

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

This topic contains the following sub-topics:

- [Purpose](#)
- [Before you begin](#)
- [Module Prerequisite](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
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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.

Before you begin

Kindly refer to the **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module Prerequisite

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

Audience

This guide is intended for System Administrators, Implementation Consultants, and Product Managers in-charge of sourcing the Business Products from prospect and customer of the bank.

It 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 Banking origination process based on the bank's internal operation and policies.

Documentation Accessibility

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Critical Patches

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Diversity and Inclusion

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

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 user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

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.

Acronyms and Abbreviations

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












Table 1 Acronyms and Abbreviations

Acronyms and Abbreviations	Description
AER	Annual Equivalent Rate
API	Application Programming Interface
APR	Annual Percentage Rate
APY	Annual Percentage Yield
ATM	Automated Teller Machine
DMS	Document Management Service
EMI	Equated Monthly Instalment
EPI	Equated Periodic Instalment
FOIR	Fixed Obligation to Income Ratio
GL	General Ledger
IPA	In-Principle Approval
IRA	Individual Retirement Account
KYC	Know Your Customer
LTV	Loan to Value
NFC	Near Field Communication
OBA	Oracle Banking Accounts
OBDX	Oracle Banking Digital Experience
OBO	Oracle Banking Origination
OBPY	Oracle Banking Party
POS	Point of Sale
PRS	Personalized Repayment Schedule
RPM	Retail Process Management
SLA	Service Level Agreement
SMB	Small and Medium Business
TD	Term Deposit
TILA	Truth in Lending Act
TOD	Temporary Overdraft

Symbols and Icons







The list of icon are available on maintenance screens as follows.

Table 2 Icons

Icon	Function
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Unlock Option
	View Option
	New
	Copy
	Delete
	Save
	Export
	Sorting









The list of icons are available on the summary screens as follows.

Table 3 Icons - Widget

Icon	Function
	Open status
	Authorized status
	Unauthorized status
	Rejected status
	Closed status
	Modification Number

The list of symbols are available on audit details screens as follows.

Table 4 Symbols - Audit Details

Symbols	Function
	A user
	Application Date and time
	Calendar Date and time
	Branch
	Remarks
	Authorized or Open status
	Unauthorized or Closed status
	Rejected status

Module Post requisite

After finishing all the requirements, please log out from the Home screen.

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, 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 three 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.

- [Business Product Configuration](#)
This topic provides the information about the business product configuration.
- [Business Process Configuration](#)
This topic provides the information about the business process configuration.
- [Rule Configuration](#)
This topic provides the information for the user to manage rule the configuration.
- [Credit Decision Configuration](#)
This topic provides the information about the credit decision configuration.
- [Inbound Documents](#)
This topic describes information about inbound documents.
- [Origination Preferences](#)
This topic describes the preferences which are set at origination level.

- [Advice Maintenance](#)
This topic describes the information about advice maintenance.
- [Reason Codes](#)
This topic describes the overview of the reason codes.
- [Verifications](#)
This topic describes information about Verification configuration.
- [Dashboard Configuration](#)
This topic describes the systematic instructions for dashboard configuration.
- [Initial Funding Configuration](#)
This topic provides the information about the initial funding configuration.
- [Application Submission Configuration](#)
This topic provides the information about the application submission configuration.
- [Machine Learning Configuration for Predicting Account Opening Date](#)
This topic provides the information about the machine learning configuration for predicting account opening date.
- [Batch Process Configuration](#)
This topic provides the information about batch process configuration.
- [FOP for Advices](#)
This topic describes about FOP for advices.
- [Service Level Agreement \(SLA\) Maintenance](#)
This topic provides the information about the service level agreement maintenance.
- [Customer Dedupe Check](#)
This topic provides the information about customer dedupe check.
- [Document Extraction Required Check](#)
This topic provides the information about the Document Extraction Required Check.
- [Application Dedupe Check](#)
This topic provides the information about application dedupe check.
- [Task Allocation](#)
This topic provides the information about the Task Allocation.

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:

- [Create Business Product](#)
This topic describes the systematic instructions to create business product.
- [View Business Product](#)
This topic describes the systematic instructions to View Business Product.

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:

- [Business Product Details](#)
This topic describes the systematic instructions to create business product details.
- [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.
- [Business Product Preferences](#)
This topic describes the systematic instructions business product preferences.
- [Business Product Attributes](#)
This topic describes the systematic instructions to display the business product attributes.

