

Oracle® Banking Credit Facilities Process Management Cloud Service Dynamic Task Allocation User Guide



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Preface

1.1 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.2 Audience

This 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 Documentation 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>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.4 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.5 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.6 Related Resources

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

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.9 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

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

1.10 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.

Table 1-2 (Cont.) Basic Actions

Action	Description
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.11 Symbols and Icons

The following symbols and icons are used in the screens.

Table 1-3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close

Table 1-3 (Cont.) Symbols and Icons - Common

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

Table 1-3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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 1-4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time

Table 1-4 (Cont.) Symbols and Icons - Audit Details

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

Table 1-5 Symbols and Icons - Widget

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

1.12 Prerequisite

Specify the **User ID** and **Password**, and login to **Home** screen.

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Introduction

In Oracle Banking Credit Facilities Process Management, a task can be assigned by the user using the following:

- [Dynamic Task Allocation](#)
- [Deal Team Maintenance](#)

The dynamic task allocation and deal team task allocation are applicable only to both credit proposal process and collateral perfection process

Dynamic Task Allocation and Deal Team Task Allocation are functionalities that distribute tasks based on configured rules to identify relevant users for specific actions. Banks can use these functionalities to set up different rules and subsequently assign users based on their authorization to perform tasks.

The user can switch between the task by modifying the **TaskAllocationType** parameter.

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Dynamic Task Allocation

This topic explains about dynamic task allocation.

Dynamic task allocation is a functionality by which each task is dynamically assigned to respective users based on configured rules to identify relevant users to action on specific tasks.

Table 3-1 Dynamic Task allocation supported Facts

Domain	Fact	Remarks
Primary Party	Legal Entity Type	Primary party legal entity type.
Primary Party	Customer Category	Primary party customer category.
Primary Party	Classification Type	Primary party classification type.
Primary Party	Demographic Type	Primary party demographic type.
Primary Party	Country of Inc	Primary party country of incorporation.
Primary Party	Country of risk	Primary party country of risk.
Primary Party	ESG Grade	Primary party esg grade.
Primary Party	Special Customer	Primary party is special customer.
Primary Liability	Liab Currency	Primary liability currency.
Primary Liability	Requested Liab Amount	The requested liability amount. For multiple liability amounts, the primary liability requested amount is considered.
Primary Liability	Proposed Liab Amount	The proposed liability amount. For multiple liability amounts, the primary liability proposed amount is considered.
Primary Liability	Approved Liab Amount	The approved liability amount. For multiple liability amounts, the primary liability approved amount is considered.
Primary Liability	RoC in %age	Primary liability RoC in %age.
Primary Liability	PD in %age	Primary liability PG in %age
Primary Liability	LGD in %age	Primary liability LGD in %age.
Primary Liability	Existing Liability Amount	The existing liability amount. For multiple liability amounts, the primary liability existing amount is considered.
Primary Party	Is Blacklisted	Primary party is blacklisted.
Primary Party	Is KYC Compliant	Primary party is kyc compliant.
Primary Party	Requested Facility Amount	The requested facility amount converted to the local currency of the users branch. For multiple facility amounts, the highest parent facilities sum of requested amount is considered.
Primary Party	Proposed Facility Amount	The proposed facility amount converted to the local currency of the users branch. For multiple facility amounts, the highest parent facilities sum of proposed amount is considered.

Table 3-1 (Cont.) Dynamic Task allocation supported Facts

Domain	Fact	Remarks
Primary Party	Approved Facility Amount	The approved facility amount converted to the local currency of the users branch. For multiple facility amounts, the highest parent facilities sum of approved amount is considered.
Primary Party	Release Facility Amount	The release facility amount converted to the local currency of the users branch. For multiple facility amounts, the highest parent facilities sum of release amount is considered.
Primary Party	Base Currency	Base currency of the users login branch.
Collateral	Collateral Type	The collateral type of the collateral.
Collateral	Collateral Category	Collateral category
Collateral	Charge Type	Collateral charge type.
Collateral	Seniority of Charge	Collateral seniority of claim.
Collateral	Collateral Value	Collateral value in branch ccy.
Collateral	Bank Value	Bank value of the collateral in branch ccy.
Collateral	Collateral Status	Collateral status

Dynamic Task allocation Maintenance

The following maintenance need to be followed for assigning the task:

- Rule definition is a maintenance for configuration of rules with the dynamic task allocation supported facts.
- Create rules as per requirements.
- Rule group is a maintenance for configuration of multiple rules with different priorities.
- Tasks can be dynamically assigned to different users based on predefined rules. If multiple rules are added to a rule group, they will be executed sequentially based on the assigned priority. If the priority 1 rule is met, it will determine a user as an outcome, and the system will assign the user according to Rule 1's definition. If the criteria in Rule 1 are not met, the process will proceed to the next rule (priority 2), and so on. If all rules are exhausted without meeting the conditions, the task will remain in the free task
- Task Rule Linkage Maintenance should be mapped to a rule group for the process flow and stage.



Note:

Collateral facts should not be used for the credit proposal process and facility facts should not be used for collateral perfection process.

User Allocation Maintenance

In the rule linkage maintenance screen, Rule linkage has to be created between the created rule group and the individual stages of each process for which the task allocation is required.

The **Rule linkage** screen can be accessed under **Task Rule Linkage Maintenance** by clicking on **Create Task Rule linkage**.

