer Type | Status |
|------------------|---------------|------------------|------------|
| WYNCUST774 | FCUBS | WYNCUST774 | Authorized |
| WYNCUST775 | FCUBS | WYNCUST775 | Authorized |
| WYNCUST776 | FCUBS | WYNCUST776 | Authorized |
| WYNCUST777 | FCUBS | WYNCUST777 | Authorized |
| WYNCUST778 | FCUBS | WYNCUST778 | Authorized |
| Nash Mechanicals | oblm | NASH Mechanicals | Authorized |
| WYNCUST771 | FCUBS | WYNCUST771 | Authorized |
| NASH Industries | oblm | NASH Industries | Authorized |
| ICLGPCUST | oblm | ICLGPCUST | Authorized |
| ICLUST02 | oblm | ICLUST02 | Authorized |

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

Table 55: View External Customer – Field Description

| Field | Description |
|----------------------------|---|
| Customer Name | Displays the name of the customer. |
| Source System | Displays the source system details. |
| Customer Type | Displays the type of the customer. |
| Customer Number | Displays the customer number associated with the customer name. |
| Source Customer ID | Displays the source of the customer ID associated with the customer name. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.21.2 External Customer Maintenance

The maintenance screen allows you to configure the external customer details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Customer**.
2. Under **External Customer**, click **Create External Customer**.

→ The **Create External Customer** screen is displayed.

Figure 50: Create External Customer

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

Table 56: Create External Customer – Field Description

| Field | Description |
|-------------------------|--|
| Customer Details | Specify the customer details. |
| Customer Number | Specify the number for the customer. |
| Customer Name | Specify the name for the customer. |
| Short Name | Specify the short name for the customer. |

| Field | Description |
|--------------------------------|--|
| Customer Type | Select one of the options: <ul style="list-style-type: none"> • Individual: If selected, the customer is an individual customer. • Corporate: If selected, the customer is a corporate customer. • Bank: If selected, the customer is a bank employee. |
| Source Customer ID | Specify the source customer ID. |
| Source System | Search and select the required source system. |
| Customer Category | Search and select the required customer category. |
| Relationship Manager ID | Specify the relationship manager ID. |
| Access Group | Search and select the required access group. |
| Address | Specify the address details. |
| Address Line 1-4 | Specify the customer address details. |
| Country | Search and select the required country. |
| Other Details | Specify the other details. |
| Postal Code | Specify the postal code details. |
| Deceased | By default, this is disabled. If selected, indicates the customer is deceased. |
| Frozen | By default, this is disabled. If selected, indicates the customer account is frozen. |
| Whereabouts Unknown | By default, this is disabled. If selected, indicates the customer's whereabouts are unknown. |
| Sanction Check Required | By default, this is disabled. If selected, indicates the sanction check is required. |
| Walk-in Customer | By default, this is disabled. If selected, indicates a walk-in customer. |

| Field | Description |
|--------------------|--|
| Staff | By default, this is disabled. If selected, indicates a staff customer. |
| Language | Search and select the required language. |
| Nationality | Search and select the required nationality. |

4. Click **Save**. You can view the configured external customer details in the [External Customer Summary](#). In addition, the external customers can be directly replicated from the host system using service API.

2.22 External Customer Account

You can configure the external customer account details.

This section contains following subsections:

- [2.22.1 External Customer Account Summary](#)
- [2.22.2 External Customer Account Maintenance](#)

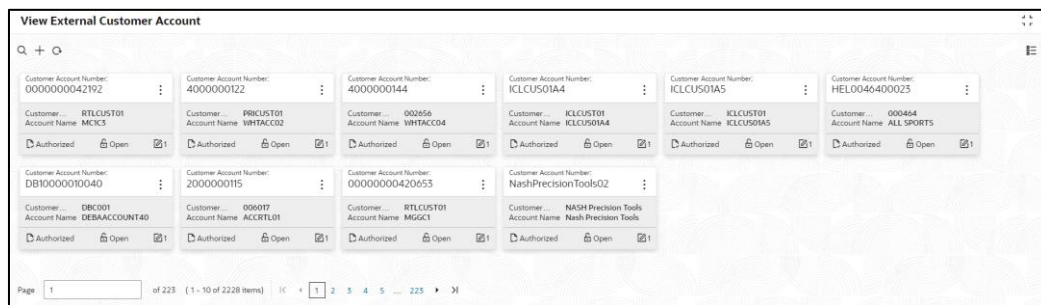
2.22.1 External Customer Account Summary

The summary screen provides a list of configured external customer accounts. You can configure the external customer accounts using the [External Customer Account Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Customer Account**.
2. Under **External Customer Account**, click **View External Customer Account**.

→ The **View External Customer Account** screen is displayed.

Figure 51: View External Customer Account



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

Table 57: View External Customer Account – Field Description

| Field | Description |
|--------------------------------|--|
| Customer Number | Displays the customer number associated with the account name. |
| Customer Account Number | Displays the customer account number associated with the account name. |
| Account Name | Displays the name of the account. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.22.2 External Customer Account Maintenance

The maintenance screen allows you to configure external customer account details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Customer Account**.
2. Under **External Customer Account**, click **Create External Customer Account**.

→ The **Create External Customer Account** screen is displayed.

Figure 52: Create External Customer Account

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

Table 58: Create External Customer Account – Field Description

| Field | Description |
|--------------------------------|---|
| Account Details | Specify the account details. |
| Customer Account Number | Specify the customer account number. |
| Account Name | Specify the name for an account. |
| Customer Number | Search and select the required customer number. |
| Customer Name | Based on the Customer Number selected, the information is auto-populated. |
| Account Currency | Search and select the required account currency. |
| Account Class | Select the account class from the drop-down list. |

| Field | Description |
|--|---|
| Source Account Branch | Search and select the required source account branch. |
| Source Customer Account | Based on the Source Account Branch selected, the information is auto- populated. |
| Account IBAN | Specify the account IBAN details. |
| Payment Entitlement Group | Search and select the payment entitlement group. |
| Branch Entitlement | Search and select the branch entitlement group. |
| Address | Specify the address details. |
| Address Line 1-4 | Specify the address details. |
| Country | Search and select the required country. |
| Other Details | Specify the other details. |
| No Credit | By default, this is disabled. If selected, indicates the account does not have any credit facility. |
| No Debit | By default, this is disabled. If selected, indicates the account does not have any debit facility. |
| Blocked | By default, this is disabled. If selected, indicates the account status is blocked. |
| Frozen | By default, this is disabled. If selected, indicates the account status is frozen. |
| Dormant | By default, this is disabled. If selected, indicates the account status is dormant. |
| External Credit Approval Required | By default, this is disabled. If selected, indicates ECA check is required for the external customer account. |
| External Credit Approval System | Search and select the required external credit approval system. |
| Host Code | Specify the host code details. |

| Field | Description |
|--------------------------|--|
| Account Open Date | Select an effective date for the account from the dropdown calendar. |

4. Click **Save**. You can view the configured external customer account details in the [External Customer Account Summary](#). In addition, the external customer accounts can be directly replicated from the host system using service API.

2.23 External Customer Account Structured Address

You can configure the external customer account structured address details.

This section contains following subsections:

- [2.23.1 View External Customer Account Structured Address](#)
- [2.23.2 Create External Customer Account Structured Address](#)

2.23.1 View External Customer Account Structured Address

The summary screen provides a list of configured external customer account structured addresses.

You can configure the external customer account structured address using the [Create External Customer Account Structured Address](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Customer Account Structured Address**.
2. Under **External Customer Account Structured Address**, click **View External Customer Account Structured Address**.

→ The **View External Customer Account Structured Address** screen is displayed.

Figure 53: View External Customer Account Structured Address



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

Table 59: View External Customer Account Structured Address – Field Description

| Field | Description |
|----------------------------|---|
| Customer Number | Displays the customer number. |
| Town Name | Displays the town name of the customer. |
| Country | Displays the country of the customer. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.23.2 Create External Customer Account Structured Address

The maintenance screen allows you to configure external customer account structured address. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Customer Account Structured Address**.
2. Under **External Customer Account Structured Address**, click **Create External Customer Account Structured Address**.

→ The **Create External Customer Account Structured Address** screen is displayed.

Figure 54: Create External Customer Account Structured Address

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

Table 60: Create External Customer Account Structured Address – Field Description

| Field | Description |
|---------------------------|--|
| Account Details | Specify the account details. |
| Customer Account | Search and select the required customer account. |
| Account Name | Specify the name for an account. |
| Structured Address | Specify the structured address details. |
| Department | Specify the department. |
| Sub Department | Search and select the required country. |

| Field | Description |
|-----------------------------|-----------------------------------|
| Street Name | Specify the street name. |
| Building Number | Specify the building number. |
| Building Name | Specify the building name. |
| Floor | Specify the floor. |
| Post Box | Specify the post box details. |
| Room | Specify the room number. |
| Post Code | Specify the post code. |
| Town Name | Specify the town name. |
| Town Location Name | Specify the town location name. |
| District Name | Specify the district name. |
| Country Sub Division | Specify the country sub division. |
| Country | Specify the country name. |

4. Click **Save**. You can view the configured external customer structured address details in [View External Customer Account Structured Address](#).

2.24 External Virtual Account Structured Address

You can view the external virtual account structured address details.

This section contains following subsections:

- [2.24.1 View External Virtual Account Structured Address](#)

2.24.1 View External Virtual Account Structured Address

The summary screen provides a list of configured virtual account structured addresses. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Virtual Account Structured Address**.
2. Under **External Virtual Account Structured Address**, click **View External Virtual Account Structured Address**.

→ The **View External Virtual Account Structured Address** screen is displayed.

Figure 55: View External Virtual Account Structured Address



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

Table 61: View External Virtual Account Structured Address – Field Description

| Field | Description |
|----------------------------|---|
| Customer Number | Displays the customer number. |
| Town Name | Displays the town name. |
| Country | Displays the country name. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

Click on the specific tile to view the structured address details.

2.25 Forget Process

The Personally identifiable information (PII) is any data that could potentially identify a specific individual. PII data access can be controlled based on the user role and you can configure details of a customer who wants to be forgotten if the customer withdraws/does not avail the virtual account facility.

This section contains following subsections:

- [2.25.1 Forgotten Customers Summary](#)
- [2.25.2 Forget Customer Maintenance](#)

2.25.1 Forgotten Customers Summary

The summary screen provides a list of configured customers to be forgotten. You can configure a customer detail who wants to be forgotten using the [Forget Customer Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Forget Process**.
2. Under **Forget Process**, click **View Forgotten Customer**.

→ The **View Forgotten Customer** screen is displayed.

Figure 56: View Forgotten Customers



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

Table 62: View Forgotten Customers – Field Description

| Field | Description |
|----------------------------|--|
| Process Type | Indicates if the process is initiated by the customer/bank |
| Process ID | Displays the forgotten customer's process ID. |
| Maker | Displays the name of the user who has configured the forgotten customer details. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.25.2 Forget Customer Maintenance

The maintenance screen allows you to configure a customer to be forgotten. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Forget Process**.
2. Under **Forget Process**, click **Forget Customer**.

→ The **Forget Customer** screen is displayed.

Figure 57: Forget Customer

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

Table 63: Forget Customer – Field Description

| Field | Description |
|-------------------------------------|--|
| Forget Customer Process ID | Specify a forget customer process ID. |
| Forget Customer Process Type | Select one of the options <ul style="list-style-type: none"> • Customer Initiated: If selected, indicates the customer has initiated the process. • Bank Initiated: If selected, indicates the bank has initiated the process. |

4. Click + to add a row and provide the customer/bank details.
5. Click **Save**. You can view the configured forgotten customers in the [Forgotten Customers Summary](#).

2.26 GL Parameter Maintenance

The Personally identifiable information (PII) is any data that could potentially identify a specific individual. PII data access can be controlled based on the user role and you can configure details of a customer who wants to be forgotten if the customer withdraws/does not avail the virtual account facility.

This section contains following subsections:

- [2.26.1 Create GL Parameter](#)
- [2.26.2 View GL Parameter](#)

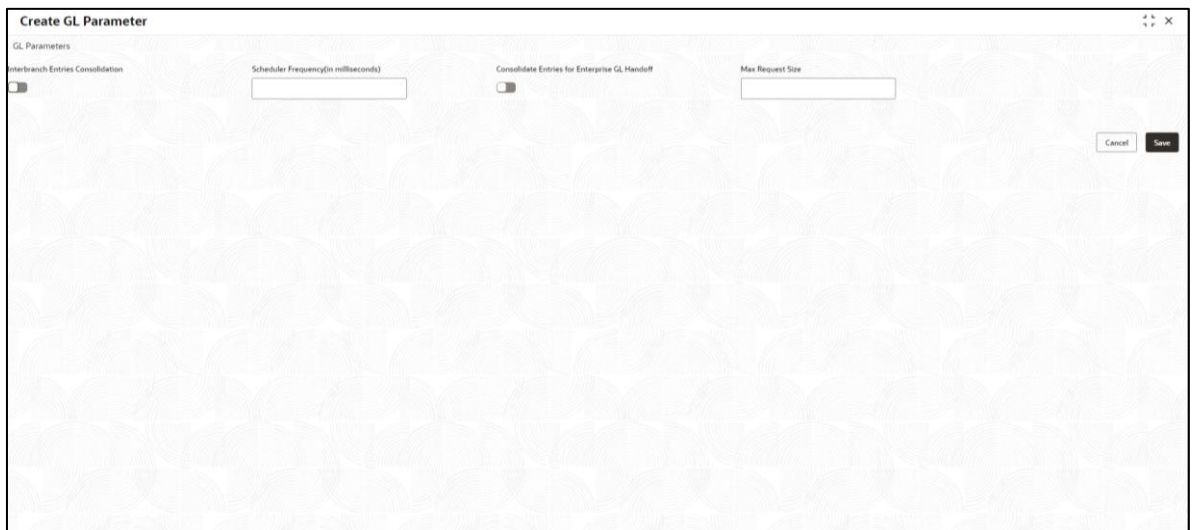
2.26.1 Create GL Parameter

This topic describes the systematic instructions to configure the GL parameter. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **GL Parameter Maintenance**.
2. Under **GL Parameter Maintenance**, click **Create GL Parameter**.

→ The **Create GL Parameter** screen is displayed.

Figure 58: Create GL Parameter



3. Specify the fields on **Create GL Parameter** screen. The fields marked as **Required** are mandatory.

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

Table 64: Create GL Parameter – Field Description

| Field | Description |
|--|--|
| Interbranch Entries Consolidation | Select the toggle to enable the interbranch entries consolidation to GL parameter. |

| Field | Description |
|--|--|
| Scheduler Frequency (in milliseconds) | Specify the time between two consecutive batch runs. |
| Consolidate Entries for Enterprise GL Handoff | Select the toggle to enable the consolidate entries for enterprise GL Handoff to GL Parameter. |
| Max Request Size | Specify the mx request size for GL parameter. |

4. Click **Save** to save the details. You can view the configured GL parameter in the [View GL Parameter](#)

NOTE: The user can maintain only one set of GL Parameter.

5. Click **Cancel** to discard the changes and close the screen.

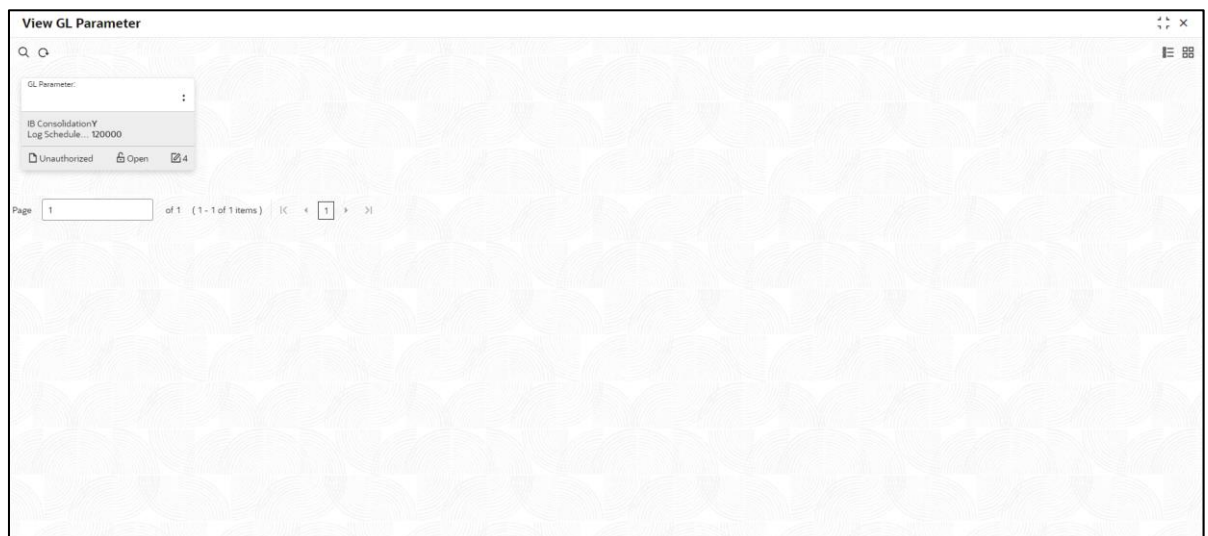
2.26.2 View GL Parameter

The maintenance screen allows you to view the configured GL parameter. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **GL Parameter Maintenance**.
2. Under **GL Parameter Maintenance**, click **View GL Parameter**.

→ The **View GL Parameter** screen is displayed.

Figure 59: View GL Parameter



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

Table 65: View GL Parameter – Field Description

| Field | Description |
|-----------------------------|--|
| IB Consolidation | Displays the IB Consolidation got GL Parameter. |
| Log Schedule | Displays the log schedule for GL parameter. |
| Authorization status | <p>Select the authorization status of the record.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | <p>Select the record status of the record.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Open • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

2.27 Host Code

You can group branches in the same zone or region under a host for specific processing. You can have multiple hosts depending on processing requirements.

This section contains following subsections:

- [2.27.1 Host Code Summary](#)
- [2.27.2 Host Code Maintenance](#)

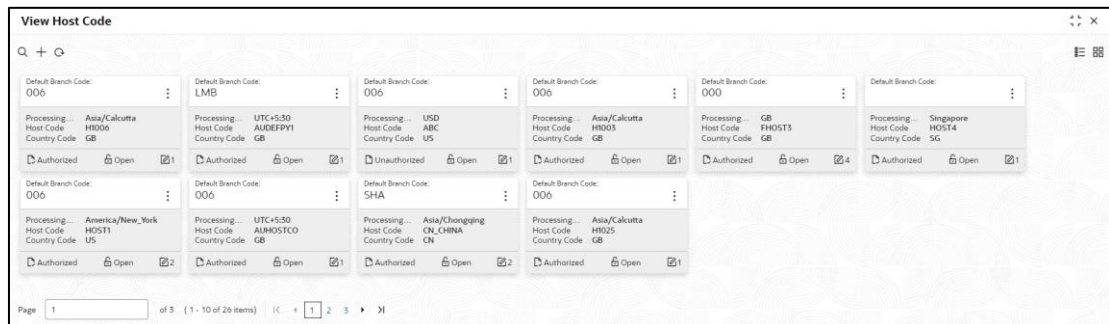
2.27.1 Host Code Summary

The summary screen provides a list of configured host codes. You can configure the host code using the [Host Code Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Host Code**.
2. Under **Host Code**, click **View Host Code**.

→ The **View Host Code** screen is displayed.

Figure 60: View Host Code



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

Table 66: View Host Code – Field Description

| Field | Description |
|-----------------------------|---|
| Default Branch Code | Displays the default branch code associated with the host code. |
| Processing Time Zone | Displays the processing time zone. |
| Host Code | Displays the host code details. |
| Country Code | Displays the country code details. |
| Status | Displays the status of the records. |
| Modification Number | Displays the number of modifications performed on the record. |

2.27.2 Host Code Maintenance

The maintenance screen allows you to configure host code. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Host Code**.
2. Under **Host Code**, click **Create Host Code**.

→ The **Create Host Code** screen is displayed.

Figure 61: Create Host Code

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

Table 67: Create Host Code – Field Description

| Field | Description |
|-----------------------------|---|
| Host Code | Specify the host code details. |
| Description | Specify the additional information about the host code. |
| Country Code | Search and select the required country code. |
| Processing Time Zone | Specify the processing time zone details. |
| Default Branch Code | Search and select the required default branch code. |

4. Click **Save**. You can view the configured host code details in the [Host Code Summary](#).

2.28 Interest Rate

When banks or financial institutions want to define rates that are common across multiple loans, such rates are referred to as Base rates.

A base interest rate can be applied to a loan with or without spread to derive the final rate. The interest rate type maintained and further used in the product can be one of the following:

- Fixed
- Floating

This section contains following subsections:

- [2.28.1 Create](#)
- [2.28.2 View Inter](#)

2.28.1 Create Interest Rate

The screen allows the user to configure the interest rates. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Interest Rate Maintenance**.
2. Under **Interest Rate Maintenance**, click **Create Interest Rate**.

→ The **Create Interest Rate** screen is displayed.

Figure 62: Create Interest Rate

The screenshot shows the 'Create Interest Rate' form with the following details:

- Branch Code:** 006
- Rate Code:** TEST29
- Description:** Floating rate
- Type:** Floating
- Quote Basis:** Per Annum
- Propagate Rates to branches:**
- Currency Code:** AED (UAE Dirham)
- Amount Slab (AED):** 10,000
- Effective Date:** 10/26/2023
- Borrow Lend Indicator:** Borrow
- Tenor:** 1,000
- Units:** Days
- Interest Rate:** 8

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3. Specify the fields on **Create Interest Rate** screens, The fields which are marked as Required are mandatory.

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

Table 68: Create Interest Rate – Field Description

| Field | Description |
|-------------------------------------|---|
| Branch Code | Click the Search icon to view and select the branch from the list. The list displays all the branch code maintained in the system. |
| Rate Code | Specify the rate code for the selected branch. |
| Description | Specify the description of the rate code. |
| Type | Select the rate type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Fixed • Floating |
| Quote Basis | Select the quote basis for the rate from the drop-down list. The available options are: <ul style="list-style-type: none"> • Per annum • Exponential-252 • Exponential-365 • Linear-360 |
| Propagates Rates to branches | Select the toggle to enable the propagate rates across all the branches of the bank. NOTE: When the rate code is modified at the Head Office Branch a corresponding rate code record will be created and replicated to all the branches |
| Currency Details | Click + icon and popup screen appear to add the associate's currencies to the rate code. |
| Currency Code | Click the Search icon to view and select the currency from the list. |
| Description | Displays the description of the selected currency code. |

4. Perform the following action for the Amount Slab Details:

- a) Click + button to add the new row to amount slab.

Table 69: Amount Slab Details – Field Description

| Field | Description |
|------------------------------|---|
| Amount Slab | Specify the amount for the rate code. |
| Effective Date | Select the date from when the rate needs to be effective for the amount slab. NOTE: The effective date will be applicable until the new effective date is provided for the rate. |
| Borrow Lend Indicator | Select the borrow lend indicator of the rate from the drop-down list. The available options are: <ul style="list-style-type: none"> • Borrow – The rate is applied for deposits taken by the bank. • Lend - The rate is applied for loans given to customers. |

b) Select the rows and click – button to delete the rows added for amount slab.

5. Perform the following actions for Tenor and Interest Details:

a) Click + button to add the new row to tenor and interest details.

Table 70: Tenor and Interest Details – Field Description

| Field | Description |
|----------------------|--|
| Tenor To | Specify the tenor upto which the interest rate needs to be effective. |
| Units | Select the units for the tenor slab from the drop-down list. The available options are: <ul style="list-style-type: none"> • Days • Weeks • Months • Years |
| Interest Rate | Specify the interest rate for the rate code for the tenor. |

b) Select the rows and click – button to delete the rows added for tenor and interest details.

6. Click **Save** to save the details. You can view the configured interest rate details in the [View Interest Rate](#)

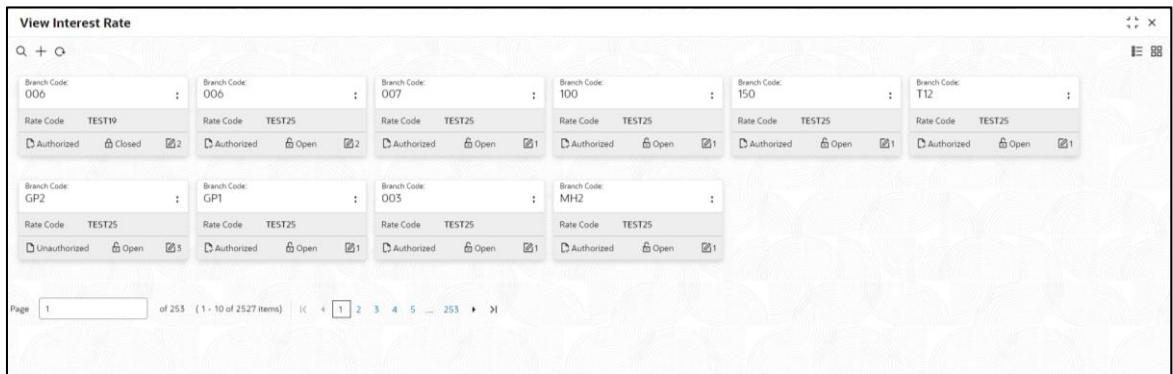
2.28.2 View Interest Rate

The maintenance screen allows you to view the configured Interest Rate. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Interest Rate Maintenance**.
2. Under **Interest Rate Maintenance**, click **View Interest Rate**.

→ The **View Interest Rate** screen is displayed.

Figure 63: View Interest Rate



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

Table 71: View Interest Rate – Field Description

| Field | Description |
|-----------------------------|---|
| Rate Code | Displays the rate code. |
| Branch Code | Displays the branch code. |
| Authorization Status | Select the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed |
| Modification Number | Displays the number of modifications performed on the record. |

2.29 Inter Branch Parameter Maintenance

This topic describes the information to configure an inter branch parameters maintenance.

This section contains following subsections:

- [2.29.1 Create Inter Branch](#)
- [2.29.2 View Inter Branch Parameters](#)

2.29.1 Create Inter Branch Maintenance

The screen allows the user to configure the inter branch. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Inter Branch Parameters**.
2. Under **Inter Branch Parameters**, click **Create Inter Branch Parameters**.

→ The **Create Inter Branch Parameters** screen is displayed.

Figure 64: Create Inter Branch Parameters

3. Specify the fields on **Create Inter Branch Parameters** screens, The fields which are marked as **Required** are mandatory.

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

Table 72: Create Inter Branch Parameters – Field Description

| Field | Description |
|----------------------|--|
| Branch 1 | Click the Search icon to view and select the branch code from branch 1. |
| Branch 1 Name | Auto populates the name of the branch 1 from the selected branch code. |

| Field | Description |
|--|--|
| Branch 2 | Click the Search icon to view and select the branch code from branch 2. |
| Branch 2 Name | Auto populates the name of the branch 2 from the selected branch code. |
| Branch 1 | Auto populates the branch 1 from the selected branch code. |
| Due to Branch 2 | Click Search icon and select the GL code that will be the used for settling dues to Branch 2. |
| Due From Branch 2 | Click Search icon and select the that will be the used for receiving dues from Branch 2. |
| Inter Branch Currency | Select the currency to be used for inter branch transaction from the drop-down list. The available options are: <ul style="list-style-type: none"> • Account Currency • Transaction Currency |
| Description (Due to Branch 2) | Auto populates the description of branch 2. |
| Description (Due From Branch 2) | Auto populates the description of branch 2. |
| Branch 2 | Auto populates the branch 2 from the selected branch code. |
| Due to Branch 1 | Click Search icon and select the GL code that will be the used for settling dues to Branch 1. |
| Due From Branch 1 | Click Search icon and select the that will be the used for receiving dues from Branch 1. |
| Inter Branch Currency | Select the currency to be used for inter branch transaction from the drop-down list. The available options are: <ul style="list-style-type: none"> • Account Currency • Transaction Currency |

4. Click **Save** to save the details. You can view the configured inter branch parameters details in the [View Inter Branch Parameters](#).
5. Click **Cancel** to discard the changes and close the screen.

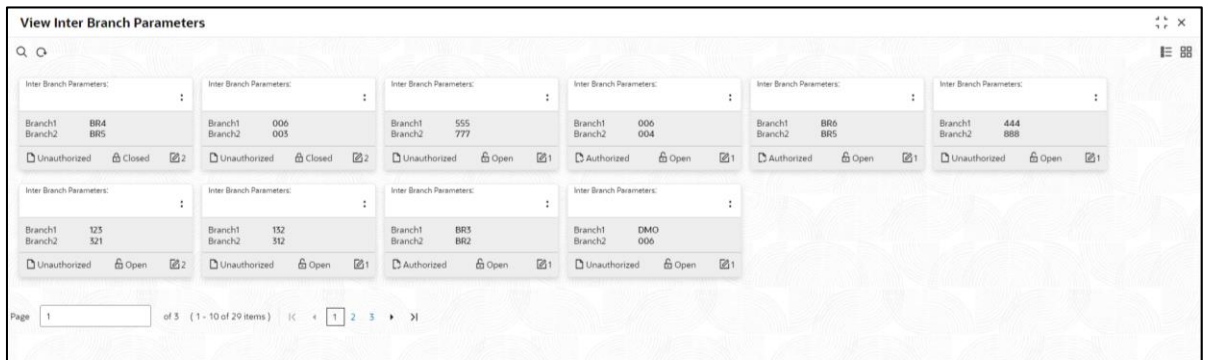
2.29.2 View Inter Branch Parameters

The maintenance screen allows you to view the configured Inter branch parameters. To process this screen, perform the following steps:

6. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Inter Branch Parameters**.
7. Under **Inter Branch Parameters**, click **View Inter Branch Parameters**.

→ The **View Inter Branch Parameters** screen is displayed.

Figure 65: View Inter Branch Parameters



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

Table 73: View Inter Branch Parameters – Field Description

| Field | Description |
|-----------------------------|---|
| Branch 1 | Displays the code of the branch 1. |
| Branch 2 | Displays the code of the branch 2. |
| Authorization Status | <p>Select the authorization status of the record.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |

| Field | Description |
|----------------------------|---|
| Record Status | Select the record status of the record. The options are: <ul style="list-style-type: none">• Open• Closed |
| Modification Number | Displays the number of modifications performed on the record. |

2.30 Language Code

You can configure a language code.

This section contains following subsections:

- [2.30.1 Language Code Summary](#)
- [2.30.2 Language Code Maintenance](#)

2.30.1 Language Code Summary

The summary screen provides a list of configured language code. You can configure a language code using the [Language Code Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, **Core Maintenance**. Under **Core Maintenance**, click **Language Code**.
2. Under **Language Code**, click **View Language Code**.

→ The **View Language Code** screen is displayed.

Figure 66: View Language Code



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

Table 74: View Language Code – Field Description

| Field | Description |
|----------------------------|---|
| Language ISO Code | Displays the default branch code associated with the host code. |
| Language Code | Displays the processing time zone. |
| Language Name | Displays the host code details. |
| Status | Displays the status of the records. |
| Modification Number | Displays the number of modifications performed on the record. |

2.30.2 Language Code Maintenance

The maintenance screen allows you to configure a language code. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Language Code**.
2. Under **Language Code**, click **Create Language Code**.

→ The **Create Language Code** screen is displayed.

Figure 67: Create Language Code

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

Table 75: Create Language Code – Field Description

| Field | Description |
|--------------------------|--|
| Language Code | Specify the code for the language. |
| Language Name | Specify the name for the language associated with the language code. |
| Display Direction | Specify the display direction. |
| Language ISO Code | Specify the language ISO code. |

4. Click **Save**. You can view the configured language code details in the [Language Code Summary](#).

2.31 Local Holiday

You can configure a local holiday.

This section contains following subsections:

- [2.31.1 Local Holiday Summary](#)
- [2.31.2 Local Holidays Maintenance](#)

2.31.1 Local Holiday Summary

The summary screen provides a list of configured local holidays. You can configure a local holiday using the [Local Holidays Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Local Holiday**.
2. Under **Local Holiday**, click **View Local Holiday**.

→ The **View Local Holiday** screen is displayed.

Figure 68: View Local Holiday

The screenshot shows the 'View Local Holiday' interface with a search bar and a grid of records. Each record displays the Branch Code, Unexpected Holiday status (N), Year, and Status (Authorized, Open, and a modification number icon).

| Branch Code | Unexpected Holiday | Year | Status |
|-------------|--------------------|------|---------------------|
| BIZ | N | 2018 | Authorized, Open, 1 |
| SRI | N | 2018 | Authorized, Open, 2 |
| JH1 | N | 2021 | Authorized, Open, 1 |
| ICY | N | 2019 | Authorized, Open, 1 |
| RTO | N | 2021 | Authorized, Open, 1 |
| VUB | N | 2021 | Authorized, Open, 5 |
| BRS | N | 2018 | Authorized, Open, 1 |
| BRS | N | 2019 | Authorized, Open, 1 |
| BRS | N | 2020 | Authorized, Open, 1 |
| OB1 | N | 2019 | Authorized, Open, 1 |

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

Table 76: View Local Holiday – Field Description

| Field | Description |
|----------------------------|---|
| Branch Code | Displays the code of the branch. |
| Unexpected Holiday | Indicates if the record is an unexpected holiday. |
| Year | Displays the year of the holiday. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

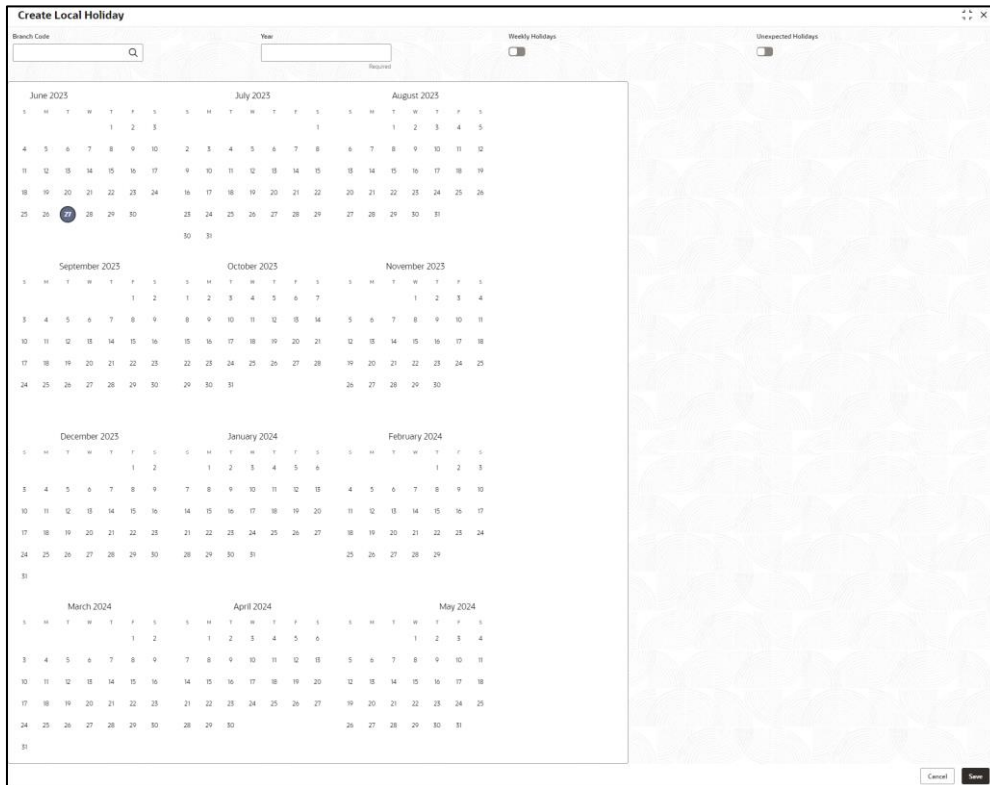
2.31.2 Local Holidays Maintenance

The maintenance screen allows you to configure local holidays. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Local Holiday**.
2. Under **Local Holiday**, click **Create Local Holiday**.

→ The **Create Local Holiday** screen is displayed.

Figure 69: Create Local Holiday



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

Table 77: Create Local Holiday – Field Description

| Field | Description |
|----------------------------|--|
| Branch Code | Search and select the required branch code. |
| Year | Specify the year details. |
| Weekly Holidays | By default, this is disabled. If selected, you can define weekly holidays. |
| Unexpected Holidays | By default, this is disabled. If selected, you can define unexpected holidays. |

4. Select the dates using the calendar. The selected dates appear in pink highlighted circle.
5. Click **Save**. You can view the configured local holiday details in the Local Holiday Summary.

2.32 Media

You can configure media information.

This section contains following subsections:

- [2.32.1 Media Summary](#)
- [2.32.2 Media Maintenance](#)

2.32.1 Media Summary

The summary screen provides a list of configured media. You can configure a media using the Media Maintenance. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Media**.
2. Under **Media**, click **View Media**.

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

Figure 70: View Media



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

Table 78: View Media – Field Description

| Field | Description |
|----------------------------|---|
| Media | Displays the name of the media. |
| Media Number | Displays the number of the media. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.32.2 Media Maintenance

The maintenance screen allows you to configure media. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Media**.
2. Under **Media**, click **Create Media**.

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

Figure 71: Create Media

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

Table 79: Create Media – Field Description

| Field | Description |
|---------------------------|---|
| Media Code | Specify a unique media code to identify while associating with an advice. |
| Media Description | Specify additional information about the media. |
| Media Number | Specify a unique number for the media type. |
| Message Terminator | Specify the padded characters to mark the end of an incoming messages. |
| Message Suffix | Specify the padding characters to mark the end of an outgoing messages. |
| Stop Process | By default, this option is disabled. If selected, halts the processing of incoming and outgoing messages. |

| Field | Description |
|---------------------------------------|--|
| Padding Required | By default, this option is disabled. If selected, pads the characters in every outgoing messages. |
| TW (Test Word) Required Status | By default, this option is disabled. If selected, enables the option for word testing. |
| Media Priority | Select a media priority from the spin box. When a message is dispatched to the customers, the media type used for sending the messages will be the one that is on high priority. |
| Number of Character | Select a number the padding characters should be repeated for the advice from the spin box. |
| Media Details | Specify the media details. |
| Media Code | Specify the unique media code to identify while associating with an advice. |
| Compatible Media | By default, this option is disabled. If selected, indicates the media is compatible. |

4. Click **Save**. You can view the configured media details in the [Media Summary](#).

2.33 MIS Group

You can configure the class into the MIS Group.

- [2.30.1 MIS Group Summary](#)
- [2.30.2 MIS Group Maintenance](#)

2.33.1 MIS Group Summary

The summary screen provides a list of configured MIS Group. You can configure the MIS Group details using the [MIS Group Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Class**.
2. Under **MIS Group**, click **View MIS Group**.

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

Figure 72: View MIS Group

| MIS Group | Description | Status | Modification Number |
|-----------------------|---------------|--------------|---------------------|
| MIS Group: MIG_GROUP1 | LARGE | Authorized | 0 |
| MIS Group: TESTGRP1 | dlld | Unauthorized | 2 |
| MIS Group: SAVINF | SAVIN | Authorized | 1 |
| MIS Group: CABINF | CABINF | Authorized | 1 |
| MIS Group: MNCCUR | MNCCUR | Authorized | 1 |
| MIS Group: MIS | MIS | Unauthorized | 1 |
| MIS Group: MIS1 | MIS1 | Unauthorized | 1 |
| MIS Group: TEST1 | Test | Unauthorized | 1 |
| MIS Group: GRP01 | MIS group 001 | Authorized | 1 |
| MIS Group: 6786 | gyyghyuff | Unauthorized | 1 |

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

Table 80: View MIS Group – Field Description

| Field | Description |
|----------------------------|---|
| MIS Group | Displays the name of the MIS group. |
| Description | Displays the description of the MIS group. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

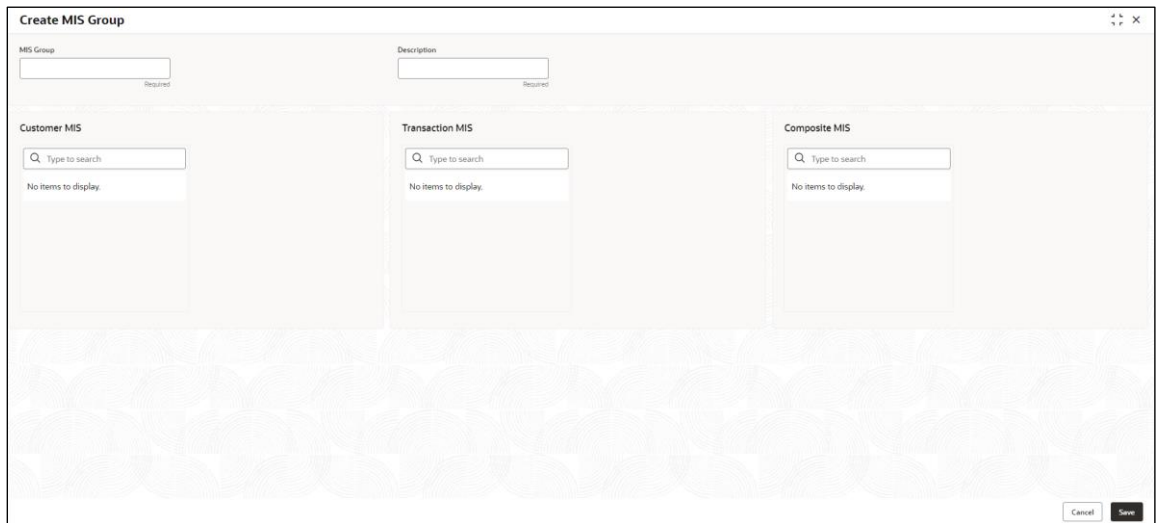
2.33.2 MIS Group Maintenance

This maintenance screen allows you to configure the MIS Group. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Class**.
2. Under **MIS Group**, click **Create MIS Group**.

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

Figure 73: Create MIS Group



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

Table 22: Create MIS Group – Field Description

| Field | Description |
|------------------------|--|
| MIS Group | Specify the MIS Group. |
| Description | Specify the description of the MIS Group. |
| Customer MIS | Click Search and select the customer MIS |
| Transaction MIS | Click Search and select the transaction MIS |
| Composite MIS | Click Search and select the composite MIS |

4. Click Save, you can view the configure details in [MIS Group Summary](#).

2.34 MIS Class

You can configure the MIS Class.

- [2.31.1 MIS Class Summary](#)
- [2.31.2 MIS Class Maintenance](#)

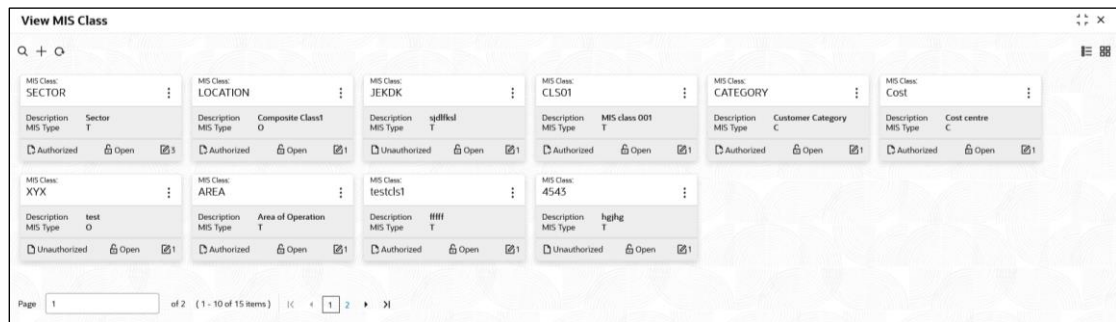
2.34.1 MIS Class Summary

The summary screen provides a list of configured MIS Class. You can configure the MIS Class details using the [MIS Class Maintenance](#). To process this screen, perform the following steps:

5. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Class**.
6. Under **MIS Class**, click **View MIS Class**.

→ The **View MIS Class** screen is displayed.

Figure 22: View MIS Class



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

Table 22: View MIS Class – Field Description

| Field | Description |
|----------------------------|---|
| MIS Class | Displays the Configured MIS Class. |
| Description | Displays the description of MIS Class |
| MIS Type | Displays the type of MIS Class. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.34.2 MIS Class Maintenance

This maintenance screen allows you to configure the MIS Class. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Class**.
2. Under **MIS Class**, click **Create MIS Class**.

→ The **Create MIS Class** screen is displayed.

Figure 22: Create MIS Class

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

Table 22: Create MIS Class – Field Description

| Field | Description |
|--------------------|---|
| MIS Class | Specify the MIS Class to be maintained. |
| Description | Specify the description of the MIS Class code. |
| MIS Type | Select the type of the MIS class from the drop-down list. The available options are: <ul style="list-style-type: none"> • Transaction Class • Composite Class • Customer Class |
| Mandatory | Select the Toggle to make the MIS Code mandatory. |

4. Click '+' icon to associate the MIS code to a class.
5. Click **Save**, you can view the configure details in [MIS Class Summary](#).

2.35 Multi-Currency Account Linkage

The Multi-Currency Account (MCA) linkage enables the user to link the sub-accounts to a core multi-currency account. This section contains following subsections:

- [2.35.1 Create MCA Linkage](#)
- [2.35.2 View MCA Linkage](#)

2.35.1 Create MCA Linkage

This maintenance screen allows you to link the sub-accounts to a core multi-currency account. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Multi-Currency Account Linkage**.
2. Under **Multi-Currency Account Linkage**, click **Create MCA Linkage**.

→ The **Create MCA Linkage** screen is displayed.

Figure 74: Create MCA Linkage

3. On **Create MCA Linkage** screen, specify the fields.

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

Table 81: Create MCA Linkage – Field Description

| Field | Description |
|----------------------------------|---|
| Multi-Currency Account No | Click search icon and select the multi-currency account number from the list of values. |
| Sub Accounts | Displays the details of the sub accounts. |
| Currency Code | Specify the currency code of the sub account. |

| Field | Description |
|----------------|---|
| Account Number | Specify the account number of the sub account. |
| Primary | Select Yes , if the sub account is Primary. If it is not Primary, select No . |

4. Click **Save**. You can view the configured sub-account details in the [View MCA Linkage](#).

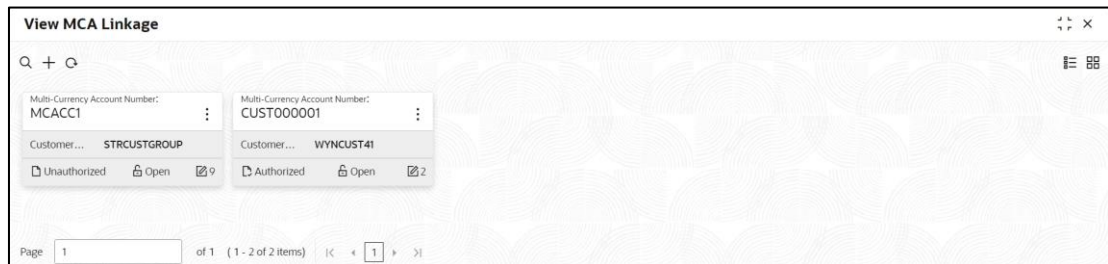
2.35.2 View MCA Linkage

This summary screen provides a list of configured sub-accounts to a core multi-currency account. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Multi-Currency Account Linkage**.
2. Under **Multi-Currency Account Linkage**, click **View MCA Linkage**.

→ The **View MCA Linkage** screen is displayed.

Figure 75: View MCA Linkage



| Multi-Currency Account Number | Customer... | Status | Open |
|-------------------------------|--------------|--------------|------|
| MCACC1 | STRCUSTGROUP | Unauthorized | Open |
| CUST000001 | WYNCUST41 | Authorized | Open |

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

Table 82: View MCA Linkage – Field Description

| Field | Description |
|--------------------------------------|---|
| Multi-Currency Account Number | Displays the multi-currency account number. |
| Customer Number | Displays the customer number. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.36 Process Code

Process code enables the user to set the process code to the individual stages according to the process.

This section contains following subsections:

- [2.36.1 View Process Code](#)
- [2.36.2 Process Code Maintenance](#)

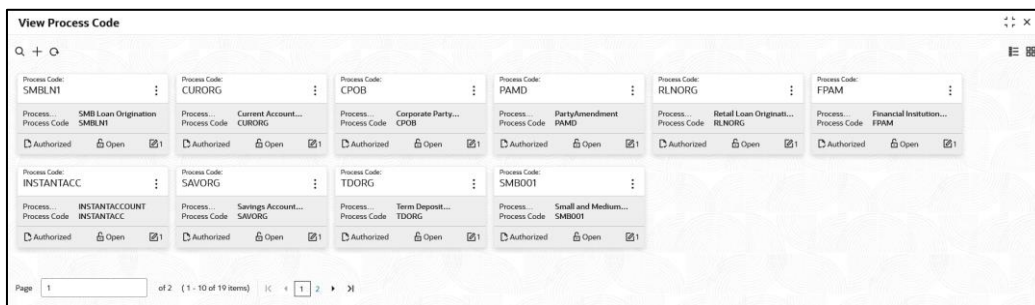
2.36.1 View Process Code

The summary screen provides a list of configured process codes. You can add a process code using the [Process Code Maintenance](#). To process this screen, perform the following steps:

3. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Process Code**.
4. Under **Process Code**, click **View Process Code**.

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

Figure 76: View Process Code



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

Table 83: View Process Code – Field Description

| Field | Description |
|---------------------|---|
| Process Code | Displays the process code. |
| Description | Displays the description of process code. |
| Status | Displays the status of the record. |

2.36.2 Process Code Maintenance

Process Code Maintenance screen allows you to define the stages for a particular process. The process code information that is defined in this screen will be used in further business processing to construct the stages. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Process Code**.
→ The **Process Code** screen is displayed.

Figure 77: Process Code

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

Table 84: Process Code – Field Description

| Field | Description |
|--------------------------|---|
| Process Code | Specify the code. |
| Process Name | Specify the process name. |
| Process Version | Specify the process version. |
| Domain | Specify the process domain. |
| Stage ID | Specify the unique stage ID. |
| Stage Description | Specify the stage description. |
| Seq Order | Displays the sequential order of the stage in the entire process. |
| Source Stage | Select it to indicate if the specific stage is the source stage of the process. |

| Field | Description |
|--------------------------|--|
| Add Row | Click Add Row to add a row and to capture the stage details that needs to be mapped to the process code. |
| Delete Row | Click Delete Row to delete an existing row with stage details. |
| Phase Code | Specify the phase code. |
| Phase Description | Specify the phase description. |
| Seq Order | Displays the sequential order of the phase. |
| Stage ID | Select the stage ID from the drop down list. Available options in the drop-down will be based on Stage ID mentioned at Process Code level. |
| Add Row | Click Add Row to add a row and to capture the phase details that needs to be mapped to the process code. |
| Delete Row | Click Delete Row to delete an existing row with phase details. |

- Click **Save**. You can view the configured process codes in the [View Process Code](#).

2.37 Priority Code

You can configure the priority code.

- [2.34.1 Customer Priority Maintenance](#)
- [2.34.2 Priority Code Maintenance](#)

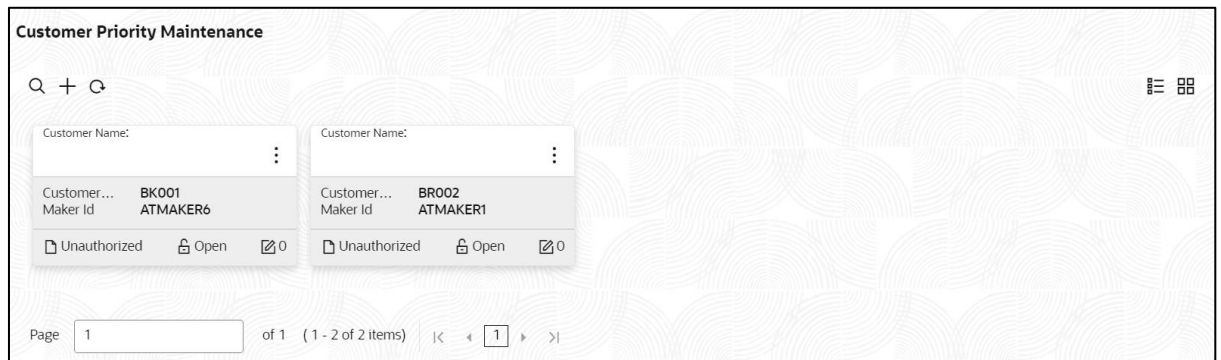
2.37.1 Customer Priority Maintenance

The summary screen provides a list of configured customer priority maintenance. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Priority Code**.
2. Under **Priority Code**, click **Customer Priority Maintenance**.

→ The **Customer Priority Maintenance** screen is displayed.

Figure 22: Customer Priority Maintenance



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

Table 85: Customer Priority Maintenance – Field Description

| Field | Description |
|----------------------------|---|
| Customer Name | Displays the name of the customer. |
| Customer Code | Displays the code of the customer. |
| Maker | Displays the name of the user who has configured the customer priority details. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |


3. Click '+' button to configure the new customer priority maintenance.

→ The **Customer Priority Maintenance** screen is displayed.

Figure 78: Customer Priority Maintenance

4. On **Customer Priority Maintenance** screen, specify the fields. The fields marked as Required are mandatory. For more information on fields, refer to the field description table below.

Table 86: Customer Priority Maintenance – Field Description

| Field | Description |
|---|--|
| Customer Number | Click Search and select the customer number from the list. |
| Customer Name | Displays the name of the selected customer. |
| Branch | Select the branch of the customer from the drop-down list. |
|  | Click '+' icon to add the new row for the process codes configuration. |
| Process Code | Click Search and select the process code from the list. |
| Process Name | Displays the name of the selected process code. |
| Priority | Select the priority of the process code from the drop-down list. |
| Edit | Click the 'Edit' action button to modify the details. |

5. Click **Save** to save the details capture for customer priority maintenance.

2.37.2 Priority Code Maintenance

The summary screen provides a configured priority code maintenance. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Priority Code**.
2. Under **Priority Code**, click **Priority Code Maintenance**.

→ The **Priority Code Maintenance** screen is displayed.

Figure 79: Priority Code Maintenance



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

Table 87: Priority Code Maintenance

| Field | Description |
|----------------------------|---|
| Name | Displays the name of the priority code configured. |
| Maker | Displays the name of the user who has configured the priority code details. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.38 Pricing Source System

You can configure the pricing source system.

This section contains following subsections:

- [2.35.1 Pricing Source System Summary](#)
- [2.35.2 Pricing Source System Maintenance](#)

2.38.1 Pricing Source System Summary

The summary screen provides a list of configured Pricing Source system. You can configure the pricing source system details using the [Pricing Source System Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Pricing Source System**.
2. Under **Pricing Source System**, click **View Pricing Source System**.

→ The **View Pricing Source System** screen is displayed.

Figure 80: View Pricing Source System



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

Table 88: View Pricing Source System – Field Description

| Field | Description |
|--|---|
| Pricing Source System | Displays the name of the Pricing Source system. |
| Pricing Source System Description | Displays any additional information of the Pricing Source system. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.38.2 Pricing Source System Maintenance

The maintenance screen allows you to configure Pricing Source System details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Pricing Source System**.
2. Under **Pricing Source System**, click **Create Pricing Source System**.

→ The **Create Pricing Source System** screen is displayed.

Figure 81: Create Pricing Source System

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

Table 89: Create Pricing Source System – Field Description

| Field | Description |
|-----------------------------------|---|
| Pricing Source System | Specify the pricing source system. |
| Pricing Source Description | Specify the additional information about the Pricing Source system. |

4. Click **Save**. You can view the configure Pricing Source system details in the [Pricing Source System Summary](#).

2.39 Resource Class

You can configure the resource class details.

- [2.36.1 Resource Class Summary](#)
- [2.36.2 Resource Class Maintenance](#)

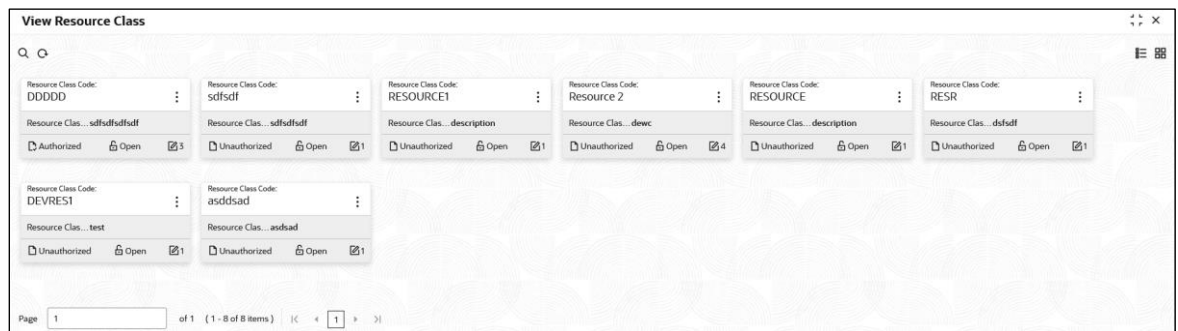
2.39.1 Resource Class Summary

The summary screen provides a list of configured Resource Class system. You can configure the resource class details using the [Resource Class Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Resource Class**.
2. Under **Resource Class**, click **View Resource Class**.

→ The **View Resource Class** screen is displayed.

Figure 82: View Resource Class



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

Table 90: View Resource Class – Field Description

| Field | Description |
|-----------------------------------|---|
| Resource Class Code | Displays the code of the resource class. |
| Resource Class Description | Displays the description of the resource class. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

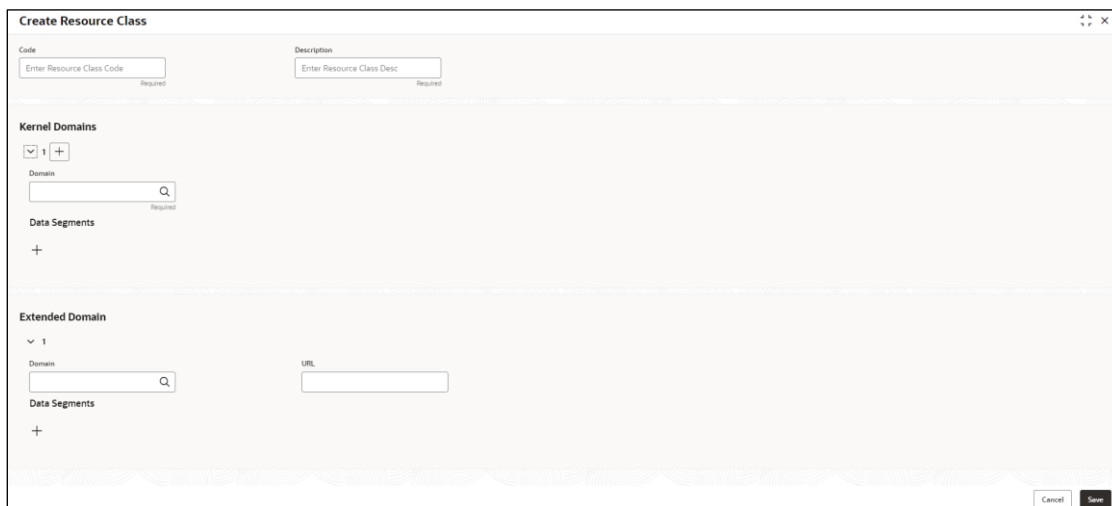
2.39.2 Resource Class Maintenance

The maintenance screen allows you to configure Resource Class details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Resource Class**.
2. Under **Resource Class**, click **Create Resource Class**.

→ The **Create Resource Class** screen is displayed.

Figure 83: Create Resource Class



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

Table 91: Create Resource Class – Field Description

| Field | Description |
|------------------------|--|
| Code | Specify the Code for the resource class to configure. |
| Description | Specify the description for the code. |
| Kernel Domains | This section provides the information related to kernel domains. |
| + | Click this icon to add the new kernel domain. |
| Domain | Click Search and select the domain from the list. |
| Data segments | Click '+' and select the required data segments for the domain to be configured. |
| Extended Domain | This section provides the information related to extended domains. |
| + | Click this icon to add the new extended domain. |
| Domain | Click Search and select the domain from the list. |

| Field | Description |
|---------------|--|
| URL | Specify the URL of the selected domain. |
| Data segments | Click '+' and select the required data segments for the domain to be configured. |

4. Click **Save**. You can view the configure Resource Class details in the [Resource Class Summary](#).

2.40 SLA Maintenance

You can configure the SLA Maintenance details.

- [2.37.1 View SLA](#)
- [2.37.2 Create SLA](#)

2.40.1 View SLA

The summary screen provides a list of configured SLA Maintenance. You can configure the [Create SLA](#) details using the. To process this screen, perform the following steps:

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

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

Figure 84: View SLA

| Process Code | Application Version | Maker | Status | Modification Number |
|--------------|---------------------|------------|--------------|---------------------|
| ELCAMD | TRMO 1 | KIRAN02 | Authorized | 1 |
| SGTISS | TRMO 2 | RAKESH02 | Unauthorized | 2 |
| ILCISS | TRMO 3 | PRATHIBA01 | Authorized | 3 |
| EDCLIQ | TRMO 1 | SUNDAR02 | Unauthorized | 1 |
| GTEAMD | TRMO 1 | APARNA2 | Unauthorized | 1 |
| IDCUPD | TRMO 1 | SUNDAR02 | Unauthorized | 1 |
| ILCAMD | TRMO 1 | SUJANA01 | Unauthorized | 1 |
| IDCBKG | TRMO 1 | SUNDAR02 | Authorized | 1 |
| ELCADV | TRMO 2 | SUNDAR02 | Unauthorized | 2 |
| EDCUPD | TRMO 1 | APARNA2 | Unauthorized | 1 |

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

Table 92: 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. |

2.40.2 Create SLA

The create screen allows you to configure SLA Maintenance details. To process this screen, perform the following steps:

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 85: 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 93: 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. |

| Field | Description |
|------------------------------------|---|
| 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. <ul style="list-style-type: none"> • Branch Holidays • Currency Holidays • Hold Time • Customer Clarification • Off Branch Time Transactions |

4. Click **Calculate** to view data will appear for the selected Business process code, you can view the configure SLA Maintenance details in [View SLA](#).

2.41 Screenclass

You can configure screenclass details:

- [2.38.1 View Screenclass](#)
- [2.38.2 Create Screenclass](#)

2.41.1 View Screenclass

The summary screen provides a list of configured Screenclass Maintenance. You can configure the [Create Screenclass](#) details using the. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Screenclass**.
2. Under **Screenclass**, click **View Screenclass**.

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

Figure 86: View Screenclass

| ScreenClass Code | ScreenClass Code | ScreenClass Code | ScreenClass Code | ScreenClass Code | ScreenClass Code |
|---------------------------------------|------------------------------------|---------------------------------------|---|---------------------|-------------------------------|
| CMC_CHARGERULE | OBPY_ORG_MAINTENANCE | OBCMS_CASHFLOWMAINT | OBCFCM_CHARGE | abc | OBCMS_ARRANGEMENT... |
| ScreenClass... Common Core Charg... | ScreenClass... OBPY ORGANIZATIO... | ScreenClass... Cashflow Maintenanc... | ScreenClass... Charge Master | ScreenClass... 123 | ScreenClass... Arrangement... |
| Authorized Open 1 | Authorized Open 1 | Authorized Open 1 | Authorized Open 1 | Unauthorized Open 1 | Unauthorized Open 7 |
| ScreenClass Code: OBCMS_PO_MANAGEMENT | ScreenClass Code: OBCMS_PRODUCT | ScreenClass Code: OBCMS_LOCATION | ScreenClass Code: OBCMS_CORPORATE_EN... | | |
| ScreenClass... OBCMS_PO_MANAGEM | ScreenClass... Product | ScreenClass... Location Master | ScreenClass... Corporate Enrichmen... | | |
| Authorized Open 2 | Authorized Open 1 | Authorized Open 1 | Authorized Open 4 | | |

Page 1 of 3 (1 - 10 of 28 items) | 1 2 3 >

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

Table 94: View Screenclass – Field Description

| Field | Description |
|--------------------------------|---|
| Screenclass Code | Displays the code of screenclass. |
| Screenclass Description | Displays the description of screenclass. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.41.2 Create Screenclass

The create screen allows you to configure screenclass details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Screenclass**.
2. Under **Screenclass**, click **Create Screenclass**.

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

Figure 87: Create Screenclass

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

Table 22: Create Screenclass – Field Description

| Field | Description |
|----------------------------|--|
| Code | Specify the code to configure the screenclass. |
| Description | Specify the description of the screenclass code. |
| Domain | Search and select the domain for the screenclass |
| Breadcrumb Position | Select the position of breadcrumb for the screenclass. |
| Resource Flag | Select the toggle to enable the resource class code. |
| Resource Class Code | Search and select the resource class code from the list. |

4. Click **Save**. You can view the configure Screenclass details in the [View Screenclass](#).

2.42 State Code

You can configure the State code details:

- [2.39.1 View State Code](#)
- [2.39.2 Create State Code](#)

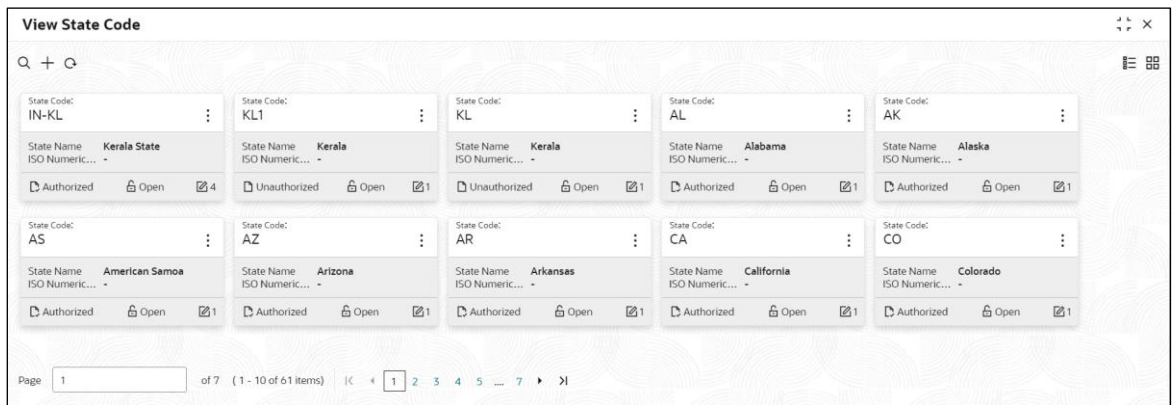
2.42.1 View State Code

The summary screen provides a list of configured Screenclass Maintenance. You can configure the [Create State Code](#) details using the. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **State Code**.
2. Under **State Code**, click **View State Code**.

→ The **View State Code** screen is displayed.

Figure 88: View State Code



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

Table 95: View State Code – Field Description

| Field | Description |
|----------------------------|---|
| State Code | Displays the State code. |
| State Name | Displays the name of state code. |
| ISO Numeric | Displays the ISO numeric. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.42.2 Create State Code

The create screen allows you to configure state code details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **State Code**.
2. Under **State Code**, click **Create State Code**.

→ The **Create State Code** screen is displayed.

Figure 22: Create State Code

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

Table 22: Create State Code – Field Description

| Field | Description |
|---------------------|--|
| State Code | Specify the code of the state. |
| State Name | Specify the name of the state. |
| Country Code | Search and select the country code for the state to be configured. |

4. Click **Save**. You can view the configure State Code details in the View State Code.

2.43 System Dates

You can view the system date details.

This section contains following subsections:

- [2.43.1 System Dates Summary](#)

2.43.1 System Dates Summary

The summary screen provides a list of configured system date. To process this screen, perform the following steps:

5. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **System Dates**.
6. Under **System Dates**, click **View System Dates**.

→ The **View System Dates** screen is displayed.

Figure 89: View System Dates

| Branch Code | Today's Date | Status |
|-------------|--------------|-------------------|
| BR0 | 2018-05-30 | Authorized Open 1 |
| 901 | 2018-05-30 | Authorized Open 1 |
| BR7 | 2018-05-30 | Authorized Open 1 |
| 003 | 2018-05-30 | Authorized Open 1 |
| 009 | 2018-05-12 | Authorized Open 1 |
| 065 | 2017-05-02 | Authorized Open 1 |
| 207 | 2018-05-30 | Authorized Open 1 |
| 545 | 2012-05-27 | Authorized Open 1 |
| KP9 | 2018-05-30 | Authorized Open 1 |
| OL3 | 2017-04-01 | Authorized Open 1 |

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

Table 96: View System Dates – Field Description

| Field | Description |
|-----------------------------|---|
| Branch Code | Displays the code of the branch. |
| Today's Date | Displays system's current date. |
| Today's Date in Text | Displays the system's current date in words. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

NOTE: When the entity is created from the Multi-Entity Maintenances, the System Dates for the Head Office (HO) Branch would be automatically created

2.44 Transaction Code

You can configure the transaction code.

