

Oracle® Banking Origination Configurations User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

Purpose

This guide provides an overview to configure the Business Process and related workflows for origination such as Savings Account, Current Account, Term Deposit, Credit Card, and Loans comprising of Home loans, Vehicle Loans, Personal Loans, and Education Loan; Business Product Configuration and Dashboard related configurations.

Audience

This user manual is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Savings Account Products from prospect and customer of the bank. The user manual is also intended for the other bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Savings Account Origination process based on the bank's internal operation and policies.

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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.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module
OBA	Oracle Banking Accounts
OBO	Oracle Banking Origination

Symbol and Icons

Table Symbols and Icons - Common












Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Add a new record
	Navigate to the previous record
	Navigate to the next record
	Refresh
	Calendar
	Alerts

Basic Actions

Table Basic Actions

Actions	Functions
Save	Click to save the details entered or selected in the screen.
Unlock	Click to update the details of an existing record. System displays an existing record in editable mode. This button is displayed only for the records that are already created.
Authorize	Click to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. This button is displayed only for the already created records. For more information on the process, see Authorization Process.
Approve	Click to approve the initiated record. This button is displayed, once you click Authorize .
Audit	Click to view the maker details, checker details of the particular record. This button is displayed only for the records that are already created.
Close	Click to close a record. This action is available only when a record is created.
Confirm	Click to confirm the action you performed.
Cancel	Click to cancel the action you performed.
Compare	Click to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once you click Authorize .

Table (Cont.) Basic Actions

Actions	Functions
View	Click to view the details in a particular modification stage. 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. This button is displayed, once you click Compare .
Expand All	Click to expand and view all the details in the sections. This button is displayed, once you click Compare .
Collapse All	Click to hide the details in the sections. This button is displayed, once you click Compare .
OK	Click to confirm the details in the screen.
New	Click to add a new record. When you click New, system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with '*' symbol. This button is displayed only for the records that are already created.

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

Configurations

This topic describes information about the configurations of Oracle Banking Origination.

The Oracle Banking Origination includes comprehensive coverage of origination processes for Savings Account, Current Account, Term Deposit, Credit Cards and Loans comprising of Home Loan, Personal Loan, Education Loan, and Vehicle Loans. This document provides an overview of the configuration required for the various Oracle Banking Origination processes.

The Oracle Banking Origination is factory shipped with referenced workflows for the mentioned product origination. It can configure the workflows based on the bank's internal policy and requirements. A configuration such as Business Product, Business Process, Qualitative Scorecard, Quantitative Scorecard allows the bank to define their workflows and provides access to various dashboard widgets based on the user roles. A summary of the configurations described below:

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

- **Business Product**
- **Business Process**

For assessment of the Loan Applications and the Unsecured Overdraft Limit creation in Current Accounts, the below mentioned two configurations are required:

- **Credit Decision Configuration**
- **Facts and Rules**
- **Qualitative Scorecard**

The Qualitative Scorecard ID is linked to the Business Products to aid in the assessment purpose of the specific Business Product Origination.

This module also supports comprehensive dashboard widgets for bank persons such as Relationship Manager, Branch Manager, Loan Officer, and Credit Head. The configuration for the same is supported by providing access to the Function ID of the dashboard widgets.

1.1 Business Product Configuration

This topic provides the information about the business product configuration.

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

The **Business Product Configuration** created in Oracle Banking Origination is linked with the **Host** product. It is important to note that there is only one Golden Source for Product creation or configuration, which is the **HOST**. The Business Product created in Oracle Banking Origination allows configuring parameters that are customer facing and how the products are sold in Banks. Unlike, the Host Product definition that looks at Product

Configuration from processing and transaction aspects. This helps in the product comparison and gauges benefits of what the customer wants to derive from the product. In addition to this, the Business Product configuration in Oracle Banking Origination, allows the flexibility to inherit other pertinent product features, which allows building a stronger and firm origination process flow with the added validations that are done during the defined stages in the origination workflow. Example: Allow Offer Amendment, Offer Acceptance Method, and Assessment Methods etc., are defined in the Business product and further are validated in the origination process of the specific Business Product.

The **Business Product** is linked to the **Business Process**, so that the origination process related to the selected **Business Product** flows as per the **Business Process Definition**. This allows the capability to configure two different **Business Products** within the same Product Type to have different origination workflows. **Example:** Current Account with or without Overdraft Limit Facility.

The Business Product process allows to create **Business Product** and view the existing **Business Products**. The details of that are explained in the further sections.

This topic contains the following subtopics:

1.1.1 Create Business Product

This topic describes the systematic instructions to create business product.

The Create Business Product configuration process comprises of the below-mentioned data segments that allow defining the various elements for the products:

1.1.1.1 Business Product Details

This topic describes the systematic instructions to create business product details.

The **Business Product Details** is the first data segment to create a Business Product application.

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

To configure business product details:

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Product**.
3. Under **Business Product**, click **Create Business Product**.

The **Business Product Details** screen displays.

Figure 1-1 Business Product Details

- Specify the fields on **Business Product Details** screen.

Note:

The fields, which mentioned as Required, are mandatory.

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

Table 1-1 Business Product Details – Field Description

Field	Description
Product Type	Select the product from the drop-down list. Available options are: <ul style="list-style-type: none"> • Savings Account • Current Account • Loan Account • Term Deposit Account • Credit Card
Product Category	Select the product category. Available options are <ul style="list-style-type: none"> • Individual • Small and Medium Business If Product Type is selected as Credit Card , the system defaults as Individual in read-only mode.

Table 1-1 (Cont.) Business Product Details – Field Description

Field	Description
Product Sub Type	<p>Select the product sub-type from the drop-down list.</p> <p>This field appears and is supported for the below listed Product types and the respective product categories only.</p> <ul style="list-style-type: none"> a. Loan Account <ul style="list-style-type: none"> • Home Loan (Individuals) • Vehicle Loan (Individuals) • Education Loan (Individuals) • Personal Loan (Individuals) • Business Loan (Small and Medium Business) • Term Loan (Small and Medium Business) b. Term Deposit <ul style="list-style-type: none"> • Simple Term Deposit • Reinvestment Term Deposit c. Credit Card <ul style="list-style-type: none"> • Retail Credit Card <p>This field is not applicable for Saving Account and Current Account.</p>
Business Product Code	<p>Specify the business product code.</p> <p>NOTE: Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.</p>
Business Product Name	<p>Specify the business product name.</p>
Business Product Date Range	<p>Select the date range as per the business requirement.</p> <p>System displays the logged in application date in Start Date by default.</p> <p>The End date has to be ahead of the Start Date and the Business Product Review Date.</p>
Business Product Review Date	<p>Select the review date as per the business requirement. Review date has to be ahead of the Business Product Start Date and earlier than the Business Product End Date.</p>
First Home Buyer Applicable	<p>Select to indicate whether first home buyer feature is applicable for the specified product.</p> <p>This field appears if the Loan Account option and Home Loan option is selected from the Product Type list and Product Sub Type list respectively.</p>
Channel Allowed	<p>Select the channels which are allowed for the business product from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • RPM • OBDX
Fintech Allowed	<p>Select the toggle if the business product is supported for Origination from 'Fintech' Companies.</p>
Fintech Name	<p>Select the Fintech Company name from the drop-down list. System allows selection of multiple companies.</p> <p>This field is displayed only if Fintech Allowed toggle is selected.</p>

Table 1-1 (Cont.) Business Product Details – Field Description

Field	Description
IPA Applicable	Select the toggle to indicate whether the In-Principal Approval (IPA) is applicable for loan. By default, this will be disabled. This field is displayed if Product Type is selected as Loan and Product Category is selected as Individuals .
Application Submission is Mandatory	Select the toggle to make the Application Entry stage as mandatory in Product Details data segment for the business product. This configuration will be possible only if the Application submission configuration is set as 'Y'. Please refer section 2.8Application Submission Configuration for more details.

1.1.1.2 Business Product Attributes

This topic describes the systematic instructions to display the business product attributes.

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

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

The **Business Product Attributes** screen displays.

Figure 1-2 Business Product Attributes

- Specify the fields on **Business Product Attributes** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

Table 1-2 Business Product Attributes – Field Description

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

Table 1-2 (Cont.) Business Product Attributes – Field Description

Field	Description
Eligibility Description	Specify the eligibility description of the business product.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Eligibility/Remove Eligibility	Click Add Eligibility or Remove Eligibility to add or remove the rows respectively.
Fees and Charges	Specify the fees and charges details.
Fees and Charges Name	Specify the fees and charges name.
Fees and Charges Description	Specify the fees and charges description of the business product.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Fees and Charges/Remove Fees and Charges	Click Add Fees and Charges or Remove Fees and Charges to add or remove the rows respectively.
Terms and Conditions	Select the Terms and Condition PDF file and click Upload to upload it.
Product Brochures	Select the Business Product Brochure PDF file and click Upload to upload it.
Comments	Specify the comments, if required.

1.1.1.3 Business Product Host Mapping

This topic describes the systematic instructions to map the host product and parameters for Interest and Charges that are linked to the host product.

In the data segment, the business product is mapped to the host product and parameters for Interest and Charges that are linked to the host product are defined.

To map business product host:

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

The **Business Product Host Mapping** screen displays.

Figure 1-3 Business Product Host Mapping

- Specify the fields on **Business Product Host Mapping – Field Description** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

Table 1-3 Business Product Host Mapping – Field Description

Field	Description
Business Product Code	Displays the business product code defaulted from Business Product Code entered in the Business Product Details data segment.
Select Host Product	Select the host product from the drop-down list. Note: Without Oracle Banking Routing Hub Configuration, Host products will not be displayed. Refer to Oracle FLEXCUBE Universal Banking Integration Guide . Without Card Management System Integration, the Credit card product cannot be configured. Refer to Card Management System Integration Guide .
Product Description	Displays the product description once the host product is selected in Select Host Product .
Get Products Details	Click Get Products Details , and the system will display various interest codes and the charge codes linked to the host product in the Interest Details and Charge Details panel.

- Click **Get Product Details**.

The **Business Product Host Mapping – Interest Details and Charge Details** screen displays.

Figure 1-4 Business Product Host Mapping – Interest Details and Charge Details

The screenshot displays the 'Create Business Product' interface, specifically the 'Business Product Host Mapping' screen. The interface includes a sidebar with navigation options like 'Business Product Details', 'Business Product Attribution', 'Business Product Host Mapping', and 'Business Product Preferences'. The main content area is titled 'Business Product Host Mapping' and shows the following details:

- Business Product Code:** HOMO12
- Select Host Product:** LPA2
- Product Description:** Product testing
- Interest Configuration:**
 - Interest Code: MAIN_INT, Description: INTEREST
 - Table with columns: Interest Code, Description, User Defined Element ID, Description, Display Name, Display, Margin Allowed.
 - Row: INTEREST_RATE, Interest Rate, [Empty], [Toggle Off], [Toggle Off]
 - Interest Code: ODIN_PNLTY, Description: PENALTY ON INTEREST OVERDUE
 - Interest Code: ODPR_PNLTY, Description: PENALTY ON PRINCIPAL OVERDUE
- Charge Configuration:**
 - Charge Code: ADCH_CHG, Description: ADHOC CHARGE
 - Table with columns: Charge Code, Description, Display Name.
 - Row: ADCH_CHG, ADHOC CHARGE, [Empty]
 - Display: [Toggle Off]
 - Waiver Allowed: [Toggle Off], Amend Allowed: [Toggle Off], Capitalize Allowed: [Toggle Off]
 - Charge Code: HANDLNG_CHG, Description: HANDLING CHARGE
 - Charge Code: PRE_PENALTY, Description: PREPAYMENT PENALTY
 - Charge Code: PROC_CHARGE, Description: PROCESSING CHARGE
 - Charge Code: SERVICE_TAX, Description: SERVICE TAX

At the bottom of the screen, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'.

- Specify the fields on **Business Product Host Mapping with Interest Details and Charge Details** screen.

Note:


The fields, which mentioned as Required, are mandatory.

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

Table 1-4 Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Interest Configuration	Specify the required interest details.
Interest Code	Displays the interest code linked to the host product.
Description	Displays the description of the interest code linked to the host product.
User Defined Element ID	Displays the user defined element ID linked to the Interest Code .
Description	Displays the description of the user defined element ID linked to the Interest Code .

Table 1-4 (Cont.) Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Display Name	Specify the display name of the interest user defined element. This is the interest name that would be displayed in the Oracle Banking Origination screens such as Interest details data segment for Current and Savings account origination process and Loan Interest Details data segment for loan origination process.
Display	Select to display the specified interest user defined element in the Interest Details data segment.
Margin Allowed	Select if margin can be provided to the Business Product in the Interest Details data segment of product origination process. <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> Note: Currently, margin is not supported for Savings and Current Account, hence this switch should be off for Savings Account and Current Account.</p> </div>
Charge Configuration	Specify the required charge details.
Charge Code	Displays the charge code linked to the Host Product.
Description	Displays the description of the charge code linked to the Host Product.
User Defined Element ID	Displays the user defined element ID linked to the charge code.
Description	Displays the description of the user defined element ID linked to the charge code.
Display Name	Enter the display name of the interest user defined element This is the interest name that would be displayed in the Oracle Banking Origination screens such as Interest Data Segment.
Display	Select to display the specified charge code or charge user defined element in the Charge Details data segment.
Waiver Allowed	Select if specified charges can be waived during Product Origination.
Amend Allowed	Select if specified charges can be amended during Product Origination.
Capitalize Allowed	Select if the charges can be capitalized for this product. This option allows you to capitalize the fee charges while submitting an application. This is applicable for all the charges of the product. Currently applicable only for loan products.

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

1.1.1.4 Business Product Preferences

This topic describes the systematic instructions business product preferences.

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

1.1.1.4.1 Loan Product Preferences

This topic describes the loan product preferences details.

If the **Product Category** is selected as **Individual** to configure loan preferences:

Figure 1-5 Business Product Preference – Loan Product

The screenshot shows the 'Create Business Product' window with the 'Business Product Preference' tab selected. The interface is organized into several sections:

- Common Configuration:**
 - Residential Status Allowed: Resident
 - Customer Status Allowed: Both
 - Currency Allowed: GBP, AUD
 - Minimum Age: 18 Years
 - Maximum Age: Select
 - Inactive Application Expiry Period: 10 Days
 - Branch: Allowed (Selected), Disallowed
 - Financial Details Validity Period: 3 Months
 - Allowed Purpose Types: (Empty field)
 - Lenders Mortgage Insurance: (Search field)
 - Allowed Applicant Roles: (Empty field)
 - Solicitor Details: (Toggle off)
 - Conditions & Covenants: (Toggle off)
 - Customer Category: Disallowed (Selected)
- Configuration for Loan Products:**
 - Threshold Preferences:**

Loan Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
GBP						
AUD						
 - Offer Preferences:**
 - Offer Amendment: (Toggle off)
 - Offer Expiry Period: 1 Days
 - Offer Acceptance Method: Manual
 - Feature Preferences:**
 - Multiple Disbursement: (Toggle off)
 - Interest Tolerance %: (Required)
 - Repayment Type Allowed: (Required)
 - Moratorium Period Allowed: (Toggle off)
 - Interest Rate Treatment: At Offer Issue Stage
 - Armed Forces Benefits Applicable: (Toggle off)
 - LTV %: (Required)
 - Eligibility Calculation Method: select (Required)
 - IPA Expiry period: (Required)
- Credit Decision Service Flags:**
 - Risk Based Pricing Applicable: (Toggle off)
 - Application Based: (Toggle off)
 - Primary Applicant Based: (Toggle off)

Buttons at the bottom: Cancel, Back, Save & Close.

Table 1-5 Business Product Preference – Loan Product- Individual

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

Table 1-5 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident • Both
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Major • Minor • Both • Not Applicable
Currency Allowed	Select the currency that are allowed for the business product. System allows to select multiple currencies, if applicable. The list of currencies appears based on the host configuration.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired . Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year <p>Once the application has expired, no further lifecycle activity can happen for that application.</p>
Branch	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>System allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.</p>

Table 1-5 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year Select the numeric period from the second drop-down box.
Allow Purpose Types	Select the purpose types that are allowed for business product. System allows to select multiple purpose types, if applicable. The available options are: <ul style="list-style-type: none"> • Buy a New Home • Construction • Remortgage with US • Home Improvement / Renovation • Motor Vehicle – New • Motor Vehicle – Used • Personal • Education • Other This field appears if the Loan Account option and Home Loan option is selected from the Product Type list and Product Sub Type list respectively. If you configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.
Lender Mortgage Insurance	Search and select the lender mortgage insurance rule that are defined. This field appears if the Loan Account option and Home Loan option is selected from the Product Type list and Product Sub Type list respectively.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Solicitor Details	Specify whether the solicitor details are allowed to capture while submitting this products account opening application.
Condition &Covenants	Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.
Customer Category	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configurations for Loan Products	Specify the configurations for the loan products.
Threshold Preference	In this section you can capture the threshold preference of loan product.
Loan Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.

Table 1-5 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	Specify the minimum tenure of the loan for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Term	Displays the maximum tenure of the loan for the selected currency.
Minimum Amount	Displays the minimum amount of the loan for the selected currency.
Maximum Amount	Displays the maximum amount of the Loan for the selected Currency.
Offer Preferences	In this section you can set the offer related preference for loan product.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Enter the count. OR Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer. The available options are: <ul style="list-style-type: none"> • Manual • Auto
Feature Preference	In this section you can capture the features preference for loan product.
Multiple Disbursement	Select the toggle if multiple disbursement is allowed for the loan accounts.
Interest Tolerance %	Specify the maximum interest margin, the user can provide for the loan account. You can specify the maximum value as 100.00%. Tolerance Percentage = Interest Rate Interest Tolerance Percentage.
Repayment Type Allowed	Displays the repayment type allowed for the loan product based on the host product mapped with the business product. Available options are: <ul style="list-style-type: none"> • EMI • IOPM • POIM • FPI
Moratorium Period Allowed	Select the toggle if moratorium period is allowed for the loan accounts.
Interest Rate Treatment	Select the interest rate treatment from the drop-down list. Available options are: <ul style="list-style-type: none"> • At Offer Issue Stage • At the Time of Loan Account Creation • Pegged Period If Pegged Period is selected, you need to additionally select the period from Month or Year and enter the numeric value for the Pegged Period definition.
Armed Forces Benefits Applicable	Select to indicate the armed forces benefits are applicable to the loan product.

Table 1-5 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
LTV%	Specify the percentage for Loan to Value (LTV). LTV = Loan Amount / Collateral Value This field is displayed, if Product Sub Type is selected as Home Loan in Business Product Details segment.
Eligibility Calculation Method	Select the required option for the eligibility calculation method from the drop-down list. Available options are: <ul style="list-style-type: none"> • Net Income Method Eligibility Amount = (Net Savings / EMI per Lakh) 100000 • FOIR Method Eligibility Amount = (Gross Income FOIR% - Financial Liability) / EMI per Lakh 100000 Note: Banks will compare the eligible amount as per FOIR and LTV, and the lowest eligible amount will be considered. This field is displayed, if IPA Applicable is selected in Business Product Details segment.
FOIR%	Specify the FOIR percentage. This field is displayed if Eligibility Calculation Method is selected as FOIR Method.
IPA Expiry Period	Select the IPA expiry period. Available options are: <ul style="list-style-type: none"> • Days • Months • Years This field is displayed if IPA Applicable is selected in Business Product Details segment.
Credit Decision Service Flags	Select the Credit Decision Service Flags.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

If the **Product Category** is selected as **Small and Medium Business**:

Figure 1-6 Business Product Preference – Loan Account Product (SMB)

The screenshot displays the 'Create Business Product' configuration window for a Loan Account Product (SMB). The interface is organized into several sections:

- Common Configuration:** Includes 'Business Demography' (a dropdown menu), 'Currency Allowed' (a text input field), 'Inactive Application Expiry Period' (a dropdown menu set to '10' days), 'Branch' (radio buttons for 'Allowed' and 'Disallowed', with 'Disallowed' selected and a text input '001 x'), 'Financial Details Validity Period' (a dropdown menu set to '5' months), 'Allowed Purpose Types' (a list of tags: 'Buy a New Home', 'Construction', 'Home Improvement / Renovation'), 'Allowed Applicant Roles' (a text input field), 'Solitor Details' (a toggle switch), and 'Conditions & Covenants' (a toggle switch).
- Configuration for Loan Products:** Contains a table for 'Threshold Preferences' with columns for Loan Currencies, Minimum Term Tenure Basis, Minimum Term, Maximum Term Tenure Basis, Maximum Term, Minimum Amount, and Maximum Amount. The table lists GBP, USD, and INR with their respective terms and amounts.
- Offer Preferences:** Includes 'Offer Amendment' (a toggle switch), 'Offer Expiry Period' (a dropdown menu set to '10' days), and 'Offer Acceptance Method' (a dropdown menu set to 'Manual').
- Feature Preferences:** Includes 'Multiple Disbursement' (a toggle switch), 'Interest Tolerance %' (a text input field set to '10'), 'Repayment Type Allowed' (a list of tags: 'EMI', 'POIM', 'FPI'), 'Moratorium Period Allowed' (a toggle switch), 'Interest Rate Treatment' (a dropdown menu set to 'At the Time of Loan Account...'), and 'Armed Forces Benefits Applicable' (a toggle switch).
- Credit Decision Service Flags:** Includes 'Risk Based Pricing Applicable' and 'Application Based' (both toggle switches).

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

Table 1-6 Business Product Details – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Domestic • Overseas
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired . Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year Once the application has expired, no further lifecycle activity can happen for that application.

Table 1-6 (Cont.) Business Product Details – Field Description

Field	Description
Branch	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Financial Details Validity Period	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>Select the numeric period from the second drop-down box.</p>
Allow Purpose Types	<p>Select the purpose types that are allowed for business product. System allows to select multiple purpose types, if applicable. The available options are:</p> <ul style="list-style-type: none"> • Buy a New Home • Construction • Remortgage with US • Home Improvement / Renovation • Motor Vehicle – New • Motor Vehicle – Used • Personal • Education • Other <p>If you configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.</p>
Allowed Applicant Roles	<p>Specify the applicant roles that are allowed to apply this product. The available options are:</p> <ul style="list-style-type: none"> • Primary • Joint • Guarantor
Solicitor Details	<p>Specify whether the solicitor details are allowed to capture while submitting this products account opening application.</p>
Condition & Covenants	<p>Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.</p>
Customer Category	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. <p>The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.</p>

Table 1-6 (Cont.) Business Product Details – Field Description

Field	Description
Configuration for Loan Products	Specify the configurations for Loan products.
Threshold Preferences	In this sections you capture threshold preferences for loan product.
Loan Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	Specify the minimum tenure of the loan for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Term	Specify the maximum tenure of the loan for the selected currency.
Minimum Amount	Specify the minimum amount of the loan for the selected currency.
Maximum Amount	Specify the maximum amount of the Loan for the selected Currency.
Multiple Disbursement	Select the toggle if the multiple disbursement is allowed for the loan accounts.
Moratorium Period Allowed	Select the toggle if moratorium period is allowed for the loan accounts.
Repayment Type Allowed	Select the repayment type allowed for the loan product based on the host product mapped with the business product. Available options are: <ul style="list-style-type: none"> • EMI • IOPM • POIM • FPI
Offer Preferences	In this section you can capture the offer preferences of the loan product.
Offer Amendment	Select the toggle if offer amendment is allowed for the loan accounts.
Offer Expiry Period	Specify the offer expiry period. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Offer Acceptance Method	Select the offer acceptance method. Available options are: <ul style="list-style-type: none"> • Manual • Automatic
Feature Preferences	In this section you can set the feature preferences of the loan product.
Multiple Disbursement	Select to indicate whether the multiple disbursement is allowed for the loan product.

Table 1-6 (Cont.) Business Product Details – Field Description

Field	Description
Repayment Type Allowed	Displays the repayment type allowed for the loan product based on the host product mapped with the business product. Available options are: <ul style="list-style-type: none"> • EMI • IOPM • POIM • FPI
Moratorium Period Allowed	Select the toggle if moratorium period is allowed for the loan accounts.
Interest Rate Treatment	Select the interest rate treatment from the drop-down list. Available options are: <ul style="list-style-type: none"> • At Offer Issue Stage • At the Time of Loan Account Creation • Pegged Period
Pegged Period	Select the pegged period in Days, Months and Years. Enter the value of the pegged period. OR Select up or down arrow to increase or decrease the value respectively.
Armed Forces Benefits Applicable	Select to indicate the armed forces benefits are applicable to the loan product.
Credit Decision Service Flags	Select the Credit Decision Service Flags.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.

1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.
2. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to the field description table.

1.1.1.4.2 Saving or Current Product Preferences

This topic describes the saving product preferences details.

If the **Product Category** is selected as **Individual** to configure saving or current preferences:

Figure 1-7 Business Product Preference – Savings or Current Account Product

The screenshot displays the 'Create Business Product' configuration window, specifically the 'Business Product Preference' section for Savings & Current Account Products. The interface is divided into several sections:

- Common Configuration:**
 - Residential Status Allowed:** Resident (dropdown)
 - Customer Status Allowed:** Major (dropdown)
 - Currency Allowed:** AUD, GBP, INR (checkboxes)
 - Minimum Age:** 18 (Years, spinner)
 - Maximum Age:** Select (dropdown, spinner)
 - Inactive Application Expiry Period:** 10 (Days, spinner)
 - Branch:** Allowed (radio), Disallowed (radio); 001 (text)
 - Financial Details Validity Period:** 3 (Months, spinner)
 - Allowed Applicant Roles:** Primary, Joint, Guarantor (checkboxes)
 - Customer Category:** Allowed (radio), Disallowed (radio); SMB - TRUST, INDIVIDUAL, Small and Medium Business (checkboxes)
 - Capture Financial Details:** (checkbox)
- Configuration for Savings & Current Account Products:**
 - Initial Funding Threshold Preferences:** Initial Funding (checkbox)
 - Overdraft Limit Preferences:** Overdraft Limit Allowed, TOD Allowed, Against Uncleared Funds (checkboxes)
 - Banking Channels Preferences:**
 - Cheque Book:** (checkbox)
 - Passbook:** (checkbox)
 - Debit Card:** (checkbox)
 - Banking Channels:** (checkbox)
 - Debit Decision Service Flag:** (checkbox)

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

Table 1-7 Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident • Both
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Major • Minor • Both • Not Applicable

Table 1-7 (Cont.) Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired . Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year <p>Once the application has expired, no further lifecycle activity can happen for that application.</p>
Branch	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year <p>Select the numeric period from the second drop-down box.</p> <p>This field is mandatory for Current Product and non-mandatory for Savings Product.</p>
Capture Financial Details	Specify whether you need to capture financial details for this business product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.

Table 1-7 (Cont.) Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Customer Category	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. <p>The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.</p>
Configuration for Savings & Current Account Products	Specify the configurations for Savings and Account product.
Initial Funding	Select to indicate whether the funding process must appears at the initial stage of account opening.
Fund Post Account Opening	Select to indicate whether the funding process must be performed post account opening. This field appears if the Initial Funding toggle is selected.
Currency	Displays the currency based on the Currency Allowed configured in the Common Configuration section. This field appears if the Initial Funding toggle is selected..
Minimum Amount	Specify the minimum funding amount if Initial Funding is mandatory for the account origination. This field appears if the Initial Funding toggle is selected.
Maximum Amount	Specify the maximum funding amount if Initial Funding is mandatory for the account origination. This field appears if the Initial Funding toggle is selected.
Overdraft Limit Preferences	This section you can set the preferences of overdraft limit.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
TOD Allowed	Select to indicate the TOD is allowed.
Against Uncleared Funds	Select to indicate the action against uncleared funds.
Offer Preferences	This section captures the preferences of overdraft offers. This section appears only if the Overdraft Limit Allowed toggle is selected.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Enter the count. OR Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer. The available options are: <ul style="list-style-type: none"> • Manual • Auto
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Passbook	Select to indicate if passbook is to be allowed for the account.

Table 1-7 (Cont.) Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Debit Card	Select to indicate if debit card is to be allowed for the account.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: <ul style="list-style-type: none"> • KISOK Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is selected.
Debit Decision Service Flag	This section captures the debit decision details.
Debit Decision Service Flag	Select to indicate the debit decision service is allowed.
Credit Decision Service Flags	Select the Credit Decision Service Flags. The below flags appear only if Overdraft Limit Allowed toggle is selected.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

If the **Product Category** is selected as **Small and Medium Business**:

Figure 1-8 Business Product Preference – Savings and Current Account Product (SMB)

Table 1-8 Business Product Details – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Domestic • Overseas
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired . Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year Select the numeric period from the second drop-down box. This field is mandatory for Current Product and non-mandatory for Savings Product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Savings & Current Account Products	In this section you can capture the configurations for Savings and Account product.
Initial Funding Threshold Preferences	In this section you can capture initial funding threshold preferences for saving or current account.