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.

To configure business product details:

1. On the **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Business Product**.
3. Under **Business Product**, click **Create Business Product**.

The **Business Product Details** screen displays.

Figure 1-1 Business Product Details

4. On **Business Product Details** screen, specify the required fields.

Note

The fields marked 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. The available options are: <ul style="list-style-type: none"> • Savings Account • Current Account • Loan Account • Term Deposit Account • Credit Card • IRA Savings • IRA Certificate of Deposit
Product Category	Select the product category. The 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) • Loan Against Deposits (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, Current Account, IRA Savings, and IRA Certificate of Deposit.</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	Specify the business product name.
Business Product Start Date	<p>Select the start date from calendar as per the business requirement.</p> <p>System displays the logged in application date in Start Date by default.</p>
Business Product Expiry Date	<p>Select the expiry date from calendar as per the business requirement.</p> <p>User must set the expiry date 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.</p> <p>User must set review date ahead of the Business Product Start Date and earlier than the Business Product Expiry Date.</p>
First Home Buyer Applicable	<p>Switch to <input type="checkbox"/> to indicate that 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.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • RPM • OBDX
Fintech Allowed	<p>Switch to <input type="checkbox"/> to support the business product for Origination from Fintech Companies.</p>

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

Field	Description
Fintech Name	Select the Fintech Company name from the drop-down list. System allows selection of multiple companies. This field appears only if Fintech Allowed toggle is turned ON.
IPA Applicable	Switch to  to indicate that the In-Principle Approval (IPA) is applicable for loan. By default, toggle button is turned OFF. This field appears if Product Type is selected as Loan and Product Category is selected as Individuals .
Loan Simulation Allowed	Switch to  to indicate that the loan simulation is allowed for loan. By default, toggle button is turned OFF. This field appears if a Product Type is selected as Loan and a Product Category is selected as Individuals .
Quick Assessment Allowed	Switch to  to indicate that the quick assessment is allowed for loan. By default, this toggle button is turned OFF. This field appears if Loan Simulation Allowed toggle is turned ON.
Quick Account Opening	Switch to  to enable quick account opening for the loan product. By default, this toggle button is turned OFF. This field appears if Quick Assessment Allowed toggle is turned ON.
Application Submission is Mandatory	Switch to  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 . Refer to the Application Submission Configuration topic for detailed explanation.
Refinance Allowed	Switch to  to indicate whether the Refinance facility is applicable for loan. By default, this toggle button is turned OFF.

1.1.1.2 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 Details** screen to proceed with next data segment, after successfully capturing the data.

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

Figure 1-2 Business Product Host Mapping

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

Note

The fields marked as Required are mandatory.

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

Table 1-2 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. User can configure the host product based on the mapping. Note: Without Oracle Banking Routing Hub Configuration, Host products will not be displayed. Refer to the Oracle FLEXCUBE Universal Banking Integration Guide/Oracle Banking Retail Lending Service Integration Guide . Without Credit Card Integration, the Credit card product cannot be configured. Refer to the Credit Card 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 1-3 Business Product Host Mapping – Interest Details and Charge Details

The screenshot displays the 'Business Product Host Mapping' configuration interface. It is divided into three main sections: Interest Configuration, Charge Configuration, and Insurance Configuration. Each section contains a table of user-defined elements with columns for ID, Description, Display Name, and various configuration options like Display, Amend Allowed, Waiver Allowed, and Capitalize Allowed.

Interest Configuration:

- Interest Code: INT_ACT_360** (Description: Retail Interest ACT_360)

User Defined Element ID	Description	Display Name	Display	Margin Allowed
RL_FLOAT_RATE-PP2	Retail Interest ACT_360	Floating Interest Rate	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
RL_FIXED_RATE-PP1	Retail Interest ACT_360	Fixed Interest Rate	<input type="checkbox"/>	<input checked="" type="checkbox"/>
- Interest Code: INT_PENL_ACT_360** (Description: Penalty Interest Actual/360)

User Defined Element ID	Description	Display Name	Display	Margin Allowed
RL_FIXED_RATE-PP1	Penalty Interest Actual/360		<input type="checkbox"/>	<input type="checkbox"/>

Charge Configuration:

- Charge Code: LATE_FEE_FIXED** (Description: Late Fee Fixed Amount)