This section contains following subsections:

- [2.44.1 Transaction Code Summary](#)
- [2.44.2 Transaction Code Maintenance](#)

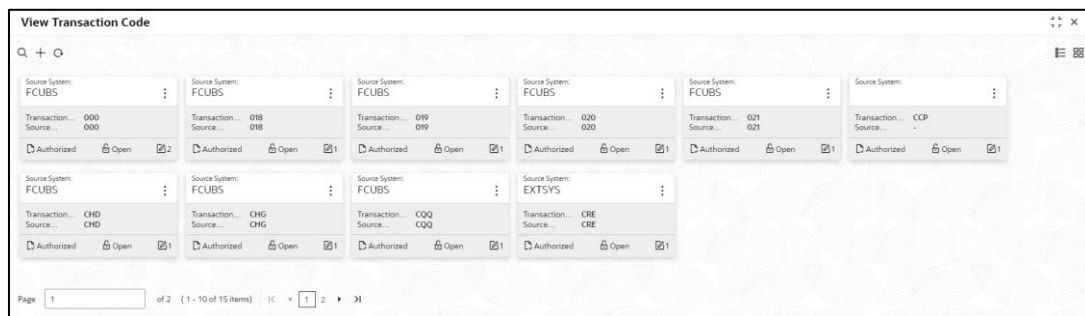
2.44.1 Transaction Code Summary

The summary screen provides a list of configured transaction code. You can configure a transaction code using the [Transaction Code Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Transaction Code**.
2. Under **Transaction Code**, click **View Transaction Code**.

→ The **View Transaction Code** screen is displayed.

Figure 90: View Transaction Code



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

Table 97: View Transaction Code – Field Description

| Field | Description |
|--------------------------------|--|
| Source System | Displays the source system details. |
| Transaction Code | Displays the transaction code details. |
| Source Transaction Code | Displays the source transaction code associated with the transaction code. |
| Status | Displays the status of the record, |
| Modification Number | Displays the number of modifications performed on the record. |

2.44.2 Transaction Code Maintenance

The maintenance screen allows you to configure transaction code details. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Transaction Code**.
2. Under **Transaction Code**, click **Create Transaction Code**.

→ The **Create Transaction Code** screen is displayed.

Figure 91: Create Transaction Code

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

Table 98: Create Transaction Code – Field Description

| Field | Description |
|--------------------------------|--|
| Transaction Code | Specify the transaction code details. |
| Description | Specify additional information about the transaction code. |
| Source System | Search and select the required source system. |
| Source Transaction Code | Specify the source transaction code details. |

4. Click **Save**. You can view the configured transaction code details in the [Transaction Code Summary](#).

2.45 Upload Source

You can upload a source code.

This section contains following subsections:

- [2.45.1 Upload Source Summary](#)
- [2.45.2 Upload Source Maintenance](#)

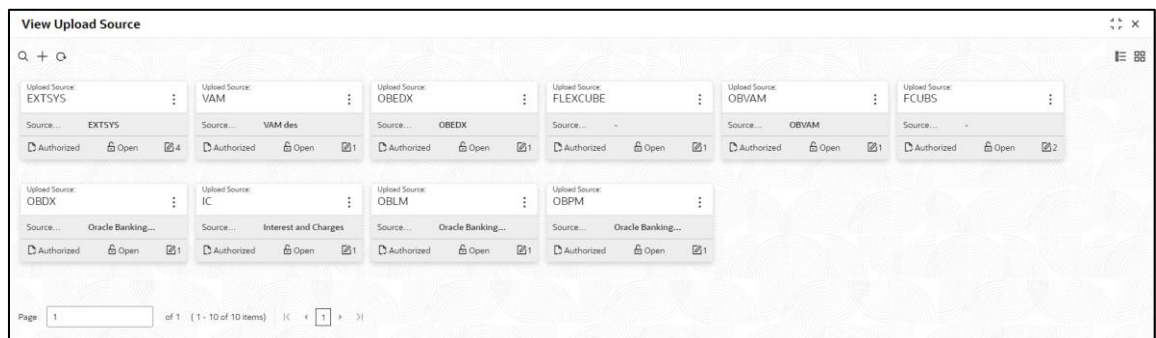
2.45.1 Upload Source Summary

The summary screen provides a list of configured source code. You can upload a source code using the [Upload Source Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Upload Source**.
2. Under **Upload Source**, click **View Upload Source**.

→ The **View Upload Source** screen is displayed.

Figure 92: View Upload Source



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

Table 99: View Upload Source – Field Description

| Field | Description |
|----------------------------|---|
| Upload Source | Displays the upload source details. |
| Source Description | Displays information about the source code. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.45.2 Upload Source Maintenance

The maintenance screen allows you to upload source. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Upload Source**.
2. Under **Upload Source**, click **Create Upload Source**.

→ The **Create Upload Source** screen is displayed.

Figure 93: Create Upload Source

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

Table 100: Create Upload Source – Field Description

| Field | Description |
|--------------------------------------|---|
| Source Code | Specify the source code details. |
| Source Description | Specify additional information of the source code. |
| Base Data from Flexcube | By default, this is disabled. If selected, indicates the base data is from FLEXCUBE. |
| System Authorization Required | By default, this is disabled. If selected, indicates the system requires authorization. |

4. Click **Save**. You can view the configured upload source details in the [Upload Source Summary](#).

2.46 Upload Source Preference

You can configure upload source preference.

This section contains following subsections:

- [2.46.1 Upload Source Preference Summary](#)
- [2.46.2 Upload Source Preference Maintenance](#)

2.46.1 Upload Source Preference Summary

The summary screen provides a list of configured upload source preferences. You can configure an upload source preference using the [Upload Source Preference Maintenance](#). To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Upload Source Preference**.
2. Under **Upload Source Preference**, click **View Upload Source Preference**.

→ The **View Upload Source Preference** screen is displayed.

Figure 94: View Upload Source Preference



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

Table 101: View Upload Source Preference – Field Description

| Field | Description |
|----------------------------|---|
| Source Code | Displays the code of the source. |
| Status | Displays the status of the post upload. |
| Purge Days | Displays the number of purge days. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

2.46.2 Upload Source Preference Maintenance

The maintenance screen allows you to configure upload source preference. To process this screen, perform the following steps:

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Upload Source Preference**.
2. Under **Upload Source Preference**, click **Create Upload Source Preference**.
→ The **Create Upload Source Preference** screen is displayed.

Figure 95: Create Upload Source Preference

3. On **Create Upload Source Preference** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 102: Create Upload Source Preference – Field Description

| Field | Description |
|--------------------------------|--|
| Source Code | Search and select the required source code. |
| Error Handling | Specify the error handling details. |
| On Error | Select an error from the drop-down list. |
| On Override | Select an override from the drop-down list. |
| On Repairable Exception | Select the repairable exception from the drop-down list. |
| On Queue Exception | Select the queue exception from the drop-down list. |
| Post Upload | Specify the post upload details. |
| Status | Select a status from the dropdown list. |
| Purge Days | Specify the purging days if you want to maintain any days to be purged while processing interface. |

| Field | Description |
|----------------------------------|---|
| Allow Deferred Processing | By default, this is disabled. If selected, defers process the upload source preference. |
| Allow EOD with Deferred | By default, this is disabled. If selected, processes the EOD with deferred. |
| Deletion Allowed | By default, this is disabled. If selected, deletes the upload source preferences. |
| Reverse Allowed | By default, this is disabled. If selected, reverses the upload source preferences. |
| Amend Allowed | By default, this is disabled. If selected, amends the upload source preferences. |
| Proceed with EOD | By default, this is disabled. If selected, proceeds with the EOD. |

4. Click **Save**. You can view the configured upload source preference details in the [Upload Source Preference Summary](#).

3 Bureau Integration Service

3.1 Overview

Bureau integration service facilitates financial institutions to send requests to the credit bureau agencies for credit scores and reports. It also facilitates viewing reports received from the bureaus.

The credit report presents the credit information of an individual or a company, which is fetched by credit bureaus from various financial institutions. It is a detailed report, which contains the history of borrowings, repayment routine, defaults, and delays. This report contains vital information about a customer's credit score, personal information, employment details, contact information, and details of accounts in various banks of a given geographical region. The objective of this report is to present the financial history of an individual or a company, which further helps a bank to take a decision on granting a loan based on the credit score of a company or an individual.

For requesting and receiving the credit reports, bureau integration service is integrated with the financial institution or the product processor.

The oracle banking routing hub facilitates routing and transforming the information between the product processor, the underlying integration service, and the bureau. The flow is as follows:

1. The product processor requests bureau integration service for credit reports. It provides the required customer information for whom the report is requested.
5. The routing hub transforms the data and forwards the request to the bureau integration service.
6. Once the integration service receives the request, the data is processed based on various criteria. The criteria contain the rules and facts of the product processor that are maintained in the rules engine.
7. Bureaus to be called are identified based on evaluation of the rules.
8. The integration service then sends the request to the routing hub, which transforms the data and sends the request to the respective credit bureaus.
9. The bureau processes the request and sends the credit report back.
10. The routing hub receives the report and transforms the report as per the defined template and sends it back to bureau integration service.
11. Bureau integration service then saves the data, displays the credit report, and sends the same to the product processor through the routing hub.

One or more bureaus can be called based on evaluation of the rules. The bureaus can be either called simultaneously or based on the response from the previous bureau call.

Bureau integration service maintains aging for credit report of an applicant. History service allows to store and pull existing credit report of an individual customer. The integration service retrieves report from history for those applicants if subsequent call to same bureau is made within defined period, beyond which a new credit report is called from the bureau. Existing credit reports from history are sent back to the product processor.

In case of multiple applicants being received by bureau integration service as a part of a lending application, based on the evaluation of criteria, the integration service consolidates all the multiple bureau responses into one and sends it to the product processor.

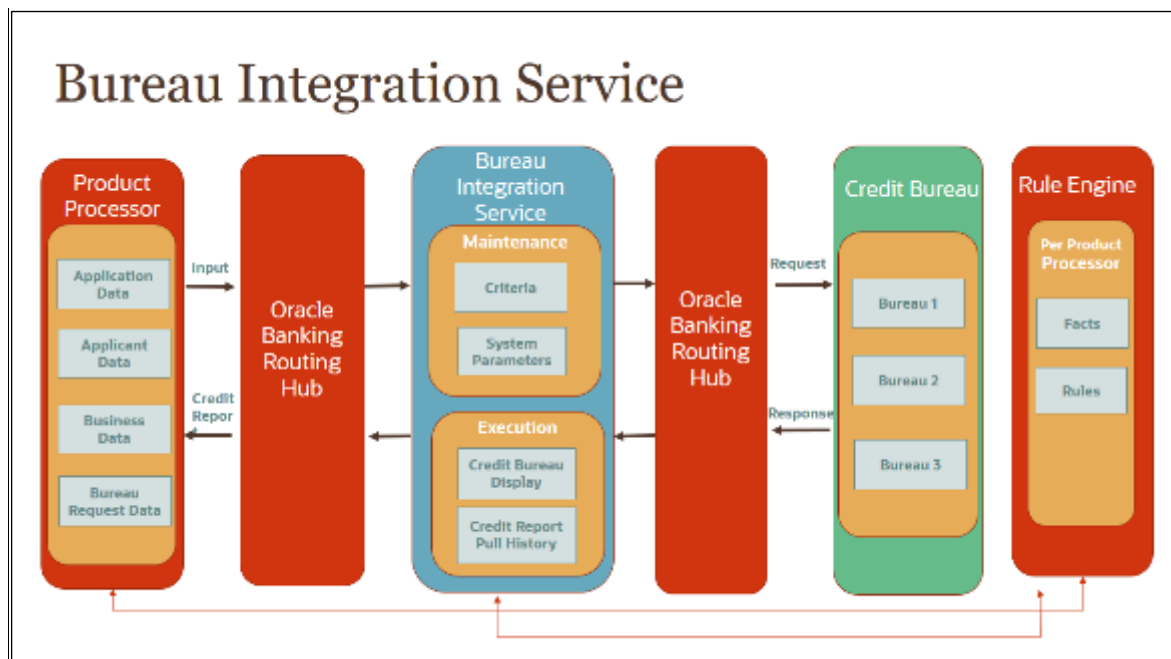
A new bureau can be added with only a configuration and without any change in the code. Two lookup types are required to be created in the bureau integration service. One for bureau and another for bureau product type. The additional maintenance required is configuration of the new bureau in the routing hub.

Bureau integration service supports override of criteria rules if the product processor wants to call a specific bureau or bureau product, for an applicant. In such cases, bureau service will not check criteria for rules evaluation. Instead, bureau service will call the bureau as intimated by the product processor in the request. Here, product processor can list one or more bureau's to be called.

Bureau Integration service supports decoding of encoded pdf string from a bureau response to a pdf report using web content document server. The document server generates a unique document ID for each record stored. Bureau service can access the pdf reports using this document ID.

The below flow diagram depicts how bureau integration service works with the integrated product processor and interfaces with the routing hub for fetching and displaying the credit bureau reports:

Figure 96: Bureau Integration Service



Authorization process

To authorize and approve record, you need to perform the following actions:

1. Navigate to the required screen.
2. Click **Authorize**. The record pending for authorization are displayed.
12. Select the required record and click **Approve**.

13. The records are displayed in a widget. If you have modified the lookup, criteria twice, system displays two widgets with respective modification number along with the modified details.
14. Specify remarks for approving the record in the **Remarks** field.
15. Click **Confirm** and authorize the record.
The record is authorized successfully.

3.2 System Parameter

System parameters define the information or values used throughout the system and drives the behavior of the features. They control the way task is executed, or whether the system performs a particular task. Some of the parameters are set when the system is installed, but the values associated with the parameter needs to be reviewed and is to be maintained.

Example:

- Set minimum days to pull credit bureau report from same bureau from initial pull.
- Credit bureau report purge days.

This section contains the following subsections:

- [3.2.1 Create System Parameter](#)
- [3.2.2 View System Parameter](#)

3.2.1 Create System Parameter

The **Create System Parameter** screen allows the user to create system parameter by updating various details.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click **Create System Parameter**.

→ The **Create System Parameter** screen displays.

Figure 97 : Create System Parameter

3. Specify the fields on **Create System Parameter** screen.

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

Table 103: System Parameter – Field Description.

| Field | Description |
|------------------------------|---|
| Basic Details | |
| Parameter Code | Select the parameter code from the drop-down list. |
| Parameter Description | Specify a short description for the parameter code. |

| Field | Description |
|--------------------------|--|
| Product Processor | Select the product processor from the drop-down list for which the parameter is being created. |
| Value | Specify the value for the parameter code. |

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

The **System Parameter** is successfully created and can be viewed using the **View System Parameter** screen.

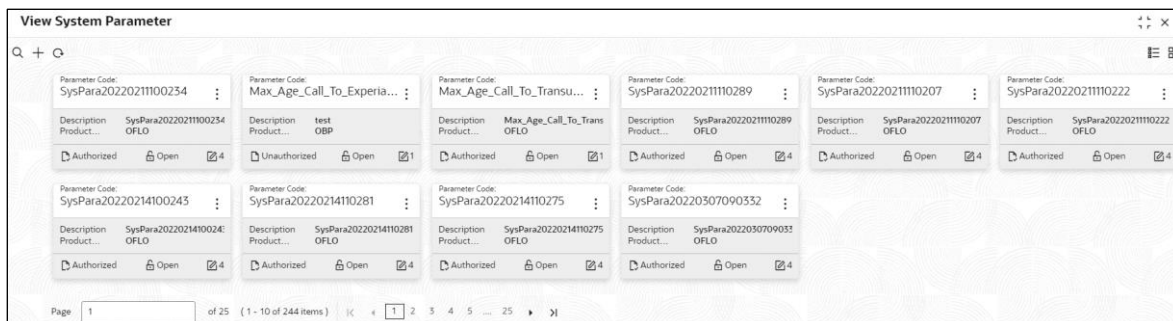
3.2.2 View System Parameter

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click **View System Parameter**.

→ The **View System Parameter** screen displays.

Figure 98 : View System Parameter



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

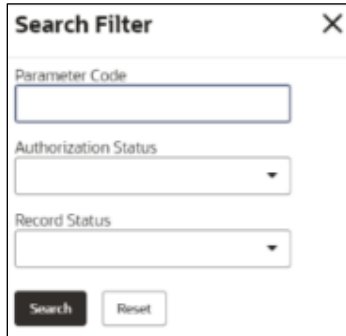
Table 104: View System Parameter – Field Description

| Field | Description |
|----------------------------|---|
| Parameter Code | Displays the parameter code. |
| Description | Displays the description of the parameter code. |
| Product Processor | Displays the product processor of the parameter. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

- On **View System Parameter** screen, click  icon.

→ The **View System Parameter - Search** displays.

Figure 99 : View System Parameter – Search




- On **View System Parameter – Search** screen, Specify the **Search Filter** to fetch the required parameter.

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

Table 105: View System Parameter – Search Filter - Field Description.

| Field | Description |
|-----------------------------|---|
| Parameter Code | Specify the parameter code. |
| Authorization Status | Select the authorization status of the criteria. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the criteria. The options are: <ul style="list-style-type: none"> • Open • Closed |

- Click **Search** to display the required system parameter.

- On **View System Parameter** screen, click  icon to **Unlock, Delete, Authorize, or View** the created parameter code.

- Click **Unlock** to modify the created parameter code.

→ The **System Parameter Maintenance** screen displays.

Figure 100 : System Parameter Maintenance - Modify

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

Table 106: System Parameter Maintenance – Modify – Field Description.

| Field | Description |
|------------------------------|--|
| Basic Details | |
| Parameter Code | Displays the created parameter code. |
| Parameter Description | Displays the description for the created parameter. |
| Product Processor | Displays the product processor of the created parameter. |
| Value | Displays the value of the created parameter. |

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

→ The **System Parameter Maintenance – View** screen displays.

Figure 101 : System Parameter Maintenance - View

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

Table 107: System Parameter Maintenance - View – Field Description.

| Field | Description |
|------------------------------|--|
| Basic Details | |
| Parameter Code | Displays the created parameter code. |
| Parameter Description | Displays the created parameter description. |
| Product Processor | Displays the product processor of the created parameter. |
| Value | Displays the value for the created parameter. |

3.3 Lookup

Lookup is the service for mapping of keys and values that is used to enrich the description of the data displayed to the user. The lookup screen facilitates to define the contents for drop-down or list of value fields. Lookup fields are used throughout the system. The identified fields will only accept entries stored in this screen. Below are some examples of the lookup fields.

- Static/Enumeration values
 - Credit Bureau: For example, credit bureau1, credit bureau 2, and credit bureau 3.
 - Comparison Operator: Equals, Greater than.
- Dependent lookups based on another selection
 - Based on Country, State should have different values in the lookup.
 - Based on Country, Currency should have different values in the lookup.

This section contains the following subsections:

- [3.3.1 Create Lookup](#)
- [3.3.2 View Lookup](#)

3.3.1 Create Lookup

The **Create Lookup** screen allows the user to create lookup definitions by updating various details.

1. On **Homescreen**, click Core maintenance, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **Create Lookup**.

→ The **Create Lookup** screen displays.

Figure 102 : Create Lookup

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

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

Table 108: Create Lookup – Field Description

| Field | Description |
|----------------------|--|
| Lookup Type | Specify the unique lookup type name. |
| Description | Specify the short description for lookup. |
| + button | Click to add a new row. |
| - button | Click to delete an existing row. |
| Lookup Code | Specify the unique lookup code. |
| Description | Specify the short description for lookup. |
| Sort Order | Specify the sort Order. |
| Dependent Identifier | Specify the dependent Identifier. |
| Enable | Click the toggle status to enable the parameter. |

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

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

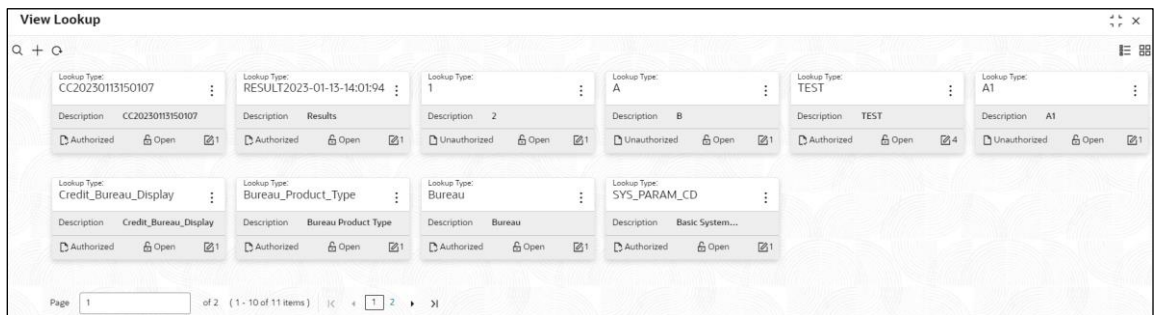
3.3.2 View Lookup

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **View Lookup**.

→ The **View Lookup** screen displays.


Figure 103 : View Lookup



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

Table 109 View Lookup – Field Description

| Field | Description |
|----------------------------|---|
| Lookup Type | Displays the lookup type. |
| Description | Displays the description of the lookup. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

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

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

Figure 104 : View Lookup - Search

4. On **View Lookup – Search** screen, Specify the **Search Filter** to fetch the required lookup.


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

Table 110: View Lookup – Search Filter – Field Description

| Field | Description |
|-----------------------------|---|
| Lookup Type | Displays the lookup type. |
| Authorization Status | Select the authorization status of the lookup. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the lookup. The options are: <ul style="list-style-type: none"> • Open • Closed |

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



6. On **View Lookup** screen, click  icon to **Unlock, Delete, Authorize, or View** the created lookup.
7. Click **Unlock** to modify the created lookup code.

→ The **Lookup Maintenance - Modify** screen displays.

Figure 105 : Lookup Maintenance – Modify

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

Table 111: Lookup Maintenance – Modify - Field Description.

| Field | Description |
|-----------------------------|---|
| Basic Details | |
| Lookup Type | Displays the lookup type. |
| Description | Displays the description of the lookup. |
| Lookup Codes | |
| + button | Click to add a new row. |
| - button | Click to delete an existing row. |
| Lookup Code | Displays the lookup code for the created lookup. You can modify the same. |
| Description | Displays the description for the created lookup. |
| Sort Order | Displays the sort order for the created lookup. |
| Dependent Identifier | Displays the dependent Identifier for the created lookup. You can modify the same. |
| Enable | Indicates if the lookup is enabled or not. You can modify the same. |

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

→ The **Lookup Maintenance - View** screen displays.

Figure 106 : Lookup Maintenance – View

| Lookup Code | Description | Sort Order | Dependent Identifier | Enable |
|----------------------------|-------------|------------|----------------------|--------------------------|
| <input type="checkbox"/> A | A | 1 | | <input type="checkbox"/> |
| <input type="checkbox"/> B | B | 2 | A | <input type="checkbox"/> |

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

Table 112: Lookup Maintenance – View - Field Description.

| Field | Description |
|-----------------------------|---|
| Basic Details | |
| Lookup Type | Displays the created lookup type. |
| Description | Displays the description for the created lookup. |
| Lookup Codes | |
| Lookup Code | Displays the lookup code for the created lookup. |
| Description | Displays the description for the created lookup. |
| Sort Order | Displays the sort order for the created lookup. |
| Dependent Identifier | Displays the dependent identifier for the created lookup. |
| Enable | Displays the lookup code if enabled for the created lookup. |

3.4 Product Processor

The source system calling the decision system for decisioning the credit application is defined as product processor. There are multiple data segments like account information, customer details, collateral details, credit bureau information or any additional notes if any is received from the product processor for credit decisioning and pricing in decision service.

This section contains the following subsections:

- [3.4.1 Create Product Processor](#)
- [3.4.2 View Product Processor](#)

3.4.1 Create Product Processor

The **Create Product Processor** screen allows the user to create product processor by updating various details.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **Create Product Processor**.

→ The **Create Product Processor** screen displays.

Figure 107 : Create Product Processor

3. Specify the fields on **Create Product Processor** screen.

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

Table 113 : Create Product Processor - Field Description

| Field | Description |
|--------------------------------------|--|
| Basic Details | |
| Product Processor Code | Specify the unique product processor code. |
| Product Processor Description | Specify the short description for the product processor. |
| Effective Date | Specify the effective date. |
| Expiry Date | Specify the expiry date. |

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

The **Product Processor** is created successfully and can be viewed using the **View Product Processor** screen.

3.4.2 View Product Processor

The **View Product Processor** screen allows the user to view the product processor created using the **Create Product Processor** screen. The status of the created product processor is displayed as **Unauthorized** and **Open**. Once the checker authorizes the product processor, the status is updated to **Authorized** and **Open**.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **View Product Processor**.

→ The **View Product Processor** screen displays.

Figure 108 : View Product Processor

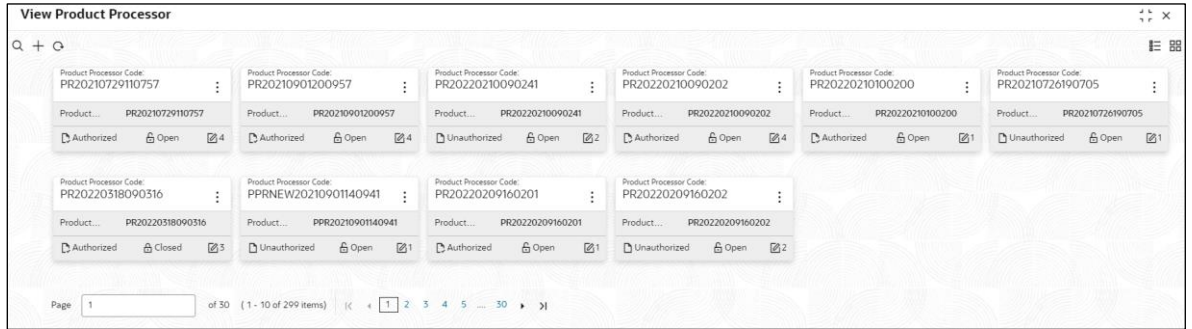


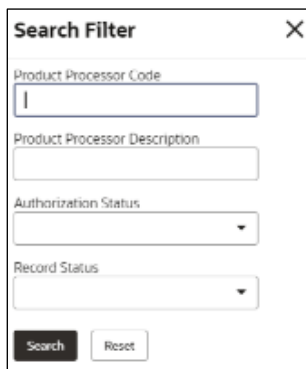
Table 114 : View Product Processor - Field Description

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

3. On **View Product Processor** screen, click  icon.

→ The **View Product Processor – Search** screen displays.

Figure 109 : View Product Processor - Search




4. On **View Product Processor – Search** screen, Specify the **Search Filter** to fetch the required product processor.

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

Table 115 : View Product Processor - Search Filter - Field Description

| Field | Description |
|--------------------------------------|--|
| Product Processor Code | Specify the product processor code. |
| Product Processor Description | Specify the product processor description. |
| Authorization Status | Select the authorization status of the product processor. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the product processor. The options are: <ul style="list-style-type: none"> • Open • Closed |

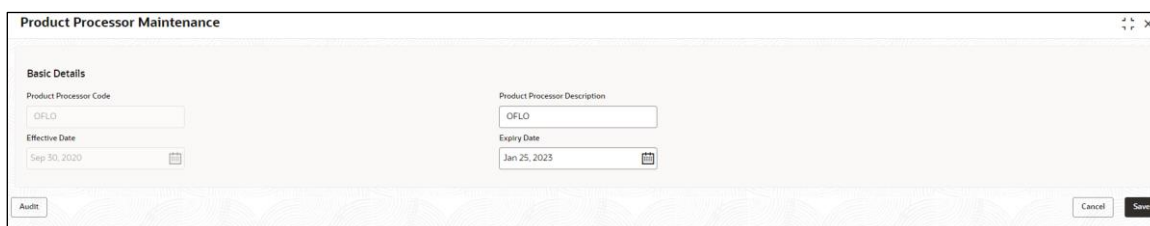
5. Click **Search** to display the required product processor.

6. On **View Product Processor** screen, click  icon to **Unlock, Delete, Authorize, or View** the created product processor.

7. Click **Unlock** to modify the created product processor.

→ The **Product Processor Maintenance – Modify** screen displays.

Figure 110 : Product Processor Maintenance – Modify



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

Table 116 : Product Processor Maintenance - Modify - Field Description

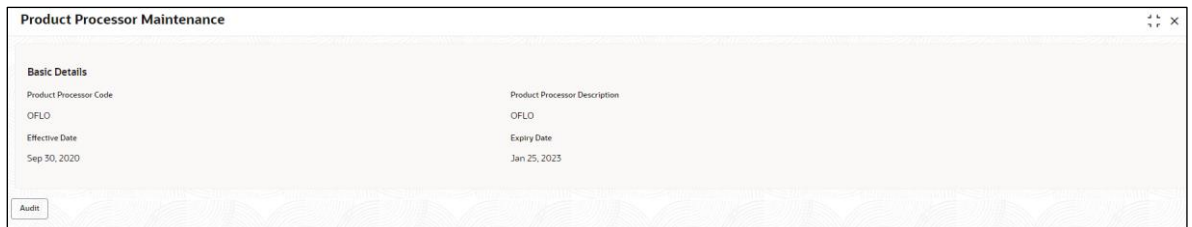
| Field | Description |
|-------------------------------|--------------------------------------|
| Basic Details | |
| Product Processor Code | Displays the product processor code. |

| Field | Description |
|--------------------------------------|---|
| Product Processor Description | Displays the product processor description. User can modify the same. |
| Effective Date | Displays the effective date of created product processor. User can modify the same before authorization if it is future dated. |
| Expiry Date | Displays the expiry date of created product processor. User can modify the same. |

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

→ The **Product Processor Maintenance – View** screen displays.

Figure 111 : Product Processor Maintenance – View



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

Table 117 : Product Processor Maintenance - View - Field Description

| Field | Description |
|--------------------------------------|---|
| Basic Details | |
| Product Processor Code | Displays the product processor code. |
| Product Processor Description | Displays the product processor description. |
| Effective Date | Displays the effective date of the created product processor. |
| Expiry Date | Displays the expiry date of the created product processor. |

3.5 Criteria

The Criteria screen facilitates to setup criteria definition, which are used in evaluating request and response criteria (business rules) to identify which bureau is to be called for the request.

Examples:

- Call credit bureau 1, for personal loan product, and call credit bureau 1 and 2 for home loan products.

- Call credit bureau 1, if zip code of the applicant is between 70000 – 80000 and call credit bureau 2, if zip code of the applicant is between 30000 – 40000.
- Call credit bureau 3, if score from credit bureau 1 is less than 600.

This section contains the following subsections:

- [3.5.1 Create Bureau Criteria](#)
- [3.5.2 View Bureau Criteria](#)

3.5.1 Create Bureau Criteria

The **Create Bureau Criteria** screen allows the user to create bureau criteria by updating various details.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Criteria**, under **Bureau Criteria**, click **Create Bureau Criteria**.

→ The **Create Bureau Criteria** screen displays.

Figure 112 : Create Bureau Criteria



The screenshot shows the 'Create Bureau Criteria' interface. It features a 'Basic Details' section with three required input fields: 'Criteria Code', 'Description', and 'Product Processor'. Below this is the 'Criteria Definition' section, which includes a table with columns for 'Rule ID', 'Description', 'Priority', 'Call All Bureau', 'Enable', and 'Actions'. The table contains two rows of data. At the bottom right, there are 'Cancel' and 'Save' buttons.

| Rule ID | Description | Priority | Call All Bureau | Enable | Actions |
|---------|-------------|----------|-----------------|--------|---------|
| | | | Yes No | Toggle | + - |
| | | | Yes No | Toggle | + - |

3. Specify the fields on **Create Bureau Criteria** screen.

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

Table 118: Create Bureau Criteria – Field Description.

| Field | Description |
|---|--|
| Basic Details | |
| Criteria Code | Specify the unique criteria code. |
| Description | Specify a short description for the criteria code. |
| Product Processor | Specify the product processor for which the criteria is being created. |
| + button | Click to add a new row. |
| - button | Click to delete an existing row. |
| Rule ID | Specify the rule ID. |
|  | Click to get the information about the rule. |
| Description | Displays the description of the rule ID selected. |
| Priority | Specify the priority of the criteria. |
| Call All Bureau | Click the toggle status to call all bureaus. |
| Enable | Click the toggle status to enable the rule criteria. |
| Actions | This field is enabled if Call All Bureau field is selected as No |
| + button | Click this icon to add a new row. |
| The below fields appear if Call All Bureau toggle status is not clicked. To add the child rule to the parent rule. | |
| Rule ID | Select the rule ID from the drop-down list. |
|  | Click to get the information about the rule. |
| Description | Displays the description of the rule ID selected it is auto populated. |
| Priority | Specify the priority of the criteria. |
| Enable | Click the toggle status to enable the rule criteria. |

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

The **Bureau Criteria** is successfully created and can be viewed using the **View Criteria** screen.

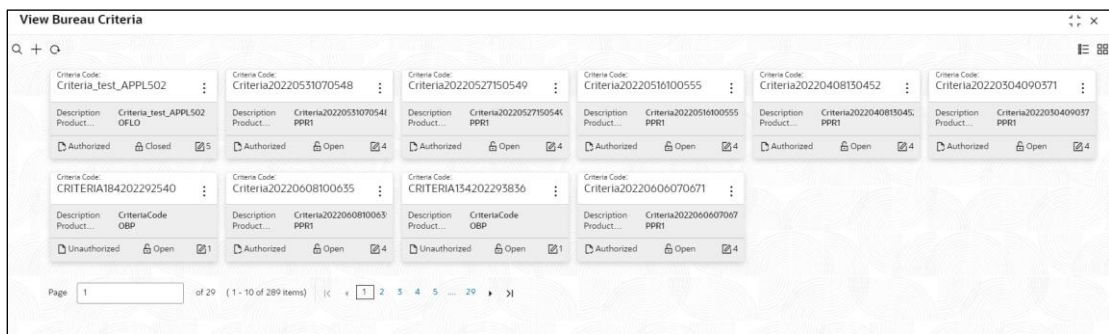
3.5.2 View Bureau Criteria

The **View Bureau Criteria** screen allows the user to view the criteria created using the **Create Bureau Criteria** screen. The status of the created criteria is displayed as **Unauthorized** and **Open**. Once the checker authorizes the criteria, the status is updated to **Authorized** and **Open**.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Criteria**, under **Criteria**, click **View Bureau Criteria**.

→ The **View Bureau Criteria** screen displays.


Figure 113 : View Bureau Criteria



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

Table 119: View Bureau Criteria – Field Description.

| Field | Description |
|----------------------------|---|
| Criteria Code | Displays the criteria code. |
| Description | Displays the description of the criteria code. |
| Product Processor | Displays the product processor of the criteria. |
| Modification Number | Displays the number of modifications performed on the record. |

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

→ The **View Criteria - Search** screen displays.

Figure 114 : View Criteria – Search

4. On **View Criteria – Search** screen, Specify the **Search Filter** to fetch the required criteria.


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

Table 120: View Criteria – Search Filter - Field Description.

| Field | Description |
|-----------------------------|---|
| Criteria Code | Specify the criteria code. |
| Description | Specify the criteria description. |
| Product Processor | Select the product processor from the drop-down list. |
| Authorization Status | Select the authorization status of the criteria. The available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Open • Closed |

5. Click **Search** to display the required bureau criteria.



6. On **View Bureau Criteria** screen, click  icon to **Unlock, Delete, Authorize, or View** the created criteria.

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

→ The **Bureau Criteria Maintenance – Modify** screen displays.

Figure 115 : Bureau Criteria Maintenance - Modify

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

Table 121: Bureau Criteria Maintenance – Modify - Field Description.

| Field | Description |
|----------------------------|--|
| Basic Details | |
| Criteria Code | Displays the created criteria code. |
| Description | Displays the description for the created criteria code. |
| Product Processor | Displays the product processor for which the criteria being created. |
| Criteria Definition | |
| Rule ID | Displays the rule ID for the created criteria. |
| Description | Displays the description for the created criteria. |
| Priority | Displays the priority for the created criteria. |
| Call All Bureau | Displays if call all bureau has been enabled for the created criteria. |
| Enable | Displays the criteria code if enabled for the created criteria. |
| Actions | Displays the actions of the created criteria. |

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

→ The **Bureau Criteria Maintenance – View** screen displays.

Figure 116 : Bureau Criteria Maintenance – View

| Rule ID | Description | Priority | Call All Bureau | Enable | Actions |
|-----------|-------------|----------|-----------------|--------------------------|---------|
| MTEST3 | MTEST3 | 1 | Yes No | <input type="checkbox"/> | + - |
| TESTRULE9 | TESTRULE9 | 2 | Yes No | <input type="checkbox"/> | + - |

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

Table 122: Bureau Criteria Maintenance- View – Field Description.

| Field | Description |
|----------------------------|--|
| Basic Details | |
| Criteria Code | Displays the created criteria code. |
| Description | Displays the created criteria description. |
| Product Processor | Displays the product processor of the created criteria. |
| Criteria Definition | |
| Rule ID | Displays the rule ID for the created criteria. |
| Description | Displays the description for the created criteria. |
| Priority | Displays the priority for the created criteria. |
| Call All Bureau | Displays if call all bureau has been enabled for the created criteria. |
| Enable | Displays the criteria code if enabled for the created criteria. |
| Actions | Displays the actions of the created criteria. |

3.6 Credit Bureau Display

The **Credit Bureau Display** screen facilitates to view the reports received from the various bureaus. The report includes credit history details of the customer and the credit score of the customer based on these details.

This section contains the following subsection:

- [3.6.1 View Credit Bureau Report](#)

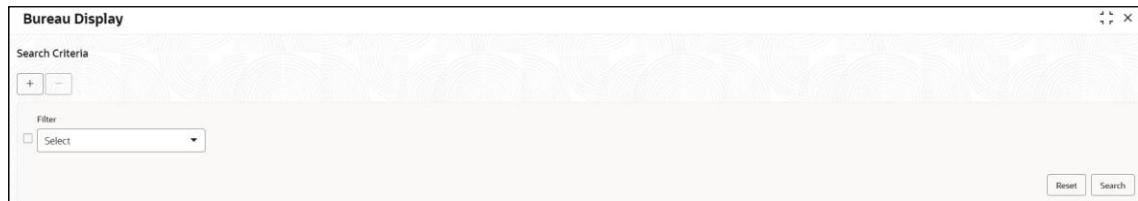
3.6.1 View Credit Bureau Report

The **Credit Bureau Display** screen allows the user to view the credit bureau report based on the various filter options provided.

1. On **Homescreen**, click **Credit Bureau**, under **Credit Bureau**, click **Operations**.
2. Under **Operations**, click **Credit Bureau Display**.

→ The **Credit Bureau Display** screen displays.

Figure 117 : Credit Bureau Display



3. Specify the fields on **Credit Bureau Display** screen.

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

Table 123: Credit Bureau Display- Field Description

| Field | Description |
|------------------|--|
| Filter | <p>Select the required option based on which you can search for the credit bureau reports from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • External Reference Number • Inquiry ID • Inquiry Date • Bureau Name • Product Processor • Application Number • Bureau Report ID |
| Value | <p>Specify the required details or select the appropriate option for the selected filter option.</p> <p>This field appears once you select an option from the Filter list.</p> |
| From Date | <p>Select the start of the period during which the report was generated.</p> <p>This field appears once the user selects the filter option as Inquiry Date and value as Date Range.</p> |

| Field | Description |
|----------------|---|
| To Date | Select the end date of the period during which the report was generated. This field appears if you have selected the filter option as Inquiry Date and value as Date Range . |

4. In the **Search Criteria** screen, specify the details and click **Search**.

→ The **Credit Bureau Display – Report History** screen displays showing a list of records based on the specified search criteria.

Figure 118 : Credit Bureau Display – Report History

| Inquiry Date | External Reference Number | Product Processor |
|--------------|---------------------------|-------------------|
| 7/7/2021 | SA00010 | OFL0 |
| 8/9/2021 | 725SAN20210809770832 | OFL0 |
| 8/9/2021 | 770SAN20210809180863 | OFL0 |
| 8/22/2021 | 672SANAP | OFL0 |
| 8/17/2021 | 771SANDYAPPLN | OFL0 |
| 8/17/2021 | ADAP17AUGIAPP | OFL0 |
| 8/10/2021 | ADAP19AUG45 | OFL0 |

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

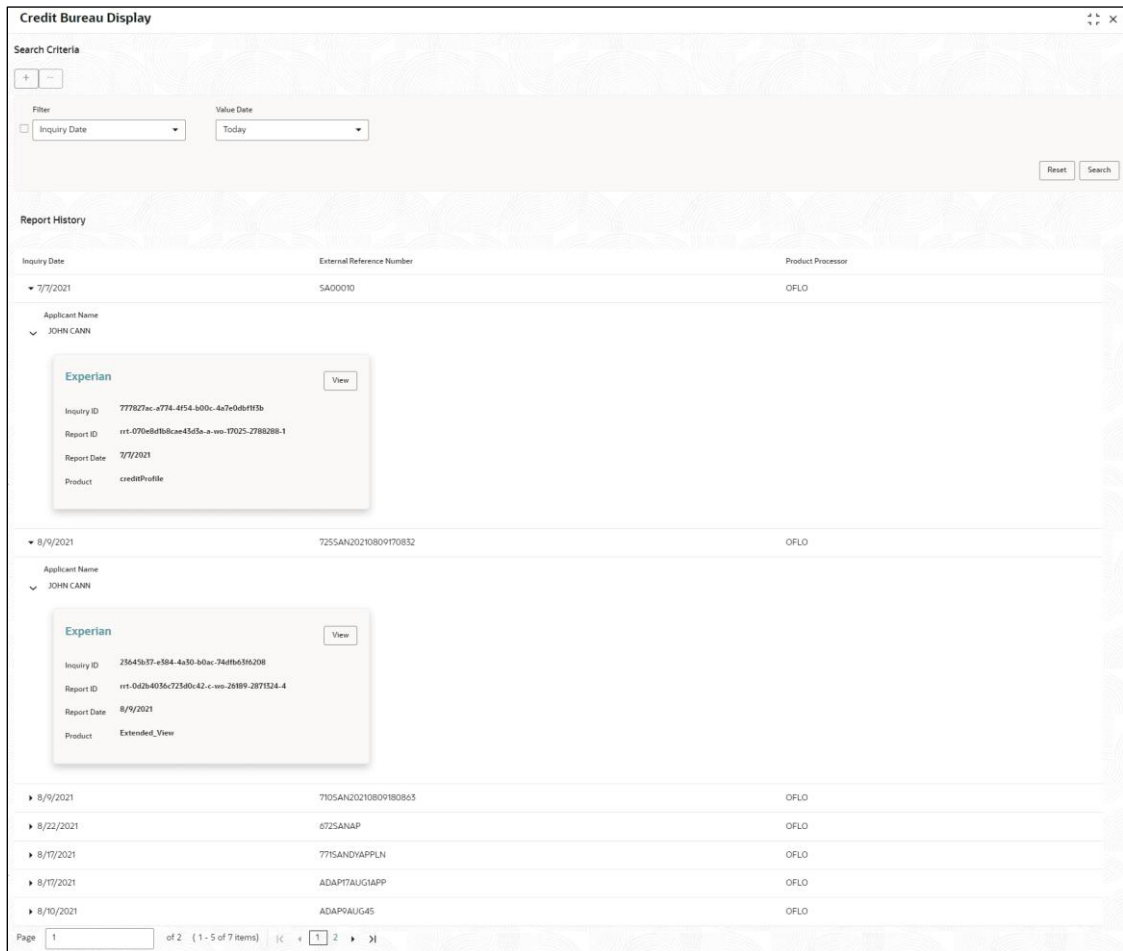
Table 124: Credit Bureau Display – Field Description

| Field | Description |
|----------------------------------|--|
| Inquiry Date | Displays the inquiry date of the request from product processor to bureau integration service. |
| External Reference Number | Displays the external reference number provided by the product processor. |
| Product Processor | Displays the name of the product processor that sent the request. |

5. Click the arrow icon to view the corresponding list of reports.


→ The **Credit Bureau Display – View List of Report** screen displays.

Figure 119 : Credit Bureau Display - View List of Report



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

Table 125: Create Bureau Display View List of Report – Field Description

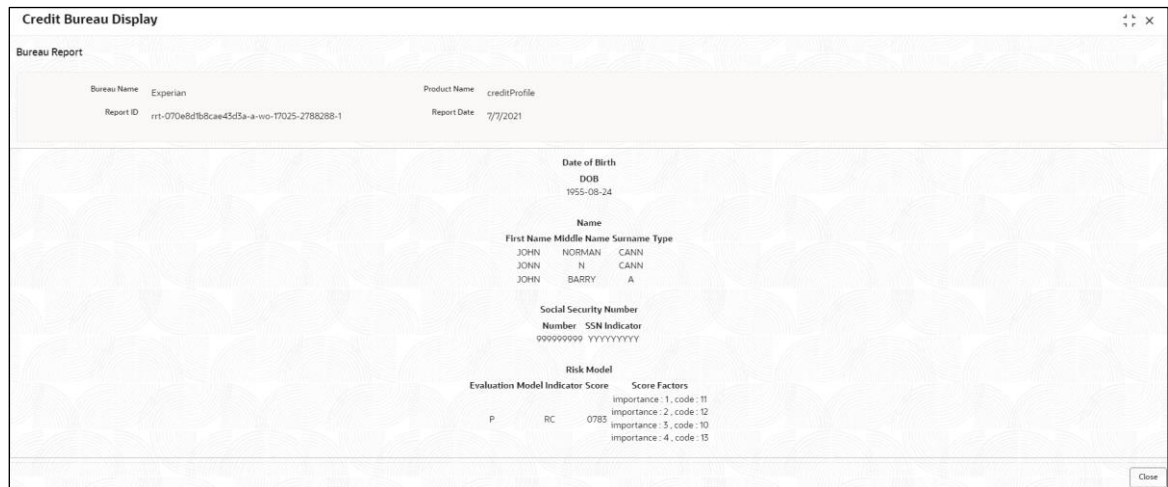
| Field | Description |
|--|---|
| The Following fields appear if you click  | |
| <Applicant Name> | Displays the name of the applicant. |
| <Bureau Name> | Displays the name of the credit bureau agency. |
| Inquiry ID | Displays the inquiry ID generated by bureau integration service. |
| Report ID | Displays the report ID provided by the credit bureau agency. |
| Report Date | Displays the date on which the credit bureau report is generated by the bureau. |

| Field | Description |
|--|---|
| The Following fields appear if you click  | |
| Product | Displays the product of the credit bureau agency. |
| View | Click View to view the credit bureau report. |

6. Click the **View** link to view the credit bureau report.

→ The **Credit Bureau Report** displays.

Figure 120 : Credit Bureau Report



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

Table 126: Create Bureau Report – Field Description

| Field | Description |
|---------------------|---|
| Bureau Name | Displays the name of the credit bureau agency. |
| Product Name | Displays the product name of the credit bureau agency. |
| Report ID | Displays the report ID provided by the credit bureau agency. |
| Report Date | Displays the date on which the credit bureau report is generated by the bureau. |

3.7 Integrating Bureau Integration Service with Oracle Banking Routing Hub

3.7.1 Oracle Banking Routing Hub Configuration

Need to import existing service consumer and providers in the system. Service Consumer is Oracle product, which invokes oracle banking routing hub API, oracle banking routing hub analyses evaluates

destination product processor and transform data into format of the same. Service consumer comprises of the source and destination integration details.

7. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Routing Hub**.
8. Under **Routing Hub**, click **Service Consumers**.

→ The **Service Consumers** screen displays.

Figure 121: Service Consumers

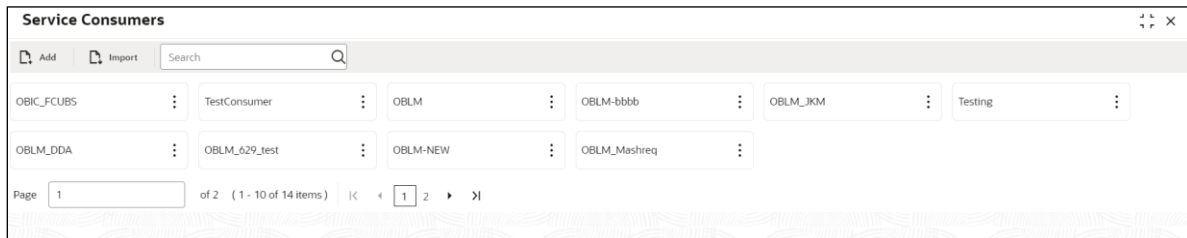


Figure 122: Oracle Banking Routing Hub Configuration

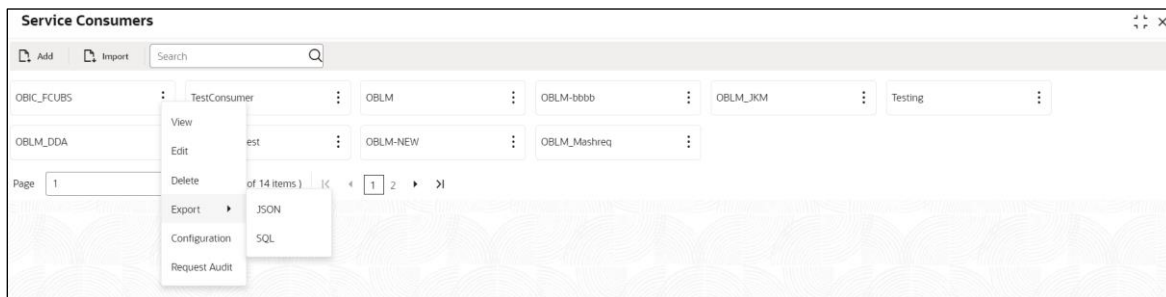


Table 127: Oracle Banking Routing Hub Configuration

| Component Name | Component Type | Condition | Comments |
|----------------------|----------------|--------------|---|
| Add | Button | | Pops up add dialog |
| Import | Button | | Pops up import dialog |
| Search | Combo Box One | | Provides search functionality with case insensitive (Service Consumer Name) |
| View | menu option | Non-editable | Pops up view dialog |
| Edit | menu option | | Pops up edit dialog |
| Delete | menu option | | |
| Export | Sub menu item | | |
| JSON | menu option | | Exports in JSON |
| SQL | menu option | | Exports in SQL |
| Configuration | menu option | | Pops up configuration dialog |
| Request Audit | menu option | | Pops up request audit log |

This section contains the following subsections:

- [3.7.1.1 Add](#)
- [3.7.1.2 Environment Variables](#)
- [3.7.1.3 Import](#)
- [3.7.1.4 View](#)
- [3.7.1.5 Edit](#)
- [3.7.1.6 Delete](#)
- [3.7.1.7 JSON Export](#)
- [3.7.1.8 SQL Export](#)

3.7.1.1 Add

User can create service consumer manually.

On **Service Consumers** screen, click **Add** to create service consumer.

Figure 123: Add

Table 128: Add

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|------------------------------|----------------|--------------|--------------------------------------|--|------------------------------|
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255 No numeric value at beginning and no space allowed | Unique Service Consumer name |
| Environment Variables | Table Content | | | | |
| Save | Button | | | | Saves the Service Consumer |

3.7.1.2 Environment Variables

User can define the group of variables, which can be accessed through the specific consumer's configuration.

Below is the syntax for accessing environment variables:

`$env.Environment_Group_Name.Environment_Variable_Name`

such as: `$env.COMMON.BRANCH_CODE`

Figure 124: Environment Variables

The screenshot shows a dialog box titled "Add Service Consumer". It contains a "Name" text input field with a "Required" label below it. To the right is an "Audit Type" dropdown menu currently set to "Service level configuration". Below these is a section titled "Environment Variables" with a downward arrow. Underneath are three buttons: "Add", "Edit", and "Delete". The "Add" button is active, and a dropdown menu is open below it, showing "Group" and "Variable" options. Below the buttons is a table with columns "Name" and "Value". The table is currently empty, with the text "No data to display." below it. A "Save" button is located at the bottom right of the dialog.

Figure 125: Environment Variables

The screenshot shows a dialog box titled "Add Environment Group". It contains a "Name" text input field with a "Required" label below it. An "OK" button is located at the bottom right of the dialog.

Figure 126: Environment Variables

Table 129: Environment Variables

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|---|--------------------|--------------|--------------------------------------|--|-----------------------------|
| Add | Menu Item | | | | |
| Group | Menu option | | | | Pops up add group dialog |
| Variable | Menu option | | | | Pops up add variable dialog |
| Navigation: Service Consumer -> Environment Variables -> 3 dot icon (operation menu) | | | | | |
| Edit | menu option / icon | | | | Pops up edit dialog |
| Delete | menu option / icon | | | | Deletes group / variable |
| Environment Group / Variable | | | | | |
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255 | |

| | | | | | |
|-------|-----------|--|--|--|--|
| | | | | <ul style="list-style-type: none"> No numeric value at beginning and no space allowed | |
| Value | Text Area | | | | Value can either be hardcoded or Velocity mapping. |
| OK | Button | | | | Saves the group / variable and displays it in the list |

3.7.1.3 Import

User can create a service consumer by importing the JSON file and manually selecting the service providers or select all providers that needs to be imported.

On **Service Consumers** screen, click **Import**.

Figure 127: Import

Table 130: Import

| Component Name | Component Type | Is Mandatory | Data type | Validation | Condition | Comments |
|----------------|----------------|--------------|-----------|--------------------------------|------------------------|---|
| File | File picker | Yes | | Allows only to select one file | Accepts only JSON file | Pops up file selection dialog box |
| Extract | Button | Yes | | | | Extracts Consumer Name and Service Provider list from JSON file and displays it in the respective elements. |

| Component Name | Component Type | Is Mandatory | Data type | Validation | Condition | Comments |
|-------------------------|------------------------------|--------------|--------------------------------------|--|-----------|--|
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255 No numeric value at beginning and no space allowed | Editable | Unique |
| Service Provider | Collapsible Header & Content | | | | | Displays the list of service providers that are present in JSON file |
| Import | Button | | | | | Imports Service Consumer |

Note: Below data needs to be changed after importing consumer configuration file:

- Implementation Host and Port
- Implementation Authentication Password

3.7.1.4 View

User can view consumer details and can also switch to edit form by clicking on edit icon. On **Service Consumers** screen, click **Operation Menu (3 dot icon)**, and select **View**.

Figure 128: View

View Service Consumer

Name: OBLM_Mashreq

Audit Type: Select

Environment Variables

Group: Select

| Actions | Name | Value |
|---------------------|------|-------|
| No data to display. | | |

3.7.1.5 Edit

User can modify the consumer details. On **Service Consumers** screen, click **Operation Menu (3 dot icon)**, and select **Edit**.

Figure 129: Edit

Edit Service Consumer

Name: OBLM_Mashreq

Audit Type: Select (Required)

Environment Variables

Add

Group: Select (Required)

| Actions | Name | Value |
|---------------------|------|-------|
| No data to display. | | |

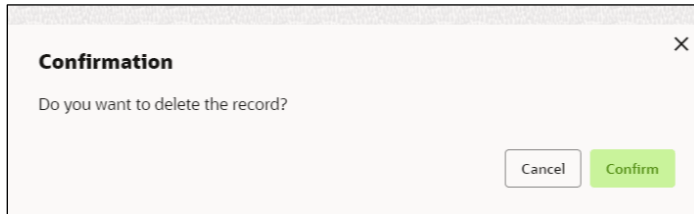
Save

3.7.1.6 Delete

User can delete the consumer.

On **Service Consumers** screen, click **Operation Menu (3 dot icon)**, and select **Delete**.

Figure 130: Delete



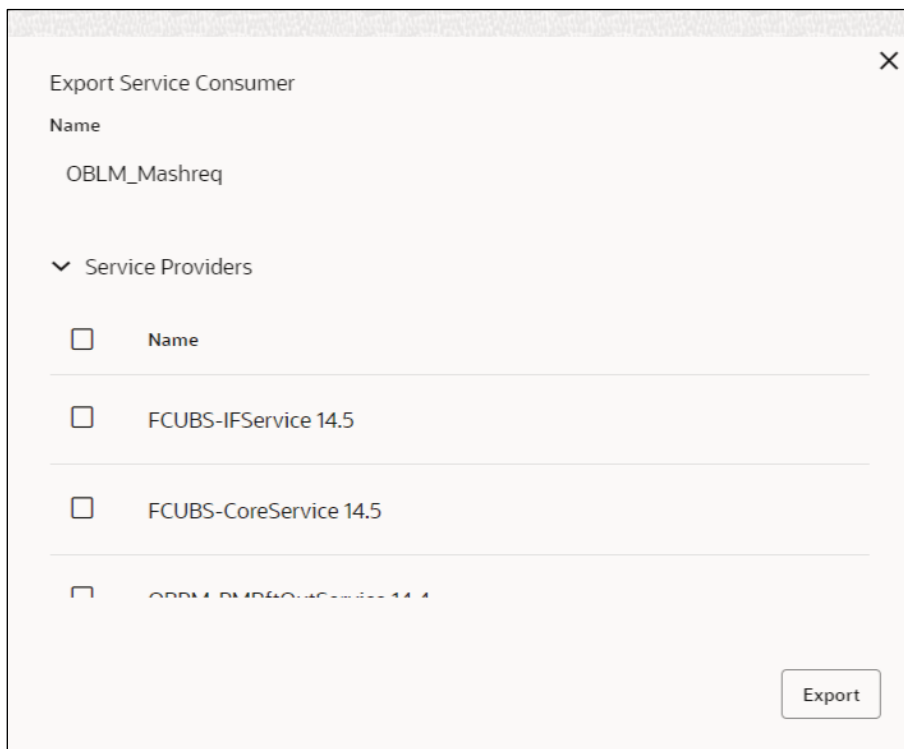
3.7.1.7 JSON Export

User can export the consumer configuration as JSON file.

On **Service Consumers** screen, click **Operation Menu (3 dot icon)**, and select **Export**

Then, Click **JSON**.

Figure 131: JSON Export



NOTE: You have an option to select service providers from the list that needs to be exported or can click on Select All option for all service providers.

JSON Export feature will export below data:

- Selected service consumer
- All consumer services
- Selected service providers with services

- Default implementation of selected service providers with services (without Host, Port, and Authentication Password)
- Default transformations
- All default implementation routes

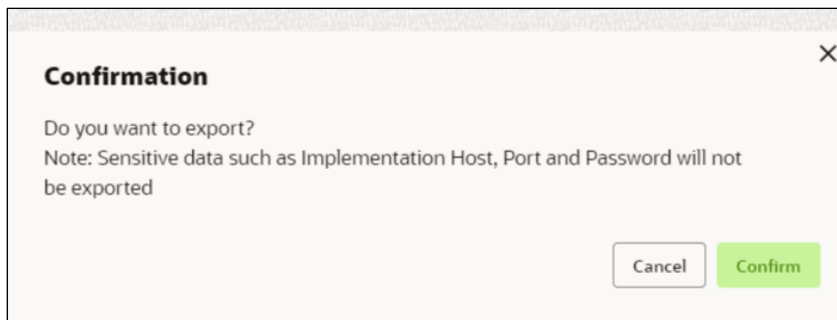
3.7.1.8 SQL Export

User can export the consumer configuration as SQL file.

On **Service Consumers** screen, click **Operation Menu (3 dot icon)**, and select **Export**

Then, Click **SQL**.

Figure 132: SQL Export



NOTE: SQL Export feature will export entire configuration without Host, Port and Authentication Password details.

3.7.2 Service Providers

Service Providers are the product processors configure to process request send by oracle banking routing hub on behalf of service consumers.

The Service Provider comprises of destination integration details.

1. On **Home** screen, click **Core Maintenance**, under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **Service Consumers**, under **Service Consumers**, click **<Specific Service Consumer**.

→ The **Service Providers** screen displays.

Figure 133: Service Providers



Figure 134: Service Providers

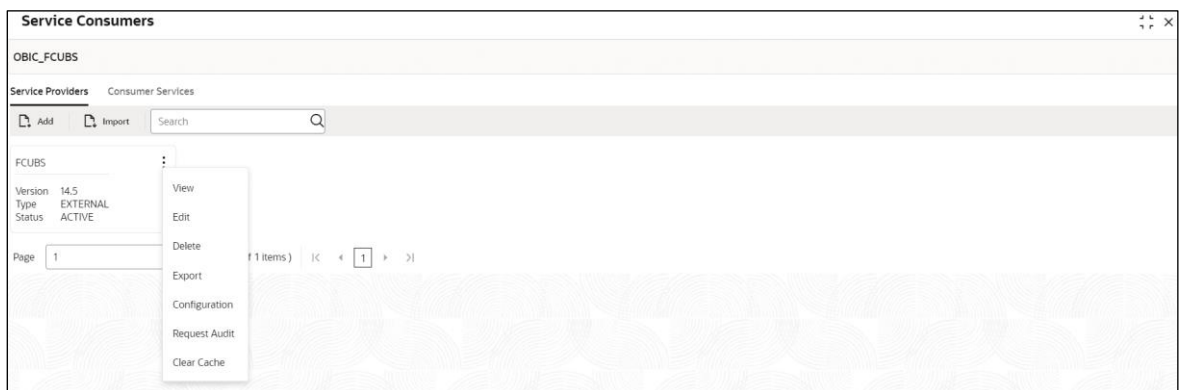


Table 131: Service Providers

| Component Name | Component Type | Is Mandatory | Data type | Validation | Condition | Comments |
|---------------------------------|----------------|--------------|-----------|------------|-----------|-------------------------------------|
| <Service Consumer> | Button | | | | | Navigates back to Service Consumers |
| Add | Button | | | | | Pops up add dialog |
| Import | Button | | | | | Pops up import dialog |

| | | | | | | |
|--|---------------|--|--|--|--------------|---|
| Search | Combo Box One | | | | | Provides search functionality with case insensitive (Service Provider Name) |
| Navigation: Service Providers -> 3 dot icon (operation menu) | | | | | | |
| View | menu option | | | | Non-editable | Pops up view dialog |
| Edit | menu option | | | | | Pops up edit dialog |
| Delete | menu option | | | | | |
| Export | menu option | | | | | Exports in JSON |
| Request Audit | menu option | | | | | Pops up request audit log |

This section contains the following subsections:

- [3.7.2.1 Add](#)
- [3.7.2.2 Headers](#)
- [3.7.2.3 Service](#)
- [3.7.2.4 WSDL](#)
- [3.7.2.5 SWAGGER](#)
- [3.7.2.6 Import](#)
- [3.7.2.7 View](#)
- [3.7.2.8 Edit](#)
- [3.7.2.9 Delete](#)
- [3.7.2.10 Export](#)

3.7.2.1 Add

User can create service provider manually.
 On **Service Providers** screen, click **Add** to create service providers.

Figure 135: Add

Table 132: Add

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|---------------------|----------------|--------------|--------------------------------------|--|--|
| Product Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255. No numeric value at beginning and no space allowed. | Unique provider name |
| Type | Combo Box One | Yes | | | Predefined Values: INTERNAL / EXTERNAL |

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|----------------|------------------------------|--------------|-----------|---|---|
| Version | Text Box | Yes | Number | <ul style="list-style-type: none"> Version cannot be blank Specify 0 or more characters, up to a maximum of 255. Specify only numeric or decimal values. | Unique provider version |
| Active | Switch | | | | Predefined Values: ACTIVE / INACTIVE If provider is marked as inactive, then all related routes will be stopped. |
| Headers | Collapsible Header & Content | | | | Provider specific headers |
| Service | Collapsible Header & Content | | | | Provider specific service details |
| Save | Button | | | | Saves the Service Provider |

3.7.2.2 Headers

External product processor might require some standard headers to be passed along with the request.

User can specify the headers which are required by service endpoints for its all implementations but not present in swagger file.

These headers can be configured in oracle banking routing hub using the steps given below.

Figure 136: Headers



Figure 137: Headers

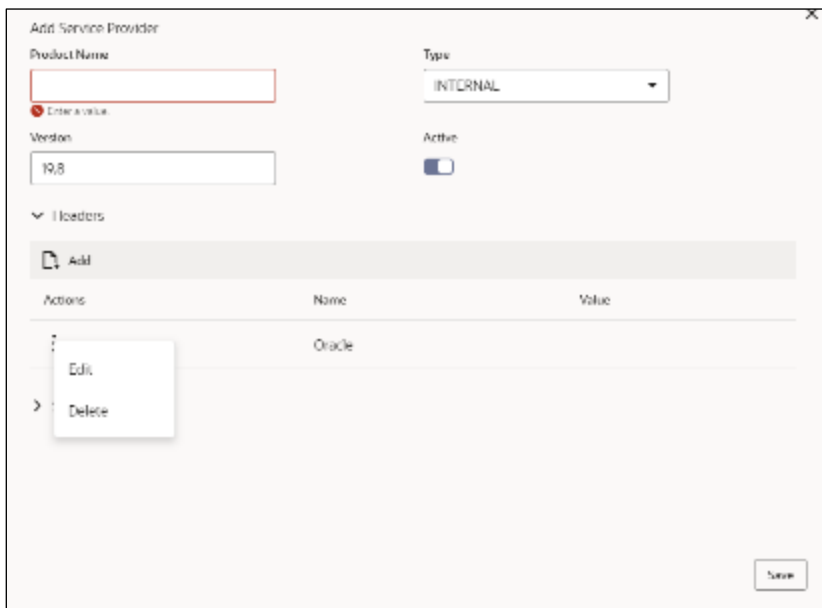


Table 133: Headers

| Component Name | Component Type | Is Mandatory | Data type | Validation | Condition | Comments |
|--|----------------|--------------|-----------|------------|-----------|--------------------|
| Add | Button | | | | | Pops up add dialog |
| Navigation: Service Providers -> Headers -> 3 dot icon (operation menu) | | | | | | |

| Component Name | Component Type | Is Mandatory | Data type | Validation | Condition | Comments |
|--|----------------|--------------|--------------------------------------|--|-----------|---|
| Edit | menu option | | | | | Pops up edit dialog |
| Delete | menu option | | | | | Deletes header |
| Navigation: Service Providers -> Headers -> Add | | | | | | |
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255. No numeric value at beginning and no space allowed. | | |
| Value | Text Area | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Value cannot be blank Specify 0 or more characters, up to a maximum of 255. No space allowed. | | Value can either be hardcoded or can be Velocity mapping. |
| OK | Button | | | | | Saves the header details and displays it in the list |

3.7.2.3 Service

Figure 138: Service

Table 134: Service

| Component Name | Component Type | Is Mandatory | Comments |
|----------------|----------------|--------------|--|
| Type | Combo Box One | Yes | Predefined Values: WSDL / SWAGGER |
| URL | Text Box | Yes | Service URL of the file location |
| Gateway Prefix | Text Box | | Gateway Prefix is context path of below formatted URL http://host:port/gateway-prefix/endpoint |
| Import | Button | | Extracts the service information from URL and displays it in the Service list |

3.7.2.4 WSDL

The Web Services Description Language (WSDL) is an XML-based interface description language that is used for describing the functionality offered by a web service.

Currently, non-SSL WSDL URL is only supported.

NOTE: In case there is a change in wsdl file, then same wsdl file need to be imported again in order to update the provided service information in routing hub.

3.7.2.5 SWAGGER

Swagger is an Interface Description Language for describing RESTful APIs expressed using JSON. Currently, Swagger 2.0 & OpenAPI 3.0 both are supported.

NOTE: In case there is a change in swagger file, then same swagger file need to be imported again in order to update the provided service information in routing hub.

3.7.2.6 Import

User can create a service provider by importing the JSON file.

On **Service Providers** screen, click **Import**.

Figure 139: Import

Table 135: Import

| Component Name | Component Type | Is Mandatory | Validation | Condition | Comments |
|----------------|----------------|--------------|--------------------------------|------------------------|-----------------------------------|
| File | File picker | Yes | Allows only to select one file | Accepts only JSON file | Pops up file selection dialog box |
| Import | Button | | | | Imports Service Provider |

NOTE: Below data needs to be changed after importing provider configuration file:

- Implementation Host and Port
- Implementation Authentication Password

3.7.2.7 View

User can view provider details and can also switch to edit form by clicking on edit icon. On **Service Providers** screen, click **Operation Menu (3 dot icon)**, and click **View**.

Figure 140: View Service Provider

View Service Provider

| | |
|--------------|----------|
| Product Name | Type |
| FCUBS | EXTERNAL |
| Version | Active |
| 14.5 | On |

> Headers

▼ Service

| Service | Operation |
|------------------------------------|--------------------------|
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyEXTClgStatusFS |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEntriesFS |

3.7.2.8 Edit

User can modify the provider details.

On **Service Providers** screen, click **Operation Menu (3 dot icon)**, and click **Edit**.

Figure 141: Edit

Edit Service Provider
✕

Product Name

Type

Version

Active

▼ Headers

+ Add

| Actions | Name | Value |
|---------------------|------|-------|
| No data to display. | | |

▼ Service

Type

URL

Required

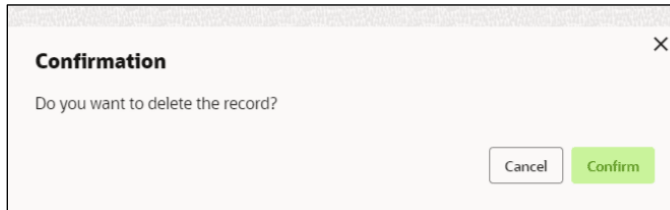
| Service | Operation |
|------------------------------------|--------------------------|
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyEXTClgStatusFS |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEntriesFS |

3.7.2.9 Delete

User can delete the provider.