Table 1-8 (Cont.) Business Product Details – Field Description

Field	Description
Initial Funding	Select the toggle if Initial Funding is mandatory for the Account Origination.
Fund Post Account Opening	Select to indicate whether the funding stage should be post account opening.
Currency	Displays the currency based on the Currency Allowed configured in the Common Configuration panel above. This field appears only if the Initial Funding toggle is enabled.
Minimum Amount	Specify the minimum funding amount. This field appears only if the Initial Funding toggle is enabled.
Maximum Amount	Specify the maximum funding amount. This field appears only if the Initial Funding toggle is enabled.
Offer Preferences	This section captures the preferences of overdraft offers. This section appears only if the Overdraft Limit Allowed toggle is selected.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Enter the count. OR Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer. The available options are: <ul style="list-style-type: none"> • Manual • Auto
Banking Channels Preferences	In this section you can capture the banking channel preferences for saving or current product.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: <ul style="list-style-type: none"> • KISOK Banking • Direct Banking • Phone Banking
Passbook	Select to indicate if passbook is to be allowed for the account.
Debit Card	Select to indicate if debit card is to be allowed for the account.
Direct Banking	Select to indicate if direct banking is to be allowed for the account.
Phone Banking	Select to indicate if phone banking is to be allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is to be allowed for the account.
TOD Allowed	Select to indicate if TOD is allowed for the account.
Against Uncleared Funds	Select to indicate if against uncleared funds is allowed for the account.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.

Table 1-8 (Cont.) Business Product Details – Field Description

Field	Description
Credit Decision Service Flags	Select the Credit Decision Service Flags. The below flags appear only if Overdraft Limit Allowed toggle is selected.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.
2. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to the field description table.

1.1.1.4.3 Term Deposit Product Preferences

This topic describes the term deposit product preferences details.

If the **Product Category** is selected as **Individual** to configure term deposit product preferences:

Figure 1-9 Business Product Preference – Term Deposit Product

The screenshot shows the 'Create Business Product' interface with the 'Business Product Preference' configuration for a Term Deposit Product. The interface is divided into several sections:

- Common Configuration:** Includes fields for Residential status Allowed (Resident), Customer status Allowed (Both), Currency Allowed (AUD, GBP, INR, USD), Minimum Age (Years, 18), Inactive Application Expiry period (Days, 30), Allowed Applicant Roles (Primary, Joint, Guarantor), Branch (001), and Customer Category (SMB - TRUST).
- Configuration for Term Deposit Products:** Contains a table for Funding Threshold Preferences.

Term Deposit Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
AUD	Months	12	Months	24	1000	300000
GBP	Months	12	Months	24	1000	300000
INR	Months	12	Months	24	500	500000
USD	Months	12	Months	24	1000	20000
- Banking Channels Preferences:** Includes a toggle for Banking Channels and a list of Channels Allowed (Phone Banking, Direct Banking).
- Rollover Preferences:** Includes a toggle for Auto Rollover.

Table 1-9 Business Product Preference – Term Deposit Product- Individual

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

Table 1-9 (Cont.) Business Product Preference – Term Deposit Product-Individual

Field Name	Description
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Major • Minor
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired . Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year <p>Once the application has expired, no further lifecycle activity can happen for that application.</p>
Branch	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product can be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Capture Financial Details	Specify whether you need to capture financial details for this business product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.

Table 1-9 (Cont.) Business Product Preference – Term Deposit Product-Individual

Field Name	Description
Customer Category	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. <p>The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.</p>
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.
Minimum Term Tenure Basis	<p>Select the minimum term tenure. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	<p>Select the maximum term tenure. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	<p>Select the channels that are allowed to the account.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • KISOK Banking • Direct Banking • Phone Banking <p>This field appears if the Banking Channel toggle is selected.</p>
Auto Rollover	Select to indicate if auto rollover is allowed for the account.

If the **Product Category** is selected as **Small and Medium Business**:

Figure 1-10 Business Product Preference – Term Deposit Product (SMB)

Table 1-10 Business Product Details – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> Domestic Overseas
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired . Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> Days Month Year Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: <ul style="list-style-type: none"> Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.

Table 1-10 (Cont.) Business Product Details – Field Description

Field	Description
Customer Category	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: <ul style="list-style-type: none"> • KISOK Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is selected.
Auto Rollover	Select to indicate if auto rollover is allowed for the account.
Common Configuration	Specify the common configurations for the business product.

1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.
2. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to the field description table.

1.1.1.4.4 Credit Card Product Preferences

This topic describes the credit card product preferences details.

If the **Product Category** is selected as **Individual** to configure credit card product preferences:

Figure 1-11 Business Product Preference – Credit Card Product

Table 1-11 Business Product Preference – Credit Card Product

Field Name	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> Resident Non-Resident
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> Major Minor
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> Days Month Year

Table 1-11 (Cont.) Business Product Preference – Credit Card Product

Field Name	Description
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year Select the numeric period from the second drop-down box.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Credit Card Products	Specify the configurations for Credit Card products.
Card Type	Select the card type.
Affinity Program Name	Select the affinity program name.
Picture Card	Select the toggle to enable the picture card for the business product.
Minimum Card Limit	Specify the minimum card limit for the business product.
Maximum Card Limit	Specify the maximum card limit for the business product.
NFC	Select the toggle to enable NFC.
Addon Card Allowed	Select the toggle to allow the addon cards for the business product.
Maximum Number of Add-on Cards	Specify the maximum number of Add-on cards allowed for the business product. This field appears only if the Addon Card Allowed toggle is ON.
Define Addon Card Limit	Select the toggle to define the limit for the add on cards. This field appears only if the Addon Card Allowed toggle is ON.
International Usage allowed	Select the toggle to indicate whether the international usage allowed for the business product.

Table 1-11 (Cont.) Business Product Preference – Credit Card Product

Field Name	Description
Currency Disallowed Usage	Select the currency which are not allowed for the business product.
Card Transactions Limit	Specify the card transaction limit details Click to add the card transaction limits.
Limit Type	Select the limit type. Available options are: <ul style="list-style-type: none"> • ATM Limit • POS Limit • International Limit • Internet Limit
Maximum Allowed Limit (%)	Specify the maximum allowed limit percentage.
Daily Limit	Specify the daily limit allowed.
Actions	Select the action user wish to perform on added card transactions limit. The user can edit or delete the added transactions.
Credit Decision Service Flags	Select the credit decision service flags. The below flags appear only if Overdraft Limit Allowed toggle is selected.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

If the **Product Category** is selected as **Small and Medium Business**:

Figure 1-12 Business Product Preference – Term Deposit Product (SMB)

The screenshot displays the 'Create Business Product' configuration page for a Term Deposit Product (SMB). The page is divided into several sections:

- Business Product Preference:**
 - Common Configuration:**
 - Business Demography: Domestic
 - Currency Allowed: INR, USD
 - Inactive Application Expiry Period: Days, 10
 - Branch: Allowed (radio), Disallowed (radio), 001
 - Customer Category: Allowed (radio), Disallowed (radio)
 - Allowed Applicant roles: (empty field)
 - Configuration for Term Deposit Products:**
 - Funding Threshold Preferences:**

Term Deposit Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
INR	Years	1	Years	10	1,000	400,000
USD	Months	12	Months	24	1,000	40,000
 - Banking Channels Preferences:**
 - Banking Channels: (toggle)
 - Channels Allowed: Direct Banking, Phone Banking
 - Rollover Preferences:**
 - Auto Rollover: (toggle)

Table 1-12 Business Product Details – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Domestic • Overseas
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Inactive Application Expiry Period	Specify the period after which the application must be marked as Expired . Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: <ul style="list-style-type: none"> • Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product. • Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.

Table 1-12 (Cont.) Business Product Details – Field Description

Field	Description
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: <ul style="list-style-type: none"> • KISOK Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is selected.
Auto Rollover	Select to indicate if auto rollover is allowed for the account.
Common Configuration	Specify the common configurations for the business product.

1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.
2. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to the field description table.
3. Click **Submit** to create business product.

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

1.1.2 View Business Product

This topic describes the systematic instructions to View Business Product.

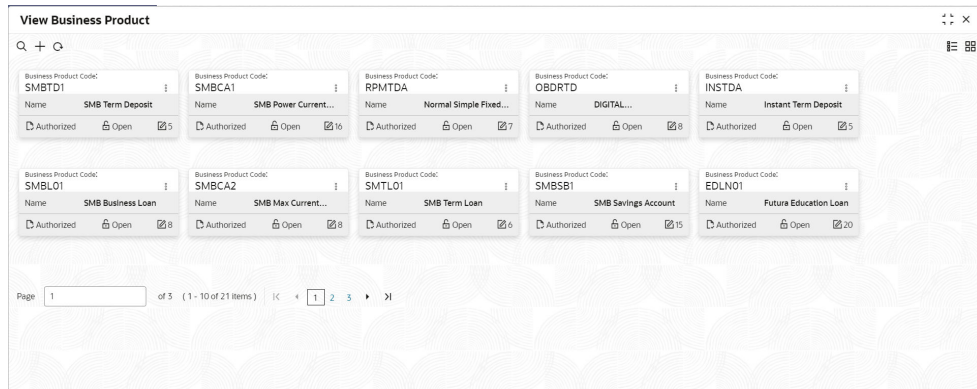
Oracle Banking Origination supports to view the business product created. The View Business Product allows the user to view all of the authorized, un-authorized and closed business product. Authorize option is available for supervisor users for approving unauthorized business product.

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

1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Product**.
3. Under **Business Product**, click **View Business Product**.

The **View Business Product** screen displays.

Figure 1-13 View Business Product



4. Click



icon on the top right-hand side of the business product tile to perform actions on the add record.

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

Table 1-13 View Business Product – Option Description

Field	Description
Unlock	Click Unlock to edit the business product information in Create Business Product data segment. System will not allow to edit the following fields: <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code. Make the required changes in the other relevant data segment and submit the business product.
Close	Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Copy	Click Copy to copy the authorized or unauthorized business products to quickly create new business product.
View	Click View to view the authorized or unauthorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.

Table 1-13 (Cont.) View Business Product – Option Description

Field	Description
Delete	Click Delete to delete the business products that are unauthorized and no more required.

1.2 Business Process Configuration

This topic provides the information about the business process configuration.

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

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

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

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

The Prerequisites for configuring the Business Process are enumerated below:

- Lifecycle**

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

The list of lifecycle codes is available in Lifecycle Codes.
- Process Code**

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

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

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

This topic contains the following subtopics:

1.2.1 Create Business Process

This topic describes the systematic instructions to create business process.

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

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

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

The **Create Business Process** screen displays.

Figure 1-14 Create Business Process

4. Specify the fields on **Create Business Process** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

This topic contains the following subtopics:

Table 1-14 Create Business Process – Field Description

Field	Description
Business Process Code	Specify an alphanumeric business process code. Maximum Length allowed is 16.
Business Process Description	Specify the description of the business process code. Maximum Length allowed is 60.

Table 1-14 (Cont.) Create Business Process – Field Description

Field	Description
Lifecycle	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Product Category	Select the product category. Available options are <ul style="list-style-type: none"> • Individual • Small and Medium Business If Product Type is selected as Loan Account or Credit Card , the system defaults as Individual in read-only mode.
Process Code	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination.
Process Description	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, system allows to select 'All', in which case the business process will be applicable to all the business products that are associated with the Lifecycle and Process Code.
Business Product Name	Displays the business product name based on the product code selected.

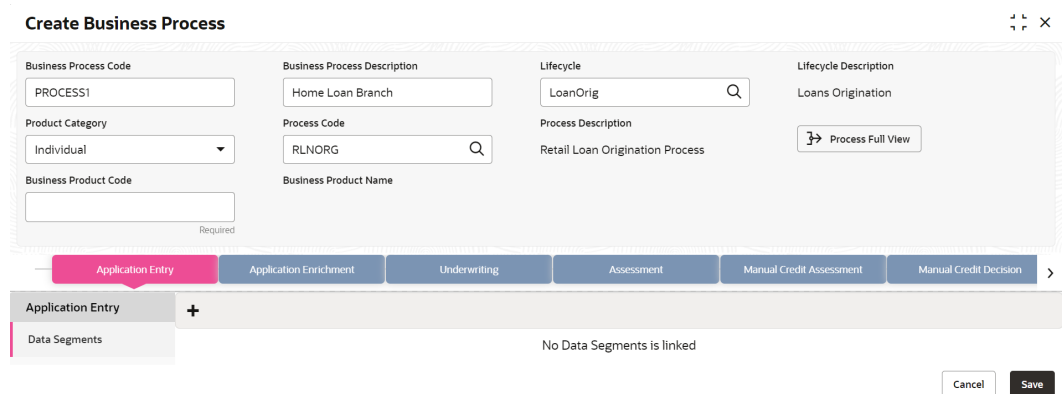
 **Note:**

System will allow you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

5. Search and select the **Process Code**.

The **Create Business Process** screen with stages displays.

Figure 1-15 Create Business Process screen with stages



6. Click **Save** to save the data captured.
7. Click **Cancel** to close the business process screen.

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

1.2.1.1 Data Segment

This topic describes the systematic instructions of data segment.

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

Business Process Definition enables the user to perform the following:

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

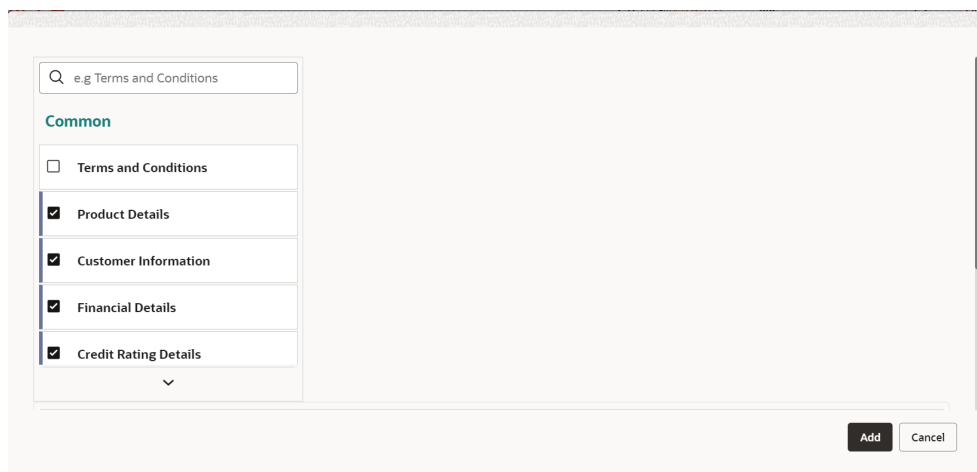
1. Select the stage in which to add the data segments.
2. Click



to data segments in the respective stage.

The **Data Segments** screen displays.

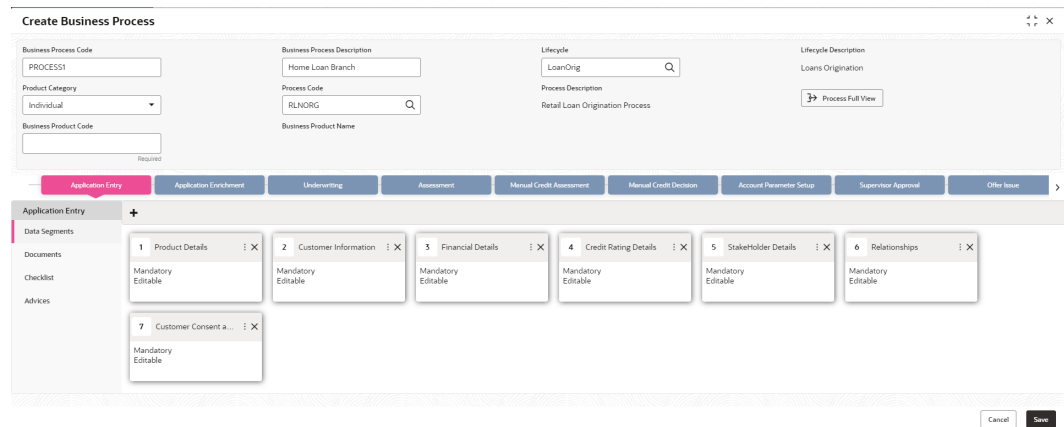
Figure 1-16 Data Segments



3. Click **Add** to add the selected data segments.

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

Figure 1-17 Create Business Process with added Data Segments



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

4. Click



from the added data segment tile to edit the properties.

The edit properties screen is displayed.

Figure 1-18 Edit Data Segment Properties



5. From the **Preview** section, you can preview the appearance of the selected data segment.
6. From the **Settings** section, select whether the data segment is mandatory.
7. Select whether the data segment is editable.
8. Click **Save**.

9. Drag and Drop the data segment tile to control the sequence order. Based on set position it will appears in the respective stages.
10. Click **Save** to save the changes.

1.2.1.2 Document

This topic describes the systematic instructions of documents submitted by customer for the product origination process.

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

To add documents:

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

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

Figure 1-19 Create Business Process – Documents

3. Specify the fields on **Create Business Process - Documents** screen. For more information on fields, refer to the field description table below.

Table 1-15 Create Business Process - Documents

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if the document submission for the stage is mandatory.
Business Products	Select the required option for the document submission requirement. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All

Table 1-15 (Cont.) Create Business Process - Documents

Field	Description
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later by picking it from the View Business Process screen.

1.2.1.3 Checklist

This topic describes about the list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.

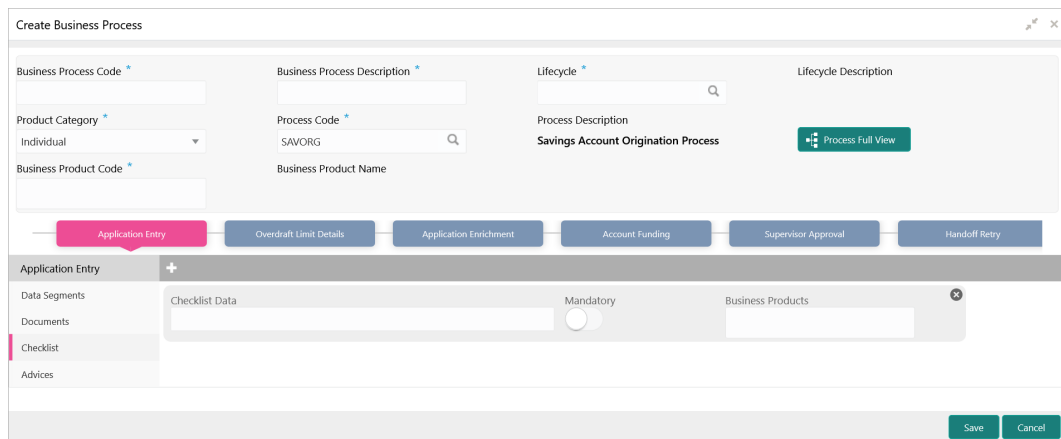
Checklist are the distinct and this section describes list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.

To add checklist:

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

The **Create Business Process – Checklist** screen displays.

Figure 1-20 Create Business Process – Checklist



2. Specify the fields on **Create Business Process - Checklist** screen.

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

Table 1-16 Create Business Process - Checklist

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of selected stage.
Mandatory	Select if the document submission for the stage is mandatory.

Table 1-16 (Cont.) Create Business Process - Checklist

Field	Description
Business Products	Select the required option for the document submission requirement. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later by picking it from the View Business Process screen.

1.2.1.4 Advices

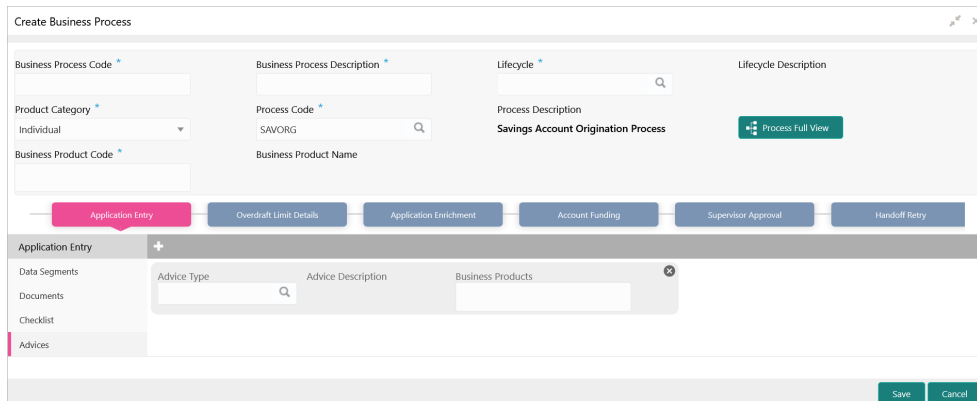
This topic describes the systematic instructions of advices action taken by the bank.

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

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

The **Create Business Process – Advices** screen displays.

Figure 1-21 Create Business Process – Advices



2. Specify the fields on **Create Business Process – Advices** screen.
For more information on fields, refer to the field description table below.

Table 1-17 Create Business Process – Advices

Field	Description
Advice Type	Search and select the required advice type from the displayed list of all the valid advices maintained, and that must be mapped to this stage.
Advice Description	Displays the corresponding description of the advice.

Table 1-17 (Cont.) Create Business Process – Advices

Field	Description
Business Products	Select the required option to restrict the advices. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later by picking it from the View Business Process screen.

3. Click **Save** to create business process. At this point, the status of business process is unauthorized. User with supervisor access has to approve the business process. Once approved, status of the business process changes from unauthorized to authorized and is activated for usage in the Product Origination Process.

1.2.2 View Business Process

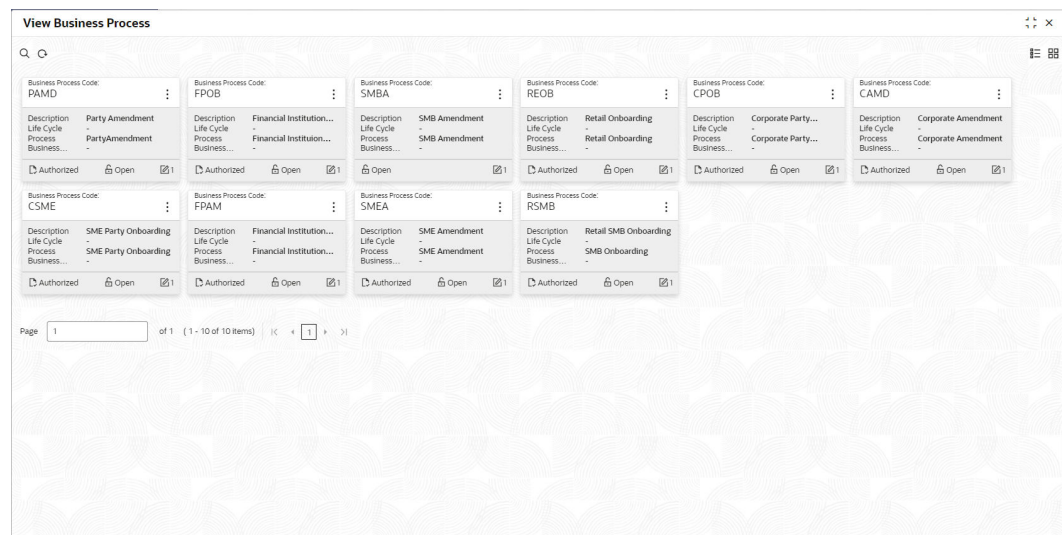
This topic describes the systematic instructions to View Business Process.

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

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

The **View Business Process** screen displays.

Figure 1-22 View Business Process



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

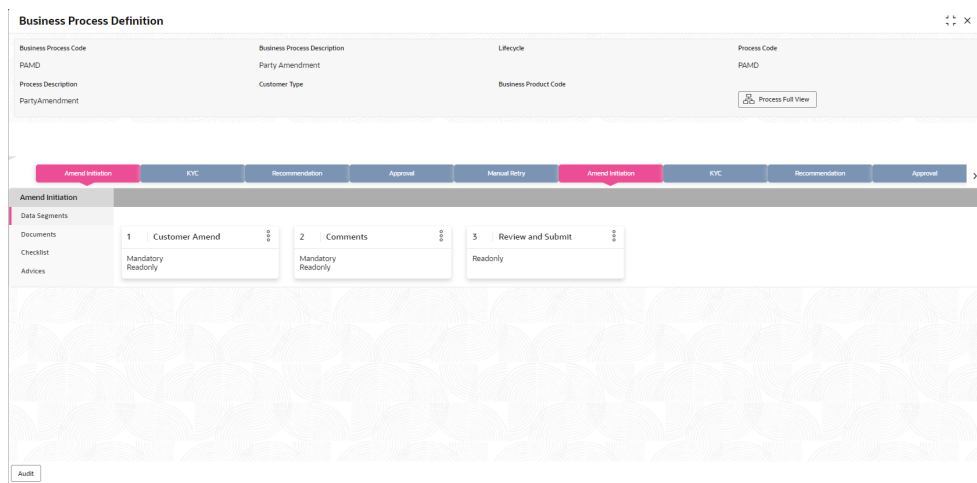
4. Click



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

The **Business Process Definition – View** screen displays.

Figure 1-23 Business Process Definition - View



5. Click



icon on the **Business Process** Tile and click **Unlock** to edit the specific business process.

The **Business Process Definition – Unlock** screen displays.

Figure 1-24 Business Process Definition – Unlock

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

Table 1-18 View Business Process – Option Description

Field	Description
View	Click View to view the business process
Unlock	Click Unlock to edit the business product information in Create Business Product data segment. System will not allow to edit the following fields: <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code. Make the required changes in the other relevant data segment and submit the business product.
Close	Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Close	Click Close to close the business products that are unauthorized and no more required.

1.3 Rule Configuration

This topic provides the information for the user to rule the configuration.

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

This topic includes following subtopics:

1.3.1 Fact

This topic provides the information to fact carrying entity used for creating the rules or features.

Fact is the information carrying entity used for creating the rules or features. The following list of facts are factory shipped product.

Table 1-19 List of Facts – Factory shipped

Fact Code	Description	Type
AGE	Customer Age	Number
PRODUCTCODE	Business Product Code	Text
TOTAL_INCOME	Total Income	Number
TOTAL_EXPENSE	Total Expense	Number
OBS_SCORE	Bureau Score	Number
INSTALMENT	Proposed Loan Instalment	Number
COLLATERAL_VALU E	Collateral Value	Number
LOANAMOUNT	Loan Amount	Number
ASSETS	Total Assets	Number
LIABILITY	Total Liability	Number
QUALITY_SCORE	Qualitative Score	Number
NETINCOME	Net Income	Number
CDS_GRADE	Risk Grade For Pricing	Text
LOANTENURE	Loan Tenure	Number
RATE_TYPE	Rate Type	Number
EMPLOYMENTTYPE	Employment Type	Text
APPLICANT_SCORE	Applicant Score	Number
MARITAL_STATUS	Marital Status	Text
GENDER	Customer Gender	Text
CURRENT_DESIGNA TION	Current Designation	Text
COLLATERAL_TYPE	Collateral Type	Text
COLLATERAL_CATE GORY	Collateral Category	Text
CUSTOMER_CONTR IBUTION	Customer Contribution	Number
LOAN_INSTALMENT	Existing Loan Instalment	Number
EMPLOYEE_TYPE	Employee Type	Text
ORGANIZATION_CAT EGORY	Organization Category	Text
EMPLOYMENT_TYP E_OF_PARENT	Employment Type of Parent	Text
INCOME_TYPE_OF_ PARENT	Income Type of Parent	Text
INDUSTRY_OF_PAR ENT	Industry of Parent	Text

Table 1-19 (Cont.) List of Facts – Factory shipped

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

This topic contains the following subtopics:

1.3.1.1 Create Fact

This topic describes the systematic instructions to configure fact.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Rule**. Under **Rule**, click **Fact**.
3. Under **Fact**, click **Create Fact**.
4. Click **New** to create a single fact.

The **Create Fact** screen displays.

Figure 1-25 Create Fact

5. Specify the fields on **Create Fact** screen.

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-20 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.
Tag	Specify the tag for fact.
Type	Select the type of the fact from the dropdown list.
Download Template	Click this button to download already create fact template in excel,

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

1.3.1.2 View Fact

This topic describes the systematic instructions to view the list of fact.

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

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

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

The **View Fact** screen displays.