User Defined Element ID	Description	Display Name	Display	Amend Allowed	Waiver Allowed	Capitalize Allowed
LATEFEEFIXED	Late Fee Fixed Amount		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
- Charge Code: PRERPAY_FIXED_FEE** (Description: Prepayment - Fixed Amount)

User Defined Element ID	Description	Display Name	Display	Amend Allowed	Waiver Allowed	Capitalize Allowed
PRERPAYFIXED	Prepayment - Fixed Amount		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Insurance Configuration:

- Insurance Code: INS_COL_BOOK** (Description: Insurance Collected in Book Event)

User Defined Element ID	Description	Display Name	Display	Amend Allowed	Waiver Allowed	Capitalize Allowed	Insurance Type
INS_COL_BOOK	Insurance Collected in Book Event	Insurance Collected in Book Event	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Lenders Mortgage Insurance

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

Note
The fields marked as Required are mandatory.

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

Table 1-3 Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Interest Configuration	In this section, user can capture 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 1-3 (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 interest name will be displayed in the Oracle Banking Origination screens such as Interest and Charges data segment for Loan, Current, and Savings account origination process.
Display	Switch to <input type="checkbox"/> to display the specified interest user defined element in the Interest and Charges data segment.
Margin Allowed	Switch to <input type="checkbox"/> to provide margin to the Business Product in the Interest Details data segment of product origination process. Note: Currently, margin is not supported for Savings and Current Account, hence, this toggle button is turned OFF for Savings Account and Current Account.
Charge Configuration	In this section, user can capture 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.
Event	Displays the event linked to the charge component at 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	Specify the display name of the charge user defined element. This charge name will be displayed in the Oracle Banking Origination screens, such as Interest Data Segment.
Display	Switch to <input type="checkbox"/> to display the specified charge code or charge user defined element in the Interest and Charges data segment.
Waiver Allowed	Switch to <input type="checkbox"/> to indicate that specified charges can be waived during Product Origination.
Amend Allowed	Switch to <input type="checkbox"/> to amend specified charges during Product Origination.
Capitalize Allowed	Switch to <input type="checkbox"/> to capitalize the charges for this product. This option allows user to capitalize the fee charges while submitting an application. This is applicable for all the charges of the product. Currently, this option is applicable only for loan products.
Insurance Configuration	In this section, user can capture the required insurance details. Note: This section appears only if Oracle Banking Retail Lending Servicing is the host.
Insurance Code	Displays the insurance code linked to the host product.
Description	Displays the description of the insurance code linked to the host product.
Event	Displays the event linked to the insurance component at host product.
User Defined Element ID	Displays the user defined element ID linked to the insurance code.
Description	Displays the description of the user defined element ID linked to the insurance code.
Display Name	Specify the display name of the insurance as user defined element. This insurance name will be displayed in the Oracle Banking Origination screens, such as Interest and Charges Data Segment.

Table 1-3 (Cont.) Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Display	<ul style="list-style-type: none"> Switch to <input checked="" type="checkbox"/> to display the specified insurance code or insurance user defined element in the Interest and Charges data segment. Switch <input type="checkbox"/> to set the Amend Allowed, Waive Allowed, Capitalize Allowed, and Insurance Type fields are non-editable.
Waiver Allowed	Switch to <input checked="" type="checkbox"/> to indicate that specified insurance can be waived during Product Origination.
Amend Allowed	Switch to <input checked="" type="checkbox"/> to indicate that specified insurance can be amended during Product Origination.
Capitalize Allowed	<p>Switch to <input checked="" type="checkbox"/> to indicate that the specified insurance can be capitalized for this product. This option allows user to capitalize the insurance while submitting an application.</p> <ul style="list-style-type: none"> If the associated event is Book, only Pay Now is supported as the collection type, and the Capitalize Allowed toggle is non-editable. If the associated event is Disbursement, both Pay Now and Capitalize are supported as the collection type, and Capitalize Allowed toggle is editable.
Insurance Type	<p>Select the insurance type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Lenders Mortgage Insurance Gap Insurance Auto Insurance Loan protection Credit Shield

The number of panels for interest, charges and insurance details are displayed based on the number of interest codes, charge codes, and insurance codes linked to the Host Product.

1.1.1.3 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.