On **Service Providers** screen, click **Operation Menu (3 dot icon)**, and click **Delete**.

Figure 142: Delete

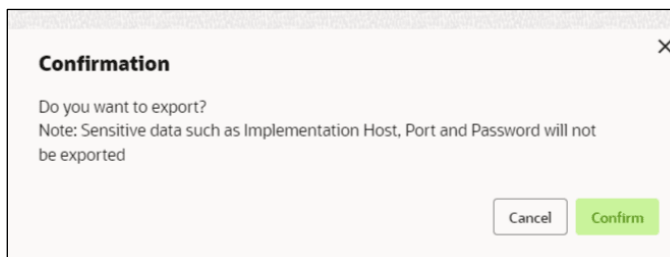


3.7.2.10 Export

User can export the provider configuration as JSON file.

On **Service Providers** screen, click **Operation Menu (3 dot icon)**, and click **Export**.

Figure 143: Export



NOTE: Below data is not be exported:

- Implementation Host
- Implementation Port
- Implementation Authentication Password

The above data needs to be configured manually after importing the configuration file.

Same has been mentioned in Import section

3.7.3 Experian Configuration

3.7.3.1 Experian Fetch Credit Report

Figure 144: Experian Fetch Credit Report

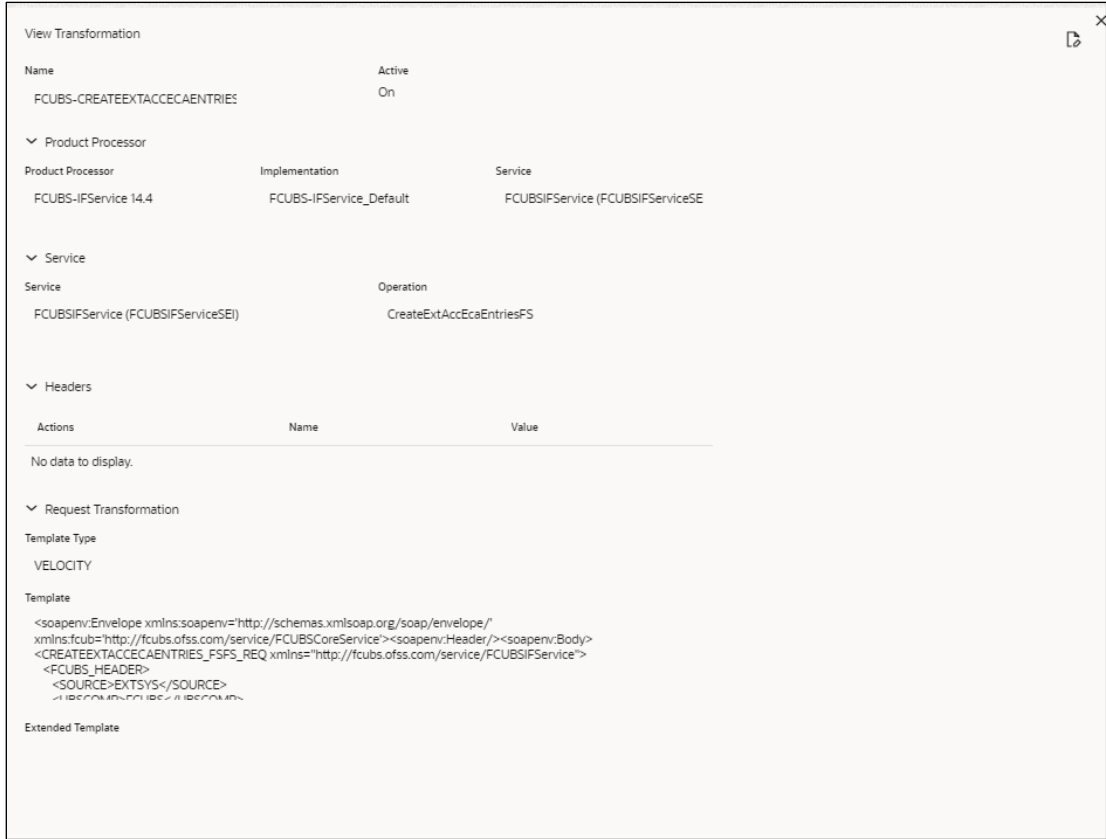


Figure 145: Experian Fetch Credit Report

View Transformation ✕

<FCUBS_HEADER>
<SOURCE>EXTSYS</SOURCE>
</FCUBS_HEADER>

Extended Template

⌵ Response Headers

| Actions | Name | Value |
|---------------------|------|-------|
| No data to display. | | |

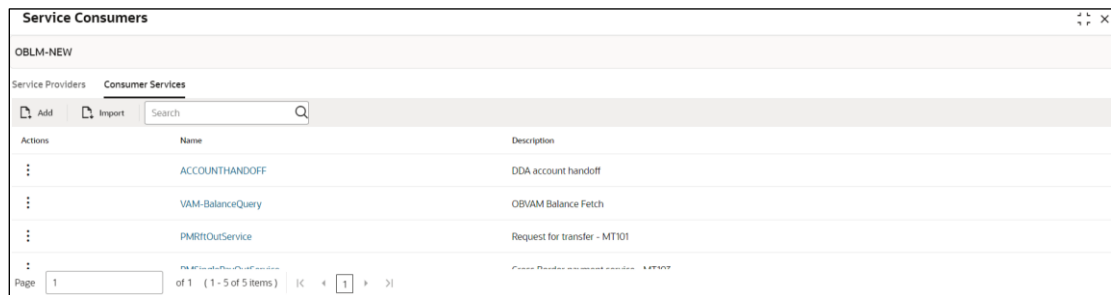
⌵ Response Transformation

| | |
|-------------------|-------------------|
| Template Type | Template |
| VELOCITY | |
| Mocking required? | Mock Template |
| Off | |
| | Extended Template |

3.7.3.2 Experian Sandbox

Service Consumer is used to export details of fetch credit report from sandbox environment

Figure 146: Experian Sandbox



| Service Consumers | | |
|-------------------------------------|------------------|------------------------------|
| OBLM-NEW | | |
| Service Providers Consumer Services | | |
| Add Import Search | | |
| Actions | Name | Description |
| ⋮ | ACCOUNTHANDOFF | DDA account handoff |
| ⋮ | VAM-BalanceQuery | OBVAM Balance Fetch |
| ⋮ | PMRtOutService | Request for transfer - MT101 |
| ⋮ | | |


Page 1 of 1 (1 - 5 of 5 items) | < 1 >

3.7.4 Equifax Configuration

Equifax is configured in lookup as a bureau and rule services to configure in oracle banking routing hub as consumer service to fetch details from Equifax sand.

3.7.4.1 Equifax Fetch Credit Report

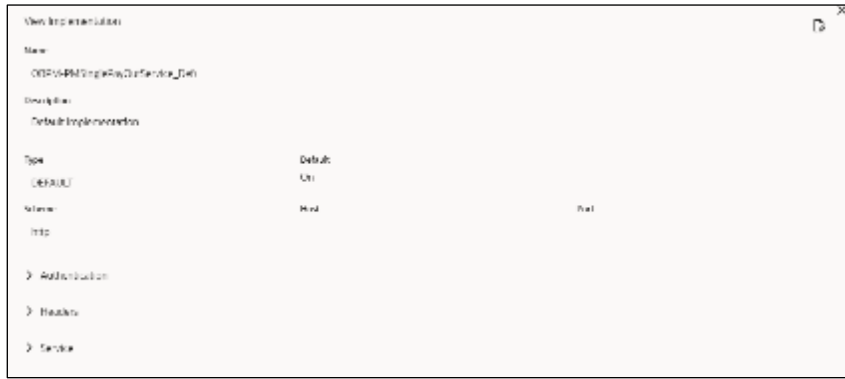
Figure 147: Equifax Fetch Credit Report



| View Transformation | |
|-------------------------|--|
| Request Transformation | |
| Template Type | VELOCITY |
| Template | <pre><soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/" xmlns:fcub="http://fcubs.ofss.com/service/FCUBSCoreService"><soapenv:Header/><soapenv:Body> <CREATEEXTACCECAENTRIES_FSFS_REQ xmlns="http://fcubs.ofss.com/service/FCUBSIFService"> <FCUBS_HEADER> <SOURCE>EXTSYS</SOURCE> </FCUBS_HEADER> </CREATEEXTACCECAENTRIES_FSFS_REQ> </soapenv:Body></soapenv:Envelope></pre> |
| Extended Template | |
| Response Headers | |
| Response Transformation | |
| Template Type | Template |

3.7.4.2 Equifax Sandbox

Service consumer exports details of fetch credit report from sandbox environment.

Figure 148: Equifax Sandbox

3.7.5 Document Configuration

Bureaus usually send applicants credit reports in PDF or encrypted format. The product processors prefer the PDF reports for easy readability and usability. In addition, product processors want to display PDF reports in their system and share these reports with the applicants. In such cases, the PDF credit reports are stored in the document server, which can be accessed by the bureau integration service and the product processor.

3.7.5.1 Content Management Server

The Oracle content management server is used to store and manage documents. It can accept encoded strings of data and stores them in the provided extension format like (pdf, jpeg, png). The content management server allows to view the document online.

The latest available version is 12.2.1.4.

The cmc-document-service is a gateway to access the oracle content management server. Using this service, other applications can store, manage and process the document with ease.

3.7.5.2 Environment Configuration

To install cmc-document-services, additional configuration is added. This includes the moc domain.

```
Dflyway.domain.locations=db/migration/domain/plato,db/migration/domain/sms,db/migration/domain/moc,db/migration/domain/cmc
```

```
-Dflyway.domain.placeholders.moc.cmc-comments-services.server.port=<MOC_PORT>
```

```
-Dflyway.domain.placeholders.moc.cmc-document-services.server.port=<MOC_PORT>
```

```
-Dflyway.domain.placeholders.dmsServiceUrl=<CONTENT_SERVER_URL>
```

```
-Dflyway.domain.placeholders.dmsServiceUsername=<CONTENT_SERVER_USERNAME>
```

```
-Dflyway.domain.placeholders.dmsServicePwd=<CONTENT_SERVER_PASSWORD>
```

```
-Dflyway.domain.placeHolders.cmc-document-services.schema=<SCHEMA_NAME>
-Dflyway.domain.placeHolders.cmc-document-services.server.port=<SCHEMA_PORT>
-Dflyway.domain.placeHolders.cmc-document-services.username=<SCHEMA_USERNAME>
-Dflyway.domain.placeHolders.cmc-document-services.password=<SCHEMA_PASSWORD>
-Dflyway.domain.placeHolders.cmc-document-services.domain.jndi=jdbc/CMNCORE
-Dflyway.domain.placeHolders.cmc-document-services.jndi=jdbc/CMNCORE
-Dflyway.domain.placeHolders.cmc-document-services.db.jndi=jdbc/CMNCORE
-Dflyway.domain.placeHolders.cmc-document-
services.jdbcUrl=jdbc:oracle:thin:@//<SCHEMA_IP>:<SCHEMA_PORT>/<SERVICE_NAME>
-Dflyway.domain.placeHolders.cmc-document-
services.db.jdbcUrl=jdbc:oracle:thin:@//<SCHEMA_IP>:<SCHEMA_PORT>/<SERVICE_NAME>
```

3.7.6 Troubleshooting

3.7.6.1 Oracle FLEXCUBE Onboarding issues faced during cmc-obcbs-service and cmc-obrh-services integration

Experian password expired

The password for the Experian account had expired

The solution is to login to the Experian website and reset the password. The new password is generated via mail and you can configure in oracle banking routing hub for token generation.

3.7.6.2 Unable to connect to external server

The oracle banking routing hub server is unable to connect to the experian server. The proxy is not configured

The VM arguments were added for oracle banking routing hub's managed server.

```
-Dhttps.proxyHost=www-proxy-idc.in.oracle.com
```

```
-Dhttps.proxyPort=80
```

```
https://confluence.oraclecorp.com/confluence/pages/viewpage.action?pageId=2863487960
```

3.7.6.3 Oracle Banking Routing Hub environment variable value not found

The environment variable for the Bureau Integration Service product processor is improper.

```
($.headers["bureauType"])[0])
```

```
The correct path was provided($.headers["bureauType"])[0]
```

4 Decision Service

4.1 Overview

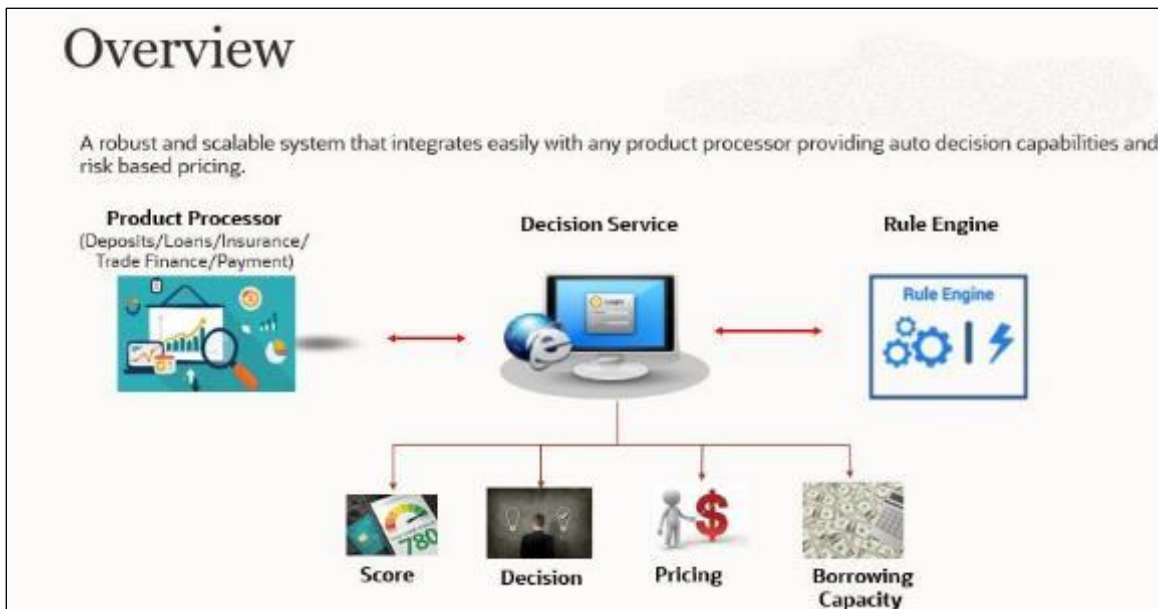
The decision service provides automatic decision-making capabilities that can allow lenders to develop simple business processes and strengthen the decision-making process.

It gives flexibility to adjust the credit scoring model according to the lending policy.

When an organization calls the decision service to make a decision based on data attributes shared, system solves the best fit scoring model and provide scores and decisions.

Decision Service is a robust and scalable system that can be easily integrated with any product processor providing auto decision capability and risk-based pricing.

Figure 149 : Decision Service Overview



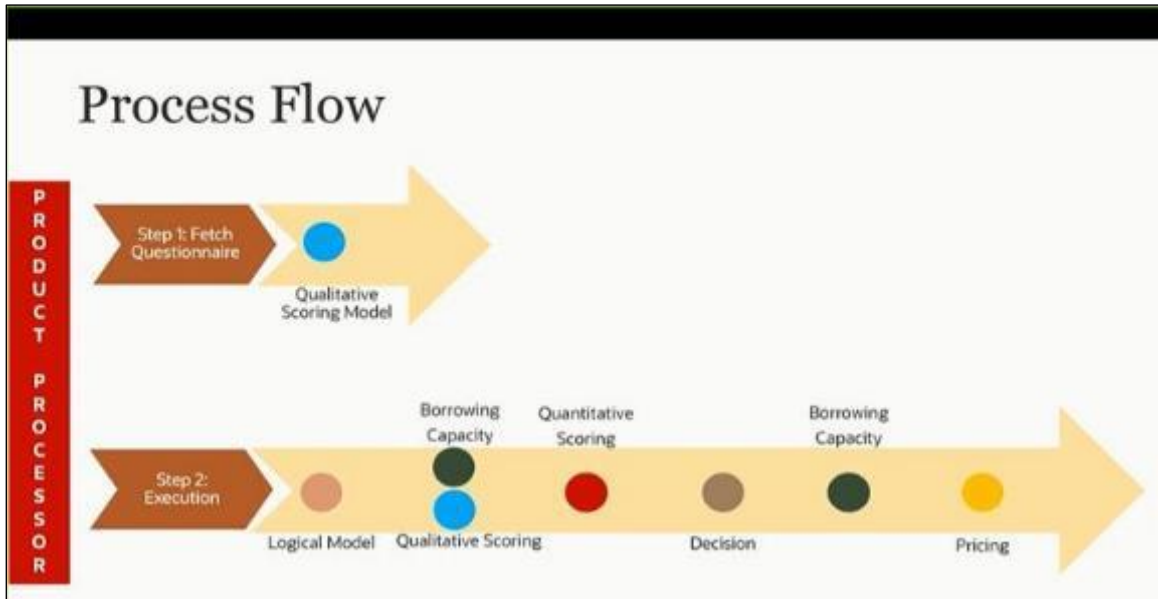
Decision service can be called from various product processor such as Collections, Deposits, Loans, Insurance, Trade Finance or Payment etc. This product processor calls the decision service, and the decision service intern uses the rule engine to configure various complex rules.

The decision service can calculate behavioral scores and suggest the best recommended collection strategy accordingly. For lending products, it can offer a credit score, a decision based on the score, the recommended rate of interest and the ability to calculate which is the maximum amount that can be borrowed by the applicant.

4.2 Process Flow

The below diagram depicts the entire process flow of how decision service works.

Figure 150 : Decision Service Process Flow



4.2.1.1 Questionnaire

The first step is to get the questionnaire. The product processor sends the data of all the applicants in the application. A qualitative scoring model is resolved for each applicant and this information along with the details of the questionnaire is sent back to the product processor. The product processor captures the response to the questions and sends back as part of the second step which is the execution of the credit decision.

4.2.1.2 Validation Model

First step in execution of the credit decision is validation screening. In this application prescreening is done to check the basic eligibility of the application as per the bank's policy. For example, if the bank's policy is not to fund to property in flood prone area, then as a part of this step, if the property is in flood prone area, then the application will be rejected and the application will not be processed further. Or the applicants minimum age should be more then 18 and the applicant applying is of less than 18, in that case the application is rejected, and it will not be processed further.

4.2.1.3 Borrowing Capacity

Once eligibility is checked, the next step is borrowing capacity. This is the maximum loan amount the applicant is eligible for. The stage at which it is to be calculated depends on the configuration made. It can be calculated before the scoring after the decision. The loan amount considered for decision is minimum of requested loan amount or the amount calculated for scoring, decision and pricing.

4.2.1.4 Qualitative Score

After borrowing capacity, the next step is qualitative scoring done using the feedback from the applicants for questionnaire.

4.2.1.5 Quantitative Score

After qualitative scoring next step is quantitative scoring where scoring is done using application and bureau attributes such as salary, number of credit lines, bureau score etc.

4.2.1.6 Decision and Grade

The decision on the application is done based on the quantitative and qualitative scores. The decision can be approved, manual or decline.

The borrowing capacity can also be calculated after the decision, in this case, the amount calculated will be used only for pricing.

4.2.1.7 Pricing

The last step is to determine the recommended interest rate. This is a risk-based price that refers to offering different interest rates to different customers depending on their risk exposure.

4.2.1.8 Strategy Configuration

Decision service is used for multiple purposes such as borrowing capacity, borrowing capacity plus pricing, only pricing, only decision, logical plus decision etc. 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 different strategies for different product types or customer types. Strategy configuration allows the product processor to configure the strategy as per its requirements for all the modes for which decision service can be called. Separate strategy can be defined for origination, servicing, or collection. In addition, multiple strategy can be defined for the same module like for origination i.e., multiple strategy can be defined. This maintenance allows the product processor to configure the strategy according to its need for all the modes for which the decision service can be called for.

The various request types using which the product processor can call the decision service are mentioned below:

- Score, Decision, and Pricing
- Score and Decision
- Scores

- Pricing and Borrowing Capacity
- Pricing
- Borrowing Capacity
- Decision
- Qualitative Score
- Quantitative Score

4.3 System Parameter

System Parameter define the information or values used throughout the system and drives the behavior of the features. They control the way task is executed, or whether the system performs a particular task. Some of the parameters are set when the system is installed, but the values associated with the parameter needs to be reviewed and is to be maintained.

Example:

- qualitativeScore
- quantitativeScore
- applicant_score
- Requested Amount
- CDS GRADE

The fact associated to these system parameters are used programmatically and added in the pool of facts. To define the system parameters, the keys of the system parameters have to be defined in a lookup called SYSPARAM.

This section contains the following subsections:

- [4.3.1 Create System Parameter](#)
- [4.3.2 View System Parameter](#)

4.3.1 Create System Parameter

The **Create System Parameter** screen allows the user to create parameters by updating various details.

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

→ The **Create System Parameter** screen displays.

Figure 151 : Create System Parameter

3. Specify the fields on **Create System Parameter** screen.

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

Table 136 : Create System Parameter - Field Description

| Field | Description |
|------------------------------|---|
| Basic Details | |
| Parameter Code | Select the parameter code from the drop-down list. |
| Parameter Description | Specify a short description for the parameter code. |
| Parameter Description | Specify a short description for the parameter code. |
| Value | Specify the value for the parameter code. |

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

The **System Parameter** is successfully created and can be viewed using the **View System Parameter** screen.

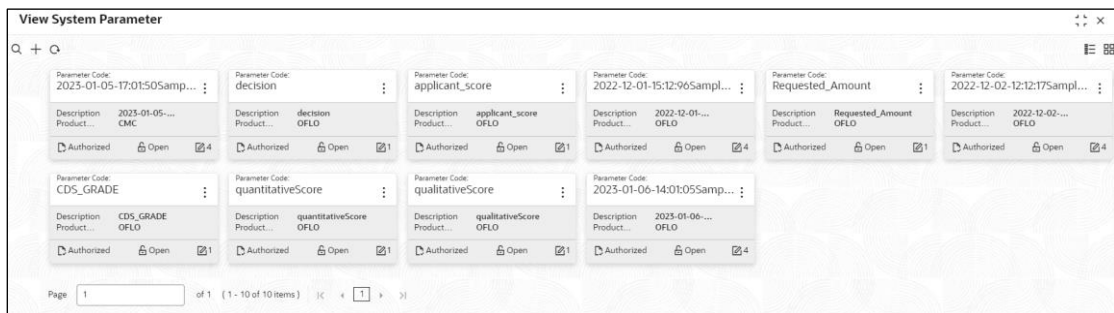
4.3.2 View System Parameter

The View System Parameter screen allows user to view the parameters created using the **Create System Parameter** screen. The status of the created system parameter is displayed as **Unauthorized** and **Open**. Once the checker authorizes the parameter, 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 **System Parameter**, under **System Parameter**, click **View System Parameter**.

→ The **View System Parameter** screen displays.

Figure 152 : View System Parameter



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

Table 137 : View System Parameter - Field Description

| Field | Description |
|----------------------------|---|
| Parameter Code | Displays the parameter code. |
| Description | Displays the description of the parameter code. |
| Product Processor | Displays the product processor of the parameter. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

3. On **View System Parameter** screen, click  icon.

→ The **View System Parameter – Search** screen displays.

Figure 153 : View System Parameter - Search


- On **View System Parameter – Search** screen, Specify the **Search Filter** to fetch the required system parameter.

Table 138 : View System Parameter – Search Filter - Field Description

| Field | Description |
|-----------------------------|---|
| Parameter Code | Specify the parameter code. |
| Authorization Status | Select the authorisation status of the parameters. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the parameters. The options are: <ul style="list-style-type: none"> • Open • Closed |

- Click **Search** to display the required system parameter.



- On **View System Parameter** screen, click  icon to **Unlock, Delete, Authorize, or View** the created system parameter.
- Click **Unlock** to modify the created system parameter.

→ The **System Parameter Maintenance – Modify** screen displays.

Figure 154 : System Parameter Maintenance – Modify

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

Table 139 : System Parameter Maintenance - Modify - Field Description

| Field | Description |
|------------------------------|---|
| Basic Details | |
| Parameter Code | Displays the created system parameter code. |
| Parameter Description | Displays the description for the created system parameter code. |
| Product Processor | Displays the product processor of the created system parameter code. User can modify the same. |
| Value | Displays the value of the system parameter. User can modify the same. |

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

→ The **System Parameter Maintenance – View** screen displays.

Figure 155 : System Parameter Maintenance – View

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

Table 140 : System Parameter Maintenance - View - Field Description

| Field | Description |
|------------------------------|--|
| Basic Details | |
| Parameter Code | Displays the created system parameter code. |
| Parameter Description | Displays the created system parameter description. |

| Field | Description |
|--------------------------|---|
| Product Processor | Displays the product processor of the created system parameter. |
| Value | Displays the value for the created system parameter. |

4.4 Lookup

Lookups are the service for mapping of keys and values that is used to enrich the description of the data displayed to the user. The lookup screen facilitates to define the contents for drop-down or list of value fields. Lookup fields are used throughout the system. The identified fields will only accept entries stored in this screen. Below are some examples of the lookup fields.

- Static/Enumeration values
 - Decision: Like Approve, Decline, Manual.
 - Color – like red, green etc. Color is used to highlight the decision i.e. Approve to be highlighted in Green, Reject can be highlighted in Red. The color and decision combination is configurable
 - Grade like A, B, C etc.
 - Strategy Configuration Code
 - ScoringModelType,
 - ExecutionSteps,
 - ExecutionModes,
 - BWCExecStage,
 - QuestionType,
 - QuestionSubType
- Dependent lookups based on another selection
 - Pricing lookup - Based on decision, Pricing should have different behavior based on decision.

This section contains the following subsections:

- [4.4.1 Create Lookup](#)
- [4.4.2 View Lookup](#)

4.4.1 Create Lookup

The **Create Lookup** screen allows the user to create lookup definitions by updating various details.

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

→ The **Create Lookup** screen displays.

Figure 156 : Create Lookup Screen

- Specify the fields on **Create Lookup** screen.

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

Table 141 : Create Lookups - Field Description

| Field | Description |
|-----------------------------|--|
| Basic Details | |
| Lookup Type | Specify the unique lookup type name. |
| Description | Specify the short description for lookup. |
| + button | Click to add a new row. |
| - button | Click to delete an existing row. |
| Lookup Code | Specify the unique lookup code. |
| Description | Specify the short description for lookup. |
| Sort Order | Specify the sort order. |
| Dependent Identifier | Specify the dependent Identifier. |
| Enable | By default, this option is enabled. Indicates if the lookup is enabled or not. |

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

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

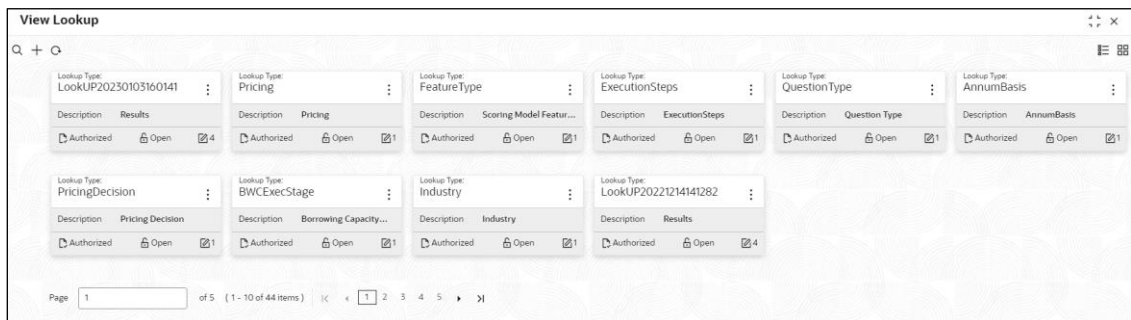
4.4.2 View Lookup

The **View Lookup** screen allows the user to view the lookup created using the **Create Lookup** screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, 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 **Lookup**, under **Lookup**, click **View Lookup**.

→ The **View Lookup** screen displays.


Figure 157 : View Lookup



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

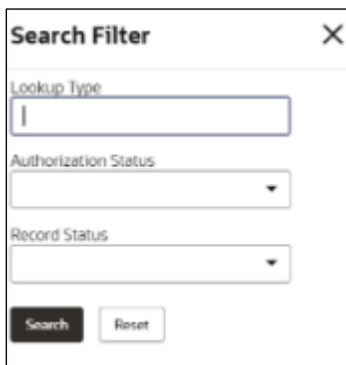
Table 142 : View Product Processor - Field Description

| Field | Description |
|----------------------------|---|
| Lookup Type | Displays the lookup type. |
| Description | Displays the description of the lookup. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

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

→ The **View Lookup - Search** screen displays

Figure 158 : View Lookup - Search




4. On **View Lookup – Search** screen, Specify the **Search Filter** to fetch the required lookup.

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

Table 143 : View Lookups - Search Filter - Field Description

| Field | Description |
|-----------------------------|--|
| Lookup Type | Displays the lookup type. |
| Authorization Status | Select the authorization status of the lookups. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the lookups. The options are: <ul style="list-style-type: none"> • Open • Closed |

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

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

7. Click **Unlock icon** to modify the created lookup.

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

Figure 159 : Lookup Maintenance – Modify

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

Table 144 : Lookup Maintenance - Modify - Field Description

| Field | Description |
|-----------------------------|--|
| Basic Details | |
| Lookup Type | Displays the created lookup type. |
| Description | Displays the description of the created lookup. User can modify the same. |
| Lookup Codes | |
| + button | Click to add a new row. |
| - button | Click to delete an existing row. |
| Lookup Code | Displays the lookup code for the created lookups. User can modify the same. |
| Description | Displays the description for the created lookups. User can modify the same. |
| Sort Order | Displays the sort order for the created lookups. User can modify the same. |
| Dependent Identifier | Displays the dependent identifier for the created lookups. User can modify the same. |
| Enable | Displays the lookup code if enabled for the created lookup. User can modify the same. |

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

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

Figure 160 : Lookup Maintenance – View

| Lookup Code | Description | Sort Order | Dependent Identifier | Enable |
|-------------------------------|-------------|------------|----------------------|--------------------------|
| <input type="checkbox"/> PASS | Pass1 | 1 | | <input type="checkbox"/> |
| <input type="checkbox"/> FAIL | Fail1 | 2 | | <input type="checkbox"/> |

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

Table 145 : Lookup Maintenance - View - Field Description

| Field | Description |
|-----------------------------|---|
| Basic Details | |
| Lookup Type | Displays the created lookup type. |
| Description | Displays the created lookup type description. |
| Lookup Codes | |
| Lookup Code | Displays the lookup code for the created lookup. |
| Description | Displays the description for the created lookup. |
| Sort Order | Displays the sort order for the created lookup. |
| Dependent Identifier | Displays the dependent identifier for the created lookup. |
| Enable | Displays the lookup code if enabled for the created lookup. |

4.5 Product Processor

The source system calling the decision system for decisioning the credit application is defined as product processor. There are multiple data segments like account information, customer details, collateral details, credit bureau information or any additional notes if any is received from the product processor for credit decisioning and pricing in decision service.

This section contains the following subsections:

- [4.5.1 Create Product Processor](#)
- [4.5.2 View Product Processor](#)

4.5.1 Create Product Processor

The **Create Product Processor** screen allows the user to create product processor by updating various details.

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

→ The **Create Product Processor** screen displays.

Figure 161 : Create Product Processor

3. Specify the fields on **Create Product Processor** screen.

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

Table 146 : Create Product Processor - Field Description

| Field | Description |
|--------------------------------------|--|
| Basic Details | |
| Product Processor Code | Specify the unique product processor code. |
| Product Processor Description | Specify the short description for the product processor. |
| Effective Date | Specify the effective date. |
| Expiry Date | Specify the expiry date. |

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

The **Product Processor** is created successfully and can be viewed using the **View Product Processor** screen.

4.5.2 View Product Processor

The **View Product Processor** screen allows the user to view the product processor created using the **Create Product Processor** screen. The status of the created product processor is displayed as **Unauthorized** and **Open**. Once the checker authorizes the product processor, 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 **Product Processor**, under **Product Processor**, click **View Product Processor**.

→ The **View Product Processor** screen displays.

Figure 162 : View Product Processor

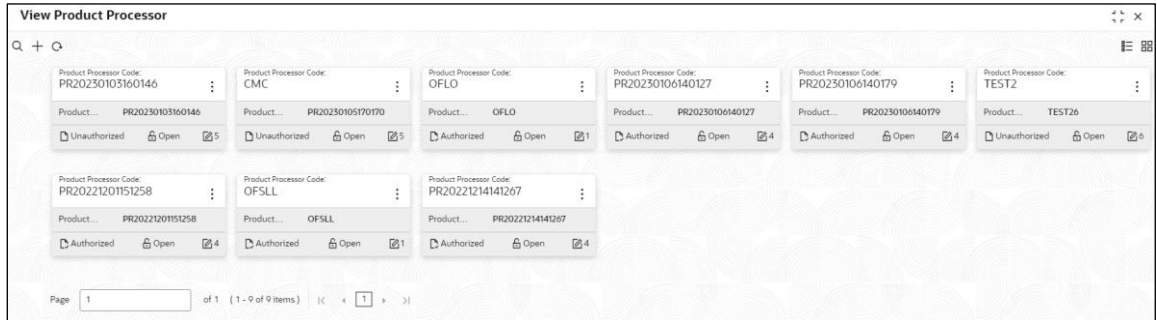


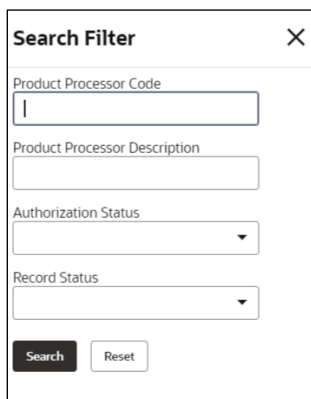
Table 147 : View Product Processor - Field Description

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

3. On **View Product Processor** screen, click  icon.

→ The **View Product Processor – Search** screen displays.

Figure 163 : View Product Processor - Search




4. On **View Product Processor – Search** screen, Specify the **Search Filter** to fetch the required product processor.

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

Table 148 : View Product Processor- Search Filter - Field Description

| Field | Description |
|--------------------------------------|--|
| Product Processor Code | Specify the product processor code. |
| Product Processor Description | Specify the product processor description. |
| Authorization Status | Select the authorization status of the product processor. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the product processor. The options are: <ul style="list-style-type: none"> • Open • Closed |

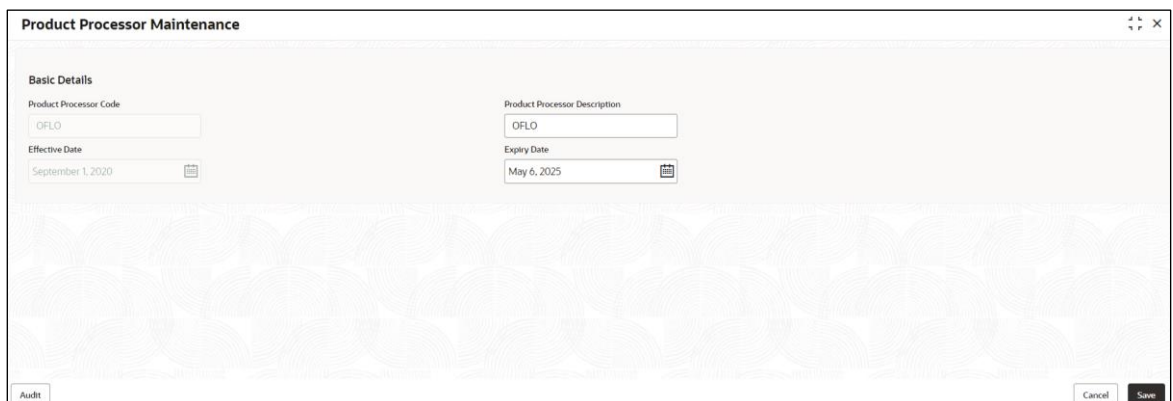
5. Click **Search** to display the required product processor.

6. On **View Product Processor** screen, click  icon to **Unlock, Delete, Authorize, or View** the created product processor.

7. Click **Unlock** to modify the created product processor.

→ The **Product Processor Maintenance – Modify** screen displays.

Figure 164 : Product Processor Maintenance – Modify



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

Table 149 : Product Processor Maintenance - Modify - Field Description

| Field | Description |
|--------------------------------------|---|
| Basic Details | |
| Product Processor Code | Displays the product processor code. |
| Product Processor Description | Displays the product processor description. User can modify the same. |
| Effective Date | Displays the effective date of created product processor. User can modify the same before authorization if it is future dated. |
| Expiry Date | Displays the expiry date of created product processor. User can modify the same. |

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

→ The **Product Processor Maintenance – View** screen displays.

Figure 165 : Product Processor Maintenance – View

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

Table 150 : Product Processor Maintenance - View - Field Description

| Field | Description |
|--------------------------------------|---|
| Basic Details | |
| Product Processor Code | Displays the product processor code. |
| Product Processor Description | Displays the product processor description. |
| Effective Date | Displays the effective date of the created product processor. |
| Expiry Date | Displays the expiry date of the created product processor. |

4.6 Borrowing Capacity

Borrowing capacity describes the total amount the applicant is eligible to borrow. Maximum loan amount is used for loans, credit cards, and line of credit accounts. The maximum credit amount depends on several factors including the borrower's credit worthiness i.e., financial profile and debt to income, loan term, loan purpose, whether the loan is supported by a collateral etc.

Using this screen, we can link a rule for calculating borrowing capacity. We can calculate the maximum lendable amount based on the various criteria of the lender such as debt to income ratio, credit score, credit history etc.