Figure 1-26 View Fact

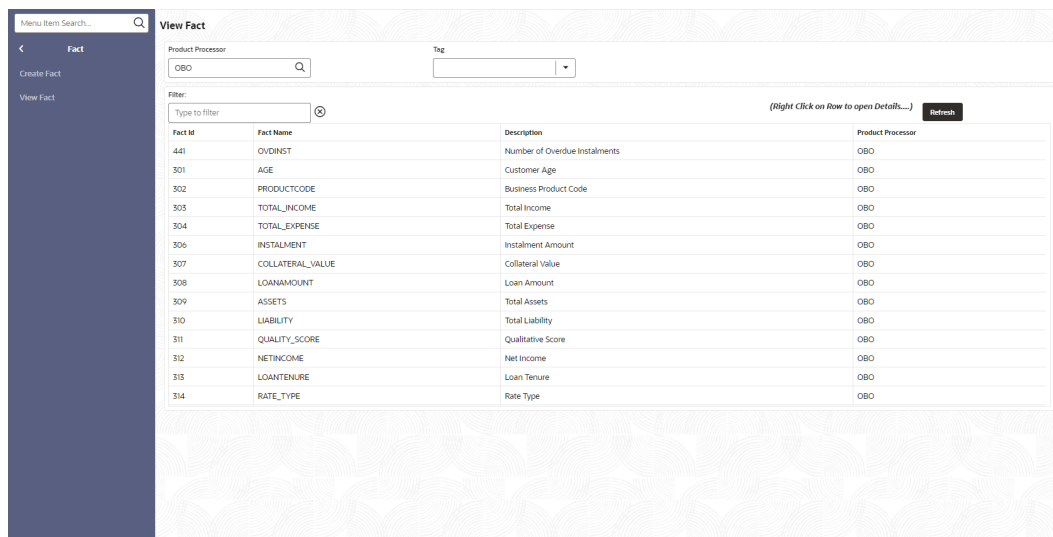
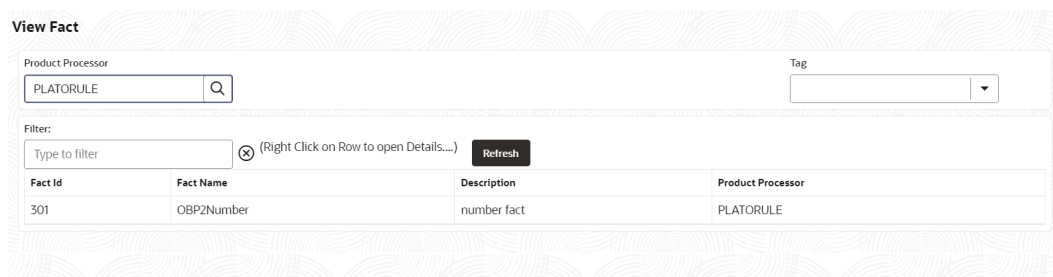


Figure 1-27 View Fact



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

Table 1-21 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.

5. Specify the Fact details in **Filter** textbox to filter the data.
6. Click **Refresh** to refresh the screen.
7. Right-click on the fact from the list and Click **View Details**.

The **Fact Creation** screen displays.

Figure 1-28 fact Creation

- Specify the fields on **Fact Creation** screen.

Note:

The fields marked as **Required** are mandatory.

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

Table 1-22 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.
Tag	Specify the tag values.
Type	Select the type of the fact from the dropdown list. The available options are: <ul style="list-style-type: none"> • Number • Text • Boolean • Date • Array • ENUM

1.3.2 Rule

This topic provides the information for the user to enable the rule.

Rule enables the user to build the expression to perform the calculation with the facts created.

Steps to build the expression is explained with the below example.

The Rule Expression for Loan to Value (LTV) is $\text{Loan to Value (LTV)} = (\text{LOANAMOUNT} / \text{COLLATERAL_VALUE}) * 100$

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`

Create a rule2 - Loan to Value (LTV)

Expression - LOAN_TO_COLLATERAL *100

This topic contains the following subtopics:

1.3.2.1 Create Rule

This topic describes the systematic instructions to configure rule.

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

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

The **Create Rule** screen displays.

Figure 1-29 Create Rule

4. Specify the fields on **Create Rule** screen.

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-23 Create Rule – Field Description

Field	Description
Code	Specify the alphanumeric code without space for the rule.

Table 1-23 (Cont.) Create Rule – Field Description

Field	Description
Description	Specify the description of the rule.
Product Processor	Click Search and select the product processor.
Tag	Select the tag from the drop-down list.
Select Existing Rule	Click Search and select the existing rule.
Add Section	Click Add Section to create the multiple rule condition.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click Add Expression to create the expression for the rule.
+ Icon	Click + 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 the user select the data type, one more field opens adjacent to the output, 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 <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 the user select the data type, one more field opens adjacent to the output, 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.

5. Click **Save** to save the details of rule.

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)

Figure 1-30 Create Rule with Multiple Output

Create Rule

New + Add Section

Rules

Basic Info

Code: Rule1
Description: Testrule
Product Processor: SMS
Tag: [Dropdown]

Select Existing rule: [Search]

Rule Version: [Search]

Section1

Expression Builder

+ Add Expression

[+] [Trash] Facts [Dropdown] Select F [Dropdown] = [Dropdown] [Required] [Required] [At] [Dropdown]

[+] [Trash] Facts [Dropdown] Select F [Dropdown] = [Dropdown] [Required] [Required]

Output

[+] [Trash]

TEXT [Dropdown] Enter Text Value Enter Description

TEXT [Dropdown] Enter Text Value Enter Description

Else

[+] [Trash]

TEXT [Dropdown] Enter Text Value Enter Description

TEXT [Dropdown] Enter Text Value Enter Description

Expression

IF (&&)
Output Section1
Else

Save

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

1.3.2.2 View Rule

This topic describes the systematic instructions to view the list of rule.

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

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

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

The **View Rule** screen displays.

Figure 1-31 View Rule

View Rule

Product Processor: Tag:

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

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

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

Table 1-24 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.

4. Specify the rule details in **Filter** textbox to filter the data.
5. Click **Refresh** to refresh the screen.
6. Right-click on the rule from the list and Click **View Details**.
7. Click **Edit** to edit the rule.

The **Rule Creation** screen displays.

Figure 1-32 Rule Creation

The screenshot displays the 'Rule Creation' interface. At the top, there is an 'Edit' button and a close icon. Below this is a 'Rules' section with a 'Basic Info' subsection containing fields for Code (multiOutputEdit), Description (multiOutputEditR21), Product Processor (PLATORULE), Tag, and Rule Version (4). The main area is divided into two 'Section' blocks, each with an 'Expression Builder' and an 'Output' section. Section 1's expression is 'Facts OBP2Number == NUMBER 23' and its output is 'TEXT section3'. Section 2's expression is 'Facts OBP2Number == NUMBER 321' and its output is 'TEXT section3 testingedit'. At the bottom, the 'Expression' field shows the logic: 'IF (OBP2Number == 23) elseif (OBP2Number == 321)' with outputs 'Section1 section3', 'Section2 section3', and 'Else'. A 'Save' button is located at the bottom left.

- Specify the fields on **Create Rule** screen.

Note:

The fields marked as **Required** are mandatory.

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

Table 1-25 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	Click Search and select the product processor.
Tag	Select the tag from the drop-down list.
Select Existing Rule	Click Search and select the existing rule.
Add Section	Click Add Section to create the multiple rule condition.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click Add Expression to create the expression for the rule.
+ Icon	Click + 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 the user select the data type, one more field opens adjacent to the output, 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 <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 the user select the data type, one more field opens adjacent to the output, 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.

9. Click **Save** to save the details of rule.

1.3.2.3 Create Rule Group

This topic describes the systematic instructions to configure rule group.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Rule**.

- Under **Rule**, click **Create Rule Group**.
The **Create Rule Group** screen displays.

Figure 1-33 Create Rule Group

- Specify the fields on **Create Rule Group** screen.

Note:

The fields marked as **Required** are mandatory.

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

Table 1-26 Create Rule Group– Field Description

Field	Description
Group Name	Specify the unique group name for the selected rules.
Product Processor	Click Search and select the product processor.
Tag	Specify the tag for rule group.
Evaluate Group	Select the toggle to evaluate the expression in sequence. <div style="border: 1px solid #ccc; padding: 10px; background-color: #e6f2ff;"> <p> Note:</p> <p>NOTE: If the toggle is disabled, the evaluation of the expression stops when the condition of expression is evaluated to True.</p> </div>
+ Icon	Click + icon to add new expression.

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

1.3.2.4 View Rule Group

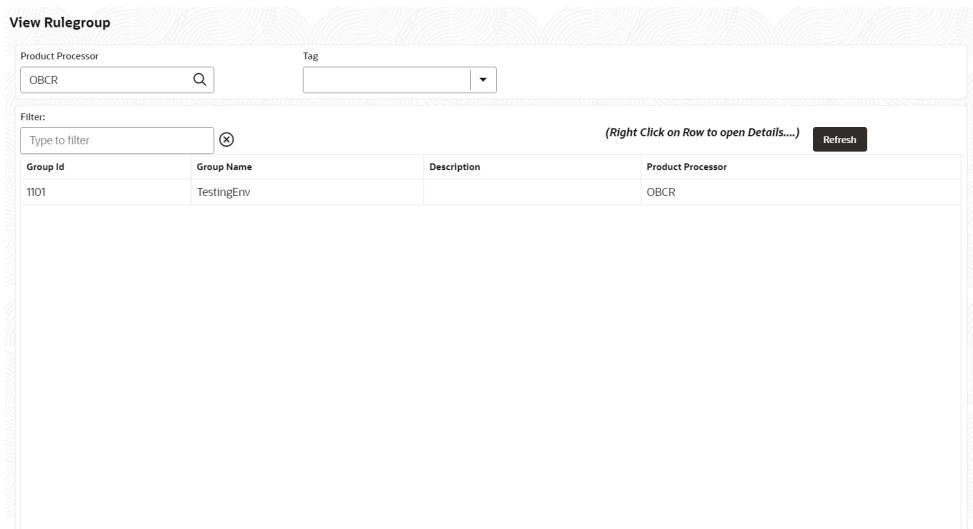
This topic describes the systematic instructions to view the list of rule group.

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

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
 2. Under **Configuration**, click **Rule**.
 3. Under **Rule**, click **View Rule Group**.
- The **View Rule Group** screen displays.

Figure 1-34 View Rule Group



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

Table 1-27 View Rule Group – Field Description

Field	Description
Product Processor	Click Search and select the product processor.
Tag	Specify 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.

1.3.2.5 View Audit Rule

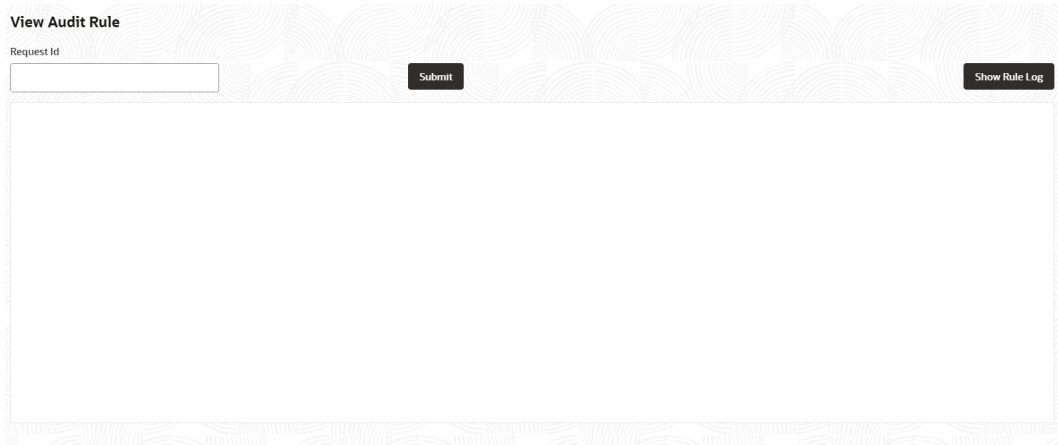
This topic describes the View Audit Rule.

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

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

The **View Audit Rule** screen displays.

Figure 1-35 View Audit Rule



5. Specify the fields on **View Audit Rule** screen.
For more information on fields, refer to the field description table.

Table 1-28 View Audit Rule – Field Description

Field	Description
Request ID	Specify the request ID available from the output of evaluate API.

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

1.4 Credit Decision Configuration

This topic provides the information about the credit decision configuration.

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

This topic includes following subtopics:

1.4.1 Questionnaire

This topic describes the information about the questionnaire used for credit analysis.

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

This topic contains the following subtopics:

1.4.1.1 Create Questionnaire

This topic describes the systematic instructions to configure the qualitative questionnaire based on the various parameters.

This questionnaire can be further linked to define qualitative scoring model.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Questionnaire**.
4. Under **Questionnaire**, click **Create Questionnaire**.

The **Create Questionnaire** screen displays.

Figure 1-36 Create Questionnaire

5. On **Create Questionnaire** screen, specify the fields.

 **Note:**






The fields marked as **Required** are mandatory.

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

Table 1-29 Create Questionnaire - Field Description

Field	Description
Basic Details	This section has the basic details of questionnaire code.
Questionnaire Code	Specify the 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 of the questionnaire.
Create	Click Create to configure the questions.

Table 1-29 (Cont.) Create Questionnaire - Field Description

Field	Description
Question Code	Specify the unique question code.
Question Description	Specify the description for the question.
Select-Type	Select the type of response option from the drop-down list. The available options is Select-Single-Choice .
Short Name	Specify the short name of the question. This will be displayed in the Execution Summary.
Answer Code	Displays the answer code.
Answer Option	Specify all the expected response for the question configured.
Add	Click Add to add the expected response to the question.
Update	Click Update to edit the response.
Remove	Click remove to remove the response.
Required	By default, this option is enabled. Indicates whether the question is mandatory or optional.
Done	Click Done to save the data.
Preview	Click Preview to view the questions configured for the questionnaire along with the response choice.
	Click this icon to view the responses configured for the questionnaire.
	Click this icon to move the position of the questions.
	Click this icon to expand, copy or remove question.
 Copy	Click this icon to copy the question.
 Remove Question	Click this icon to remove the question.
Add Question	By Clicking Add Question , the user can add another question.

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

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

1.4.1.2 View Questionnaire

This topic describes the systematic instructions to view the list of configured questionnaire.

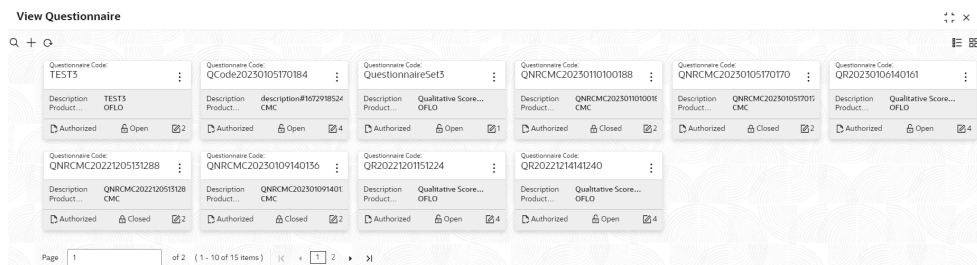
The user can create the questionnaire using the **Create Questionnaire** screen. The status of the created questionnaire is displayed as **Unauthorized** and **Open**. Once the checker authorizes the questionnaire, the status is updated to **Authorized** and **Open**.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Questionnaire**.
4. Under **Questionnaire**, click **View Questionnaire**.

The **View Questionnaire** screen displays.

Figure 1-37 View Questionnaire



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

Table 1-30 View Questionnaire – Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	Displays the description of the questionnaire.
Product Processor Code	Displays the product processor code for which the questionnaire is created.
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized

Table 1-30 (Cont.) View Questionnaire – Field Description

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

5. On **View Questionnaire** screen, click



icon.

The **View Questionnaire - Search** screen displays.

Figure 1-38 View Questionnaire - Search

Search Filter

×

Questionnaire Code

Description

Authorization Status

Record Status

Search

Reset

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

Table 1-31 View Questionnaire - Search – Field Description

Field	Description
Questionnaire Code	Specify the questionnaire code.
Questionnaire Description	Specify the questionnaire description.
Authorization Status	Select the authorization status from the drop-down list. 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

- On **View Questionnaire** screen, click



icon to **Unlock, Delete, Authorize** or **View** the created questionnaire.

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

The **Questionnaire Maintenance - Modify** screen displays.




Figure 1-39 Questionnaire Maintenance - Modify

Note:

The fields marked as **Required** are mandatory.

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

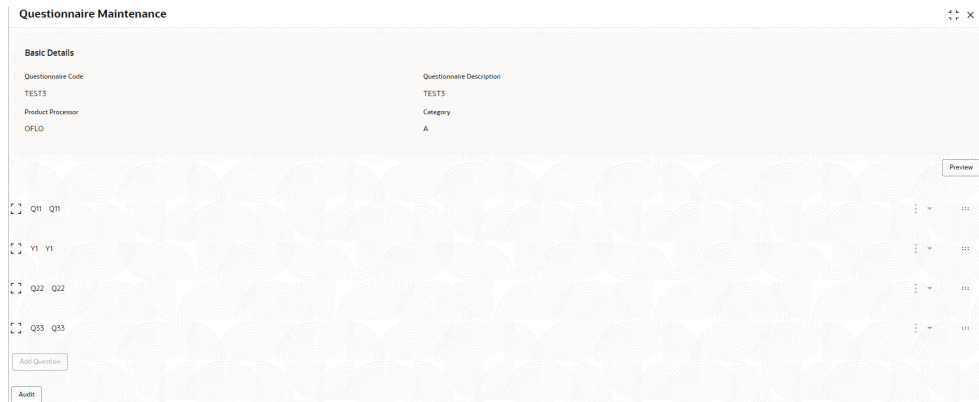
Table 1-32 Questionnaire Maintenance - Modify - Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	The user can modify the questionnaire description.
Product Processor	Displays the product processor for the created questionnaire.
Category	The user can modify the category of the created questionnaire.
Preview	Click Preview to display the questions configured for the questionnaire along with the response choice.
	Click this icon to expand copy or remove question.
	Click this icon to move the position of the questions.
	Click this icon to see the question details.
Question Code	Displays the question code for the created questionnaire.
Question Description	The user can modify the question code for the created questionnaire.
Select-Type	Displays the type of questionnaire.
Short Name	User can modify the short name of the created questionnaire.
Answer Code	Displays the answer code.
Answer Option	User can modify all the expected response for the question configured.
Required	User can modify if the question is mandatory or optional.

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

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

Figure 1-40 Questionnaire Maintenance – View



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

Table 1-33 Questionnaire Maintenance - View - Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	Displays the questionnaire description.
Product Processor	Displays the product processor for the created questionnaire.
Category	Displays the category of the created questionnaire.
Preview	Click Preview to display the questions configured for the questionnaire along with the response choice.
Question Code	Displays the question code for the created questionnaire.
Question Description	Displays the question code for the created questionnaire.
Select Type	Displays the type of questionnaire.
Short Name	Displays the short name of the created questionnaire.
Answer Code	Displays the answer code.
Answer Option	Displays all the expected response for the question configured.
Required	Displays if the question is mandatory or optional.

1.4.2 Validation Model

This topic describes the information about the Validation model.

Validation Model allows you to define Validation model to evaluate the application even before the Credit Assessment, only those application where Validation Model is Pass will be proceeded further. If the Validation Model is Failed, then the application cannot be proceeded further.

This topic contains the following subtopics:

1.4.2.1 Create Validation Model

This topic describes the systematic instructions to create Validation model based on the various input.

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.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Validation Model**.
4. Under **Validation Model**, click **Create Validation Model**.

The **Create Validation Model** screen displays.

Figure 1-41 Create Validation Model

5. On **Create Validation Model** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 1-34 Create Validation Model - Field Description

Field	Description
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.

Table 1-34 (Cont.) Create Validation Model - Field Description

Field	Description
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the Validation model is being created.
Priority	Specify the priority of the pricing.

- Click the **Selection Criteria** to define selection criteria rules.
The **Create Validation Model - Selection Criteria** screen displays.

Figure 1-42 Create Validation Model - Selection Criteria

Table 1-35 Create Validation Model - Selection Criteria - Field Description

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

Table 1-35 (Cont.) Create Validation Model - Selection Criteria - Field Description


Field	Description
Rule Code	Select the rule code from the drop down list.
	Click this icon 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.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects 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 available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Like • Matches • NotMatches • NotContains • Notin

Table 1-35 (Cont.) Create Validation Model - Selection Criteria - Field Description

Field	Description
Data Type	<p>Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, 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 • Rules <p>The below option displays 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 the user select the data type, one more field opens adjacent to the output, 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 • Rules <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.


7. Click the **Validation Model** to define the pricing.

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

Figure 1-43 Create Validation Model – Validation Model

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

Table 1-36 Create Validation Model – Validation Model - Field Description

Field	Description
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
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 this icon to get the information about the rule.
Sequence	Specify the sequence of execution of rules.
Reason	Select the reason from the drop down list.
Comments	Specify the comments.

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

1.4.2.2 View Validation Model

This topic describes the systematic instructions to view the list of configured validation model.

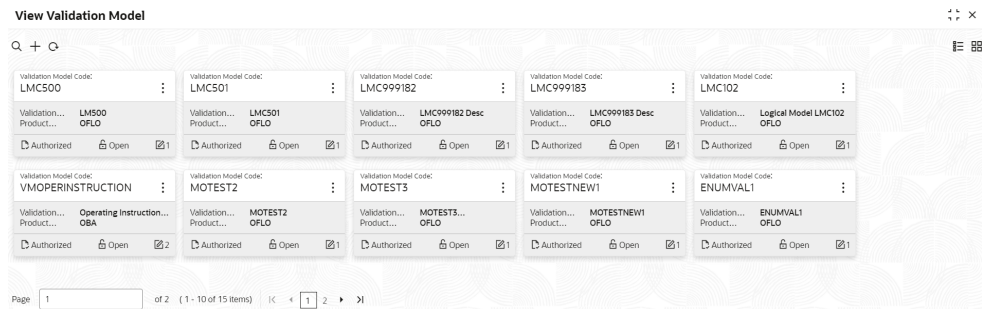
The **View Validation Model** screen allows the user to view the validation model created using the **Create Validation Model** screen. The status of the created validation model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized**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

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**. Under **Maintenance**, click **Validation Model**.
3. Under **Validation Model**, click **View Validation Model**.

The **View Validation Model** screen displays.

Figure 1-44 View Validation Model



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

Table 1-37 View Validation Model – Field Description

Field	Description
Validation Model Code	Displays the validation model code.
Validation Model Description	Displays the description of the validation model.
Product Processor Code	Displays the product processor code.
Authorization Status	Select the authorization status from the drop-down list. 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

4. On **View Validation Model** screen, click



icon.

The **View Validation Model - Search** screen displays.

Figure 1-45 View Validation Model - Search

The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains the following fields:

- Validation Model Code:** A text input field with a vertical cursor.
- Validation Model Description:** A text input field.
- Authorization Status:** A dropdown menu with a downward arrow.
- Record Status:** A dropdown menu with a downward arrow.

At the bottom of the dialog are two buttons: a dark 'Search' button and a light 'Reset' button.

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

Table 1-38 View Validation Model - Search – Field Description

Field	Description
Validation Model Code	Specify the validation model code.
Validation Model Description	Specify the description of the validation model.
Authorization Status	Select the authorization status from the drop-down list. 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. On **View Validation Model** screen, click



icon to **Unlock, Delete, Authorize** or **View** the created validation model.

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

The **Validation Model Maintenance - Modify** screen displays.

Figure 1-46 Validation Model Maintenance - Modify

Note:



The fields marked as **Required** are mandatory.

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

Table 1-39 Validation Model Maintenance - Modify - Field Description

Field	Description
Validation Model Code	Displays the created validation model code.
Validation Model Description	The user can modify the description for the created validation model.

Table 1-39 (Cont.) Validation Model Maintenance - Modify - Field Description

Field	Description
Effective Date	The user can modify effective date for the created validation model.
Expiry Date	The user can modify expiry date for the created validation model.
Product Processor	Displays the product processor for the created validation model.
Priority	The user can modify the priority of the created validation model.
Use Existing Rule	The user can modify the existing rule if linked.
Rule Code	The user can modify the rule code for the created validation model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	The user can modify the new rule linked to the validation model.
Code	Specify the new rule code for the created validation model.
Description	Specify the rule description for the created validation model.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule 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 for the created validation model.
Output	Displays the output for the created validation model.
Expression	Displays the expression updated in the expression builder for the created validation model.
Rule ID	The user can modify the rule ID of the created validation model.
	Click this icon to get the information about the rule.
Sequence	Displays the sequence of the created validation model.
Reason	The user can modify the reason of the created validation model.
Comments	The user can modify the comments of the created validation model.

7. Click **Save** to update the modified fields.
8. Click **View** to view the created validation model.

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



Figure 1-47 Validation Model Maintenance - View

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

Table 1-40 Validation Model Maintenance - View - Field Description

Field	Description
Validation Model Code	Displays the created validation model code.
Validation Model Description	Displays the description for the created validation model.
Effective Date	Displays the effective date for the created validation model.
Expiry Date	Displays the expiry date for the created validation model.
Product Processor	Displays the product processor for the created validation model.
Priority	Displays the priority of the created validation model.
Use Existing Rule	Displays the existing rule if linked.
Rule Code	Displays the rule code for the created validation model.

Table 1-40 (Cont.) Validation Model Maintenance - View - Field Description

Field	Description
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Displays the new rule linked to the validation model.
Code	Displays the new rule code for the created validation model.
Description	Displays the rule description for the created validation model.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule 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 for the created validation model.
Output	Displays the output for the created validation model.
Expression	Displays the expression updated in the expression builder for the created validation model.
Rule ID	Displays the rule ID of the created validation model.
	Click this icon to get the information about the rule.
Sequence	Displays the sequence of the created validation model.
Reason	Displays the reason of the created validation model.
Comments	Displays the comments of the created validation model.

1.4.3 Borrowing Capacity

This topic describes the information about the total amount the applicant is eligible to borrow.

Maximum loan amount are used for loans, credit cards, and line of credit accounts. The maximum credit amount depends on a number of factors including the borrower's credit worthiness, that is, financial profile and debt to income, loan term, loan purpose, whether the loan is supported by a collateral etc.

Using this screen, the user can link a rule for calculating borrowing capacity. The user 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 topic contains the following subtopics:

1.4.3.1 Create Borrowing Capacity

This topic describes the systematic instructions to define the borrowing capacity based on the various input.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Borrowing Capacity**.
4. Under **Borrowing Capacity**, click **Create Borrowing Capacity**.

The **Create Borrowing Capacity** screen displays.

Figure 1-48 Create Borrowing Capacity

The screenshot shows the 'Create Borrowing Capacity' configuration screen. It features several input fields and sections:

- Basic Details:**
 - Borrowing Capacity Code:** A text input field marked as 'Required'.
 - Effective Date:** A date picker showing 'September 30, 2020'.
 - Product Processor:** A dropdown menu with 'DFLO' selected.
 - Borrowing Capacity Description:** A text input field marked as 'Required'.
 - Expiry Date:** A date picker marked as 'Required'.
 - Execution Stage:** A dropdown menu with 'Select' selected, marked as 'Required'.
- Selection Criteria:**
 - Use Existing Rule:** A selected radio button.
 - Create New Rule:** An unselected radio button.
- Rules:**
 - Rule Code:** A dropdown menu with 'Select' selected, marked as 'Required'.
 - Rule Name:** A text input field.

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

5. On **Create Borrowing Capacity** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 1-41 Create Borrowing Capacity - Field Description

Field	Description
Borrowing Capacity Code	Specify the unique borrowing capacity code.
Borrowing Capacity Description	Specify a short description for the borrowing capacity.
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.
Execution Stage	Select the required option for execution stage from the drop-down list. The available options are: <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.

6. On **Create Borrowing Capacity** screen, click **Selection Criteria** tab to define selection criteria rules.

The **Create Borrowing Capacity - Selection Criteria** screen displays.

Figure 1-49 Create Borrowing Capacity - Selection Criteria

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

Table 1-42 Create Borrowing Capacity - Selection Criteria - Field Description


Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rule Code	Select the rule code from the drop down list.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name for the selected rule code.
New	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.

Table 1-42 (Cont.) Create Borrowing Capacity - Selection Criteria - Field Description

Field	Description
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects 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 available 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 the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none">• Text• Number• Boolean• Date• Fact• Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none">• True• False

Table 1-42 (Cont.) Create Borrowing Capacity - Selection Criteria - Field Description

Field	Description
Output	<p>Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, 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 • Rules <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.

7. On **Create Borrowing Capacity** screen, click the **Eligibility** to define eligibility. The **Create Borrowing Capacity - Eligibility** screen displays.


Figure 1-50 Create Borrowing Capacity - Eligibility

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

Table 1-43 Create Borrowing Capacity - Eligibility - Field Description

Field	Description
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Actions	Select this check box corresponding to the row to be deleted.
Fact ID	Select the fact ID from the drop-down list.

Table 1-43 (Cont.) Create Borrowing Capacity - Eligibility - Field Description

Field	Description
Rule ID	Select the rule ID from the drop-down list.
	Click this icon to get the information about the rule.

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

1.4.3.2 View Borrowing Capacity

This topic describes the systematic instructions to view the borrowing capacity.