This topic contains the following sub-topics:

- [Loan Product Preferences](#)
This topic describes the loan product preferences details.
- [Saving or Current Product Preferences](#)
This topic describes the saving product preferences details.
- [Term Deposit Product Preferences](#)
This topic describes the term deposit product preferences details.
- [Credit Card Product Preferences](#)
This topic describes the credit card product preferences details.

- [IRA Savings Product Preferences](#)
This topic describes the IRA Savings product preferences details.
- [IRA Certificate of Deposit Product Preferences](#)
This topic describes the IRA certificate of deposit product preferences details.

1.1.1.3.1 Loan Product Preferences

This topic describes the loan product preferences details.

The Loan Product Preference screen appears when the user selects the **Product Category** as **Individual** to configure loan preferences.

To add loan preference:

1. Click **Next** in the previous data segment to proceed with the next data segment, after the data is captured successfully.

The **Business Product Preference – Loan Product** screen appears.

Figure 1-4 Business Product Preference – Loan Product

Business Product Preference

Common Configuration

Residential Status Allowed: Resident

Customer Status Allowed: Major

Currency Allowed: GBP, INR

Minimum Age: 21 Years

Maximum Age: 45 Years

Inactive Application Expiry Period: 2 Years

Branch: Disallowed (HEL)

Financial Details Validity Period: 1 Years

Allowed Purpose Types: Buy a New Home, Construction

Leaders Mortgage Insurance: ELPVL

Allowed Applicant Roles: Primary, Custodian

Customer Category: Disallowed (SMB - SOCIETY)

Supported Term Units: 1 Years

Conditions & Covenants: []

Simplified Application: []

Stress Margin %: []

Selector Details: []

Early KYC: []

Bundles Allowed: []

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	Years	1	Years	4	10	10000000000000000
INR	Years	1	Years	4	1000	100000000

Offer Preferences

Offer Amendment: []

Offer Expiry Period: 1 Years

Offer Acceptance Method: Manual

Feature Preferences

Interest Tolerance %: 1

Interest Rate Treatment: At Offer Issue Stage

Regulatory Rule: []

Multiple Disbursement: []

LTV %: 1

Allowed Stage Sequence: ELPVL

Armed Forces Benefits Applicable: []

Stage	Max Term (YY)	Default Term (YY)	Repayment Frequency	Fixed Rate Component	Floating Rate Component	Default Frequency	Action
Personalized Schedule	10	2	Monthly			Monthly	[] []

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Collateral Preferences

Collateral Allowed: Yes

Collateral Type: Vehicle

Collateral Category: Passenger Vehicle

Allowed As: Primary

Credit Decision Service Flags

Application Based: []

Primary Applicant Based: []

Loan Simulation Strategy: Not Applicable

Request Type: Not Applicable

Assessment Strategy: OB0100

Request Type: Score, Decision & Pricing

Interest Details Strategy: Not Applicable

Request Type: Not Applicable

2. Specify the details in the relevant data fields.

Note

The fields which are marked with Required are mandatory.

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

Table 1-4 Business Product Preference – Loan Product- Individual

Field Name	Description
Common Configuration	In the section, user can specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. The 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. The 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. The 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. The 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. The 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, then the Business Product is allowed for all the branches.</p>

Table 1-4 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
Financial Details Validity Period	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box.</p> <p>The 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. The system allows user to select multiple purpose types.</p> <p>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>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> <p>If the user configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.</p> <p>The above option displays based on the initial setup.</p>
Lender Mortgage Insurance	<p>Search and select the lender mortgage insurance rule that are defined.</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>
Allowed Applicant Roles	<p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the Applicants data segment while capturing an applicant information in an application.</p>
Solicitor Details	<p>Switch <input type="checkbox"/> to indicate whether the solicitor details are allowed to capture while submitting this products account opening application.</p>
Condition & Covenants	<p>Switch <input type="checkbox"/> to indicate whether the conditions and covenants are allowed to capture while submitting this products account opening application.</p>