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
```

Rule2: Max Lendable Amount

MIN(Income) * Rule1

This section contains the following subsections:

- [4.6.1 Create Borrowing Capacity](#)
- [4.6.2 View Borrowing Capacity](#)

4.6.1 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 166 : Create Borrowing Capacity

3. 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 151 : 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 | <p>Select the required option for execution stage.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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 167 : Create Borrowing Capacity - Selection Criteria

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

Table 152 : 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. |
|  | 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 Existing Rule | 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. |

| Field | Description |
|---------------------------|--|
| Creation Date | Displays the rule creation date. |
| Expression Builder | |
| + 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: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • 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: <ul style="list-style-type: none"> • Text • Number • Boolean • Fact • Date <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |

| Field | Description |
|-------------------|--|
| Output | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • 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 168 : Create Borrowing Capacity – Eligibility

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

Table 153 : Create Borrowing Capacity – Eligibility - Field Description

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

| Field | Description |
|---|--|
|  | Click to get the information about the rule. |

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

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

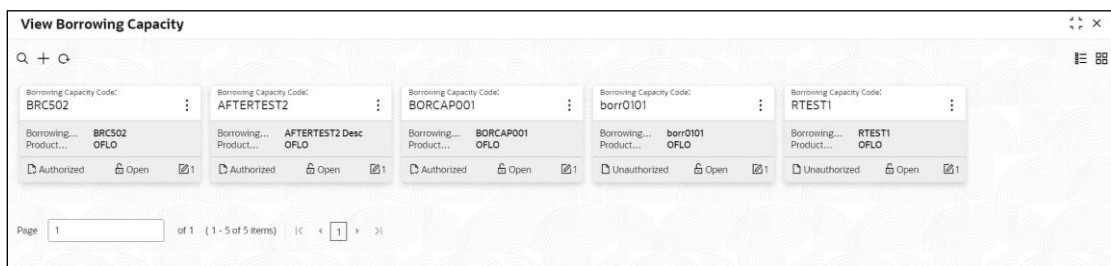
4.6.2 View Borrowing Capacity

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**.

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 **View Borrowing Capacity**.

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

Figure 169 : View Borrowing Capacity



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

Table 154: 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. |

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

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

Figure 170 : View Borrowing Capacity - Search

The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains the following fields:

- Borrowing Capacity Code:** A text input field.
- Borrowing Capacity Description:** A text input field.
- Authorization Status:** A dropdown menu.
- Record Status:** A dropdown menu.

At the bottom of the dialog, there are two buttons: 'Search' and 'Reset'.

- 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 155 : 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. |
| Authorization Status | Select the authorization status of the borrowing capacity. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the borrowing capacity. The options are: <ul style="list-style-type: none"> • Open • Closed |

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



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


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


Figure 171 : Borrowing Capacity Maintenance – Modify

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

Table 156: 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. |
| 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. |

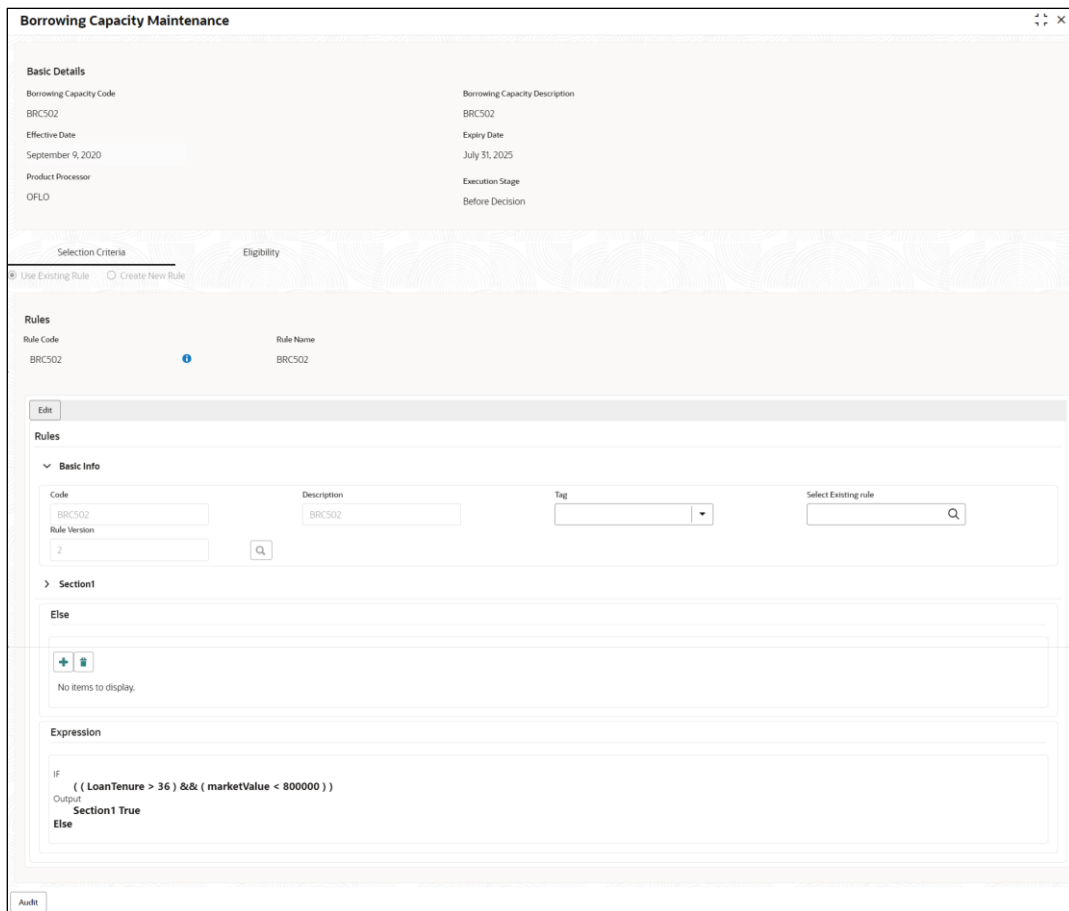
| Field | Description |
|---|--|
| Product Processor | Displays the product processor of the created borrowing capacity. |
| Execution Stage | Displays the execution stage for the created borrowing capacity. |
| Selection Criteria | |
| Use Existing Rule | By default, this option is enabled. Indicates 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. |
| 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. |

| Field | Description |
|---|--|
|  | Click to get the information about the rule. |

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

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


Figure 172 : Borrowing Capacity Maintenance – View



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

Table 157 : 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. |

| Field | Description |
|---|--|
| 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. |
| 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. |

4.7 Strategy Configuration

Decision service is used for multiple purposes such as borrowing capacity, borrowing capacity plus pricing, only pricing, only decision, logical plus decision etc. 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 different strategies for different product types or customer types. Strategy configuration allows the product processor to configure the strategy as per its requirements for all the modes for which decision service can be called. Separate strategy can be defined for origination, servicing, or collection. In addition, multiple strategy can be defined for the same module like for origination i.e, multiple strategy can be defined. This maintenance allows the product processor to configure the strategy according to its need for all the modes for which the decision service can be called for.

This section contains the following subsections:

- [4.7.1 Create Strategy Configuration](#)
- [4.7.2 View Strategy Configuration](#)

4.7.1 Create Strategy Configuration

The **Create Strategy Configuration** screen allows user to 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 **Strategy Configuration**, under **Strategy Configuration**, click **Create Strategy Configuration**.

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

Figure 173 : Create Strategy Configuration

3. 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 158 : 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 | <p>Select the industry type from the drop-down list.</p> <p>The values are configurable based on the lookup values maintained.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Banking Industry • Insurance • Trade Finance |
| Line of Business | <p>Select the line of business type from the drop-down list. The values are configurable based on the lookup values maintained.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Corporate • Retail • SMEnt |
| Account Category | <p>Select the category from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Asset • Liability |
| Module | <p>Select the module from the drop-down list. The values are configurable based on the lookup values maintained.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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 | <p>Select the modes from the list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Borrowing Capacity • Decision & Grade • Pricing • Qualitative Score • Quantitative Score • Score • Score & Decision • Score, Decision & Pricing <p>If the Module is selected as Collection, then below options are available.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Decision and Grade • Qualitative Score • Quantitative Score • Score • Score and Decision |
| Steps | <p>Steps are defined based on the modes selected.</p> <p>For example:</p> <p>If Borrowing Capacity mode is selected, the check box for borrowing capacity is by default selected and disabled, you can select the other steps.</p> |

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

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

4.7.2 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**.

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 174 : View Strategy Configuration



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

Table 159 : 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 175 : View Strategy Configuration - Search

The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains the following fields:

- Strategy Code: A text input field.
- Strategy Description: A text input field.
- Authorization Status: A dropdown menu.
- Record Status: A dropdown menu.


At the bottom of the dialog are two buttons: 'Search' and '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 160 : 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the parameters. The options are: <ul style="list-style-type: none"> • 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 176 : Strategy Configuration Maintenance – Modify

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

Table 161 : 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. |
| Expiry Date | Displays the expiry date for the created strategy configuration. User can modify the same. |
| Additional Information | |

| Field | Description |
|--------------|---|
| 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 177 : Strategy Configuration Maintenance – View

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

Table 162 : Strategy Configuration Maintenance - View - Field Description

| Field | Description |
|----------------------|-----------------------------|
| Basic Details | |
| Strategy Code | Displays the strategy code. |

| Field | Description |
|--------------------------------------|--|
| 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. |
| 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. |

4.8 Scoring Feature

Lending institutions have complex credit scoring models. The model uses the information contained in an application such as salary, credit commitments, and past loan performances to determine a credit score of an application or an existing customer. The model generates a score and based on that score, the system takes the decision like approve, referred or to reject the application. To achieve these, in the decision service, you need to define maintenances of scoring feature. A feature can be either fact based or rule based. The features created in this maintenance can be linked in quantitative score model and decision grade matrix screen.

This section contains the following subsections:

- [4.8.1 Create Scoring Feature](#)
- [4.8.2 View Scoring Feature](#)

4.8.1 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 178 : 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 163 : Create Scoring Feature - Field Description

| Field | Description |
|----------------------|----------------------------------|
| Basic Details | |
| Feature Code | Specify the unique feature code. |

| Field | Description |
|---|---|
| Feature Description | Specify a short description for the feature. |
| Product Processor | Specify the product processor for which the feature is being created. |
| Rule | <p>Select the rule if it is required to define the feature.</p> <p>This option is used to decide whether the feature is rule based or fact based.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No |
| Fact Code | <p>Select the fact code to be mapped to the feature from the drop-down list.</p> <p>This field is enabled if the Rule is selected as No.</p> |
| Fact Name | <p>Displays the fact name for the selected fact.</p> <p>This field is enabled if the Rule is selected as No.</p> |
| Rule Code | <p>Select the rule code to be mapped to the feature from the drop-down list.</p> <p>This field is enabled if the Rule is selected as Yes.</p> |
|  | Click this icon to get the information about the rule. |
| Rule Name | <p>Displays the rule name for the selected rule.</p> <p>This field is enabled if the Rule is selected as Yes.</p> |

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

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

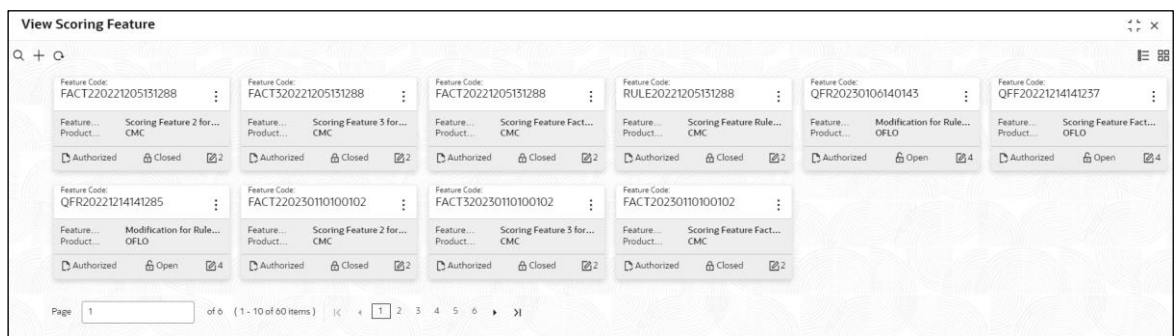
4.8.2 View Scoring Feature

The **View Scoring Feature** screen allows user to view the scoring feature created using the **Create Scoring Feature** screen. 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 179 : View Scoring Feature



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

Table 164 : 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 180 : View Scoring Feature - Search

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 165 : 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the feature. The options are: <ul style="list-style-type: none"> • 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 181 : Scoring Feature Maintenance – Modify

The screenshot shows a web form for modifying a scoring feature. The form is titled "Scoring Feature Maintenance" and has a "Basic Details" section. The fields and their values are: Feature Code (TEST21), Feature Description (TEST21), Product Processor (DFLO), Rule (Yes selected), Rule Code (Nest1), and Rule Name (Nest1). There are "Audit", "Cancel", and "Save" buttons at the bottom of the form.

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

Table 166 : 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 . |

4.9 Quantitative Scoring Model

Quantitative analysis involves, an assessment of the financial position based on the customer's income and monthly expenses. It may also include a cash flow analysis of the customer's accounts and credit history.

Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.

This section contains the following subsections:

- [4.9.1 Create Quantitative Scoring Model](#)
- [4.9.2 View Quantitative Scoring Model](#)

4.9.1 Create Quantitative Scoring Model

The **Create Quantitative Scoring Model** screen allows user to define quantitative scoring model based on the various scoring parameters. The parameters driving the scoring models are configurable. You can create quantitative scoring model by updating various details.

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 182 : 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 167 : Create Quantitative Scoring Model - Field Description

| Field | Description |
|----------------------|-------------|
| Basic Details | |

| Field | Description |
|----------------------------------|---|
| Scoring Model | Select the scoring model from the drop-down list. The options are: <ul style="list-style-type: none"> • 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 183 : Create Quantitative Scoring Model – Selection Criteria

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

Table 168 : 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. |
| 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. |

| Field | Description |
|---|---|
| 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. |
| 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. |

| Field | Description |
|------------------|---|
| Operator | <p>Select the comparison operator from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin |
| Data Type | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Fact • Date <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |

| Field | Description |
|-------------------|--|
| Output | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |
| Expression | Displays the expression updated in the expression builder. |

5. 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 184 : Create Quantitative Scoring Model – Scoring Rule

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

Table 169 : Create Quantitative Scoring Model - Scoring Rule - Field Description

| Field | Description |
|------------------|---|
| Score | |
| 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. |

6. 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 185 : Create Quantitative Scoring Model – Feature

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

Table 170 : 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. |

| Field | Description |
|---------------------------|--|
| Range Type | Select the range type from the drop-down list. The options are: <ul style="list-style-type: none"> • 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. |

- 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 186 : Create Quantitative Scoring Model – Define Link – Numeric Feature

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

Table 171: 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. |
| - 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: <ul style="list-style-type: none"> • Strong • Medium • Weak |

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

Figure 187: Create Quantitative Scoring Model - Define Link – Alphanumeric Feature

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

Table 172: 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: <ul style="list-style-type: none">• 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.

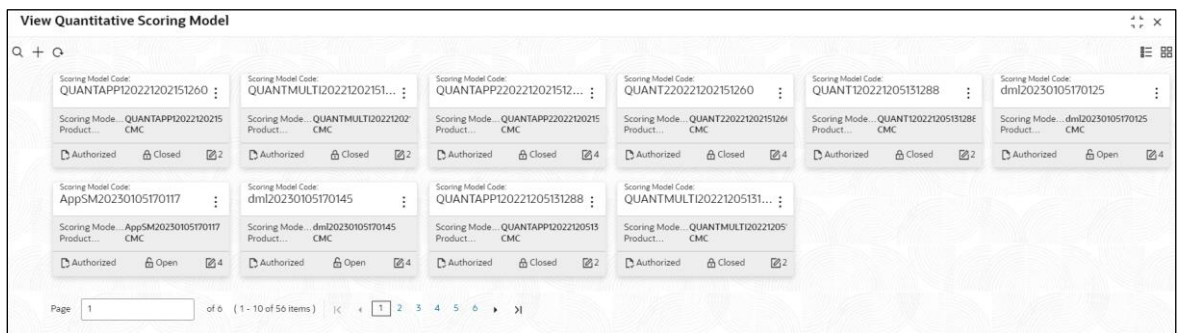
4.9.2 View Quantitative Scoring Model

The **View Quantitative Scoring Model** screen allows the user to view the quantitative scoring Model created using the **Create Quantitative Scoring Model** screen. 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**.

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 **View Quantitative Scoring Model**.

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

Figure 188 : View Quantitative Scoring Model



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

Table 173 : 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. |

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

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

Figure 189 : View Quantitative Scoring Model - Search


- 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 174 : 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: <ul style="list-style-type: none"> Authorized Rejected Unauthorized |
| Record Status | Select the record status of the model. The options are: <ul style="list-style-type: none"> Open Closed |

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

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

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


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

Figure 190 : Quantitative Scoring Model Maintenance – Modify


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

Table 175 : 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. |
| 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. |

| Field | Description |
|--|--|
| 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. |
| 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. |

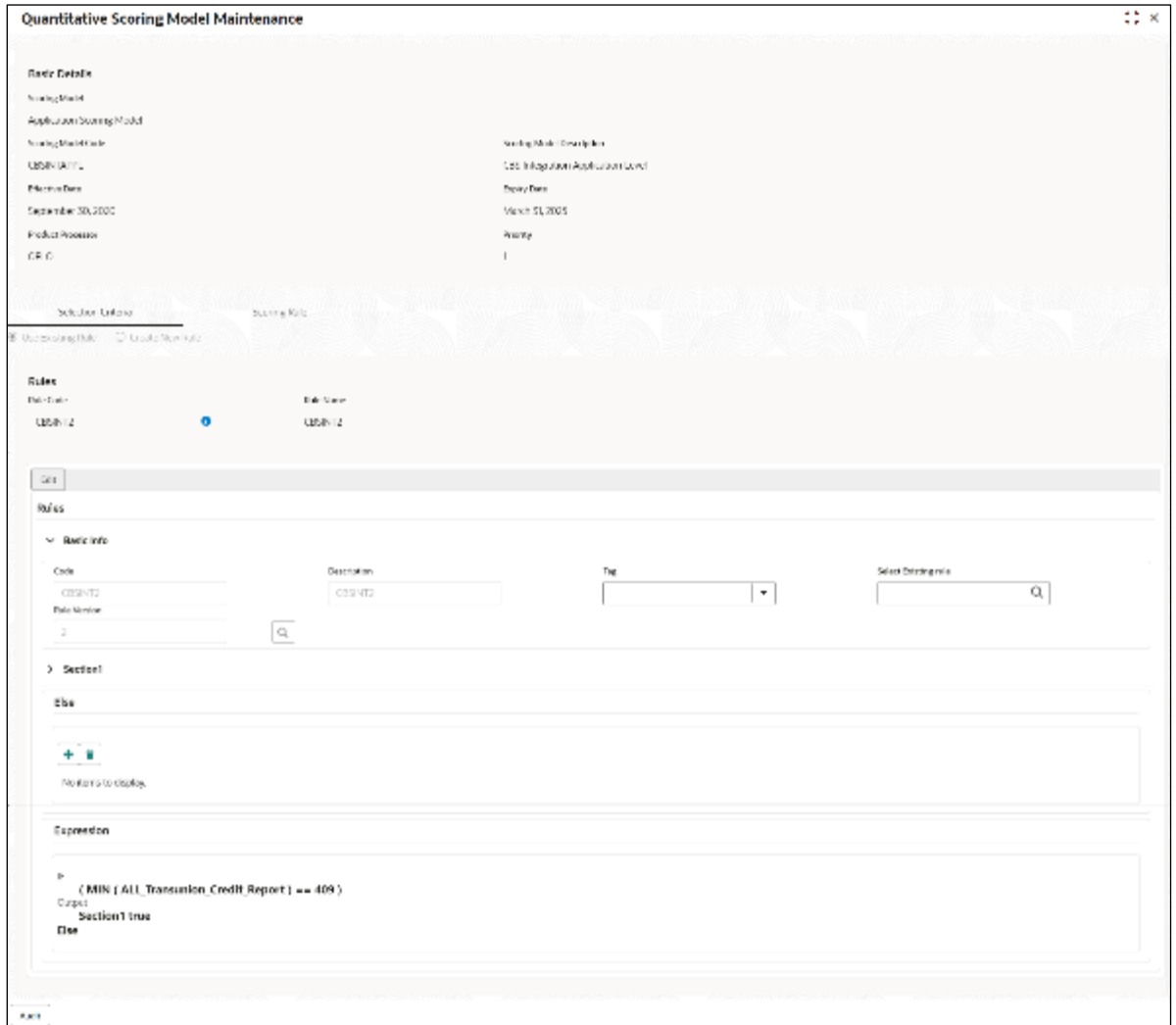
| Field | Description |
|--|--|
| Output | Displays the output for the created quantitative scoring model. |
| Expression | Displays the expression updated in the expression builder for the created quantitative scoring model. |
| Feature | |
| This tab is enabled for the Applicant Scoring Model . | |
| Scoring Feature | |
| + button | Click to add new row. |
| - 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: <ul style="list-style-type: none"> • 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. |
| 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. |

| Field | Description |
|---|--|
| Category | <p>Displays the category for each range or value for the created quantitative scoring model.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Strong • Medium • Weak <p>User can modify the same.</p> |
| Enable | <p>Displays the parameter for the created quantitative scoring model.</p> <p>User can modify the same.</p> |
| 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. |

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

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


Figure 191 : Quantitative Scoring Model Maintenance – View




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

Table 176 : 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. |
| 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. |

| Field | Description |
|---|---|
| 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. |
| 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. |

| Field | Description |
|---|--|
| 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Strong • Medium • Weak |
| Enable | Displays the parameter for the created quantitative scoring model. |
| 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. |

4.10 Decision Grade Matrix

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

This section contains following subsections:

- [4.10.1 Create Decision Grade Matrix](#)
- [4.10.2 View Decision Grade Matrix](#)

4.10.1 Create Decision Grade Matrix

The **Create Decision Grade Matrix** screen allows user to create decision and grade matrix by updating various details.

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 192 : 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 177: 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. |

| Field | Description |
|--------------------------|---|
| 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 193 : Create Decision Grade Matrix – Selection Criteria

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

Table 178 : 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 | |
| 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 | <p>Select the fact or rule from the drop-down list.</p> <p>Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.</p> |
| Operator | <p>Select the comparison operator from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin |

| Field | Description |
|-------------------|---|
| Data Type | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |
| Output | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |
| Expression | Displays the expression updated in the expression builder. |

5. 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 194 : Create Decision Grade Matrix - Decision Matrix

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

Table 179 : Create Decision Grade Matrix – Decision Matrix - Field Description

| Field | Description |
|--|---|
| The following fields appear if you click Decision Matrix Tab. | |
| Add Column | <p>Click for addition of features for which decision has to be maintained.</p> <p>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.</p> <p>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.</p> <p>System should not save, if no feature has been added. User can click Cancel to close the window.</p> |
| Link a Rule? | <p>User can link a rule to the features.</p> <p>The options are:</p> <ul style="list-style-type: none"> 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 score for the decision. |
| Score To | Specify the maximum range of score for the decision. |

| Field | Description |
|-----------------|---|
| 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: <ul style="list-style-type: none"> • 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 . |

- 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 195 : Create Decision Grade Matrix – Grade Matrix

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

Table 180 : Create Decision Grade Matrix – Grade Matrix - Field Description

| Field | Description |
|---|-------------|
| The following fields appear if you click Grade Matrix tab. | |

| Field | Description |
|---------------------|---|
| Add Column | <p>Click for addition of features for which decision has to be maintained.</p> <p>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.</p> <p>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.</p> <p>System should not save, if no feature has been added. User can click Cancel to close the window.</p> |
| Link a Rule? | <p>User can link a rule to the features.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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 | <p>Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained.</p> <p>The options are:</p> <ul style="list-style-type: none"> • 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. |
| Rule | <p>Displays the rules based on which decision is to be made.</p> <p>This field is enabled if Link a Rule? Option is updated as Yes.</p> |

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.

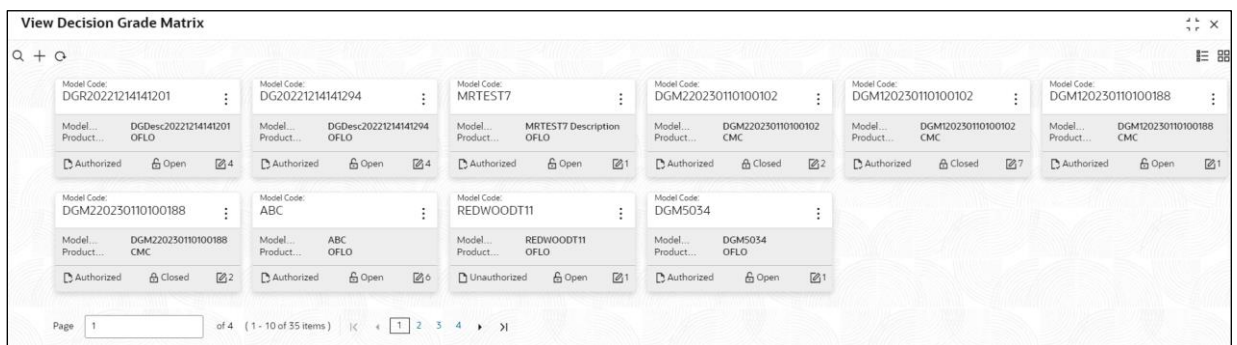
4.10.2 View Decision Grade Matrix

The **View Decision Grade Matrix** screen allows the user to view the decision grade matrix created using the **Create Decision Grade Matrix** screen. 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**.

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 196 : View Decision Grade Matrix



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

Table 181 : 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 197 : 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 the following fields:

- Model Code:** A text input field with a cursor.
- Model Description:** A text input field.
- Authorization Status:** A dropdown menu.
- Record Status:** A dropdown menu.

At the bottom of the dialog are two buttons: **Search** and **Reset**.

4. 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 182 : 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the model. The options are: <ul style="list-style-type: none"> • Open • Closed |

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



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

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

Figure 198 : Decision Grade Maintenance – Modify

The screenshot shows the 'Decision Grade Maintenance' application window. At the top, there are tabs for 'Selection Criteria', 'Decision Matrix', and 'Grade Matrix'. Below these are radio buttons for 'Use Existing Rule' (selected) and 'Create New Rule'. The main content area is divided into several sections:


- Basic Details:** Contains input fields for Model Code (CBSINT3), Model Description (CBSINT3), Effective Date (September 30, 2020), Expiry Date (March 31, 2025), Product Processor (OFLO), and Priority (1).
- Rules:** Shows the selected Rule Code (CBSINT3) and Rule Name (CBSINT3). Below this is an 'Edit' button and a detailed rule configuration section.
- Rule Configuration:** Includes fields for Code (CBSINT3), Description (CBSINT3), Tag (dropdown), and Rule Version (5). There is also a 'Select Existing rule' search field.
- Section1:** A section header with a plus icon and a minus icon, and the text 'No items to display.'
- Expression:** A text area containing the logic: 'IF (MIN (ALL_Equifax_Consumer_Credit_Report) == 409) Output Section1 true Else'.

At the bottom right, there are 'Cancel' and 'Save' buttons. An 'Audit' button is located at the bottom left.

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

Table 183 : 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. |
| 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. |

| Field | Description |
|---|--|
| 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. |
| 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. |

| Field | Description |
|------------------------|--|
| 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Approved • Manual • Rejected 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 . |
| 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: <ul style="list-style-type: none"> • 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. |

| Field | Description |
|-------------------|---|
| + 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: <ul style="list-style-type: none"> • A • B • C User can modify the same. |
| Rule | Displays the rule based on which decision is to 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 199 : Decision Grade Maintenance – View

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

Table 184 : 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. |
| Priority | Displays the priority for the created decision grade matrix. |
| Selection Criteria | |
| Use Existing Rule | Indicates if the existing rule is linked. |

| Field | Description |
|---|---|
| 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. |
| 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. |

| Field | Description |
|---------------------|---|
| Decision | <p>Displays the decision of an application. The values are configurable based on the look up values maintained</p> <p>The options are:</p> <ul style="list-style-type: none"> • Approved • Manual • Rejected |
| Rule | <p>Displays the rule based on which decision is made.</p> <p>This field is enabled if Link a Rule? Option is updated as Yes.</p> |
| 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 | <p>Displays the grade of the application based on the score scored. The values are configurable based on the look up values maintained.</p> <p>The options are:</p> <ul style="list-style-type: none"> • A • B • C |
| Rule | <p>Displays the rule based on which decision is made.</p> <p>This field is enabled if Link a Rule? Option is updated as Yes.</p> |

4.11 Pricing

Risk-based pricing refers to the offering of different interest rates to different customers depending on their credit worthiness. Thus, not all borrowers for the same product receives the same interest rate and credit terms. This means that high-risk borrowers who are less likely to repay their loans in full and on time will be charged higher rate of interest. While the low-risk borrowers, having greater capacity to make payments will be charged lower rate of interest.

This section contains the following subsections:

- [4.11.1 Create Pricing Model](#)
- [4.11.2 View Pricing Model](#)

4.11.1 Create Pricing Model

The **Create Pricing Model** screen allows user to create pricing model based on various pricing parameter by updating various details.

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 200 : Create Pricing Model

3. 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 185 : Create Pricing Model – Field Description

| Field | Description |
|----------------------|-------------|
| Basic Details | |

| Field | Description |
|----------------------------|---|
| 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. |


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





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

Figure 201 : Create Pricing Model - Selection Criteria

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

Table 186 : 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 | |
| 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. |
| 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. |
| 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. |

| Field | Description |
|------------------|---|
| Operator | <p>Select the comparison operator from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin |
| Data Type | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Fact • Date <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |

| Field | Description |
|-------------------|---|
| Output | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • 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 202 : Create Pricing Model – Price Definition (Flat)

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

Table 187 : Create Pricing Model – Price Definition (Flat) – Field Description

| Field | Description |
|---------------------|---|
| Minimum Rate | Specify the minimum rate applicable for the defined pricing code. |

| Field | Description |
|---------------------|--|
| Maximum Rate | Specify the maximum rate applicable for the defined pricing code. |
| Rate Type | Specify the rate type from the drop-down list. The options are: <ul style="list-style-type: none"> • Flat • Tiered |
| Link a Rule? | Select the option whether to link a rule to derive the price. The options are: <ul style="list-style-type: none"> • 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 203 : 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 204 : Create Pricing Model – Price Definition (Tiered)

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

Table 188 : 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: <ul style="list-style-type: none"> • 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. |
| <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. |

| Field | Description |
|--------|---|
| 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.

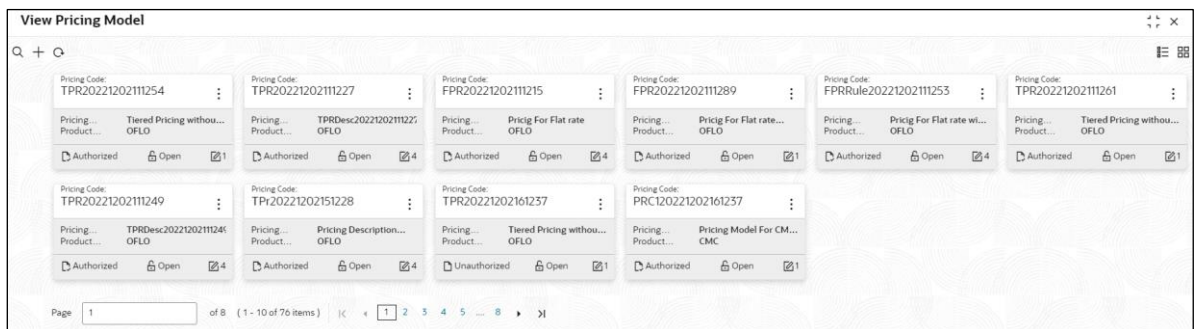
4.11.2 View Pricing Model

The **View Pricing Model** screen allows the user to view the pricing model created using the **Create Pricing Model** screen. 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**.

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 205 : View Pricing Model



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

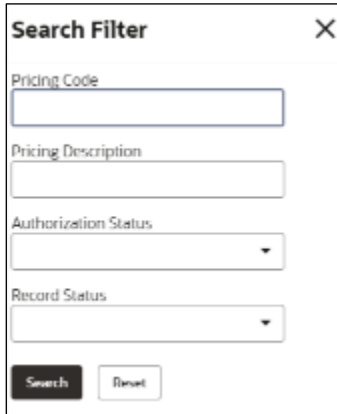
Table 189 : View Pricing Model - Field Description

| 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. |

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

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

Figure 206 : View Pricing Model - Search




- 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 190 : 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the model. The options are: <ul style="list-style-type: none"> • Open • Closed |

- Click **Search** to display the required pricing model.

- On **View Pricing Model** screen, click  icon to **Unlock, Delete, Authorize, or View** the created pricing model.

- Click **Unlock** to modify the following fields.


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

Figure 207 : Pricing Model Maintenance – Modify

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

Table 191 : 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. |
| Expiry Date | Displays the expiry date of the pricing for the created pricing model. User can modify the same. |

| 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. 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. |
| 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 | |

| Field | Description |
|--|--|
| 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: <ul style="list-style-type: none"> • 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. |
| <Character Feature> Value | Displays the alphabetic value for which the interest rate is applicable. User can modify the same. |

| Field | Description |
|---------------|---|
| Rate % | <p>Displays the interest rate applicable for the defined tier.</p> <p>User can modify the same.</p> <p>This field appears once you select the Rate Type option as Tiered and Link a Rule? option as No.</p> |
| Rule | <p>Displays the rule for the defined tier.</p> <p>User can modify the same.</p> <p>This field appears once you select the Rate Type option as Tiered and Link a Rule? option as Yes.</p> |


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 208 : Pricing Model Maintenance – View

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

Table 192 : 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. |
| 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. |

| Field | Description |
|---|---|
| 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. |
| 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: <ul style="list-style-type: none"> • 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 . |

4.12 Validation Model

During credit decision, the system evaluates a credit score that represents the creditworthiness of an individual. Banks also do an initial evaluation by using some rules to decide whether to proceed with credit decisioning process or not. A bank can perform this evaluation by maintaining a validation model. Multiple levels of rule can be setup in validation model. The system will process the next step of credit

decisioning only if all the rules are satisfied. Based on the configuration, the system will run all the rules configured or stop execution of the further rules, if any rule fails and decline the request.

This section contains the following subsections:

- [4.12.1 Create Validation Model](#)
- [4.12.2 View Validation Model](#)

4.12.1 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 209 : Create Validation Model

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 193 : 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. |

| Field | Description |
|------------------------|--|
| 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. |

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






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

Figure 210 : Create Validation Model - Selection Criteria

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

Table 194 : Create Validation Model – Selection Criteria - Field Description

| Field | Description |
|--|-------------|
| The following fields appear if you click the Selection Criteria Tab | |

| 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. |
| 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 Existing Rule | 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. |
| Description | Displays the rule description. |

| Field | Description |
|---------------------------|--|
| Creation Date | <p>Displays the rule creation date.</p> <p>Note: This is used when existing rule is to be used for some modification like copy of existing rule.</p> |
| Expression Builder | |
| + button | Click to add new expression. |
| Fact / Rules | <p>Select the fact or rule from the drop-down list.</p> <p>Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.</p> |
| Operator | <p>Select the comparison operator from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin |

| Field | Description |
|-------------------|---|
| Data Type | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact • Rules <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |
| Output | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • 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 211 : Create Validation Model – Validation Model

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

Table 195 : 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.

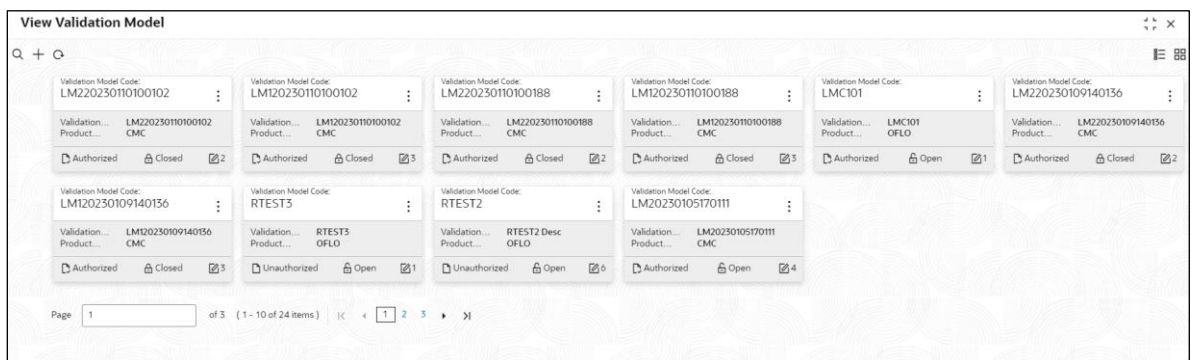
4.12.2 View Validation Model

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**.

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 **View Validation Model**.

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

Figure 212 : View Validation Model



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

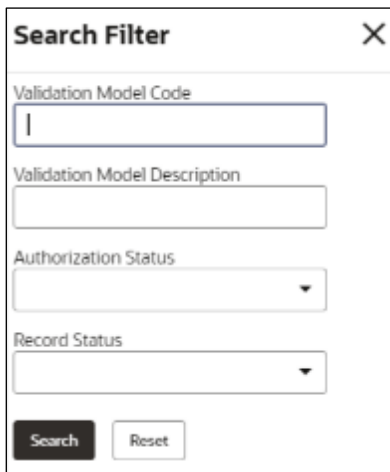
Table 196: View Validation Model – Field Description.

| 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. |



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

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

Figure 213 : View Validation Model - Search


4. 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 197 : View Validation Model - Search Filter - Field Description

| Field | Description |
|-------------------------------------|--|
| Validation Model Code | Specify the validation model code. |
| Validation Model Description | Specify the description of the validation model. |

| Field | Description |
|-----------------------------|---|
| Authorization Status | Select the authorization status of the validation model. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the validation model. The options are: <ul style="list-style-type: none"> • Open • Closed |

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

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

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


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


Figure 214 : Validation Model Maintenance - Modify

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

Table 198: 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. |
| 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. |

| Field | Description |
|---|--|
| 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. |
| 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 crated validation model. |
| Validation Model | |
| Rule ID | Displays the rule ID of the created validation model. You can modify the same. |

| Field | Description |
|---|---|
|  | 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. |

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

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

Figure 215 : Validation Model Maintenance - View

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

Table 199 : 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. |
| 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 | |

| Field | Description |
|-----------------------------|--|
| 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. |
| 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. |

4.13 Qualitative Scoring Model

Financial institution uses different models for different product or use case. The qualitative scoring model used for home loan would be different then the personal loan. Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.

This section contains the following subsections:

- [4.13.1 Create Qualitative Scoring Model](#)
- [4.13.2 View Qualitative Scoring Model](#)

4.13.1 Create Qualitative Scoring Model

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

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 216 : 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 200 : Create Qualitative Scoring Model - Field Description

| Field | Description |
|----------------------------------|--|
| Basic Details | |
| Scoring Model | Select the scoring model from the drop-sown list. The options are: <ul style="list-style-type: none"> • 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. |

| Field | Description |
|-------------------|---|
| 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 qualitative scoring model.

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

Figure 217 : Create Qualitative Scoring Model – Selection Criteria

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

Table 201 : 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. |
|  | 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 | <p>Select the fact or rule from the drop-down list.</p> <p>Once you select the fact/rules one more field opens adjacent to it, update the same based on the selected option.</p> |
| Operator | <p>Select the comparison operator from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • Notmatches • Notcontains • Notin |

| Field | Description |
|-------------------|---|
| Data Type | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Fact • Date <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |
| Output | <p>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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> • True • False |
| Expression | Displays the expression updated in the expression builder. |


5. 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 218 : Create Qualitative Scoring Model - Scoring Rule

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

Table 202 : 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 219 : Create Qualitative Scoring Model - Questionnaire

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

Table 203 : 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. |

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

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

Figure 220 : Create Qualitative Scoring Model - Define Link

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

Table 204: 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. |
| 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: <ul style="list-style-type: none"> • 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.

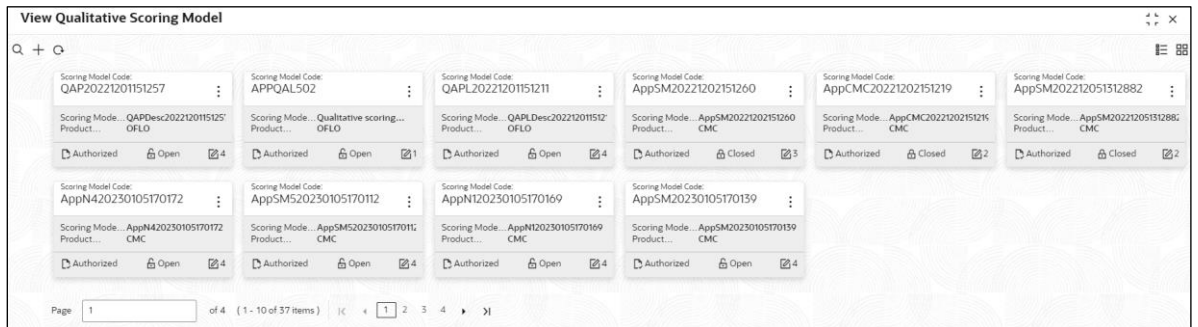
4.13.2 View Qualitative Scoring Model

The **View Qualitative Scoring Model** screen allows user to view the qualitative scoring model created using the **Create Qualitative Scoring Model** screen. The status of the created model 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 **Qualitative Scoring Model**, under **Qualitative Scoring Model**, click **View Qualitative Scoring Model**.

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

Figure 221 : View Qualitative Scoring Model



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

Table 205: 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. |

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

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

Figure 222 : View Qualitative Scoring Model - Search


4. 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 206 : 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the scoring model. The options are: <ul style="list-style-type: none"> • Open • Closed |

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

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

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


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

Figure 223 : Qualitative Scoring Model Maintenance - Modify

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

Table 207: Qualitative Scoring Model Maintenance – Modify – 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. User can modify the same. |
| Effective Date | Displays the effective date of the created qualitative scoring model. User can modify the same before authorization. |

| Field | Description |
|--|---|
| 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. |
| 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. |

| Field | Description |
|---|---|
| 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. |
| 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. |

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


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

Figure 224 : Qualitative Scoring Model Maintenance - View

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

Table 208 : 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. |
| 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. |

| Field | Description |
|---|---|
| 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. |
| 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. |

| Field | Description |
|---|--|
| 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. |

4.14 Questionnaire

Credit analysis includes analysis of more information and data. Considering that, some of them have quantitative character and others qualitative, credit analysis is viewed from two aspects such as:

Quantitative analysis involves, an assessment of the financial position based on the customer's income and monthly expenses. It may also include a cash flow analysis of the customer's accounts and credit history.

While qualitative assessment, among others takes into account marital status, education or employment form.

Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.

This section contains the following subsections:

- [4.14.1 Create Questionnaire](#)
- [4.14.2 View Questionnaire](#)

4.14.1 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 225 : 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 209 : 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. |
| Question Code | Specify the unique question code. |
| Question Description | Specify the description for the question. |

| Field | Description |
|---|--|
| Select Type | Select the type of response option from the drop-down list. The options are: <ul style="list-style-type: none"> • Single Select • Multi Select • Input • Date |
| Select Sub-Type | Select the sub-type from the drop-down list. The options are: <ul style="list-style-type: none"> • Yes/No • Checkbox • Rapid Button • Dropdown |
| 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. |

| Field | Description |
|---|--------------------------------|
|  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.

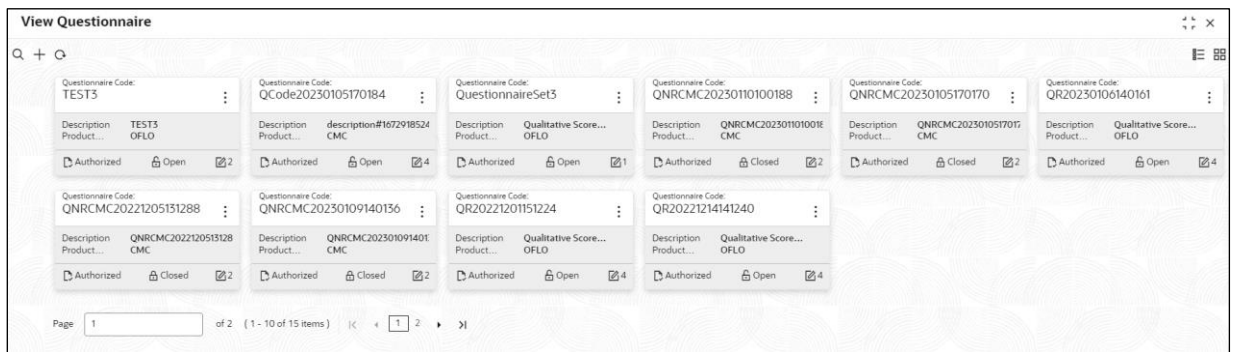
4.14.2 View Questionnaire

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**.

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 **View Questionnaire**.

→ The **View Questionnaire** screen displays.

Figure 226 : View Questionnaire



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

Table 210: 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 227 : 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 211 : 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the questionnaire. The options are: <ul style="list-style-type: none"> • Open • Closed |

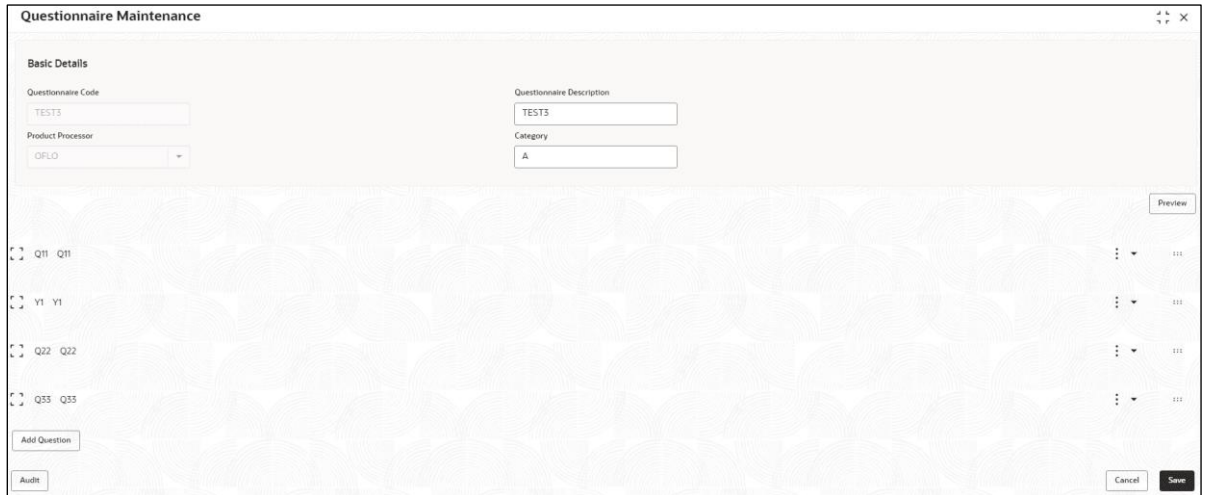
5. Click **Search** to display the required questionnaire.



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 228 : Questionnaire Maintenance - Modify



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

Table 212: Questionnaire Maintenance – Modify – Field Description

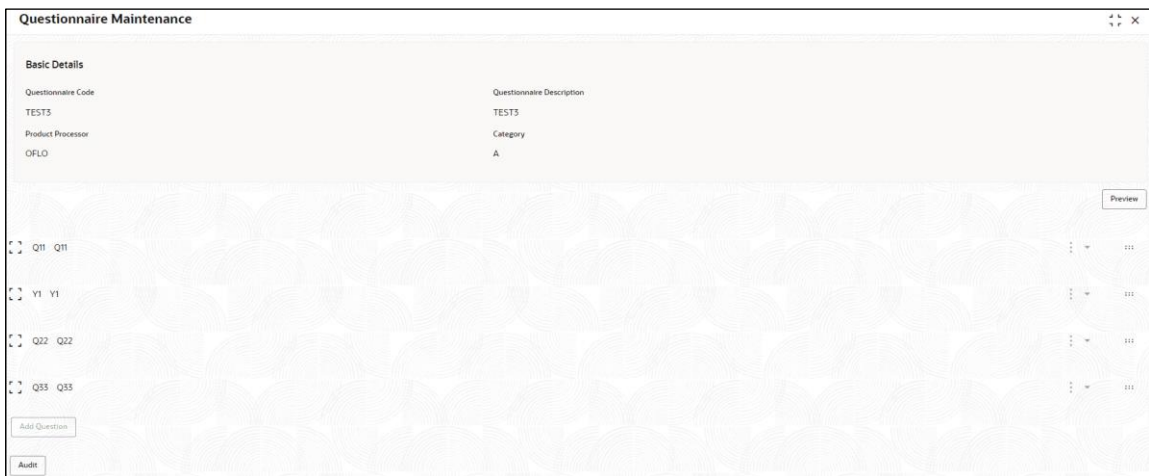
| Field | Description |
|---|--|
| Basic Details | |
| Questionnaire Code | Displays the questionnaire code. |
| Questionnaire Description | Displays the questionnaire description. User can modify the description. |
| Product Processor | Displays the product processor for the created questionnaire. |
| 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. |
|  | 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. |

| Field | Description |
|-----------------------------|--|
| 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 229 : Questionnaire Maintenance - View



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

Table 213 : 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. |

| Field | Description |
|---|--|
| 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. |
| 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. |

4.15 Counter

In many scenarios, charges are levied based on the number of transactions like ATM Transaction, Branch Cash Withdrawal etc. System should be able to give charge benefit based on the count of transaction.

To support the charge based on count, PDS will be enhanced where the Count of transaction will be maintained for an event which later can be used to give relationship pricing

This section contains the following subsections:

- [4.15.1 Create Counter](#)
- [4.15.2 View Counter](#)

4.15.1 Create Counter

The **Create Counter** screen allows the user to create parameters by updating various details.

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

→ The **Create Counter** screen displays.





Figure 230 : Create Counter




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

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

Table 214 : Create Counter - Field Description

| Field | Description |
|----------------------|--|
| Basic Details | |
| Counter Code | Specify the unique code for the counter. |

| Field | Description |
|---|--|
| Counter Description | Specify a short description for the code. |
| Product Processor | Select the product processor from the drop-down list for which code is being created. |
| Event ID | Click on  icon and select the id from the list. |
| Below fields appears once you click  icon. | |
| Code | Displays the event code. |
| Description | Displays the description for the code. |
| Effective Date | Specify the effective date. |
| Expiry Date | Specify the expiry date. |
| Fact Mapping | |
| Entity ID | Select the options from the drop-down list. The options are: <ul style="list-style-type: none"> • PartyId • AccountId • CollateralId |
|  | Displays the number of entity id's selected. |
|  | Click this icon to get the information about the rule. |
| Fact ID | Specify the fact id for the selected entity. |
| Frequency Description | Specify the description of the fact id. |
| Operation | Select the value from the drop-down list. The options are: <ul style="list-style-type: none"> • Increase • Decrease |

| Field | Description |
|---|--|
| Period Basis | Select from the drop-down list. The options are: <ul style="list-style-type: none"> • Calendar • Anniversary |
| Frequency | Select the value from the drop-down list. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Quarterly • Half yearly • Yearly |
|  | Displays the number of frequencies selected. |
|  | Click this icon to get the information about the rule. |
| Counter Enable | Click the toggle status to enable the counter. |
| Rule ID | Select the rule Id from the drop-down list. |
|  | Click this icon to get the information about the rule. |

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

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

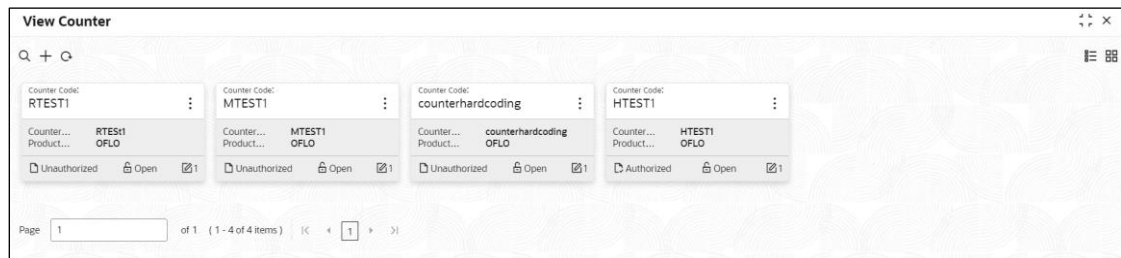
4.15.2 View Counter

The **View Counter** screen allows user to view the counter created using the **Create Counter** screen. The status of the created system parameter is displayed as **Unauthorized** and **Open**. Once the checker authorizes the parameter, 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 **Counter**, under **Counter**, click **View Counter**.

→ The **View System Counter** screen displays.


Figure 231 : View Counter



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

Table 215 : View System Parameter - Field Description

| Field | Description |
|----------------------------|---|
| Counter Code | Displays the counter code. |
| Counter Description | Displays the description of the counter code. |
| Product Processor | Displays the product processor of the counter. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

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

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

Figure 232 : View Counter - Search


4. On **View Counter – Search** screen, Specify the **Search Filter** to fetch the required counter.

Table 216 : View Counter - Field Description

| Field | Description |
|-----------------------------|---|
| Counter Code | Specify the counter code. |
| Counter Description | Specify the counter description. |
| Authorization Status | Select the authorisation status of the parameters. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the parameters. The options are: <ul style="list-style-type: none"> • Open • Closed |

5. Click **Search** to display the required created counter.





6. On **View Counter** screen, click  icon to **Unlock, Delete, Authorize, or View** the created counter.
7. Click **Unlock** to modify the created counter.




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

Figure 233 : Counter Maintenance – Modify

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

Table 217 : Counter Maintenance - Modify - Field Description

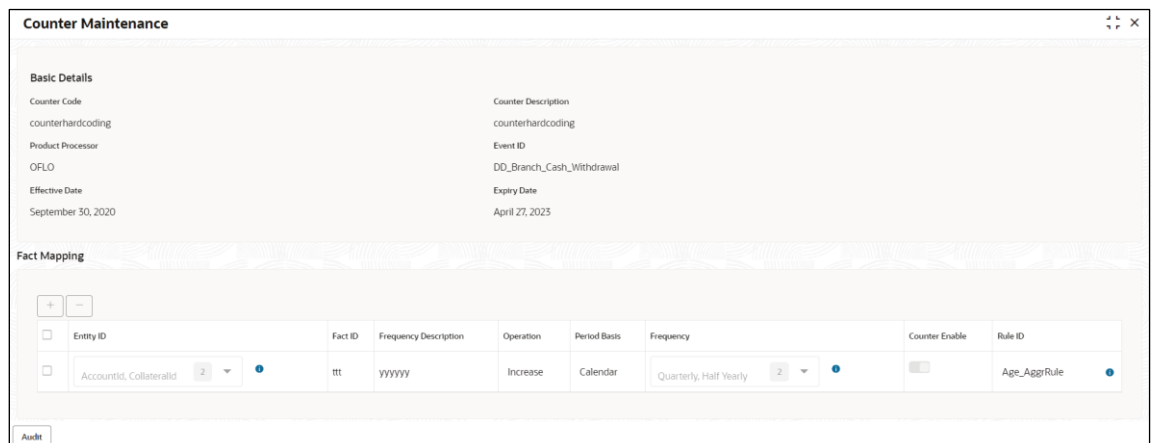
| Field | Description |
|---|---|
| Basic Details | |
| Counter Code | Displays the created counter code. |
| Counter Description | Displays the Counter Description. User can modify the same. |
| Product Processor | Displays the product processor of the created Counter code. |
| Effective Date | Displays the effective date of the created counter. User can modify the same before authorization if it is future dated. |
| Expiry Date | Displays the expiry date of the created counter. User can modify the same. |
| Fact Mapping | |
| Entity ID | Displays the Entity IDs selected for created counter. User can modify the same. |
|  | Displays the number of IDs selected. |
|  | Click to get the information about the rule. |
| Fact ID | Displays the Fact IDs selected for created counter User can modify the same. |

| Field | Description |
|---|---|
| Frequency Description | Displays the frequency description for the created counter. User can modify the same |
| Operation | Displays the frequency for the created counter. User can modify the same. |
| Period Basis | Displays the period basis selected. |
| Frequency | Displays the frequency for the created counter. User can modify the same. |
|  | Displays the number of frequencies selected. |
|  | Click to get the information about the rule. |
| Rule ID | Displays the Rule ID for selected for the created Counter. |
|  | Click to get the information about the rule. |

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






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

Figure 234 : Counter Maintenance – View



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

Table 218 : Counter Maintenance - View - Field Description

| Field | Description |
|---|--|
| Basic Details | |
| Counter Code | Displays the created counter code. |
| Counter Description | Displays the created counter description. |
| Product Processor | Displays the product processor of the created counter. |
| Event ID | Displays the ID for the created counter. |
| Effective Date | Displays the effective date for the created counter. |
| Expiry Date | Displays the expiry date for the created counter. |
| Fact Mapping | |
| Entity ID | Displays the entity ids for the created counter. |
|  | Displays the number of the IDs selected. |
|  | Click to get the information about the rule. |
| Fact ID | Displays the fact IDs for the created counter. |
| Frequency Description | Displays the frequency description of the created counter. |
| Operation | Displays the operation for the created counter. |
| Period Basis | Displays the period basis. |
| Frequency | Displays the frequencies selected for the created counter. |
|  | Displays the number for frequencies selected. |
|  | Click to get the information about the rule. |
| Rule ID | Displays the rule ID for the created counter. |
|  | Click to get the information about the rule. |

4.16 Charge Code

Fee definition can be simple like fixed amount or fixed percentage but can be complex which is based on various attributes like customer segment, count of transaction, amount of transaction etc.

This section contains the following subsections:

- [4.16.1 Create Charge Code](#)
- [4.16.2 View Charge Code](#)

4.16.1 Create Charge Code

The **Create Charge Code** screen allows the user to create definitions by updating various details.

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

→ The **Create Charge Code** screen displays.

Figure 235 : Create Charge Code

3. Specify the fields on **Create Charge Code** screen.

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


Table 219 : Create Charge Code - Field Description

| Field | Description |
|----------------------|-------------|
| Basic Details | |

| Field | Description |
|--------------------------------------|---|
| Advance Charging | Click the toggle status to enable the parameter. Indicates the definition is for advance or simple. By default, the status will be off. |
| Charge Code | Specify the unique code for the charge. |
| Charge Description | Specify a short description for the charge code. |
| Product processor Code | Select the product processor from the drop-down list for which the charge is being created. |
| Product Processor Description | Displays the description of the product processor code defined. |
| Effective Date | Specify the effective date. |
| Expiry Date | Specify the expiry date. |
| Charging Currency | Select the currency from the drop-down list. |
| Rate Code | Click on search and select from the list. |
| Rate Type | Select the rate type from the drop-down list. The options are: <ul style="list-style-type: none"> • Buy • Sell • Mid |
| Per Annum Basis (Days) | Select the days from the drop-down list. The options are: <ul style="list-style-type: none"> • 360 • 365 • 366 |
| Charge In Txn Currency | Click the toggle status to enable this parameter. Indicates the charge is to be charged of fee currency or transaction currency. By default, the status will be off. |
| Charge Computation Details | |

| Field | Description |
|---------------------------|---|
| Charge Type | <p>Select the type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Fixed Amount • Fixed Percentage • Tiered |
| Charge Amount | <p>Specify the amount for the charge type.</p> <p>This field is visible if the Charge Type is selected as Fixed Amount.</p> |
| Percentage (%) | <p>Specify the percentage for the charge type.</p> <p>This field is visible if the Charge Type is selected as Fixed Percentage.</p> |
| Minimum Amount | <p>Specify the minimum amount to be charged.</p> <p>This field will not be visible if the Charge Type is selected as Fixed Amount.</p> |
| Maximum Amount | <p>Specify the maximum amount to be charged.</p> <p>This field will not be visible if the Charge Type is selected as Fixed Amount.</p> |
| Tiered Charge Type | <p>Select the tiered charge type from the drop-down list.</p> <p>The Options are:</p> <ul style="list-style-type: none"> • Amount • Percentage • Amount or Percentage <p>This field is visible if the Charge Type is selected as Tiered.</p> <p>The below option appears if the Advance Charging is enabled.</p> <ul style="list-style-type: none"> • Rule • Amount or Rule • Percentage or Rule |

| Field | Description |
|--|---|
| Tier Type | <p>Select from tier type the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Cumulative • Slab <p>This field is visible if the Charge Type is selected as Tiered.</p> |
| Charge Per Count | <p>Click on toggle status to enable the parameter.</p> <p>This field is visible if the Charge Type is selected as Tiered and Tier Charge Type as Amount, Amount or Rule, and Rule.</p> |
| Tier Criteria | <p>Select the tier criteria from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Amount • Period • Amount or Period <p>The system will not allow use to select the above options if the Tier Type is selected as Slab</p> |
| + button | Click to add a new row. |
| - button | Click to delete the row. |
| Amount / Period / Amount or Period - From | <p>Specify the start value of the count range.</p> <p>This field is visible only if the Charge Type is selected as Tiered.</p> |
| Amount / Period / Amount or Period - To | <p>Specify the final value of the count range.</p> <p>This field is visible only if the Charge Type is selected as Tiered.</p> |
| Amount | <p>Specify the amount.</p> <p>This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount.</p> |
| Percentage | <p>Specify the charge percentage.</p> <p>This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Percentage.</p> |
| Output Option | <p>Select the option from which the output must be displayed.</p> <p>This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage.</p> |


| Field | Description |
|---|--|
| Output | Specify the output. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage . |
| Basis of | Select from the drop-down list. This field is visible only if Charge Type is selected as Tiered and Advance Charging is enabled. |
| Rule | Toggle to enable if the rule is applicable. This field is visible only if the Advance charging and Rule is enabled and Charge Type is selected as Fixed Amount or Fixed Percentage . |
| Rule ID | Select the rule from the drop-down list. This field is visible if the Advance Charging and Rule is enabled. |
|  | Click this icon to get the information about the rule. |

Toggle the **Advance Charging** to link the list of features. This Feature is visible if the **Charge Type** is selected as **Tiered**.

- Click **+ Add/Edit column** to select and link the facts.

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

Figure 206: Add Columns



- Select the facts names from the list. ('n' number of facts can be selected)
- Click **Save** to link the features for defining the tiered charge type.

→ The **Create Charge Code Definition – Tiered** screen displays.

Figure 207: Create Charge Code Definition – Tiered

The screenshot shows a web form titled "Create Charge Code". It is divided into two main sections: "Basic Details" and "Charge Computation Details".

Basic Details:

- Advance Charging:** A toggle switch is turned on.
- Charge Code:** A text input field.
- Product Processor Code:** A dropdown menu with "DFLO" selected.
- Effective Date:** A date picker field.
- Charging Currency:** A dropdown menu with "Select" selected.
- Per Annum Basis(Days):** A dropdown menu with "360" selected.
- Charge Description:** A text input field with "Charge" entered.
- Product Processor Description:** A text input field with "DFLO" entered.
- Expiry Date:** A date picker field.
- Rate Code:** A dropdown menu with "STANDARD" selected.
- Charge In Ten Currency:** A toggle switch is turned off.

Charge Computation Details:

- Charge Type:** A dropdown menu with "Tiered" selected.
- Tier Type:** A dropdown menu with "Slab" selected.
- Minimum Amount:** A text input field.
- Tiered Charge Type:** A dropdown menu with "Rule" selected.
- Maximum Amount:** A text input field.

Add columns to define Charges:

A section with a "+ Add/Edit Column" button and a table with columns for "Age", "From", "To", and "Rule".

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

| Field | Description |
|------------------------|--|
| <Numeric Feature>From | Specify the minimum numeric value of the facts selected. |
| <Numeric Feature>To | Specify the maximum numeric value of the facts selected. |
| <Numeric Feature>Value | Specify the value of the facts selected. |

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

The **Charge Code** is successfully created and can be viewed using the **View Charge Code** screen.

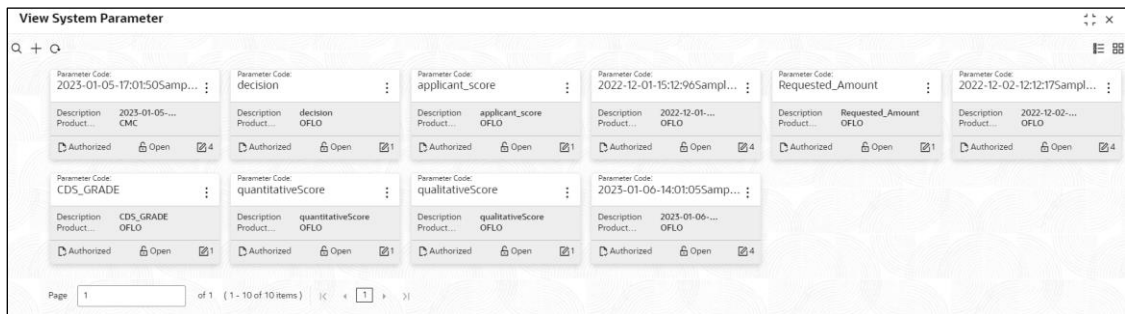
4.16.2 View Charge Code

The **View Charge Code** screen allows user to view the code definition created using the **Create Charge Code** screen. The status of the created system parameter is displayed as **Unauthorized** and **Open**. Once the checker authorizes the parameter, 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 **Charge Code**, under **Charge Code**, click **View Charge Code**.

→ The **View Charge Code** screen displays.

Figure 236 : View Charge Code



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

Table 220 : View Charge Code - Field Description

| Field | Description |
|--------------------------------|---|
| Charge Code | Displays the charge code. |
| Charge Code Description | Displays the description of the charge code. |
| Product Processor Code | Displays the product processor of the charge code. |
| Charging Currency | Displays the currency of the charge code. |
| Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the record. |

3. On **View Charge Code** screen, click  icon.

→ The **View Charge Code – Search** screen displays.

Figure 237 : View Charge Code - Search


- On **View Charge Code – Search** screen, Specify the **Search Filter** to fetch the required charge code.

Table 221 : View Charge Code – Search Filter - Field Description

| Field | Description |
|--------------------------------|---|
| Charge Code | Specify the charge code. |
| Charge Code Description | Specify the short description for the charge code. |
| Authorization Status | Select the authorisation status of the parameters. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized |
| Record Status | Select the record status of the parameters. The options are: <ul style="list-style-type: none"> • Open • Closed |

- Click **Search** to display the required charge code definition.



- On **View Charge Code** screen, click  icon to **Unlock, Delete, Authorize, or View** the created charge code.
- Click **Unlock** to modify the created charge code.

→ The **Charge Code Maintenance – Modify** screen displays.

Figure 238 : Charge Code Maintenance – Modify


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

Table 222 : Charge Code Maintenance - Modify - Field Description

| Field | Description |
|--------------------------------------|---|
| Basic Details | |
| Charge Code | Displays the created charge code. |
| Charge Description | Displays the description for the created charge code. User can modify the same. |
| Product Processor Code | Displays the product processor of the created charge code. |
| Product Processor Description | Displays the product processor of the created charge code. |
| Effective Date | Displays the effective date for the created charge code. User can modify the same if the date is future dated. |
| Expiry Date | Displays the expiry date for the created charge code. User can modify the same. |
| Charging Currency | Displays the type of the currency. User can modify the same. |

| Field | Description |
|-----------------------------------|--|
| Rate Code | Displays the rate code for the created charge code. User can modify the same. |
| Rate Type | Displays the rate type for the create charge code. User can modify the same. |
| Per Annum Basis (Days) | Displays the numbers of the days for the created code. User can modify the same. |
| Charge in Txn Currency | Displays the toggle status for the created charge code. User can modify the same. |
| Charge Computation Details | |
| Charge Type | Displays the type for the created charge code. User can modify the same. |
| Charge Amount | Displays the amount for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Fixed Amount . |
| Percentage (%) | Displays the percentage for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Fixed Percentage . |
| Minimum Amount | Displays the minimum amount. User can modify the same. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage or Amount or Percentage . |
| Maximum Amount | Displays the maximum amount. User can modify the same. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage or Amount or Percentage . |
| Tiered Charge Type | Displays the charge type for the created charge code. User can modify the same. This field is displayed if the Charge Type is selected as Tiered . |

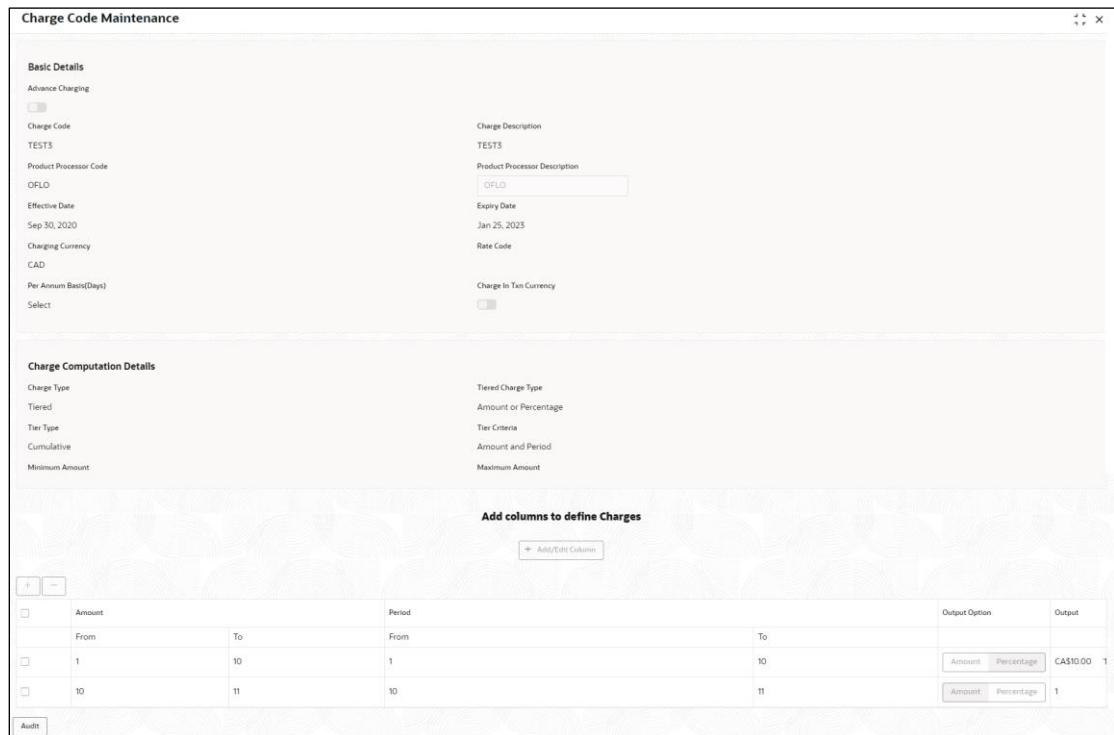
| Field | Description |
|--|--|
| Tier Type | <p>Displays the tier type for the created charge code.</p> <p>User can modify the same.</p> <p>This field is displayed if the Charge Type is selected as Tiered.</p> |
| Charge Per Count | <p>Displays the toggle status for the created charge code.</p> <p>User can modify the same.</p> <p>This field is displayed if the Charge Type is selected as Tiered and Tier Charge Type as Amount, Amount or Rule, or Rule.</p> |
| Tier Criteria | <p>Displays the tier criteria for the created charge code.</p> <p>User can modify the same.</p> <p>This field is displayed if the Charge Type is selected as Tiered.</p> |
| + button | Click to add a new row. |
| - button | Click to delete the row. |