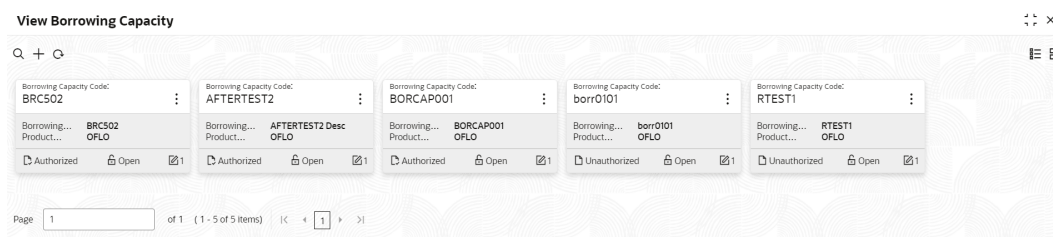
The **View Borrowing Capacity** screen allows user to view the borrowing capacity created using the **Create Borrowing Capacity** screen. The status of the created capacity is displayed as **Unauthorized** and **Open**. Once the checker authorizes the capacity, the status is updated to **Authorized**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

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

- On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
- Under **Configuration**, click **Credit Decision**.
- Under **Credit Decision**, click **Borrowing Capacity**.
- Under **Borrowing Capacity**, click **View Borrowing Capacity**.

The **View Borrowing Capacity** screen displays.

Figure 1-51 View Borrowing Capacity



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

Table 1-44 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.

Table 1-44 (Cont.) View Borrowing Capacity – Field Description

Field	Description
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

5. On **View Borrowing Capacity** screen, click



icon.

The **View Borrowing Capacity - Search** screen displays.

Figure 1-52 View Borrowing Capacity - Search

Search Filter

✕

Borrowing Capacity Code

Borrowing Capacity Description

Authorization Status

▼

Record Status

▼

Search

Reset

- On **View Borrowing Capacity - Search** screen, specify the **Search Filter** to fetch the required borrowing capacity.

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

Table 1-45 View Borrowing Capacity - Search – Field Description

Field	Description
Borrowing Capacity Code	Specify the borrowing capacity code.
Borrowing Capacity Description	Specify the borrowing capacity description.
Authorization Status	Select the authorization status from the drop-down list. 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
Modification Number	Displays the number of modification performed on the record.

- Click **Search** to display to 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 borrowing capacity.

The **Borrowing Capacity Maintenance - Modify** screen displays.

Figure 1-53 Borrowing Capacity Maintenance - Modify



 **Note:**
The fields marked as **Required** are mandatory.

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

Table 1-46 Borrowing Capacity Maintenance - Modify - Field Description

Field	Description
Borrowing Capacity Code	Displays the model code for the created borrowing capacity.
Borrowing Capacity Description	The user can modify the model description for the created borrowing capacity.
Effective Date	The user can modify effective date for the borrowing capacity.
Expiry Date	The user can modify date of the created borrowing capacity.
Product Processor	Displays the product processor for the borrowing capacity.
Execution Stage	Displays execution stage for the borrowing capacity.
Use Existing Rule	Indicates if the existing rule is linked.

Table 1-46 (Cont.) Borrowing Capacity Maintenance - Modify - Field Description

Field	Description
Rule Code	The user can modify the rule code for the created borrowing capacity.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created borrowing capacity.
Create New Rule	The user can modify the rule code for the created borrowing capacity.
Code	Specify the new rule code for borrowing capacity.
Description	Specify the rule description for the borrowing capacity.
Fact / Rules	Displays the fact or rule for the created borrowing capacity.
Operator	Displays the comparison operator for the created borrowing capacity.
Data Type	Displays the data type for the fact or rule for the created borrowing capacity.
Output	Displays the output for the created borrowing capacity.
Expression	Displays the expression updated in the expression builder for the created borrowing capacity.
Fact ID	The user can modify the fact ID of the created borrowing capacity.
Rule ID	The user can modify the rule ID of the created borrowing capacity.
	Click this icon to get the information about the rule.

10. Click **Save** to update the modified fields.
11. Click **View** to view the borrowing capacity.

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

Figure 1-54 Borrowing Capacity Maintenance – View

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

Table 1-47 Borrowing Capacity Maintenance - View - Field Description



Field	Description
Borrowing Capacity Code	Displays the model code for the created borrowing capacity.
Borrowing Capacity Description	Displays the model description for the created borrowing capacity.
Effective Date	Displays effective date for the borrowing capacity.
Expiry Date	Displays date of the created borrowing capacity.
Product Processor	Displays the product processor for the borrowing capacity.
Execution Stage	Displays execution stage for the borrowing capacity.
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	Displays the rule code for the created borrowing capacity.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created borrowing capacity.

Table 1-47 (Cont.) Borrowing Capacity Maintenance - View - Field Description

Field	Description
Create New Rule	Displays the rule code for the created borrowing capacity.
Code	Displays the rule code for borrowing capacity.
Description	Displays the rule description for the borrowing capacity.
Fact / Rules	Displays the fact or rule for the created borrowing capacity.
Operator	Displays the comparison operator for the created borrowing capacity.
Data Type	Displays the data type for the fact or rule for the created borrowing capacity.
Output	Displays the output for the created borrowing capacity.
Expression	Displays the expression updated in the expression builder for the created borrowing capacity.
Fact ID	Displays the fact ID of the created borrowing capacity.
Rule ID	Displays the rule ID of the created borrowing capacity.
	Click this icon to get the information about the rule.

1.4.4 Scoring Feature

This topic describes the information about the scoring feature in Decision service.

Scoring Feature allows you to define scoring feature for determining the credit score. This score applies to applications during the origination process and based on the information send from the Oracle Banking Origination to Decision Service.

This topic contains the following subtopics:

1.4.4.1 Create Scoring Feature

This topic describes the systematic instructions to configure the scoring feature for determining the credit score.

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.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Scoring Feature**.
4. Under **Scoring Feature**, click **Create Scoring Feature**.

The **Create Scoring Feature** screen displays.

Figure 1-55 Create Scoring Feature


5. On **Create Scoring Feature** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-48 Create Scoring Feature - Field Description

Field	Description
Feature Code	Specify the unique feature code.
Feature Description	Specify a short description for the feature.
Product Processor	Specify the product processor for which the feature is being created.
Rule	Select the rule, if it is required to define the feature. This option is used to decide whether the feature is rule based or fact based. The available options are: <ul style="list-style-type: none"> • Yes • No
Fact Code	Select the fact code to be mapped to the feature from the drop-down list. This field is enabled if the Rule is selected as No .
Fact Name	Specify the fact name of the feature. This field is enabled if the Rule is selected as No .
Rule Code	Select the rule code to be mapped to the feature from the drop-down list. This field is enabled if the Rule is selected as Yes .
	Click this icon to get the information about the rule.
Rule Name	Specify the rule name for the selected rule. This field is enabled if the Rule is selected as Yes .

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

1.4.4.2 View Scoring Feature

This topic describes the systematic instructions to view the list of scoring feature.

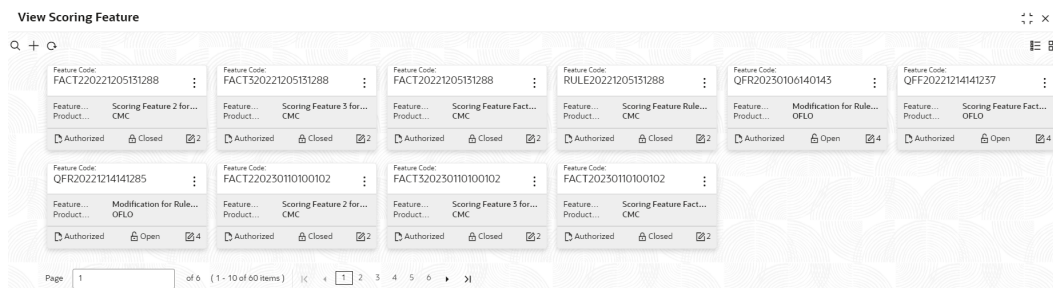
The **View Scoring Feature** screen allows the user to view the Scoring Feature created. The status of the uploaded feature is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Scoring Feature**.
4. Under **Scoring Feature**, click **View Scoring Feature**.

The **View Scoring Feature** screen displays.

Figure 1-56 View Scoring Feature



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

Table 1-49 View Scoring Feature – Field Description

Field	Description
Feature Code	Displays the feature code.
Feature Description	Displays the description of the feature.
Product Processor	Displays the product processor for which the feature is created.
Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Modification Number	Displays the number of modification performed on the record.

5. On **View Scoring Feature** screen, click



icon.

The **View Scoring Feature - Search** screen displays.

Figure 1-57 View Scoring Feature - Search

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

Table 1-50 View Scoring Feature - Search – Field Description

Field	Description
Feature Code	Specify the feature code.
Feature Description	Specify the feature description.
Authorization Status	Select the authorization status from the drop-down list. 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

6. Click **Search** to display the required scoring feature.
7. On **View Scoring Feature** screen, click



icon to unlock, delete, authorize or view the created scoring feature.

- Click **Unlock** icon to modify the fields.

The **Scoring Feature Maintenance - Unlock** screen displays.

Figure 1-58 Scoring Feature Maintenance - Unlock

Note:

The fields marked as **Required** are mandatory.

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

Table 1-51 Scoring Feature Maintenance - Unlock - Field Description

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

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

1.4.5 Quantitative Scoring Model

This topic describes the information about the Quantitative scoring model for the Decision service.

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

This topic contains the following subtopics:

1.4.5.1 Create Quantitative Scoring Model

This topic describes the systematic instructions to configure the quantitative scoring model based on the various scoring parameters.

The **Create Quantitative Scoring Model** screen allows the user to create the quantitative scoring model by linking the various features. The user needs to create quantitative scoring models for both the application and applicant level.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Quantitative Scoring Model**.
4. Under **Quantitative Scoring Model**, click **Create Quantitative Scoring Model**.

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

Figure 1-59 Create Quantitative Scoring Model

The screenshot shows a web form titled "Create Quantitative Scoring Model". The form is divided into a "Basic Details" section. It contains the following fields, all of which are marked as "Required":

- Scoring Model: A dropdown menu with "Select" as the current value.
- Scoring Model Code: A text input field.
- Effective Date: A date picker showing "September 30, 2020".
- Product Processor: A dropdown menu with "Select" as the current value.
- Scoring Model Description: A text input field.
- Expiry Date: A date picker.
- Priority: A text input field.

At the bottom right of the form, there are two buttons: "Cancel" and "Save".

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

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-52 Create Quantitative Scoring Model - Field Description

Field	Description
Scoring Model	Select the scoring model from the drop-down list. The available 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.

6. Click the **Selection Criteria** to define quantitative scoring model.

Figure 1-60 Create Quantitative Scoring Model - Selection Criteria

The screenshot displays the 'Create Quantitative Scoring Model' application. The 'Basic Details' section includes the following fields:

- Scoring Model:** Application Scoring Model (dropdown)
- Scoring Model Code:** (text input, required)
- Scoring Model Description:** (text input, required)
- Effective Date:** September 30, 2020 (calendar icon)
- Expiry Date:** (calendar icon, required)
- Product Processor:** OFLO (dropdown)
- Priority:** (text input, required)

The 'Selection Criteria' tab is active, showing the 'Create Rule' section. It includes a 'New' button and a 'Rules' list. The 'Basic Info' section contains:

- Code:** (text input, required)
- Description:** (text input)
- Tag:** (dropdown)
- Select Existing rule:** (search input)
- Rule Version:** (text input, required)

Below the 'Basic Info' are sections for 'Section1', 'Else', and 'Expression'. The 'Else' section currently shows 'No items to display'. The 'Expression' section shows a tree view with 'IF', 'Output Section1', and 'Else'.

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

Table 1-53 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.
Rule Code	Select the rule code from the drop down list.
	Click this icon to get the information about the existing rule.
Rule Name	Displays the rule name of the selected rule code.
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects 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 available options are: <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • NotMatches • NotContains • Notin

Table 1-53 (Cont.) Create Quantitative Scoring Model - Selection Criteria - Field Description

Field	Description
Data Type	<p>Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, 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 • 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 the user select the data type, one more field opens adjacent to the output, 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 • Rules <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.


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

The **Create Quantitative Scoring Model - Scoring Rule** screen displays.

Figure 1-61 Create Quantitative Scoring Model - Scoring Rule

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

Table 1-54 Create Quantitative Scoring Model - Scoring Rule - Field Description

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

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

The **Create Quantitative Scoring Model - Feature** screen displays.

Figure 1-62 Create Quantitative Scoring Model - Feature

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

Table 1-55 Create Quantitative Scoring Model - Feature - Field Description

Field	Description
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Feature	Select the feature from the drop-down list.
Weightage (%)	Specify the weightage to be assigned to each feature code.

Table 1-55 (Cont.) Create Quantitative Scoring Model - Feature - Field Description

Field	Description
Range Type	Select the range type from the drop down list. The available 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 the Define link to define the score for the expected response.
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 score, the **Create Quantitative Scoring Model - Define Link - Numeric Feature** screen displays.

Figure 1-63 Create Quantitative Scoring Model - Define Link - Numeric Feature

Create Quantitative Scoring Model

Basic Details

Scoring Model: Applicant Scoring Model

Scoring Model Code: [Required]

Effective Date: September 30, 2020

Product Processor: OFLO

Scoring Model Description: [Required]

Expiry Date: [Required]

Priority: [Required]

Scoring Feature

Feature	Weightage (%)	Range Type	Define Range/Value	Enable
Age Aggregate		Param Percent %	Define	<input type="checkbox"/>
Select		Select	Define	<input type="checkbox"/>

Range/Value Definition - Age Aggregate

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

Range Type: Param Percent %

Max Value: [Required]

No data to display.

Buttons: Done, Cancel, Save

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

Table 1-56 Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
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 %.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Range From	Specify the minimum range of 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 available options are: <ul style="list-style-type: none"> • Strong • Medium • Weak

If the data type of feature is alphanumeric such as Employment Category, the below screen appears.

Figure 1-64 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature

The screenshot displays the 'Create Quantitative Scoring Model' configuration window. It is divided into several sections:

- Basic Details:** Contains fields for Scoring Model (dropdown), Scoring Model Code, Effective Date (calendar), Product Processor (dropdown), Scoring Model Description, Expiry Date (calendar), and Priority.
- Scoring Feature:** A table with columns: Feature, Weightage (%), Range Type, Define Range/Value, and Enable. It lists 'Age Aggregate' and 'Select' features.
- Range/Value Definition - Age Aggregate:** A sub-panel for defining ranges. It includes a note about decimal numbers, a Range Type dropdown (set to 'Param Percent %'), and a Max Value field. Below is a table with columns: Range From, Range To, Percentage, and Category. The table currently shows 'No data to display.'

Buttons for '+', '-', 'Done', 'Cancel', and 'Save' are visible at the bottom of the interface.

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

Table 1-57 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature - Field Description

Field	Description
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.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Value	Specify the value of the feature.
Score	Specify the score assigned for each range value.
Category	Specify the category for each range or value from the drop-down list. The available options are: <ul style="list-style-type: none"> • Strong • Medium • Weak

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

1.4.5.2 View Quantitative Scoring Model

This topic describes the systematic instructions to view the list of configured quantitative scoring model.

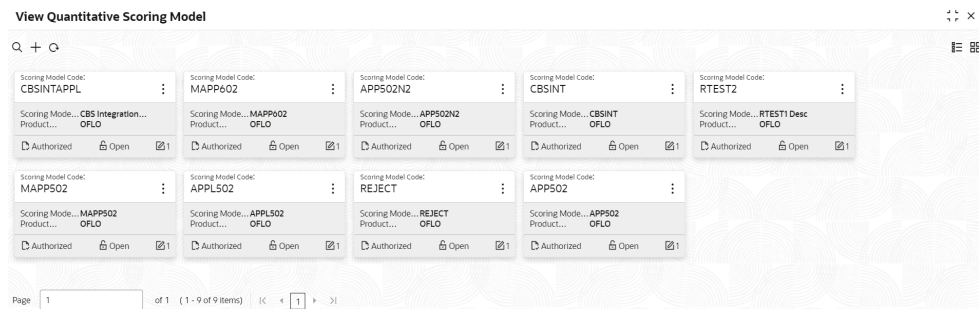
The **View Quantitative Scoring Model** screen allows the user to view the Quantitative Scoring Model created. The status of the uploaded Quantitative Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Quantitative Scoring model, the status is updated to **Authorized**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

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Quantitative Scoring Model**.
4. Under **Quantitative Scoring**, click **View Quantitative Scoring Model**.

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

Figure 1-65 View Quantitative Scoring Model



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

Table 1-58 View Quantitative Scoring Model – Field Description

Field	Description
Scoring Model Code	Displays the scoring model code.
Scoring Model Description	Displays the description of the scoring model.
Product Processor Code	Displays the product processor code
Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Modification Number	Displays the number of modification performed on the record.

5. On **View Quantitative Scoring Model** screen,click



icon.

The **View Quantitative Scoring Model - Search** screen displays.

Figure 1-66 View Quantitative Scoring Model - Search

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

Table 1-59 View Quantitative Scoring Model - Search – Field Description

Field	Description
Scoring Model Code	Specify the scoring model code.
Scoring Model Description	Specify the description of the scoring model.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized

Table 1-59 (Cont.) View Quantitative Scoring Model - Search – Field Description

Field	Description
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Open • Close

6. On **View Quantitative Scoring Model** screen, click



icon to **Unlock, Delete, Authorize** or **View** the created quantitative scoring model.

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

The **Quantitative Scoring Model Maintenance - Modify** screen displays.

Figure 1-67 Quantitative Scoring Model Maintenance - Modify

Quantitative Scoring Model Maintenance

Basic Details

Scoring Model: Application Scoring Model

Scoring Model Code: CBSINTAPPL

Effective Date: September 30, 2020

Product Processor: OFLO

Scoring Model Description: CBS Integration Application Level

Expiry Date: March 31, 2025

Priority: 1

Rules

Use Existing Rule (selected) | Create New Rule

Rule Code: CBSINT2 | Rule Name: CBSINT2

Rules

Code: CBSINT2 | Description: CBSINT2 | Tag: [dropdown] | Select Existing rule: [input]

Rule Version: 2

Section1

Else

No items to display.

Expression

```

IF
  ( MIN ( ALL_Transunion_Credit_Report ) == 409 )
Output
  Section1 true
Else
  
```

Audit | Cancel | Done

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-60 Quantitative Scoring Model Maintenance - Modify - Field Description



Field	Description
Application Scoring Model	Displays the application scoring model.
Scoring Model Code	Displays the qualitative scoring model code for the created quantitative scoring model.
Scoring Model Description	The user can modify the quantitative scoring model description for the created quantitative scoring model.
Effective Date	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.
Expiry Date	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.
Product Processor	Displays the product processor for the created quantitative scoring model.
Priority	The user can modify the priority of the created quantitative scoring model.
Use Existing Rule	The user can modify the existing rule if linked.
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule of the created quantitative scoring model.
Operator	Displays the comparison operator of 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 .
+ icon	This icon adds new row.
- icon	This icon deletes a row, which is already added.
Feature	Displays the feature for the created quantitative scoring model.

Table 1-60 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description

Field	Description
Weightage (%)	The user can modify the weightage assigned to each feature for the created quantitative scoring model.
Range Type	Displays the range type for the created quantitative scoring model.
Define Range/Value	Displays the range/value defined for the created quantitative scoring model.
Range From	The user can modify the minimum range of value based on which scoring is done.
Range To	The user can modify the maximum range of value based on which scoring is done
Score	The user can modify the score for each range or value.
Category	The user can modify the category for the created quantitative scoring model.
Enable	Displays parameter for the created quantitative scoring model.
Scoring Rule	This tab is enabled for the Application Scoring Model .
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click this icon 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 1-68 Quantitative Scoring Model Maintenance – View

Quantitative Scoring Model Maintenance

Basic Details

Scoring Model	Scoring Model Description
Application Scoring Model	CBS Integration Application Level
Scoring Model Code	Effective Date
CBSINTAPPL	September 30, 2020
Effective Date	March 31, 2025
Product Processor	Priority
OFLO	1

Selection Criteria Scoring Rule

Use Existing Rule Create New Rule

Rules

Rule Code	Rule Name
CBSINT2	CBSINT2

Edit

Rules

Basic Info

Code	Description	Tag	Select Existing rule
CBSINT2	CBSINT2		
Rule Version			
2			

Section1

Else

No items to display.

Expression

```

IF
  ( MIN ( ALL_Transunion_Credit_Report ) == 409 )
Output:
  Section1 true
Else
  
```



Audit

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

Table 1-61 Quantitative Scoring Model Maintenance - View - Field Description

Field	Description
Scoring Model	Displays the application scoring model.
Scoring Model Code	Displays the qualitative scoring model code for the created quantitative scoring model.
Scoring Model Description	Displays the quantitative scoring model description for the created quantitative scoring model.
Effective Date	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.
Expiry Date	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.
Product Processor	Displays the product processor for the created quantitative scoring model.
Priority	The user can modify the priority of the created quantitative scoring model.
Use Existing Rule	The user can modify the existing rule if linked.

Table 1-61 (Cont.) Quantitative Scoring Model Maintenance - View - Field Description

Field	Description
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click this icon 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.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule of the created quantitative scoring model.
Operator	Displays the comparison operator of 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 .
+ icon	This icon adds new row.
- icon	This icon deletes a row, which is already added.
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.
Define Range/ Value	Displays the range/value defined for the created quantitative scoring model.
Range From	The user can modify the minimum range of value based on which scoring is done.
Range To	The user can modify the maximum range of value based on which scoring is done
Score	Displays the score for each range or value.
Category	Displays the category for the created quantitative scoring model.
Enable	Displays parameter for the created quantitative scoring model.
Scoring Rule	This tab is enabled for the Application Scoring Model .
Rule Code	Displays the rule code for the created quantitative scoring model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.

1.4.6 Qualitative Scoring Model

This topic describes the information about the Qualitative scoring model for the Decision service.

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

This topic contains the following subtopics:

1.4.6.1 Create Qualitative Scoring Model

This topic describes the systematic instructions to configure the qualitative scoring model based on the various scoring parameters.

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

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Qualitative Scoring**.
4. Under **Qualitative Scoring**, click **Create Qualitative Scoring Model**.

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

Figure 1-69 Create Qualitative Scoring Model

Basic Details

Scoring Model
Select Required

Qualitative Scoring Model Code
Required

Effective Date
September 30, 2020 Required

Product Processor
Select Required

Qualitative Scoring Model Description
Required

Expiry Date
Required

Priority
Required

Cancel Save

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

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-62 Create Qualitative Scoring Model - Field Description

Field	Description
Scoring Model	Select the scoring model from the drop-down list. The available options are: <ul style="list-style-type: none">• Application Scoring Model• Applicant Scoring Model
Qualitative Scoring Model Code	Specify the unique scoring model code.
Qualitative 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.

6. Click the **Selection Criteria** to define qualitative scoring model.

Figure 1-70 Create Qualitative Scoring Model - Selection Criteria

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

Table 1-63 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.
Rule Code	Select the rule code from the drop down list.
	Click this icon to get the information about the rule.

Table 1-63 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description

Field	Description
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects 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 available 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 the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

Table 1-63 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description

Field	Description
Output	<p>Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, 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 • Rules <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.

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

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


Figure 1-71 Create Qualitative Scoring Model - Scoring Rule

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

Table 1-64 Create Qualitative Scoring Model - Scoring Rule - Field Description

Field	Description
Rule Code	Select the rule code from the drop-down list.

Table 1-64 (Cont.) Create Qualitative Scoring Model - Scoring Rule - Field Description

Field	Description
	Click this icon 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 1-72 Create Qualitative Scoring Model - Questionnaire

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

Table 1-65 Create Qualitative Scoring Model - Questionnaire - Field Description

Field	Description
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.

Table 1-65 (Cont.) Create Qualitative Scoring Model - Questionnaire - Field Description

Field	Description
Define Range/Value	Click the Define link to define the score for the expected response.
Enable	By default, this option is enabled. Indicates if the question ID is enabled or not.

- Click the **Define** link to define a range or absolute values for questions. The **Create Qualitative Scoring Model - Define Link** screen displays.

Figure 1-73 Create Qualitative Scoring Model - Define Link

Create Qualitative Scoring Model

Basic Details

Scoring Model: Applicant Scoring Model

Qualitative Scoring Model Code: [Required]

Effective Date: September 30, 2020 [Required]

Product Processor: OFLO

Qualitative Scoring Model Description: [Required]

Expiry Date: [Required]

Priority: [Required]

Questionnaire

Questionnaire Code: QuestionnaireSet5 [Required]

Questionnaire Name: Qualitative Score Creation Questionnaire

Scoring Feature QuestionnaireSet5

Question ID	Question	Define Range/Value	Enable
AgeOfResidence	Number of years the applicant staying at present address	Define	<input checked="" type="checkbox"/>
TypeOfResident	Applicant Resident Type	Define	<input checked="" type="checkbox"/>
EmploymentDuration	How many years in current employment	Define	<input checked="" type="checkbox"/>
NoOfDependent	Number of dependent	Define	<input checked="" type="checkbox"/>

Range/Value Definition - AgeOfResidence

Value	Score	Category
Less than 1 year		Select
Less than 2 year		Select
Less than 5 years		Select
More than 5 years		Select

Buttons: Cancel, Save

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

Table 1-66 Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
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 available options are: <ul style="list-style-type: none"> • Strong • Medium • Weak

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

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

1.4.6.2 View Qualitative Scoring Model

This topic describes the systematic instructions to view the list of configured qualitative scoring model.

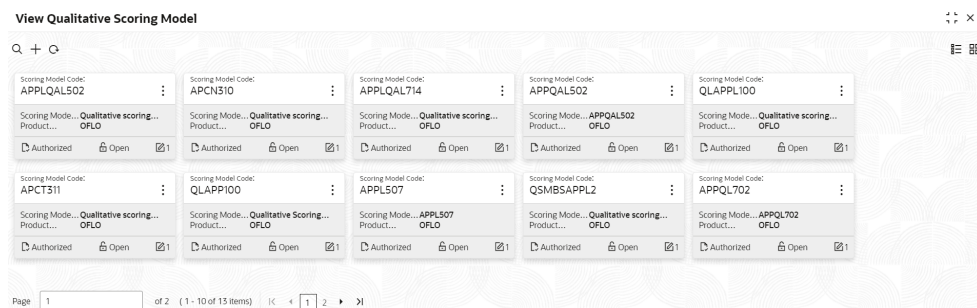
The user can configure the qualitative scoring model using the **Create Qualitative Scoring Model** screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Qualitative Scoring**.
4. Under **Qualitative Scoring**, click **View Qualitative Scoring Model**.

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

Figure 1-74 View Qualitative Scoring Model



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

Table 1-67 View Qualitative Scoring Model – Field Description

Field	Description
Scoring Model Code	Displays the scoring model code.
Scoring Model Description	Displays the description of the scoring model.
Product Processor Code	Displays the product processor code
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

5. On **View Qualitative Scoring Model** screen, click



icon.

The **View Qualitative Scoring Model - Search** screen displays.

Figure 1-75 View Qualitative Scoring Model - Search

Search Filter ✕

Scoring Model Code

Scoring Model Description

Authorization Status

Record Status

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

Table 1-68 View Qualitative Scoring Model - Search – Field Description


Field	Description
Scoring Model Code	Specify the scoring model code.
Scoring Model Description	Specify the description of the scoring model.
Authorization Status	Select the authorization status from the drop-down list. 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

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 1-76 Qualitative Scoring Model Maintenance - Modify

 **Note:**
The fields marked as **Required** are mandatory.

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

Table 1-69 Qualitative Scoring Model Maintenance - Modify - Field Description

Field	Description
Scoring Model	Displays the scoring model for the created qualitative scoring model.

Table 1-69 (Cont.) Qualitative Scoring Model Maintenance - Modify - Field Description


Field	Description
Qualitative Scoring Model Code	Displays the qualitative scoring model code for the created qualitative scoring model.
Qualitative Scoring Model Description	The user can modify the qualitative scoring model description for the created qualitative scoring model.
Effective Date	Displays the effective date of the created qualitative scoring model. User can modify the same before authorization.
Expiry Date	Displays the expiry date of the created qualitative scoring model. User can modify the same before authorization.
Product Processor	Displays the product processor for the created qualitative scoring model.
Priority	The user can modify the priority of the created qualitative scoring model.
Use Existing Rule	User can modify the existing rule if linked.
Rule Code	Displays the rule code for the created qualitative scoring model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created qualitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Displays the fact or rule 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 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 for the created qualitative scoring model.
Rule Code	User can modify the rule code for the created qualitative scoring model.
Rule Name	Displays the name for the created qualitative scoring model.
Questionnaire	This tab is applicable for Applicant Scoring Model .
Questionnaire Code	User can modify 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	User can modify the defined range or value.
Value	Displays the defined value for the created qualitative scoring model.
Score	User can modify the score for the created qualitative scoring model.