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Deal Team Maintenance

This topic provides description about deal team maintenance.

Another approach for task allocation is assigning a deal team for the application.

Generally, the Task initiation can be done by the relationship manager or a credit officer. They can create their own deal team. For user and process combination there could be multiple deal team. One of the deal team has to be configured as a default deal team.

Table 4-1 Facts

Fact	Description	Domain
toUser	The User to which the task has to be assigned.	Application

1. On **Homescreen**, click **Credit Facilities**. Under **Credit Facilities**, click **Maintenance**. Under **Maintenance**, click **Deal Team**.

The **Create Deal Team** screen displays.

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

Table 4-2 Deal Team Maintenance

Field	Description
Dealteam Owner Id	Specify the Dealteam Owner Id .
Process Code	Specify the Process Code .

2. Click **Save**, On **Create Deal Team** screen.

The **Deal Team Details** screen displays.

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

Table 4-3 Deal Team Details

Field	Description
Deal Team Name	Specify a name for the deal team.
Stages of the process flow	Specify the users for all the stages of the process flow.

Table 4-4 Deal Team Task allocation supported Fact

Domain	Fact	Description
Application	toUser	The User to which the task has to be assigned.

- Rule definition is a maintenance for configuration of rules with the deal team Task allocation supported facts.
 - Create a rule with the following Parameters:
Expression: Fact **toUser != null**
Output: **FIELD:toUser**
 - Rule group is a maintenance for configuration of multiple rules with different priorities.
 - Tasks can be dynamically assigned to different users based on predefined rules. If multiple rules are added to a rule group, they will be executed sequentially based on the assigned priority. If the priority 1 rule is met, it will determine a user as an outcome, and the system will assign the user according to Rule 1's definition. If the criteria in Rule 1 are not met, the process will proceed to the next rule (priority 2), and so on. If all rules are exhausted without meeting the conditions, the task will remain in the free task.
 - Task Rule Linkage Maintenance should be mapped to a rule group for the process flow and stage.
 - Verify if **Task Rule linkage** screen is maintained for all the stages of the process for which task allocation is required.
3. Click **Save**, On **Deal Team Details** screen.
- The **Deal Team** tile is created.

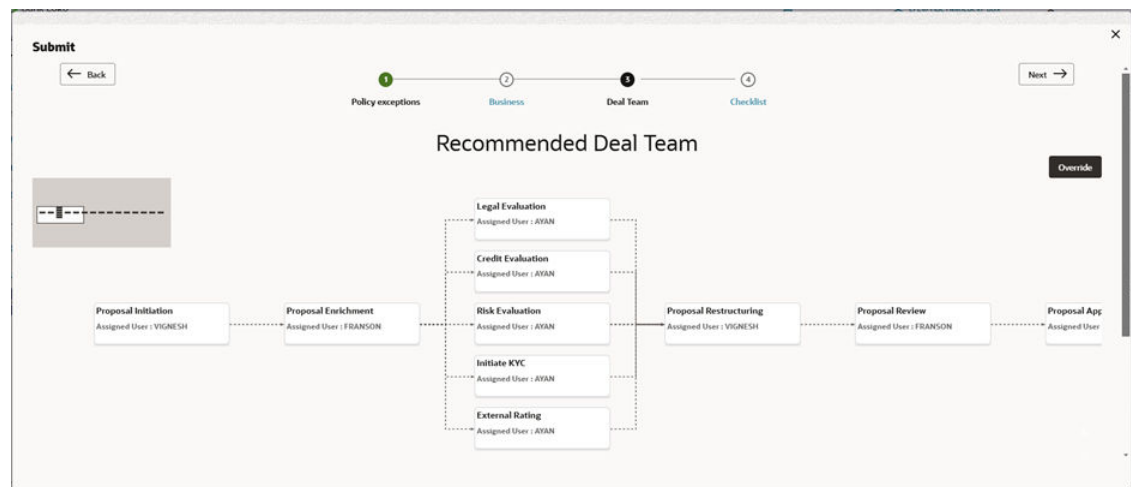
4.1 Deal Team Assignment

This topic describes about deal team assignment in the initiation stage.

Every application is initiated by Relationship manager or Credit Officer. For the current application, Default deal team applicable for the user is defaulted during initiation.

Deal team assignment screen is currently enabled in Submit screen of Initiation Stages of credit proposal process and Collateral Perfection process. On the other stages, User can view the deal team assigned for the current application.

Clicking on Stage Submit, Deal teams is one of the mandatory data segments before submitting which enables the user to view and modify Deal team for each stage.



Clicking on the override button, displays the Current deal team assigned and the Users assigned in all the stages for the application.

User can either change the entire deal team assigned for the application, or change the individual users assigned for each stage

Override Deal Team Details

Deal Team name
CREDIT DEAL TEAM

Proposal Initiation
VIGNESH

Proposal Enrichment
FRANSON

Legal Evaluation
AYAN

Credit Evaluation
AYAN

Risk Evaluation
AYAN

Initiate KYC
AYAN

External Rating
AYAN

Proposal Restructuring
VIGNESH

Proposal Review

Proposal Approval

Save Cancel

Once the deal team details is overridden, saved and the stage is submitted, the upcoming tasks will be assigned the respective user according to the deal team assigned.

Glossary

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