Table 1-4 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
Customer Category	<p>Select one of the following options:</p> <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. <p>The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the customer categories.</p>
Early KYC	<p>Switch <input type="checkbox"/> to indicate whether user wants to enable the early KYC feature to speed up KYC process of an applicant.</p> <p>If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>
Simplified Application	<p>Switch <input type="checkbox"/> to indicate whether user wants to set simple process of account opening for this product.</p> <p>In this process, the Initiation and the Application Entry stages are combined for submitting the account opening application.</p>
Supported Term Units	<p>Select the term units.</p> <p>The available options are:</p> <ul style="list-style-type: none"> Days Months Years <p>The option selected as term unit appears to set the tenure in the Loan Details data segment.</p>
Bundles Allowed	Select the allowed bundles from the drop-down box.
Stress Margin%	Specify the stress margin percentage that defines the margin rate for the stress test.
Configurations for Loan Products	In this section, specify the configurations for the loan products.
Threshold Preference	In this section, user can capture the threshold preference of loan product.
Loan Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.
Minimum Term Tenure Basis	<p>Select the minimum term tenure.</p> <p>The available options are:</p> <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	<p>Select the maximum term tenure.</p> <p>The available options are:</p> <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.

Table 1-4 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
Offer Preferences	In this section, user 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. Specify 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, the user can capture the features preference for loan product.
Interest Tolerance %	Specify the maximum permissible margin as a percentage of the base interest rate for the loan account. The user can specify a value up to 100.00%.
Interest Rate Treatment	Select the interest rate treatment from the drop-down box. The 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, user need to additionally select the period from Month or Year and enter the numeric value for the Pegged Period definition.
Allowed Stage Sequence	Select the rule to set the stage sequence which is allowed for repayment schedule.
Regulatory Rule	Select the regulatory rule from the option list to classify the account into required Regulations. For example, Regulation Z (Truth in Lending Act - TILA).
Multiple Disbursement	Switch to <input type="checkbox"/> to allow the multiple disbursement for the loan accounts.
Armed Forces Benefits Applicable	Switch <input type="checkbox"/> to indicate the armed forces benefits are applicable to the loan product.
Customer Contribution	Select to indicate the customer contribution feature is applicable. This field appears only if the Personal Loan option is selected from the Product Sub Type list. This flag has below mentioned impact: <ul style="list-style-type: none"> • If the user sets the customer contribution as applicable, they can input the value in both the Applied Loan Amount and Customer Contribution fields. The Product Details and Loan Details data segment auto-calculate and display the Requested Loan Amount based on the inputs. • If the customer contribution is set as not applicable then the Applied Loan Amount and Customer Contribution fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the Requested Loan Amount value.

Table 1-4 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
LTV%	Specify the percentage for Loan to Value (LTV). Loan to Value = 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 box. The 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. The 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.
Stage	Select the repayment type allowed for the loan product based on the host product mapped with the business product. The available options are: <ul style="list-style-type: none"> Equated Monthly Installment Equated Periodical Installment Interest and Principal Installment Interest Only Principal on Maturity Principal Only Interest on Maturity Fixed Principal Instalments Personalized Repayment schedule BULLET User Defined Schedule Interest Only Installments Moratorium The above options displays based on the initial setup. If the repayment stage is set to Bullet then this field will be defaulted to Not Applicable .
Max Term (<Term Unit>)	Specify the maximum term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the Supported Term Units field.

Table 1-4 (Cont.) Business Product Preference – Loan Product- Individual





Field Name	Description
Default Term <Term Unit>	Specify the default term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the Supported Term Units field.
Repayment Frequency	Select the repayment frequency from the drop-down list for the repayment stage. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half Yearly • Yearly • Not Applicable The options display based on the host parameter configured. If the repayment stage is set to Bullet then this field will be defaulted to Not Applicable .
Fixed Rate Component	Select the fixed rate from the drop-down box. The available options are: <ul style="list-style-type: none"> • Yes: If fixed rate interest defined in the host product is applicable. • No: If fixed rate interest in the host product not applicable.
Floating Rate Component	Select the floating rate from the rate codes defined in host product.
Default Frequency	Select the default frequency for the repayment stage. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half Yearly • Yearly • Not Applicable The options display based on the host parameter configured. If the repayment stage is set to Bullet and User Defined Schedule then this field will be defaulted to Not Applicable .
Action	Select the actions to perform on the added record. <ul style="list-style-type: none"> • Click  to save the added record. • Click  to cancel the added record, • Click  to edit the saved record. • Click  to delete the saved record.
Collateral Preferences	In this section, the user can capture the collateral preferences for loan product.