Table 1-69 (Cont.) Qualitative Scoring Model Maintenance - Modify - Field Description

Field	Description
Category	User can modify the category for the created qualitative scoring model.
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 1-77 Qualitative Scoring Model Maintenance – View

Qualitative Scoring Model Maintenance

Basic Details

Scoring Model	Qualitative Scoring Model Description
Application Scoring Model	Qualitative scoring model APPLQAL502
Qualitative Scoring Model Code	APPLQAL502
Effective Date	September 30, 2020
Product Processor	OFLO
	Expiry Date
	October 31, 2025
	Priority
	10

Selection Criteria Scoring Rule

Use Existing Rule Create New Rule

Rules

Rule Code: APPL502 Rule Name: APPL502

Rules

Basic Info

Code: APPL502 Description: APPL502 Tag: Select Existing rule: [Search]

Rule Version: 1 [Search]

Section1

Else

No items to display.

Expression

IF (ProductCode == HMLNS1)
Output Section1 True
Else

Audit

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

Table 1-70 Qualitative Scoring Model Maintenance - View - Field Description


Field	Description
Scoring Model	Displays the scoring model for the created qualitative scoring model.
Qualitative Scoring Model Code	Displays the qualitative scoring model code for the created qualitative scoring model.
Qualitative Scoring Model Description	Displays the qualitative scoring model description for the created qualitative scoring model.
Effective Date	Displays the effective date of the created qualitative scoring model. User can modify the same before authorization.
Expiry Date	Displays the expiry date of the created qualitative scoring model. User can modify the same before authorization.
Product Processor	Displays the product processor for the created qualitative scoring model.
Priority	The user can modify the priority of the created qualitative scoring model.
Use Existing Rule	Displays the existing rule if linked.
Rule Code	Displays the rule code for the created qualitative scoring model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created qualitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Displays the fact or rule 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 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 for the created qualitative scoring model.
Rule Code	Displays the rule code for the created qualitative scoring model.
Rule Name	Displays the name for the created qualitative scoring model.
Questionnaire	This tab is applicable for Applicant Scoring Model .
Questionnaire Code	Displays the questionnaire code for the created qualitative scoring model.
Questionnaire Name	Displays the questionnaire name for the created qualitative scoring model.

Table 1-70 (Cont.) Qualitative Scoring Model Maintenance - View - Field Description

Field	Description
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.

1.4.7 Decision Grade Matrix

This topic describes the information about the decision grade matrix feature.

Decision Grade Matrix allows the user to define the decision and grade based on the weighted score calculated by the scoring model.

This topic contains the following subtopics:

1.4.7.1 Create Decision Grade Matrix

This topic describes the systematic instructions to create decision and grade matrix by updating various details.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Decision Grade Matrix**.
4. Under **Decision Grade Matrix**, click **Create Decision Grade Matrix**.

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

Figure 1-78 Create Decision Grade Matrix

- On **Create Decision Grade Matrix** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-71 Create Decision Grade Matrix - Field Description

Field	Description
Model Code	Specify the unique model code.
Model Description	Specify a short description for the model.
Effective Date	Specify the effective date.
Expiry Date	Specify 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** to configure the parameters based on which decision model is to be resolved.

The **Create Decision Grade Matrix - Selection Criteria** screen displays.

Figure 1-79 Create Decision Grade Matrix - Selection Criteria

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

Table 1-72 Create Decision Grade Matrix - Selection Criteria - Field Description


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

Table 1-72 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description

Field	Description
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects 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 available 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 the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

Table 1-72 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description

Field	Description
Output	<p>Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, 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 • Rules <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.

7. Click the **Decision Matrix** to define decision on the application. The user can select the feature for which the decision needs to be maintained like Quantitative/Qualitative. The **Create Decision Grade Matrix - Decision Matrix** screen displays.

Figure 1-80 Create Decision Grade Matrix - Decision Matrix

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

Table 1-73 Create Decision Grade Matrix - Decision Matrix - Field Description

Field	Description
Add Column	<p>Click this button to add 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 gets 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 have been added. User can click Cancel to close the window.</p>
Link a Rule?	<p>Select the appropriate radio button to link a rule to the features.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided. • No - If this option is selected, the system displays the list of decision lookup values.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the decision.
Score To	Specify the maximum range of score for the decision.
Decision	<p>Specify the decision of an application from the drop-down list. The values are configurable based on the look up values maintained</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Approved • Manual • Rejected
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>

8. Click the **Grade Matrix** to assign the grade to the application that is used during the pricing of the application. You can select the feature for which the grade needs to be maintained like Quantitative/Qualitative.

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

Figure 1-81 Create Decision Grade Matrix - Grade Matrix

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

Table 1-74 Create Decision Grade Matrix - Grade Matrix - Field Description


Field	Description
Add Column	Click Add Column , for addition of features for which decision has to be maintained.
Link a Rule?	Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none"> Yes - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided. No - If this option is selected, the system displays the list of decision lookup values.
	Click this icon to delete a column, which is already added.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the grade.
Score To	Specify the maximum range of score for the grade.

Table 1-74 (Cont.) Create Decision Grade Matrix - Grade Matrix - Field Description

Field	Description
Grade	Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained. The available options are: <ul style="list-style-type: none"> • A • B • C
Value	Specify the value for which the grade has to be maintained. This field appears only if the data type of feature is Numeric such as Age, FICO score.
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? option is updated as Yes .

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

1.4.7.2 View Decision Grade Matrix

This topic describes the systematic instructions to view the decision grade matrix.

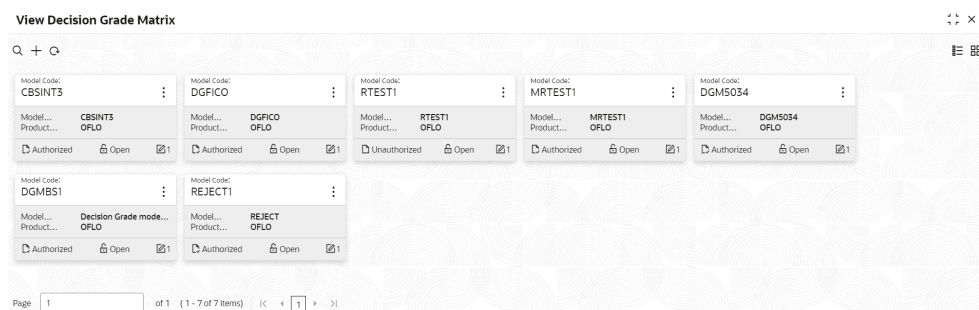
The **View Decision Grade Matrix** screen allows the user to view the decision grade matrix created. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the matrix, the status is updated to **Authorized** and **Open**.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Decision Grade Matrix**.
4. Under **Decision Grade Matrix**, click **View Decision Grade Matrix**.

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

Figure 1-82 View Decision Grade Matrix



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

Table 1-75 View Decision Grade Matrix – Field Description

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

- On **View Decision Grade Matrix** screen, click



icon.

The **View Decision Grade Matrix - Search** screen displays.

Figure 1-83 View Decision Grade Matrix - Search

Search Filter ✕

Model Code

Model Description

Authorization Status

Record Status

Search
Reset

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

Table 1-76 View Decision Grade Matrix - Search – Field Description

Field	Description
Model Code	Specify the model code.
Model Description	Specify the model description.
Authorization Status	Select the authorization status from the drop-down list. 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

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 1-84 Decision Grade Maintenance - Modify

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-77 Decision Grade Maintenance - Modify - Field Description

Field	Description
Model Code	Displays the model code for the created decision grade matrix.
Model Description	The user can modify the model description for the created decision grade matrix.
Effective Date	The user can modify effective date for the decision grade matrix.
Expiry Date	The user can modify date of the created decision grade matrix.
Product Processor	Displays the product processor for the decision grade matrix.
Priority	The user can modify the priority of the created decision grade matrix.

Table 1-78 Selection Criteria - Field Description


Field	Description
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	The user can modify the rule code for the created decision grade matrix.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created decision grade matrix.
Create New Rule	The user can modify the rule code for the created decision grade matrix.
Description	Specify the rule description for the decision grade matrix.
Code	Specify the new rule code for decision grade matrix.

Table 1-79 Expression Builder - Field Description

Field	Description
+ icon	This icon can 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.

Table 1-79 (Cont.) Expression Builder - Field Description

Field	Description
Expression	Displays the expression updated in the expression builder for the created decision grade matrix.

Table 1-80 Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained.
Link a Rule?	Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none"> • Yes - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided. • No - If this option is selected, the system displays the list of decision lookup values.
+ icon	Click this icon to add new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the decision.
Score To	Specify the maximum range of score for the decision.
Decision	Specify the decision of an application. The values configurable based on the lookup values maintained. The available 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 updated as Yes .

Table 1-81 Grade Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which grade has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon delete a row, which is already added.
Score From	Specify the minimum range of score for the grade.
Score To	Specify the maximum range of score for the grade.
Grade	Specify the grade of an application based on the score scored. The values configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> • A • B • C

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

- Click **View** to view the decision grade matrix.
The **Decision Grade Maintenance – View** screen displays.

Figure 1-85 Decision Grade Maintenance – View

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

Table 1-82 Decision Grade Maintenance - View - Field Description

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

Table 1-83 Selection Criteria - Field Description


Field	Description
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	Displays the rule code for the created decision grade matrix.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created decision grade matrix.
Create New Rule	Displays the rule code for the created decision grade matrix.
Code	Specify the new rule code for decision grade matrix.
Description	Specify the rule description for the decision grade matrix.

Table 1-84 Expression Builder - Field Description

Field	Description
+ icon	Click this icon 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 decision grade matrix.

Table 1-85 Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Displays the minimum range of score for the decision.
Score To	Displays the maximum range of score for the decision.
Decision	Displays the decision of an application. The values configurable based on the look up values maintained. The available 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 updated as Yes .

Table 1-86 Grade Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which grade has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Displays the minimum range of score for the grade.
Score To	Displays the maximum range of score for the grade.
Grade	Displays the grade of an application based on the score scored. The values configurable based on the look up values maintained. The available options are: <ul style="list-style-type: none"> • A • B • C
Rule	Displays the rules based on which grade is to be made. This field is enabled if Link a Rule? option is updated as Yes .

1.4.8 Pricing

This topic describes the information about the pricing feature in Decision service.

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 topic contains the following subtopics:

1.4.8.1 Create Pricing Model

This topic describes the systematic instructions to create pricing model based on various pricing parameter by updating various details.


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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Pricing Model**.
4. Under **Pricing Model**, click **Create Pricing Model**.

The **Create Pricing Model** screen displays.

Figure 1-86 Create Pricing Model

5. On **Create Pricing Model** screen, specify the fields.

 **Note:**
The fields marked as **Required** are mandatory.

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

Table 1-87 Create Pricing Model - Field Description

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

6. Click the **Selection Criteria** to define pricing model.

Figure 1-87 Create Pricing Model – Selection Criteria

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

Table 1-88 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.
Rule Code	Select the rule code from the drop-down list.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code.

Table 1-88 (Cont.) Create Pricing Model – Selection Criteria - Field Description

Field	Description
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects 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 available 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 the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

Table 1-88 (Cont.) Create Pricing Model – Selection Criteria - Field Description

Field	Description
Output	<p>Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, 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 • Rules <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.

7. Click **Price Definition** to define the pricing.
 8. Select the **Rate Type** options as **Flat** to specify the flat rate.
- The **Create Pricing Model – Price Definition (Flat)** screen displays.

Figure 1-88 Create Pricing Model – Price Definition (Flat)

The screenshot shows the 'Create Pricing Model' application window with the 'Price Definition' tab selected. The 'Basic Details' section contains the following fields: Pricing Code (Required), Effective Date (September 30, 2020), Product Processor (Select), Filter Value, Pricing Description (Required), Expiry Date (Required), and Priority (Required). The 'Price Definition' section contains: Minimum Rate (Required), Maximum Rate (Required), Rate Type (Flat selected, Tiered), Link a Rule? (Yes/No), and Rate % (Required). At the bottom right, there are 'Cancel' and 'Save' buttons.

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

Table 1-89 Create Pricing Model – Price Definition (Flat) - Field Description

Field	Description
Minimum Rate	Specify the minimum rate applicable for the defined pricing code.
Maximum Rate	Specify the maximum rate applicable for the defined pricing code.
Rate Type	Select the rate type from the drop-down list as Flat .

Table 1-89 (Cont.) Create Pricing Model – Price Definition (Flat) - Field Description

Field	Description
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 displays 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 .

9. Select the **Rate Type** options as **Tiered** to link the list of features.
10. Click **Add Columns** to select and link the features.

The **Add Features** popup screen displays.

Figure 1-89 Add Features

11. Select the feature names from the list. ('n' number of features can be selected)
12. Select the option whether to link a rule for defining the interest rate.

- Click **Save** to link the list of features for defining the tiered interest rate.
The **Create Pricing Model – Price Definition (Tiered)** screen displays.

Figure 1-90 Create Pricing Model – Price Definition (Tiered)

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

Table 1-90 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	Select the rate type from the drop-down list as Tiered .
<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.
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 .

Table 1-90 (Cont.) Create Pricing Model – Price Definition (Tiered) - Field Description

Field	Description
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 .

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

1.4.8.2 View Pricing Model

This topic describes the systematic instructions to view the list of pricing model.

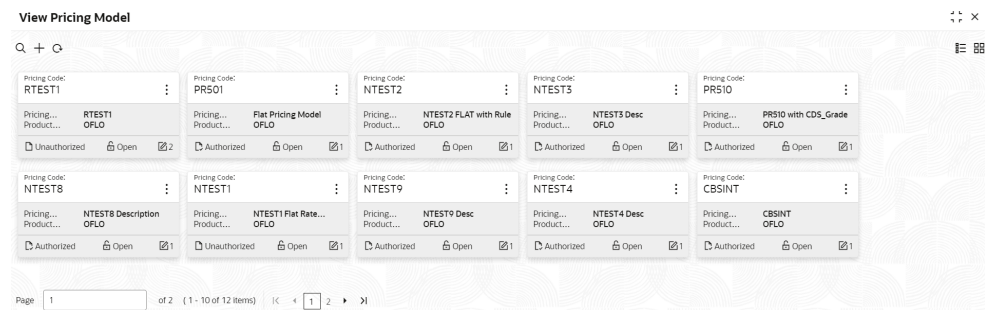
The user can create the pricing model using the **Create Pricing Model** screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Pricing Model**.
4. Under **Pricing Model**, click **View Pricing Model**.

The **View Pricing Model** screen displays.

Figure 1-91 View Pricing Model



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

Table 1-91 View Pricing Model – Field Description

Field	Description
Pricing Code	Displays the pricing code.
Pricing Description	Displays the description of the pricing model.

Table 1-91 (Cont.) View Pricing Model – Field Description

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

5. Click **Search** icon.

The **View Pricing Model - Search** screen displays.

Figure 1-92 View Pricing Model - Search

The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains the following fields:

- Pricing Code:** A text input field.
- Pricing Description:** A text input field.
- Authorization Status:** A dropdown menu.
- Record Status:** A dropdown menu.

At the bottom of the dialog are two buttons: a dark 'Search' button and a light 'Reset' button.

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

Table 1-92 View Pricing Model - Search – Field Description

Field	Description
Pricing Code	Specify the pricing code.
Pricing Description	Specify the description of the pricing model.
Authorization Status	Select the authorization status from the drop-down list. 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

6. Click **three-dots** icon to unlock, delete, authorize or view the created pricing model.
7. Click **Unlock** icon to modify the fields.

The **Pricing Model Maintenance - Unlock** screen displays.

Figure 1-93 Pricing Model Maintenance - Unlock

 **Note:**

The fields marked as **Required** are mandatory.

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

Table 1-93 Pricing Model Maintenance - Unlock - Field Description


Field	Description
Pricing Code	Displays the pricing code for the created quantitative pricing model.
Pricing Description	Specify the pricing description for the created pricing model.
Effective Date	Specify the effective date for the created pricing model.
Expiry Date	Specify the expiry date for the created pricing model.
Product Processor	Displays the product processor for the created pricing model.
Priority	Specify the priority of the created pricing model.
Use Existing Rule	Specify the existing rule if linked.
Rule Code	Specify the rule code for the created pricing model.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Specify the new rule linked to the pricing model.
Code	Specify the new rule code for the created pricing model.
Description	Specify the rule description for the created pricing model.
+ icon	Click this icon can add new expression.
Fact / Rules	Displays the fact or rule 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 for the created pricing model.
Output	Displays the output for the created pricing model.
Expression	Displays the expression updated in the expression builder for the created pricing model.
Pricing Definition	The below listed fields appear in Pricing Definition tab.
Minimum Rate	Specify the minimum rate applicable for the defined pricing model.
Maximum Rate	Specify the maximum rate applicable for the defined pricing model.
Rate Type	Select the range type for the created pricing model from the drop-down list. The available options are: <ul style="list-style-type: none"> • Flat • Tiered

Table 1-93 (Cont.) Pricing Model Maintenance - Unlock - Field Description








Field	Description
Rate%	<p>Specify the interest rate application for the defined pricing.</p> <p> Note: This field appears once the user select the Rate Type option as Flat and Link a Rule? option as Yes.</p>
Rule	<p>Select the rule for the defined pricing.</p> <p> Note: This field appears once the user select the Rate Type option as Flat and Link a Rule? option as Yes.</p>
<Numeric Feature> From	<p>Specify the minimum numeric value of feature to which the interest rate is applicable.</p> <p> Note: This field displays if the Rate Type is selected as Tiered.</p>
<Numeric Feature> To	<p>Specify the maximum numeric value of feature to which the interest rate is applicable.</p> <p> Note: This field displays if the Rate Type is selected as Tiered.</p>
<Character Feature> Value	<p>Specify the alphabetic value for which the interest rate is applicable.</p> <p> Note: This field displays if the Rate Type is selected as Tiered.</p>

Table 1-93 (Cont.) Pricing Model Maintenance - Unlock - Field Description

Field	Description
Rate%	Specify the interest rate applicable for the defined tier.  Note: 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.  Note: This field appears once the user select the Rate Type option as Tiered and Link a Rule? option as Yes .

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

1.4.9 Strategy Configuration

This topic describes the information about the 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 topic contains the following subtopics:

1.4.9.1 Create Strategy Configuration

This topic describes the systematic instructions to create strategy configuration as per the requirement.

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

- On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
- Under **Configuration**, click **Credit Decision**.
- Under **Credit Decision**, click **Strategy Configuration**.
- Under **Strategy Configuration**, click **Create Strategy Configuration**.

The **Create Strategy Configuration** screen displays.

Figure 1-94 Create Strategy Configuration

Create Strategy Configuration

Basic Details

Strategy Code Required

Product Processor Required

Industry Required

Account Category Asset Liability Required

Effective Date Required

Strategy Code Description

Product Processor Description

Line of Business Required

Module Required

Expiry Date

Additional Information

Type	Value
<input type="checkbox"/> Select	<input type="text" value="Select"/>
<input type="checkbox"/> Select	<input type="text" value="Select"/>

Modes

Select the Modes to configure as per requirement

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

Steps

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

- On **Create Strategy Configuration** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 1-94 Create Strategy Configuration - Field Description

Field	Description
Strategy Code	Specify the unique strategy code.
Strategy Code Description	Specify the short 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.
Industry	Select the industry type from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> Banking Industry Insurance Trade Finance

Table 1-94 (Cont.) Create Strategy Configuration - Field Description

Field	Description
Line Of Business	Select the line of business type from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> • Corporate • Retail • SMEnt
Account Category	Indicates whether the strategy created is for asset or Liabilities.
Module	Select the module from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> • Collection • Origination • Servicing
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
+ button	Click to add a new facts.
- button	Click to delete a row that is already added.
Type	Select the fact type from the drop-down list.
Value	Select the value configured for the fact type from the drop-down list. The values are configurable based on the lookup values maintained.
Modes	Select the modes from the drop-down list. The available options are: <ul style="list-style-type: none"> • Borrowing Capacity • decision & Grade • Pricing • Qualitative Score • Quantitative Score • Score • Score and Decision • Score, Decision & Pricing If the Module is selected as Collection , then below options are available. <ul style="list-style-type: none"> • Decision & Grade • Qualitative Score • Quantitative Score • Score • Score and Decision
Steps	Steps are defined based on the modes selected. Example: If Borrowing Capacity mode is selected, the check box for borrowing capacity is by default selected and disabled. You can select the other steps.

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

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

1.4.9.2 View Strategy Configuration

This topic describes the systematic instructions to view the list of strategy configuration.

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

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

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Strategy Configuration**.
4. Under **Strategy Configuration**, click **View Strategy Configuration**.

The **View Strategy Configuration** screen displays.

Figure 1-95 View Strategy Configuration



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

Table 1-95 View Strategy Configuration - Field Description

Field	Description
Strategy Code	Displays the strategy code.
Strategy Description	Displays the description of the strategy.
Product Processor	Displays the product processor of the strategy.
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

5. Click **Search** icon.
6. Specify the search criteria to fetch the required strategy configuration.
The **View Strategy Configuration - Search** screen displays.

Figure 1-96 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 with a downward arrow.
- Record Status:** A dropdown menu with a downward arrow.

At the bottom of the dialog are two buttons: a dark 'Search' button and a light 'Reset' button.

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

Table 1-96 View Strategy Configuration - Search – Field Description

Field	Description
Strategy Code	Specify the strategy code.
Strategy Description	Specify the description of the strategy.
Authorization Status	Select the authorization status from the drop-down list. 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

7. Click **Search**.

8. Click **three-dot** icon, to unlock delete, authorize or view the created strategy configuration.
9. To authorize the strategy configuration, see the Authorization process.
10. Click **Unlock** icon to modify the fields.

The **Strategy Configuration Maintenance - Unlock** screen displays.

Figure 1-97 Strategy Configuration Maintenance - Unlock

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

Table 1-97 Strategy Configuration Maintenance - Unlock - Field Description

Field	Description
Strategy Code	Displays the created strategy code.
Strategy Code Description	Displays the created 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.
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	Select the expiry date for the created strategy configuration.
Type	Displays the fact type for the created strategy configuration.
Value	Displays the fact value for the created strategy configuration.

Table 1-97 (Cont.) Strategy Configuration Maintenance - Unlock - Field Description

Field	Description
Steps	Specify the steps defined for the created strategy configuration.

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

1.5 Origination Preferences

This topic describes the preferences which are set at origination level.

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

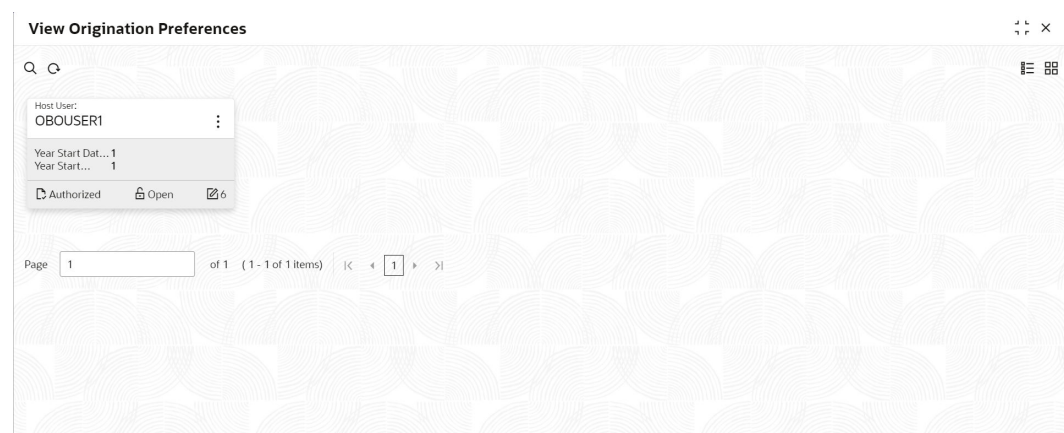
This screen comprises of the following section:

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

To edit origination preferences:

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

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

Figure 1-98 View Origination Preference

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

Table 1-98 View Origination Preference - Field Describes

Field Name	Description
Host User	Displays the user ID of logged in user who set this preferences.
Year Start Date	Displays the year start date.
Year Start Month	Displays the year start month.
<Footer of Title>	This section displays the status of the record as, <ul style="list-style-type: none"> Whether the record is Authorized or Unauthorized Whether the record is Open or Closed Number of times the record is edited

3. Click



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

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

Figure 1-99 Origination Preference - Edit

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

Table 1-99 Origination Preference - Edit – Field Description

Field	Description
Generic Parameters	In this section user can capture generic parameters.
Widget Parameters	In this section user can define dashboard widget preferences.
Start Day for filter	Specify the day of the month from which the application should be displayed in the dashboard widget.
Start Month for filter	Specify the start month count of the year to get the current financial year applications in the dashboard widget.
Loan Offer nearing Expiry- bucket one in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the first bucket of the Loan Offers Near Expiry widget on dashboard.
Loan Offer nearing Expiry- bucket two in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the second bucket of the Loan Offers Near Expiry widget on dashboard.
Loan Offer nearing Expiry - bucket three in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the third bucket of the Loan Offers Near Expiry widget on dashboard.
Application nearing Expiry - bucket one in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the first bucket of the Product Application Near Expiry widget on dashboard.
Application nearing Expiry - bucket two in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the second bucket of the Product Application Near Expiry widget on dashboard.
Application nearing Expiry - bucket three in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the third bucket of the Product Application Near Expiry widget on dashboard.
Minor Age For Nominees	In this section user can define the age limit of minor in years for opening and account.
Savings Minor Age	Specify the age of the minor to open saving account.
Term Deposit Minor Age	Specify the age of minor to open term deposit account.
Funding Parameters	In this section user can define the funding parameters.
Current and Savings Account Initial Funding by Cheque	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cheques. The available option is Manual process.

Table 1-99 (Cont.) Origination Preference - Edit – Field Description

Field	Description
Current and Savings Account Initial Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash. The available options are: <ul style="list-style-type: none"> • Automatic • Manual
Current and Savings Account Initial Funding by Account	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by account. The available options are: <ul style="list-style-type: none"> • Host • Manual
TD Account Funding by Cheque	Specify the preferences of initial funding for term deposit and saving accounts. This preferences are specific to funding that are initiate by cheques.
TD Account Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash. The available options are: <ul style="list-style-type: none"> • Automatic • Manual
TD Account Funding by Account	Specify the preferences of initial funding for term deposit accounts. This preferences are specific to funding that are initiate by account. The available options are: <ul style="list-style-type: none"> • Host • Manual
Incomplete Application Expiry	In this section user can define the expiry preferences for incomplete applications.
Incomplete Application Expiry Period (in Days)	Specify number of days to highlight the incomplete applications that are nearing to the expiry.
Lead Days for Incomplete Application Expiry Period Alert	Indicates the number of days prior to the application expiry, when an alert is triggered to the banker intimating about the application expiry.
Lag Days for Incomplete Application Expiry Period Alert	Indicates the number of days after the application is expired, an alert is triggered to the banker intimating about the application expiry.
Dedupe Parameters	In this section user can define preferences for dedupe parameters.
Application dedupe	Select to trigger the application dedupe process.
Customer dedupe	Select to trigger the customer dedupe process.
Resident Stability	In this section user can set preferences for resident stability.
Resident Stability Applicable Products	Select the products for which the resident stability is validated.
Resident Stability (Years)	Specify the number of years for which the resident stability is valid.
Insider Credit Threshold	In this section user can define the threshold limits for insider credit.
Insider Credit Threshold CCY	Specify the credit threshold currency for insider.
Insider Credit Threshold	Specify the credit threshold value for insider.

Table 1-99 (Cont.) Origination Preference - Edit – Field Description

Field	Description
Executive Officer Credit Threshold CCY	Specify the credit threshold currency for executive officer.
Executive Officer Credit Threshold	Specify the credit threshold value for executive officer.
Annual Percentage Rate Parameters	In this section user can define the annual percentage rate parameters.
Armed Forces Maximum APR %	Specify the maximum annual percentage rate value for armed forces.
Service Members Maximum APR %	Specify the maximum annual percentage rate value for service members.
Offers	In this section user can define offers related preferences.
Downsell Offer Expiry Period (in Days)	Specify number of days to highlight the downsell offers that are nearing to the expiry.
Lead Days for Downsell Offer Expiry Alert	Indicates the number of days prior to the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.
Lag Days for Downsell Offer Expiry Alert	Indicates the number of days after the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.
Integration	In this section user can define integration preferences.
Host User	Specify the host user for integration.
Direct Banking URL	Specify the direct banking URL.
Enable Address Search	In this section user can define the preferences of enabling address search.
Customer Information DS	Select to enable the address search in the Customer Information data segment of account opening application.
Credit Card Addon Card Holder DS	Select to enable the address search in the Credit Card Addon Card Holder data segment of the credit card account opening application.
Collateral DS	Select to enable the address search in the Collateral data segment of account opening application.
Solicitor Details	Select to enable the address search while capturing solicitor details.
Nominee / Guardian for Current and Saving	Select to enable the address search while capturing nominee or guardian details in the current and saving application.
Nominee / Guardian for Term Deposit	Select to enable the address search while capturing nominee or guardian details in the term deposit application.