| Amount / Period / Amount or Period - From | <p>Displays the start value of the count range.</p> <p>User can modify the same.</p> <p>This field is visible only if the Charge Type is selected as Tiered.</p> |
| Amount / Period / Amount or Period -To | <p>Displays the final value of the count range.</p> <p>User can modify the same.</p> <p>This field is visible only if the Charge Type is selected as Tiered.</p> |
| Amount | <p>Displays the charge amount.</p> <p>User can modify the same.</p> <p>This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount.</p> |
| Percentage | <p>Displays the charge percentage.</p> <p>User can modify the same.</p> <p>This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Percentage.</p> |
| Output Option | <p>Displays the output option selected.</p> <p>User can modify the same.</p> <p>This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage.</p> |

| Field | Description |
|---|---|
| Output | Displays the output. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage . |
| Basis of | Displays the basis of selected from the drop-down list. User can modify the same. This field is visible only if Charge Type is selected as Tiered and Advance Charging is enabled. |
| Rule ID | Displays the rule selected. |
|  | Click this icon to get the information about the rule. |

8. Click **Save** to update the modified fields.
9. Click **View** to view the created charge code definition.

→ The **Charge Code Maintenance – View** screen displays.

Figure 239 : Charge Code Maintenance – View




| Add columns to define Charges | | | | | | |
|-------------------------------|--------|----|--------|----|-------------------|----------|
| | Amount | | Period | | Output Option | Output |
| | From | To | From | To | | |
| <input type="checkbox"/> | 1 | 10 | 1 | 10 | Amount Percentage | CASH00 1 |
| <input type="checkbox"/> | 10 | 11 | 10 | 11 | Amount Percentage | 1 |

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

Table 223 : Charge Code Maintenance – View – Field Description

| Field | Description |
|--------------------------------------|--|
| Basic Details | |
| Charge Code | Displays the created charge code. |
| Charge Description | Displays the description for the created charge code. |
| Product Processor Code | Displays the product processor of the created charge code. |
| Product Processor Description | Displays the product processor of the created charge code. |
| Effective Date | Displays the effective date for the created charge code. |
| Expiry Date | Displays the expiry date for the created charge code. |
| Charging Currency | Displays the type of the currency. |
| Rate Code | Displays the rate code for the created charge code. |
| Rate Type | Displays the rate type for the create charge code. |
| Per Annum Basis (Days) | Displays the numbers of the days for the created code. |
| Charge in Txn Currency | Displays the toggle status for the created charge code. |
| Charge Computation Details | |
| Charge Type | Displays the type for the created charge code. |
| Charge Amount | Displays the amount for the created charge code. This field is displayed if the Charge Type is selected as Fixed Amount . |
| Percentage (%) | Displays the percentage for the created charge code. This field is displayed if the Charge Type is selected as Fixed Percentage . |
| Minimum Amount | Displays the minimum amount. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage or Amount or Percentage . |
| Maximum Amount | Displays the maximum amount. This field will be displayed if the Charge Type is selected as Fixed Percentage or Tiered and Tier Charge Type as Percentage or Amount or Percentage . |

| Field | Description |
|---|---|
| Tiered Charge Type | Displays the charge type for the created charge code. This field is displayed if the Charge Type is selected as Tiered . |
| Tier Type | Displays the tier type for the created charge code. This field is displayed if the Charge Type is selected as Tiered . |
| Charge per Count | Displays the toggle status for the created charge code. This field is displayed if the Charge Type is selected as Tiered and Tier Charge Type as Amount, Amount or Rule, or Rule . |
| Tier Criteria | Displays the tier criteria for the created charge code. This field is displayed if the Charge Type is selected as Tiered . |
| Amount / Period / Amount or Period – From | Displays the start value of the count range. This field is visible only if the Charge Type is selected as Tiered . |
| Amount / Period / Amount or Period - To | Displays the final value of the count range This field is visible only if the Charge Type is selected as Tiered . |
| Amount | Displays the charge amount. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount . |
| Percentage | Displays the charge percentage. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Percentage . |
| Output Option | Displays the output option selected. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage . |
| Output | Displays the output. This field is visible only if the Charge Type is selected as Tiered and Tiered Charge Type as Amount or Percentage . |
| Basis of | Displays the basis of selected from the drop-down list. This field is visible only if Charge Type is selected as Tiered and Advance Charging is enabled. |
| Rule ID | Displays the rule selected. |
|  | Click this icon to get the information about the rule. |

| Field | Description |
|------------------|--|
| Filter | <p>Select the required option based on which you can search for the execution summary.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Request Reference Number • Internal Reference Number • Decision • Batch/Online • Product Processor • Status • Request Type • Execution Date • Contract ID |
| Value | <p>Specify the required details or select an appropriate option for the selected filter option.</p> <p>This field appears once you select an option from the Filter list.</p> |
| From Date | <p>Select the start date of the period during which the execution summary is generated.</p> <p>This field appears if you select the filter option as Execution Date and value as Date Range.</p> |
| To Date | <p>Select the end date of the period during which the execution summary is generated.</p> <p>This field appears if you select the filter option as Execution Date and value as Date Range.</p> |

3. In the **Search Criteria** section, specify the details and click **Search**.
The search results appear showing a list of records based on the specified search criteria.
4. Click **Reset** to reset the search criteria.




Figure 241 : Execution Summary - Search



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

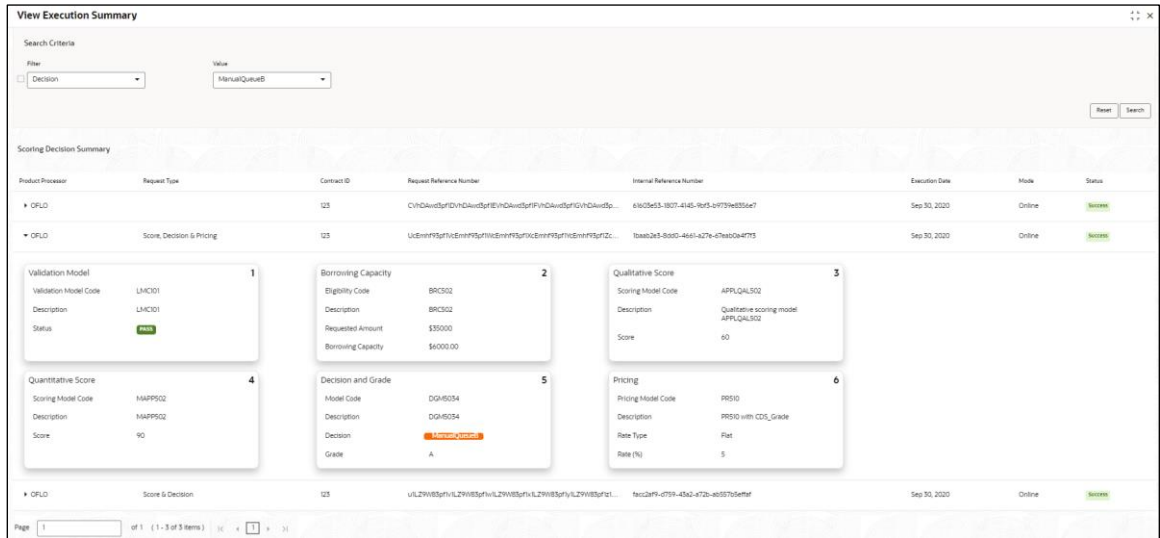
Table 225 : Execution Summary - Search - Field Description

| Field | Description |
|----------------------------------|---|
| Scoring Decision Summary | |
| Product Processor | Displays the name of the product processor that sent the request. |
| Request Type | Displays the request type sent by product processor. |
| Contract ID | Displays the contract ID sent by the product processor. |
| Request Reference Number | Displays the request reference number sent by product processor. |
| Internal Reference Number | Displays the internal reference number of the application. |
| Execution Date | Displays the execution date of the processing application. |
| Mode | Displays the mode of execution of the application. |
| Status | Displays the status of the processed application. |

- Click the  icon corresponding to the required record to view the decision related details on each widget. Only one record is viewed at a time. If you need to view another record, user have to click on  to close the already open record and then the next record can be viewed. The widgets are arranged in the flow in which the execution is done and is indicated by showing the sequence 1, 2, 3 numbers in the top right corner. The widgets are clickable on hover the color of the widget changes to indicate the widget is clickable.
- When the status of processed application is **Failure**, on click of the  failure message is displayed in the step that is failed. For example, in case of **Qualitative Score Model** is not resolved, then the error message is displayed in the **Qualitative Score Model** widget and the

previous widget will show the data which was processed. Where in if the validation processing fails, then the status **Fail** is shown in the **Validation Model** widget and reason for failure is displayed on click of the widget.

Figure 242 View Execution Summary



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

Table 226 : View Execution Summary Field Description

| Field | Description |
|----------------------------------|---|
| Validation Model Widget | Displays the status of the validation model processed. |
| Validation Model Code | Displays the validation model code, resolved for credit decision. The following fields appear in Validation Model widget. |
| Description | Displays the validation model description, resolved for the credit decision. |
| Status | Displays the status of the validation model processed. <ul style="list-style-type: none"> For status Pass, the colour is shown as Green. For status, Fail the colour is shown as Red. |
| Borrowing Capacity Widget | Displays the maximum lendable amount that can be given for an application. The following fields appear in Borrowing Capacity widget. |
| Eligibility Code | Displays the eligibility model code, resolved for calculating the borrowing capacity. |

| Field | Description |
|--|--|
| Description | Displays the eligibility model description, resolved for calculating the borrowing capacity. |
| Requested Amount | Displays the requested amount for the lending application. |
| Borrowing Capacity | Displays the maximum lendable amount that can be given for the application. |
| Qualitative Score Widget Displays the qualitative credit score, post credit decision of the application. The following fields appear in Qualitative Score widget. | |
| Scoring Model Code | Displays the scoring model code, resolved for credit decision. <ul style="list-style-type: none"> • When Is Application Decision Required is Yes, the application level decision scoring code is displayed. • When Is Application Decision Required is No, the applicant level decision scoring code is displayed. • When Is Application Decision Required is No, and Is Primary Applicant is No, the application level decision scoring code is displayed. |
| Description | Displays the scoring model description, resolved for credit decision. |
| Score | Displays the qualitative credit score post credit decision of the application. <ul style="list-style-type: none"> • When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application-level scoring model and this aggregated score is displayed. • When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. • When Is Application Decision Required is No, and Is Primary Applicant is No, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rule and linked at the application-level scoring model and this aggregated score is displayed. |
| Quantitative Score Widget Displays the quantitative credit score post credit decision of the application. The following fields appear in Quantitative Score widget. | |

| Field | Description |
|---|---|
| Scoring Model Code | <p>Displays scoring model code, resolved for credit decision.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No, and Is Primary Applicant is No, the multi applicant level scoring code is displayed. |
| Description | Displays the scoring model description, resolved for credit decision. |
| Score | <p>Displays the quantitative credit score, post credit decision of the application.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application-level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, score is displayed by resolving the multi applicant level scoring model. |
| Decision and Grade Widget | |
| Displays the credit decision and scoring grade, taken for the application. The following fields appear in Quantitative Score widget. | |
| Model Code | Displays the model code, resolved for credit decision and grade. |
| Description | Displays the model description, resolved for credit decision and grade. |
| Decision | Displays the credit decision, taken for the application. |
| Grade | Displays the scoring grade, post credit decision of the application. |
| Pricing Widget | |
| Displays the rate applicable post credit decision. The following fields appear in Quantitative Score widget. | |
| Pricing Model Code | Displays the pricing model code, resolved for credit decision. |
| Description | Displays the pricing model description, resolved for credit decision. |
| Rate Type | Displays the rate type applicable post credit decision. |
| Rate % | Displays the rate applicable post credit decision. |

The following fields are displayed once user click the **Validation Model** widget. The details for the request which was clicked on the landing page is displayed.



Figure 243 : Validation Model Widget



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

Table 227 : Validation Model Widget - Field Description

| Field | Description |
|----------------------------------|--|
| Internal Reference Number | Specify the internal reference number. |
| Product Processor | Displays the name of the product processor that sent the request. This field will be shown on click of each widget. |
| Request Type | Displays the request type sent by the product processor. This field will be shown on click of each widget. |
| Contract ID | Displays the contract ID sent by the product processor. This field will be shown on click of each widget. |
| Request Reference Number | Displays the request reference number sent by product processor. This field will be shown on click of each widget. |
| Internal Reference Number | Displays the internal reference number of the application. This field will be shown on click of each widget. |
| Execution Date | Displays the execution date of the processing application. This field will be shown on click of each widget. |
| Mode | Displays the mode of execution of the application. This field will be shown on click of each widget. |
| Status | Displays the status of the application. This field is shown on click of each widget. |



| Field | Description |
|---|---|
| The following fields appear once you click the Validation Model widget. | |
| <Validation Model Code> | Displays the validation model code that is resolved for credit decision. Click the hyper link to view the rule executed to resolve the model. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Description | Displays the description of the validation model. |
| Status | Displays the status of validation model. |
| Rule ID | Displays the rule ID executed for validation model processing. Click the hyperlink to view the rule executed. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Sequence | Displays the sequence in which the rules are executed for validation model processing. |
| Status | Displays the status of the rule execution. In case the status is failed, the reason for failure is displayed as Reason <> . The options are: <ul style="list-style-type: none"> • Pass • Not Executed: This status is displayed against a rule if the Stop on Failure is set as ON and previous rule the sequence has failed. |

The following fields are displayed once user click the **Borrowing Capacity** widget.

Figure 244 : Borrowing Capacity Widget

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

Table 228 : Borrowing Capacity Widget - Field Description

| Field | Description |
|---|--|
| The following fields appears in Borrowing Capacity widget. | |
| <Eligibility Code> | Displays the eligibility code resolved for calculating the borrowing capacity. Click the hyperlink to view the rule executed to resolve the borrowing capacity. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Eligibility Description | Displays the eligibility description resolved for calculating the borrowing capacity. |
| Requested Amount | Displays the requested amount for the lending application. |
| Borrowing Capacity | Displays the maximum lendable amount that can be given for an application. |
| Fact | Displays the fact using which the maximum lendable amount was calculated. |
| Rule ID | Displays the rule ID executed for calculating the maximum lendable amount. Click the hyper link to view the rule executed. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |

| Field | Description |
|-------|---------------------------------|
| Value | Displays the value of the rule. |

The following fields are displayed once user click the **Qualitative Score** widget.

Figure 245 : Qualitative Score Widget – Bar Graph View

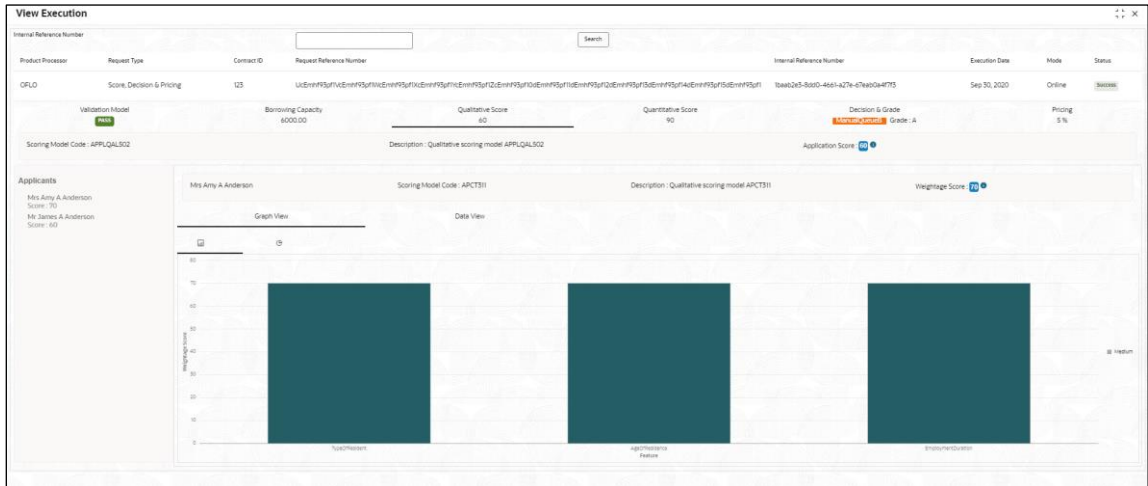


Figure 246 : Qualitative Score Widget – Pie Graph View

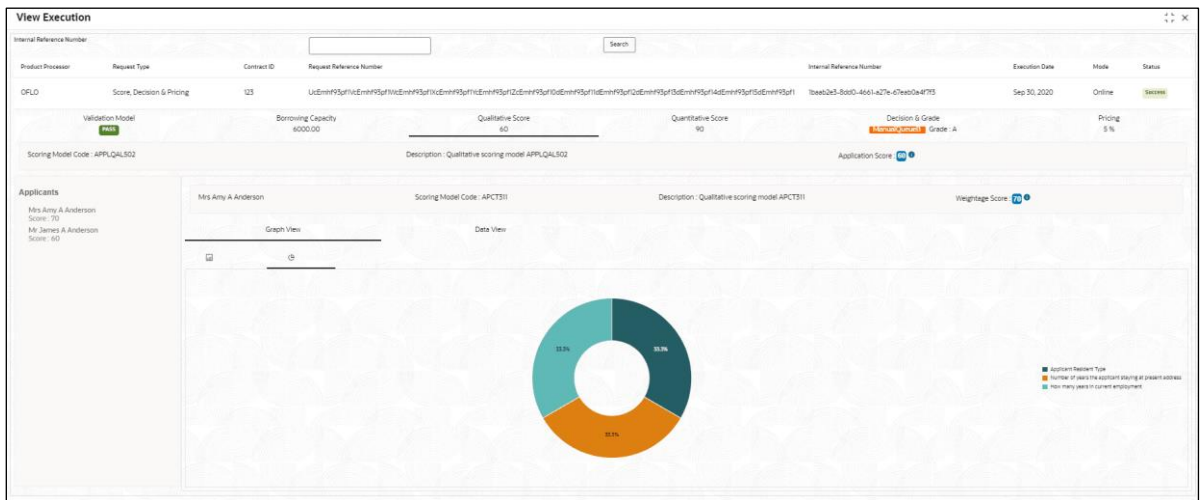



Figure 247 : Qualitative Score Widget – Data View


| Question Code | Question | Value | Score |
|--------------------|--|------------------|-------|
| TypeOfResident | Applicant Resident Type | Rented | 70 |
| AgeOfResidence | Number of years the applicant staying at present address | Less than 2 year | 70 |
| EmploymentDuration | How many years in current employment | Less than 2 year | 70 |

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

Table 229 : Qualitative Score Widget - Field Description

| Field | Description |
|--|-------------|
| The following fields appears in Qualitative Score widget. | |

| Field | Description |
|---|---|
| <Scoring Model Code> | <p>Displays the scoring model code resolved for credit decision.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No, and Is Primary Applicant is No, the application level scoring code is displayed. |
| Description | Displays the scoring model description resolved for credit decision. |
| Weightage Score/Application Score | <p>Displays the qualitative credit score post credit decision of the application.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the field name is displayed as Application Score. The system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application-level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the field name is displayed as Weightage Score. The score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the field name is displayed as Application Score. The system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application-level scoring model and this aggregated score is displayed. |
|  | Click to get the information about the formula for calculation of score. |
| Applicant details are shown at the left panel. | |
| <Applicant Name> | Displays the applicant names present in the application. |
| <Score> | <p>Displays the weighted credit score post credit decision of the application.</p> <p>The score is calculated for each applicant by resolving the applicant level scoring model.</p> |
| Below details are shown at the right panel. | |
| <Applicant Name> | Displays the applicant names present in the application. |

| Field | Description |
|---|--|
| Scoring Model Code | Displays the applicant level scoring model code resolved for credit decision. |
| Description | Displays the applicant scoring model description. |
| Weightage Score | Displays the weighted credit score post credit decision of the application. |
|  | Click to get the information about the formula for calculation of score. |
| Graph View | <p>Two graphical views are available.</p> <ul style="list-style-type: none"> • Bar Graphs <p>The details are shown as a graphical representation as bar charts.</p> <ul style="list-style-type: none"> ○ List of question ID on the X-axis ○ Score on the Y-axis. <p>Based on the evaluation of the category, the questions are shown in a particular color based on the maintenance done in the lookups screen.</p> <ul style="list-style-type: none"> • Pie Charts <p>The details are shown as a graphical representation as pie charts.</p> <p>The calculation logic for the question is $(\text{Score of the question} / \text{Weightage score of the applicant}) * 100$. The pie is shown from a pool of colors available/defined in the code.</p> |
| Data View | The scoring details are shown as mentioned below in data view. |
| Scoring Details | |
| Question Code | Displays the question code resolved for the applicant in the scoring model. |
| Question | Displays the question description resolved for the applicant in the scoring model. |
| Value | Displays the response received for the question in the payload. |
| Score | <p>Displays the score calculated for the question based on the range and the response.</p> <p>In case any question was optional for which the response was not received, NA will be displayed.</p> |

The following fields are displayed once user click the **Quantitative Score** widget.

Figure 248 : Quantitative Score Widget – Bar Graph View

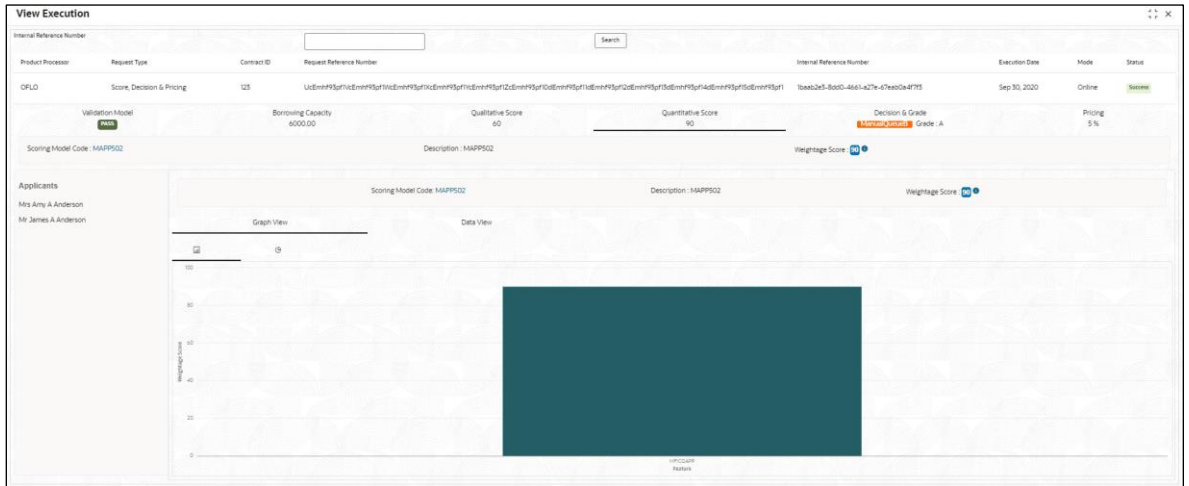


Figure 249 : Quantitative Score Widget – Pie Graph View

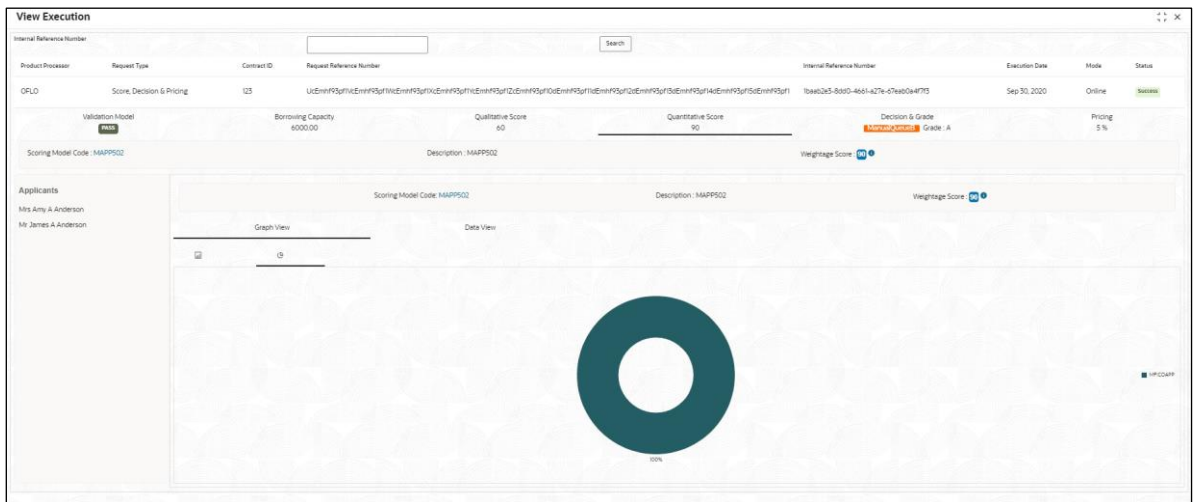



Figure 250 : Quantitative Score Widget – Data View






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

Table 230 : Quantitative Score Widget - Field Description

| Field | Description |
|---|-------------|
| The following fields appears in Quantitative Score widget. | |

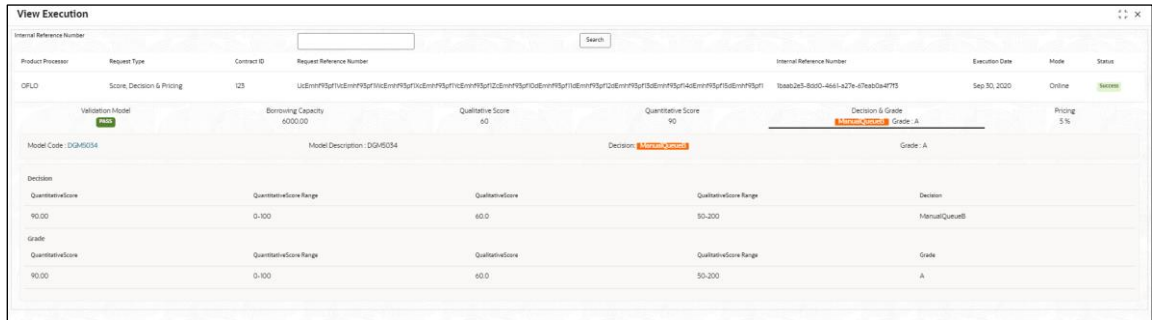
| Field | Description |
|---|--|
| <Scoring Model Code> | <p>Displays the scoring model code resolved for credit decision.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No, and Is Primary Applicant is No, the multi applicant level scoring code is displayed. <p>Click the hyperlink to view the rule executed to resolve the quantitative score.</p> |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Description | Displays the scoring model description resolved for credit decision. |
| Weightage Score | <p>Displays the weightage score post credit decision of the application.</p> <ul style="list-style-type: none"> When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the score is displayed by resolving multi applicant level scoring model. <p>In case of Is Application Decision Required is Yes, system displays the hyperlink on the weightage score value. It shows the aggregate rule details.</p> |
| Applicant details are shown at the left panel. | |
| <Applicant Name> | Displays the applicant names present in the application. |

| Field | Description |
|---|--|
| <Score> | <p>Displays the weighted credit score post credit decision of the application.</p> <p>The score is calculated for each applicant by resolving the applicant level scoring model.</p> <p>In case of multi applicant scenario, weightage score per applicant is not shown.</p> |
| Below details are shown at the right panel. | |
| <Applicant Name> | Displays the applicant names present in the application. |
| Scoring Model Code | <p>Displays the applicant level scoring model code resolved for credit decision.</p> <p>Applicant level scoring model is applicable for below case.</p> <ul style="list-style-type: none"> • If Is Application Decision required is Yes • If Is Application Decision Required is No, and Is Primary Applicant is Yes <p>Multi applicant level scoring model is applicable in the below case.</p> <ul style="list-style-type: none"> • If Is Application Decision Required is No, and Is Primary Applicant is No <p>Click the hyperlink to view the rule executed to resolve the quantitative score.</p> |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Description | Displays the applicant scoring model description. |
| Weightage Score | <p>Displays the weighted credit score post credit decision of the application.</p> <p>The weightage score is calculated for each applicant by resolving the applicant scoring model.</p> <p>In case of multi applicant scoring model, for both the applicant the same score is shown since the score is not calculated per applicant.</p> |
|  | Click to get the information about the formula for calculation of score. |

| Field | Description |
|---|--|
| Graph View | <p>Two graphical views are available.</p> <ul style="list-style-type: none"> • Bar Graphs <p>The details are shown as a graphical representation as bar charts.</p> <ul style="list-style-type: none"> ○ List of features on the X-axis ○ Weightage Score on the Y-axis. <p>Based on the evaluation of the category, the feature are shown in a particular color based on the maintenance done in the lookups screen.</p> <p>Note: For Multi Applicant scoring model all graphs is shown in the same color, as category evaluation is not applicable.</p> <ul style="list-style-type: none"> • Pie Charts <p>The details are shown as a graphical representation as pie charts.</p> <p>The calculation logic for the feature is $(\text{Weighted score of the feature} / \text{Weightage score of the applicant}) * 100$. The pie is shown from a pool of colors available/defined in the code.</p> |
| Data View | The scoring details are shown as mentioned below in data view. |
| Scoring Details | |
| Feature | <p>Displays the features resolved for the applicant in the scoring model.</p> <p>Click the hyperlink to view the rule executed to resolve the quantitative score.</p> |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Value | Displays the value of the feature. |
| Range Type | Displays the range type for the feature. |
| Range | Displays the range resolved for the feature value for score resolution. |
| Weightage % | Displays the weightage defined for the feature in the scoring model. |
| Score | Displays the score calculated for the feature based on the range and feature value. |
| Weightage Score | Displays the weighed credit score post credit decision of the application. |



The following fields are displayed once user click the **Decision and Grade** widget.



Figure 251 : Decision and Grade Widget



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

Table 231 : Decision and Grade Widget - Field Description

| Field | Description |
|---|--|
| The following fields appears in Decision and Grade widget. | |
| <Model Code> | Displays the model code resolved for credit decision and grade. Click the hyper link to view the rule executed to resolve the decision and grade. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Model Description | Displays the model description resolved for credit decision and grade. |
| Decision | Displays the credit decision taken for the application. |
| Grade | Displays the scoring grade post credit decision of the application. |
| Decision | |
| <Feature Name> Score | Displays the score calculated for the application based on the feature selected. If the feature is rule based, system displays the hyper link. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |

| Field | Description |
|---|--|
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| <Feature Name> Range | Displays the score resolved for the application based on the feature selected. |
| Color Feature | Displays the color feature. |
| Color Feature Range | Displays the color feature range. |
| Decision | Displays the decision taken for the application. |
| Rule ID | Displays the rule ID of the feature. Click the hyperlink to view the rule executed. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Grade | |
| <Feature Name> Score | Displays the score calculated for the application based on the feature selected. If the feature is rule based, system displays the hyperlink. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| <Feature Name> Range | Displays the score resolved for the application based on the feature selected. |
| Grade | Displays the scoring grade taken for the application. |


The following fields are displayed once you click the **Pricing** widget.

Figure 252 : Pricing Widget



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

Table 232 : Pricing Widget - Field Description

| Field | Description |
|---|--|
| The following fields appears in Pricing widget. | |
| <Pricing Model Code> | Displays the pricing model code resolved for credit decision. Click the hyperlink to view the rule executed to resolve the pricing model. |
| Show Rule Log | Click to see the rule log. |
|  | Click to expand the rule. |
| Expression | Displays the expression of the rule. |
| Input | Displays the input of the rule. |
| Value | Displays the value of the rule. |
| Model Description | Displays the pricing model description resolved for credit decision. |
| Rate Type | Displays the rate type applicable post credit decision. |
| Rate Percentage | Displays the rate applicable post credit decision. |
| Loan Amount | Displays the eligible loan amount for the application. |
| Loan Tenure | Displays the loan tenure for the application. |
| Loan Amount Range | Displays the range resolved for the loan amount value. |
| Loan Tenure Range | Displays the range resolved for the loan tenure value. |
| Rate % | Displays the rate applicable post credit decision. |

4.18 Integrating Decision Service with Oracle Banking Routing Hub

4.18.1 Oracle Banking Routing Hub Configuration

Need to import existing service consumer and providers in the system. Service Consumer is oracle product, which invokes oracle banking routing hub API, oracle banking routing hub analyses evaluates destination product processor and transform data into format of the same. Service Consumer comprises of the source and destination integration details.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **Service Consumers**.

→ The **Service Consumers** screen displays.

Figure 253: Service Consumers

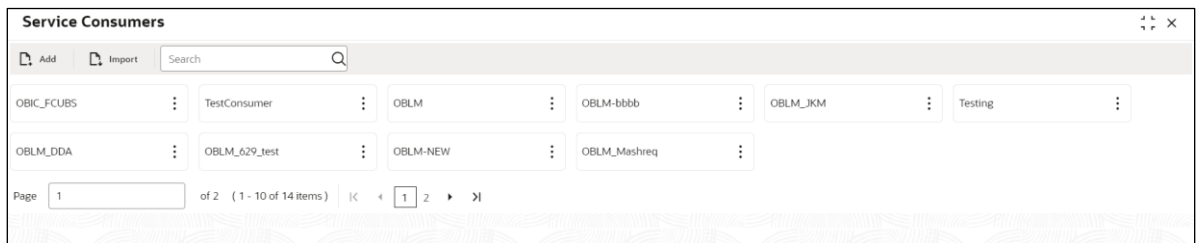


Figure 254: Oracle Banking Routing Hub Configuration

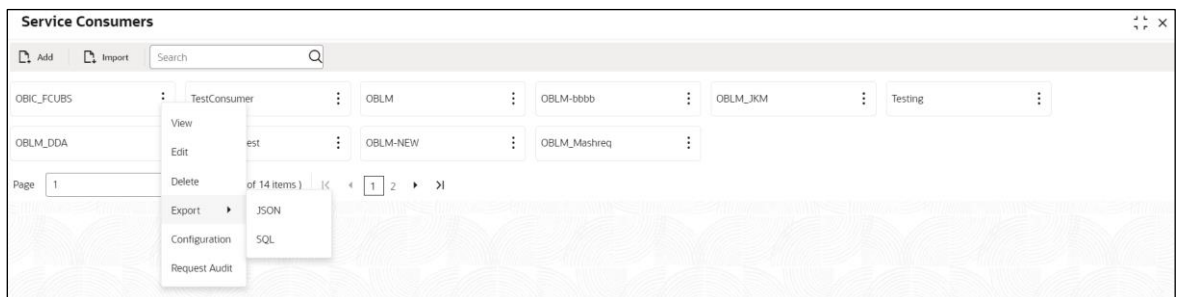


Table 233: Oracle Banking Routing Hub Configuration

| Component Name | Component Type | Condition | Comments |
|----------------|----------------|--------------|---|
| Add | Button | | Pops up add dialog |
| Import | Button | | Pops up import dialog |
| Search | Combo Box One | | Provides search functionality with case insensitive (Service Consumer Name) |
| View | menu option | Non-editable | Pops up view dialog |
| Edit | menu option | | Pops up edit dialog |
| Delete | menu option | | |

| | | | |
|----------------------|---------------|--|------------------------------|
| Export | Sub menu item | | |
| JSON | menu option | | Exports in JSON |
| SQL | menu option | | Exports in SQL |
| Configuration | menu option | | Pops up configuration dialog |
| Request Audit | menu option | | Pops up request audit log |

4.18.1.1 Add

User can create Service Consumer manually.

On **Service Providers** screen, click **Add** to create service providers.

Figure 255: Add

Table 234: Add

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|------------------------------|----------------|--------------|--------------------------------------|--|------------------------------|
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255 No numeric value at beginning and no space allowed | Unique Service Consumer name |
| Environment Variables | Table Content | | | | |
| Save | Button | | | | Saves the Service Consumer |

4.18.1.1 Environment Variables

User can define the group of variables that can be accessed throughout the specific consumer's configuration.

Below is the syntax for accessing environment variables:

`$env.Environment_Group_Name.Environment_Variable_Name`

such as : `$env.COMMON.BRANCH_CODE`

Figure 256: Environment Variables

Figure 257: Environment Variables

Figure 258: Environment Variables

Table 235: Environment Variables

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|---|--------------------|--------------|-----------|------------|-----------------------------|
| Add | Menu Item | | | | |
| Group | Menu option | | | | Pops up add group dialog |
| Variable | Menu option | | | | Pops up add variable dialog |
| Navigation: Service Consumer -> Environment Variables -> 3 dot icon (operation menu) | | | | | |
| Edit | menu option / icon | | | | Pops up edit dialog |
| Delete | menu option / icon | | | | Deletes group / variable |
| Environment Group / Variable | | | | | |

| | | | | | |
|-------|-----------|-----|--------------------------------------|--|--|
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> • Name cannot be blank • Specify 0 or more characters, up to a maximum of 255 • No numeric value at beginning and no space allowed | |
| Value | Text Area | | | | Value can either be hardcoded or Velocity mapping. |
| OK | Button | | | | Saves the group / variable and displays it in the list |

4.18.1.2 Import

User can create a service consumer by importing the JSON file and manually selecting the service Providers or select all providers that needs to be imported.

On **Service Providers** screen, click **Import**.

Figure 259: Import

Table 236: Import

| Component Name | Component Type | Is Mandatory | Data type | Validation | Condition | Comments |
|----------------|----------------|--------------|-----------|--------------------------------|------------------------|---|
| File | File picker | Yes | | Allows only to select one file | Accepts only JSON file | Pops up file selection dialog box |
| Extract | Button | Yes | | | | Extracts Consumer Name and Service Provider list from JSON file and displays it in the respective elements. |

| Component Name | Component Type | Is Mandatory | Data type | Validation | Condition | Comments |
|-------------------------|------------------------------|--------------|--------------------------------------|--|-----------|--|
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255 No numeric value at beginning and no space allowed | Editable | Unique |
| Service Provider | Collapsible Header & Content | | | | | Displays the list of service providers that are present in JSON file |
| Import | Button | | | | | Imports Service Consumer |

Note: Below data needs to be changed after importing consumer configuration file:

- Implementation Host and Port
- Implementation Authentication Password

4.18.1.3 View

User can view consumer details and can switch to edit form by clicking on edit icon. On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **View**.

Figure 260: View

View Service Consumer

Name: OBLM_Mashreq

Audit Type

Environment Variables

Group: Select

| Actions | Name | Value |
|---------------------|------|-------|
| No data to display. | | |

4.18.1.4 Edit

User can modify the consumer details.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **Edit**.

Figure 261: Edit

Edit Service Consumer

Name: OBLM_Mashreq

Audit Type: Select (Required)

Environment Variables

Add

Group: Select (Required)

| Actions | Name | Value |
|---------------------|------|-------|
| No data to display. | | |

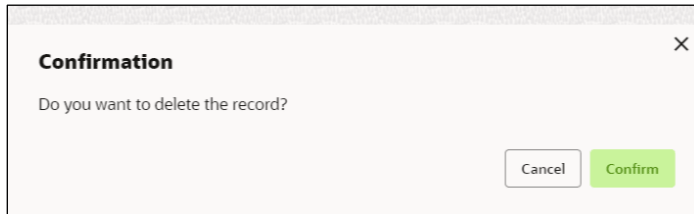
Save

4.18.1.5 Delete

User can delete the consumer.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **Delete**.

Figure 262: Delete



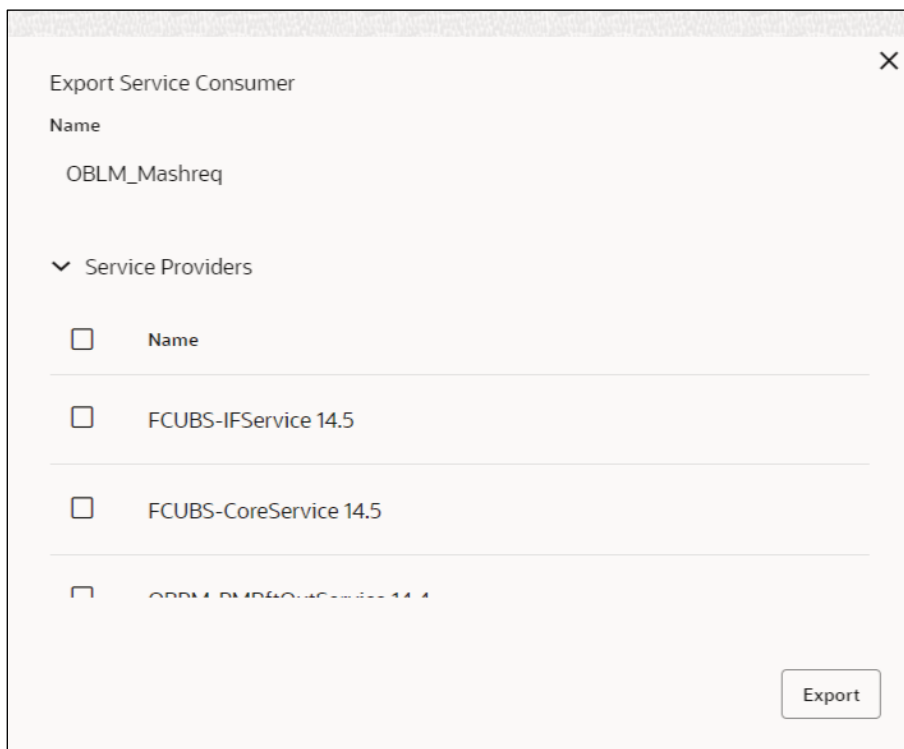
4.18.1.6 JSON Export

User can export the consumer configuration as JSON file.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **Export**.

and then, Click **JSON**.

Figure 263: JSON Export



NOTE: You have an option to select service providers from the list that needs to be exported or can click on Select All option for all service providers.

JSON Export feature will export below data:

- Selected service consumer
- All consumer services
- Selected service providers with services

- Default implementation of selected service providers with services (without Host, Port and Authentication Password)
- Default transformations
- All default implementation routes

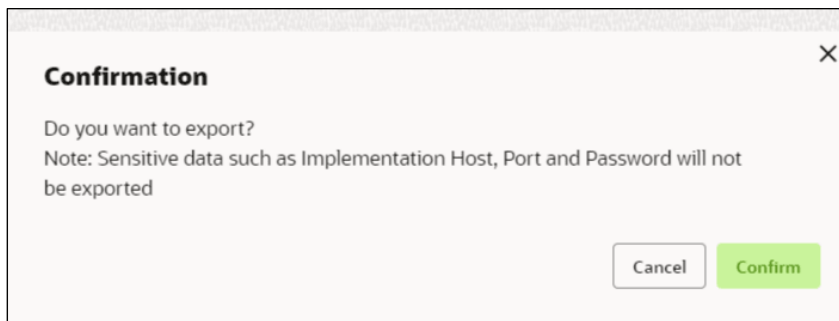
4.18.1.7 SQL Export

User can export the consumer configuration as SQL file.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **Export**.

and then, click **SQL**.

Figure 264: SQL Export



NOTE: SQL Export feature will export entire configuration without Host, Port and Authentication Password details.

4.18.2 Service Providers

Service Providers are the product processors configure to process request send by oracle banking routing hub on behalf of service consumers. Service Provider comprises of destination integration details.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Routing Hub**.
2. Under **Routing Hub**, click **Service Consumers**, under **Service Consumers**, click **Service Providers**.

→ The **Service Providers** screen displays.

Figure 265: Service Providers



Figure 266: Service Providers

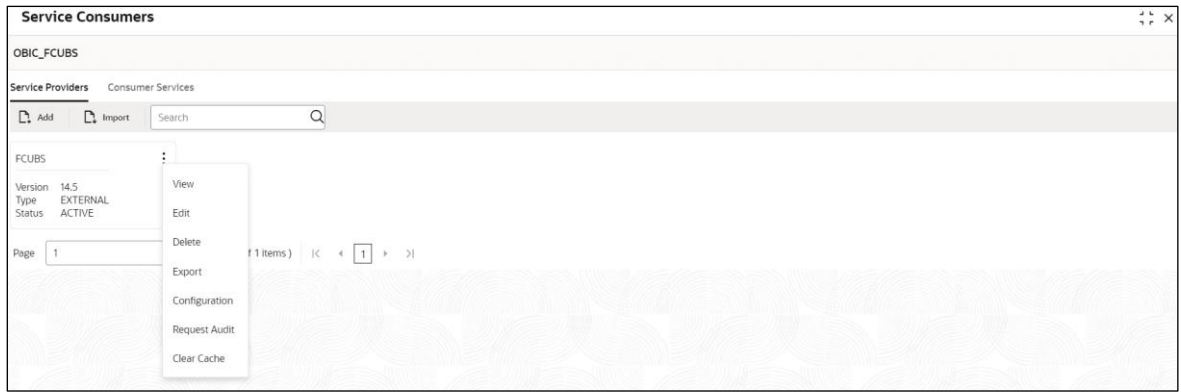


Table 237: Service Providers

| Component Name | Component Type | Condition | Comments |
|--|----------------|--------------|---|
| <Service Consumer> | Button | | Navigates back to Service Consumers |
| Add | Button | | Pops up add dialog |
| Import | Button | | Pops up import dialog |
| Search | Combo Box One | | Provides search functionality with case insensitive (Service Provider Name) |
| Navigation: Service Providers -> 3 dot icon (operation menu) | | | |
| View | menu option | Non-editable | Pops up view dialog |
| Edit | menu option | | Pops up edit dialog |
| Delete | menu option | | |
| Export | menu option | | Exports in JSON |
| Request Audit | menu option | | Pops up request audit log |

4.18.2.1 Add

User can create service provider manually.
 On **Service Providers** screen, click **Add** to create service providers.

Figure 267: Add

Table 238: Add

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|---------------------|----------------|--------------|--------------------------------------|--|---|
| Product Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255. No numeric value at beginning and no space allowed. | Unique provider name |
| Type | Combo Box One | Yes | | | Predefined Values: INTERNAL / EXTERNAL |

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|----------------|------------------------------|--------------|-----------|---|--|
| Version | Text Box | Yes | Number | <ul style="list-style-type: none"> Version cannot be blank Specify 0 or more characters, up to a maximum of 255. Specify only numeric or decimal values. | Unique provider version |
| Active | Switch | | | | Predefined Values: ACTIVE / INACTIVE If provider is marked as inactive, then all related routes will be stopped. |
| Headers | Collapsible Header & Content | | | | Provider specific headers |
| Service | Collapsible Header & Content | | | | Provider specific service details |
| Save | Button | | | | Saves the Service Provider |

4.18.2.2 Headers

External product processor might require some standard headers to be passed along with the request.

User can specify the headers which are required by service endpoints for its all implementations but not present in swagger file.

These headers can be configured in oracle banking routing hub using the steps given below.

Figure 268: Headers

Figure 269: Headers

Table 239: Headers

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|----------------|----------------|--------------|-----------|------------|---------------------|
| Add | Button | | | | Pops up add dialog |
| Edit | menu option | | | | Pops up edit dialog |

| Component Name | Component Type | Is Mandatory | Data type | Validation | Comments |
|--|----------------|--------------|--------------------------------------|--|---|
| Delete | menu option | | | | Deletes header |
| Navigation: Service Providers -> Headers -> Add | | | | | |
| Name | Text Box | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Name cannot be blank Specify 0 or more characters, up to a maximum of 255. No numeric value at beginning and no space allowed. | |
| Value | Text Area | Yes | Alphanumeric with special characters | <ul style="list-style-type: none"> Value cannot be blank Specify 0 or more characters, up to a maximum of 255. No space allowed. | Value either can be hardcoded or can be Velocity mapping. |
| OK | Button | | | | Saves the header details and displays it in the list |

4.18.2.3 Service

Figure 270: Service

The screenshot shows a web form titled "Add Service Provider". It contains the following elements:

- Product Name:** A text input field with a "Required" label below it.
- Version:** A text input field with a "Required" label below it.
- Type:** A dropdown menu with "Select" as the current value and a "Required" label below it.
- Active:** A toggle switch currently in the "off" position.
- Headers:** A section with a collapsed arrow and an "Add" button.
- Table:** A table with columns "Actions", "Name", and "Value". It contains the text "No data to display."
- Service:** A section with a collapsed arrow containing:
 - Type:** A dropdown menu with "WSDL" selected.
 - URL:** A text input field containing "VPATUSER1" and an "Import" button.
 - Table:** A table with columns "Service" and "Operation". It contains the text "No data to display."
- Save:** A button located at the bottom right of the form.

Table 240: Service

| Component Name | Component Type | Is Mandatory | Comments |
|----------------|----------------|--------------|---|
| Type | Combo Box One | Yes | Predefined Values: WSDL / SWAGGER |
| URL | Text Box | Yes | Service URL of the file location |
| Gateway Prefix | Text Box | | Gateway Prefix is context path of below formatted URL http://host:port/gateway-prefix/endpoint |
| Import | Button | | Extracts the service information from URL and displays it in the Service list |

4.18.2.4 WSDL

The Web Services Description Language (WSDL) is an XML-based interface description language that is used for describing the functionality offered by a web service.

Currently, non-SSL WSDL URL is only supported.

NOTE: In case there is a change in wsdl file, then same wsdl file need to be imported again in order to update the provided service information in routing hub.

4.18.2.5 SWAGGER

Swagger is an Interface Description Language for describing RESTful APIs expressed using JSON. Currently, Swagger 2.0 & Open API 3.0 both are supported.

NOTE: In case there is a change in swagger file, then same swagger file need to be imported again in order to update the provided service information in routing hub.

4.18.2.6 Import

User can create a service provider by importing the JSON file.

On **Service Providers** screen, click **Import**.

Figure 271: Import



Table 241: Import

| Component Name | Component Type | Is Mandatory | Validation | Condition | Comments |
|----------------|----------------|--------------|--------------------------------|------------------------|-----------------------------------|
| File | File picker | Yes | Allows only to select one file | Accepts only JSON file | Pops up file selection dialog box |
| Import | Button | | | | Imports Service Provider |

NOTE: Below data needs to be changed after importing provider configuration file:

- Implementation Host and Port
- Implementation Authentication Password

4.18.2.7 View

User can view provider details and can switch to edit form by clicking on edit icon.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **View**.

Figure 272: Oracle Banking Routing Hub Configuration

| Product Name | Type |
|--------------|----------|
| FCUBS | EXTERNAL |
| Version | Active |
| 14.5 | On |

| Service | Operation |
|------------------------------------|--------------------------|
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyEXTClgStatusFS |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEntriesFS |

4.18.2.8 Edit

User can modify the provider details.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **Edit**.

Figure 273: Edit

Edit Service Provider
✕

Product Name

Type

Version

Active

▼ Headers

+ Add

| Actions | Name | Value |
|---------------------|------|-------|
| No data to display. | | |

▼ Service

Type

URL

Required

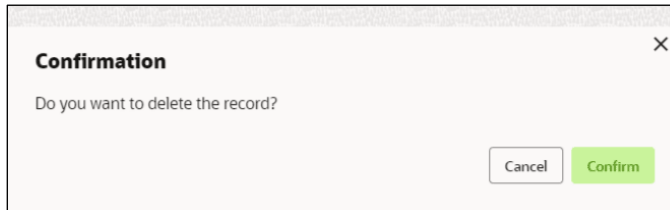
| Service | Operation |
|------------------------------------|--------------------------|
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEcaEntriesIO |
| FCUBSIFService (FCUBSIFServiceSEI) | ModifyEXTClgStatusFS |
| FCUBSIFService (FCUBSIFServiceSEI) | CreateExtAccEntriesFS |

4.18.2.9 Delete

User can delete the provider.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **Delete**.

Figure 274: Delete

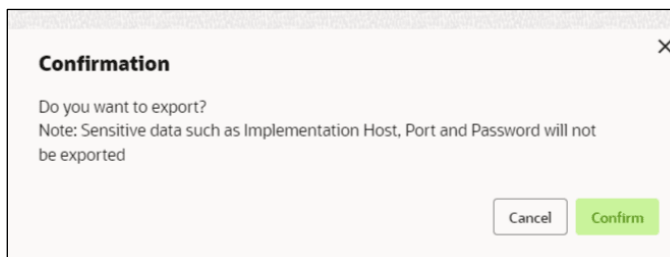


4.18.2.10 Export

User can export the provider configuration as JSON file.

On **Service Providers** screen, click **Operation Menu (3-dot icon)**, and click **Export**.

Figure 275: Export



NOTE: Below data is not be exported:

- Implementation Host
- Implementation Port
- Implementation Authentication Password

The above data needs to be configured manually after importing the configuration file.

Same has been mentioned in Import section

4.18.3 Oracle FLEXCUBE Onboarding to Decision Service Configuration

4.18.3.1 Fetch Credit Decision

Figure 276: Fetch credit decision – Header

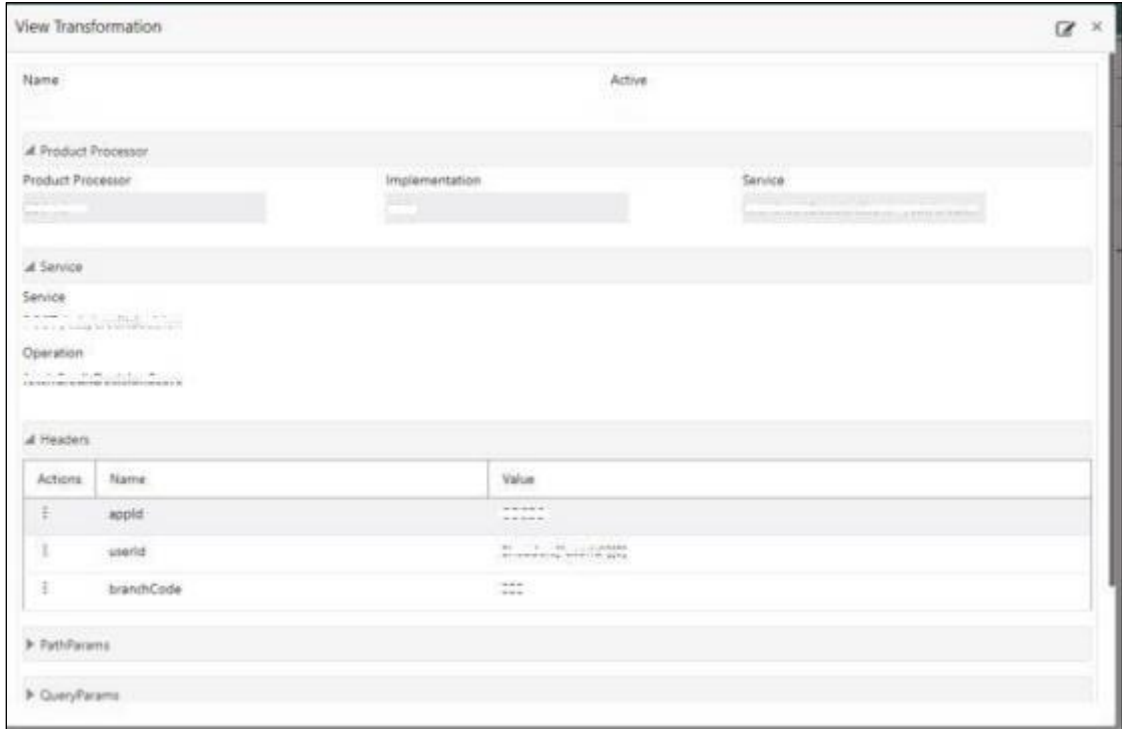


Figure 277: Fetch credit decision - Transformation:



Figure 278: Consumer Services

| Name | Description |
|------------------|---------------------------|
| ACCOUNTING | BWA Accounting |
| WALLET Services | OWALLET Services |
| PAYMENT Services | Payment for mobile - NTBX |

5 NLP Framework

This section of the user guide is designed to help you quickly get acquainted with the Machine Learning, Natural Language Processing (NLP) framework.

Pre-requisites

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

This section contains the following topics:

- [5.1 Toolkit](#)
- [5.1.5 Operation](#)
- [5.3 3P Service Integration](#)

5.1 Toolkit

The Toolkit is used to design and train NLP/Named Entity Recognition (NER) Model(s).

This section contains following subsections:

- [5.1.1 Use Case Definition](#)
 - [5.1.1.1 Use Case Definition Summary](#)
 - [5.1.1.2 Use Case Definition Maintenance](#)
- [5.1.2 Annotator](#)
 - [5.1.2.1 Model Training](#)
- [5.1.4 Model Management](#)
 - [5.1.4.1 Model Management Summary](#)
 - [5.1.4.2 Model Management Maintenance](#)
- [5.1.5 Model Import and Export Maintenance](#)
 - [5.1.5.1 Export Model](#)
 - [5.1.5.2 Import Model](#)

5.1.1 Use Case Definition

Use cases are defined by the business domain. The information that is required to be extracted from documents are driven by business consideration against the context of the use case being defined.

Tags/entities are required for annotating or tagging of information in the source document in order to create training files for a use case model training. These tags or entities will always be driven by business considerations for a particular use case.

The use case definition maintenance screen allows the user to define use case(s) and maintain specific list of tags for the use case.

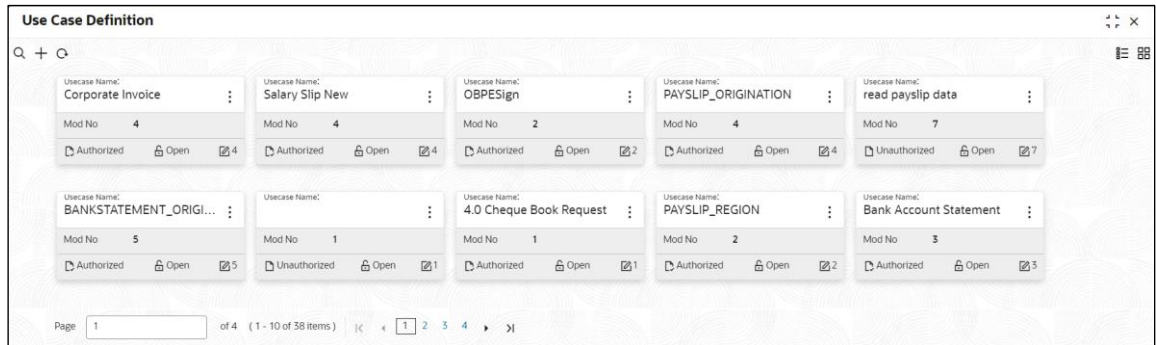
5.1.1.1 Use Case Definition Summary

The summary screen displays the list of defined use cases. To process this screen, perform the following steps:

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Use Case Definition**.

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

Figure 279: Use Case Definition



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

Table 242: Use Case Definition – Field Description

| Field | Description |
|----------------------------|--|
| Usecase Name | Displays the name of the use case |
| Mod No | Displays the modification number |
| Authorized Status | Displays the Authorized or Unauthorized or Rejected status |
| Record Status | Displays the status of the record. |
| Modification Number | Displays the number of modification performed on the record. |

5.1.1.2 Use Case Definition Maintenance

The maintenance screen allows you to define use cases and maintain entities/tags for the use case.

Figure 280: Use Case Definition Maintenance

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

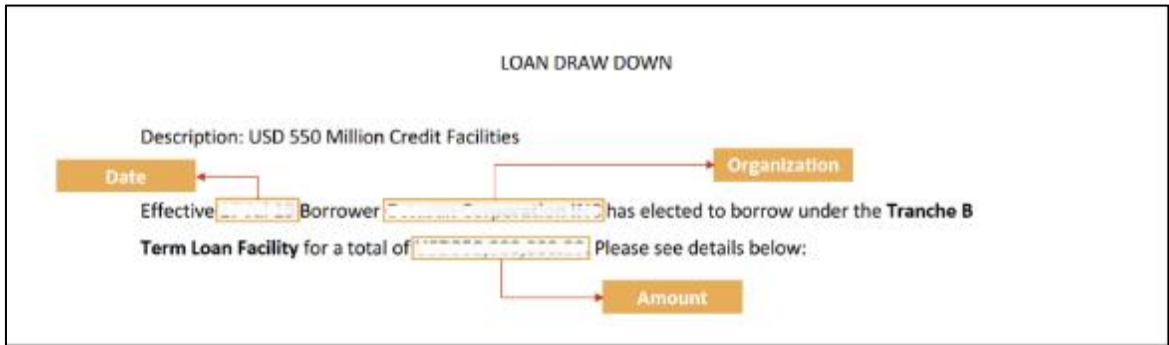
Table 243: Tag Maintenance – Field Description

| Field | Description |
|------------------------------------|--|
| Use Case Name | Unique use case name. It gets populated on Save, from the last folder name from the "Training Corpus Path (DOC)" |
| Description | Use Case Description |
| Mod No | Automatic Modification Number |
| Straight Through Processing | yes = Unattended / No = Attended |
| Use Case Tags/Entities | Specifies the use case tags entities. |
| Tag Display Sequence | The sequence in which the tags get displayed. |
| Tag Screen Display | Business Name of the Tag |
| Tag Name | Technical Name of the Tag |
| Annotation Tag | To identify tags to be used in Training |
| Default Value | Default value for tags not used for training |

5.1.2 Annotator

Annotation is the process of identifying information within a document content and tagging them as a specific type of information. Of course, each use case defined, will have their own relevant maintained list of tags/entities, which will be used to annotate source documents for a use case.

Figure 281: Annotator

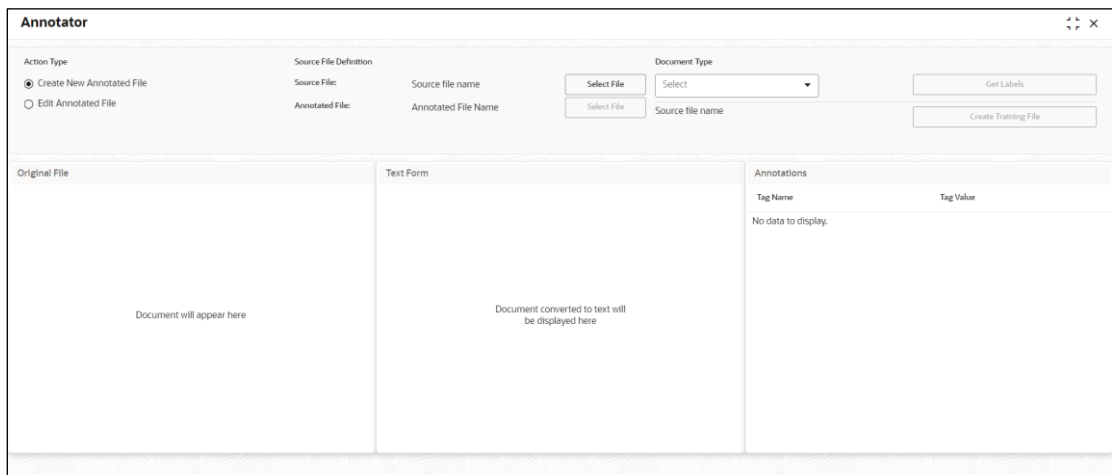


Annotator helps you to perform the annotations on a source document for a use case. To process this screen, perform the following steps:

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Annotator**.

→ The **Annotator** screen is displayed.

Figure 282: Annotator



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

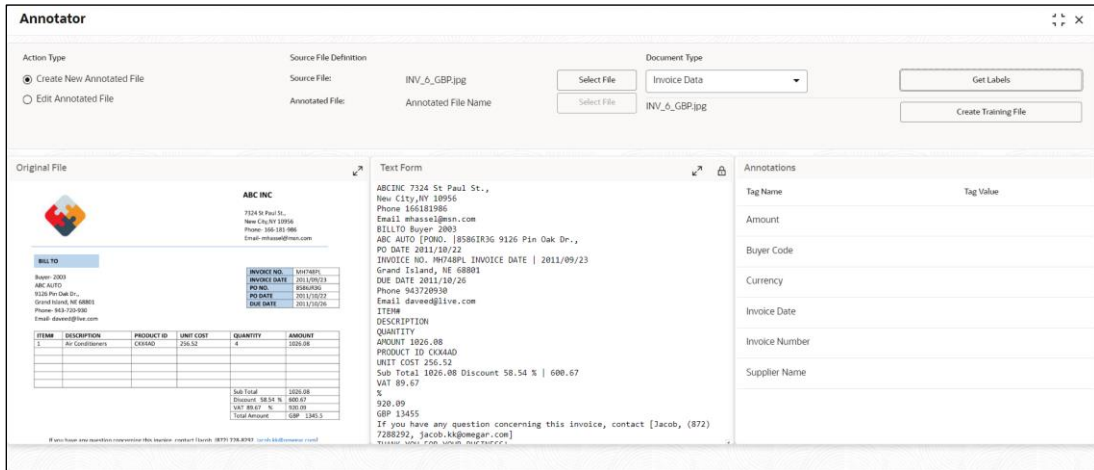
Table 244: Annotator – Field Description

| Field | Description |
|-------------------------------|--|
| Action Type | Select the action type. Available options are: <ul style="list-style-type: none"> • Create New Annotated File • Edit Created Annotated File |
| Source File Definition | Select the source document from local windows explorer based on the Action Type . |
| Document Type | Displays the list of all the use cases defined under the use case definition. |
| Get Labels | For the selected Document Type, the maintained Tags/entities are displayed in the Annotations section. |
| Create Annotated File | Once annotations of all the Tags are completed, this will perform two outcomes, <ul style="list-style-type: none"> • Create annotated text file in the defined NER train path as maintained under use case definition • Create text file in the defined DOC train path as maintained under use case definition |

Follow the below mentioned steps to annotate the source files:

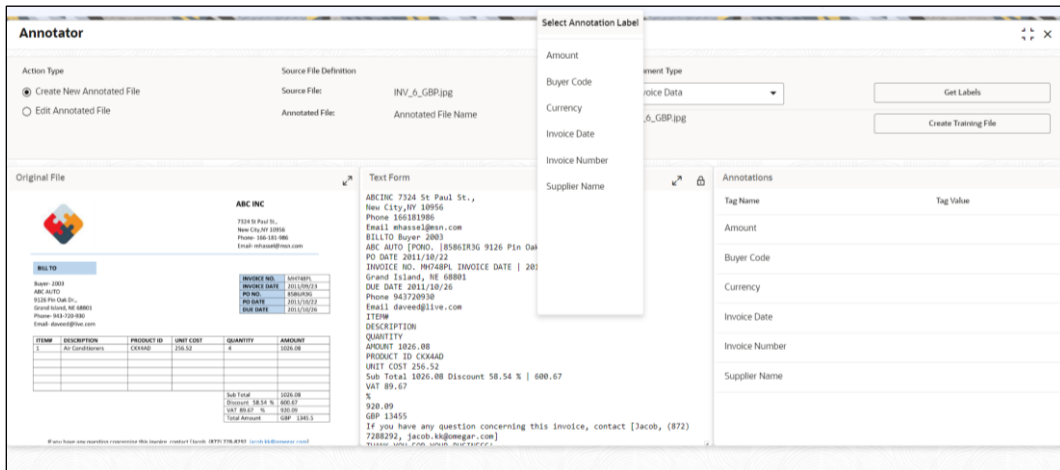
4. Select the Action Type as **Create New Annotated File**.
5. Select the **Document Type** from the dropdown list.
6. Click **Select File** button next to **Source File** field.
The **Windows Explorer** popup screen displays.
7. Navigate and select the source document to be annotated.
The **Original File** section displays the source document and the **Text Form** section displays the text version of the document.
8. Click **Get Labels**.
The **Annotations** section displays all the maintained tags for the selected Document Type.

Figure 283: List of Tags



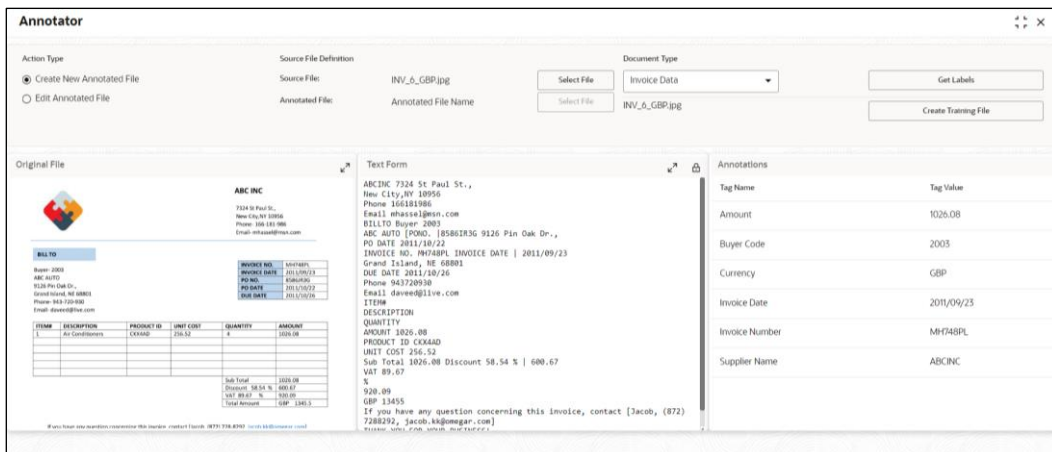
- Identify and select the information within the **Text Form** section.
- Right-click to display the list of tags.

Figure 284: Select Annotation Label



- Select the relevant tag.
- The **Annotations** section displays the information under Tag Name and Tag Value.

Figure 285: Annotations



12. Repeat steps (9) to (11) for all the displayed tags as per availability of information in the source document.
13. Select a Tag Name from the **Annotations** section and Right-click to delete the Tag Value.
14. Once all the tags are assigned with the relevant information, click **Create Training File** to create the annotated file and end the process.

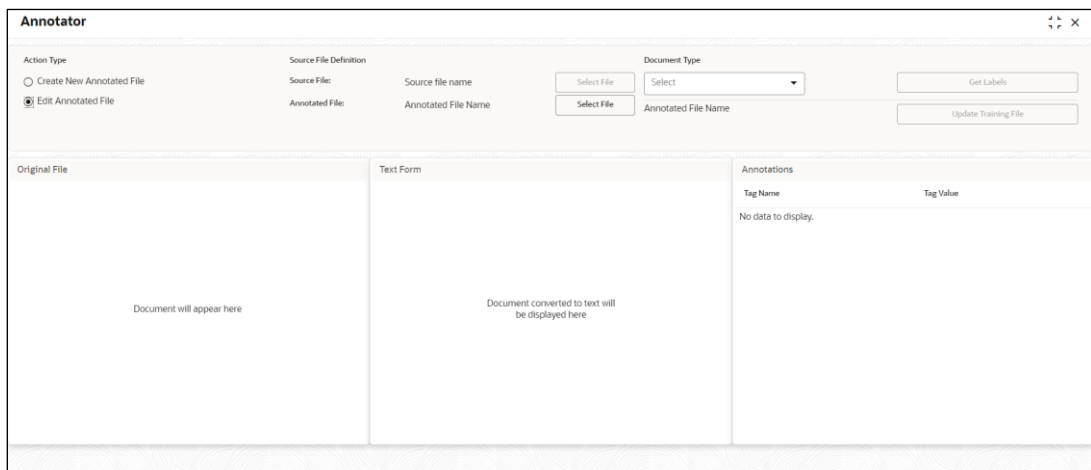
5.1.2.1 Edit Annotated File

The edit annotated file is a feature added Annotator screen to edit the annotations for the already created training files.

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Annotator**.
3. Select the Action Type as **Edit Annotated File**.

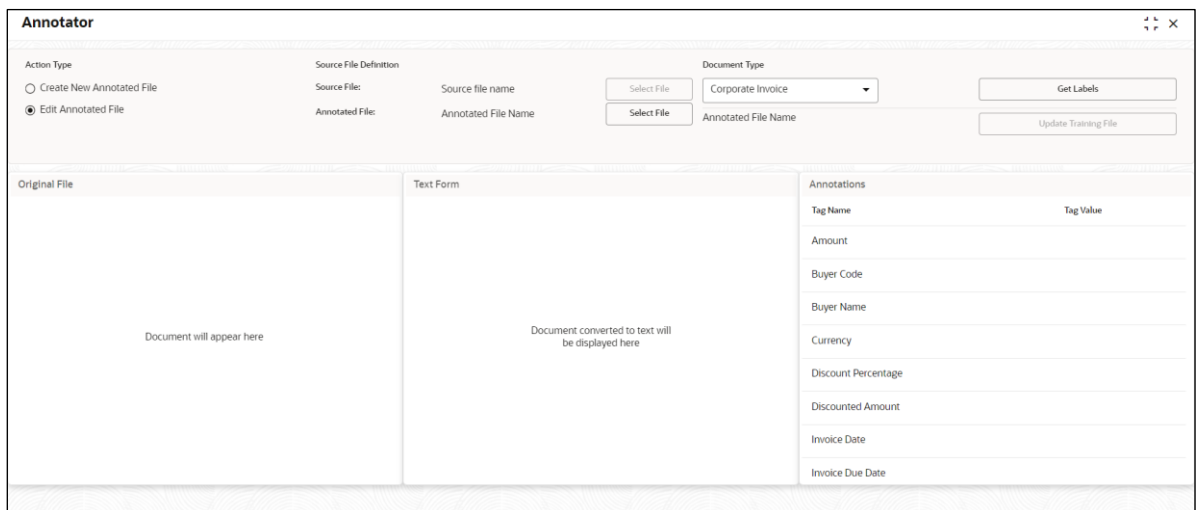
→ The **Annotator** screen is displayed.

Figure 286: Annotator



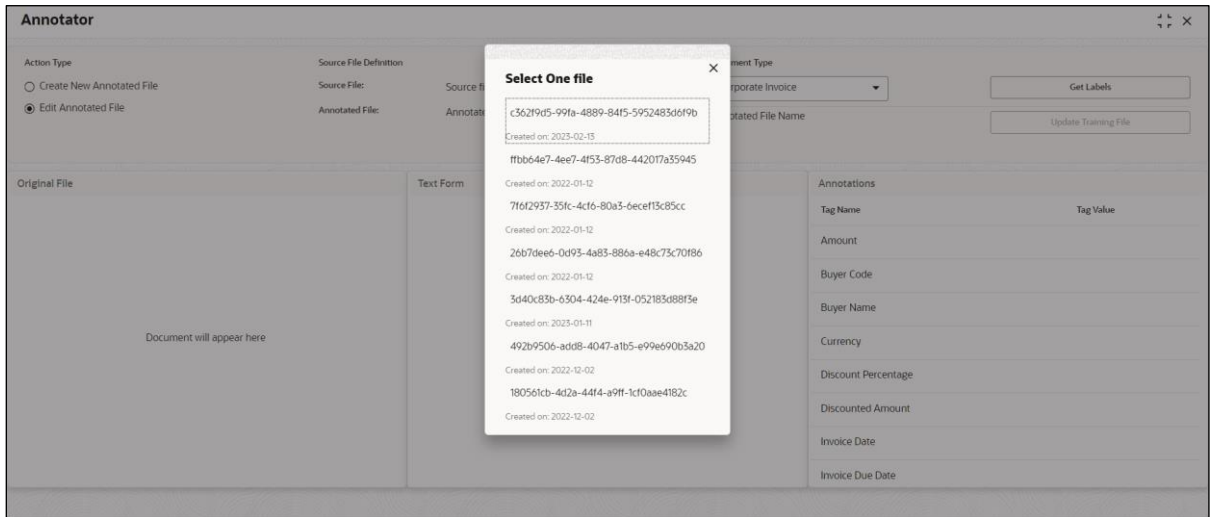
4. Select the **Document type** from the drop down and click **Get labels**.
The **Annotations** section displays all the maintained tags for the selected Document Type.

Figure 287: Get Labels



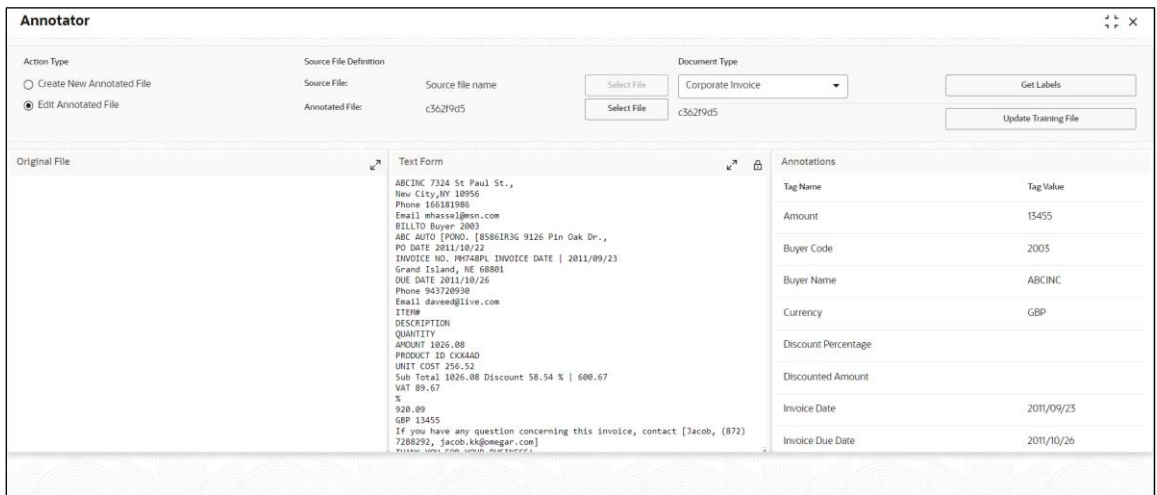
5. Click on **Select file at Annotated File Name**. Popup window will open with list of files.

Figure 288: List of Files



6. Select any file, and it will be displayed on the screen.

Figure 289: Text Form Preview



7. Identify and edit the information within the Text Form section.

Figure 290: Modified Text Form

Annotator

Action Type
 Create New Annotated File
 Edit Annotated File

Source File Definition
 Source File: Source file name
 Annotated File: c362f9d5

Document Type
 Corporate Invoice
 c362f9d5

| Original File | Text Form | Annotations | | | | | | | | | | | | | | | | | | |
|---------------------|---|--|----------|-----------|--------|-------|------------|------|------------|-----------|----------|-----|---------------------|--|-------------------|--|--------------|------------|------------------|--|
| | ABCINC 7324 St Paul St., New City, NY 10956 Phone 116381386 Email mhassel@msn.com BILITD Buyer 2003 ABC AUTOI [PONO, [85861836 9126 Pin Oak Dr., PO DATE 2011/10/22 INVOICE NO. 140748PL INVOICE DATE 2011/09/23 Grand Island, NE 68801 DUE DATE 2011/10/26 Phone 943720930 Email davee@live.com ITEX# DESCRIPTION QUANTITY AMOUNT 1026.00 PRODUCT ID CXX440 UNIT COST 256.52 Sub Total 1026.00 Discount 58.54 % 600.67 VAT 89.47 \$ 920.09 GBP 13455 If you have any question concerning this invoice, contact [Jacob, (872) 728229], jacob.kajomgar.com] ***** | <table border="1"> <thead> <tr> <th>Tag Name</th> <th>Tag Value</th> </tr> </thead> <tbody> <tr> <td>Amount</td> <td>15455</td> </tr> <tr> <td>Buyer Code</td> <td>2003</td> </tr> <tr> <td>Buyer Name</td> <td>ABC AUTOI</td> </tr> <tr> <td>Currency</td> <td>GBP</td> </tr> <tr> <td>Discount Percentage</td> <td></td> </tr> <tr> <td>Discounted Amount</td> <td></td> </tr> <tr> <td>Invoice Date</td> <td>2011/09/23</td> </tr> <tr> <td>Invoice Due Date</td> <td></td> </tr> </tbody> </table> | Tag Name | Tag Value | Amount | 15455 | Buyer Code | 2003 | Buyer Name | ABC AUTOI | Currency | GBP | Discount Percentage | | Discounted Amount | | Invoice Date | 2011/09/23 | Invoice Due Date | |
| Tag Name | Tag Value | | | | | | | | | | | | | | | | | | | |
| Amount | 15455 | | | | | | | | | | | | | | | | | | | |
| Buyer Code | 2003 | | | | | | | | | | | | | | | | | | | |
| Buyer Name | ABC AUTOI | | | | | | | | | | | | | | | | | | | |
| Currency | GBP | | | | | | | | | | | | | | | | | | | |
| Discount Percentage | | | | | | | | | | | | | | | | | | | | |
| Discounted Amount | | | | | | | | | | | | | | | | | | | | |
| Invoice Date | 2011/09/23 | | | | | | | | | | | | | | | | | | | |
| Invoice Due Date | | | | | | | | | | | | | | | | | | | | |

8. Once all modifications have been completed, click Update Training File to save the existing annotated file and finish the process.

5.1.3 Model Training

Model training is done on the annotated training corpus. The annotated training corpus is a collection of annotated training files created using the annotator.

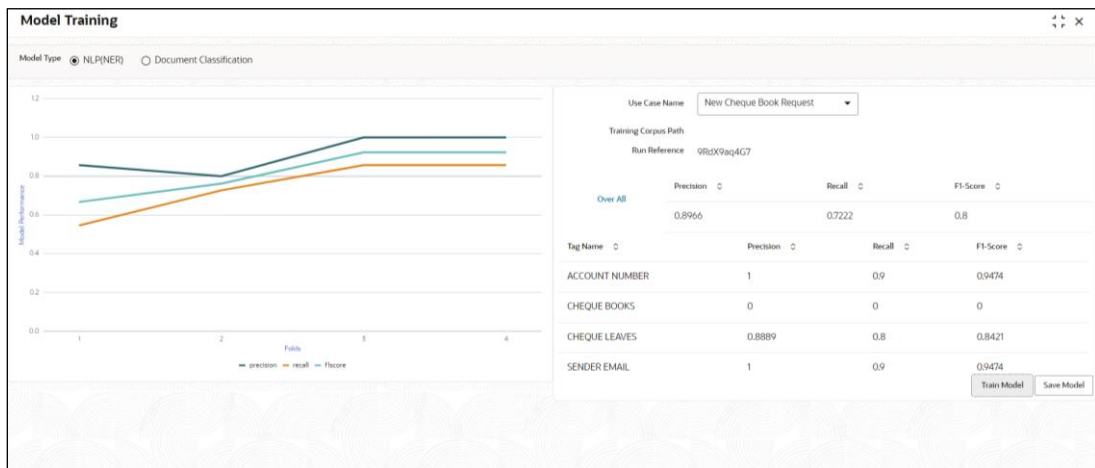
Model training is iterative and is carried out over increasing corpus size depending on the model parameters.

Each defined use case will have its own training corpus available in the path set up in the use case definition. To process this screen, perform the following steps:

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Model Training**.

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

Figure 291: Model Training



Training NER Models:

3. Select the Model Type as NLP(NER).
4. Choose the use case name.
5. Click **Train Model**.

Each model for a use case is identified by a unique run reference.

Training Document Classifier Model:

6. Select the Model Type as Document Classification.
7. Click **Train Model**.

If you find the model parameters acceptable, you may want to save the model by clicking **Model Save**.

The alternative is to add more annotated training files for the use case and repeat model training, till satisfactory parameters are achieved.

5.1.4 Model Management

All the run reference of models saved from model training for a use case can be seen here. For each model run reference, you can view the parameters for the model as well as individual tag/entities

You may choose the active model run reference to be used as part of business processing.

This section contains following subsections:

- [5.1.4.1 Model Management Summary](#)
- [5.1.4.2 Model Management Maintenance](#)

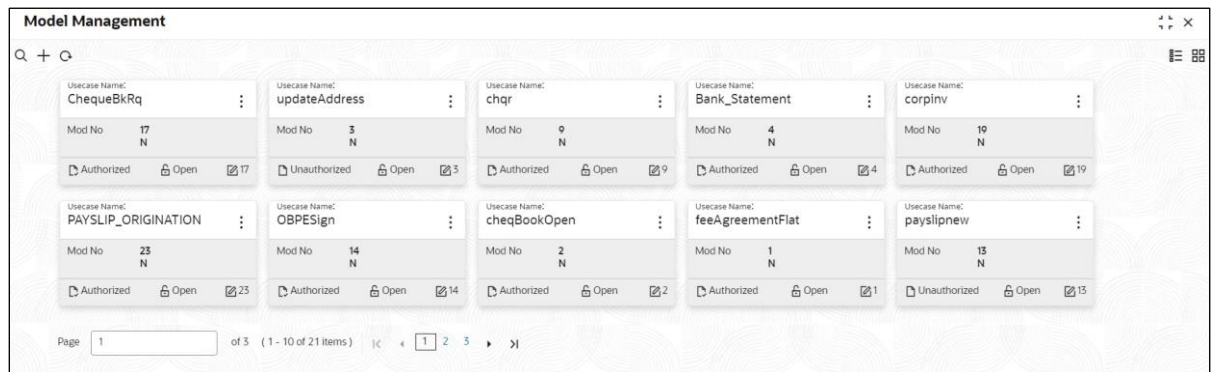
5.1.4.1 Model Management Summary

The summary screen displays the list of use case models. To process this screen, perform the following steps:

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Model Management**.

→ The **Model Management** screen is displayed.

Figure 292: Model Management Summary



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

Table 245: Model Management Summary – Field Description

| Field | Description |
|----------------------------|--|
| Use Case Name | Displays the name of the Use Case. |
| Mod No | Displays the number of modifications. |
| Authorized Status | Displays the status as Authorized or Unauthorized or Rejected. |
| Record Status | Displays the record status as Open or Closed. |
| Modification Number | Displays the number of modification performed on the record. |

5.1.4.2 Model Management Maintenance

This is where you may unlock and choose the active model run reference to be used as part of business processing. To process this screen, perform the following steps:

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Model Management**.

→ The **Model Management** screen is displayed.

Figure 293: Model Management Maintenance

| Run Reference | Training Date | Precision | Recall | F1 score | Active | |
|---------------|---------------|-----------|--------|----------|-------------------------------------|----------------|
| R9KtLunXCN | 27/01/2021 | 1 | 0.962 | 0.98 | <input checked="" type="checkbox"/> | Tag Parameters |
| wg9lOYxMJW | 16/02/2021 | 1 | 0.962 | 0.98 | <input type="checkbox"/> | Tag Parameters |
| 599bFyDx6 | 16/02/2021 | 1 | 0.962 | 0.98 | <input type="checkbox"/> | Tag Parameters |
| vPvF3Jz1Pp | 27/01/2021 | 1 | 0.889 | 0.941 | <input type="checkbox"/> | Tag Parameters |

Page 1 of 1 (1-4 of 4 items) |< < 1 > >|

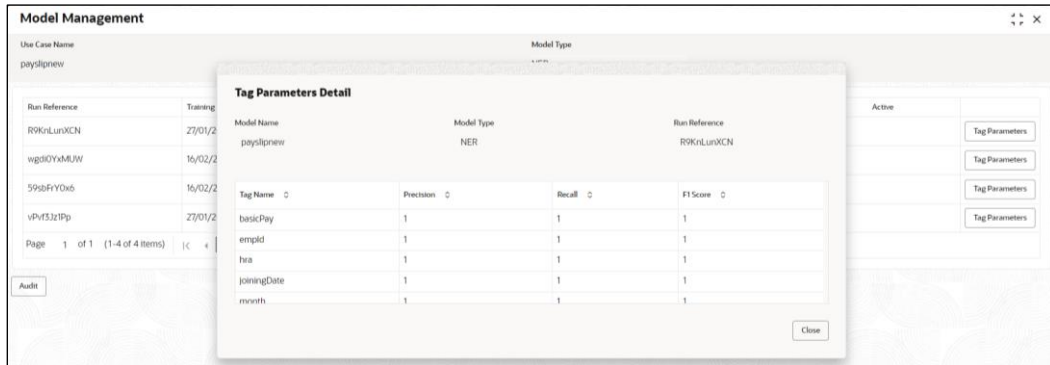
3. On **Model Management** screen, specify the fields. The fields marked as Required are mandatory. For more information on fields, refer to the field description table below.

Table 246: Model Management Maintenance – Field Description

| Field | Description |
|----------------------|---|
| Use Case Name | Displays the name of the Use Case. |
| Model Type | Displays the NER or Classification type of Model. |
| Run Reference | Unique Model Version Identifier. |
| Precision | Value between 0 to 1. Closer to 1 is better. |
| Recall | Value between 0 to 1. Closer to 1 is better. |
| F1 Score | Value between 0 to 1. Closer to 1 is better. |
| Active | The model run reference that is currently active. |

For each model run reference you could view the individual tag parameters.

Figure 294: Tag Parameters



At this stage you have defined a new use case with the tags/entities to be recognized by the model and trained and exported the use case model to be used by business.

5.1.5 Model Import and Export Maintenance

Models can be moved from one environment to another environment using Model import and export. Using this functionality models can be trained in one environment and be used in another. To process this screen, perform the following steps:

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Model Import Export**

→ The **Model Import Export** screen is displayed.

Figure 295: Model Import Export



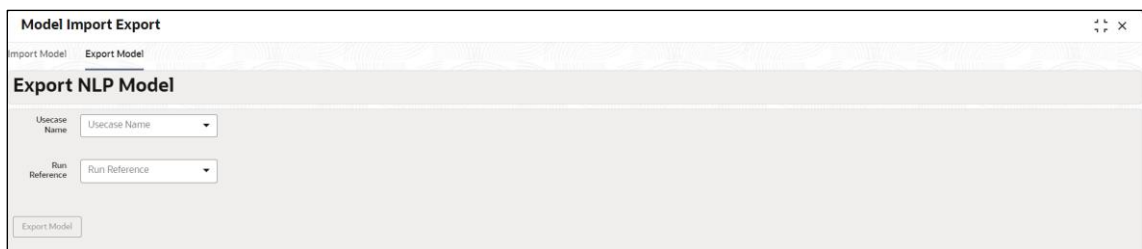
The screenshot shows a web application window titled "Model Import Export". At the top, there are two tabs: "Import Model" and "Export Model". Below the tabs, the main heading is "Export NLP Model". There are two dropdown menus: "Usecase Name" with the value "Usecase Name" and "Run Reference" with the value "Run Reference". At the bottom left, there is a button labeled "Export Model".

5.1.5.1 Export Model

Use Export Model option on the screen for exporting a model. Model will be exported to a file. Use following steps for process:

1. Select the **Export Model** section and the required **Usecase** and **Run Reference** on the **Model Import Export** screen.

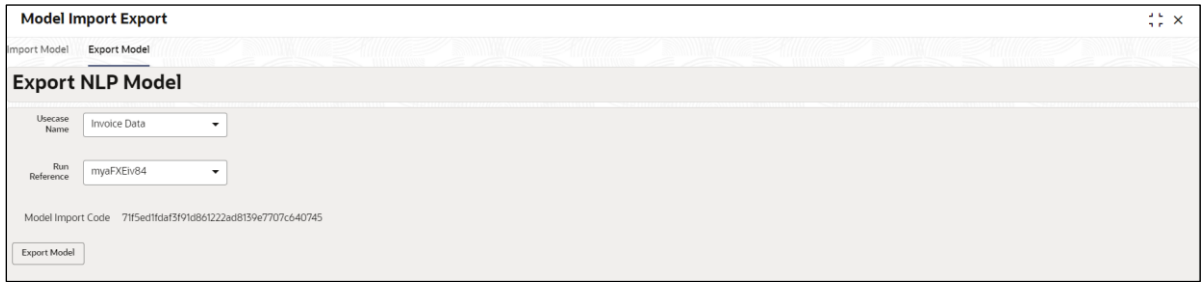
Figure 296: Export Model



This screenshot is identical to Figure 295, showing the "Model Import Export" window with the "Export Model" section selected. The "Export Model" button at the bottom left is highlighted with a red border, indicating it is the next step in the process.

2. Click on the **Export Model** button and Model file will be downloaded.
Please note down the Model Import Code as it is required while importing model.

Figure 297: Export Model with Model Import Code

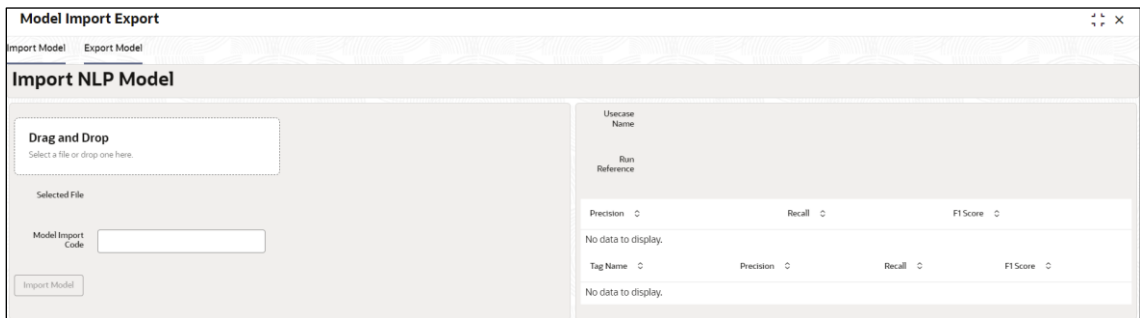


5.1.5.2 Import Model

Use Import Model option on the screen for importing a model. Model will be imported using model file created while exporting model. Use following steps for process.

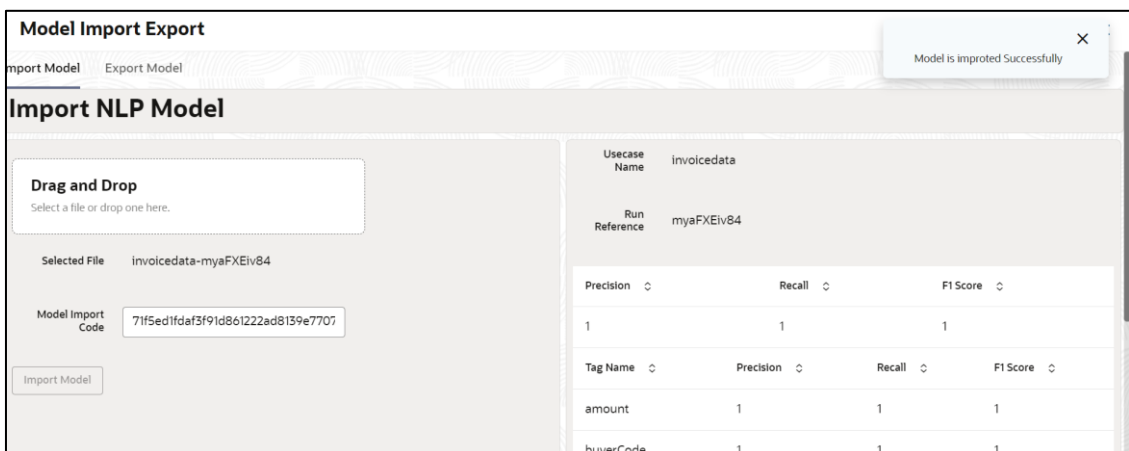
1. On the **Model Import Export** screen select the **Import Model** section.

Figure 298: Import Model



2. Click on **Drag and Drop** option and select the export model to be uploaded.
3. Specify the **Model Import code**.
4. Click **Import Model** button to successfully upload the model.

Figure 299: Import Model Successful



5.2 Operation

This is where the trained models are consumed for business processing.

This section contains following subsections:

- [5.2.1 Document Upload](#)
- [5.2.2 Transaction Log](#)

5.2.1 Document Upload

This is the screen where you upload the source document which is consumed by the NLP model and defined tags/entities are recognized.

The information that is extracted by the model is seamlessly used in further business processing. To process this screen, perform the following steps:

5. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Operation**.
6. Under **Operation**, click **Document Upload**.

→ The **Document Upload** screen is displayed.

Figure 300: Document Upload

The screenshot shows a web interface for document upload. At the top, there's a title bar 'Document Upload' with window control icons. Below it, the main content area is divided into two sections. The first section, 'Scan and Upload Document', contains a 'Select File' button with a file icon, a 'Document Type' dropdown menu, and an 'Upload' button. The second section, 'Original Document', contains a large empty area and a small text label 'Document to be processed will be displayed here for reference'.

7. Click **Select File** to select the source document.
8. Chose the Document Type from the pick list.
9. Click **Upload** to initiate business process.

5.2.2 Transaction Log

This is the screen where you can see all the uploaded transactions that has been interpreted by the NLP models.

You can filter the displayed transactions based on the following:

- Document Type
- Status

To process this screen, perform the following steps:

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Operation**.
2. Under **Operation**, click **Transaction Log**.

→ The **Transaction Log** screen is displayed.

Figure 301: Transaction Log

| Document Id | Tag Value(s) | Document Type | Model Reference | Processing Date | Status | Failure Reason | Training Required |
|-------------|--------------|---------------------------------------|-----------------|-----------------|-----------|------------------------------------|-------------------|
| 2902 | ++ | BANK STATEMENT-Bank Account Statement | | 20/04/2023 | | | |
| 2885 | ++ | BANK STATEMENT-Bank Account Statement | | 28/03/2023 | | | |
| 2884 | ++ | InvoiceData-Invoice Data | | 27/03/2023 | | | |
| 2885 | ++ | | | 27/03/2023 | ERROR | Unable to complete File Processing | Y |
| 2882 | ++ | | | 27/03/2023 | ERROR | Unable to complete File Processing | Y |
| 2862 | ++ | PAYSLIP_REGION-PAYSLIP_REGION | PjLzTdlKvc | 13/03/2023 | PROCESSED | | N |

3. On **Transaction Log** screen, specify the fields. For more information on fields, refer to the field description table below.

Table 247: Transaction Log – Field Description

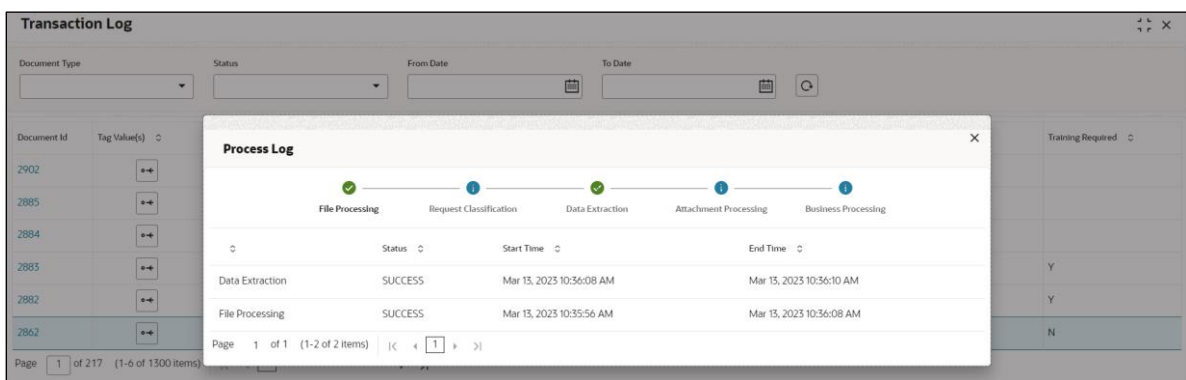
| Field | Description |
|------------------------|--|
| Document Type | Select the document type. |
| Status | Select the status. |
| Document Id | Displays the Document Management System Unique Identifier. |
| Document Type | Displays the document type - Use Case Definition. |
| Model Ref | Displays the Unique Model Version Identifier. |
| Processing Date | Displays the document processed date. |
| Status | Displays the status of the transaction. |

| Field | Description |
|----------------|---|
| Failure Reason | Displays the reason for failed status. |
| Train. Req'd | Displays train required status. |
| Tag Values | Displays the tag values for the processed transactions and allow the correction for transactions with errors. |

Execution Flow

Click on document reference ID to view details and execution flow.

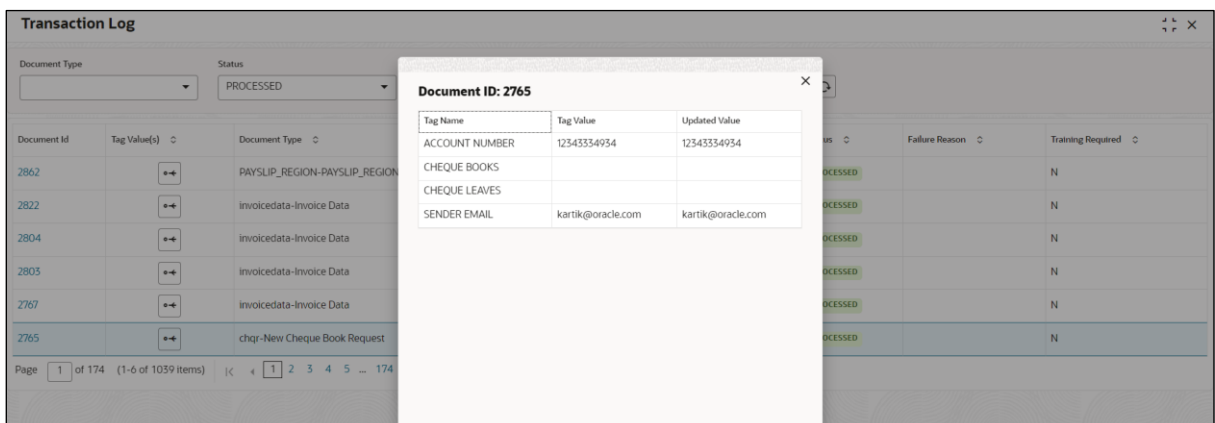
Figure 302: Execution Flow



Processed Status

For any Document Type, you can filter on the 'Processed' status and view the model tag values used to process the transactions. The displayed information reflects both the original retrieved values by the model from the document and also the values which have been corrected by human intervention.

Figure 303: Processed Status



Error Status

For any Document Type, you can filter on the 'Error' status and view all the failed transactions.

Figure 304: Error Status

| Transaction Log | | | | | | | |
|----------------------|-----------------------------------|---------------------------------------|----------------------|-----------------|--------|------------------------------------|-------------------|
| Document Type | Status | From Date | To Date | | | | |
| <input type="text"/> | ERROR | <input type="text"/> | <input type="text"/> | | | | |
| Document Id | Tag Value(s) | Document Type | Model Reference | Processing Date | Status | Failure Reason | Training Required |
| 2885 | <input type="button" value="++"/> | | | 27/03/2023 | ERROR | Unable to complete File Processing | Y |
| 2882 | <input type="button" value="++"/> | | | 27/03/2023 | ERROR | Unable to complete File Processing | Y |
| 2785 | <input type="button" value="++"/> | PAYSLIP_REGION-PAYSLIP_REGION | | 10/11/2022 | ERROR | Unable to complete File Processing | Y |
| 2665 | <input type="button" value="++"/> | Invoicedata-Invoice Data | | 24/08/2022 | ERROR | Unable to complete File Processing | Y |
| 2643 | <input type="button" value="++"/> | BANK STATEMENT-Bank Account Statement | | 18/08/2022 | ERROR | Unable to complete File Processing | Y |
| 2351 | <input type="button" value="++"/> | | | 27/04/2022 | ERROR | Unable to complete File Processing | Y |

Page 1 of 15 (1-6 of 89 items) |< < 1 2 3 4 5 ... 15 > >|

For the failed transactions, you can click on the Tag Value(s) to invoke the toolkit annotator in the error correction mode to create a new annotated training file for future model training.

Figure 305: Annotator

| Annotator | | | |
|--|---|---|--|
| Action Type <input type="radio"/> Create New Annotated File <input type="radio"/> Edit Annotated File | | Source File Definition Source File: <input type="text" value="Source file name"/> <input type="button" value="Select File"/> Annotated File: <input type="text" value="Annotated File Name"/> <input type="button" value="Select File"/> | |
| | | Document Type <input type="text" value="Select"/> <input type="button" value="Get Labels"/> <input type="button" value="Update Training File"/> | |
| Original File | Text Form | Annotations | |
| Document will appear here | Document converted to text will be displayed here | Tag Name Tag Value No data to display. | |

5.3 3P Service Integration

Any model execution or training service(s) built using any 3P NLP library can be integrated in the NLP framework.

The only requirement being the REST services must confirm to the payload definition detailed in the following section.

Building model training and execution services using other 3P NLP libraries would involve consulting effort.

This section contains the following topics:

- [5.3.1 Classification Training Service](#)
- [5.3.2 NER Training Service](#)
- [5.3.3 Classification Processing Service](#)
- [5.3.4 NER Processing Service](#)
- [5.3.5 Service Mapping](#)
- [5.3.6 Business Service Mapping](#)

5.3.1 Classification Training Service

This section elaborates the payload details for document classification model training service.

Input Payload

Table 248: Input Payload

| name | in | type | required | Remarks |
|-----------------|----------|--------|----------|---------------------------------|
| trainCorpusPath | formData | string | true | Training Corpus path |
| modelType | formData | File | true | Type of model being trained |
| runRef | formData | string | true | Unique running reference number |

- name: " **trainCorpusPath**"
in: "formData"
type: string
required: true
- name: " **modelType**"
in: "formData"
type: string
value for document classification training: "docClassification"
required: true
- name: " **runRef** "
in: "formData"
type: string
required: true

Output Payload:

```

{
  "data": {
    "timeTaken": 0,
    "corpusSize": 0,
    "precision": 0,
    "recall": 0,
    "f1score": 0,
    "model_fold_performances": null,
    "tag_performances": null
  }
}

```

Output payload data model definition:

```

ModelTrainParamsDTO:
type: object
properties:
  data:
    type: object
    properties:
      timeTaken:
        type: number
      corpusSize:
        type: number
      precision:
        type: number
      recall:
        type: number
      f1score:
        type: number
      model_fold_performances:
        type: array
        items:
          $ref: "#/definitions/ModelFoldPerfromancesDTO"
      tag_performances:
        type: array
        items:
          $ref: "#/definitions/MltbTagPerfromancesDTO"

```

5.3.2 NER Training Service

This section elaborates the payload details for NER model training service.

Input Payload

Table 249: Input Payload

| name | in | type | required | Remarks |
|-----------------|----------|--------|----------|---------------------------------|
| trainCorpusPath | formData | string | true | Training Corpus path |
| modelType | formData | File | true | Type of model being trained |
| runRef | formData | string | true | Unique running reference number |

- name: " **trainCorpusPath** "
in: "formData"
type: string
required: true
- name: " **modelType** "
in: "formData"
type: string
value for NER model training: "nlpNer "
required: true
- name: " **runRef** "
in: "formData"
type: string
required: true

Output Payload

```
{
  "data": {
    "timeTaken": 0,
    "corpusSize": 0,
    "precision": 0,
    "recall": 0,
    "f1score": 0,
    "model_fold_performances": [
      {
        "fold_no": 0,
        "eval_metric": "string",
        "value": 0
      }
    ],
    "tag_performances": [
      {
        "name": "string",
        "precision": 0,
        "recall": 0,
        "f1score": 0
      }
    ]
  }
}
```

Output Payload data model definition

ModelTrainParamsDTO:

```

type: object
properties:
  data:
    type: object
    properties:
      timeTaken:
        type: number
      corpusSize:
        type: number
      precision:
        type: number
      recall:
        type: number
      f1score:
        type: number
      model_fold_performances:
        type: array
        items:
          $ref: "#/definitions/ModelFoldPerfromancesDTO"
      tag_performances:
        type: array
        items:
          $ref: "#/definitions/MltbTagPerformancesDTO"

```

ModelFoldPerfromancesDTO:

```

type: object
properties:
  fold_no:
    type: number
  eval_metric:
    type: string
  value:
    type: number

```

MltbTagPerformancesDTO:

```

type: object
properties:
  name:
    type: string
  precision:
    type: number
  recall:
    type: number
  f1score:
    type: number

```


5.3.3 Classification Processing Service

This section elaborates the payload details for document classification model processing service.

Input Payload:

Table 250: Input Payload

| name | in | type | required | Remarks |
|-----------|----------|--------|----------|--|
| modelPath | formData | string | true | The path to the classification model |
| file | formData | File | true | The text file which must be classified |

- name: "**modelPath**"
 - in: "formData"
 - type: string
 - required: true
- name: "**file**"
 - in: "formData"
 - type: file
 - required: true

Output Payload

```
{
  "data": {
    "docType": "string"
  }
}
```

Output Payload data model definition

```
MltbNlpDTO:
  type: object
  properties:
    data:
      properties:
        docType:
          type: string
```

5.3.4 NER Processing Service

This section elaborates the payload details for NER model processing service

Input Payload:

Table 251: Input Payload

| name | in | type | required | Remarks |
|-----------|----------|--------|----------|--|
| modelPath | formData | string | true | The path to the NER model |
| file | formData | File | true | The text file which must be classified |

- name: "modelPath"
in: "formData"
type: string
required: true
- name: "file"
in: "formData"
type: file
required: true

Output Payload

```
{
  "data": {
    "keyvals": [
      {
        "tagName": "string",
        "value": "string",
        "start_index": 0,
        "end_index": 0
      }
    ]
  }
}
```

Output Payload data model definition:

```
MltbNerKeyValsDTO:
  type: object
  properties:
    data:
      properties:
        keyvals:
          type: array
          items:
            $ref: '#/definitions/MltbNerKeyValExtractedObjDTO'
```

MltbNerKeyValExtractedObjDTO:

type: object

properties:

 tagName:

 type: string

 value:

 type: string

 start_index:

 type: number

 end_index:

 type: number

5.3.5 Service Mapping

After creation of the model services, entries must be made into the table

CMC_TM_ML_SERVICE_DEFN to enable the NLP framework to use these services.

Existing use case:

Update the highlighted column in table CMC_TM_ML_SERVICE_DEFN with the new service API.

Table 252: Existing Use Case

| Column name | Remarks | Model Training | Model Processing |
|-----------------|-----------------------|---------------------|---------------------|
| ID | Unique ID | | |
| USECASE_NAME | Use Case Name | <existing use case> | <existing use case> |
| DESCRIPTION | Use Case Description | | |
| SERVICE_TYPE | Service Type | Training | Processing |
| SERVICE_DEFN | Mapped Service API | <New Service API> | <New Service API> |
| METHOD_TYPE | Method Type | POST | POST |
| APP_ID | Sub Domain ID | | |
| RECORD_STAT | Record Status | O | O |
| AUTH_STAT | Authorized Status | A | A |
| MOD_NO | Modification Number | 1 | 1 |
| ONCE_AUTH | Once Authorized | Y | Y |
| MAKER_ID | Maker Name | SYSTEM | SYSTEM |
| MAKER_DT_STAMP | Maker Date stamp | <Application Date> | <Application Date> |
| CHECKER_ID | Authorizer Name | SYSTEM | SYSTEM |
| CHECKER_DT_STAM | Authorizer Date stamp | <Application Date> | <Application Date> |

New use case

Insert a new record into the table CMC_TM_ML_SERVICE_DEFN.

Table 253: New Use Case

| Column name | Description | Remarks for Data | |
|------------------|-----------------------|--|--|
| ID | Unique ID | Ensure a Unique ID | |
| USECASE_NAME | Use Case Name | Must be one of the usecase_name from the table CMC_TM_ML_NER_TAG_MAS | |
| DESCRIPTION | Use Case Description | | |
| SERVICE_TYPE | Service Type | 'Training' | Use this value for model Training Service |
| | | 'Processing' | Use this value for model execution Service |
| | | 'Business' | Use this value for business Service |
| SERVICE_DEFN | Mapped Service API | <The newly created 3P NLP service API> | |
| METHOD_TYPE | Method Type | POST | |
| APP_ID | Sub Domain ID | NULL | |
| RECORD_STAT | Record Status | O | |
| AUTH_STAT | Authorized Status | A | |
| MOD_NO | Modification Number | 1 | |
| ONCE_AUTH | Once Authorized | Y | |
| MAKER_ID | Maker Name | SYSTEM | |
| MAKER_DT_STAMP | Maker Date stamp | <Application Date> | |
| CHECKER_ID | Authorizer Name | SYSTEM | |
| CHECKER_DT_STAMP | Authorizer Date stamp | <Application Date> | |

5.3.6 Business Service Mapping

If straight through processing is enabled in use case definition, then entries must be made into the table CMC_TM_ML_BUS_SERVICE_DEFN to enable the NLP framework to call the Business Service.

Insert a new record into the table CMC_TM_ML_BUS_SERVICE_DEFN for each use-case with straight through processing enabled.

Table 254: For Each Use Case

| Column name | Description | Remarks for Data | |
|---------------|--|--|-------------------------------------|
| ID | Unique ID | Ensure a Unique ID | |
| USECASE_NAME | Use Case Name | Must be one of the usecase_name from the table CMC_TM_ML_NER_TAG_MAS | |
| DESCRIPTION | Use Case Description | | |
| SERVICE_TYPE | Service Type | 'Business' | Use this value for business Service |
| ADAPTER_CLASS | Fully qualified name of the adapter class | Use oracle.fsgbu.cmc.nlp.pipeline.services.adaptor.GenericAdaptor for all the business service calls Use oracle.fsgbu.cmc.nlp.pipeline.services.adaptor.OBRHAdaptor if you want to call business service via Oracle Banking Routing Hub | |
| SERVICE_DEFN | Mapped Service API | API, which will be called for Business service execution | |
| HEADERS | Comma separated headers key value separated by colon (:) | Eg : docId:123 , branchCode : 000 | |
| METHOD_TYPE | Method Type | POST | |
| APP_ID | Sub Domain ID | NULL | |
| RECORD_STAT | Record Status | O | |

| Column name | Description | Remarks for Data |
|------------------|-----------------------|--------------------|
| AUTH_STAT | Authorized Status | A |
| MOD_NO | Modification Number | 1 |
| ONCE_AUTH | Once Authorized | Y |
| MAKER_ID | Maker Name | SYSTEM |
| MAKER_DT_STAMP | Maker Date stamp | <Application Date> |
| CHECKER_ID | Authorizer Name | SYSTEM |
| CHECKER_DT_STAMP | Authorizer Date stamp | <Application Date> |

If you are Integrating Business Service via Oracle Banking Routing Hub then in service definition column, you need to provide URL of Oracle Banking Routing Hub dispatch API and the additional headers in headers column.

Since there are some common headers, which are required for calling Oracle Banking Routing Hub as well (like applId, branchCode, uderId) and to avoid the conflict for these headers, the ML_ prefix is appended in header keys by Oracle Banking Routing Hub adaptor. You need to configure transformation logic of these headers in Oracle Banking Routing Hub.

6 Machine Learning Framework

This section is designed to help you quickly get acquainted with how to on-board business cases on the Machine Learning framework in Oracle Banking.

The assets used to build the Machine Learning framework is available by default with Oracle database.

Oracle Database 19c and above.

Prerequisites

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

Make sure that Machine Learning framework is already deployed and available as part of the application menu. Refer to **Common Core Services Installation Guide** for more details.

6.1 Use Case On-Boarding

On-boarding a new business case onto the Machine Learning framework involves two broad stages as highlighted below.

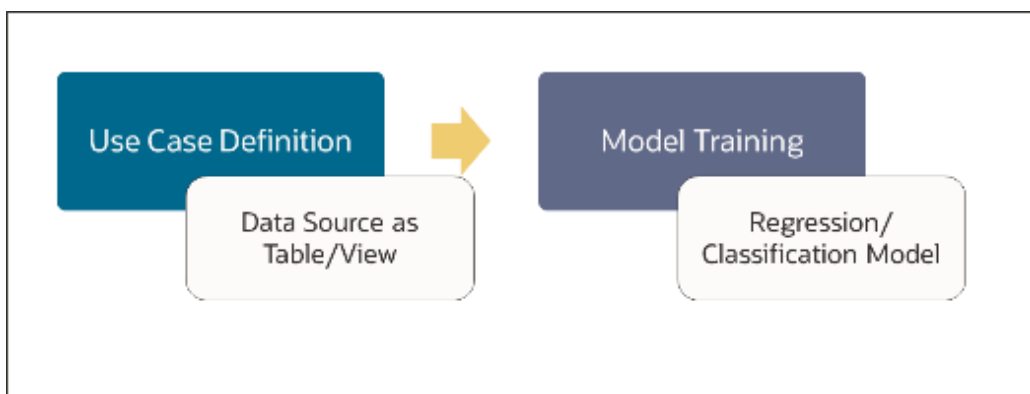
Model Definition

One-time setup of use case definition captures the data source, target columns and type of use case.

Model Training

Model training is use case specific and has the intelligence to evaluate multiple algorithms and discover the best fit algorithm to the data pattern.

The onset of these two stages assumes that you have already decided on the business use case that you would want to on-board.



6.2 Frameworks Supported

6.2.1 Timeseries

Timeseries are the use cases involving the date sequence data to forecast for future dates.

Example:

| CASE ID | CCY | BALANCE |
|---------|-----|---------|
| 17-Aug | USD | 6723.00 |
| 18-Aug | USD | 250.00 |
| 19-Aug | USD | 2654.00 |
| 20-Aug | USD | 20.00 |
| 21-Aug | USD | ? |

NOTE: CASE ID can either be a DATE or a Sequence

6.2.2 Timeseries Algorithms Supported

By default, the framework uses Exponential Smoothing to forecast from timeseries data. It evaluates 14 different algorithmic combinations to best fit the patterns of

- Error type (additive or multiplicative),
- Trend (additive, multiplicative, or none), including damped trends
- and Seasonality (additive, multiplicative, or none)

NOTE: User is not required to select any algorithmic combinations. The framework evaluates and selects the best fit combination for you.

6.2.3 Regression

Regression is a statistical technique to discover relationships using independent variables to estimate/predict a target variable of NUMBER or INTEGER type.

Example: User needs to predict the value of LUXURY SPEND for a new CASE ID, given the data of branch, marital status, income and savings

| CASE ID | BRANCH | MARITAL STATUS | INCOME | SAVING | LUXURY SPEND |
|---------|--------|----------------|--------|--------|--------------|
| 12345 | BRT | Y | 15000 | 6723 | 1000 |
| 12346 | BRT | N | 17500 | 250 | 750 |
| 12347 | CSR | D | 25000 | 2654 | 1900 |
| 12348 | CSR | N | 16567 | 20 | 2500 |

NOTE: CASE ID MUST uniquely identify a row

6.2.4 Regression Algorithms Supported

The following algorithm are available as part of the framework.

| S No | ALGORITHM | REMARKS |
|------|-------------------------------|---|
| 1 | GENERALIZED LINEAR REGRESSION | Also handles RIDGE regression depending on the underlying pattern of data |
| 2 | SUPPORT VECTOR MACHINES | Supports both linear and gaussian kernels |
| 3 | NEURAL NETWORK | Uses default 1 layer with number of nodes <= 50 |

NOTE: Users have the flexibility to select a specific algorithm or keep it as NULL for the framework to evaluate and best fit the algorithm to the underlying data.

6.2.5 Classification

Classification is a statistical technique to discover relationships using independent variables to classify a target variable into a number of GROUPS or CLASSES. Mostly used for decision making.

Example: User needs to predict if a new CASE ID will churn(1) or not (0), given the data of branch, marital status, income and savings

| CASE ID | BRANCH | MARITAL STATUS | INCOME | SAVING | CHURN |
|---------|--------|----------------|--------|--------|-------|
| 12345 | BRT | Y | 15000 | 6723 | 0 |
| 12346 | BRT | N | 17500 | 250 | 1 |
| 12347 | CSR | D | 25000 | 2654 | 1 |
| 12348 | CSR | N | 16567 | 20 | 0 |

NOTE: CASE ID MUST uniquely identify a row

6.2.6 Classification Algorithms Supported

The following algorithms are available as part of the framework.

| S No | ALGORITHM | REMARKS |
|------|-------------------------------|---|
| 1 | DECISION TREE | |
| 2 | NAÏVE BAYES | |
| 3 | RANDOM FOREST | |
| 4 | GENERALIZED LINEAR REGRESSION | Also handles RIDGE regression depending on the underlying pattern of data |
| 5 | SUPPORT VECTOR MACHINES | Supports both linear and gaussian kernels |
| 6 | NEURAL NETWORK | Uses default 1 layer with number of nodes <= 50 |

NOTE: Users have the flexibility to select a specific algorithm or keep it as NULL for the framework to evaluate and best fit the algorithm to the underlying data.

6.3 Partitioned Model

Oracle in-Database machine learning allows the user to design partitioned models.

Partitioned model organizes and represents multiple models as partitions in a single model entity, enabling you to easily build and manage models tailored to independent slices of data.

Example:

| CUSTOMER ID | BRANCH | MARITAL STATUS | INCOME | SAVING | LUXURY SPEND |
|--------------------|---------------|-----------------------|---------------|---------------|---------------------|
| 12345 | BRT | Y | 15000 | 6723 | 1000 |
| 12346 | BRT | N | 17500 | 250 | 750 |
| 12347 | CSR | D | 25000 | 2654 | 1900 |
| 12348 | GRF | N | 16567 | 20 | 2500 |

In this above example of data, user could build a single partitioned model on independent slices of data based on branch code.

The user has the advantage of having a single partitioned model instead of having multiple models for each individual branch.

6.4 On-Boarding Use Case

6.4.1 Model Definition

Use cases are defined by the business domain of the product processor to which it is mapped. They are unique and machine learning models are named after the use case.

The model definition screen allows you to define the use case and configure the data source to be used for model training.

6.4.1.1 Model Definition Summary

The summary screen displays the list of defined use cases. To access the screen, perform the following steps:

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

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

Figure 306: Model Definition Summary

| Use Case Name | Mod No | Correlation | Authorized Status | Modification Number |
|--------------------|--------|-------------|-------------------|---------------------|
| CONSUL_DEMO | 12 | Y | Unauthorized | 12 |
| ORIG_REQ_COMP_TIME | 5 | N | Unauthorized | 5 |
| PARTY_CLUS_POC | 1 | Y | Authorized | 1 |
| NEWCASE | 2 | N | Unauthorized | 2 |
| CLASS_DATE_DFT | 4 | N | Authorized | 4 |
| CLASS_DEMO_ABHI | 15 | N | Unauthorized | 15 |
| CaseIDTest | 5 | N | Unauthorized | 5 |
| SEG_DEMO_MRID | 2 | Y | Authorized | 2 |
| NetTest1 | 2 | N | Authorized | 2 |
| LOAN_DEFAULT_MODEL | 1 | Y | Authorized | 1 |



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

Table 255: Model Definition Summary – Field Description

| Field | Description |
|----------------------------|--|
| Use Case Name | Displays the name of the use case |
| Mod No | Displays the modification number |
| Correlation | Displays the default 'N' for new records. On correlation validation in Model definition screen, it will change to 'Y'. |
| Authorized Status | Displays the Authorized or Unauthorized or Rejected status. |
| Record Status | Displays the status of the record. |
| Modification Number | Displays the number of modifications performed on the |

6.4.1.2 Model Definition Maintenance

Model Definition Maintenance screen enables the user to maintain the use case details and define the use case type and data source details.

- From **Model Definition Summary** screen, click  button on the Use case tile to **Unlock** or click  to create the new model definition.

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

Figure 307: Model Definition Maintenance

- On **Model Definition Maintenance** screen, specify the fields. The fields marked as Required are mandatory. For more information on fields, refer to the field description table below.

Table 256: Model Definition Maintenance – Field Description

| Field | Description |
|-----------------------------|--|
| Use Case Name | Specify the name of the Use Case. |
| Description | Specify the description of the Use Case. |
| Use Case Type | Select the type of Use Case – Regression or classification from the drop down. |
| Product Processor | Select the product to which the use case belongs. |
| Training Data Source | Specify the Table or View name used as data source to train the model. |

| Field | Description |
|-------------------------------|--|
| Unique Case Identifier | Select the column name to uniquely identify a record. NOTE: Column name is a function of table/view design and has to have unique constraint defined |
| Target Column | Select the value of the column which is to be predicted by training the model. It has to have unique constraint defined NOTE: Column name is a function of table/view design |
| Positive Target Value | If Use Case Type selected is CLASSIFICATION, then this field is enabled else disabled for REGRESSION. It will display distinct values from the target column |
| Tablespace | Specify the valid tablespace and all model related data will be persisted in this table space |
| 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 | Specify the column names to slice data. Refer Partitioned Model for details |
| Selected Algorithm | Select the algorithm from the list and build the model. This field should be null to allow the framework to select the best fit algorithm to build the model. |
| Model Error Statistics | Select the model error statistics. By Default, the value is selected as 'RMSE' for REGRESSION. The user can also select 'MAE'. It will be disabled for CLASSIFICATION |

Cost Matrix:

This button is enabled ONLY for CLASSIFICATION type of use cases.

Any classification model can make two kinds of error

| Actual Value | Predicted Value | Error Type |
|--------------|-----------------|----------------|
| 1 | 0 | False Negative |
| 0 | 1 | False Positive |

This screen is used to bias the model into minimizing one of the error types, by adding a penalty cost. All penalty cost has to be positive.

| Actual Value | Predicted Value | Penalty Cost |
|--------------|-----------------|--------------|
| 1 | 0 | 6 |
| 0 | 1 | 2 |

The default is zero cost for all combinations.

Biasing the model is a trade-off with accuracy of prediction. Business determines if a classification model is required to be biased or not.

3. Click **Cost Matrix** button to launch the screen.

→ The **Cost Matrix** screen is displayed.

Figure 308: Cost Matrix

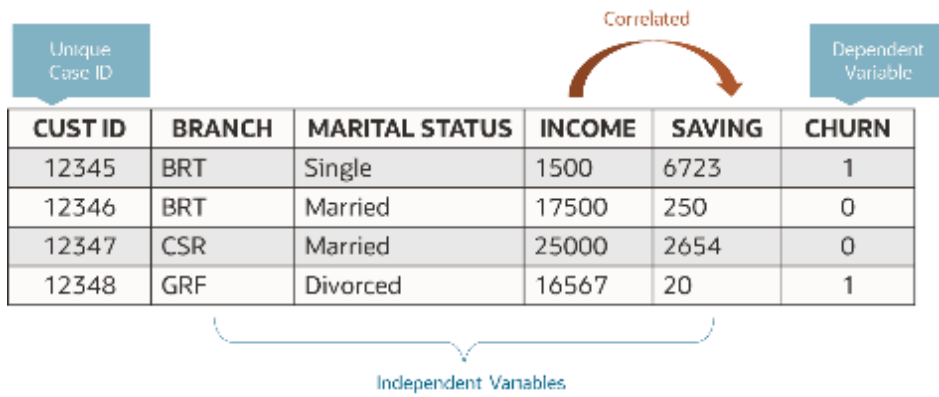
| Actual Value | Predicted Value | Cost |
|--------------|-----------------|------|
| 0 | 0 | 0 |
| 0 | 1 | 0 |
| 1 | 0 | 0 |
| 1 | 1 | 0 |

4. On **Cost Value** screen, specify the relevant penalty cost.

5. Click **Save** to save and close the **Cost Matrix** screen and back to the **Model Definition Maintenance** screen.

Correlation:

Multicollinearity occurs when two or more independent variables are highly correlated with one another in a model.



Multicollinearity may not affect the accuracy of the model as much, but we might lose reliability in model interpretation

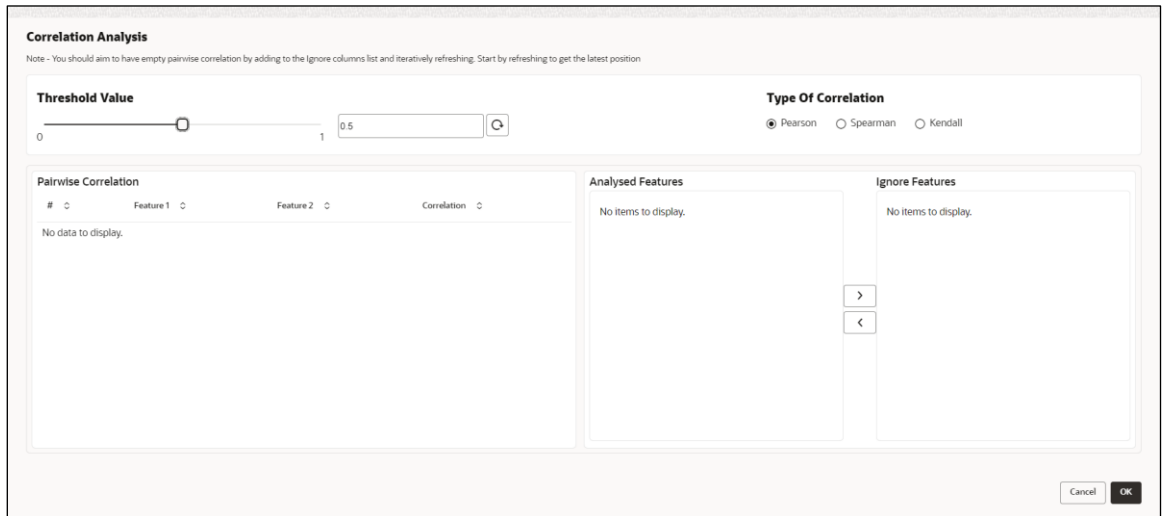
Irrespective of CLASSIFICATION or REGRESSION, all use cases must be evaluated for Correlation.

This button will display Orange mark if evaluation is pending.

- Click **Correlation** button to launch the screen.

→ The **Correlation Analysis** screen is displayed.

Figure 309: Correlation Analysis




- On **Correlation Analysis** screen, select the required fields. For more information on fields, refer to the field description table below.

Table 257: Correlation Analysis – Field Description

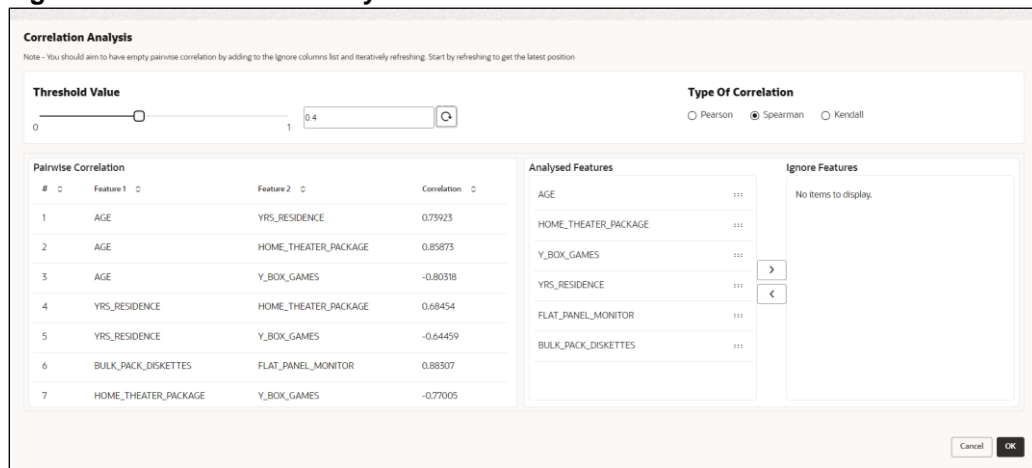
| Field | Description |
|------------------------|---|
| Threshold Value | Select the threshold value. By default, the value is set as 0.5. The Value can be set between 0.1 to 0.9. |

| Field | Description |
|-----------------------------|---|
| Type of Correlation | Select the type of correlation. By default, the option is selected as Pearson. The formula used for calculation is different for each type |
| Pairwise Correlation | Displays the output of the Correlation Validation. |
| Analyzed Features | Displays the distinct analysed Features from Pairwise Correlation. |
| Ignore Features | User defined list created from Analysed Features. |

8. Click  to initiate the evaluation process.

→ The **Correlation Analysis - Pairwise Correlation** screen is populated.

Figure 310: Correlation Analysis - Pairwise Correlation



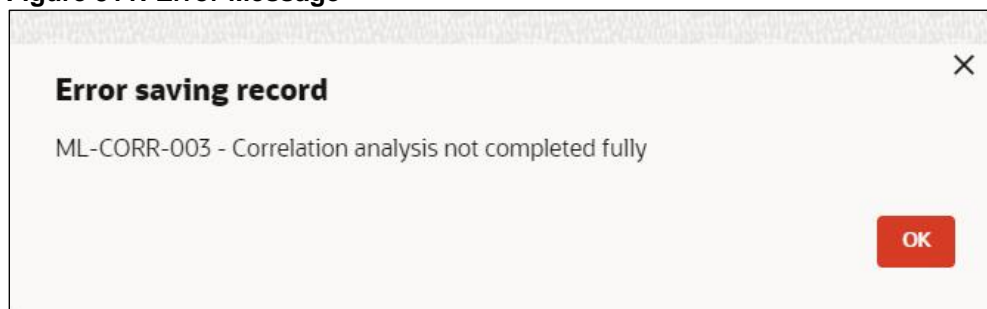
9. Move ONE of the Analyzed Features to Ignore Features List

10. Click  and re-evaluate Correlation as mentioned in Step 8.

11. Rinse & repeat Step 9 & 10 for each feature addition to the **Ignore feature** list, until **Pairwise Correlation** displays zero correlated pair.

12. Attempting to exit the screen midway without achieving zero Pairwise Correlation, will display the following error message.

Figure 311: Error Message



13. After successful **Correlation Evaluation**, the orange highlight on the **Correlation** button is removed.

14. After **Correlation Evaluation** and **Cost Matrix** definition (for CLASSIFICATION), click **Save** to create the new Model Definition. The user can view the configured details in the **Model Definition Summary**.

Model Metrics

Once the user has successfully trained Machine Learning model, the user can score/predict the model outcomes as required by the use case. The user can view the **Model Metrics** tab only after training the model successfully. Refer to **Model Training and Scoring** section for training the model.

15. Click **Model Metrics** tab to view the Model Metrics details.

→ The **Model Metrics** screen is displayed.

Figure 312: Model Metrics

| Model Partitions | Value |
|-----------------------------|------------------------------|
| FULL MODEL | |
| Model Name | CLASS_DEMO_MRID |
| Algorithm | ALGO_SUPPORT_VECTOR_MACHINES |
| CUST_MARITAL_STATUS_Divorc. | -433 |
| CUST_MARITAL_STATUS_Widowed | 1567 |
| EDUCATION_9th | -688 |
| EDUCATION_Profsc | -484 |

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

Table 258: Model Metrics – Field Description

| Field | Description |
|-------------------------|---|
| Model Partitions | Select the model partitions from the dropdown. If the model has been designed to have partitions, it will display the partitioned values based on underlying data of the defined partition column else display FULL MODEL. |

| Field | Description |
|----------------|---|
| Metrics | <p>Displays the various model attributes, as per the best model identified and trained. The number of model attributes is a function of algorithm and underlying pattern of data</p> <p>Some attributes are common for all models,</p> <p>Model Name</p> <p>Algorithm</p> <p>INF_TIME (Inference Time)</p> <p><Model metric>(Train)</p> <p><Model metric>(Test)</p> |
| Value | Displays the value of the attribute. |

6.4.2 Model Training and Scoring

Model Training and Scoring screen enables the user to train the model for the selected use case and use the trained model to predict and score multiple records at a time. The predicted values persist in the database and are available in the prediction column maintained for the user case.

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

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

Figure 313: Model Training and Scoring

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

Table 259: Model Training and Scoring – Field Description

| Field | Description |
|-------------------------------|---|
| Use Case Name | Select the Use Case name from the dropdown. |
| Description | Displays the description of the use case. |
| Use Case Type | Displays the type of use case. |
| Model Training | |
| Training Data Source | Displays the training data source. |
| Unique Case Identifier | Displays the unique case identifier. |
| Target Column | Displays the target column of the model. |
| Partition Column(s) | Displays the partition column of the model. |
| Model Batch Scoring | |
| Model Name | Displays the name of the model. |
| Inference Data Source | Displays the Inference data source. |

2. Select the use case name from the dropdown.
3. Click **Train Model** to train the model for the selected use case.
4. Click **Batch Scoring** to predict the score for the data source records.

The predictions of batch scoring are now available for business consumption.

6.5 Online Single Record Prediction

This is made available as a REST API and allow you to predict for a single record. The predictions do not persist in the database.

These can be invoked directly from application user interface, to retrieve and display the results.

The explain ability of the model outcome is also made available.

6.6 Use Case Modifications

Use case definition may undergo the following modification and would require model re-training. After each re-training run, you should review the model details discussed under Model Explainability.

Table 260: Use Case Modifications

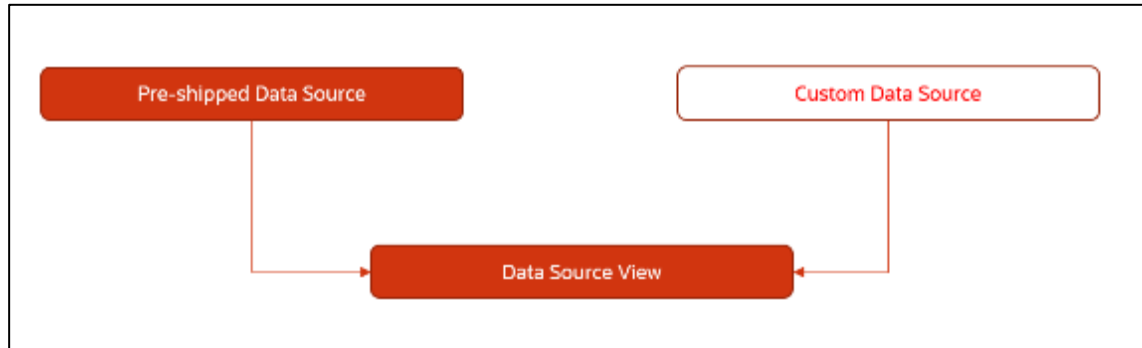
| Use Case Modification | Model Re-training Required | Correlation Analysis Required |
|---|----------------------------|-------------------------------|
| Data Source replaced by another data source | Yes | Yes |

| Use Case Modification | Model Re-training Required | Correlation Analysis Required |
|--|-----------------------------------|--------------------------------------|
| New column Added to existing data source | Yes | Yes |
| New columns Added to custom data source | Yes | Yes |
| Existing column removed from existing data source | Yes | Yes |
| Selected Algorithm Changed | Yes | No |
| Model Error statistic Changed | Yes | No |
| Partition Column Name list altered (added / removed) | Yes | Yes |

6.7 Data Extensibility

To address the requirement of banks to add new data points to the factory shipped data source, we have provided the facility of data extensibility.

Figure 314: Data Extensibility



Banks can add any number of new data columns to the customer data source

The defined data source view is mapped to a use case in the Model definition.

Machine Learning will automatically consider all the available data points in the data source View.

6.8 Model Explainability

The details of the Regression models built using the framework is made available under the 'Model Metrics' tab in Use Case Definition for better understanding and transparency.

The available details are

- Model Name
- Algorithm Name
- Inference Time
- Training Error Metric
- Testing Error Metric
- List of data attributes that make up the model depending on the framework and algorithm used

6.9 Time Series Forecast

Timeseries forecast is unique as it consumes sequential data to forecast.

This uniqueness necessitates model training and forecast to be executed in a single processing routine. This is very unlike regression model approach where model training and model prediction are separate distinct actions.

6.9.1 Forecast REST Service

Timeseries framework is made available as an independent REST service to be consumed by products and use cases as required.

The following information is required to be provided.

Table 261: Forecast REST Service – Field Description

| Field | Description |
|---------------------------|--|
| Use Case Name | Specify the Unique Use Case Name. |
| Data Source | Specify the Table or View name used as data source to train the model. |
| Target Column | Specify the model will train and forecast future values of this column. NOTE: Column name is a function of table/view design |
| Unique Identifier | Specify the column name to uniquely identify a sequence NOTE: Column name is a function of table/view design. Must be Date or a sequence |
| Model Partitioning | Specify the column names to slice data. Refer Partitioned Model for details NOTE: Column name is a function of table/view design |
| Partitioned Value | Specify the actual Value of the Model Partition |
| Forecast Window | Specify the number of forecasts required as an outcome |
| Tablespace | Specify the valid tablespace and all model related data will be persisted in this table space |

6.10 Model Monitoring and Auto Training

The underlying data on which a machine learning model is initially trained will eventually undergo changes in distribution over time. This shift in the data distribution away from the original distribution is referred to as data drift.

Not if, but when the underlying data drift is significant enough, the current model may lose its efficacy in predicting outcomes, onsetting model decay.

Monitoring of deployed models is required to detect data drift and trigger model re-build or re-training.

Regression and Classification use case types are eligible for setting up model monitoring.

Note: Model monitoring expects the presence of an existing trained model as a pre-requisite.


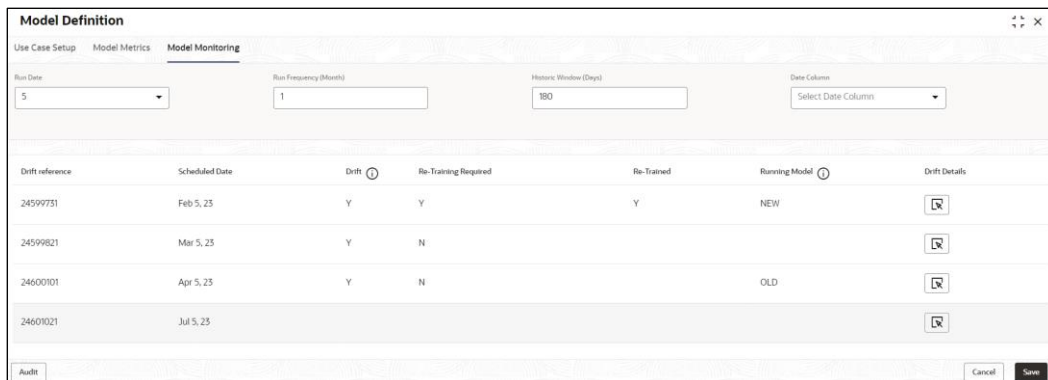




1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, Click **Model Definition**, Under **Model Definition**, click **Model Definition Summary**.
 2. Click  button on the Use case tile to **Unlock**.
 3. Select **Model Monitoring** tab to view the **Model Definition** screen.
- The **Model Monitoring** screen is displayed.

Figure 315: Model Monitoring



| Drift reference | Scheduled Date | Drift | Re-Training Required | Re-Trained | Running Model | Drift Details |
|-----------------|----------------|-------|----------------------|------------|---------------|---|
| 24599731 | Feb 5, 23 | Y | Y | Y | NEW |  |
| 24599821 | Mar 5, 23 | Y | N | | |  |
| 24600101 | Apr 5, 23 | Y | N | | OLD |  |
| 24601021 | Jul 5, 23 | | | | |  |

4. This screen allows you to setup Model monitoring for the use case. For more information on fields, refer to the field description table below.

Table 262: Model Monitoring – Field Description

| Field | Description |
|-------------------------------|--|
| Run Date | <p>Run date is the calendar date used with 'Run Frequency (Month)' to set up a recurring monitoring schedule. On the schedule date, model monitoring routine will analyze the underlying data to detect presence/absence of data drift and trigger model re-build.</p> <p>Permissible values: 1 – 31 and default is 15</p> <p>Note: This field is mandatory</p> |
| Run Frequency (Month) | <p>Specify the run frequency in months.</p> <p>Example: if we want to schedule a run on 17th of every 6 months, then we set up</p> <p>Run Date: 17</p> <p>Run Frequency (Month): 6</p> <p>6 is the set default, the value. Minimum value is 1</p> <p>Note: This field is mandatory</p> |
| Historic Window (Days) | <p>Historic window in days determine how far back should we consider, to define the window of data evaluation.</p> <p>Example: A value of 90 would mean a historic window from T-90 days to T Day, T being the system date. Default is set at 180.</p> <p>Note: This field is mandatory</p> |
| Date Column | <p>This field captures the date column in the data source which should be considered for determining the historic window. Keep it empty If the data source does not have a date column.</p> <p>In the absence of a date column in the data source, system will consider the entire available data available in the data source.</p> |

- The following fields are populated for reference once the model monitoring routine is executed on the scheduled date.

Table 263: Model Evaluation – Field Description

| Field | Description |
|-----------------------------|---|
| Drift Reference | Displays the Unique Drift Reference ID, populated by the model monitoring routine initial run |
| Scheduled Date | Displays the scheduled date after the initial run of the model monitoring routine. |
| Drift | Initially it will be empty and will get populated once the model monitoring routine runs and determines the presence or absence of drift. Display value is Y or N. |
| Re-Training Required | Model monitoring routine determines the re-training requirement and populates Y or N values. |
| Re-Trained | Model monitoring routine populates the status of re-training with Y or N values. |
| Running Model | The model monitoring routine evaluates both the existing and the new model, it re-trained, to determine which model best fits the contemporary changed data. Final values are OLD, if existing model is retained or NEW, for revised re-trained model |

6. Click on the  icon to view the **Drift Details**.

The Drift Details button will be enabled only if drift is detected; otherwise, it will continue to be disabled.

The model monitoring routine identifies the drift in the data distribution using statistical hypothesis tests. Drift is of two types - Concept drift for target and data drift for the data attributes. Concept drift decides if the current model is to be re-trained or not. If concept drift is detected, this screen displays the analysis and statistical test values for both the concept drift and data drift of the attributes that contribute to the model.

Figure 316: Drift Details


| Drift Details | | | | | | |
|----------------|----------|------------------|------------|---------|----------------|------------|
| Attribute Name | Datatype | Statistical Test | Test Value | P Value | Drift Detected | Drift Type |
| A5 | NUMBER | KS-TEST | 0.38 | 0 | Y | COVARIATE |
| A6 | NUMBER | KS-TEST | 0.25 | 0 | Y | COVARIATE |
| DFLT_FLAG | VARCHAR2 | F1 | -0.11 | | Y | CONCEPT |

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

Table 264: Drift Details – Field Description

| Field | Description |
|-------------------------|--|
| Attribute Name | Displays the attributes used in the model |
| Datatype | Displays the data type of the attribute. |
| Statistical Test | Displays the statistical tests results. The available options are: F1 - concept drift KS-TEST - Numerical feature attributes CHI-SQR - categorical feature attributes |
| Test Value | Displays the numerical statistical test result |
| P Value | The P Value determines the statistical significance. Will be null for F1 statistical test. |
| Drift Detected | Indicates whether drift has been detected with a Y or N. |
| Drift Type | Displays either concept or covariate (data) drift type. |

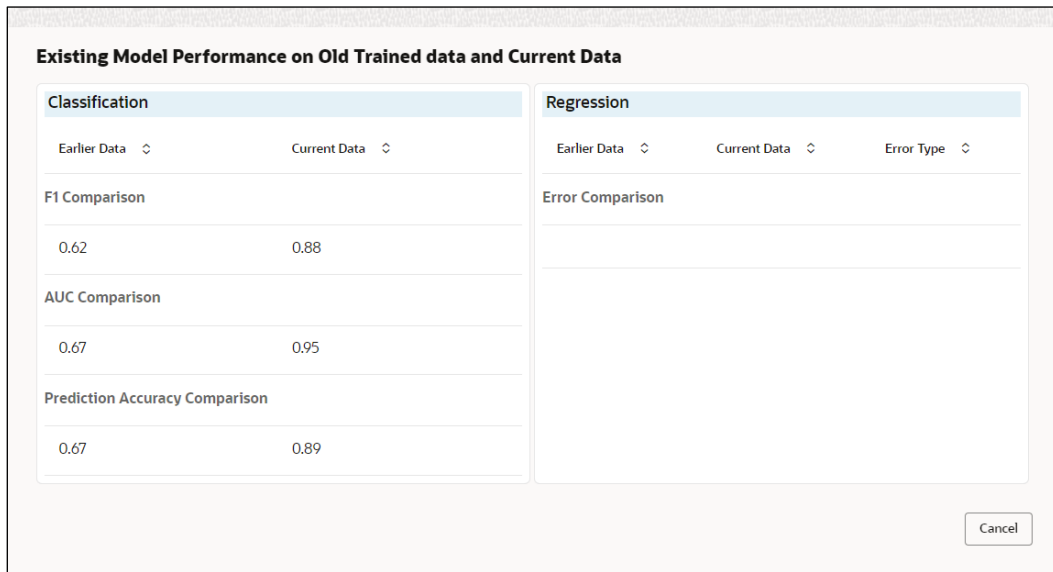
7. Select the relevant **drift reference** record.

Click  from **Drift** header to view the comparative Model Performance Screen to understand how the decision of drift is arrived at.


Existing model is used to predict on an earlier data sample and the current data sample. The results of both the prediction are captured and displayed.

Classification models are compared on F1, AUC and Prediction accuracy while Regression, models are evaluated on prediction error.

Figure 317: Existing Model Performance on Old Trained data and Current Data



8. Select relevant **Drift reference** record.

Click  from **Running Model** header to view the comparative performance of the re-trained model vs current model, in order to understand how the system decided on which model best fit the current data distribution.

Classification models are evaluated on F1, AUC and Prediction accuracy while Regression models, are evaluated on prediction error

Figure 318: Existing and New Model Metrics Comparison

6.11 Interest Rate File Upload

This topic describes the information to perform the bulk upload for the interest rate maintenance in common core.

File Type Supported – CSV

File Naming Convention – CmclntRate<UniqueName>.csv

NOTE: Replace the <UniqueName> for each upload.

NOTE: The fields marked as Required are mandatory.

Table 265: Interest Rate File Upload – Master Records

| Sequence | Field name | Type | Size | Description |
|----------|------------------------------|--------|------|---|
| 1 | Rate Code* | String | 10 | Denotes the rate code |
| 2 | Description* | String | 120 | Denotes Rate description |
| 3 | Branch Code* | String | 3 | Displays the branch code |
| 4 | Quote Basis for Loans* | Number | 1 | Select the quote basis for loans from the drop-down list |
| 5 | Propagates Rate to Branches* | String | 1 | If this is checked then the rate code is propagated to all the other branches |

| | | | | |
|----|-----------------------|--------|----|---|
| | | | | from head office branch |
| 6 | Type* | String | 1 | Denotes the Rate Code is of Fixed or Floating in the usage perspective |
| 7 | Maker ID* | String | 12 | Sender or maker of the external customer configuration create service. |
| 8 | Maker Date Stamp* | DATE | - | Timestamp of the creation |
| 9 | Checker ID* | String | 12 | Approver/authorizer of the external customer configuration |
| 10 | Checker Date Stamp* | DATE | - | Timestamp of the approval |
| 11 | Record Status* | CHAR | 1 | External customer configuration status – active/open or inactive/closed |
| 12 | Authorization Status* | CHAR | 1 | Authorization status – authorized or unauthorized |
| 13 | Once Authorized* | CHAR | 1 | Determines if the record has been authorized atleast once. |
| 14 | Modification Number* | Number | 4 | Modification |

Table 266: Interest Rate File Upload – Child Records 1

| Sequence | Field Name | Type | Size | Description |
|----------|------------|--------|------|-----------------------|
| 1 | Rate Code* | String | 10 | Denotes the rate code |

| | | | | |
|---|------------------------|--------|------|-------------------------------|
| 2 | Branch Code* | String | 3 | Denotes the branch code |
| 3 | Currency Code* | String | 3 | Denotes the Currency Code |
| 4 | Amount Slab* | Number | 22,3 | Denotes the Amount Slab |
| 5 | Effective Date* | DATE | - | Denotes the Effective Date |
| 6 | Borrow Lend Indicator* | CHAR | 1 | Denotes Borrow Lend Indicator |

Table 267: Interest Rate File Upload – Child Records 2

| Sequence | Field Name | Type | Size | Description |
|----------|------------------------|--------|------|-------------------------------|
| 1 | Rate Code* | String | 10 | Denotes the rate code |
| 2 | Branch Code* | String | 3 | Displays the branch code |
| 3 | Currency Code* | String | 3 | Denotes the Currency Code |
| 4 | Amount Slab* | Number | 22,3 | Denotes the Amount Slab |
| 5 | Effective Date* | DATE | - | Denotes the Amount Slab |
| 6 | Borrow Lend Indicator* | CHAR | 1 | Denotes Borrow Lend Indicator |
| 7 | Tenor To* | Number | 5 | Denotes Tenor To |
| 8 | Units* | String | 1 | Denotes Tenor Units |
| 9 | Interest Rate* | Number | 13,8 | Denotes the Interest Rate |

7 Rules Framework

This Rules framework is used for creation and evaluation of business rules, creation of facts, which are the building blocks in business rules.

This section contains the following topics:

- [7.1 Facts](#)
- [7.2 Rule](#)

7.1 Facts

Fact is the information-carrying block, used for creating the rules.

Fact can be of the following type:

- NUMBER
- TEXT
- BOOLEAN
- DATE
- ARRAY
- ENUM

This section contains the following topics:

- [7.1.1 Create Fact](#)
- [7.1.3 View Fact](#)

7.1.1 Create Fact

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

Prerequisite

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

1. From **Home** screen, Under **Fact**, click **Create Fact**.
9. Click **New** to create a single fact.
 - The Create Fact screen is displayed.

Figure 319: Create Fact

10. Specify the details in the relevant data fields.

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

Table 268: Create Fact – Field Description

| Field | Description |
|--------------------------|---|
| Code | Specify the alphanumeric code without space for the fact. |
| Description | Specify the description of the fact. |
| Product Processor | Select the product processor. |
| Type | <p>Select the type of the fact from the dropdown list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Number • Text • Boolean • Date • Array • ENUM |

11. Click **Save** to save the details of fact.
12. Click **Bulk Upload** to create a multiple fact.

→ The **Create Fact- Bulk Upload** screen is displayed.

Figure 320: Create Fact – Bulk Upload



13. Click on **Download Template** to get the sample file.



FactsTemplate.csv

14. Fill all the Facts details to be created in the template file and save the file.
15. Click **Drag and Drop** and select the file from the browser.
16. Click **Upload**.

7.1.2 Create ENUM type Fact

The **Create Fact** screen allows the user to create ENUM type of fact.

Prerequisite

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



1. From **Home** screen, Under **Fact**, click **Create Fact**.
2. Click **New** to create a ENUM type fact.
 - The **Create Fact – ENUM Type Fact** screen is displayed.

Figure 321: Create Fact – ENUM Type Fact

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

Table 269: Create Fact - ENUM Type Fact – Field Description

| Field | Description |
|--------------------------|---|
| Code | Specify the alphanumeric code without space for the fact. |
| Description | Specify the description of the fact. |
| Product Processor | Select the product processor. |
| Type | Select the type of the fact as ENUM from the dropdown list. |

18. Click on the  icon to add the list of ENUM fact values.
19. Click on the  icon to delete any of the list of ENUM fact values.
20. Click **Save** to save the details.

7.1.3 View Fact

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

Prerequisite

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

1. From **Home** screen, click **Fact**.
2. Under **Fact**, click **View Fact**.
 - The **View Fact** screen is displayed.

Figure 322: View Fact

The screenshot shows the 'View Fact' interface. At the top, there is a 'Product Processor' search field containing 'PLATORULE' and a 'Tag' dropdown menu. Below this is a 'Filter' section with a 'Type to filter' input field, a 'Refresh' button, and a table with the following data:

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

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

Table 270: View Fact – Field Description

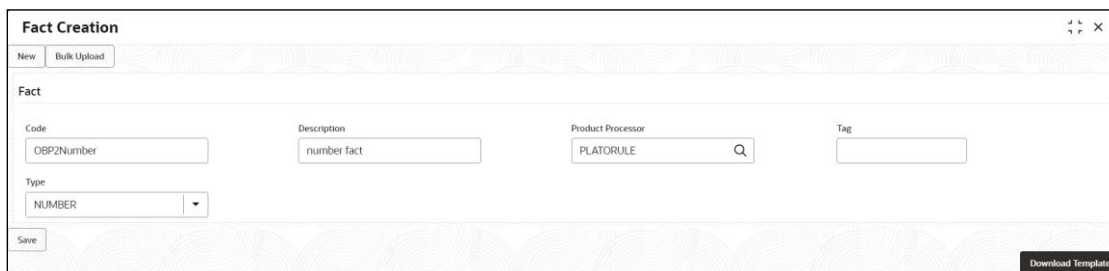
| Field | Description |
|--------------------------|---------------------------------------|
| Product Processor | Displays the product processor. |
| Fact ID | Displays the Fact ID. |
| Fact Name | Displays the name of the fact. |
| Description | Displays the description of the fact. |
| Product Processor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

22. Specify the Fact details in **Filter** textbox to filter the data.
23. Click **Refresh** to refresh the screen.

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

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

Figure 323: Fact Creation



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

Table 271: Fact Creation – Field Description

| Field | Description |
|--------------------------|---|
| Code | Specify the alphanumeric code without space for the fact. |
| Description | Specify the description of the fact. |
| Product Processor | Select the product processor. |
| Type | <p>Select the type of the fact from the dropdown list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Number • Text • Boolean • Date • Array • ENUM |

7.2 Rule

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

The type of rules supported are:

- **Logical:** *Example:* (ACCOUNT_BAL > 124432) && (VALID_TILL < VALID_DATE)
- **Arithmetic:** - *Example:* (CREDIT_BALANCE + TAX_CREDIT – INTEREST_AMOUNT)
- **Relational:** - *Example:* (FACT5 == ACCOUNT && TAX >= 10)
- **Nested:** - *Example:*
 - (RULE_ACCOUNT = TRUE) && (ACCOUNT_BAL > 21234)
- **Multiple-If else:** - *Example:* IF (ACCOUNT_BAL > 124432) then OUTPUT1
ELSE IF (ACCOUNT_BAL < 124432) then OUTPUT2
- **Multiple Nesting:** - *Example-* **INNERCHILDRULE** : (ACC_BAL > 30000) then OUTPUT = true
CHILDRULE : ((INNERCHILDRULE == true) && (CBLSCORE > 5)) then OUTPUT = true
PARENTRULE: ((ACCTYPE == HOMELOAN) && (CHILDRULE == true))

Steps to build a Nested Rule expression is explained with the below example.

The Rule Expression for Loan to Value (LTV) is

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

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

Step 1: Create a Rule1 - LOAN_TO_COLLATERAL

Expression - LOANAMOUNT/COLLATERAL_VALUE

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

Expression - LOAN_TO_COLLATERAL *100

This section contains the following topics:

- [7.2.1 Create Rule](#)
- [7.2.2 View Rule](#)
- [7.2.3 Evaluate Rule](#)
- [7.2.4 Rule Group](#)
- [7.2.5 Audit Rule](#)

7.2.1 Create Rule

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

Prerequisite

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

1. From **Home** screen, Under **Rule**, click **Create Rule**.

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

Figure 324: Create Rule

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

Table 272: 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 |

| Field | Description |
|---------------------------|--|
| Expression Builder | Select the expressions to build the rule. |
| Add Expression | Click Add Expression to create the expression for the rule. |
| + icon | Click this icon to add new expression. |
| Fact / Rules | Select the fact or rule from the drop-down list. |
| Operator | Select the comparison operator from the drop-down list. |
| Data Type | <p>Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type.</p> <p>Update the same based on the selected data type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact |
| Output | <p>Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output.</p> <p>Update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact |
| Expression | Displays the expression and output updated in the expression builder. |

27. Click **Save**, to save the details.

7.2.1.1 Create Rule with multiple Output

Steps to build a Rule with multiple output is explained with the below example.

The Rule Expression for Multiple output rule is:

IF (TotalIncome > 20000) && (TotalExpense < 8000)

then Eligible for loan, 10000, 2022-07-06

Figure 325: Create Rule with Multiple Output

The screenshot displays the 'Create Rule' interface with the following sections:

- Basic Info:** Includes fields for Code (Rule1), Description (Testrule), Product Processor (SMS), and Tag. There are also search fields for 'Select Existing rule' and 'Rule Version'.
- Section1:** An 'Expression Builder' section containing two rows of logic. Each row has a 'Facts' dropdown, a 'Select F' dropdown, an '=' operator, a value field, and an 'At' dropdown.
- Output:** A section with two rows. Each row has a 'TEXT' dropdown, an 'Enter Text Value' input field, and an 'Enter Description' input field.
- Else:** A section with two rows, identical in structure to the 'Output' section, for handling non-matching cases.
- Expression:** A summary view showing the rule logic: 'IF (&&)', 'Output Section1', and 'Else'.

A 'Save' button is located at the bottom left of the interface.

7.2.2 View Rule

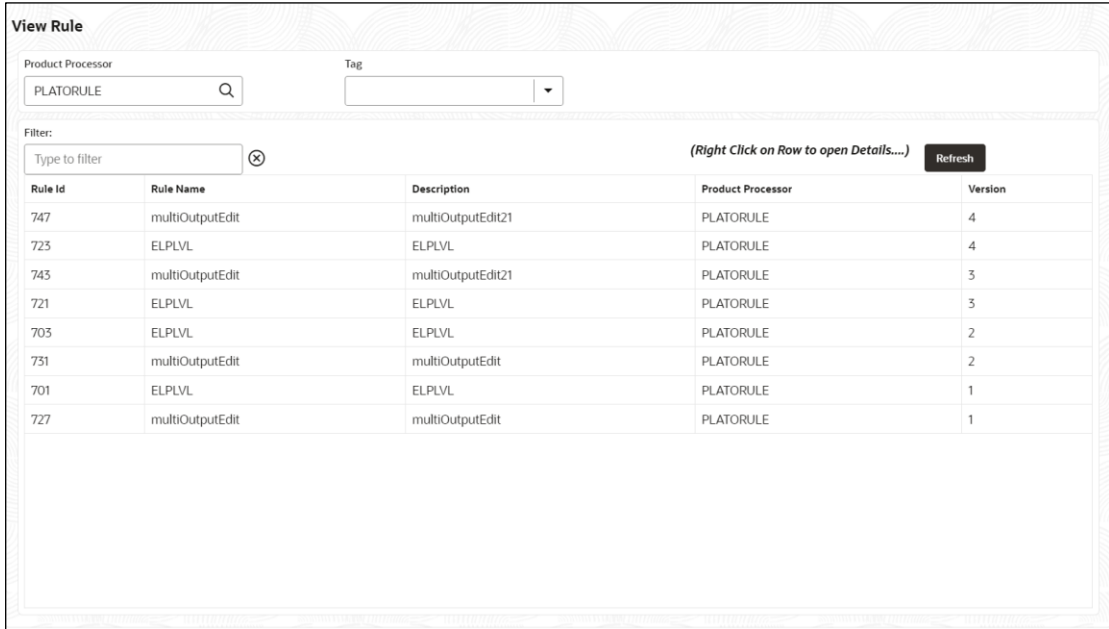
The View Rule screen allows the user to view and modify the existing rules.

Prerequisite

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

1. From **Home** screen, Under **Rule**, click **Rule**.
 28. Under **Rule**, click **View Rule**.
- The **View Rule** screen is displayed.

Figure 326: View Rule



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

Table 273: 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. |

30. Specify the Rule details in **Filter** textbox to filter the data.
 31. Click **Refresh** to refresh the screen.
 32. Right-click on rules from the list and Click **View Details**.
 33. Click **Edit** to edit the rule.
- The **Rule Creation** screen is displayed.

Figure 327: Rule Creation

The screenshot shows a 'Rule Creation' window with the following details:

- Basic Info:** Code: multiOutputEdit, Description: multiOutputEdit21, Product Processor: PLATORULE, Tag: (empty), Rule Version: 4.
- Section1:**
 - Expression Builder: Facts OBP2Nl = NUMBER 23
 - Output: TEXT section3, Enter Description
- Section2:**
 - Expression Builder: Facts OBP2Nl = NUMBER 321
 - Output: TEXT section3, testingedit
- Else:** No items to display.
- Expression:** IF (OBP2Number == 23) elseif (OBP2Number == 321)
- Output:** Section1 section3, Section2 section3, Else

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

Table 274: Rule Creation – 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. |

| Field | Description |
|---------------------------|--|
| 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. |
| + 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 | <p>Select the data type for the fact or rule. Once you select the data type, the new field appears adjacent to the data type.</p> <p>Update the same based on the selected data type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact |

| Field | Description |
|-------------------|--|
| Output | <p>Select the output from the drop-down list. Once you select the output, the new field appears adjacent to the output.</p> <p>Update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact |
| Expression | Displays the expression and output updated in the expression builder. |

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

7.2.3 Evaluate Rule

Once the rule has been created the **evaluate API** has to be invoked to evaluate the rule.

To evaluate a rule, **rule name & namespace** are the **mandatory** parameters passed to the API and **version** of the rule is an **optional** parameter. If the version of the rule is not passed to the API then by **default** the **latest version of the rule** is evaluated.

The evaluate API url to be invoked is:

/rule-service/rules/evaluate/{namespace}/{ruleName}

/rule-service/rules/evaluate/{namespace}/{ruleName}/{version}

Method→ POST

Headers Required→

appld: PLATORULE

userId: ASHISH

Content-Type: application/json

Request Body→