Table 1-4 (Cont.) Business Product Preference – Loan Product- Individual





Field Name	Description
Collateral Allowed	<p>Select the appropriate radio button whether the collateral allow for the loan product.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes - If this option is selected, the system displays a table and allows user to add collateral details in the table for the loan product. Click Add to add more rows in the table. • No - If this option is selected, the system will not be allowed to add collateral details for the loan product. Click Add to add more rows in the table.
Collateral Type	<p>Select the collateral type from the drop-down list. The available option are:</p> <ul style="list-style-type: none"> • Property • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) <p>This field appears if the Collateral Allowed is selected as Yes.</p>
Collateral Category	<p>Select the collateral type from the drop-down list. The options are displayed in the drop-down based on the collateral type selected.</p> <p>This field appears if the Collateral Allowed is selected as Yes.</p>
Allowed As	<p>Select the allowed as from the drop-down list. The available option are:</p> <ul style="list-style-type: none"> • Primary • Additional • Both <p>Notes:</p> <ul style="list-style-type: none"> • Collateral Type-Collateral Category combination can be used only once with any Allowed As option as Primary or Both. • The system does not allow the duplication of same Collateral Type-Collateral Category combination.
Action	<p>Select the actions to perform on the added record.</p> <ul style="list-style-type: none"> • Click  to save the added record. • Click  to cancel the added record. • Click  to edit the added record. • Click  to delete the added record.
Credit Decision Service Flags	In this section, user can capture the Credit Decision Service Flags.
Application Based	Switch to <input type="checkbox"/> to consider the scorecard calculation based on the application.
Primary Applicant Based	Switch to <input type="checkbox"/> to consider the scorecard calculation based on the Primary applicant.
IPA Applicable	This section displays if IPA Applicable toggle is switched ON on the Business Product Details screen.

Table 1-4 (Cont.) Business Product Preference – Loan Product- Individual

Field Name	Description
Loan Simulation	This section displays if Loan Simulation Allowed toggle is switched ON on the Business Product Details screen.
Quick Assessment	This section displays if Quick Assessment Allowed toggle is switched ON on the Business Product Details screen.
Assessment	In this section, user can select the strategy and request type for credit decision of loan assessment.
Interest Details	In this section, user can select the strategy and request type for credit decision of interest details.
Strategy	Select the strategy from the drop-down list. The options in the drop-down list appears based on the Strategy Codes maintained in the Strategy Configuration screen. For more information, refer to the Strategy Configuration topic.
Request Type	Select the request type from the drop-down list. The options in the drop-down list appears based a Strategy Code is selected. <ul style="list-style-type: none"> If the Strategy is selected as Not Applicable for IPA, Quick Assessment, and Assessment, then Request Type will be shown as Fetch All, Not Applicable. If the Strategy is selected as Not Applicable for Loan Simulation and Interest & Charges, then Request type will be shown as Pricing, Not Applicable.

- If the **Product Category** is selected as **Small and Medium Business**, specify the details in the relevant data fields:

Figure 1-5 Business Product Preference – Loan Account Product (SMB)

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

Table 1-5 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. The 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.

Table 1-5 (Cont.) Business Product Details – Field Description

Field	Description
Inactive Application Expiry Period	<p>Specify the period after which the application must be marked as Expired.</p> <p>Select the period from the drop-down box.</p> <p>The available options are:</p> <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	<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.</p> <p>The 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.</p> <p>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 the user 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.</p> <p>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 product 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>

Table 1-5 (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.
Supported Term Units	Select the term units. The available options are: <ul style="list-style-type: none"> • Days • Months • Year The option selected as term unit appears to set the tenure in the Loan Details data segment.
Configuration for Loan Products	Specify the configurations for Loan products.
Threshold Preferences	In this sections, user can capture threshold preferences for the 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. The 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. The 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.
Offer Preferences	In this section, the offer preferences is captured for the loan product.
Offer Amendment	Switch to <input type="checkbox"/> to allow the offer amendment for the loan accounts.
Offer Expiry Period	Specify the offer expiry period. The available options are: <ul style="list-style-type: none"> • Days • Month • Year
Offer Acceptance Method	Select the offer acceptance method. The available options are: <ul style="list-style-type: none"> • Manual • Automatic
Feature Preferences	In this section, the user can set the feature preferences of the loan product.