1.6 Reason Codes

This topic describes the overview of the reason codes.

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

This section includes following subsections:

1.6.1 Create Reason

This topic describes the systematic instructions to create fact.

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

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

The **Create Reason Code** screen displays.

Figure 1-100 Create Reason Code

4. Specify the fields on **Create Reason** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

Table 1-100 Create Reason Code - Field Describes

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

1.6.2 View Reason

This topic describes the systematic instructions to view the list of fact.

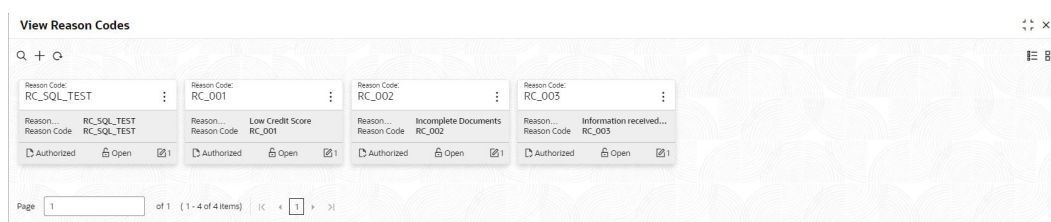
Using this screen you can view the reason codes are already created.

1. From the **Menu List**, navigate from **Retail Banking >> Configurations** to **Reason Code** screen.

2. Click **View Reason Codes** screen to view already defined reason codes.

The **View Reason Codes** screen displays.

Figure 1-101 View Reason Code



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

Table 1-101 View Reason Codes – Field Description

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

3. Click



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

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

4. Click



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

The **Reason Code** screen displays.

Figure 1-102 Reason Codes

The screenshot displays a web-based configuration interface for Reason Codes. At the top, there are two input fields: 'Reason Code' with the value 'RC_001' and 'Reason Description' with the value 'Low Credit Score'. Below these is a section titled 'Actions' which contains two rows of configuration options. The first row is 'Reject by Bank' and the second is 'Required Confirm'. Each row has a trash icon to its right and an 'Add Row' button at the bottom right of the section. At the bottom of the screen, there are three buttons: 'Audit', 'Cancel', and 'Save'.

5. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to Create Reason Code - Field Description.

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

1.7 Dashboard Configuration

This topic describes the systematic instructions for dashboard configuration.

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

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

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

1.8 Initial Funding Configuration

This topic provides the information about the initial funding configuration.

The different configuration scenarios for initial funding are as follows:

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

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

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

1.9 Application Submission Configuration

This topic provides the information about the application submission configuration.

Bank-level configuration is to specify whether application entry completion is allowed or not as part of the Application Initiation Stage. This configuration is to be done in the Property Table by updating the flag 'applicationEntryInitiationRequired' as **true**.

1.10 Machine Learning Configuration for Predicting Account Opening Date

This topic provides the information about the machine learning configuration for predicting account opening date.

Bank-level configuration is required to define the use case and train the Machine Learning model for predicting the account opening date for all the applications. Refer to the **Machine Learning Framework** section in **Oracle Banking Common Core User Guide** for a detailed explanation.

1.10.1 Model Definition

This topic describes the systematic instructions for the model definition.

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

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

The **Model Definition Summary** screen displays.

2. On **Model Definition Summary** screen, click button to create new use-case definition.

The **Use Case Definition** screen displays.

Figure 1-103 Use Case Definition

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

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

Table 1-102 Use Case Definition Parameters - Field Description

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

1.10.2 Model Training and Scoring

This topic describes the systematic instructions for model training and scoring.

1. From **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Model Training and Scoring**.

The **Model Training and Scoring** screen displays.

2. Specify the use case name as “PREDPRCTIME” and click **Train Model**.

 **Note:**

The user will not be able to train the model if the ML table does not meet the minimum required number of rows.

Number of rows \geq 20 x Number of columns

1.11 Batch Process Configuration

This topic provides the information about batch process configuration.

The batch Process enables the bank users to identify and close the applications which have reached the expiry date. Currently, Oracle Banking Origination supports the following batch process.

- **Application Expiry**
The application will automatically expire when it stays inactive for the specified period as configured in the business product.
- **Loan Offer Expiry**
The Loan Application will automatically expire if the customer has not accepted the Loan Offer for the specified period as configured in the business product.
- **IPA Expiry**
IPA Application will automatically expire if the IPA is not converted into a Loan application for the specified period as configured in the business product.

Batch Process Configuration

The Branch Code and Frequency schedule need to configure, to enable the Batch processes.

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

Configure the Branch Code

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

Schema – PLATO

Table – PROPERTIES

application – obremo-rpm-batch-services

key – rpmBatch.branchCode

Value – Update the proper branch code.

Configure the Frequency Schedule

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

Schema – PLATOBATCH

Table –PLATO_BATCH_TASK_TRIGGER_DEFINITIONS

Column – DEFINITION

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

1.12 Service Level Agreement (SLA) Maintenance

This topic provides the information about the service level agreement maintenance.

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

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

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

This topic contains the following subtopics:

1.12.1 Create SLA

This topic describes the systematic instructions to create create SLA.

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

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

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

The **Create SLA** screen displays.

Figure 1-104 Create SLA Maintenance

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

Table 1-103 Create SLA – Field Description

Field	Description
Product/Application Code	Click Search icon and select the Product or Application Code.
Product/Application Name	Displays the name of the Product/Application.
Business Process Code	Click Search icon and select the Business Process Code for which the SLA maintenance has to be made.
Business Process Name	Displays the Business Process name based on the Business Process code selected.
Branch	Select the branch code for which SLA maintenance has to be done.
Branch Working Hours	Click the icon to view the branch working hours.
Include for SLA Calculation	Select the checkbox to consider the below options for the SLA calculation. The available options are: <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
5. Click **Save** to save the details.
6. Click **Cancel** to discard the changes and close the screen.

1.12.2 View SLA

This topic describes the systemetic instructions to view the SLA.

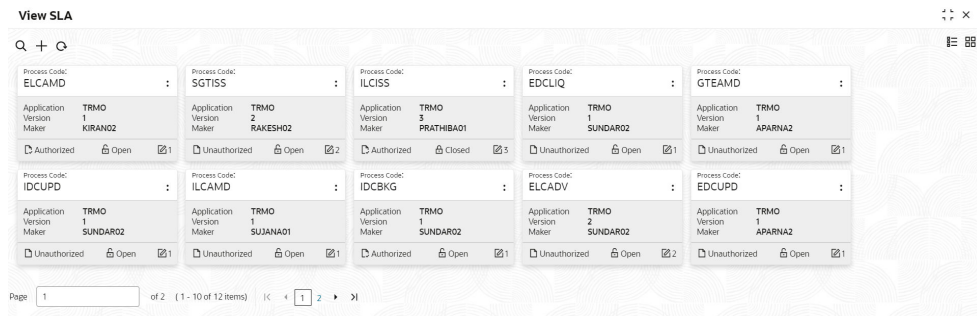
The user can view the summary of SLA's maintained in the form of tiles. The user can view the maintained SLA, if the SLA is already created in the system. The user can also create a new SLA using View SLA screen, by clicking the '+' icon.

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

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

The **View SLA** screen displays.

Figure 1-105 View SLA Maintenance



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

Table 1-104 View SLA – Field Description

Field	Description
Process Code	Displays the process code of the SLA Maintenance configured.
Application	Displays the name of the application
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

1.13 Customer Dedupe Check

This topic provides the information about customer dedupe check.

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

1.14 Application Dedupe Check

This topic provides the information about application dedupe check.

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

1.15 Document Extraction Required Check

This topic provides the information about the Document Extraction Required Check.

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

1.16 Task Allocation

This topic provides the information about the Task Allocation.

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

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

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

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

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

For more details on rule and rule group creation refer to [Rule](#)

2

Error Codes and Messages

This topic contains error codes and messages.

Table 2-1 Error Codes and Messages

Error Code	Messages
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthroized modifications found for approval.
GCS-CLOS-01	Record Already Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper Modification Number
GCS-COM-004	Please send Maker Id in the request
GCS-COM-005	Request is Null. Please Resend with Proper Values
GCS-COM-006	Unable to parse JSON
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-011	Argghhh, \$1 failed to update.
GCS-DEL-003	Modifications didnt match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Scorecard Id cannot be modified (Natural Key)
GCS-MOD-007	Pssssttt, only the maker can modify the pending records.

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-SAV-001	Record already exists
RPM_BP_001	Source stage value should be either Y/N not valid
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-BP-002	Cannot have more than one source stage
RPM-BP-003	DatasegmentCode not valid
RPM-BP-004	DocumentType Code not valid
RPM-BP-005	Life cycle not valid
RPM-BP-006	Unable to \$1 Business Process as \$2 datasegment has the following dependencies \$3 in lifecycle \$4 ,which have not been mapped prior to it!
RPM-BP-007	Unable to \$1 Business Process as the mandatory data segments \$2 for the \$3 lifecycle have not been mapped!
RPM-BP-008	In \$1 stage of \$2 Business Process,duplicate datasegements - \$3 are not allowed
RPM-BP-009	Record already exist with same Lifecycle and Business Product
RPM-BP-010	At \$1 in \$2 stage of \$3 Business Process,duplicate record for - \$4 exist
RPM-BP-011	At \$1 in \$2 stage of \$3 Business Process,Business Product List is invalid.
RPM-BP-012	Business Product Code is Invalid
RPM-BP-013	Stage \$1 should have atleast one datasegment attached
RPM-BPA-001	Business Product Image Cannot be Null
RPM-BP-CMN-001	Exception Occurred while Parsing Date
RPM-BPD-001	Expiry date should be greater than Start date
RPM-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CM-QUSC-001	Individual Score cannot be greater than 100
RPM-CM-QUSC-002	Please provide a valid value for Score Card Id
RPM-CM-QUSC-003	Please provide a valid value for Score Card Description

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CM-QUSC-004	Atleast one Question is mandatory to save
RPM-CM-QUSC-005	Atleast one Answer is mandatory for each Question
RPM-CM-QUSC-006	Please provide a valid value for Question Id
RPM-CM-QUSC-007	Please provide a valid value for Questions
RPM-CM-QUSC-008	Please provide a valid value for Sequence Question Number
RPM-CM-QUSC-009	Please provide a valid value for Sequence Number
RPM-CM-QUSC-010	Please provide a valid value for Possible Answers
RPM-CM-QUSC-011	Please provide a valid value for Score
RPM-CM-QUSC-012	Please provide a valid value for Sequence Answer Number
RPM-CM-QUSC-013	Atleast one Attribute is mandatory to save
RPM-CM-QUSC-014	Please provide a valid value for Attribute Id
RPM-CM-QUSC-015	Please provide a valid value for Attribute Name
RPM-CM-QUSC-016	The Max length of Attribute Name is exceeded (Max: 50 characters)
RPM-CM-QUSC-017	Please provide a valid value for Sequence Attribute Number
RPM-CM-QUSC-018	Please provide a valid value for Attribute Type
RPM-CM-QUSC-019	Atleast one Answer is mandatory for each Attribute
RPM-CM-QUSC-020	Please provide a valid value for Attribute List
RPM-CM-QUSC-021	The Max length of Attribute List is exceeded (Max: 100 characters)
RPM-CM-QUSC-022	Please provide a valid value for Range From
RPM-CM-QUSC-023	Please provide a valid value for Range To
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-012	Fund By Amount can not be null
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-SC-CMN-001	Please provide a valid value for Process Reference Number
RPM-SC-CMN-002	Please provide a valid value for Business Product Code
RPM-SC-CMN-003	No Business Product found this Process Reference Number
RPM-SC-CMN-004	No Applicants are found for this Application Number
RPM-SC-CMN-005	Qualitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-006	No Scorecard details found from the Scorecard Configuration
RPM-SC-CMN-007	Quantitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-008	The Max length of Score Card Id is exceeded (Max: 15 characters)
RPM-SC-CMN-009	The Max length of Score Card Description is exceeded (Max: 50 characters)
RPM-SC-CMN-010	The Max length of Questions is exceeded (Max: 300 characters)
RPM-SC-CMN-011	The Max length of Possible Answers is exceeded (Max: 100 characters)
RPM-SC-CMN-012	The Scorecard - (\$1) configured in Qualitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-CMN-013	The Scorecard - (\$1) configured in Quantitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-QCDS-001	Please select a valid dropdown value for Answer
RPM-CC-CMN-001	Process Reference Number cannot be blank
RPM-CC-CMN-002	Error in parsing date
RPM-CC-CMN-003	Business Product Code cannot be null
RPM-CC-CMN-004	Business Product Details is Empty
RPM-CC-CMN-005	UDE is not found for this component
RPM-CC-CMN-006	The flags are null from business product
RPM-CC-CMN-007	Branch Code cannot be null
RPM-CC-CMN-008	The data from Common Core is null
RPM-CC-CMN-009	Initiation Number or Business Product Code is null
RPM-CC-CMN-010	The data from Process Driver is null
RPM-CC-CMN-011	Currency Code cannot be null
RPM-CC-CMN-012	Country Code cannot be null
RPM-CC-CMN-013	JSON parser exception
RPM-CC-CMN-014	Applicant Details not found for this application Number
RPM-CC-CMN-015	CreditCard Details not found for this Process Reference number

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CC-CMN-016	Assessment Details not found for this Process Reference number
RPM-CC-CMN-017	Approval Details not found for this Process Reference Number
RPM-CC-CMN-018	Customer number cannot be null
RPM-CC-CMDT-001	Please provide a valid value for Process Reference Number
RPM-CC-CMDT-002	Please provide a valid value for Application Number
RPM-CC-CMDT-003	Please provide a valid value for Stage Code
RPM-CC-CMDT-004	KYC status update Pending
RPM-CC-CMDT-005	KYC Not Compliant - cannot proceed with Application
RPM-CC-CCDT-001	Please select a valid dropdown value for Card Limit Type
RPM-CC-CCDT-002	Please provide a valid value for CreditCard Currency Code
RPM-CC-CCDT-003	Please provide a valid value for Card Type
RPM-CC-CCDT-004	Please provide a valid value for ApplicationDate
RPM-CC-CCDT-005	ApplicationDate cannot be past date
RPM-CC-CCDT-006	ApplicationDate cannot be future date
RPM-CC-CCDT-007	Please provide a valid value for CreditCard Limit Amount
RPM-CC-CCDT-008	Please provide a valid value for ProductName
RPM-CC-CCDT-009	CreditCard Limit Amount should be greater than zero
RPM-CC-CCDT-010	CreditCard amount should be between minimum and maximum Card Limit
RPM-CC-PROD-001	Host Product Code is not configured as part of Business Product
RPM-CC-PROD-002	Host Product Description is not configured as part of Business Product
RPM-CC-PROD-003	Interest and Charge components are not configured as part of Business Product
RPM-CC-PROD-004	Component Type is not configured for components as part of Business Product
RPM-CC-PROD-005	Display Name is not configured for Udeld as part of Business Product
RPM-CC-PROD-006	Ude Type is not configured for Udeld as part of Business Product
RPM-CC-PROD-007	Atleast one Charge component as to be configured as part of Business Product
RPM-CC-PROD-008	Atleast one Interest component as to be configured as part of Business Product
RPM-CC-PROD-009	Main Interest Component is not configured as part of Business Product

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CC-PROD-010	Ude list for Main Interest Component is not configured as part of Business Product
RPM-CC-PROD-011	Margin to be Considered as to be configured as part of Business Product
RPM-CC-PROD-012	Currency Configuration as to be configured as part of Business Product
RPM-CC-PROD-013	Max Amount is not configured for Currency as part of Business Product
RPM-CC-PROD-014	Max Term is not configured for Currency as part of Business Product
RPM-CC-PROD-015	Max Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-016	Min Amount is not configured for Currency as part of Business Product
RPM-CC-PROD-017	Min Term is not configured for Currency as part of Business Product
RPM-CC-PROD-018	Min Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-019	Branch Allowed as to be configured as part of Business Product
RPM-CC-PROD-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product

3

Lifecycle Codes

This topic contains lifecycle codes.

Table 3-1 Lifecycle Codes

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

4

Process Codes

This topic contains process codes.

Table 4-1 Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_A PPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_E NRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_U NDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_A SSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_M NL_ASSMT	Manual Credit Assessment
6	RLNORG	Retail Loan Origination	RPM_RLNORG_M NL_DECSN	Manual Credit Decision
7	RLNORG	Retail Loan Origination	RPM_RLNORG_A CC_CONF	Account Parameter Setup
8	RLNORG	Retail Loan Origination	RPM_RLNORG_S UPAPPRVL	Supervisor Approval
9	RLNORG	Retail Loan Origination	RPM_RLNORG_O FFISSUE	Offer Issue
10	RLNORG	Retail Loan Origination	RPM_RLNORG_O FFACCEPT	Customer Offer Accept/Reject
11	RLNORG	Retail Loan Origination	RPM_RLNORG_P OSTAMEND	Post Offer Amendment
12	RLNORG	Retail Loan Origination	RPM_RLNORG_A CCAPPRVL	Account Approval
13	RLNORG	Retail Loan Origination	RLNORG_HANDO FF_RETRY	Handoff Retry
1	SAVORG	Savings Account Origination	RPM_SAVORG_A PPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_O D	Overdraft Limit Details
3	SAVORG	Savings Account Origination	RPM_SAVORG_E NRCH	Application Enrichment
4	SAVORG	Savings Account Origination	RPM_SAVORG_F UND	Account Funding
5	SAVORG	Savings Account Origination	RPM_SAVORG_A PPRV	Account Approval

Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	CURORG	Current Account Origination	RPM_CURACC_A PPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURORG_ OD	Overdraft Limit Details
3	CURORG	Current Account Origination	RPM_CURACC_E NRCH	Application Enrichment
4	CURORG	Current Account Origination	RPM_CURACC_F UND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC_U NDWT	Underwriting
6	CURORG	Current Account Origination	RPM_CURACC_A SSMT	Assessment
7	CURORG	Current Account Origination	CURACC_CREDIT _ASSMT	Manual Credit Assessment
8	CURORG	Current Account Origination	CURACC_CREDIT _DECN	Manual Credit Decision
9	CURORG	Current Account Origination	CURACC_ACC_P ARAM	Account Parameter
10	CURORG	Current Account Origination	RPM_CURACC_S UPAPP	Supervisory Approval
11	CURORG	Current Account Origination	RPM_CURACC_A PPRV	Account Approval
1	CCORG	Credit Card Account Origination	RPM_RCCORG_A PPEN	Application Entry
2	CCORG	Credit Card Account Origination	RPM_RCCORG_U NDWT	Underwriting
3	CCORG	Credit Card Account Origination	RPM_RCCORG_A SSMT	Assessment
4	CCORG	Credit Card Account Origination	RPM_RCCORG_S UPAPP	Supervisor Approval
1	TDORG	Term Deposit Account Origination	RPM_TDORG_AP PEN	Application Entry
2	TDORG	Term Deposit Account Origination	RPM_TDORG_EN RCH	Application Enrichment
3	TDORG	Term Deposit Account Origination	RPM_TDORG_FU ND	Account Funding
4	TDORG	Term Deposit Account Origination	RPM_TDORG_AP PRV	Supervisor Approval

Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
5	TDORG	Term Deposit Account Origination	TDORG_HANDOFF_RETRY	Handoff Retry
1	SMB001	SMB Current Account with Overdraft	SMB_CUR_APPLICATION	Application Entry
2	SMB001	SMB Current Account with Overdraft	SMB_CUR_OD	Overdraft Limit Details
3	SMB001	SMB Current Account with Overdraft	SMB_CUR_ENRICH	Application Enrichment
4	SMB001	SMB Current Account with Overdraft	SMB_CUR_INF	Account Funding
5	SMB001	SMB Current Account with Overdraft	SMB_CUR_UNDERWRITE	Underwriting
6	SMB001	SMB Current Account with Overdraft	SMB_CUR_ASSESSMENT	Assessment
7	SMB001	SMB Current Account with Overdraft	SMB_CUR_MANUAL_CREDIT_ASSESS	Manual Credit Assessment
8	SMB001	SMB Current Account with Overdraft	SMB_CUR_MANUAL_DECISION	Manual Decision
9	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCOUNT_PARAMETER_SETUP	Account Parameter Setup
10	SMB001	SMB Current Account with Overdraft	SMB_CUR_SUPERVISORY_APPROVAL	Supervisory Approval
11	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCOUNT_APPROVAL	Account Approval
12	SMB001	SMB Current Account with Overdraft	SMB_CUR_HANDOFF_RETRY	Handoff Retry
1	SMBSB1	SMB Savings	SMBSB_ENTRY	Application Entry
2	SMBSB1	SMB Savings	SMBSB_ENRICH	Application Enrichment
3	SMBSB1	SMB Savings	SMBSB_FUNDING	Account Funding
4	SMBSB1	SMB Savings	SMBSB_ACCOUNT_APPROVAL	Account Approval
5	SMBSB1	SMB Savings	SMBSB_HANDOFF_RETRY	Handoff Retry
1	SMBTD1	SMB TD Origination	SMBTD_ENTRY	Application Entry

Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
2	SMBTD1	SMB TD Origination	SMBTD_ENRICH	Application Enrichment
3	SMBTD1	SMB TD Origination	SMBTD_FUNDING	Account Funding
4	SMBTD1	SMB TD Origination	SMBTD_ACCAPP	Account Approval
5	SMBTD1	SMB TD Origination	SMBTD_HANDOFF	Handoff Retry

5

Data Segment List

This topic contains data segment list.

Table 5-1 Data Segments

Subdomain	Data Segment Code	Data Segment Name
RpmInitiation	fsgbu-ob-remo-rpm-ds-cd-productdetails	Product Details
CmnApplicant	fsgbu-ob-remo-cmn-ds-applicant-details	Customer Information
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo-financialdetails	Financial Details
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo-creditratingdetails	Credit Rating Details
Scorecard	fsgbu-ob-remo-cmn-ds-scorecard	Qualitative Scorecard
Scorecard	fsgbu-ob-remo-rpm-ds-lo-manualassessment	Manual Assessment
Scorecard	fsgbu-ob-remo-rpm-ds-lo-manualdecision	Manual Decision
Scorecard	fsgbu-ob-remo-cmn-ds-assessment-summary	Assessment Summary
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-guarantordetails	Guarantor Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-repaymentdetails	Loan Repayment Details
LoanAccOpenProcess	fsgbu-ob-remo-cmn-ds-assessment	Assessment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-interestdetails	Loan Interest Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-disbursementdetails	Loan Disbursement Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-accountservices	Account Services
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-postoffer-amendment	Post Offer Amendment
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-approvaldetails	Approval Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loansummarydetails	Loan Summary Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-edu-financialdetails	Parent/Guardian Financial Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-backoffice-errors	BackOffice Errors

Table 5-1 (Cont.) Data Segments

Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offerissue	Offer Issue
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offeracceptance	Offer Accept/Reject
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loandetails	Loan Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-mandatedetails	Mandate Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-admissiondetails	Admission Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-legalopiniondetails	Legal Opinion
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-perfectiondetails	Collateral Perfection Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-collateralvaluation	Valuation Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-collateraldetails	Collateral Details
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-ipadetails	IPA Details
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-generateipaoffer	Generate IPA Offer
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-ipaapprovaldetails	IPA Approval Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-details	Account Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-mandate-details	Mandate Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-adv-details	Advance Against Uncollected Funds Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-sec-details	Secured OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-unsec-details	Unsecured OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-unsec-temp-details	Temporary OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-initial-funding-details	Initial Funding Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-services-preferences	Account Service Preferences
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-nominee-details	Nominee Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-account-create-details	Account Create Details
SavingAccOpenProcess	fsgbu-ob-remo-cmn-ct-assessment	Assessment Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-interest-details	Interest Details

Table 5-1 (Cont.) Data Segments

Subdomain	Data Segment Code	Data Segment Name
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-charge-details	Charge Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-backoffice-errors	BackOffice Errors
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-approval-details	Approval Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-account-details	Account Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-account-limit-details	Account Limit Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-odapproval-details	Price Change Approval
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-approval-details	Application Information
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-account-details	Account Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-account-services-preferences	Account Service Preferences
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-backoffice-errors	BackOffice Errors
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-interest-details	Interest Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-mandate-details	Mandate Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-nominee-details	Nominee Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-initial-funding-details	Initial Funding Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcarddetails	Credit Card Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardpreference	Card Preference
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-addoncard-details	Add-On Card Holder
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-chargedetails	Charge Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-interestdetails	Interest Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardassessment	Assessment Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-approvaldetails	Approval Details

6

Functional Activity Codes of Dashboards

This topic contains functional activity codes of dashboards.

Table 6-1 Functional Activity Codes of Dashboards

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

7

FACT list for Dynamic Task Allocation

This topic lists all the FACTs for dynamic task.

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

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

8

Functional Activity Codes of Dashboards

This topic contains functional activity codes of dashboards.

All functional activity codes with application ID as Oracle Banking Origination needs to be mapped to the specific User Role.