```
{
  "LOAN_AMOUNT": "15001",
  "LOAN_TYPE": "Auto_loan",
}
```

Response →

```
{
  "ruleEvaluated": true,
  "result": "true",
  "ruleId": 8161,
  "ruleName": "DIVYARULE1",
  "outputDescription": "null",
  "responseType": null,
  "error": null,
  "req_id": "reqId_1652082090755"
}
```

7.2.4 Rule Group

Grouping individual rules by name and priority into a RuleGroup.

For the evaluating a RuleGroup, user will pass all the required Fact data to evaluate API & if the evaluate Group flag is set to false, the API will evaluate rule one by one based on priority and return for the rule which evaluates to true. If the evaluate Group flag is set to true then the API will evaluate rule one by one based on priority for all rules in the RuleGroup and return the response of all the rules.

Please find below an example for a Rule Group:

RULEGROUP1:

RULE1: (ACC_BAL > 400)

RULE2: (ACC_BAL < 10000)

RULE3: MIN (FICOSCORE

7.2.4.1 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**, Under **Rule**, click **Create Rule Group**.
→ The **Create Rule Group** screen is displayed.

Figure 328: Create Rule Group

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

Table 275: 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. |

| Field | Description |
|-----------------------|--|
| Tag | Specify the tag for rule group. |
| 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 evaluated to True . |
| + icon | Click this icon to add expression. |

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

7.2.4.2 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.

- From **Home** screen, Under **Rule**, click **View Rule Group**.
→ The **View Rule Group** screen is displayed.

Figure 329: View Rule Group

View Rulegroup

Product Processor: Tag:

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

| Group Id | Group Name | Description | Product Processor |
|----------|------------|-------------|-------------------|
| 1101 | TestingEnv | | OBCR |

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

Table 276: View Rule Group – Field Description

| Field | Description |
|-------------------|--|
| Product Processor | Displays the product processor. |
| Tag | Displays the tag for rule group. |
| 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. |

7.2.5 Audit Rule

The View Audit Rule screen allows the user to **View Rule log** after the evaluation of the expression through evaluate API.

Prerequisite

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

1. From **Home** screen, Under **Rule**, click **View Audit Rule**.

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

Figure 330: View Audit Rule

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

Table 277: View Audit Rule – Field Description

| Field | Description |
|------------|---|
| Request ID | Specify the request ID available from the output of evaluate API. |

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

8 Document Verification Framework

This section is designed to help the user quickly get acquainted with the Document verification framework.

Introduction:

In this digital age, there is still a strong reliance on physical document verification, especially in large organizations such as government, enterprise companies, banks, and universities/colleges.

Manual Verification of documents for Identification is laborious. Not only do we have to organize and categorize the files, extracting meaningful information manually takes a lot of time and effort.

These business organizations employ data entry teams whose sole purpose is to take these physical documents, manually re-type the information, and then save it into the system which is cumbersome. This can annoy customers as well as employees ultimately resulting in decreased productivity.

So, there is a strong need to digitize the information on the documents and extract the required data. This document verification framework has a set of APIs that allows you to extract required fields from the Identification documents automatically, thus saving a lot of time and effort.

Prerequisites:

Document Verification framework is designed to extract the detailed information from the uploaded documents like Passport, National ID card, driving license, etc.

This section contains the following topics:

- [8.1 Text Extraction](#)
- [8.2 Image Processing](#)
- [8.3 Document Verification API Details](#)
- [8.4 Validate Information API details](#)
- [8.5 Recommendations for better performance](#)

8.1 Text Extraction

Optical character recognition or optical character reader (OCR) is the process of digitizing documents and extracting text from them. Widely used as a form of data entry from scanned documents – Here the text is first scanned, analyzed, and is finally translated into character codes. This machine-encoded text can be easily searched and edited electronically.

OCR has greatly improved the process of data entry. The need for the documents to be scanned is on a constant rise as it enables these documents to be viewed conveniently when required. The most popular application of OCR is Data entry for business documents, e.g. ID card, driving license, passport, cheque, invoice and salary slip.

Benefits of OCR:

1. **100% Text-searchable Documents** - One of the huge advantages of OCR data processing is that it makes the digitized documents completely text searchable. This helps professionals to quickly lookup numbers, addresses, names, and various other parameters that differentiate the document being searched.
2. **Reduced Cost** - Besides helping an organization in cutting down the cost of hiring manpower for data extraction, it also helps in reducing several other costs like printing, copying, shipping charge, etc.
3. **Reduced Errors** - It resolves the problem of data loss and inaccuracy and helps in reducing errors.
4. **More Storage Space** -The lesser the documents, the larger space. Organizations have always wanted to take the 'Paperless' approach and OCR just makes it possible. Also, the expenses of file cabinets are saved with this approach.
5. **Ready Availability** - By scanning the information of documents through OCR, the data can be made available in several different places. One can carry it in a USB drive and retrieve the wanted information with just a few clicks.
6. **Superior Data Security** - Data security is of utmost importance for any organization. Paper documents are easily prone to loss or destruction. However, this is not the case with data that is scanned, analyzed, and stored in digital formats. Furthermore, access to these digital documents can also be minimized to prevent mishandling of the digitized data.
7. **Massively Improves Customer Service** - Several inbound contact centers often provide information that their customers seek. While some call centers provide customers with the information they need, others will have to quickly access certain personal or order-related information of the customers to process their requests. Quick data accessibility becomes extremely important in such cases. This helps in systematically storing and retrieving the documents digitally at blazing speeds. With this, the waiting time is drastically reduced for the customers, thereby improving their experience.

8.2 Image Processing

Text Recognition depends on a variety of factors to produce good quality output. The text output highly depends on the quality of the input image. These guidelines help document extraction engine to produce accurate results.

Image Preprocessing comes into play to improve the quality of input image so that the engine gives an accurate output. The main objective of the Preprocessing phase is to make it easy for the system to distinguish a character from the background.

The preprocessing can be controlled using the configuration files and are explained at the bottom. The configuration varies between documents and country.

The following image processing operations are used to improve the quality of input image:

- **Image Scaling** – OCR gives accurate output for images with 300 DPI which describes the resolution. Keeping DPI lower than 200 will give unclear and incomprehensible results while keeping the DPI above 600 will unnecessarily increase the size of the output file without improving the quality of the file. Thus, a DPI of 300 works best for this purpose.
- **Image Skew Correction** – A Skewed image is defined as a document image that is not straight. Skewed images directly impact the line segmentation of the OCR engine which reduces its accuracy. These kinds of images are to be processed to correct text skew.
- **Background Cropping** – Background is cropped from scanned images if it contains any. This is really important as we want to remove unwanted areas from the image that does not contain text at all.
- **Noise Removal** – Noise is removed from images as it decreases the readability of text. The main objective of the Noise removal stage is to smoothen the image by removing small dots/patches which have high intensity than the rest of the image. Noise removal can be performed for both Colored and Binary images.
- **Binarization** – This involves converting a colored image into black and white pixels which can be achieved by fixing a threshold value.

8.3 Document Verification API Details

Document Verification APIs are a function of image quality, image size, and Resolution. Each API has different requirements. The Framework is designed to extract details from documents like Passport, Driving License, National ID card, Salary slips etc.

This section contains the following topics:

- [8.3.1 Passport Extraction](#)
- [8.3.2 Driving License Extraction](#)
- [8.3.3 National Identification Extraction](#)
- [8.3.4 Voter Identity Card Extraction](#)

8.3.1 Passport Extraction

This section describes the payload details for Passport Details extraction service.

Passport Extraction module extracts details in the passport like Country, Document Type, Name, First Name, Last Name, Gender, Date of Birth, Date of Issue and Date of expiry of the passport, Passport No and Issuing Authority if present in the passport along with Image metadata information like Image DPI, Resolution and Image Size. This module provides support for passports of various countries listed below:

- USA passport and passport-card
- UAE
- INDIA
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the passport/ passport-card (Incase of USA) are extracted using "/extractInformation" API.

Brief of Working:

It takes "**country**", "document type" and "**Base64 encoded image**" of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like **Image DPI**, **Resolution** and **Size**, etc. The output is represented in JSON format.

Table 278: Passport Extraction API Format

| S No | Description | Comments |
|------|------------------------------------|---------------------|
| 1 | Format of input images it supports | jpg, jpeg, png, pdf |
| 2 | Output Format | JSON |
| 3 | Support multiple input files | Yes |

Input Request:

"/extractInformation" API -

For a single image: Base64 encoded image, Country, Document Type ("passport" in this case).

For multiple images: Array of the Base64 encoded images, Country, Document Type ("passport" in this case).

Sample Input Request:

```
{
  "country": "UAE",
  "docType": "passport",
  "docBase64s": [
    "-----base64 encoded image string-----"
  ]
}
```

Note: In case of USA, there are 2 types of document: passport and passport-card. If the input document is of type passport-card, the docType should be mentioned as passport-card.

Output Response:

The output of "/extractInformation" API is the extracted details in the JSON format given below:

Sample Output Response:

```
{
  "documentDetails": [
    {
      "ImageInfo": {
        "file_size": "647.22 KB",
        "image_dpi": "150",
        "image_resolution": "704x541",
        "information": "Minimum 300 DPI is required. File size is proper."
      },
      "dateOfBirth": "7/11/2001",
      "dateOfExpiry": "11/6/2022",
      "dateOfIssue": "12/6/2017",
      "docType": "Passport",
      "firstName": "SHAMA",
      "gender": "F",
      "identificationNumber": "F0Z615883",
      "issuedCountry": "UNITED ARAB EMIRATES",
      "issuingAuthority": "",
      "lastName": "RASHED ABDULIALIL MOHAMED ALFAHIM",
      "name": "SHAMA RASHED ABDULIALIL MOHAMED ALFAHIM"
    }
  ]
}
```

Note: Even if Country and DocType not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.

Things to be taken care of:

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "passport" only
- Specify the country name correctly for accurate extraction of details

8.3.2 Driving License Extraction

This section describes the payload details for Driving License Details extraction service.

Driving License Details Extraction module extracts information present in the Driving License such as Name, First Name, Last Name, Gender, Address, License No, Date of Birth, Date of Issue and Date of expiry of the license along with the image metadata information like Image DPI, Resolution and Size. Currently, we provide support for licenses of various countries listed below:

- UNITED STATES OF AMERICA
- UNITED KINGDOM
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the license are extracted using "/extractInformation" API.

Brief of Working:

The API accepts the "country", "document type" and "Base64 encoded image" of the license as input. It internally generates processed text from the license document and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, License No. and Address, etc. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size. The output is represented in JSON format.

Input Request:

"/extractInformation" API -

- **For a single image:** Base64 encoded image, Country, Document Type ("License" in this case).
- **For multiple images:** Array of the Base64 encoded images, Country, Document Type ("License" in this case).

Sample Input Request:

```
{
  "country": "US",
  "docType": "license",
  "docBase64s": [
    "-----base64 encoded image-----"
  ]
}
```

Output Response:

The output for "/extractInformation" API is the extracted details in the JSON format given below:

Sample Output Response:

```
{
  "documentDetails":
    [
      {
        "ImageInfo": {
          "file_size": "579.26 KB",
          "image_dpi": "",
          "image_resolution": "736x419",
          "information": "dpi info not available. Average Image Resolution. File size is proper."
        },
        "address": "918 N ROXBURY BEVERLY HILS CA 90210",
        "dateOfBirth": "6/8/1911",
        "dateOfExpiry": "6/8/2012",
        "dateOfIssue": "2/7/2010",
        "docType": "license",
        "firstName": "LUCILLE",
        "gender": "F",
        "identificationNumber": "B2201793",
        "issuedCountry": "UNITED STATES OF AMERICA",
        "issuingAuthority": "CALIFORNIA",
        "lastName": "BALL",
        "name": "LUCILLE BALL"
      }
    ]
}
```

Note: Even if Country and DocType not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.

Things to be taken care of:

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "license" only
- Specify the country name correctly for accurate extraction of details

8.3.3 National Identification Extraction

This section elaborates the payload details for National ID Card Details extraction service.

National ID card Details Extraction module extracts details in the National Identity Card like Name, First Name, Last Name, Gender, Address (if present), Date of Birth, Date of Issue and Date of expiry of the NID, ID No, etc along with the image metadata information like Image DPI, Resolution and Size. This module provides support for NIDs of various countries listed below:

- USA
- South Africa
- Brazil
- Bangladesh
- Canada
- India
- Kenya
- Portugal

All the details in the ID are extracted using "/extractInformation" API.

Brief of working:

It takes "country", "document type" and "Base64 encoded image" of the NID as input. It internally generates processed text from the Identity document and extracts details like Name, First Name, Last Name, Gender, Address, DOB, DOI, DOE, and ID No. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size. The output is represented in JSON format.

Input Request:

"/extractInformation" API -

- **For a single image:** Base64 encoded image, Country, Document Type ("nid" in this case).
- **For multiple images:** Array of the Base64 encoded images, Country, Document Type ("nid" in this case).

Sample Input Request:

```
{
  "country": "BR",
  "docType": "nid",
  "docBase64s": [
    "-----base64 encoded image-----"
  ]
}
```

Output Request:

The output for "/extractInformation" API is the extracted details in the JSON format given below:

Sample output response:

```
{
  "documentDetails": [
    {
      "ImageInfo": {
        "file_size": "566.32 KB",
        "image_dpi": "72",
        "image_resolution": "680x453",
        "information": "Minimum 300 DPI is required. Poor Image Resolution. File size is proper."
      },
      "dateOfBirth": "12/7/1960",
      "dateOfExpiry": "20/8/2030",
      "dateOfIssue": "",
      "docType": "NID",
      "firstName": "FERNANDA",
      "gender": "F",
      "identificationNumber": "000000005-9",
      "issuedCountry": "BRAZIL",
      "issuingAuthority": "",
      "lastName": "DE CARVALHO DA SILVA",
      "name": "FERNANDA DE CARVALHO DA SILVA"
    }
  ]
}
```

Note: Even if Country and DocType not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.

Things to be taken care of:

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "nid" only
- Specify the country name correctly for accurate extraction of details

8.3.4 Voter Identity Card Extraction

This section elaborates the payload details for Voter ID Card Details extraction service.

Voter ID card Details Extraction module extracts details in the Voter ID Card like **Name, First Name, Last Name, Gender, Date of Birth** and, **ID No** along with the image metadata information like **Image DPI, Resolution** and **Size**. Currently, we provide support for Voter IDs of various countries listed below:

- **India**

All the details in the ID are extracted using **"/extractInformation"** API.

It takes "country", "document type" and "Base64 encoded image" of the Voter ID as input. It internally generates processed text from the Identity document and extracts details like Name, First Name, Last Name, Gender, DOB, and ID No. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size. The output is represented in JSON format.

Input Request

"/extractInformation" API -

- **For a single image:** Base64 encoded image, Country, Document Type ("voterid" in this case).
- **For multiple images:** Array of the Base64 encoded images, Country, Document Type ("voterid" in this case).

Sample input request:

```
{
  "country": "IND",
  "docType": "voterid",
  "docBase64s": [
    "-----base64 encoded image -----"
  ]
}
```

Output Request:

The output for **"/extractInformation"** API is the extracted details in the JSON format given below:

Sample output response:

```
{
  "documentDetails": [
    {
      "ImageInfo": {
        "file_size": "236.93 KB",
        "image_dpi": "300",
        "image_resolution": "317x500",
        "information": "Image DPI is proper. File size is proper."
      },
      "dateOfBirth": "15/2/1985",
      "dateOfExpiry": "",
      "dateOfIssue": "",
      "docType": "VOTERID",
      "firstName": "PREM",
      "gender": "M",
      "identificationNumber": "GDN0225185",
      "issuedCountry": "INDIA",
      "issuingAuthority": "",
      "lastName": "RAJ THAKUR",
      "name": "PREM RAJ THAKUR"
    }
  ]
}
```

Note: *Even if Country and DocType are not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.*

Things to be taken care of:

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "voterid" only
- Specify the country name correctly for accurate extraction of details

8.4 Validate Information API details

Validate Information APIs are a function of image quality, image size, and Resolution. Each API has different requirements. The Framework is designed to extract details from documents like Passport, Driving License, National ID card, Salary slips etc. and to calculate similarity score of the extracted details with input key value pairs. It uses fuzzy matching logic for calculating similarity of input value & extracted value based on given keys. For Date of Birth, Date of Issue and Date of expiry keys similarity score is calculated by exact matching logic.

This section contains the following topics:

- [8.4.1 Passport Validation](#)
- [8.4.2 Driving License Validation](#)
- [8.4.3 National Identification Validation](#)
- [8.4.4 Voter Identity Card Validation](#)
- [8.4.5 Pointers about Request and Response](#)
- [8.4.6 Things to be taken care of](#)

Table 279: Validate Information API Input format

| Sl.no | Description | Comments |
|-------|--|---------------------|
| 1 | Format of input images it supports | jpg, jpeg, png, pdf |
| 2 | output format | JSON |
| 3 | Support multiple users' input key value pairs | Yes |
| 4 | Support multiple input files of different document types | Yes |

8.4.1 Passport Validation

This section describes the payload details for Passport Details validation service.

Passport Validation module extracts details in the passport like Country, Document Type, Name, First Name, Last Name, Gender, Date of Birth, Date of Issue and Date of expiry of the passport, Passport No and Issuing Authority if present in the passport along with Image metadata information like Image DPI, Resolution and Image Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for passports of various countries listed below:

- USA passport and passport-card
- UAE
- INDIA
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the passport/ passport-card (in case of USA) are extracted and validated using `"/validateInformation"` API.

Brief of Working:

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

Input Request:

`"/validateInformation"` API –

- Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("passport" in this case) for each document).

Sample input request:

```
{
  "country": "UAE",
  "search": [
    [
      {
        "key": "-----name of key-----"
      }
    ]
  ]
}
```

```
    "value": "-----value of key-----"
  }
]
],
"docs": [
  {
    "docType": "passport",
    "docBase64s": "-----base64 encoded image string-----"
  }
]
}
```

NOTE: In case of USA, there are 2 types of documents: passport and passport-card. If the input document is of type passport-card, the docType should be mentioned as passport-card.

Output Response:

The output of `"/validateInformation"` API is the extracted details in the JSON format given below:

Sample output response:

```
{
  "documentDetails": [
    {
      "country": "UAE",
      "documents": {
        "document_1": [
          [
            {
              "extractedValue": "7/11/2001",
              "key": "dateOfBirth",
              "similarityScore": 100.0,
              "value": "7 Nov 2001"
            },
            {
              "extractedValue": "12/6/2017",
              "key": "dateOfissue",
              "similarityScore": 100.0,
              "value": "12 06 2017"
            },
            {
              "extractedValue": "11/6/2022",
              "key": "dateOfexpiry",
              "similarityScore": 100.0,
              "value": "11/06/2022"
            },
            {
              "extractedValue": "SHAMA RASHED ABDULJALIL MOHAMED ALFAHIM",
              "key": "nAME",

```

```
"similarityScore": 56.41,  
"value": "SHAMA RASHED ABDULIALIL"  
},  
{  
"extractedValue": "UNITED ARAB EMIRATES",  
"key": "issuedCountry",  
"similarityScore": 100.0,  
"value": "UNITED ARAB EMIRATES"  
}  
]  
]  
}  
]  
]
```

8.4.2 Driving License Validation

This section describes the payload details for Driving License Details validation service.

Driving License Details Validation module extracts information present in the Driving License such as Name, First Name, Last Name, Gender, Address, License No, Date of Birth, Date of Issue and Date of expiry of the license along with the image metadata information like Image DPI, Resolution and Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for licenses of various countries listed below:

- UNITED STATES OF AMERICA
- UNITED KINGDOM
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the license are extracted and validated using **"/validateInformation"** API.

Brief of Working:

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

Input Request:

"/validateInformation" API -

- Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("license" in this case) for each document).

Sample input request:

```
{
  "country": "US",
  "search": [
    [
      {
```

```

    "key": "-----name of key-----"
    "value": "-----value of key-----"
  }
]
],
"docs": [
  {
    "docType": "license",
    "docBase64s": "-----base64 encoded image string-----"
  }
]
}

```

Output Response:

The output for `/validateInformation` API is the extracted details in the JSON format given below:

Sample output response:

```

{
  "documentDetails": [
    {
      "country": "US",
      "documents": {
        "document_1": [
          [
            {
              "extractedValue": "JELANI",
              "key": "firstnAME",
              "similarityScore": 75.0,
              "value": "jelani s"
            },

```

```
{  
  "extractedValue": "123 MAIN ST PHOENIX, AZ 85007",  
  "key": "ADDRESS",  
  "similarityScore": 80.0,  
  "value": "787 Main st, phoenix, AZ 85007"  
},  
{  
  "extractedValue": "1/1/1974",  
  "key": "dateOfBirth",  
  "similarityScore": 100.0,  
  "value": "1/1/1974"  
},  
{  
  "extractedValue": "1/3/2016",  
  "key": "dateOfIssue",  
  "similarityScore": 100.0,  
  "value": "03-01-16"  
},  
{  
  "extractedValue": "M",  
  "key": "gender",  
  "similarityScore": 100.0,  
  "value": "M"  
},  
{  
  "extractedValue": "1/3/2024",  
  "key": "dateOfExpiry",  
  "similarityScore": 0.0,
```



```
        "value": "03/03/24"  
      }  
    ]  
  ]  
}  
}  
]
```

8.4.3 National Identification Validation

This section describes the payload details for National ID Card Details validation service.

National ID card Details Validation module extracts details in the National Identity Card like Name, First Name, Last Name, Gender, Address (if present), Date of Birth, Date of Issue and Date of expiry of the NID, ID No, etc along with the image metadata information like Image DPI, Resolution and Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for NIDs of various countries listed below:

- USA
- South Africa
- Brazil
- Bangladesh
- Canada
- India
- Kenya
- Portugal

All the details in the ID are extracted and validated using **"/validateInformation"** API.

Brief of Working:

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

Input Request:

"/validateInformation" API –

- Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("nid" in this case) for each document).

Sample input request:

```
{
  "country": "BR",
  "search": [
    [
      {
        "key": "-----name of key-----"
        "value": "-----value of key-----"
      }
    ]
  ],
  "docs": [
    {
      "docType": "nid",
      "docBase64s": "-----base64 encoded image string-----"
    }
  ]
}
```

Output Request:

The output for `"/validateInformation"` API is the extracted details in the JSON format given below:

Sample output response:

```
{
  "documentDetails": [
    {
      "country": "BR",
      "documents": {
        {
          "extractedValue": "FERNANDA DE CARVALHO DA SILVA",
          "key": "name",
          "similarityScore": 68.97,
          "value": "FERNANDA DE CARVALHO"
        },
        {
          "extractedValue": "000000005-9",
          "key": "identificationNumber",
          "similarityScore": 100.0,
          "value": "000000005-9"
        },
        {
          "extractedValue": "NA",
          "key": "date",
          "similarityScore": 0.0,
          "value": "12/7/1960"
        },
        {
          "extractedValue": "BRAZIL",
          "key": "issuedCountry",
```

```
"similarityScore": 100.0,  
  "value": "BRAZIL"  
}  
]  
]  
}  
}  
]  
}
```

8.4.4 Voter Identity Card Validation

This section describes the payload details for Voter ID Card Details validation service.

Voter ID card Details Validation module extracts details in the Voter ID Card like Name, First Name, Last Name, Gender, Date of Birth and, ID No along with the image metadata information like Image DPI, Resolution and Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for Voter IDs of various countries listed below:

- India

All the details in the ID are extracted and validated using `"/validateInformation"` API.

Brief of Working:

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

Input Request:

`"/validateInformation"` API –

- Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("voterid" in this case) for each document).

Sample input request:

```
{
  "country": "IND",
  "search": [
    [
      {
        "key": "-----name of key-----"
        "value": "-----value of key-----"
      }
    ]
  ],
  "docs": [
    {
```

```

    "docType": "voterid",
    "docBase64s": "-----base64 encoded image string-----"
  }
]
}

```

Output Request:

The output for `/validateInformation` API is the extracted details in the JSON format given below:

Sample output response:

```

{
  "documentDetails": [
    {
      "country": "IND",
      "documents": {
        "document_1": [
          [
            {
              "extractedValue": "PREM",
              "key": "firstName",
              "similarityScore": 100.0,
              "value": "PREM"
            },
            {
              "extractedValue": "PREM RAJ THAKUR",
              "key": "name",
              "similarityScore": 100.0,
              "value": "Prem RAJ Thakur"
            },
            {
              "extractedValue": "NA",

```