Table 1-5 (Cont.) Business Product Details – Field Description

Field	Description
Multiple Disbursement	Select to indicate whether the multiple disbursement is allowed for the loan product.
Interest Tolerance %	Specify the maximum permissible margin as a percentage of the base interest rate for the loan account. The user can specify a value up to 100.00%.
Allowed Stage Sequence	Select the rule to set the stage sequence which is allowed for repayment schedule.
Interest Rate Treatment	Select the interest rate treatment from the drop-down box. The 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. Specify 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.
Stage	Select the repayment type allowed for the loan product based on the host product mapped with the business product. The available options are: <ul style="list-style-type: none"> • Equated Monthly Installment • Equated Periodical Installment • Interest Only Principal on Maturity • Principal Only Interest on Maturity • Fixed Principal Instalments • Personalized Repayment schedule • BULLET • Interest Only Installments • Moratorium
Max Term (<Term Unit>)	Specify the maximum term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the Supported Term Units field.
Default Term <Term Unit>	Specify the default term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the Supported Term Units field.
Repayment Frequency	Select the repayment frequency for the repayment stage. The available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly • Not Applicable

Table 1-5 (Cont.) Business Product Details – Field Description









Field	Description
Default Frequency	Select the default frequency for the repayment stage. The available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly • Not Applicable
Action	Select the actions to perform on the added record. <ul style="list-style-type: none"> • Click  to save the added record. • Click  to cancel the added record, • Click  to edit the added record. • Click  to delete the added record.
Collateral Preferences	In this section, the user can capture the collateral preferences for loan product.
Collateral Allowed	Select the appropriate radio button whether the collateral allow for the loan product. The options are: <ul style="list-style-type: none"> • Yes - If this option is selected, the system displays a table and allows user to add collateral details in the table for the loan product. Click Add to add more rows in the table. • No - If this option is selected, the system will not be allowed to add collateral details for the loan product. Click Add to add more rows in the table.
Collateral Type	Select the collateral type from the drop-down list. The available option are: <ul style="list-style-type: none"> • Property • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) This field appears if the Collateral Allowed is selected as Yes .
Collateral Category	Select the collateral type from the drop-down list. The options are displayed in the drop-down based on the collateral type selected. This field appears if the Collateral Allowed is selected as Yes .

Table 1-5 (Cont.) Business Product Details – Field Description

Field	Description
Allowed As	Select the allowed as from the drop-down list. The available options are: <ul style="list-style-type: none"> • Primary • Additional • Both Notes: <ul style="list-style-type: none"> • Collateral Type-Collateral Category combination can be used only once with any Allowed As option as Primary or Both. • The system does not allow the duplication of same Collateral Type-Collateral Category combination.
Action	Select the actions to perform on the added record. <ul style="list-style-type: none"> • Click  to save the added record. • Click  to cancel the added record. • Click  to edit the added record. • Click  to delete the added record.
Credit Decision Service Flags	Select the Credit Decision Service Flags.
Application Based	Switch to <input type="checkbox"/> to consider the scorecard calculation based on the application.
Assessment	In this section, user can select the strategy and request type for credit decision of loan assessment.
Interest Details	In this section, user can select the strategy and request type for credit decision of interest details.
Strategy	Select the strategy from the drop-down list. The options in the drop-down list appears based on the Strategy Codes maintained in the Strategy Configuration screen. For more information, refer to the Strategy Configuration topic.
Request Type	Select the request type from the drop-down list. The options in the drop-down list appears based a Strategy Code is selected. <ul style="list-style-type: none"> • If the Strategy is selected as Not Applicable for Assessment, then Request Type will be shown as Fetch All, Not Applicable. • If the Strategy is selected as Not Applicable for Interest Details, then Request type will be shown as Pricing, Not Applicable.

4. Click **Next** to proceed with next data segment.

1.1.1.3.2 Saving or Current Product Preferences

This topic describes the saving product preferences details.

The Saving Product Preference screen appears when the user selects the **Product Category** as **Individual** to configure loan preferences.

To add saving preference:

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

The **Business Product Preference – Savings or Current Account Product** screen appears.