Table 8-1 List of Functional Activity Code

Field Name	Description
RPM_FA_SAVORG_ENTRY	Savings Account Application Entry
RPM_FA_SAVORG_OD	Savings Account Overdraft Limit
RPM_FA_SAVORG_ENRICH	Savings Account Enrichment
RPM_FA_SAVORG_FUND	Savings Account Initial Funding
RPM_FA_SAVORG_UNDWT	Savings Account Underwriting
RPM_FA_SAVORG_ASSMNT	Savings Account Assessment
RPM_FA_SAVORG_CREDIT_ASSMT	Savings Account Credit Assessment
RPM_FA_SAVORG_CREDIT_DECN	Savings Account Credit Decision
RPM_FA_SAVORG_ACC_PARAMETER	Savings Account Account Parameter
RPM_FA_SAVORG_ACCRT	Savings Account Account Creation
RPM_FA_LO_APP_ENTRY	Loan Account Application Entry Stage
RPM_FA_LO_APP_ENRICH	Loan Account Application Enrichment Stage
RPM_FA_LO_APP_ASSESSMENT	Loan Account Assessment Stage
RPM_FA_LO_OFFER_ISSUE	Loan Account Offer Issue Stage
RPM_FA_LO_APP_POST_AMEND	Loan Account Post Amendment Stage
RPM_FA_LO_ACC_CONFIG	Loan Account Account Parameter Stage
RPM_FA_LO_ACCOUNT_CREATE	Loan Account Account Creation Stage
RPM_FA_LO_MNL_ASSMT	Loan Account Manual Assessment Stage
RPM_FA_LO_MNL_DECSN	Loan Account Manual Decisioning Stage
RPM_FA_LO_SUP_APPRVL	Loan Account Supervisor Approval Stage
RPM_FA_LO_ACC_APPRVL	Loan Account Account Approval Stage
RPM_FA_LO_APP_OFFER_ACCEPT	Loan Account Offer Accept Stage
RPM_FA_CA_APP_ENTRY	Current Account Application Entry Stage
RPM_FA_CA_APP_ENRICH	Current Account Application Enrichment Stage
RPM_FA_CA_APP_APPRV	Current Account Approval Stage
RPM_FA_CA_APP_FUND	Current Account Initial Funding Stage

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_CA_APP_ACCRT	Current Account Account Creation Stage
RPM_FA_CA_APP_UNDWT	Current Account Underwriting Stage
RPM_FA_CA_APP_ASSMNT	Current Account Assessment Stage
RPM_FA_CA_APP_CREDIT_ASSMT	Current Account Credit Assessment Stage
RPM_FA_CA_APP_CREDIT_DECN	Current Account Credit Decisioning Stage
RPM_FA_CA_APP_ACC_PARAMETER	Current Account Account Parameter Stage
RPM_FA_SAVORG_APPEN	Savings Account Application Entry Stage
RPM_FA_SAVORG_APPRV	Savings Account Approval Stage
RPM_FA_TDORG_APPEN	Term Deposit Application Entry Stage
RPM_FA_TDORG_ENRCH	Term Deposit Application Enrichment Stage
RPM_FA_TDORG_FUND	Term Deposit Initial Funding Stage
RPM_FA_TDORG_APPRV	Term Deposit Approval Stage
RPM_FA_TDORG_ACCRT	Term Deposit Account Creation Stage
RPM_FA_CC_APP_ASSESSMENT	Credit Card Assessment Stage
RPM_FA_CC_APP_APPROVAL	Credit Card Approval Stage
RPM_FA_CC_APP_ENTRY	Credit Card Application Entry Stage
RPM_FA_INITIATION	Application Initiation Stage
RPM_FA_RLNORG_UNDWT	Loan Account Underwriting Stage
RPM_FA_RCCORG_UNDWT	Credit Card Underwriting Stage
RPM_FA_CURORG_OD	Loan Account Overdraft Stage
SMB_FA_CA_OFFER_ISSUE	SMB Current Account Offer Issue Stage
SMB_FA_CUR_OFFACCEPT	SMB Current Account Offer Accept Stage
RPM_FA_SMB_CUR_POSTAMEND	SMB Current Account Post Offer Amend Stage
RPM_FA_BUSINESSPROD_DETAILS_NEW	create new
RPM_FA_BUSINESSPROD_DETAILS_AMEND	modify
RPM_FA_BUSINESSPROD_DETAILS_DELETE	delete
RPM_FA_BUSINESSPROD_DETAILS_CLOSE	close
RPM_FA_BUSINESSPROD_DETAILS_AUTHORIZE	authorize
RPM_FA_BUSINESSPROD_DETAILS_AUTHQUERY	authquery

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_BUSINESSPROD DETAILS_REOPEN	reopen
RPM_FA_BUSINESSPROD DETAILS_VIEW	view
RPM_FA_BUSINESSPROD DETAILS_VIEWALL	viewall
RPM_FA_BUSINESSPROD DETAILS_ACTION	viewall
RPM_FA_BUSINESSPRODA TTR_NEW	create new
RPM_FA_BUSINESSPRODA TTR_AMEND	modify
RPM_FA_BUSINESSPRODA TTR_DELETE	delete
RPM_FA_BUSINESSPRODA TTR_CLOSE	close
RPM_FA_BUSINESSPRODA TTR_AUTHORIZE	authorize
RPM_FA_BUSINESSPRODA TTR_AUTHQUERY	authquery
RPM_FA_BUSINESSPRODA TTR_REOPEN	reopen
RPM_FA_BUSINESSPRODA TTR_VIEW	view
RPM_FA_BUSINESSPRODA TTR_VIEWALL	viewall
RPM_FA_BUSINESSPRODA TTR_ACTION	viewall
RPM_FA_BUSINESSPROD HOST_NEW	create new
RPM_FA_CMN_APPLICANT DETAILS_SAVE_RECORD	create new
RPM_FA_CMN_APPLICANT DETAILS_GETALL	getAll
RPM_FA_CMN_APPLICANT DETAILS_GETBY_ID	Get By Id
RPM_FA_CMN_APPLICANT DETAILS_UPDATE_RECORD	update
RPM_FA_CMN_APPLICANT DETAILS_GETHISTORY	get History
RPM_FA_CMN_APPLICANT DETAILS_GETSUMMARY	Summary
RPM_FA_CMN_APPLICANT DETAILS_INITIATE_APPLICANT	initiate
RPM_FA_CM_FINANCIALD DETAILS_AMEND	Amend FinancialDetails

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_CM_FINANCIALDETAILS_NEW	Create New FinancialDetails
RPM_FA_CM_FINANCIALDETAILS_VIEW	View FinancialDetails
RPM_FA_CMN_APPLICANTDETAILS_GET_PARTY	Get Party Details
RPM_FA_CMN_APPLICANTDETAILS_PROCESSSTATUS	Get Process Status
RPM_FA_CMN_APPLICANTDETAILS_GETCIFLIST	Get CIF Number for Application
RPM_FA_CMN_APPLICANTDETAILS_SUBMITAGGREGATE	Submit Aggregate
RPM_FA_CMN_APPLICANTDETAILS_HISTORYAGGREGATE	Get Aggregate History
RPM_FA_CMN_APPLICANTDETAILS_SUMMARYAGGREGATE	Get Aggregate Summary
RPM_FA_CMN_APPLICANTDETAILS_GETAGGREGATE	Get Aggregate
RPM_FA_CMN_APPLICANTDETAILS_SAVEAGGREGATE	Save Aggregate
RPM_FA_CMN_APPLICANTDETAILS_GETONBOARDCUSTOMER	Get Onboarded Customer
RPM_FA_CMN_APPLICANTDETAILS_SAVEONBOARDCUSTOMER	Save Onboarded Customer
RPM_FA_CMN_APPLICANTDETAILS_PARTYHANDOFF	Party Handoff
RPM_FA_CMN_APPLICANTDETAILS_GETPARTY_MAINTENANCE	Get CIF Number for Application
RPM_FA_CMN_APPLICANTDETAILS_INPROGRESSCUSTOMER	In progress Onboarding customer list
RPM_FA_CMN_APPLICANTDETAILS_AGGREGATE	Get Aggregate Model response
RPM_FA_CMN_STAKEHOLDER_NEW	Create stakeHolder Details
RPM_FA_CMN_STAKEHOLDER_GETBYPRN	get stakeHolder Details
RPM_FA_CMN_STAKEHOLDER_UPDATE	Update stakeHolder Details
RPM_FA_CMN_PARTY_SEARCH	Search Party Details

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_CMN_PARTY_SIGNATURE_SEARCH	Search Party Signature
RPM_FA_CMN_PARTY_LOCATION_SEARCH	Search Party Locations
RPM_FA_CMN_PARTY_DEDUPE_CHECK	Check Customer Dedupe
RPM_FA_CMN_IPADETAILS_AMEND	Amend IpaDetails
RPM_FA_CMN_IPADETAILS_DELETE	Delete IpaDetails
RPM_FA_CMN_IPADETAILS_NEW	Create New IpaDetails
RPM_FA_CMN_IPADETAILS_VIEW	View IpaDetails
RPM_FA_CMN_GENERATEIPA_AMEND	Amend GenerateIpaDetails
RPM_FA_CMN_GENERATEIPA_DELETE	Delete GenerateIpaDetails
RPM_FA_CMN_GENERATEIPA_NEW	Create New GenerateIpaDetails
RPM_FA_CMN_GENERATEIPA_VIEW	View GenerateIpaDetails
RPM_FA_CMN_APPROVALIPA_AMEND	Amend ApprovalIpaDetails
RPM_FA_CMN_APPROVALIPA_DELETE	Delete ApprovalIpaDetails
RPM_FA_CMN_APPROVALIPA_NEW	Create New ApprovalIpaDetails
RPM_FA_CMN_APPROVALIPA_VIEW	View ApprovalIpaDetails
RPM_FA_CMN_IPAPRODUCT_NEW	Create New IpaProductDetails
RPM_FA_CMN_IPACURRENCY_VIEW	View IpaCurrencyDetails
RPM_FA_CMN_IPAAGGREGATE_NEW	Create New IpaAggregateDetails
RPM_FA_CMN_IPAAGGREGATE_VIEW_SUMMARY	View IpaSummaryDetails
RPM_FA_CMN_IPAAGGREGATE_VIEW_HISTORY	View IpaHistoryDetails
RPM_FA_CMN_IPA_PROCESS_NEW	IPA New Request
RPM_FA_CMN_IPA_PROCESS_ENQUIRY	IPA Enquiry
RPM_FA_CMN_IPAAGGREGATE_VIEW_ADVICE	View IpaAdviceDetails
RPM_FA_CMN_GENERATEIPA_FROMDB	View GenerateIpaDetails From DB

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_CMN_SAVE_OBDXIPA	Save OBDX IPA Details
RPM_FA_CMN_GET_OBDXIPA	Get OBDX IPA Details
RPM_FA_IPA_GET_AGGREGATE_DETAILS	Get IPA Aggregate Details
RPM_FA_IPA_GET_REPAYMENT_SCHEDULE	Get Repayment Schedule
RPM_FA_CMN_IPA_APPROVAL	IPA Approval
RPM_FA_CMN_IPA_INIT	Get IPA Details
RPM_FA_ML_ACCOPENINGDATE	Calculate the expected account opening date
RPM_FA_ML_STAGE_MOVEMENT	Update ML table based on stage movement of a process
RPM_FA_ML_PROCESS_TIME_PRED_SAVE	Save Process Time Prediction ML Usecase Data from other services
RPM_FA_ML_PROCESS_TIME_PRED_GET	Get Process Time Prediction ML Usecase Data
RPM_FA_CMN_QUALITATIVE_SCORECARD_REOPEN	Reopen Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_CLOSE	Close Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_DELETE	Delete Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_AUTHORIZE	Authorize Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_AMEND	Amend Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_HISTORY	History of Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_NEW	Create New Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_VIEW	View Qualitative Scorecard
RPM_FA_CMN_QUALITATIVE_SCORECARD_AUTHQUERY	Auth Query Qualitative Scorecard
RPM_FA_CMN_SCORECARD_PUT_ASSESS_SUMMARY	Put Assessment Summary
RPM_FA_CMN_SCORECARD_POST_ASSESS_SUMMARY	Post Assessment Summary
RPM_FA_CMN_SCORECARD_POST_OFFER	Post Manual Recomm Post Offer DS Submit call

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_CMN_DS_QUALIT ATIVESCORE_AMEND	Amend QualitativeScoreDS
RPM_FA_CMN_DS_QUALIT ATIVESCORE_NEW	Create New QualitativeScoreDS
RPM_FA_CMN_DS_QUALIT ATIVESCORE_VIEW	View QualitativeScoreDS
RPM_FA_CMN_SCORECAR D_SAVESCORECARD	Save ScorecardDetails
RPM_FA_CMN_SCORECAR D_GETSTAGESUMMARY	Get ScorecardDetails
RPM_FA_CMN_SCORECAR D_HISTORY	Get History ScorecardDetails
RPM_FA_CMN_SCORECAR D_PRODUCT_SAVE	Save Scorecard Business Product
RPM_FA_CMN_ASSESSME NT_DETAILS_NEW	Save Assessment Details
RPM_FA_CMN_ASSESSME NT_DETAILS_VIEW	Get Assessment Details By Id
RPM_FA_CMN_ASSESSME NT_DETAILS_GET	Get Assessment Details By Process Ref No
RPM_FA_CMN_ASSESSME NT_DETAILS_AMEND	Update Assessment Details
RPM_FA_CMN_SCORECAR D_ASSESS_DECISION	Get Assessment Decision Details
RPM_FA_CMN_SCORECAR D_MANUAL_ASSESS_DECI SION	Get Manual Assessment Details
RPM_FA_CMN_SCORECAR D_MANUAL_DECISION	Get Manual Decision Details
RPM_FA_CMN_SCORECAR D_GET_ASSESS_SUMMAR Y	Get Assessment Summary
RPM_FA_BUSINESSPROD HOST_AMEND	modify
RPM_FA_BUSINESSPROD HOST_DELETE	delete
RPM_FA_BUSINESSPROD HOST_CLOSE	close
RPM_FA_BUSINESSPROD HOST_AUTHORIZE	authorize
RPM_FA_BUSINESSPROD HOST_AUTHQUERY	authquery
RPM_FA_BUSINESSPROD HOST_REOPEN	reopen
RPM_FA_BUSINESSPROD HOST_VIEW	view
RPM_FA_BUSINESSPROD HOST_VIEWALL	viewall

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_BUSINESSPRODP REF_NEW	create new
RPM_FA_BUSINESSPRODP REF_AMEND	modify
RPM_FA_BUSINESSPRODP REF_DELETE	delete
RPM_FA_BUSINESSPRODP REF_CLOSE	close
RPM_FA_BUSINESSPRODP REF_AUTHORIZE	authorize
RPM_FA_BUSINESSPRODP REF_AUTHQUERY	authquery
RPM_FA_BUSINESSPRODP REF_REOPEN	reopen
RPM_FA_BUSINESSPRODP REF_VIEW	view
RPM_FA_BUSINESSPRODP REF_VIEWALL	viewall
RPM_FA_BUSINESSPROD_ GETBYPRODUCTTYPE	producttype
RPM_FA_BUSINESSPROD_ GETBYPRODUCTTYPEWE B	producttypewebapi
RPM_FA_BUSINESSPRODP REF_GETBYBUSINESSPR ODUCTS	getByBusinessProductCodes
RPM_FA_BUSINESSPRODA TTR_GETBYBUSINESSPRO DUCT	getByBusinessProductCode
RPM_FA_BUSINESSPROD_ GETPRODUCTCATALOGUE	productcatalogue
RPM_FA_BUSINESSPROD DETAILS_AGGREGATE	Get Business Product Resource Aggregate Details
RPM_FA_BUSINESSPROD DETAILS_VALIDATION	Business Product Validate Resource
RPM_FA_BUSINESSPROD DETAILS_REM_LOCK	Business Product Remove Resource Lock
RPM_FA_BUSINESSPROD DETAILS_UNAUTH	Business Product Get Unauthorized Resource
RPM_FA_BUSINESSPROD DETAILS_LOV_VALIDATION	Business Product LOV Validation
RPM_FA_BUSINESSPROD DETAILS_HISTORY	Get Business Product History Details
RPM_FA_BUSINESSPROD DETAILS_SUBMIT	Business Product Submit
RPM_FA_BUSINESSPROD DETAILS_PROD_AGGREGA TE	GET Business Product By product codes

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_CO_COLLATERAL_DETAILS_AMEND	Amend CollateralDetails
RPM_FA_CO_COLLATERAL_DETAILS_DELETE	Delete CollateralDetails
RPM_FA_CO_COLLATERAL_DETAILS_NEW	Create New CollateralDetails
RPM_FA_CO_COLLATERAL_DETAILS_VIEW	View CollateralDetails
RPM_FA_CO_VALUATION_DETAILS_AMEND	Amend ValuationDetails
RPM_FA_CO_VALUATION_DETAILS_DELETE	Delete ValuationDetails
RPM_FA_CO_VALUATION_DETAILS_NEW	Create New ValuationDetails
RPM_FA_CO_VALUATION_DETAILS_VIEW	View ValuationDetails
RPM_FA_CO_LEGAL_DETAILS_AMEND	Amend LegalDetails
RPM_FA_CO_LEGAL_DETAILS_DELETE	Delete LegalDetails
RPM_FA_CO_LEGAL_DETAILS_NEW	Create New LegalDetails
RPM_FA_CO_LEGAL_DETAILS_VIEW	View LegalDetails
RPM_FA_CO_COLLATERAL_AGGREGATE_SUBMIT	Submit CollateralServices
RPM_FA_CO_COLLATERAL_AGGREGATE_HISTORY	Get History CollateralServices
RPM_FA_CO_COLLATERAL_AGGREGATE_SUMMARY	Get Summary CollateralServices
RPM_FA_CO_COLLATERAL_CREATION	Create Collateral
RPM_FA_CO_LIABILITY_CREATION	Create Liability
RPM_FA_CO_COLLAGG_GET	Get Collateral Services
RPM_FA_CO_COLLAGG_SAVE	Save Collateral Services
RPM_FA_CO_PERFECTION_DETAILS_AMEND	Amend PerfectionDetails
RPM_FA_CO_PERFECTION_DETAILS_DELETE	Delete PerfectionDetails
RPM_FA_CO_PERFECTION_DETAILS_NEW	Create New PerfectionDetails
RPM_FA_CO_PERFECTION_DETAILS_VIEW	View PerfectionDetails
RPM_FA_CO_CREATE_LIABILITY	Liability Creation

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
SMS_FA_DATA_SEGMENT_DETAILS	Aggregate API
RPM_FA_COLLATERAL_FETCH	Fetch TermDeposit account usable as collateral
RPM_FA_COLLATERAL_SKIP	Skip TD primary collateral
RPM_FA_HO_SAVINGACCOUNT_NEW	create Saving Account
RPM_FA_HO_LIABILITYPRODUCT_FETCH	fetch liability products
RPM_FA_HO_LIABILITYPRODUCT_DETAILS_FETCH	fetch liability product details
RPM_FA_HO_LOANPRODUCT_DETAILS_FETCH	fetch loan product details
RPM_FA_HO_LOANPRODUCT_FETCH	fetch loan product
RPM_FA_HO_LOANACCOUNT_CREATE	create loan account
RPM_FA_HO_LOANACCOUNT_SIMULATE	create loan account
RPM_FA_HO_CASAINTEREST_FETCH	getting interest details
RPM_FA_HO_COLLATERAL_DETAILS_FETCH	fetch collateral details
RPM_FA_HO_COLLATERAL_SUMMARY_FETCH	fetch collateral summary
RPM_FA_HO_TDACCOUNT_CREATE	create loan account
RPM_FA_HO_TDACCOUNT_SIMULATE	create loan account
RPM_FA_HO_CUSTOMER_LIAB_FETCH	Fetch Customer Liability Details
RPM_FA_HO_LIABILITY_CREATE	Create Liability
RPM_FA_HO_LINK_CUSTOMER_LIABILITY	Link Customer with Liability
RPM_FA_HO_COLLATERAL_CREATION	Create Collateral
RPM_FA_LO_LOAN_APP_AGGREGATE_DETAILS	Get Loan Aggregate Details
RPM_FA_LO_LOAN_APP_AGGREGATE_ACC_CONFIG_INT	Get Account Configuration Details
RPM_FA_LO_LOAN_APP_AGGREGATE_ACCOUNT_DETAILS_UPDATE	Update account Details

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_APP_MAINT_DAT_SEGMENT_DEPENDENCY_NEW	Create new Datasegment Dependency
RPM_FA_APP_MAINT_DAT_SEGMENT_DEPENDENCY_VIEW	View Datasegment Dependency
RPM_FA_APP_MAINT_DAT_SEGMENT_MAPPING_NEW	Create new Datasegment Dependency 'Mapping
RPM_FA_APP_MAINT_DAT_SEGMENT_MAPPING_VIEW	View Datasegment Dependency Mapping
RPM_FA_APP_MAINT_BIC_CODES	Get BIC Codes List
RPM_FA_SERV_APP_MAIN_T_BIC_CODES	Get BIC Codes List
RPM_FA_SERV_APP_MAIN_T_CORE_ACCOUNTS	Get Existing CoreAccounts List
RPM_FA_LIFE_CYCLE_CODE_VIEW	Fetch OFLO maintained drop down lists (typesoftype)
RPM_FA_PRODUCT_CATALOGUE	View Product Catalogue page
OFLO_FA_CLARIF_GET_BY_PROCESSREFNO	Get Clarification Details based on Process Reference Number
OFLO_FA_CLARIF_MODIFY	Modify Clarification Details
OFLO_FA_CLARIF_CREATE	Create Clarification Details
OFLO_FA_CLARIF_GET_BY_ID	Get Clarification Details based on ID
OFLO_FA_CLARIF_NOTIF	Notify Clarification Details raised via Alerts
OFLO_FA_CLARIF_PROCESS_STATUS	Fetch the status of clarifications for a Process
OFLO_FA_APP_PARAM	Fetch Application Parameters
RPM_FA_OCR_EXTRACT_DOCUMENT_CODES	Get OCR EXTRACT DOCUMENT Codes List
RPM_FA_OCR_EXTRACT_DOCUMENT_FIELDS	Get OCR EXTRACT DOCUMENT FIELDS List
RPM_FA_PD_AGGREGATE_DETAILS	Get Application Aggregate Details
RPM_FA_PD_TRANSACTION_DETAILS	Get Transaction Details
RPM_FA_PROCESS_DRIVER_STAGE_SUBMIT	Stage Submit button
RPM_FA_PROCESS_DRIVER_STAGE_SUMMARY	Stage Summary datasegment tile display
RPM_FA_LO_HISTORY_FETCH	fetch application history
RPM_FA_LO_LOAN_APP_AGGREGATE_ATTR_VAL	Get Attribute Value for loan

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_LO_ISSUEOFFER DETAILS_AMEND	Amend IssueOfferDetails
RPM_FA_LO_ISSUEOFFER DETAILS_DELETE	Delete IssueOfferDetails
RPM_FA_LO_ISSUEOFFER DETAILS_NEW	Create New IssueOfferDetails
RPM_FA_LO_ISSUEOFFER DETAILS_VIEW	View IssueOfferDetails
RPM_FA_LO_CUSTOMERD ECISION_AMEND	Amend CustomerDecision
RPM_FA_LO_CUSTOMERD ECISION_DELETE	Delete CustomerDecision
RPM_FA_LO_CUSTOMERD ECISION_NEW	Create New CustomerDecision
RPM_FA_LO_CUSTOMERD ECISION_VIEW	View CustomerDecision
RPM_FA_LO_ACCOUNTCR EATION_AMEND	Amend AccountCreation
RPM_FA_LO_ACCOUNTCR EATION_DELETE	Delete AccountCreation
RPM_FA_LO_ACCOUNTCR EATION_NEW	Create New AccountCreation
RPM_FA_LO_ACCOUNTCR EATION_VIEW	View AccountCreation
RPM_FA_PROCESS_DRIVE R_AUDIT_DETAILS	Datasegment Audit Details display
RPM_FA_PROCESS_DRIVE R_APP_TXN_MASTER	Get Process Details by Application Number
RPM_FA_PROCESS_DRIVE R_PROCESS_SUMMARY	Get entire summary for a Process
RPM_FA_PROCESS_DRIVE R_GET_PRODUCT_DETAIL S	Get Product Details for Product Details Datasegment
RPM_FA_PROCESS_DRIVE R_PRODUCT_DETAILS_DS _STATUS	Update Product Details Datasegment TCM Status
RPM_FA_PROCESS_DRIVE R_ADD_CART	Add items to Individual Products cart
RPM_FA_PROCESS_DRIVE R_DELETE_CART	Delete items from cart
RPM_FA_PROCESS_DRIVE R_GET_CART_DETAILS	Get items from cart
RPM_FA_LO_ADMISSIOND ETAILS_AMEND	Amend AdmissionDetail
RPM_FA_LO_ADMISSIOND ETAILS_DELETE	Delete AdmissionDetail
RPM_FA_LO_ADMISSIOND ETAILS_NEW	Create New AdmissionDetail

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_LO_ADMISSIONDETAILS_VIEW	View AdmissionDetail
RPM_FA_LO_EDUFINANCIALDETAILS_AMEND	Amend EducationLoanFinancialDetails
RPM_FA_LO_EDUFINANCIALDETAILS_DELETE	Delete EducationLoanFinancialDetails
RPM_FA_LO_EDUFINANCIALDETAILS_NEW	Create New EducationLoanFinancialDetails
RPM_FA_LO_EDUFINANCIALDETAILS_VIEW	View EducationLoanFinancialDetails
RPM_FA_LO_LOAN_APP_AGGREGATE_ADVICE_DATA	get Loan advice data
RPM_FA_LO_LOAN_APP_REPAYMENT_SCHEDULE	get Repayment Schedule data
RPM_FA_LO_LOAN_APP_AGGREGATE_CUST_ACCOUNT	Get Customer Accounts
RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_NEW	Add BackOffice Errors
RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_GETBYPRN	Get BackOffice Errors
RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_UPDATE	Update BackOffice Errors
RPM_FA_LO_LOAN_APP_CALL_BACKOFFICE	Call Back Office
RPM_FA_LO_POST_AMENDMENT_DETAILS_NEW	Create PostAmendment Details
RPM_FA_LO_POST_AMENDMENT_DETAILS_GETBYPRN	Get PostAmendment Details
RPM_FA_LO_POST_AMENDMENT_DETAILS_UPDATE	Update PostAmendment Details
RPM_FA_LO_POST_AMENDMENT_DETAILS_DELETE	Delete PostAmendment Details
RPM_FA_LO_ACCOUNT_DETAILS_NEW	Create Account Details
RPM_FA_LO_ACCOUNT_DETAILS_GETBYPRN	Get Account Details
RPM_FA_LO_ACCOUNT_DETAILS_UPDATE	Update Account Details
RPM_FA_LO_LOAN_APP_AGGREGATE_CUST_RESPONSE	Get Customer Response
RPM_FA_LO_LOANSUMMARY_VIEW	View LoanSummary
RPM_FA_LO_LOAN_APP_GENERATE_SCHEDULE	Generate Schedule

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_LO_LOAN_PROD UCT_SAVE	Save Loan Business Product
RPM_FA_LO_LOAN_PROD UCT_CURRENCY_LIST	Get Loan Product Currency List
RPM_FA_LO_LOAN_PROD UCT_REPAYMENT_METHO DS	Get Loan Product Repayment Methods
RPM_FA_LO_LOANSUMMA RY_NEW	Create LoanSummary
RPM_FA_LO_LOANSUMMA RY_AMEND	Amend LoanSummary
RPM_FA_LO_LOANSUMMA RY_DELETE	Delete LoanSummary
RPM_FA_LO_APPROVALDE TAILS_NEW	Create ApprovalDetails
RPM_FA_LO_APPROVALDE TAILS_VIEW	View ApprovalDetails
RPM_FA_LO_APPROVALDE TAILS_AMEND	Amend ApprovalDetails
RPM_FA_LO_APPROVALDE TAILS_DELETE	Delete ApprovalDetails
RPM_FA_LO_LOAN_APP_A GGREGATE_APPRVL_DTS	Get Approval Response
RPM_FA_LO_LOAN_APP_A GGREGATE_FINAL_APPRV L	Get Final Approval Response
RPM_FA_PROCESS_DRIVE R_CLEAR_CART	Clear items from cart
RPM_FA_SERV_LO_LOAN_ APP_AGGREGATE_CUST_ ACCOUNT	Get Customer Accounts
RPM_FA_SERV_LO_LOAN_ APP_AGGREGATE_CUST_ DECISION	Save Customer Decision
RPM_FA_LO_LOAN_PROD UCT_BRANCH_LIST	Get Loan Product Branch List
RPM_FA_PROCESS_DRIVE R_INITIATE	Initiate Product from Product Catalogue
RPM_FA_PROCESS_DRIVE R_GET_ADVICE_PREVIEW	Display preview of advice
RPM_FA_WD_MY_CREDIT_ CARD	Credit Card Dashboard
RPM_FA_CASA_BACKOFFFI CE_DETAILS_UPDATE	Update BackOffice Errors
RPM_FA_CASA_ISINITIALF UNDING	Is Initial Funding Required
RPM_FA_SAV_DS_OD_TEM P_UNSECURED_DELETE_ RECORD	OD Temp Unsecured details delete record

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_SAV_DS_OD_TEMP_UNSECURED_GETALL	OD Temp Unsecured details get all records
RPM_FA_SAV_DS_OD_TEMP_UNSECURED_GETBY_ID	OD Temp Unsecured details get by ID
RPM_FA_SAV_DS_OD_TEMP_UNSECURED_SAVE_RECORD	OD Temp Unsecured details save record
RPM_FA_SAV_DS_OD_TEMP_UNSECURED_UPDATE_RECORD	OD Temp Unsecured details update record
RPM_FA_SAV_DS_OD_UNSECURED_DELETE_RECORD	OD Unsecured details delete record
RPM_FA_SAV_DS_OD_UNSECURED_GETALL	OD Unsecured details get all records
RPM_FA_SAV_DS_OD_UNSECURED_GETBY_ID	OD Unsecured details get by ID
RPM_FA_SAV_DS_OD_UNSECURED_SAVE_RECORD	OD Unsecured details save record
RPM_FA_SAV_DS_OD_UNSECURED_UPDATE_RECORD	OD Unsecured details update record
RPM_FA_SAV_DS_OD_ADVANCE_DELETE_RECORD	OD Advanced details delete record
RPM_FA_SAV_DS_OD_ADVANCE_GETALL	OD Advanced details get all records
RPM_FA_SAV_DS_OD_ADVANCE_GETBY_ID	OD Advanced details get by ID
RPM_FA_SAV_DS_OD_ADVANCE_SAVE_RECORD	OD Advanced details save record
RPM_FA_SAV_DS_OD_ADVANCE_UPDATE_RECORD	OD Advanced details update record
RPM_FA_SAV_DS_OD_SECURED_DELETE_RECORD	OD Secured details delete record
RPM_FA_SAV_DS_OD_SECURED_GETALL	OD Secured details get all records
RPM_FA_SAV_DS_OD_SECURED_GETBY_ID	OD Secured details get by ID
RPM_FA_SAV_DS_OD_SECURED_SAVE_RECORD	OD Secured details save record
RPM_FA_SAV_DS_OD_SECURED_UPDATE_RECORD	OD Secured details update record
RPM_FA_SAV_BRANCH_ALLOWED	Branch Allowed
RPM_FA_CASA_AGGREGATE_GET_RESPONSE	Get Aggregate Response
RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_UPDATE_RECORD	Account Limit Update Record