```
"key": "aDDress",
"similarityScore": 0.0,
"value": "Kanpur, India"
},
{
"extractedValue": "M",
"key": "GENDER",
"similarityScore": 0.0,
"value": "F"
},
{
"extractedValue": "GDN0225185",
"key": "identificationNumber",
"similarityScore": 90.0,
"value": "GAN0225185"
}
]
]
}
}
]
}
```


8.4.5 Pointers about Request and Response

If "Country" is provided as empty string in the input request, the service return a message "Country is not provided in the input". If key "Country" is not provided/ is missing in the request, the service returns an exception/ error.

If input documents "Docs" are provided as empty list, the service return a message "Input documents are not provided". If key "Docs" is not provided/ is missing in the request, the service returns an exception/ error.

If either "DocType" is provided as empty string or key "DocType" not provided in the input request, the service returns an exception/ error.

If either the quality of the document is not enough to extract all the details or resolution is poor, the service returns an exception/ error.

If input key value pairs list "Search" is provided as empty list, the service returns empty result along with input country. If key "Search" is not provided/ is missing in the request, the service returns an exception/ error.

8.4.6 Things to be taken care of

- Make sure the base64 encoded image string of the input image is correct.
- Make sure the document type of the input image is correct.
- Specify the country name correctly for accurate extraction of details

8.5 Recommendations for better performance

The better the quality of the source image, the higher the accuracy of extraction will be.

Keeping DPI lower than 200 will give unclear and incomprehensible results while keeping the DPI above 600 will unnecessarily increase the size of the output file without improving the quality of the file. Thus, a DPI of 300 works best for this purpose.

Following parameters determines the image quality

- Min text-size 10 pts (below 8pts are removed by noise)
- Min resolution (dpi) of 300 works best for Text Extraction.
- Sharp and visible characters
- Min image size of 200 kb
- Less image noise e.g., the image with shadows
- Image with background noise e.g., image containing background with text data in foreground.

9 File Upload

The following File Upload features are available in the respective common core maintenances

- Country Code File Upload
- Bank Core Parameters File Upload
- Branch Core Parameters File Upload
- Currency Definition File Upload
- BIC Directory File Upload
- Local Holiday File Upload
- Currency Holiday File Upload
- External Customer File Upload
- External Customer Account File Upload
- Exchange Rate File Upload

9.1 Country Code File Upload

Country Code File Upload is used to perform country code maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCountryMaint_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 280: Country Code File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|------------------|--------|------|--|
| Master record | | | | |
| 1 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 2 | Country Code | String | 3 | Country Code |
| 3 | Description | String | 105 | Name of the country |
| 4 | Alt Country Code | String | 10 | Alternate Country Code |
| 5 | Region Code | String | 3 | Region Code |

| Sequence | Attribute Name | Type | Size | Description |
|----------|----------------------|--------|------|--|
| 6 | Blacklisted | String | 1 | Indicates the country is blacklisted |
| 7 | IBAN Check Reqd | String | 1 | Indicates check required for an IBAN is mandatory |
| 8 | Intra European | String | 1 | Denotes the country is an intra European country. |
| 9 | Clr Code Bic | String | 1 | BIC Clearing Code Indicates the National ID in the BIC plus file is the clearing code. |
| 10 | Clearing Network | String | 6 | Indicates the Clearing Network |
| 11 | ISO Num Country Code | String | 3 | Denotes the ISO Country Code |
| 12 | Gen Mt205 | String | 1 | Indicates the cover message 205COV or 205 |
| 13 | ISD Code | Number | 10 | Denotes the ISD Code |
| 14 | EU Country | String | 1 | Indicates the country is recognized by Swift as a part of the Intra European countries |

Mandatory Fields are

- Action
- Country Code
- Description
- Alt Country Code
- Region Code
- Blacklisted
- IBAN Check Reqd
- Intra European
- Clr Code Bic
- ISO Num Country Code
- Gen Mt205
- ISD Code
- EU Country

9.2 Bank Core Parameters File Upload

Bank Core Parameters File Upload is used to perform bank core maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcBankMaint_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 281: Bank Core Parameters File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|-------------------------|--------|------|--|
| Master record | | | | |
| 1 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 2 | Days To Forget Customer | Number | 4 | Denotes Number of Days to inactive/Forget Customer |
| 3 | HO Branch | String | 3 | Head Office Branch |
| 4 | Bank Name | String | 35 | Name of the bank |
| 5 | Bank Code | String | 4 | Denotes code for the bank |

Mandatory Fields are

- Action
- Days To Forget Customer
- HO Branch
- Bank Name
- Bank Code

9.3 Branch Core Parameters File Upload

Branch Code Parameters File Upload is used to perform branch code maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcBranchMaint_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 282: Branch Core Parameters File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|--------------------|--------|------|--|
| Master record | | | | |
| 1 | Discriminator | String | 1 | Denotes master record type. Default value is always "P" |
| 2 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 3 | Source Branch Code | String | 20 | Code of the Source Branch |
| 4 | Source System | String | 35 | Source System |
| 5 | Week Hol2 | String | 1 | Denotes the weekly holiday 2 |
| 6 | Week Hol1 | String | 1 | Denotes the weekly holiday 1 |
| 7 | Auto Auth | String | 1 | Auto Authorization |
| 8 | Walkin Customer | String | 20 | Denotes Walk-in customer |
| 9 | Branch Lcy | String | 3 | Branch Local Currency |
| 10 | Branch Addr3 | String | 105 | Denotes the branch address details - Address Line 1 |
| 11 | Branch Addr2 | String | 105 | Denotes the branch address details - Address Line 2 |
| 12 | Branch Addr1 | String | 105 | Denotes the branch address details - Address Line 3 |
| 13 | Branch Name | String | 105 | Name of the branch |
| 14 | Country Code | String | 3 | Country Code |

| Sequence | Attribute Name | Type | Size | Description |
|-----------------------|----------------|--------|------|--|
| 15 | Host Code | String | 8 | Host Code |
| 16 | Branch Code | String | 3 | Denotes the Code of Branch |
| Child record 1 | | | | |
| 1 | Discriminator | String | 10 | Denotes the first child record type. Default value is always "BranchPref" |
| 2 | Report DSN | String | 35 | Denotes the details of the report DSN |
| 3 | DSN Name | String | 35 | Name of the DSN |
| 4 | Host Name | String | 35 | Host Name |
| 5 | Branch Code | String | 3 | Denotes the Branch Code |
| Child record 2 | | | | |
| 1 | Discriminator | String | 12 | Denotes the second child record type. Default value is always "SwiftAddress" |
| 2 | Default BIC | String | 1 | Denotes the Default BIC |
| 3 | Swift Address | String | 12 | Denotes the swift address details |
| 4 | Branch Code | String | 3 | Branch Code |

Mandatory Fields are

- Discriminator
- Action
- Source Branch Code
- Source System
- Auto Auth
- Branch Lcy
- Branch Addr3
- Branch Addr2
- Branch Addr1
- Branch Name
- Country Code
- Host Code
- Branch Code

- Discriminator (Child record 1)
- Branch Code (Child record 1)
- Discriminator (Child record 2)
- Default BIC (Child record 2)
- Swift Address (Child record 2)
- Branch Code (Child record 2)

9.4 Currency Definition File Upload

Currency Definition Upload is used to perform currency definition maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCurrencyMaint_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 283: Currency Definition File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|----------------------|--------|------|--|
| Master record | | | | |
| 1 | Discriminator | String | 1 | Denotes master record type. Default value is always "P" |
| 2 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 3 | Currency Code | String | 3 | Denotes Currency Code |
| 4 | Currency Name | String | 105 | Name of the currency |
| 5 | Country | String | 3 | Currency Country |
| 6 | Currency Decimals | Number | 1 | Currency Decimals |
| 7 | Currency Round Rule | String | 1 | Denotes Currency Round Rule |
| 8 | Currency Round Unit | Number | 7 | Denotes Currency Round Unit |
| 9 | Currency Format Mask | String | 1 | Denotes Currency Format Mask |

| Sequence | Attribute Name | Type | Size | Description |
|----------|---------------------|--------|------|---|
| 10 | Currency Spot Days | Number | 3 | Number of spot working days applicable for the currency |
| 11 | Currency Int Method | Number | 1 | Currency Interest Method |
| 12 | Position Gl | String | 9 | Position GL |
| 13 | Position Eqvgl | String | 9 | Position Equivalent GL |
| 14 | Currency Eur Type | String | 1 | Currency Euro Type |
| 15 | Currency Tol Limit | Number | 7 | Currency Tolerance Limit |
| 16 | Settlement Msg Days | Number | 3 | Settlement Message Days |
| 17 | Index Flag | String | 1 | Derives index rate of the currency |
| 18 | Index Base Currency | String | 3 | Index Base Currency |
| 19 | Cut Off Hr | Number | 2 | Hour of the day for the cut off |
| 20 | Cut Off Min | Number | 2 | Minute of the hour for the cut of |
| 21 | Alt Currency Code | String | 10 | Code of the alternate currency |
| 22 | Eur Conversion Reqd | String | 1 | Euro Conversion Required |
| 23 | Cut Off Days | Number | 2 | Cut Off Days for the payment transaction involving the currency |
| 24 | Cr Auto Ex Rate Lmt | Number | 22 | Credit Auto Exchange Rate Limit |
| 25 | Dr Auto Ex Rate Lmt | Number | 22 | Debit Auto Exchange Rate Limit |
| 26 | Currency Type | String | 3 | Denotes Currency Type |

| Sequence | Attribute Name | Type | Size | Description |
|---------------------|-----------------------|--------|------|--|
| 27 | Gen 103p | String | 1 | Generate outgoing MT 103 messages in the MT 103 + format |
| 28 | Cls Currency | String | 1 | CLS Currency |
| 29 | Fx Netting Days | Number | 3 | Foreign Exchange Netting Days |
| 30 | Iso Num Currency Code | String | 3 | International Standardization Organization numerical currency code |
| 31 | Gen Cust Cov | String | 1 | New Cover Message Format Required |
| 32 | Validate 50f | String | 1 | Validate Tag-50F |
| 33 | Maintenance Country | String | 3 | Maintenance Country |
| 34 | Commodity Code | String | 1 | Denotes Commodity Code |
| Child record | | | | |
| 1 | Discriminator | String | 1 | Denotes child record type. Default value is always "C" |
| 2 | Maintenance Country | String | 3 | Maintenance Country |
| 3 | Country Code | String | 3 | Denotes Country Code |
| 4 | Country Desc | String | 105 | Name of the Country |
| 5 | Currency Code | String | 3 | Denotes Currency Code |

Mandatory Fields are

- Discriminator
- Action
- Currency Code
- Currency Name
- Country
- Currency Decimals
- Currency Round Rule
- Currency Round Unit
- Currency Spot Days

- Currency Int Method
- Currency Eur Type
- Settlement Msg Days
- Index Flag
- Cut Off Hr
- Cut Off Min
- Alt Currency Code
- Eur Conversion Reqd
- Cut Off Days
- Gen 103p
- Cls Currency
- Fx Netting Days
- Gen Cust Cov
- Validate 50f
- Maintenance Country
- Commodity Code
- Discriminator (Child Record)
- Maintenance Country (Child Record)
- Country Code (Child Record)
- Country Desc (Child Record)
- Currency Code (Child Record)

9.5 BIC Directory File Upload

BIC Directory File Upload is used to perform BIC directory maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcBICDirectory_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 284: BIC Directory File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|----------------|--------|------|---|
| Master record | | | | |
| 1 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 2 | BIC Code | String | 11 | Indicates the unique BIC Code by which the bank is identified by SWIFT. |
| 3 | Bank Name | String | 35 | Name of the bank |

| Sequence | Attribute Name | Type | Size | Description |
|----------|---------------------|--------|------|--|
| 4 | Customer No | String | 20 | Customer Number |
| 5 | Sk Arrangement | String | 1 | Denotes the SWIFT key arrangement |
| 6 | Bank Address1 | String | 35 | Indicates the bank address details of the customer - Address Line 1 |
| 7 | Bank Address2 | String | 35 | Indicates the bank address details of the customer - Address Line 2 |
| 8 | Bank Address3 | String | 90 | Indicates the bank address details of the customer - Address Line 3 |
| 9 | Relationship | String | 1 | Relationship |
| 10 | Swift Key | String | 50 | Denotes the swift key details |
| 11 | Telex Key | String | 50 | Indicates the unique telex key for the BIC directory |
| 12 | Upload Flag | String | 1 | Upload Flag for the BIC directory |
| 13 | Upload Update | String | 1 | Updated the BIC directory during an upload |
| 14 | Gen Mt103 | String | 1 | Indicates the counter party whose BIC code details you are capturing capacitate to receive payment messages in the MT 103 format |
| 15 | Blacklisted | String | 1 | Indicates the BIC entity is blacklisted |
| 16 | CUG Member | String | 1 | Indicates the BIC entity is a closed user group member |
| 17 | Gen Mt103p | String | 1 | Indicates the counter party whose BIC code details you are capturing capacitate to receive payment messages in the MT 103 format |
| 18 | Multi Cust Transfer | String | 1 | Denotes the Multi-Customer Credit Transfer details |

| Sequence | Attribute Name | Type | Size | Description |
|----------|---------------------|--------|------|--|
| 19 | Max Size | Number | 38 | Indicates the maximum size |
| 20 | Remit Member | String | 1 | Indicates the customer is registered with MT 103 extended remittance information multiple user group |
| 21 | Sub Type Code | String | 4 | Denotes the Sub-Type Code |
| 22 | Gen Mt102p | String | 1 | Generates 102+ message |
| 23 | Gen Mt101 | String | 1 | Indicates MT101 can be sent/received from this BIC |
| 24 | Transaction Per Msg | Number | 40 | Number of Transactions Per Page |
| 25 | ADB Member | String | 1 | Denotes the ADB member |
| 26 | BE Indicator | String | 1 | Denotes the BEI Indicator |

Mandatory Fields are

- Action
- BIC Code
- Bank Name
- Sk Arrangement
- Bank Address1
- Bank Address2
- Bank Address3
- Relationship
- Swift Key
- Telex Key
- Upload Flag
- Upload Update
- Gen Mt103
- Blacklisted
- CUG Member
- Gen Mt103p
- Multi Cust Transfer
- Max Size
- Remit Member
- Gen Mt102p

- Gen Mt101
- Transaction Per Msg
- ADB Member
- BE Indicator

9.6 Local Holiday File Upload

Local Holiday File Upload is used to perform local holiday maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcBranchLocalHoliday_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 285: Local Holiday File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|-----------------|--------|------|--|
| Master record | | | | |
| 1 | Discriminator | String | 1 | Denotes master record type. Default value is always "P" |
| 2 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 3 | Branch Code | String | 3 | Branch Code |
| 4 | Year | Number | 4 | Indicates the year details |
| 5 | Weekly Holidays | String | 7 | Defines weekly holidays |
| 6 | Unexp Hol | String | 1 | Define unexpected holidays |
| Child record | | | | |
| 1 | Discriminator | String | 1 | Denotes child record type. Default value is always "C" |
| 2 | Branch Code | String | 3 | Branch Code |
| 3 | Year | Number | 4 | Indicates the year details |
| 4 | Month | Number | 2 | Indicates the month details |
| 5 | Holiday List | String | 31 | Denotes the Holiday List |

Mandatory Fields are

- Discriminator
- Action
- Branch Code
- Year
- Weekly Holidays
- Unexp Hol
- Discriminator (Child record)
- Branch Code (Child record)
- Year (Child record)
- Month (Child record)
- Holiday List (Child record)

9.7 Currency Holiday File Upload

Country Code File Upload is used to perform country code maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCurrencyHoliday_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 286: Country Code File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|-----------------|--------|------|--|
| Master record | | | | |
| 1 | Discriminator | String | 1 | Denotes master record type. Default value is always "P" |
| 2 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 3 | Currency | String | 3 | Currency |
| 4 | Year | Number | 4 | Indicates the year details |
| 5 | Weekly Holidays | String | 7 | Defines weekly holidays |
| Child record | | | | |
| 1 | Discriminator | String | 1 | Denotes child record type. Default value is always "C" |
| 2 | Currency | String | 3 | Currency |

| Sequence | Attribute Name | Type | Size | Description |
|----------|----------------|--------|------|-----------------------------|
| 3 | Year | String | 4 | Indicates the year details |
| 4 | Month | Number | 2 | Indicates the month details |
| 5 | Holiday List | String | 31 | Denotes the Holiday List |

Mandatory Fields are

- Discriminator
- Action
- Currency
- Year
- Weekly Holidays
- Discriminator (Child record)
- Currency (Child record)
- Year (Child record)
- Month (Child record)
- Holiday List (Child record)

9.8 External Customer File Upload

External Customer File Upload is used to perform external customer maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCustomerMaint_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 287: External Customer File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|----------------|--------|------|--|
| Master record | | | | |
| 1 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 2 | Country | String | 3 | Country of the customer |
| 3 | Language | String | 3 | Denotes the Language of the customer |
| 4 | Nationality | String | 3 | Denotes the Nationality of the customer |

| Sequence | Attribute Name | Type | Size | Description |
|----------|---------------------------|--------|------|---|
| 5 | Locale | String | 10 | Indicates the Locale of the customer |
| 6 | Deceased | String | 1 | Indicates the customer is deceased |
| 7 | Frozen | String | 1 | Denotes the customer account is frozen |
| 8 | Whereabouts Unknown | String | 1 | Indicates the customer's whereabouts are unknown |
| 9 | RmId | String | 12 | Relationship Manager ID |
| 10 | Sanctions Checks Required | String | 1 | Indicates the sanction check is required |
| 11 | Staff | String | 1 | Indicates a staff customer |
| 12 | Walkin Customer | String | 1 | Indicates a walk-in customer |
| 13 | Source System | String | 35 | Source System |
| 14 | Source System Cust No | String | 35 | Denotes the Source System Customer Number |
| 15 | Customer No | String | 20 | Number for the customer |
| 16 | Host Code | String | 8 | Denotes the Host Code |
| 17 | Customer Type | String | 1 | Type of Customer |
| 18 | Customer Category | String | 10 | Denotes the Customer Category |
| 19 | Customer Name1 | String | 105 | Name of the customer |
| 20 | Short Name | String | 20 | Short name of the customer |
| 21 | Address Line1 | String | 105 | Indicates the customer address details - Address Line 1 |
| 22 | Address Line2 | String | 105 | Indicates the customer address details - Address Line 2 |

| Sequence | Attribute Name | Type | Size | Description |
|----------|----------------|--------|------|--|
| 23 | Address Line3 | String | 105 | Indicates the customer address details - Address Line 3 |
| 24 | Address Line4 | String | 105 | Indicates the customer address details - Address Line 4 |
| 25 | Pincode | String | 15 | Denotes the postal code details of the customer |

Mandatory Fields are

- Action
- Country
- Language
- Nationality
- Deceased
- Frozen
- Whereabouts Unknown
- Sanctions Checks Required
- Staff
- Walkin Customer
- Source System
- Source System Cust No
- Customer No
- Customer Type
- Customer Name1
- Short Name
- Address Line1
- Address Line2
- Address Line3
- Address Line4
- Pincode

9.9 External Customer Account File Upload

External Customer Account File Upload is used to perform external customer account maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcAccountMaint_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 288: External Customer Account File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|-----------------|--------|------|---|
| Master record | | | | |
| 1 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 2 | Country Code | String | 10 | Country Code |
| 3 | Address4 | String | 105 | Denotes the address details - Address Line 4 |
| 4 | Address3 | String | 105 | Denotes the address details - Address Line 3 |
| 5 | Address2 | String | 105 | Denotes the address details - Address Line 2 |
| 6 | Address1 | String | 105 | Denotes the address details - Address Line 1 |
| 7 | Eca Check Req | String | 1 | Indicates External Credit Approval Required check is required for the external customer account |
| 8 | Account Class | String | 6 | Denotes the Account Class |
| 9 | Ac Stat Dormant | String | 1 | Indicates the account status is dormant |
| 10 | Ac Stat Frozen | String | 1 | Indicates the account status is frozen |
| 11 | GI Stat Blocked | String | 1 | Indicates the account status is blocked |

| Sequence | Attribute Name | Type | Size | Description |
|----------|--------------------------|--------|------|---|
| 12 | Ac Stat No Dr | String | 1 | Indicates the account does not have any debit facility |
| 13 | Ac Stat No Cr | String | 1 | Indicates the account does not have any credit facility |
| 14 | Ac Open Date | String | 35 | Denotes the Account Open Date (Date format should be yyyy-MM-dd, i.e. 2018-03-30) |
| 15 | Cust Ac Name | String | 105 | Account Name of the customer |
| 16 | Cust Ac Ccy | String | 3 | Account Currency of the customer |
| 17 | Customer No | String | 20 | Indicates the Customer Number |
| 18 | Source System Acc Brn | String | 20 | Denotes the Source Account Branch |
| 19 | Source System Acc No | String | 35 | Denotes the Source Customer Account Number |
| 20 | Source System | String | 35 | Source System |
| 21 | Cust Ac IBAN | String | 35 | Indicates the account IBAN details |
| 22 | Host Code | String | 8 | Denotes the host code details |
| 23 | Cust Account No | String | 20 | Indicates the Customer Account Number |

Mandatory Fields are

- Action
- Country Code
- Address4
- Address3
- Address2
- Address1
- Eca Check Req
- Account Class
- Ac Stat Dormant
- Ac Stat Frozen

- GI Stat Blocked
- Ac Stat No Dr
- Ac Stat No Cr
- Ac Open Date
- Cust Ac Name
- Cust Ac Ccy
- Customer No
- Source System Acc Brn
- Source System Acc No
- Source System
- Host Code
- Cust Account No

9.10 Exchange Rate File Upload

Exchange Rate File Upload is used to perform exchange rate maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCurrencyExchangeRate_<UniqueName>.csv

NOTE: Replace the <UniqueName> for each file upload.

Table 289: Exchange Rate File Upload – Records

| Sequence | Attribute Name | Type | Size | Description |
|----------------------|----------------|--------|------|--|
| Master record | | | | |
| 1 | Discriminator | String | 1 | Denotes master record type. Default value is always "P" |
| 2 | Action | String | 10 | Denotes file operation type. Allowed values are new/modify |
| 3 | Branch Code | String | 3 | Branch for which exchange rate is applicable |
| 4 | Currency1 | String | 3 | From currency pair |
| 5 | Currency2 | String | 3 | To currency pair |
| Child record | | | | |
| 1 | Discriminator | String | 1 | Denotes child record type. Default value is always "C" |

| Sequence | Attribute Name | Type | Size | Description |
|----------|----------------|--------|------|--|
| 2 | Branch Code | String | 3 | Branch for which exchange rate is applicable |
| 3 | Currency1 | String | 3 | From currency pair |
| 4 | Currency2 | String | 3 | To currency pair |
| 5 | Rate Type | Number | 8 | Denotes rate type defined in the system |
| 6 | Mid Rate | Number | 25 | Mid rate applicable for the current pair |
| 7 | Buy Spread | Number | 40 | Buy spread applicable for the currency |
| 8 | Sale Spread | Number | 40 | Sell spread applicable for the currency |
| 9 | Buy Rate | Number | 25 | Buy rate applicable for the currency |
| 10 | Sale Rate | Number | 25 | Sell rate applicable for the currency |
| 11 | Rate Date | String | 35 | Effective date applicable for the rate |

Mandatory Fields are

- Discriminator
- Action
- Branch Code
- Currency1
- Currency2
- Discriminator
- Branch Code
- Currency1
- Currency2
- Rate Type
- Mid Rate
- Buy Spread
- Sale Spread
- Buy Rate
- Sale Rate
- Rate Date

10 Error Codes and Messages

This topic contains the error codes and messages:

Table 290: Error Codes and Messages

| Error Codes | Messages |
|--------------------|--|
| CC-01015 | Default BIC Is Checked For More Than One BIC |
| CC-01016 | Swift Address is Mandatory |
| CC-01017 | Default BIC Is Not Checked For any BIC |
| CC-01018 | Same Swift Address is present more than once |
| CC-01019 | Mismatch in bank code |
| CC-ACC-002 | Currency should be null for Multi-Currency Account |
| CC-ACC-102 | Record already exist for Source Branch and Source Account No combination |
| CC-ACC-169 | Reopen not allowed for a closed Customer No |
| CC-BIC-010 | Bic code is being used in branch maintenance. Close not allowed. |
| CC-BIC02 | The BIC code does not conform to SWIFT standards |
| CC-BIC05 | Record already maintained for the customer no |
| CC-BNK-001 | Branch code is in Open status. Close not allowed. |
| CC-BNK-002 | Reopen not allowed for a closed Branch Code |
| CC-BNK-003 | Only one Bank Code is allowed. |
| CC-BRN-101 | Active account / accounts exist for the branch code. Close not allowed. |
| CC-BRN-102 | This is HO branch. Close not allowed. |
| CC-BRN-103 | Record for Source Branch Code already exists |
| CC-C00100 | Relationship cannot be No for a Customer Linked BIC Code |

| Error Codes | Messages |
|--------------------|---|
| CC-CUS-167 | Record already exist for customer no and source_system_cust_no combination |
| CC-CUS-169 | Active account/accounts exist for the customer no |
| CC-CUS-17 | Kindly Enter a Valid Walkin Customer |
| CC-EC-002 | Record already exist for Account IBAN |
| CC-ECA-001 | Active \$1 exist for the Source System |
| CC-HST-001 | Active \$1 exist for the Host Code |
| CC-MOD-001 | \$1 cannot be modified |
| CC-MOD-INV | \$1 is invalid |
| CC-NUL-001 | \$1 cannot be null |
| CC-TXN-001 | \$1 is closed. Reopen not allowed. |
| CMC-ACC-FOR01 | Cannot reopen forgotten account |
| CMC-ACC-PII01 | User doesnt have access to PII data, cannot perform create or modify operations |
| CMC-ACC-SUBAC01 | No SubAccounts available for Multi-Currency Account |
| CMC-ACC-SUBAC02 | Exactly one account should be primary account |
| CMC-ACC-SUBAC03 | Sub Accounts should have unique currency code |
| CMC-BRN-018 | Exception occurred in ICFIipDate |
| CMC-BRN-019 | Unable to get branch date |
| CMC-BRN-020 | Branch code is null |
| CMC-BRN-100 | Branch Status retrieved Successfully |
| CMC-BRN-101 | Branch doesnot exist |
| CMC-BRN-CD01 | Date changed successfully |
| CMC-BRN-CD02 | Failed to change date, holiday list not maintained properly |

| Error Codes | Messages |
|--------------------|--|
| CMC-BRN-EOD01 | Branch Status not in TI, cannot initiate EOD |
| CMC-BRN-EOD02 | EOD invoked for the branch |
| CMC-BRN-EOD03 | Invalid Branch Code |
| CMC-BRN-EOD04 | Eod Requested on Date is not Branch's Today |
| CMC-BRN-EOD05 | EOD cannot be invoked on a holiday |
| CMC-BRN-EOD06 | Date changed successfully |
| CMC-BRN-EOD07 | EOD not invoked, cannot initiate change date |
| CMC-BRN-EOD08 | EOFI job not completed, cannot initiate change date |
| CMC-BRN-EOD09 | EOD not invoked, cannot initiate mark TI |
| CMC-BRN-EOD10 | Date Change job not completed, cannot initiate TI for next day |
| CMC-BRN-EOD11 | Mark TI successful |
| CMC-BRN-EOD12 | Branch status not in TI, cannot initiate Mark EOFI |
| CMC-BRN-EOD13 | Branch status not in EOFI, cannot change Date |
| CMC-BRN-EOD14 | Branch status for next working date update to BOD |
| CMC-BRN-EOD15 | Branch status not in BOD, cannot mark TI |
| CMC-BRN-EOD16 | Branch status for next working date update to TI |
| CMC-BRN-EOD17 | Branch Status Changed to EOFI |
| CMC-BRN-EOD18 | Invoke Mark TI failed |
| CMC-BRN-EOD19 | Date change completed cannot retrigger |
| CMC-BRN-EOD20 | Mark TI completed cannot retrigger |
| CMC-BRN-EOD21 | Date changed failed |
| CMC-BRN-EOD30 | Invalid requested date, failed to parse |
| CMC-BRN-EOD31 | Mark Eoti retry initiated |

| Error Codes | Messages |
|--------------------|---|
| CMC-BRN-EOD32 | Cannot retry Mark EOFI which has not failed |
| CMC-BRN-EOD33 | Date Changed successfully. \$1 |
| CMC-BRN-EOD34 | BOD Batches completed successfully. |
| CMC-BRN-EOD35 | BOD Batches retriggered successfully. \$1 |
| CMC-BRN-EOD36 | \$1. Hence EOFI Failed. |
| CMC-BRN-EOD37 | Failed in getting current date |
| CMC-CCY-001 | Duplicate records exists in Amount word currency Mapping |
| CMC-CCY-002 | Duplicate records exists in Amount Text Mapping |
| CMC-CCY-003 | Cannot change Currency Decimal for once authorized currencies |
| CMC-CCY-004 | Cannot Change round unit if the round rule is Truncate (T) |
| CMC-CCY-005 | Mandatory field Interest Method is not entered |
| CMC-CCY-006 | Mandatory field Spot Days is not entered |
| CMC-CCY-007 | Mandatory field Settlement Days is not entered |
| CMC-CCY-008 | Mandatory field Country is not entered |
| CMC-CCY-009 | Mandatory field Rule is not entered |
| CMC-CCY-010 | Value should be in range of 0 and 999 for Settlement Days |
| CMC-CCY-011 | Mandatory field Unit is not entered |
| CMC-CCY-012 | Decimals/ Rounding Unit Mismatch |
| CMC-CCY-013 | Numerator of Interest Method is not Actual |
| CMC-CCY-014 | Duplicate Alternate Currency Code |
| CMC-CCY-015 | Duplicate ISO Numeric Currency Code |
| CMC-CCY-016 | Duplicate Euro currency |

| Error Codes | Messages |
|--------------------|---|
| CMC-CCY-017 | Euro Conversion required cannot be changed for the currency types out, Euro and Euro closed |
| CMC-CCY-018 | Spot days is less than fx netting days |
| CMC-CCY-019 | Currency Cut Off days cannot be greater than spot days for currency |
| CMC-CCY-020 | Spot Days for currency cannot be lesser than cut off days for currency |
| CMC-CCY-021 | Value should be in range of 1 and 99 for Cut Off Days |
| CMC-CCY-022 | Value should be in range of 1 and 23 for Cut Off Hour |
| CMC-CCY-023 | Value should be in range of 1 and 59 for Cut Off Min |
| CMC-CCY-024 | Value cannot be less than .00000 for Currency Total limit |
| CMC-CCY-025 | Value should be in range of 0 and 3 for Currency Decimal |
| CMC-CCY-026 | Country Code is Mandatory |
| CMC-CCY-027 | Duplicate records exists in Currency Country Mapping |
| CMC-CCY-028 | Mandatory field Country is not entered in Currency Country Mapping |
| CMC-CCY-029 | Currency Code is NULL |
| CMC-CCY-030 | Date is NULL |
| CMC-CCY-031 | Date is Invalid (should be in yyyy-mm-dd format) |
| CMC-CCY-032 | No record found |
| CMC-CCY-033 | Next/Previous indicator is NULL (should be either N or P) |
| CMC-CCY-034 | Next/Previous indicator is Invalid (should be either N or P) |
| CMC-CCY-035 | Lower Limit Date is Invalid (should be in yyyy-mm-dd format) |
| CMC-CCY-036 | Upper Limit Date is Invalid (should be in yyyy-mm-dd format) |
| CMC-CCY-037 | Offset is NULL |
| CMC-CCY-038 | Offset is Invalid (should be > 0) |

| Error Codes | Messages |
|--------------------|---|
| CMC-CCY-039 | Input date should be between Upper limit date and Lower limit date |
| CMC-CCY-040 | Duplicate records exists in CurrencyHolidays |
| CMC-CCY-041 | Mandatory Through Currency Code is not entered |
| CMC-CCY-042 | Cannot change spread definition option for through currency pair |
| CMC-CCY-043 | Through currency should be blank if the through currency is unchecked |
| CMC-CCY-044 | Through currency has to be of type Euro |
| CMC-CCY-045 | Through Currency is not allowed for Euro In Currency Pair |
| CMC-CCY-046 | Points multiplier should be in the range 0 - 1 |
| CMC-CCY-047 | MidRate is invalid |
| CMC-CCY-048 | BuySpread is invalid |
| CMC-CCY-049 | SaleSpread is invalid |
| CMC-CCY-050 | Atleast one Currency Rate Should be Maintained |
| CMC-CCY-051 | Duplicate records exists in Rate |
| CMC-CCY-052 | Currency Code is NULL |
| CMC-CCY-053 | Currency Code is Empty |
| CMC-CCY-054 | Amount is NULL |
| CMC-CCY-055 | Option is NULL |
| CMC-CCY-056 | Option is Empty |
| CMC-CCY-057 | Method is NULL |
| CMC-CCY-058 | Method is Empty |
| CMC-CCY-059 | Decimal is NULL |
| CMC-CCY-060 | Units is NULL |

| Error Codes | Messages |
|--------------------|--|
| CMC-CCY-061 | Maintenance Country is NULL |
| CMC-CCY-062 | Maintenance Country is Empty |
| CMC-CCY-063 | Currency1/Currency2/branch Code is NULL |
| CMC-CCY-065 | Error in conversion |
| CMC-CCY-066 | Rate is not handled for currency1 and currency2 |
| CMC-CCY-067 | Rate is not handled for currency2 and currency1 |
| CMC-CCY-068 | Error in Amount rounding |
| CMC-CCY-069 | Currency definition is not maintained for given currency and maintenance country |
| CMC-CCY-070 | Error in getting branch currency and country |
| CMC-CCY-071 | Error in getting currency pair for currency1 and currency2 |
| CMC-CCY-072 | Error in getting Premium points for currency1 and currency2 |
| CMC-CCY-073 | Error in getting rate with through currency |
| CMC-CCY-074 | Error in getting Rate |
| CMC-CCY-075 | Rate History is not handled for currency1 and currency2 |
| CMC-CCY-076 | Rate History is not handled for currency2 and currency1 |
| CMC-CCY-077 | Currency Pair is not maintained |
| CMC-CCY-078 | Error in purging |
| CMC-CCY-079 | Data inadequate in currency Pair Definition |
| CMC-CCY-080 | Currency Pair already exists for the given Maintenance Country |
| CMC-CCY-081 | MidRate is mandatory |
| CMC-CCY-082 | Either buySpread/buyRate are mandatory |
| CMC-CCY-083 | Either saleSpread/saleRate are mandatory |

| Error Codes | Messages |
|--------------------|---|
| CMC-CUS-FOR01 | Record successfully deleted |
| CMC-CUS-PII01 | User doesnt have access to PII data, cannot perform create or modify operations |
| CMC-EOD-001 | Invoked EOD successfully |
| CMC-EOD-002 | Failed while resolving current date |
| CMC-EOD-003 | EOD flow is not maintained for \$1 branch |
| CMC-EOD-004 | EOD already invoked for today |
| CMC-EOD-005 | Unable to invoke EOD |
| CMC-EOD-006 | Retried EOD successfully |
| CMC-EOD-007 | Failed to retry EOD |
| CMC-EOD-008 | Pending maintenances exist. Failed to start EOD |
| CMC-EOD-009 | Failed during pending maintenance check |
| CMC-EOD-010 | Pending transactions exist. Failed to start EOD |
| CMC-EOD-011 | Failed during pending transaction check |
| CMC-EOD-012 | Marked cutoff for the branch successfully |
| CMC-EOD-013 | Branch not in Transaction Input. Cannot mark cutoff |
| CMC-EOD-014 | Branch not in BOD stage. Cannot release cutoff |
| CMC-EOD-015 | Released cutoff for the branch successfully |
| CMC-EOD-016 | Branch cutoff not released. Cannot mark Transaction Input |
| CMC-EOD-017 | Branch cutoff not marked. Cannot mark End of Transaction Input |
| CMC-FORC-001 | Request is null, not valid. |
| CMC-FORC-002 | Forget customers request created successfully. |
| CMC-FORC-003 | Failed to create forget entities request. |

| Error Codes | Messages |
|--------------------|---|
| CMC-FORC-004 | Invalid id sent, id null |
| CMC-FORC-005 | Already authorized |
| CMC-FORC-006 | Authorized successfully |
| CMC-FORC-007 | Record not found, invalid id. |
| CMC-FORC-008 | Cannot delete authorized record |
| CMC-FORC-009 | Record successfully deleted |
| CMC-FORC-010 | Invalid Customer \$1 added, customer should be valid and in closed and authorized state without pending maintenance |
| CMC-FORC-011 | Invalid request. Duplicate requests for customer number \$1 |
| CMC-INDBML-000 | Failed with error - \$1 |
| CMC-INDBML-001 | Usecase already exists with a same name |
| CMC-INDBML-002 | Target Column cannot be null |
| CMC-INDBML-003 | Unique Case Identifier Column cannot be null |
| CMC-INDBML-004 | Invalid Partition column value |
| CMC-INDBML-005 | Duplicate Column Values |
| CMC-INDBML-006 | Partition Columns cannot be same as either of target, usecase identifier or prediction column. |
| CMC-INDBML-007 | \$1 and \$2 are not similar |
| CMC-INDBML-008 | Invalid Table Name |
| CMC-INDBML-009 | Unable to save model monitoring details |
| CMC-LOV-001 | Invalid Source Code |
| CMC-LOV-002 | Invalid Currency |
| CMC-LOV-003 | Cannot Close the record for which rates are maintained |
| CMC-LOV-004 | Invalid Language Code |

| Error Codes | Messages |
|--------------------|--|
| CMC-LOV-005 | Invalid Country |
| CMC-LOV-006 | Invalid GLCode |
| CMC-LOV-007 | Invalid Limit Currency |
| CMC-LOV-008 | Invalid Year |
| CMC-LOV-009 | Invalid Month |
| CMC-LOV-010 | Amount Limit Exceeds |
| CMC-LOV-011 | Invalid Version |
| CMC-LOV-012 | Rate Type \$1 is invalid |
| CMC-NLP-000 | System is unable to process the request |
| CMC-NLP-001 | Training File created successfully |
| CMC-NLP-002 | Training File creation failed |
| CMC-NLP-003 | Service definition not found for \$1 for use case \$2 |
| CMC-NLP-004 | Unsupported file type uploaded please upload supported file type |
| CMC-NLP-005 | You don't have sufficient number of training files for use case \$1 to train the model |
| CMC-NLP-006 | Invalid training files are present in the training corpus |
| CMC-NLP-007 | Error in processing step \$1 |
| CMC-NLP-008 | Successfully completed the processing of process \$1 |
| CMC-NLP-010 | Run Reference is already mapped with Usecase |
| CMC-NLP-011 | Usecase is not present. Cannot import model |
| CMC-NLP-012 | Model Import code is not valid. Please check again. |
| CMC-OBRH-001 | Record already exists. |
| CMC-OBRH-002 | Record saved successfully. |

| Error Codes | Messages |
|--------------------|--|
| CMC-OBRH-003 | Record does not exist. |
| CMC-OBRH-004 | Invalid Payload |
| CMC-OBRH-005 | Record deleted successfully. |
| CMC-OBRH-006 | Record modified successfully. |
| CMC-OBRH-007 | Data fetched successfully. |
| CMC-OBRH-008 | Data exported successfully. |
| CMC-OBRH-009 | Failed to get data. |
| CMC-OBRH-010 | Cannot start disabled route. |
| CMC-OBRH-011 | Data imported successfully. |
| CMC-OBRH-012 | Failed to import. |
| CMC-OBRH-013 | Failed to parse [\$1] |
| CMC-OBRH-014 | Data extracted successfully. |
| CMC-OBRH-015 | Route state cannot be changed to Start as Consumer Service / Provider is inactive. |
| CMC-OBRH-016 | Modified/Deleted attribute is already in use by route. |
| CMC-OBRH-017 | Something went wrong! |
| CMC-OBRH-018 | Imported WSDL successfully |
| CMC-OBRH-019 | Imported Swagger successfully |
| CMC-OBRH-020 | Failed to import [\$1] |
| CMC-OBRH-021 | Failed to export [\$1] |
| CMC-OBRH-022 | Request failed [\$1] |
| CMC-OBRH-023 | Request is being processed |
| CMC-ORCH-001 | Failed to initiate. |

| Error Codes | Messages |
|--------------------|---|
| CMC-ORCH-002 | Transaction is successfully initiated. |
| CMC-ORCH-003 | Invalid action, failed to initiate. |
| CMC-ORCH-004 | \$1 is not submitted, transaction remains the same. |
| CMC-ORCH-005 | Cannot proceed with submit as the action is not initiated. |
| CMC-ORCH-006 | Cannot proceed with submit as the information is incomplete. |
| CMC-ORCH-007 | Failed to submit. |
| CMC-ORCH-008 | Record successfully submitted. |
| CMC-ORCH-009 | \$1 is in-progress, failed to initiate. |
| CMC-ORCH-010 | Aw, snap! An unexpected exception occurred, try again. |
| CMC-ORCH-011 | Invalid request. |
| CMC-ORCH-012 | Cannot proceed with submit as the action is not initiated. |
| CMC-ORCH-013 | Cannot find the provided information. |
| CMC-ORCH-014 | Record is not yet submitted by \$1, cannot initiate the action. |
| CMC-ORCH-015 | Record already unlocked by \$1. |
| CMC-ORCH-016 | One record can be authorized at a time. Please close the screen and try again |
| CMC-ORCH-017 | Current operation terminated |
| CMC-ORCH-018 | Current operation could not be terminated |
| CMC-OV-001 | Override Codes must not be empty |
| CMC-OV-002 | Business Overrides Saved Successfully |
| CMC-OV-003 | Business Overrides Updated Successfully |
| CMC-OV-004 | Business Overrides Authorized Successfully |
| CMC-OV-005 | Business Overrides Approval Pending |

| Error Codes | Messages |
|--------------------|---|
| CMC-OV-006 | Maker Cannot Authorize |
| CMC-OV-007 | Multiple Authorizations not allowed for checker |
| CMC-OV-008 | No Records found for approval |
| CMC-OV-009 | Maker should approve the records |
| CMC-OV-010 | Reference number is not valid |
| CMC-OV-011 | Exception Occurred while converting string to number |
| CMC-OV-012 | Server Error Occurred during API call |
| CMC-OV-013 | Client Error Occurred during API call |
| CMC-OV-014 | Illegal State Exception Occurred |
| CMC-OV-015 | JTA Transaction unexpectedly rolled back |
| CMC-OV-016 | Exception Occurred while creating Bean |
| CMC-OV-017 | Unexpected Exception Occurred |
| CMC-OV-018 | Exception Occurred while Executing Query |
| CMC-STR-001 | mandatory fields are missing... |
| CMC-STR-002 | invalid real account number |
| CMC-STR-003 | Real Account No cannot be modified |
| CMC-STR-004 | Structured Address is already created for this Real Account |
| CMC-STR-005 | Structured Address is already created for this External Virtual Account |
| CMC-STR-006 | invalid virtual account number |
| CMC-STR-007 | Virtual Account No cannot be modified |
| CMC-VAM-001 | Rolled Back Due to Exception |
| ERR_DEF_CODE | System is unable to process the request |
| GCS-AUTH-01 | Record Successfully Authorized |

| Error Codes | 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-002 | Record Successfully Closed |
| GCS-CLOS-01 | Record Already Closed |
| GCS-CLOS-02 | Record Successfully 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 ModNo |
| GCS-COM-004 | Please send makerId in the request |
| GCS-COM-005 | Request is Null. Please Resend with Proper SELECT |
| GCS-COM-006 | Unable to parse JSON |
| GCS-COM-007 | Request Successfully Processed |
| GCS-COM-008 | Modifications should be consecutive. |
| GCS-COM-009 | Resource ID cannot be blank or "null". |
| GCS-COM-010 | Successfully cancelled \$1. |
| GCS-COM-011 | \$1 failed to update. |
| GCS-DEL-001 | Record deleted successfully |
| GCS-DEL-002 | Record(s) deleted successfully |
| GCS-DEL-003 | Modifications didnt match valid unauthorized modifications that can be deleted for this record |

| Error Codes | Messages |
|--------------------|---|
| GCS-DEL-004 | Send all unauthorized modifications to be deleted for record that is not authorized even once. |
| GCS-DEL-005 | Only Maker of first version of record can delete modifications of record that is not once authorized. |
| GCS-DEL-006 | No valid unauthroized modifications found for deleting |
| GCS-DEL-007 | Failed to delete. Only maker of the modification(s) can delete. |
| GCS-MOD-001 | Closed Record cannot be modified |
| GCS-MOD-002 | Record Successfully 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 | Natural Key cannot be modified |
| GCS-MOD-007 | Only the maker can modify the pending records. |
| GCS-REOP-003 | Successfully Reopened |
| GCS-REOP-01 | Unauthorized Record cannot be Reopened |
| GCS-REOP-02 | Failed to Reopen the Record, cannot reopen Open records |
| GCS-REOP-03 | Successfully Reopened |
| GCS-REOP-04 | Unauthorized record cannot be reopened, record should be closed and authorized |
| GCS-SAV-001 | Record already exists |
| GCS-SAV-002 | Record Saved Successfully. |
| GCS-SAV-003 | The record is saved and validated successfully. |
| GCS-VAL-001 | The record is successfully validated. |
| ML-TS-001 | Invalid Data Source |

| Error Codes | Messages |
|--------------------|---|
| ML-TS-002 | Invalid datatype for case ID |
| ML-TS-003 | Timeseries Model Training Failed |
| ML-TS-004 | Use Case Name cannot have dash |
| ML-RG-001 | Regression Model Build Failed |
| ML-RG-002 | Regression Model Statistics Calculation Failed |
| ML-RG-003 | Cross Validation Failed |
| ML-RG-004 | Model Selection Failed |
| ML-RG-005 | Model Successfully Trained |
| ML-RG-006 | Invalid Use Case Selected |
| ML-RG-007 | No Trained Model found |
| ML-RG-008 | Batch Scoring Failed |
| ML-RG-009 | Successfully completed Batch scoring |
| ML-CLS-001 | Mandatory IN Parameters are NULL |
| ML-CLS-002 | Stratified Sampling Failed |
| ML-CLS-003 | Stratified dataset Split Failed |
| ML-CLS-004 | Correlation Check Failed |
| ML-CLS-005 | Model Metrics Computation Failed |
| ML-CLS-006 | Only Binary Target Class Supported for Generalized Linear Model |
| ML-CLS-007 | Failed to Select Final Algorithm |
| ML-CLS-008 | Dynamic Execute Statement Failed |
| ML-CLS-009 | Classification Model Build Failed |
| ML-CLS-010 | Classification Model Successfully Built |
| ML-CLS-011 | No Trained Classification Model Found |

| Error Codes | Messages |
|--------------------|--|
| ML-CLS-012 | Failed to Predict |
| ML-CLS-013 | Classification Batch Scoring Failed |
| ML-CLS-014 | Successfully completed Batch scoring. Result are available at \$1 |
| ML-CORR-001 | Correlation completed successfully |
| ML-CORR-002 | Correlation Failed |
| ML-CORR-003 | Correlation analysis not completed fully |
| ML-UTIL-001 | Invalid Table Name |
| ML-UTIL-002 | Invalid column Name(s) |
| ML-UTIL-003 | Failed in Random Sampling |
| ML-UTIL-004 | Too less data for model building |
| ML-UTIL-005 | Failed in Splitting Data |
| ML-UTIL-006 | Failed in Selecting Feature |
| ML-UTIL-007 | Failed to Drop Model(s) |
| ST-CUS-167 | Record already exist for customer no and source_system_cust_no combination |
| ST-SAVE-027 | Request Successfully Processed |
| CBS-CRITERIA-001 | Criteria Code cannot be blank |
| CBS-CRITERIA-002 | Criteria Description cannot be blank |
| CBS-CRITERIA-003 | Select valid Product Processor |
| CBS-CRITERIA-004 | Atleast one Rule should be selected in Criteria Definition |
| CBS-CRITERIA-005 | Rule Description cannot be blank |
| CBS-CRITERIA-006 | Select a Rule ID from the list |
| CBS-CRITERIA-007 | Enter a valid number for Priority |

| Error Codes | Messages |
|-----------------------|--|
| CBS-CRITERIA-008 | Enter a valid number for Priority |
| CBS-CRITERIA-009 | Duplicate entries found for Rule ID |
| CBS-CRITERIA-010 | Duplicate entries found for Priority |
| CBS-CRITERIA-011 | Enter valid Parent Rule ID for |
| CBS-CRITERIA-012 | Duplicate entries found for Rule ID |
| CBS-CRITERIA-013 | Cannot add child Rule when Call All Bureau is enabled |
| CBS-CRITERIA-014 | Duplicate entries found for Priority |
| CBS_ERR_004 | Parameter description cannot be modified |
| CBS_LKUP_01 | Duplicate entries found for Lookup Code |
| CBS_500 | Error occurred at Bureau Call Response structure from Bureau is different |
| CBS_SYSPAR_001 | System parameter not maintained for the bureau for history call |
| CBS_400 | Facts not found for Bureau identification Rule Empty response from criteria for given PPcode Empty response from Oracle Banking Routing Hub from bureau call Bureau identification Rule not found for given facts |
| CBS-CRTR-015 | Criteria Code has exceeded the max length specified |
| CBS-CRTR-016 | Description has exceeded the max length specified |
| CBS-CRTR-017 | Rule Id has exceeded the max length specified |
| CBS-CRTR-018 | Rule Description has exceeded the max length specified |
| CBS_BR_DTLS_NOT_FOUND | Bureau Details are not provided |
| CBS_BR_DTLS_NOT_MNT | Bureau Details are not maintained for +{reqBureauProductType} (variable, value will be replaced at runtime from payload) |

| Error Codes | Messages |
|--------------------|--|
| CDS-DML-006 | Invalid range definition. Either range or value is allowed |
| CDS-DML-007 | Duplicate \$1 values are not allowed |
| CDS-DML-010 | From value should not be greater than To value |
| CDS-RUL-001 | Error occurred while evaluating the rule |
| CDS-DML-003 | Effective date should be less than Expiry Date |
| CDS-PRC-006 | Effective date should be less than the Expiry Date |
| CDS-DML-002 | Maintain at least one record in \$1 |
| CDS-DML-014 | Effective date cannot be less than the Product Processor Effective date. |
| CDS-PRC-014 | Effective date cannot be less than the Product Processor Effective Date. |
| CDS-DML-017 | if dmlAppEnabledInd is selected as N then dmlFeature can not be null |
| CDS-DML-018 | if dmlAppEnabledInd is selected as y then dmlScoreRuleId can not be null |
| CDS-DML-022 | Input parameter is missing or incorrect. Unable to resolve any scoring model |
| CDS-DML-023 | Input parameter is missing or incorrect. Unable to calculate the score |
| CDS-DML-013 | Invalid product processor |
| CDS-PRC-011 | Incorrect Range Definition. Range definition should be continuous in \$1 |
| CDS-PRC-012 | Duplicate \$1 values are not allowed |
| CDS-DML-015 | Product Processor is not authorized |
| CDS-DML-011 | Incorrect Range Definition. Range definition should be continuous |
| CDS-DML-012 | Input parameter is missing or incorrect. Unable to resolve any pricing setup |

| Error Codes | Messages |
|--------------------|--|
| CDS-QFT-001 | if qftRuleApplicableInd is selected as y then qftRuleName and qftRuleId cannot be null |
| CDS-QFT-002 | if qftRuleApplicableInd is selected as N then qftFactName and qftFactId cannot be null |
| CDS-QFT-005 | qftCode cannot be other than alphanumeric |
| CDS-QFT-004 | Fact or rule not found |
| CDS-DML-008 | Invalid rule name |
| CDS-PRC-0010 | Fact or rule not found |
| CDS-PRC-007 | Pricing Rate definition should be greater than or equal to minimum rate and less than or equal to maximum rate |
| CDS-PRC-009 | rate percentage of range cannot be equal to zero or less than the previous one |
| CDS-PRC-005 | \$1 should be equal to or greater than the System date |
| CDS-PRC-010 | Invalid product processor |
| CDS-PRC-004 | Maintain at least one record \$1 |
| CDS-PRC-001 | Min Rate cannot be less than zero or not be more than max rate |
| CDS-PRC-003 | Overlapping price range definition not allowed \$1 |
| CDS-PRC-002 | Rate Type cannot any other keyword |
| CDS-PRC-008 | \$1 cannot be less than or equal to zero |
| CDS-DML-009 | Unable to resolve any scoring model |
| CDS-PPR-001 | \$1 should be equal to or greater than the System date |
| CDS-DML-005 | Overlapping range definition not allowed in \$1 |
| CDS-QFT-003 | Invalid product processor |
| CDS-DML-001 | \$1 should be equal to or greater than the Posting date |

| Error Codes | Messages |
|--------------------|--|
| CDS-DML-019 | Unable to resolve the best fit scoring model. Multiple scoring model resolved |
| CDS-DML-016 | Unable to resolve the best fit pricing model. Multiple pricing model resolved |
| CDS-DML-004 | The sum of weightage assigned to the feature code should be 100 |
| CDS-PPR-002 | Effective date should be less than Expiry Date |
| CDS-PRC-013 | Rate definition should be greater than or equal to minimum rate and less than or equal to maximum rate |
| CDS-DML-020 | Unable to resolve the best fit application scoring model Multiple application scoring model resolved |
| CDS-DML-021 | Unable to resolve the best fit decision and grade matrix. Multiple decision and grade matrix resolved |
| CDS-BWC-001 | \$1 should be equal to or greater than the System date |
| CDS-BWC-002 | Maintain at least one record in \$1 |
| CDS-BWC-003 | Effective date should be less than the Expiry Date |
| CDS-BWC-014 | Effective date cannot be less than the Product Processor Effective date |
| CDS-STG-006 | Effective Date cannot be null or blank |
| CDS-STG-007 | Expiry Date cannot be null or blank |
| CDS-STG-008 | Industry cannot be null or blank |
| CDS-STG-009 | Module cannot be null or blank |
| CDS-STG-010 | Line of Business cannot be null or blank |
| CDS-STG-011 | Effective date should be less than the Expiry Date |
| CDS-STG-012 | Expiry Date should be equal to or greater then the System date |
| CDS-STG-013 | Invalid Strategy Code |
| CDS-STG-014 | Invalid Industry |
| CDS-STG-015 | Invalid Module |
| CDS-STG-016 | Invalid Line of Business |
| CDS-STG-017 | Invalid product processor |

| Error Codes | Messages |
|--------------------|---|
| CDS-STG-018 | Invalid Account Category |
| CDS-STG-019 | Invalid modes for the selected module |
| CDS-STG-020 | Invalid combination of steps for selected modes |
| CDS-STG-021 | Record already exists |
| CDS-STG-022 | Effective date cannot be less than the Product Processor Effective Date |
| CDS-RUL-002 | Fact already exists |
| CDS-STG-023 | Invalid combination of modes and steps |
| CDS-DML-043 | Invalid \$1 sent |
| CDS-DML-040 | FeatureDTO missing. Kindly enter the details |
| CDS-LML-029 | Logical Model Reason Code is Invalid |
| CDS-DML-024 | Negative values not allowed |
| CDS-DML-025 | Category not allowed in case of multi applicant scoring model |
| CDS-DML-026 | Percentage cannot be greater than 100 |
| CDS-DML-027 | For multi-applicant max value not allowed |
| CDS-DML-028 | Max value not required for range type Value |
| CDS-DML-029 | Range type cannot be null |
| CDS-DML-030 | Max value cannot be null |
| CDS-DML-031 | Please enter a valid scoring model type |
| CDS-DML-032 | Please enter a valid range type |
| CDS-DML-033 | Feature list not required for application model |
| CDS-DML-034 | Scoring rule id not required for the scoring model type |
| CDS-DML-035 | Please enter a valid feature type |
| CDS-DML-036 | Only range Type Value is allowed, for fact type feature |
| CDS-DML-037 | Only range Type ParamPercent is allowed, for rule based feature |
| CDS-DML-038 | Only range Type Value is allowed, for Text type fact |
| CDS-DML-039 | Category code missing |
| CDS-LML-015 | Logical Model Code size must be between 1 and 30 |
| CDS-LML-016 | Logical Model Description size must be between 1 and 240 |
| CDS-LML-017 | Logical Model Effective Date cannot be null |
| CDS-LML-018 | Logical Model Expiry Date cannot be null |
| CDS-LML-019 | Logical Model Rule Id size must be between 1 and 80 |
| CDS-LML-020 | Logical Model Details Rule Id cannot be null |

| Error Codes | Messages |
|--------------------|---|
| CDS-LML-021 | Reason Code cannot be null |
| CDS-LML-022 | Logical Model comments size must be between 1 and 80 |
| CDS-LML-023 | Logical Model Sequence must be in the range of 1 to 999 |
| CDS-LML-024 | Logical Model Sequence is Incorrect |
| CDS-LML-025 | Logical Model Priority must be in the range of 1 to 100 |
| CDS-LML-026 | Logical Model Details cannot be null or empty |
| CDS-LML-027 | Rule Id cannot be duplicate |
| CDS-LML-028 | Invalid Rule Id |
| CDS-QUR-001 | Invalid Input for QuestionnaireId, can not be null or blank |
| CDS-QUR-002 | Invalid Input for QuestionnaireId, null or blank required |
| CDS-QUR-003 | Invalid Input for QuestionId, null or blank required |
| CDS-QUR-004 | Invalid Input for QuestionId, can not be null or blank |
| CDS-QUR-005 | Questionnaire Code cannot be null or empty |
| CDS-QUR-006 | Questionnaire Description cannot be null or empty |
| CDS-QUR-007 | Product Processor cannot be null or empty |
| CDS-QUR-008 | Question Code cannot be null or empty |
| CDS-QUR-009 | Question Short Name cannot be null or empty |
| CDS-QUR-010 | Question Description cannot be null or empty |
| CDS-QUR-011 | Question Type cannot be null or empty |
| CDS-QUR-012 | Answer Description cannot be null or empty |
| CDS-QUR-013 | Questionnaire Code size must be between 1 and 30 |
| CDS-QUR-014 | Questionnaire Description size must be between 1 and 240 |
| CDS-QUR-015 | Question Code cannot be duplicate for a product processor |
| CDS-QUR-016 | Question Sequence Number cannot be null, empty or zero, negative |
| CDS-QUR-017 | Answer Option Sequence Number cannot be null, empty or zero, negative |
| CDS-QUR-018 | Question Sequence Number cannot be duplicate for a questionnaire |
| CDS-QUR-019 | Answer Option Sequence Number cannot be duplicate for a Question |
| CDS-QUR-020 | Answer OptionId cannot be null or empty |
| CDS-QUR-021 | Answer OptionId cannot be duplicate for a question |
| CDS-BWC-004 | Incorrect execution stage |
| CDS-BWC-005 | \$1 fact or rule not found |
| CDS-QUR-022 | Input for whether Question Mandatory cannot be null or empty |

| Error Codes | Messages |
|--------------------|---|
| CDS-QUR-023 | System will not allow to add questions where response choice has not been captured,At least 2 record should be available |
| CDS-QUR-024 | System will not allow to save the questionnaire without any question configured, Atleast 1 question should be configured in the questionnaire |
| CDS-QUR-025 | Question Code cannot be duplicate for a questionnaire. |
| CDS-STG-024 | Invalid type and value for additional info |
| CDS-STG-025 | Selection of atleast 1 mode is mandatory |
| CDS-STG-026 | Effective date cannot be updated after authorisation |
| CDS-STG-027 | Multiple values of same type are not allowed under Additional Information |
| CDS-LOOKUP-001 | Lookup Type must be alphanumeric |
| CDS-LOOKUP-002 | Lookup Type must be between 1 and 30 |
| CDS-LOOKUP-003 | Lookup Description must be between 1 and 240 |
| CDS-LOOKUP-004 | Duplicate lookup codes not allowed |
| CDS-STG-001 | Strategy Code cannot be null or blank |
| CDS-STG-002 | Strategy Code Description cannot be null or blank |
| CDS-STG-003 | Product Processor cannot be null or blank. |
| CDS-STG-004 | Product Processor Description cannot be null or blank. |
| CDS-STG-005 | Account Category cannot be null or blank. |
| CDS-DML-041 | Multiple Range definitions not allowed in case of MultiApplicant Scoring Model |
| CDS-DML-042 | Incorrect Range Definition. \$1 |

11 Functional Activity Codes

This topic contains the functional activity codes:

Table 291: Functional Activity Codes

| Screen Name | Functional Activity Codes | Action | Description |
|-------------------------------|--------------------------------|-----------|----------------------------------|
| External Chart Account | CMC_FA_EXT_CHART_ACC_NEW | Create | Create external chart account |
| | CMC_FA_EXT_CHART_ACC_AMEND | Unlock | Modify external chart account |
| | CMC_FA_EXT_CHART_ACC_AUTHORIZE | Authorize | Authorize external chart account |
| | CMC_FA_EXT_CHART_ACC_CLOSE | Close | Close external chart account |
| | CMC_FA_EXT_CHART_ACC_DELETE | Delete | Delete external chart account |
| | CMC_FA_EXT_CHART_ACC_VIEW | View | View external chart account |
| | CMC_FA_EXT_CHART_ACC_REOPEN | Reopen | Reopen external chart account |
| MIS Class | CMC_FA_MIS_CLASS_NEW | Create | Create MIS class |
| | CMC_FA_MIS_CLASS_AMEND | Unlock | Modify MIS class |
| | CMC_FA_MIS_CLASS_AUTHORIZE | Authorize | Authorize MIS class |
| | CMC_FA_MIS_CLASS_CLOSE | Close | Close MIS class |
| | CMC_FA_MIS_CLASS_DELETE | Delete | Delete MIS class |
| | CMC_FA_MIS_CLASS_REOPEN | Reopen | Reopen MIS class |
| | CMC_FA_MIS_CLASS_VIEW | View | View MIS class |
| MIS Group | CMC_FA_MIS_GROUP_NEW | Create | Create MIS group |
| | CMC_FA_MIS_GROUP_AMEND | Unlock | Modify MIS group |
| | CMC_FA_MIS_GROUP_AUTHORIZE | Authorize | Authorize MIS group |
| | CMC_FA_MIS_GROUP_DELETE | Delete | Delete MIS group |
| | CMC_FA_MIS_GROUP_CLOSE | Close | Close MIS group |
| | CMC_FA_MIS_GROUP_REOPEN | Reopen | Reopen MIS group |
| | CMC_FA_MIS_GROUP_VIEW | View | View MIS group |
| Pricing Source System | CMC_FA_PRC_SRC_SYS_SAVE | Create | Create pricing source |
| | CMC_FA_PRC_SRC_SYS_MODIFY | Unlock | Modify pricing source |
| | CMC_FA_PRC_SRC_SYS_AUTH | Authorize | Authorize pricing source |
| | CMC_FA_PRC_SRC_SYS_DELETE | Delete | Delete pricing source |
| | CMC_FA_PRC_SRC_SYS_CLOSE | Close | Close pricing source |
| | CMC_FA_PRC_SRC_SYS_REOPEN | Reopen | Reopen pricing source |
| | CMC_FA_PRC_SRC_SYS_GETBYID | View | View pricing source |
| Transaction Code | CMC_FA_TRN_CODE_CREATE | Create | Create transaction code |
| | CMC_FA_TRN_CODE_MODIFY | Unlock | Modify transaction code |
| | CMC_FA_TRN_CODE_AUTHORIZE | Authorize | Authorize transaction code |
| | CMC_FA_TRN_CODE_DELETE | Delete | Delete transaction code |
| | CMC_FA_TRN_CODE_CLOSE | Close | Close transaction code |
| | CMC_FA_TRN_CODE_REOPEN | Reopen | Reopen transaction code |
| | CMC_FA_TRN_CODE_VIEW | View | View transaction code |

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| Resource Class | CMC_FA_RESOURCE_CLASS_AMEND | Unlock | Modify resource class |
| | CMC_FA_RESOURCE_CLASS_AUTHORIZE | Authorize | Authorize resource class |
| | CMC_FA_RESOURCE_CLASS_AUTHQUERY | View | Get all unauthorized records |
| | CMC_FA_RESOURCE_CLASS_CLOSE | Close | Close resource class |
| | CMC_FA_RESOURCE_CLASS_DELETE | Delete | Delete resource class |
| | CMC_FA_RESOURCE_CLASS_REOPEN | Reopen | Reopen resource class |
| | CMC_FA_RESOURCE_CLASS_NEW | New | Create new resource class |
| | CMC_FA_RESOURCE_CLASS_VIEW | View | View resource class |
| | CMC_FA_RESOURCE_CLASS_VIEWALL | Viewall | Viewall resource class |
| cmc-resource-segment-orchestrator (API) | CMC_FA_ORCHESTRATOR_CON_JSON | View | Orchestrator Con Json |
| | CMC_FA_ORCHESTRATOR_INITIATE | Initiate | Orchestrator initiate |
| | CMC_FA_ORCHESTRATOR_INITIATE_EXIST_TXN | Initiate | Orchestrator initiate exist transaction |
| | CMC_FA_ORCHESTRATOR_SUBMIT | New | Orchestrator submit |
| Borrowing Capacity (cmc-opds-services) | CMC_OBCDS_FA_BWC_ACTIONS | Action | Action borrowing capacity |
| | CMC_OBCDS_FA_BWC_AMEND | Unlock | Modify borrowing capacity |
| | CMC_OBCDS_FA_BWC_AUTHORIZE | Authorize | Authorize borrowing capacity |
| | CMC_OBCDS_FA_BWC_AUTHQUERY | Authorize query | Authorize query borrowing capacity |
| | CMC_OBCDS_FA_BWC_CLOSE | Close | Close borrowing capacity |
| | CMC_OBCDS_FA_BWC_DELETE | Delete | Delete borrowing capacity |
| | CMC_OBCDS_FA_BWC_HISTORY | History | History borrowing capacity |
| | CMC_OBCDS_FA_BWC_NEW | Create | Create borrowing capacity |
| | CMC_OBCDS_FA_BWC_REOPEN | Reopen | Reopen borrowing capacity |
| | CMC_OBCDS_FA_BWC_VALIDATE_LOV | Validate LOV | Validate LOV borrowing capacity |
| | CMC_OBCDS_FA_BWC_VIEW | View | View borrowing capacity |
| | CMC_OBCDS_FA_BWC_VIEWALL | View all | View all borrowing capacity |
| | CMC_OBCDS_FA_BWC_VIEWCHANGES | View changes | View changes borrowing capacity |
| Counter (cmc-opds-services) | CMC_OBCDS_FA_COUNTERCONFIG_AMEND | Unlock | Unlock counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_AUTHORIZE | Authorize | Authorize counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_AUTHQUERY | Authorize query | Authorize query counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_CLOSE | Close | Close counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_DELETE | Delete | Delete counter |

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|--|---|-----------------|-----------------------------------|
| | CMC_OBCDS_FA_COUNTERCONFIG_HISTORY | History | History counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_NEW | Create | Create counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_REJECT | Reject | Reject counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_REOPEN | Reopen | Reopen counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_VALIDATE_LOV | Validate LOV | Validate LOV counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_VIEW | View | View counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_VIEWALL | View all | View all counter |
| | CMC_OBCDS_FA_COUNTERCONFIG_VIEWCHANGES | View changes | View changes counter |
| Product Processor (cmc-opds-services) | CMC_OBCDS_FA_PPR_ACTIONS | Action | Action product processor |
| | CMC_OBCDS_FA_PPR_AMEND | Unlock | Unlock product processor |
| | CMC_OBCDS_FA_PPR_AUTHORIZE | Authorize | Authorize product processor |
| | CMC_OBCDS_FA_PPR_AUTHQUERY | Authorize query | Authorize query product processor |
| | CMC_OBCDS_FA_PPR_CLOSE | Close | Close product processor |
| | CMC_OBCDS_FA_PPR_DELETE | Delete | Delete product processor |
| | CMC_OBCDS_FA_PPR_HISTORY | History | History product processor |
| | CMC_OBCDS_FA_PPR_NEW | Create | Create product processor |
| | CMC_OBCDS_FA_PPR_REOPEN | Reopen | Reopen product processor |
| | CMC_OBCDS_FA_PPR_VALIDATE_LOV | Validate LOV | Validate LOV product processor |
| | CMC_OBCDS_FA_PPR_VIEW | View | View product processor |
| | CMC_OBCDS_FA_PPR_VIEWALL | View all | View all product processor |
| | CMC_OBCDS_FA_PPR_VIEWCHANGES | View changes | View changes product processor |
| Pricing Model (cmc-opds-services) | CMC_OBCDS_FA_PRC_ACTIONS | Action | Action pricing model |
| | CMC_OBCDS_FA_PRC_AMEND | Unlock | Unlock pricing model |
| | CMC_OBCDS_FA_PRC_AUTHORIZE | Authorize | Authorize pricing model |
| | CMC_OBCDS_FA_PRC_AUTHQUERY | Authorize query | Authorize query pricing model |
| | CMC_OBCDS_FA_PRC_CLOSE | Close | Close pricing model |
| | CMC_OBCDS_FA_PRC_DELETE | Delete | Delete pricing model |
| | CMC_OBCDS_FA_PRC_HISTORY | History | History pricing model |
| | CMC_OBCDS_FA_PRC_NEW | Create | Create pricing model |
| | CMC_OBCDS_FA_PRC_REOPEN | Reopen | Reopen pricing model |
| | CMC_OBCDS_FA_PRC_VALIDATE_LOV | Validate LOV | LOV pricing model |
| | CMC_OBCDS_FA_PRC_VIEW | View | View pricing model |
| | CMC_OBCDS_FA_PRC_VIEWALL | View all | View all pricing model |
| | CMC_OBCDS_FA_PRC_VIEWCHANGES | View changes | View changes pricing model |
| Charge Code (cmc- | CMC_OBCDS_FA_PRICINGDETAILS_AMEND | Unlock | Unlock charge code |

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| opds-services) | | | |
| | CMC_OBCDS_FA_PRICINGDETAILS_AUTHORIZE | Authorize | Authorize charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_AUTHQUERY | Authorize query | Authorize query charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_CLOSE | Close | Close charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_DELETE | Delete | Delete charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_GETBYCODE | Getbycode | Getbycode charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_HISTORY | History | History charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_NEW | Create | Create charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_REJECT | Reject | Reject charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_REOPEN | Reopen | Reopen charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_VALIDATE_LOV | Validate LOV | LOV charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_VIEW | View | View charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_VIEWALL | View all | View all charge code |
| | CMC_OBCDS_FA_PRICINGDETAILS_VIEWCHANGES | View changes | View changes charge code |
| | CMC_OBCDS_FA_GET_CHARGES | Get Charges | Get Charges charge code |
| Scoring Feature (cmc-opds-services) | CMC_OBCDS_FA_QFT_ACTIONS | Action | Action scoring feature |
| | CMC_OBCDS_FA_QFT_AMEND | Unlock | Unlock scoring feature |
| | CMC_OBCDS_FA_QFT_AUTHORIZE | Authorize | Authorize Scoring Feature |
| | CMC_OBCDS_FA_QFT_AUTHQUERY | Authorize query | Authorize query Scoring Feature |
| | CMC_OBCDS_FA_QFT_CLOSE | Close | Close scoring feature |
| | CMC_OBCDS_FA_QFT_DELETE | Delete | Delete scoring feature |
| | CMC_OBCDS_FA_QFT_HISTORY | History | History scoring feature |
| | CMC_OBCDS_FA_QFT_NEW | Create | Create scoring feature |
| | CMC_OBCDS_FA_QFT_REOPEN | Reopen | Reopen scoring feature |
| | CMC_OBCDS_FA_QFT_VALIDATE_LOV | Validate LOV | Validate LOV scoring feature |
| | CMC_OBCDS_FA_QFT_VIEW | View | View scoring feature |
| | CMC_OBCDS_FA_QFT_VIEWALL | View all | View all scoring feature |
| | CMC_OBCDS_FA_QFT_VIEWCHANGES | View changes | View changes scoring feature |
| Qualitative Scoring Model (cmc-opds-services) | CMC_OBCDS_FA_QUAL_ACTIONS | Action | Action on qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_AMEND | Unlock | Unlock qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_AUTHORIZE | Authorize | Authorize qualitative scoring model |

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|--|---|-----------------|---|
| | CMC_OBCDS_FA_QUAL_AUTHQUERY | Authorize query | Authorize query qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_CLOSE | Close | Close qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_DELETE | Delete | Delete qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_HISTORY | History | History qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_NEW | New | Create qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_REOPEN | Reopen | Reopen qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_VALIDATE_LOV | Validate LOV | Validate LOV qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_VIEW | View | View qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_VIEWALL | View all | View all qualitative scoring model |
| | CMC_OBCDS_FA_QUAL_VIEWCHANGES | View | View qualitative scoring model |
| Questionnaire (cmc-opds-services) | CMC_OBCDS_FA_QUESTIONNAIRESEED_ACTIONS | Action | Action questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_AMEND | Unlock | Unlock questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_AUTHORIZE | Authorize | Authorize questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_AUTHQUERY | Authorize query | Authorize query questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_CLOSE | Close | Close questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_DELETE | Delete | Delete questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_HISTORY | History | History questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_NEW | Create | Create questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_REOPEN | Reopen | Reopen questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_VALIDATE_LOV | Validate LOV | Validate LOV questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_VIEW | View | View questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_VIEWALL | View all | View all questionnaire seed |
| | CMC_OBCDS_FA_QUESTIONNAIRESEED_VIEWCHANGES | View changes | View changes questionnaire seed |
| | CMC_OBCDS_FA_QUES_ACTIONS | Action | Action questionnaire |
| | CMC_OBCDS_FA_QUES_AMEND | Unlock | Unlock questionnaire |
| | CMC_OBCDS_FA_QUES_AUTHORIZE | Authorize | Authorize questionnaire |
| | CMC_OBCDS_FA_QUES_AUTHQUERY | Authorize query | Authorize query questionnaire |
| | CMC_OBCDS_FA_QUES_CLOSE | Close | Close questionnaire |
| | CMC_OBCDS_FA_QUES_DELETE | Delete | Delete questionnaire |
| | CMC_OBCDS_FA_QUES_DISPLAY | Display | Display question display |
| | CMC_OBCDS_FA_QUES_DISPLAY_DUMMY | Display | Display question display |
| | CMC_OBCDS_FA_QUES_HISTORY | History | History questionnaire |

| | | | |
|--|--|-----------------|---|
| | CMC_OBCDS_FA_QUES_NEW | Create | Create questionnaire |
| | CMC_OBCDS_FA_QUES_REOPEN | Reopen | Reopen questionnaire |
| | CMC_OBCDS_FA_QUES_VALIDATEQUS CODE | Validate | Validate questionnaire |
| | CMC_OBCDS_FA_QUES_VALIDATE_LO V | Validate LOV | Validate LOV questionnaire |
| | CMC_OBCDS_FA_QUES_VIEW | View | View questionnaire |
| | CMC_OBCDS_FA_QUES_VIEWALL | View all | View all questionnaire |
| | CMC_OBCDS_FA_QUES_VIEWCHANGE S | View changes | View changes questionnaire |
| | CMC_OBCDS_FA_QUES_VIEWPPR | View PPR | View PPR questionnaire |
| | CMC_OBCDS_FA_QUES_VIEWQURCOD E | View | View questionnaire |
| | CMC_OBCDS_FA_FETCH_QUESTIONNA IRE | Fetch | Fetch questionnaire |
| | CMC_OBCDS_FA_FETCH_QUEST_REG | Fetch | Fetch questionnaire |
| Strategy Configurati on (cmc- opds- services) | CMC_OBCDS_FA_STRATEGYCONFIG_A CTIONS | Action | Action strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_A MEND | Unlock | Unlock strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_A UTHORIZE | Authorize | Authorize strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_A UTHQUERY | Authorize query | Authorize query strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_C LOSE | Close | Close strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_D ELETE | Delete | Delete strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_H ISTORY | History | History strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_N EW | Create | Create strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_R EOPEN | Reopen | Reopen strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_V ALIDATE_LOV | Validate LOV | Validate LOV strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_V IEW | View | View Strategy Configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_V IEWALL | View all | View all strategy configuration |
| | CMC_OBCDS_FA_STRATEGYCONFIG_V IEWCHANGES | View changes | View changes strategy configuration |
| View Execution Summary (cmc-opds- services) | CMC_OBCDS_FA_SERVICE_LOG_VIEW ALL | View all | View all view execution summary |
| | CMC_OBCDS_FA_FETCH_CREDIT_DECI SION | Fetch | Fetch view execution summary |
| Decision Grade Matrix (cmc-opds- services) | CMC_OBCDS_FA_DGM_ACTIONS | Action | Action decision grade matrix |
| | CMC_OBCDS_FA_DGM_AMEND | Unlock | Unlock decision grade matrix |

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| | CMC_OBCDS_FA_DGM_AUTHORIZE | Authorize | Authorize decision grade matrix |
| | CMC_OBCDS_FA_DGM_AUTHQUERY | Authorize query | Authorize query decision grade matrix |
| | CMC_OBCDS_FA_DGM_CLOSE | Close | Close decision grade matrix |
| | CMC_OBCDS_FA_DGM_DELETE | Delete | Delete decision grade matrix |
| | CMC_OBCDS_FA_DGM_HISTORY | History | History decision grade matrix |
| | CMC_OBCDS_FA_DGM_NEW | Create | Create decision grade matrix |
| | CMC_OBCDS_FA_DGM_REOPEN | Reopen | Reopen decision grade matrix |
| | CMC_OBCDS_FA_DGM_VALIDATE_LOV | Validate LOV | Validate LOV decision grade matrix |
| | CMC_OBCDS_FA_DGM_VIEW | View | View decision grade matrix |
| | CMC_OBCDS_FA_DGM_VIEWALL | View all | View all decision grade matrix |
| | CMC_OBCDS_FA_DGM_VIEWCHANGES | View changes | View changes decision grade matrix |
| Quantitative Scoring Model (cmc-opds-services) | CMC_OBCDS_FA_DML_ACTIONS | Action | Action quantitative scoring model |
| | CMC_OBCDS_FA_DML_AMEND | Unlock | Unlock quantitative scoring model |
| | CMC_OBCDS_FA_DML_AUTHORIZE | Authorize | Authorize quantitative scoring model |
| | CMC_OBCDS_FA_DML_AUTHQUERY | Authorize query | Authorize query quantitative scoring model |
| | CMC_OBCDS_FA_DML_CLOSE | Close | Close quantitative scoring model |
| | CMC_OBCDS_FA_DML_DELETE | Delete | Delete quantitative scoring model |
| | CMC_OBCDS_FA_DML_HISTORY | History | History quantitative scoring model |
| | CMC_OBCDS_FA_DML_NEW | Create | Create quantitative scoring model |
| | CMC_OBCDS_FA_DML_REOPEN | Reopen | Reopen quantitative scoring model |
| | CMC_OBCDS_FA_DML_VALIDATE_LOV | Validate LOV | Validate LOV quantitative scoring model |
| | CMC_OBCDS_FA_DML_VIEW | View | View quantitative scoring model |
| | CMC_OBCDS_FA_DML_VIEWALL | View all | View all quantitative scoring model |
| | CMC_OBCDS_FA_DML_VIEWCHANGES | View changes | View changes quantitative scoring model |
| Validation Model (cmc-opds-services) | CMC_OBCDS_FA_LML_ACTIONS | Action | Action validation model |
| | CMC_OBCDS_FA_LML_AMEND | Unlock | Unlock validation model |
| | CMC_OBCDS_FA_LML_AUTHORIZE | Authorize | Authorize validation model |

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| | CMC_OBCDS_FA_LML_AUTHQUERY | Authorize query | Authorize query validation model |
| | CMC_OBCDS_FA_LML_CLOSE | Close | Close validation model |
| | CMC_OBCDS_FA_LML_DELETE | Delete | Delete validation model |
| | CMC_OBCDS_FA_LML_HISTORY | History | History validation model |
| | CMC_OBCDS_FA_LML_NEW | Create | Create validation model |
| | CMC_OBCDS_FA_LML_REOPEN | Reopen | Reopen validation model |
| | CMC_OBCDS_FA_LML_VALIDATE_LOV | Validate LOV | Validate LOV validation model |
| | CMC_OBCDS_FA_LML_VIEW | View | View validation model |
| | CMC_OBCDS_FA_LML_VIEWALL | View all | View all validation model |
| | CMC_OBCDS_FA_LML_VIEWCHANGES | View changes | View changes validation model |
| Lookup (cmc-opds-services) | CMC_OBCDS_FA_LOOKUPS_ACTIONS | Action | Action lookup |
| | CMC_OBCDS_FA_LOOKUPS_AMEND | Unlock | Unlock lookup |
| | CMC_OBCDS_FA_LOOKUPS_AUTHORIZE | Authorize | Authorize lookup |
| | CMC_OBCDS_FA_LOOKUPS_AUTHQUERY | Authorize query | Authorize query lookup |
| | CMC_OBCDS_FA_LOOKUPS_CLOSE | Close | Close lookup |
| | CMC_OBCDS_FA_LOOKUPS_CODE_VIEW | Code View | Code View lookup |
| | CMC_OBCDS_FA_LOOKUPS_DELETE | Delete | Delete lookup |
| | CMC_OBCDS_FA_LOOKUPS_HISTORY | History | History lookup |
| | CMC_OBCDS_FA_LOOKUPS_NEW | Create | Create lookup |
| | CMC_OBCDS_FA_LOOKUPS_REOPEN | Reopen | Reopen lookup |
| | CMC_OBCDS_FA_LOOKUPS_VALIDATE_LOV | Validate LOV | Validate LOV lookup |
| | CMC_OBCDS_FA_LOOKUPS_VIEW | View | View lookup |
| | CMC_OBCDS_FA_LOOKUPS_VIEWALL | View all | View all lookup |
| | CMC_OBCDS_FA_LOOKUPS_VIEWCHANGES | View changes | View changes lookup |
| System Parameter (cmc-opds-services) | CMC_OBCDS_FA_PMT_ACTIONS | Action | Action system parameter |
| | CMC_OBCDS_FA_PMT_AMEND | Unlock | Unlock system parameter |
| | CMC_OBCDS_FA_PMT_AUTHORIZE | Authorize | Authorize system parameter |
| | CMC_OBCDS_FA_PMT_AUTHQUERY | Authorize query | Authorize query system parameter |
| | CMC_OBCDS_FA_PMT_CLOSE | Close | Close system parameter |
| | CMC_OBCDS_FA_PMT_DELETE | Delete | Delete system parameter |
| | CMC_OBCDS_FA_PMT_HISTORY | History | History system parameter |
| | CMC_OBCDS_FA_PMT_NEW | Create | Create system parameter |
| | CMC_OBCDS_FA_PMT_REOPEN | Reopen | Reopen system parameter |
| | CMC_OBCDS_FA_PMT_VALIDATE_LOV | Validate LOV | Validate LOV system parameter |
| | CMC_OBCDS_FA_PMT_VIEW | View | View system parameter |
| | CMC_OBCDS_FA_PMT_VIEWALL | View all | View all system parameter |
| | CMC_OBCDS_FA_PMT_VIEWCHANGES | View changes | View changes system parameter |

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| cmc-charges-calculation-services (API) | CMC_FA_GET_PRC_METHODS | GetPrcMethods | Provides all pricing categories |
| | CMC_FA_PRC_CATEGORY | GetPrcCategory | Provides price methods for given price category |
| | CMC_FA_CHG_CALCULATE_CHARGES | GetCharges | Performs charge calculation |
| | CMC_FA_PRC_SRC_SYS_GETBYID | GetByResourceId | Retrieves the datasegment details by resource Id. |
| | CMC_FA_PRC_SRC_SYS_ACTIONS | GetPermittedActionsOnRes | Provides action for Resource Id. |
| | CMC_FA_PRC_SRC_SYS_AGGREGATE | GetResourceAggregate | Get aggregate details of the resource |
| | CMC_FA_PRC_SRC_SYS_HISTORY | GetResourceHistory | Retrieves the history by given Resource Id |
| | CMC_FA_PRC_SRC_SYS_GETALL | GetSummary | Get all valid master datasegment details |
| | CMC_FA_PRC_SRC_SYS_GET_UNAUTH | GetUnAuthResource | Retrieves the unauthorized resource by given resource id |
| | CMC_FA_PRC_SRC_SYS_UNLOCK | RemoveResourceLock | Removes the advisory lock on the resource. |
| | CMC_FA_PRC_SRC_SYS_SUBMIT | SubmitResource | Submit for the Resource. |
| | CMC_FA_PRC_SRC_SYS_ISVALID | ValidateResource | Validates the resource by Resource Id. |
| Price Rule | CMC_FA_CHARGERULE_AUTHORIZE_RESOURCE | AuthorizeResource | Authorize the price rule with given resource id |
| | CMC_FA_CHARGERULE_CLOSE | CloseResource | Closes the price rule with given resource id |
| | CMC_FA_CHARGERULE_CREATE_RESOURCE | CreateResource | Creates new price rule |
| | CMC_FA_CHARGERULE_DELETE_RESOURCE | DeleteResource | Deletes the price rule record for given resource id |
| | CMC_FA_CHARGERULE_GET_BY_RESOURCEID | GetByResourceId | Provides price rule for given resource id |
| | CMC_FA_CHARGERULE_ACTION | GetPermittedActionsOnRes | Provides all applicable actions for price rule of given resource id |
| | CMC_FA_CHARGERULE_RESOURCE_AGGREGATE | GetResourceAggregate | Get aggregate details of the price rule |
| | CMC_FA_CHARGERULE_RESOURCE_HISTORY | GetResourceHistory | Retrieves the history for price rule with given Resource Id |
| | CMC_FA_CHARGERULE_SUMMARY | GetSummary | Get all price rules details |
| | CMC_FA_CHARGERULE_UNAUTHORIZE_RESOURCE | GetUnAuthResource | Retrieves the unauthorized price rule for given resource id |
| | CMC_FA_CHARGERULE_AUTHORIZE_RESOURCE | RejectResource | Rejects the resource by given resource Id |
| | CMC_FA_CHARGERULE_REMOVE_RESOURCE_LOCK | RemoveResourceLock | Unlocks the price rule with given resource id |
| | CMC_FA_CHARGERULE_REOPEN_RESOURCE | ReopenResource | Reopens the price rule with given resource id |
| | CMC_FA_CHARGERULE_SUBMIT_RESOURCE | SubmitResource | Submits the price rule for provided resource id |

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| | CMC_FA_CHARGERULE_UPDATE_RESOURCE | UpdateResource | Updates existing price rule |
| | CMC_FA_CHARGERULE_VALIDATE_RESOURCE | ValidateResource | Validates the price rule with provided resource id |
| cmc-transaction-controller-services (API) | CMC_FA_TXN_CONTROLLER_GET_ADVICE | GetEventAdviceTypeSummary | Get the event advice type summary filtered from transaction controller details for the specified event |
| | CMC_FA_TXN_CONTROLLER_GET_CHECKLIST | GetEventCheckListSummary | Get the event Checklist summary filtered from transaction controller details for the specified event |
| | CMC_FA_TXN_CONTROLLER_GET_CLAUSE | GetEventClauseSummary | Get the event clauses summary filtered from transaction controller details for the specified event |
| | CMC_FA_TXN_CONTROLLER_GET_DATA_SEGMENT | GetEventDataSegmentSummary | Get the Event Data Segment Summary filtered from Transaction controller Details for the specified event |
| | CMC_FA_TXN_CONTROLLER_GET_DOCUMENT | GetEventDocumentSummary | Get the Event Document Summary filtered from Transaction controller Details for the specified event |
| | CMC_FA_TXN_CONTROLLER_GET | GetTransactionControllers | Get the complete Transaction Controller details for the given query params |
| | CMC_FA_TXN_CONTROLLER_NEW | SaveTransactionController | Based on the business process code, fetches the event and data segment details and posts it into the transaction controller table. |
| | CMC_FA_TXN_CONTROLLER_PUT_DATA_SEGMENT | UpdateDataSegmentStatus | For the specified reference Number, update status to COMPLETE/INCOMPLETE/WIP for specified data segment in Transaction Controller. |
| | CMC_FA_TXN_CONTROLLER_PUT_ADVICE | UpdateEventAdviceTypeStatus | For the specified reference number and event, update status to COMPLETE/INCOMPLETE/WIP for specified advice Type in Transaction Controller. |
| | CMC_FA_TXN_CONTROLLER_PUT_CHECKLIST | UpdateEventAllCheckListStatus | For the specified reference number and event, update status to COMPLETE/INCOMPLETE/WIP for specified check List in transaction Controller. |

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| | CMC_FA_TXN_CONTROLLER_PUT_EVENT | UpdateEventAllDataSegmentStatus | For the specified reference Number and event, update status to COMPLETE/INCOMPLETE/WIP for all data segments in TransactionController. |
| | CMC_FA_TXN_CONTROLLER_PUT_CHECKLIST | UpdateEventCheckListStatus | For the specified reference Number and event, update status to COMPLETE/INCOMPLETE/WIP for specified check List in transaction Controller. |
| | CMC_FA_TXN_CONTROLLER_PUT_CLAUSE | UpdateEventClauseStatus | For the specified reference Number and event, update status to COMPLETE/INCOMPLETE/WIP for specified clause in transaction Controller. |
| | CMC_FA_TXN_CONTROLLER_PUT_EVENT_DS | UpdateEventDataSegmentStatus | For the specified reference Number and event, update status to COMPLETE/INCOMPLETE/WIP for specified data segment in TransactionController. |
| | CMC_FA_TXN_CONTROLLER_PUT_DOCUMENT | UpdateEventDocumentStatus | For the specified reference Number and event, update status to COMPLETE/INCOMPLETE/WIP for specified document Type in transaction Controller. |
| Priority Code - Priority Code Maintenance | CMC_MENU_FA_PRIORITY_CODE_MAINT_AMND | Unlock | Modify priority code maintenance |
| | CMC_MENU_FA_PRIORITY_CODE_MAINT_AUTHORIZE | Authorize | Authorize priority code maintenance |
| | CMC_MENU_FA_PRIORITY_CODE_MAINT_CLOSE | Close | Close priority code maintenance |
| | CMC_MENU_FA_PRIORITY_CODE_MAINT_REOPEN | Reopen | Reopen priority code maintenance |
| | CMC_MENU_FA_PRIORITY_CODE_MAINT_VIEW | View | View priority code maintenance |
| Priority Code - Customer Priority Maintenance | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_CREATE | Create | Create customer priority maintenance |
| | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_AMND | Unlock | Modify customer priority maintenance |
| | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_CLOSE | Close | Close customer priority maintenance |
| | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_REOPEN | Reopen | Reopen customer priority maintenance |

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| | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_AUTHORIZE | Authorize | Authorize customer priority maintenance |
| | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_DELETE | Delete | Delete customer priority maintenance |
| | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_VIEW | View | View customer priority maintenance |
| Checklist - Checklist Maintenance | TFPM_FA_SVR_COMM | Create | Create checklist maintenance |
| | TFPM_FA_SVR_COMM | Unlock | Unlock checklist maintenance |
| | TFPM_FA_SVR_COMM | Authorize | Authorize checklist maintenance |
| | TFPM_FA_SVR_COMM | Close | Close checklist maintenance |
| | TFPM_FA_SVR_COMM | Reopen | Reopen checklist maintenance |
| | TFPM_FA_SVR_COMM | View | View checklist maintenance |
| | TFPM_FA_SVR_COMM | Delete | Delete checklist maintenance |
| Checklist - Checklist Linkage Maintenance | TFPM_FA_SVR_COMM | Create | Create checklist linkage maintenance |
| | TFPM_FA_SVR_COMM | Unlock | Unlock checklist linkage maintenance |
| | TFPM_FA_SVR_COMM | Authorize | Authorize checklist linkage maintenance |
| | TFPM_FA_SVR_COMM | Close | Close checklist linkage maintenance |
| | TFPM_FA_SVR_COMM | Reopen | Reopen checklist linkage maintenance |
| | TFPM_FA_SVR_COMM | View | View checklist linkage maintenance |
| | TFPM_FA_SVR_COMM | Delete | Delete checklist linkage maintenance |
| Float Rate Maintenance | CMC_FA_FLOAT_RATE_NEW | Create | Create new float rate record |
| | CMC_FA_FLOAT_RATE_AMEND | Unlock | Unlock to modify float rate record |
| | CMC_FA_FLOAT_RATE_AUTHORIZE | Authorize | Authorize float rate record |
| | CMC_FA_FLOAT_RATE_CLOSE | Close | Close float rate record |
| | CMC_FA_FLOAT_RATE_DELETE | Delete | Delete float rate record |
| | CMC_FA_FLOAT_RATE_REOPEN | Reopen | Reopen closed float rate record |
| | CMC_FA_FLOAT_RATE_VIEW | View | View float rate record |
| | CMC_FA_FLOAT_RATE_CODE_LOV | LOV | Get rate code details in LOV |
| | CMC_FA_FLOAT_RATE_PICKUP | Rate Pickup | Pickup float rate based on data related to rate code, branch code, effective date, amount slab etc., |
| Currency Definition | CMC_FA_CURRENCY_DEFN_AMEND | Unlock | Modify currency definition |

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| | CMC_FA_CURRENCY_DEFN_AUTHORIZE | Authorize | Authorize currency definition |
| | CMC_FA_CURRENCY_DEFN_CLOSE | Close | Close currency definition |
| | CMC_FA_CURRENCY_DEFN_DELETE | Delete | Delete currency definition |
| | CMC_FA_CURRENCY_DEFN_NEW | Create | Create currency definition |
| | CMC_FA_CURRENCY_DEFN_REOPEN | Reopen | Reopen currency definition |
| | CMC_FA_CURRENCY_DEFN_VIEW | View | View currency definition |
| | CMC_FA_CURRENCY_DEFN_VIEW_NEW | View | View currency definition |
| Currency Pair Definition | CMC_FA_CURRENCY_PAIR_DEFN_AMEND | Unlock | Modify currency pair definition |
| | CMC_FA_CURRENCY_PAIR_DEFN_AUTHORIZE | Authorize | Authorize currency pair definition |
| | CMC_FA_CURRENCY_PAIR_DEFN_CLOSE | Close | Close currency pair definition |
| | CMC_FA_CURRENCY_PAIR_DEFN_DELETE | Delete | Delete currency pair definition |
| | CMC_FA_CURRENCY_PAIR_DEFN_NEW | Create | Create currency pair definition |
| | CMC_FA_CURRENCY_PAIR_DEFN_REOPEN | Reopen | Reopen currency pair definition |
| | CMC_FA_CURRENCY_PAIR_DEFN_VIEW | View | View currency pair definition |
| Currency Exchange Rate | CMC_FA_CURRENCY_RATE_MASTER_AMEND | Unlock | Modify currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_AUTHORIZE | Authorize | Authorize currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_CLOSE | Close | Close currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_DELETE | Delete | Delete currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_NEW | Create | Create currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_REOPEN | Reopen | Reopen currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_VIEW | View | View currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_NEW_SERVICE | Create Service | Create currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_AMEND_SERVICE | Unlock Service | Modify currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_SERVICE_CLOSE | Close Service | Close currency exchange rate |
| | CMC_FA_CURRENCY_RATE_MASTER_SERVICE_REOPEN | Reopen Service | Reopen currency exchange rate |
| | CMC_FA_CURRENCY_RATE_PURGE_TO_HISTORY | Purge | Purge To history |
| Currency Rate Type | CMC_FA_CURRENCY_RATE_TYPE_AMEND | Unlock | Modify currency rate type |
| | CMC_FA_CURRENCY_RATE_TYPE_AUTHORIZE | Authorize | Authorize currency rate type |
| | CMC_FA_CURRENCY_RATE_TYPE_CLOSE | Close | Close currency rate type |
| | CMC_FA_CURRENCY_RATE_TYPE_DELETE | Delete | Delete currency rate type |
| | CMC_FA_CURRENCY_RATE_TYPE_NEW | Create | Create currency rate type |

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| | CMC_FA_CURRENCY_RATE_TYPE_REOPEN | Reopen | Reopen currency rate type |
| | CMC_FA_CURRENCY_RATE_TYPE_VIEW | View | View currency rate type |
| External Deposit Account | CMC_FA_EXTERNALDEPOSIT_REOPEN_RESOURCE | Reopen Resource | Reopen external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_CREATE | Create | Create external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_SUMMARY | Summary | Summary external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_UPDATE | Update | Update external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_CLOSE | Close | Close external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_FETCH_BY_RESOURCEID | Fetch by ResourceId | View external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_DELETE_RECORD | Delete | Delete external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_VALIDATE_RECORD | Validate | Validate external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_RESOURCE_AGGREGATE | Resource Aggregate | Retrieve aggregate data for external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_PERMITTED_ACTIONS | Permitted Actions | External deposit account entity actions |
| | CMC_FA_EXTERNALDEPOSIT_REMOVE_RESOURCELOCK | Remove Resource Lock | Remove lock of resource for an external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_GET_RESOURCE_HIST | GetResourceHist | Get resource history for an external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_GET_UNAUTH_RESOURCES | GetUnauthResources | Retrieve unauthorized external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_AUTHORIZE | Authorize | Authorize external deposit account |
| | CMC_FA_EXTERNALDEPOSIT_SUBMIT | Submit | Submit external deposit account |
| External Virtual Account (API) | CMC_FA_EXT_VIRTUAL_ACCOUNT_CREATE | Create | Create external virtual account |
| | CMC_FA_EXT_VIRTUAL_ACCOUNT_MODIFY | Modify | Modify external virtual account |
| | CMC_FA_EXT_VIRTUAL_ACCOUNT_GETBYNATURALKEY | Get by natural key | Retrieve a specific external virtual account |
| | CMC_FA_EXT_VIRTUAL_ACCOUNT_VIEWALL | Get All | Retrieve all external virtual account |
| | CMC_FA_EXT_VIRTUAL_ACCOUNT_CLOSE | Close | Close an external virtual account |
| | CMC_FA_EXT_VIRTUAL_ACCOUNT_REOPEN | Reopen | Reopen a closed external virtual account |
| External Virtual Account Structured Address (API) | CMC_FA_EXT_VA_SERVICE_STR_ADDR_NEW | Create | Create structured address for an external virtual account |
| | CMC_FA_EXT_VA_SERVICE_STR_ADDR_AMEND | Modify | Modify structured address of external virtual account |

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| | CMC_FA_EXT_VA_SERVICE_STR_ADDR_VIEWALL | Get all | Summary view |
| | CMC_FA_EXT_VA_SERVICE_STR_ADDR_VIEW | Get by natural key | Specific virtual account's structured address view |
| | CMC_FA_EXT_VA_SERVICE_STR_ADDR_CLOSE | Close | Closing structured address of a specific virtual account |
| | CMC_FA_EXT_VA_SERVICE_STR_ADDR_REOPEN | Reopen | Reopen structured address of virtual account |
| GL Parameter | CMC_FA_MIS_PARAMETER_NEW | Create | Create GL parameters |
| | CMC_FA_MIS_PARAMETER_VIEW | Get All | Get All GL parameters |
| | CMC_FA_MIS_PARAMETER_AUTHORIZE | Authorize | Authorize GL parameters |
| | CMC_FA_MIS_PARAMETER_CLOSE | Close | Close GL parameters |
| | CMC_FA_MIS_PARAMETER_REOPEN | Reopen | Reopen GL parameters |
| | CMC_FA_MIS_PARAMETER_AMEND | Modify | Modify GL parameters |
| | CMC_FA_MIS_PARAMETER_DELETE | Delete | Delete GL parameters |
| Inter Branch Parameters | CMC_FA_INTERBRANCH_NEW | Create | Create inter branch parameters |
| | CMC_FA_INTERBRANCH_VIEW | Get All | Get all inter branch parameters |
| | CMC_FA_INTERBRANCH_AUTHORIZE | Authorize | Authorize inter branch parameters |
| | CMC_FA_INTERBRANCH_CLOSE | Close | Close inter branch parameters |
| | CMC_FA_INTERBRANCH_REOPEN | Reopen | Reopen inter branch parameters |
| | CMC_FA_INTERBRANCH_AMEND | Modify | Modify inter branch parameters |
| | CMC_FA_INTERBRANCH_DELETE | Delete | Delete inter branch parameters |
| External System Services (ECA System APIs) | CMC_FA_ECA_SYSTEM_AUTHORIZE | Authorize | Authorize ECA system |
| | CMC_FA_ECA_SYSTEM_CLOSE | Close | Close ECA system |
| | CMC_FA_ECA_SYSTEM_CREATE | Create | Create ECA system |
| | CMC_FA_ECA_SYSTEM_DELETE | Delete | Delete ECA system |
| | CMC_FA_ECA_SYSTEM_LOV | LOV | ECA system LOV |
| | CMC_FA_ECA_SYSTEM_MODIFY | Modify | Modify ECA system |
| | CMC_FA_ECA_SYSTEM_REOPEN | Reopen | Reopen ECA system |
| | CMC_FA_ECA_SYSTEM_VIEW | View | View ECA system |
| External System Services (Upload Source APIs) | CMC_FA_UPLOAD_SOURCE_AMEND | Amend | Amend upload source |
| | CMC_FA_UPLOAD_SOURCE_AUTHORIZE | Authorize | Authorize upload source |
| | CMC_FA_UPLOAD_SOURCE_CLOSE | Close | Close upload source |
| | CMC_FA_UPLOAD_SOURCE_DELETE | Delete | Delete upload source |
| | CMC_FA_UPLOAD_SOURCE_NEW | New | Create upload source |
| | CMC_FA_UPLOAD_SOURCE_VIEW | View | View upload source |

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| External System Services (Upload Source Preference APIs) | CMC_FA_UPLOAD_SOURCE_PREF_AMEND | Amend | Amend upload source preference |
| | CMC_FA_UPLOAD_SOURCE_PREF_AUTHORIZE | Authorize | Authorize upload source preference |
| | CMC_FA_UPLOAD_SOURCE_PREF_CLOSE | Close | Close upload source preference |
| | CMC_FA_UPLOAD_SOURCE_PREF_DELETE | Delete | Delete upload source preference |
| | CMC_FA_UPLOAD_SOURCE_PREF_NEW | New | Create New upload source preference |
| | CMC_FA_UPLOAD_SOURCE_PREF_REOPEN | Reopen | Reopen upload source preference |
| | CMC_FA_UPLOAD_SOURCE_PREF_VIEW | View | View upload source preference |
| cmc-additional-attribute-services | CMC_MENU_FA_ADDNL_FIELDS_MAINT | Menu | Additional Fields Maintenance |
| cmc-sla-services | CMC_FA_SLA_MAINT | Create | Create SLA |
| | CMN_WDFA_DASHBOARD_DEF | Dashboard | Service for SLA breach |
| cmc-datasegment-services | CFPM_FA_DATA_SEGMENT_AMEND | Modify | API to modify data segment details |
| | CFPM_FA_DATA_SEGMENT_AUTHORIZE | Authorize | API to authorize data segment details |
| | CFPM_FA_DATA_SEGMENT_AUTHQUERY | Verify | API to authorize query data segment details |
| | CFPM_FA_DATA_SEGMENT_CLOSE | Close | API to close data segment details |
| | CFPM_FA_DATA_SEGMENT_DELETE | Delete | API to delete new data segment details |
| | CFPM_FA_DATA_SEGMENT_GETBY_DATA_SEGCODE | Save | API to save new data segment details |
| | CFPM_FA_DATA_SEGMENT_GETBY_DOMAIN | Fetch | API to get data segment list by domain name |
| | CFPM_FA_DATA_SEGMENT_GETDSLBYDOM | Fetch | API to get data segment details list by domain name |
| | CFPM_FA_DATA_SEGMENT_NEW | Save | API to save new data segment details |
| | CFPM_FA_DATA_SEGMENT_REOPEN | Reopen | API to reopen data segment details |
| | CFPM_FA_DATA_SEGMENT_VIEW | Fetch | API to view data segment details |
| | CFPM_FA_DATA_SEGMENT_VIEWALL | Fetch | API to get all data segment details |
| | CFPM_FA_DATA_SEGMENT_GETBY_SUBDOMAIN | Fetch | API to get data segment list by domain name categorized by subdomains |
| cmc-settlements-services | CMC_FA_BIC_DIRECTORY_AUTHORIZE | Authorize | Bic directory authorize |
| | CMC_FA_BIC_DIRECTORY_CLOSE | Close | Bic directory close |

| | | | |
|---------------------------------|-------------------------------------|-------------|---|
| | CMC_FA_BIC_DIRECTORY_CREATE | Create | Bic directory create |
| | CMC_FA_BIC_DIRECTORY_DELETE | Delete | Bic directory delete |
| | CMC_FA_BIC_DIRECTORY_LOV | Validation | Bic directory LOV Validation |
| | CMC_FA_BIC_DIRECTORY_MODIFY | Update | Bic directory amendment |
| | CMC_FA_BIC_DIRECTORY_REOPEN | Reopen | Bic directory reopen |
| | CMC_FA_BIC_DIRECTORY_VIEW | Fetch | Bic directory view |
| | CMC_FA_BIC_DIRECTORY_CREATE_SERVICE | Create | Bic directory create service |
| | CMC_FA_BIC_DIRECTORY_MODIFY_SERVICE | Update | Bic directory amendment service |
| | CMC_FA_BIC_DIRECTORY_REOPEN_SERVICE | Reopen | Bic directory reopen Service |
| | CMC_FA_BIC_DIRECTORY_CLOSE_SERVICE | Close | Bic directory close service |
| | CMC_FA_BIC_DIRECTORY_VIEW_SERVICE | Fetch | Bic directory view all service |
| | CMC_FA_BIC_DIRECTORY_AUTHORIZE | Reject | Bic directory rejection API |
| cmc-checklist-services | CFPM_FA_CHECKLIST_CREATE | Create | Checklist create |
| | CFPM_FA_CHECKLIST_DELETE | Delete | Checklist submit |
| | CFPM_FA_CHECKLIST_FINAL_GET | Fetch | Checklist latest get |
| | CFPM_FA_CHECKLIST_ID_GET | Fetch | Checklist get by Id |
| | CFPM_FA_CHECKLIST_SUBMIT | Submit | Checklist submit |
| | CFPM_FA_CHECKLIST_UPDATE | Update | Checklist update |
| | CMC_FA_CHECKLIST_GET_BY_ID | Fetch | Fetch checklist details by ID |
| | CMC_FA_CHECKLIST_GET_FINAL | Fetch | Fetch submitted checklist details by ID |
| cmc-processcode-services | TFPM_FA_CMC_PRCODE_MA_AUTHORIZE | Authorize | TFPM_SA_CMC_PRCODE_MA_AUTHORIZE |
| | TFPM_FA_CMC_PRCODE_MA_CLOSE | Close | TFPM_SA_CMC_PRCODE_MA_CLOSE |
| | TFPM_FA_CMC_PRCODE_MA_CREATE | Create | TFPM_SA_CMC_PRCODE_MA_NEW |
| | TFPM_FA_CMC_PRCODE_MA_DELETE | Delete | TFPM_SA_CMC_PRCODE_MA_DELETE |
| | TFPM_FA_CMC_PRCODE_MA_LOV | Validation | TFPM_SA_CMC_PRCODE_MA_LOV |
| | TFPM_FA_CMC_PRCODE_MA_MODIFY | Update | TFPM_SA_CMC_PRCODE_MA_AMND |
| | TFPM_FA_CMC_PRCODE_MA_REOPEN | Reopen | TFPM_SA_CMC_PRCODE_MA_REOPEN |
| | TFPM_FA_CMC_PRCODE_MA_VIEW | Fetch | TFPM_SA_CMC_PRCODE_MA_VIEW |
| | CMC_FA_PROCESSCODE_PHASES | Fetch | CMC_SA_PROCESSCODE_PHASES |
| | TFPM_FA_CMC_PRCODE_MA_AUTHORIZE | Reject | Rejection API |
| cmc-ml-indb-services | CMC_FA_ML_TS_USECASE_MODIFY | Unlock | Modifies specific use case setting |
| | CMC_FA_ML_TS_USECASE_GETBYID | View | Fetches specific use case setting |
| | CMC_FA_ML_TS_USECASE_GETALL | Get Summary | Fetches all use case settings |

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| | CMC_FA_ML_TS_USECASE_DELETE | Delete | Deletes specific use case setting |
| | CMC_FA_ML_TS_USECASE_AUTHORIZE | Authorize | Approves use case Setting Record |
| | CMC_FA_ML_TS_USECASE_UNAUTHORIZE | GetUnauthResources | Fetches unauthorized data of specific use case setting |
| | CMC_FA_ML_TS_USECASE_CLOSE | Close | Closes use case setting record |
| | CMC_FA_ML_TS_USECASE_GETHISTORY | History | Fetches history of specific use case setting |
| | CMC_FA_ML_TS_USECASE_REOPEN | Reopen | Reopen use case setting record |
| | CMC_FA_ML_TS_USECASE_CREATE | Create | Saves New use case setting |
| | CMC_FA_ML_TS_USECASE_FETCH_DATACOLUMNS | GetDataColumns | Fetches data columns |
| | CMC_FA_ML_TS_USECASE_METRIC | Geometrics | Metrics of Specific use case |
| | CMC_FA_ML_TS_USECASE_FETCH_MINING_FUNCTIONS | GetUseCaseTypes | Fetches Supported Mining Functions |
| | CMC_FA_ML_TS_USECASE_FETCH_ALGORITHMS | GetSupportedAlgorithms | Fetches Algorithms Supported by Mining Functions |
| | CMC_FA_ML_TS_USECASE_FETCH_PRODUCTS | GetProductList | Fetches Preconfigured OBMA Products |
| | CMC_FA_ML_TS_MODEL_TRAIN | Train Model | Trains The Model for Specified use case |
| | CMC_FA_ML_TS_MODEL_BATCH_SCORING | Batch Score | Score The Model for Specified use case |
| | CMC_FA_ML_CORRELATION | Correlation | Perform Correlation |
| | CMC_FA_ML_POSITIVE_TARGET | Get Positive Target | Get Positive Target Value |
| | CMC_FA_ML_COST_MATRIX | GetCostMatrix | Fetch Cost Matrix |
| | CMC_FA_ML_SAVE_COST_MATRIX | Save Cost Matrix | Save Cost Matrix |
| | CMC_FA_ML_TS_USECASE_MONITORING | GetModelMonitoring | Model Monitoring |
| | CMC_FA_ML_TS_USECASE_MONITORING_DETAILS | Get Model Monitoring Details | Model Monitoring Details |
| | CMC_FA_ML_TS_USECASE_SAVE_AUTOMOD | GetAutomodDetails | Save Model Monitoring Auto mod |
| | CMC_FA_ML_TS_USECASE_GET_AUTOMOD | Save Auto mods | Get Model Monitoring Auto mod |
| | CMC_FA_ML_TS_USECASE_TRAIN_INF_CHECK | TrainInfCheck | Check Train and Inference Data Source |
| cmc-fc-ai-ml-services | CMC_FA_POLLER_FLAG | SetPollerFlag | Sets the polar flag |
| cmc-nlp-text-extraction-services | CMC_NLP_FA_TEXT_EXTRACTION_PROCESS | ProcessFile | Text Extraction Process |
| cmc-nlp-maintenance-services | CMC_NLP_FA_MOD_MNGMNT_GET | GetAll | Model Management Get all |
| | CMC_NLP_FA_MOD_MNGMNT_GETBY_ID | GetByld | Model Management Getting by ID |
| | CMC_NLP_FA_MOD_MNGMNT_POST | Save Record | Model Management Saving |
| | CMC_NLP_FA_MOD_MNGMNT_AUTHORIZE | Authorize | Model Management Authorize |

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| CMC_NLP_FA_MOD_MNGMNT_AUTHQUERY | Authorize Query | Model Management Auth |
| CMC_NLP_FA_MOD_MNGMNT_CLOSE | Close Record | Model Management Close |
| CMC_NLP_FA_MOD_MNGMNT_DELETE | Delete | Model Management Delete |
| CMC_NLP_FA_MOD_MNGMNT_HISTORY | Get History | Model Management History |
| CMC_NLP_FA_MOD_MNGMNT_REOPEN | Reopen Record | Model Management Open Record |
| CMC_NLP_FA_MOD_MNGMNT_TAGPARAMS | tagParams | Model Management Tag Parameters |
| CMC_NLP_FA_ANNOTATOR_ERROR_DATA | fetch Error Data | Annotator service to return Doc id and file name for Error status. |
| CMC_NLP_FA_ANNOTATOR_CLASS_FILE | Upload Class File | Annotator service to save classification file |
| CMC_NLP_FA_ANNOTATOR_ANNOTATED_FILE | Upload Annotated File | Annotator service to save annotated file |
| CMC_NLP_FA_MOD_MNGMNT_PUT | Modify Record | Model Management Modifying |
| CMC_NLP_FA_ONL_PRCNSNG_PROCESS | Process File | Online Processing Process File |
| CMC_NLP_FA_ONL_PRCNSNG_TRAIN | Train Model | Online Processing Model Train |
| CMC_NLP_FA_ONL_PRCNSNG_SAVE | Save Model | Online Processing Model Save |
| CMC_NLP_FA_ONL_PRCNSNG_SERV | Process File | Online Processing Process File |
| CMC_NLP_FA_TAG_CREATION_GET | Get All | Tag Creation Get all |
| CMC_NLP_FA_TAG_CREATION_GETBY_ID | GetByld | Tag Creation Getting By Id |
| CMC_NLP_FA_TAG_CREATION_POST | Save Record | Tag Creation Saving |
| CMC_NLP_FA_TAG_CREATION_PUT | Modify Record | Tag Creation Modifying |
| CMC_NLP_FA_TAG_CREATION_AUTHORIZATION | Authorize | Tag Creation Authorize |
| CMC_NLP_FA_TAG_CREATION_AUTHQUERY | Authorize Query | Tag Creation Auth |
| CMC_NLP_FA_TAG_CREATION_CLOSE | Close Record | Tag Creation Close |
| CMC_NLP_FA_TAG_CREATION_DELETE | Delete | Tag Creation Delete |
| CMC_NLP_FA_TAG_CREATION_HISTORY | Get History | Tag Creation History |
| CMC_NLP_FA_TAG_CREATION_REOPEN | Reopen Record | Tag Creation Open Record |
| CMC_NLP_FA_TXN_LOG_UPDATE | UpdateTxnLog | Transaction Log Update Service |
| CMC_NLP_FA_TXN_LOG_FETCH_LOGDATA | FetchLogTableData | Transaction Log Fetch Log Data Service |
| CMC_NLP_FA_TXN_LOG_FETCH_TAGVALUES | FetchTagVals | Transaction Log Fetch Tag values Service |
| CMC_NLP_FA_UTIL_USECASES | GetUsecases | Util Service usecasenames |
| CMC_NLP_FA_UTIL_TAGS | GetTags | Util Service tags |
| CMC_NLP_FA_MODMNGMNT_GET_RUNREF | GetrunRefs | Get Run Reference By use case |
| CMC_NLP_FA_MODMNGMNT_EXPORT_MODEL | Export Model | Export NLP Models |
| CMC_NLP_FA_MODMNGMNT_IMPORT_MODEL | Import Model | Import NLP Models |

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| | CMC_NLP_FA_ANNOTATOR_GET_FILE_BY_ID | GetFileById | Get File IDs |
| | CMC_NLP_FA_ANNOTATOR_GET_FILE_IDS | GetFileIds | Get File IDs |
| | CMC_NLP_FA_MOD_MNGMNT_AUTHORIZE | Reject | Rejection API |
| | CMC_NLP_FA_TAG_CREATION_AUTHORIZATION | Reject | Rejection API |

12 Glossary

This section provides a glossary of all terms and abbreviations used in the user manual.

Accounts

Continuing financial relationship between a bank and a customer, in which deposits and debts are held and processed within a framework of established rules and procedures.

Reports

A page containing information organized in a narrative, graphic, or tabular format, prepared on ad-hoc, periodic, recurring, regular, or as required basis. Reports may refer to specific periods, events, occurrences, or subjects.

Pareto Chart

It is a type of chart that consists of both bars and a line graph, where individual values are represented in descending order by bars, and the cumulative total is represented by the line.

Sunburst Chart

It is a type of chart that is ideal for displaying hierarchical data. Each level of the hierarchy is represented by one ring or circle with the innermost circle as the top of the hierarchy. A sunburst chart without any hierarchical data (one level of categories), looks similar to a doughnut chart.

Virtual Account

Virtual accounts are provided to a corporate by its banking partner. Each account is a subsidiary or sub-account of the client's own physical account with the bank; they cannot exist outside of the immediate relationship; hence they are virtual.

Virtual Identifier

Virtual identifier serves to segregate any funds from any other funds in the same main account and yet is inextricably linked to the virtual account.

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13. Criteria - [3.5 Criteria](#) (pg. **150Error! Bookmark not defined.**)
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14 Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.