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_SAVE_REC ORD	Create Account Limit
RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_GETALL	Account Limit Get All Record
RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_DELETE_REC ORD	Account Limit Delete Record
RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_GETBY_ID	Account Limit Update Record
RPM_FA_CASA_ISUNDER WRITING	Is Underwriting Required
RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_UPDATE_RE CORD	Od Approval Update Record
RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_SAVE_REC ORD	Create Od Approval
RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_GETALL	Od Approval Get All Record
RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_DELETE_RE CORD	Od ApprovalDelete Record
RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_GETBY_ID	Od Approval Record
RPM_FA_SAV_APP_AGGR EGATE_ADVICE_DATA	get Saving advice data
RPM_FA_SAV_CUSTOMER DECISION_NEW	Create CustomerDecision Details
RPM_FA_SAV_CUSTOMER DECISION_VIEW	Get CustomerDecision Details
RPM_FA_SAV_CUSTOMER DECISION_AMEND	Update CustomerDecision Details
RPM_FA_SAV_CUSTOMER DECISION_DELETE	Delete CustomerDecision Details
RPM_FA_SAV_POST_AME NDMENT_DETAILS_NEW	Create PostAmendment Details
RPM_FA_SAV_POST_AME NDMENT_DETAILS_GETBY PRN	Get PostAmendment Details
RPM_FA_SAV_POST_AME NDMENT_DETAILS_UPDAT E	Update PostAmendment Details
RPM_FA_SAV_POST_AME NDMENT_DETAILS_DELET E	Delete PostAmendment Details
RPM_FA_SAV_PRODUCT_ ADD	Save Product Details

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_SAV_PRODUCT_GET	Get Product Details
RPM_FA_TD_DS_ACCOUNT_DETAILS_DELETE_RECORD	Account details delete record
RPM_FA_TD_DS_ACCOUNT_DETAILS_GETALL	Account details get all records
RPM_FA_TD_DS_ACCOUNT_DETAILS_GETBY_ID	Account details get by ID
RPM_FA_TD_DS_ACCOUNT_DETAILS_SAVE_RECORD	Account details save record
RPM_FA_TD_DS_ACCOUNT_DETAILS_UPDATE_RECORD	Account details update record
RPM_FA_TD_DS_NOMINEE_DETAILS_DELETE_RECORD	Nominee details delete record
RPM_FA_TD_DS_NOMINEE_DETAILS_GETALL	Nominee details get all records
RPM_FA_TD_DS_NOMINEE_DETAILS_GETBY_ID	Nominee details get by ID
RPM_FA_TD_DS_NOMINEE_DETAILS_SAVE_RECORD	Nominee details save record
RPM_FA_TD_DS_NOMINEE_DETAILS_UPDATE_RECORD	Nominee details update record
RPM_FA_TD_ACCOUNT_DETAILS_GET_HISTORY	Get History of Term Deposit application
RPM_FA_TD_ACCOUNT_DETAILS_GET_SUMMARY	Get summary of Term Deposit application
RPM_FA_TD_ACCOUNT_DETAILS_INITIATE_ACCOUNT	Initiate Term Deposit application
RPM_FA_TD_ACCOUNT_DETAILS_SAVE_RECORD	Save Term Deposit application
RPM_FA_TD_VALID_CURRENCY_LIST	Get all Valid Currency for business product
RPM_FA_TD_ACCOUNT_DETAILS_ONLY_SAVE	Save or Submit for External channels
RPM_FA_TD_ACCOUNT_DETAILS_ALL_GET	Get all application details for external channels
RPM_FA_TD_ACCOUNT_DETAILS_GET_ACCOUNT_NUMBER	Get Account number info
RPM_FA_TD_DS_INITFUNDING_DETAILS_GETALL	Initial funding details get all records

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_TD_DS_INITFUNDING_DETAILS_GETTELLERTXN	Initial funding details get teller transaction
RPM_FA_TD_DS_INITFUNDING_DETAILS_SAVE_RECORD	Initial funding details save record
RPM_FA_TD_DS_INITFUNDING_DETAILS_UPDATE_RECORD	Initial funding details update record
RPM_FA_TD_DS_INITFUNDING_GET_TELLERTXN	Initial funding details get teller transaction
RPM_FA_TD_DS_INITFUNDING_UPDATE_TELLERTXN	Initial funding details update teller transaction
RPM_FA_TD_DS_MANDATE_DETAILS_DELETE_RECORD	Mandate details delete record
RPM_FA_TD_DS_MANDATE_DETAILS_GETALL	Mandate details get all records
RPM_FA_TD_DS_MANDATE_DETAILS_GETBY_ID	Mandate details get by ID
RPM_FA_TD_DS_MANDATE_DETAILS_SAVE_RECORD	Mandate details save record
RPM_FA_TD_DS_MANDATE_DETAILS_UPDATE_RECORD	Mandate details update record
RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_DELETE_RECORD	Account service pref details delete record
RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_GETALL	Account service pref details get all records
RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_GETBY_ID	Account service pref details get by ID
RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_SAVE_RECORD	Account service pref details save record
RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_UPDATE_RECORD	Account service pref details update record
RPM_FA_TD_DS_APPROVAL_DETAILS_GETALL	Approval details get all records
RPM_FA_TD_DS_APPROVAL_DETAILS_SAVE_RECORD	Approval details save record
RPM_FA_TD_DS_APPROVAL_DETAILS_UPDATE_RECORD	Approval details update record
RPM_FA_TD_DS_ACCOUNT_DETAILS_SIMULATE	Account details Simulate TD

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_TD_DS_STAGE_S KIPPING	Stage Skipping Term Deposit
RPM_FA_TD_CALL_BACKO FFICE	Call Back Office
RPM_FA_TD_BACKOFFICE _DETAILS_NEW	Add BackOffice Errors
RPM_FA_TD_BACKOFFICE _DETAILS_GETBYPRN	Get BackOffice Errors
RPM_FA_TD_BACKOFFICE _DETAILS_UPDATE	Update BackOffice Errors
RPM_FA_TD_GET_VALIDB RANCH	Get all valid Branch
RPM_FA_TD_AGGREGATE _GET_RESPONSE	Get Aggregate Master Response
RPM_FA_TD_ACC_APP_AG GREGATE_ADVICE_DATA	get TermDeposit advice data
RPM_FA_SAV_OFFERISSU E	CASA Account Offer Issue Stage
RPM_FA_SAV_OFFACCEPT	CASA Account Offer Accept Stage
RPM_FA_SAV_POSTAMEN D	CASA Account Post Offer Amend Stage
RPM_FA_CUR_OFFERISSU E	Current Account Offer Issue Stage
RPM_FA_CUR_OFFACCEP T	Current Account Offer Accept Stage
RPM_FA_CUR_POSTAMEN D	Current Account Post Offer Amend Stage
RPM_FA_LO_POST_OFFER _PROCEED_SKIP	Get Post Offer Proceed stage skip information
RPM_FA_CA_ISSUEOFFER DETAILS_AMEND	Offer Issue details amend
RPM_FA_APP_AGGREGAT E_CUST_RESPONSE	Casa Customer Offer Amend Response
RPM_FA_CA_POST_OFFE R_PROCEED_SKIP	Get Post Offer Proceed stage skip information
RPM_FA_LO_SOLICITOR_D ETAILS_NEW	Create New Solicitor
RPM_FA_LO_SOLICITOR_D ETAILS_VIEW_GETBYAPPN O	View Solicitor By AppID
RPM_FA_LO_SOLICITOR_D ETAILS_DELETE	Delete Solicitor
RPM_FA_BATCH_CREDAP P_ALERT	Get Credit Applications for expiry for batch processing
RPM_FA_BATCH_CREDAP PEXP	Get Credit Applications for expiry for batch processing
RPM_FA_PROCESS_DRIVE R_CHANNEL_INITIATE	External Channel Application Initiation

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_PROCESS_DRIVE R_CHANNEL_SUBMIT	External Channel Application Initiation Stage Submit
RPM_FA_PROCESS_DRIVE R_CHANNEL_GET_DATA	External Channel Application Get Data
RPM_FA_PROCESS_STATU S	Get Process Statuses under same Application Number
RPM_FA_PROCESS_DRIVE R_ATM_PROCESS_DETAIL S	Get Process Details by Process Reference Number
RPM_FA_PROCESS_DRIVE R_COMMENT	Get Stage comments
RPM_FA_PROCESS_DRIVE R_CHANNEL_GET_DOCUM ENTLIST	Get all document list configured for an Application
RPM_FA_PD_LOAN_OFFER _DECISION	Accept Loan Offer Decision from External System
RPM_FA_PD_GET_LOAN_O FFER_DETAILS	Get Loan Offer Details from External System
RPM_FA_PROCESS_DRIVE R_VALIDATESTAGE	Validate Stage for mandatory datasegments, documents, checklists etc
RPM_FA_PROCESS_DRIVE R_PRODDETAILLIST	Get Business Product details for all selected Products
RPM_FA_PROCESS_DRIVE R_FULLINIT	Full Application Initiation
RPM_FA_PD_HANDOFF_R ENTRY	Handoff Retry Automation for Instant Account Creation Workflows
RPM_FA_PROCESS_DRIVE R_APP_DEDUPE_CHECKD ETAILS	check application dedupe
RPM_FA_IPA_OF_EXP_APP	Get IPA Offer Applications Near Expiry
RPM_FA_PROCESS_DRIVE R_POST_DASHBOARD	Save Projection table data
RPM_FA_PROCESS_DRIVE R_UPDATE_DASHBOARD	Update Projection table data
RPM_FA_PROCESS_DRIVE R_Dashboard_MY_APPLICA TION	Dashboard Data - Data for User specific Applications
RPM_FA_PROCESS_DRIVE R_Dashboard_ACCOUNT_O PENING_TREND	Dashboard Data - Data for Account opening trend
RPM_FA_PROCESS_DRIVE R_Dashboard_LOAN_OFFE R_STATUS	Dashboard Data - Loan offer status
RPM_FA_PROCESS_DRIVE R_Dashboard_CONVERSIO N_ANALYSIS	Dashboard Data - Conversion Analysis
RPM_FA_PROCESS_DRIVE R_Dashboard_COLLATERAL	Dashboard Data - Collateral Details

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_WD_MY_CONVERSION	Dashboard Widget - View Application Conversion
RPM_FA_WD_MY_LOAN_EXPOSURE	Dashboard Widget - View Loan Exposure
RPM_FA_WD_MY_LOAN_OFFER	Dashboard Widget - View Loan Offer
RPM_FA_WD_MY_PARKED_LOAN	Dashboard Widget - View Parked Loan
RPM_FA_WD_MY_LOAN	Dashboard Widget - View Loans based on User
RPM_FA_WD_MY_TREND	Dashboard Widget - View Trend Widget
RPM_FA_WD_MY_APPLICATION	Dashboard Widget - View list of User Application
RPM_FA_WD_MY_CURRENT	Dashboard Widget - View list of Current Account
RPM_FA_PROCESS_DRIVE_R_Dashboard_PARKEDLOAN	Dashboard Widget - View list of Loans in progress
RPM_FA_PROCESS_DRIVE_R_INQUIRY	Process Details Inquiry
RPM_FA_INQUIRY_SERVICE	Process Details Inquiry for External System
RPM_FA_PROCESS_DRIVE_R_DASHBOARD_ALL_APPLICATIONS	Dashboard Widget - List of all Applications
RPM_FA_PROCESS_DRIVE_R_Dashboard_NEW_MY_APPLICATION	Dashboard Widget - List of all Applications associated with the User
RPM_FA_PROCESS_DRIVE_R_Dashboard_APPSEARCH	Dashboard Widget - Details for Application Search
RPM_FA_PROCESS_DRIVE_R_Dashboard_PRODDetails	Dashboard Widget - Details of all Processes for an Application Number
RPM_FA_WD_MY_SEARCH	Dashboard Widget - Search Details
RPM_FA_PROCESS_DRIVE_R_Dashboard_STAGEDETAILS	Dashboard Widget - Stage Details for a Process
RPM_FA_BATCH_APPEXP	Get Applications for expiry for batch processing
RPM_FA_BATCH_APPOFFEREXP	Get Applications for which Loan Offer is expiring
RPM_FA_DASHBOARD_LOANEXPIRY	Dashboard Data - Get list of Applications for which Loan Offer is expiring
RPM_FA_DASHBOARD_LOANEXPIRYDETAILS	Dashboard Data - Get data for Applications for which Loan Offer is expiring
RPM_FA_DASHBOARD_APPEXPIRY	Dashboard Data - Get list of Applications for expiry for batch processing
RPM_FA_DASHBOARD_APPEXPIRYDETAILS	Dashboard Data - Get data for Applications for expiry for batch processing

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_REPORTTEES_LIST	Get Reportee List
RPM_FA_LOANOFFER_DETAILS	Get Loan offer details
RPM_FA_CONVERSION_DETAILS	Dashboard Data - Get Conversion Analysis Details
RPM_FA_APP_DETAILS	Dashboard Data - Get IPA Application Details
RPM_FA_WD_MY_PRODUCT_EXPIRY	Dashboard Widget - View list of to-be expired Applications
RPM_FA_WD_MY_LOAN_EXPIRY	Dashboard Widget - View list of to-be expired Loan Applications based on Loan Offer
RPM_FA_WD_MY_TD	Dashboard Widget - View list of Term Deposits
RPM_FA_IPA_APPDETAILS	Get IPA Application Details
RPM_FA_OBDXIPA_INQUIRY	Inquire about In-Principle Approvals
RPM_FA_CASA_DS_ACCOUNT_DETAILS_DELETE_RECORD	Account details delete record
RPM_FA_CASA_DS_ACCOUNT_DETAILS_GETALL	Account details get all records
RPM_FA_CASA_DS_ACCOUNT_DETAILS_GETBY_ID	Account details get by ID
RPM_FA_CASA_DS_ACCOUNT_DETAILS_SAVE_RECORD	Account details save record
RPM_FA_CASA_DS_ACCOUNT_DETAILS_UPDATE_RECORD	Account details update record
RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_DELETE_RECORD	Account service pref details delete record
RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_GETALL	Account service pref details get all records
RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_GETBY_ID	Account service pref details get by ID
RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_SAVE_RECORD	Account service pref details save record
RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_UPDATE_RECORD	Account service pref details update record
RPM_FA_SAV_DS_APPROVAL_DETAILS_GETALL	Approval details get all records
RPM_FA_SAV_DS_APPROVAL_DETAILS_SAVE_RECORD	Approval details save record

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_SAV_DS_APPROVAL_DETAILS_UPDATE_RECORD	Approval details update record
RPM_FA_SAV_DS_CHARGE_DETAILS_DELETE_RECORD	Charge details delete record
RPM_FA_SAV_DS_CHARGE_DETAILS_GETALL	Charge details get all records
RPM_FA_SAV_DS_CHARGE_DETAILS_GETBY_ID	Charge details get by ID
RPM_FA_SAV_DS_CHARGE_DETAILS_SAVE_RECORD	Charge details save record
RPM_FA_SAV_DS_CHARGE_DETAILS_UPDATE_RECORD	Charge details update record
RPM_FA_SAV_DS_INITFUNDING_DETAILS_GETALL	Initial funding details get all records
RPM_FA_SAV_DS_INITFUNDING_DETAILS_GETTELLERTXN	Initial funding details get teller transaction
RPM_FA_SAV_DS_INITFUNDING_DETAILS_SAVE_RECORD	Initial funding details save record
RPM_FA_SAV_DS_INITFUNDING_DETAILS_UPDATE_RECORD	Initial funding details update record
RPM_FA_SAV_DS_INITFUNDING_GET_TELLERTXN	Initial funding details get teller transaction
RPM_FA_SAV_DS_INITFUNDING_UPDATE_TELLERTXN	Initial funding details update teller transaction
RPM_FA_SAV_DS_INTEREST_DETAILS_DELETE_RECORD	Interest details delete record
RPM_FA_SAV_DS_INTEREST_DETAILS_GETALL	Interest details get all records
RPM_FA_SAV_DS_INTEREST_DETAILS_GETBY_ID	Interest details get by ID
RPM_FA_SAV_DS_INTEREST_DETAILS_SAVE_RECORD	Interest details save record
RPM_FA_SAV_DS_INTEREST_DETAILS_UPDATE_RECORD	Interest details update record
RPM_FA_SAV_DS_MANDATE_DETAILS_DELETE_RECORD	Mandate details delete record
RPM_FA_SAV_DS_MANDATE_DETAILS_GETALL	Mandate details get all records

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_SAV_DS_MANDAT E_DETAILS_GETBY_ID	Mandate details get by ID
RPM_FA_SAV_DS_MANDAT E_DETAILS_SAVE_RECOR D	Mandate details save record
RPM_FA_SAV_DS_MANDAT E_DETAILS_UPDATE_REC ORD	Mandate details update record
RPM_FA_SAV_DS_NOMINE E_DETAILS_DELETE_REC ORD	Nominee details delete record
RPM_FA_SAV_DS_NOMINE E_DETAILS_GETALL	Nominee details get all records
RPM_FA_SAV_DS_NOMINE E_DETAILS_GETBY_ID	Nominee details get by ID
RPM_FA_SAV_DS_NOMINE E_DETAILS_SAVE_RECOR D	Nominee details save record
RPM_FA_SAV_DS_NOMINE E_DETAILS_UPDATE_REC ORD	Nominee details update record
RPM_FA_CASA_DS_ODLIM IT_DETAILS_DELETE_REC ORD	Overdraft limit details delete record
RPM_FA_CASA_DS_ODLIM IT_DETAILS_GETALL	Overdraft limit details get all records
RPM_FA_CASA_DS_ODLIM IT_DETAILS_GETBY_ID	Overdraft limit details get by ID
RPM_FA_CASA_DS_ODLIM IT_DETAILS_SAVE_RECOR D	Overdraft limit details save record
RPM_FA_CASA_DS_ODLIM IT_DETAILS_UPDATE_REC ORD	Overdraft limit details update record
RPM_FA_SAV_ACCOUNT_ DETAILS_GET_HISTORY	Get History of saving application
RPM_FA_SAV_ACCOUNT_ DETAILS_GET_SUMMARY	Get summary of saving application
RPM_FA_SAV_ACCOUNT_ DETAILS_INITIATE_ACCOU NT	Initiate Saving application
RPM_FA_SAV_ACCOUNT_ DETAILS_SAVE_RECORD	Save Saving application
RPM_FA_CASA_VALID_CU RRENCY_LIST	Get all Valid Currency for business product
RPM_FA_SAV_ACCOUNT_ DETAILS_ONLY_SAVE	Save or Submit for External channels
RPM_FA_SAV_ACCOUNT_ DETAILS_ALL_GET	Get all application details for external channels

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_SAV_ACCOUNT_DETAILS_GET_ACCOUNT_NUMBER	Get Account number info
RPM_FA_CASA_CALL_BAC KOFFICE	Call Back Office
RPM_FA_CASA_BACKOFFICE_DETAILS_NEW	Add BackOffice Errors
RPM_FA_CASA_BACKOFFICE_DETAILS_GETBYPRN	Get BackOffice Errors
RPM_FA_SAVE_DOCUMENT_LINKAGE	Linkage a document with process reference number
RPM_FA_SAV_APP_CUSTOMERDECISION	Customer Decision
RPM_FA_PD_GET_CASA_OFFER_DETAILS	Get CASA Offer Details from External System
RPM_FA_PD_CASA_OFFER_DECISION	CASA Offer Decision
RPM_FA_CMN_SCORECARD_GETDSDETAILS	get datasegment-details of ScorecardDetails
RPM_FA_CMN_SCORECARD_SAVESUBMITSCORECARD	Save or Submit ScorecardDetails
RPM_FA_CASAORGUS_DCDA	Debit Check Assessment
RPM_FA_CASAORGUS_DCMDA	Debit Check Manual Assessment
RPM_FA_PROCESS_DRIVER_SEND_ADVICE_MAIL	Process Driver create and send advice mail
RPM_FA_GET_DOC_BY_BPCODE	Get Document by BusinessProcess Code
RPM_FA_CMN_TERMS_AND_CONDITIONS_SAVE_RECORD	Terms and conditions Post
RPM_FA_CMN_TERMS_AND_CONDITIONS_GET_RECORD	Terms and conditions Get
RPM_FA_CMN_TERMS_AND_CONDITIONS_UPDATE_RECORD	Terms and conditions Update
RPM_FA_CMN_APPLICANT_DETAILS_INITIATE_DEBIT_CHECK	Initiate Debit Check
RPM_FA_CMN_APPLICANT_DETAILS_SKIPSTAGE	Skip Stage
RPM_FA_PD_STAGE_AUTO_SUBMIT	Auto Submit Current Stage
RPM_FA_CASA_DEBITCHECK_FETCH	get Debit Bureau check

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_CASA_SEND_DEBIT_DECLINE_ADVICE	Send Debit Decline Letter
RPM_FA_CASA_DS_MANUALDECISION_CREATE	Create Manual Decision
RPM_FA_CASA_DS_MANUALDECISION_UPDATE	update Manual Decision
RPM_FA_CASA_DS_MANUALDECISION_FETCH	fetch Manual Decision
RPM_FA_CASA_DS_MANUALDECISION_FETCHALL	Fetch all Manual Decision
RPM_FA_CASA_DS_DEBITBUREAUINFO_CREATE	Create Debit Bureau Info
RPM_FA_CASA_DS_DEBITBUREAUINFO_UPDATE	update Debit Bureau Info
RPM_FA_CASA_DS_DEBITBUREAUINFO_FETCH	fetch Debit Bureau Info
RPM_FA_CASA_DS_DEBITBUREAUINFO_FETCHALL	Fetch all Debit Bureau Info
RPM_FA_REASONCODE_MA_VIEW	View Reason Code Maintenance
RPM_FA_BUSINESSPROCESS_HISTORY	History of Business Process Maintenance
RPM_FA_DS_MNLRECOMM_DETAILS_SAVE_RECORD	Save Manual Recommendation Details
SMS_FA_GET_OFFERISSUE	Get Offer Issue Details
RPM_FA_DS_MNLDECISION_DETAILS_SAVE_RECORD	Save Manual Decision Details
RPM_FA_DS_MNLRECOMM_DETAILS_UPDATE_RECORD	Modify Manual Recommendation Details
RPM_FA_BUSINESSPROCESS_GET	Get Business Process Maintenance
RPM_FA_CMN_CONSENTDETAILS_GET_RECORD	Get Party Customer Consent Details
RPM_FA_ORIGINPREFERENCES_MA_AUTHQUERY	Query of Origination Preference Maintenance for Authorization
RPM_FA_SAV_DS_OD_APPROVAL_STAGE_SKIP	Skip OD Approval Stage
RPM_FA_CMN_APPLICANT_DETAILS_FILTER_APPLICANT_DATA	Get Filtered Applicant Details
RPM_FA_BUSINESSPRODPREF_ACTION	Actions Available for Business Product Preference
RPM_FA_SAVE_REASON_DESCRIPTION	Save Reason Description

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_REASONCODE_MA_REOPEN	Reopen Reason Code Maintenance
RPM_FA_WD_SLA_SUMMARY	SLA Summary Widget
RPM_FA_BUSINESSPROCESS_CLOSE	Close Business Process Maintenance
RPM_SA_CA_ISSUEOFFER_DETAILS_AMEND	Update Issue Offer Details
RPM_FA_BUSINESSPROCESS_POST	Save Business Process Maintenance
RPM_FA_BUSINESSPRODUCT_HOST_ACTION	Actions Available for Business Product Host
RPM_FA_CMN_INSIDERDETAILS_FETCHALL	Fetch All Insider Details
RPM_FA_CMN_INSIDERDETAILS_GET	Get Insider Details
RPM_FA_REASON_GET_ID	Get Reason ID
RPM_FA_BUSINESSPROCESS_AUTHORIZE	Authorize Business Process Maintenance
RPM_FA_CMN_CONSENTDETAILS_GETACC_RECORD	Get Account Customer Consent Details
RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_DELETEBY_ID	Delete Applicant Details Product Linkage By ID
RPM_FA_CMN_INSIDERDETAILS_DELETE	Delete Insider Details
RPM_FA_ORIGINPREFERENCES_MA_VIEWALL	View All Origination Preference Maintenance
RPM_FA_REASONCODE_MA_AUTHORIZE	Authorize Reason Code Maintenance
RPM_FA_CMN_CONSENTDETAILS_UPDATE_RECORD	Update Customer Consent Details
RPM_FA_CMN_INSIDERDETAILS_APPREF	Get All Relationship Details
RPM_FA_APPLICATION_MAINT_LOV	View All Application Maintenance
SMS_FA_ADD_ISSUE_OFFER_DETAILS	Add Issue Offer Details
RPM_FA_DS_MNLRECOMM_DETAILS_GETBYID_RECORD	Get Manual Recommendation Details By ID
RPM_FA_ORIGINPREFERENCES_MA_VIEWCHANGES	View Changes in Origination Preference Maintenance
RPM_FA_DS_MNLDECISION_DETAILS_GETBYID_RECORD	Get Manual Decision Details By ID
RPM_FA_REASONCODE_MA_NEW	Create Reason Code Maintenance

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_ORIGINPREFERENC NCES_MA_VIEW	View Origination Preference Maintenance
RPM_FA_ORIGINPREFERENC NCES_MA_AMND	Modify Origination Preference Maintenance
RPM_FA_CMN_EMP_ORG	Get All Employee Organization Codes
RPM_FA_REASONCODE_MA A_LOV	List of Value Validation for Reason Code Maintenance
RPM_FA_REASONCODE_A CTION	All Actions of Reason Code Maintenance
RPM_FA_CM_APPLICANT_ AGGREGATE_ATTR_VAL	Get Attribute Value
RPM_FA_BUSINESSPROCE SS_GETBY_ID	Get Business Process Maintenance by ID
RPM_FA_FETCH_BANK_RE ASON_SERVICE_API	Fetch Bank Reason Details
RPM_FA_ORIGINPREFERENC NCES_MA_CLOSE	Close Origination Preference Maintenance
RPM_FA_ORIGINPREFERENC NCES_MA_AUTHORIZE	Authorize Origination Preference Maintenance
RPM_FA_REASONCODE_MA A_HISTORY	History of Reason Code Maintenance
RPM_FA_BUSINESSPROCE SS_VIEW	View Business Process Maintenance
RPM_FA_BUSINESSPROCE SS_NEW	Create Business Process Maintenance
SMS_FA_DELETE_OFFERI SSUE	Delete Offer Issue Details
RPM_FA_ORIGINPREFERENC NCES_MA_HISTORY	History of Origination Preference Maintenance
RPM_FA_BUSINESSPROCE SS_AUTHQUERY	Query Business Process Maintenance to be Authorized
RPM_FA_REASONCODE_MA A_REJECT	Reject Reason Code Maintenance
RPM_FA_CMN_INSIDERDE TAILS_NEW	Create Insider Details
RPM_FA_DS_MNLRECOM M_DETAILS_GETALL_REC ORD	Get All Manual Recommendation Details
RPM_FA_REASONCODE_MA A_AUTHQUERY	Query Reason Code Maintenance for Authorization
RPM_FA_CMN_CONSENTD ETAILS_SAVE_RECORD	Save Customer Consent Details
RPM_FA_CMN_APPLICANT DETAILS_PROD_LINKAGE_ GETBY_ID	Get Applicant Details Product Linkage By ID
RPM_FA_REASONCODE_MA A_VIEWALL	View All Reason Code Maintenance

Table 8-1 (Cont.) List of Functional Activity Code

Field Name	Description
RPM_FA_ORIGINPREFERENCES_ACTION	Actions Available for Origination Preference Maintenance
RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_SAVE_RECORDS	Save Applicant Details Product Linkage
RPM_FA_CMN_INSIDERDETAILS_UPDATE	Update Insider Details
RPM_FA_SAV_DS_INTEREST_DETAILS_APY_VIEW	Get Interest Details APY Details
RPM_FA_BUSINESSPROCESS_REOPEN	Reopen Business Process Maintenance
RPM_FA_REASONCODE_MA_DELETE	Delete Reason Code Maintenance
RPM_FA_ORIGINPREFERENCES_MA_LOV	List of Values Validation of Origination Preference Maintenance
RPM_FA_DS_MNLDECISION_DETAILS_UPDATE_RECORD	Update Manual Decision Details
RPM_FA_BUSINESSPROCESS_DELETE	Delete Business Process Maintenance
SMS_FA_GETID_OFFER_ISSUE	Get Offer Issue By Id
RPM_FA_ORIGINPREFERENCES_MA_REJECT	Reject Origination Preference Maintenance
RPM_FA_CMN_CONSENTDETAILS_GETRELATEDDATA	Get Customer Consent Related Data
RPM_FA_REASONCODE_MA_CLOSE	Close Reason Code Maintenance
RPM_FA_ORIGINPREFERENCES_MA_DELETE	Delete Origination Preference Maintenance
RPM_FA_REASONCODE_MA_AMND	Modify Reason Code Maintenance
RPM_FA_REASONCODE_MA_VIEWCHANGES	View Changes of Reason Code Maintenance
RPM_FA_ORIGINPREFERENCES_MA_NEW	Create Origination Preference Maintenance
RPM_FA_ORIGINPREFERENCES_MA_REOPEN	Reopen Origination Preference Maintenance
RPM_FA_DS_MNLDECISION_DETAILS_GETALL_RECORD	Get All Records of Manual Decision
RPM_FA_BUSINESSPROCESS_PUT	Modify Business Process Maintenance

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