Figure 1-6 Business Product Preference – Savings or Current Account Product

The screenshot shows the 'Create Business Product' interface. The left sidebar contains navigation options: Business Product Details, Business Product Host, Business Product Preference (selected), and Business Product Attrib. The main content area is titled 'Business Product Preference' and is divided into several sections:

- Common Configuration:** Includes fields for Residential Status Allowed, Minimum Age, Branch, Allowed Applicant Roles, Simplified Application, Customer Status Allowed, Maximum Age, Financial Details Validity Period, Customer Category, Bundles Allowed, Currency Allowed, Inactive Application Expiry Period, Capture Financial Details, and Early KYC.
- Configuration for Savings & Current Account Products:** Includes 'Allow Existing Customer Only', 'Initial Funding Threshold Preferences', 'Initial Funding', 'Overdraft Limit Preferences' (Overdraft Limit Allowed, TDD Allowed, Against Uncleared Funds), 'Offer Preferences' (Offer Amendment, Offer Expiry Period, Offer Acceptance Method), 'Banking Preferences' (Cheque Book, Passbook, Debit Card, Banking Channels), and 'Collateral Preferences' (Collateral Allowed, Collateral Type, Collateral Category, Allowed As, Action).
- Debt Decision Service Flag:** Includes a 'Debt Decision Service Flag' checkbox.
- Credit Decision Service Flags:** Includes 'Application Based', 'Primary Applicant Based', 'Assessment', 'Strategy', and 'Request Type'.

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

- Specify the details in the relevant data fields.

Note

The fields which are marked with Required are mandatory.

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

Table 1-6 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. The available options are: <ul style="list-style-type: none"> Resident Non-Resident Both

Table 1-6 (Cont.) Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Customer Status Allowed	Select the option for which the business product is applicable for. The available options are: <ul style="list-style-type: none"> • Major • Minor • Both • Not Applicable
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The 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. The 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. The 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 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 Select the numeric period from the second drop-down box. This field is mandatory for Current Product and non-mandatory for Savings Product.
Capture Financial Details	Switch to <input type="checkbox"/> to capture financial details for this business product.









Table 1-6 (Cont.) Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Allowed Applicant Roles	<p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the Applicants data segment while capturing an applicant information in an 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>
Early KYC	<p>Switch to <input checked="" type="checkbox"/> to enable the early KYC feature to speedup KYC process of an applicant.</p> <p>If this option is selected, then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>
Simplified Application	<p>Switch to <input checked="" type="checkbox"/> to set simple process of account opening for this product.</p> <p>In this process, the Initiation and the Application Entry stages are combined for submitting the account opening application.</p>
Configuration for Savings & Current Account Products	Specify the configurations for Savings and Account product.
Allow Existing Customer Only	<p>By default, this toggle is turned ON based on the host parameter, indicating that eligible accounts are available within the host for opening a Money Market Savings account.</p> <p>When this toggle is turned OFF, the business process of regular savings and a Money Market Savings account are same.</p>
Initial Funding	<p>Switch to <input checked="" type="checkbox"/> to indicate whether the funding process must appears at the initial stage of account opening.</p>
Fund Post Account Opening	<p>Switch to <input checked="" type="checkbox"/> to indicate the funding process must be performed post account opening.</p> <p>This field appears if the Initial Funding toggle is turned ON.</p>
Currency	<p>Displays the currency based on the Currency Allowed configured in the Common Configuration section.</p> <p>This field appears if the Initial Funding toggle is turned ON..</p>
Minimum Amount	<p>Specify the minimum funding amount if Initial Funding is mandatory for the account origination.</p> <p>This field appears if the Initial Funding toggle is turned ON.</p>

Table 1-6 (Cont.) Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
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 turned ON.
Overdraft Limit Preferences	This section user can set the preferences of overdraft limit.
Overdraft Limit Allowed	Switch to <input checked="" type="checkbox"/> to indicate if overdraft limit is allowed for the account.
TOD Allowed	Switch to <input checked="" type="checkbox"/> to indicate the TOD is allowed.
Against Uncleared Funds	Switch to <input checked="" type="checkbox"/> 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 turned ON.
Offer Amendment	Switch to <input checked="" type="checkbox"/> to allow the offer to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Specify 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 Preferences	This section captures the preferences of banking details.
Cheque Book	Switch to <input checked="" type="checkbox"/> to indicate that cheque book is allowed for the account.
Passbook	Switch to <input checked="" type="checkbox"/> to indicate that passbook is allowed for the account.
Debit Card	Switch to <input checked="" type="checkbox"/> to indicate that debit card is allowed for the account.
Banking Channels	Switch to <input checked="" type="checkbox"/> to indicate that 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"> • Kiosk Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is turned ON.
Collateral Preferences	In this section, the user can capture the collateral preferences for loan product.
Collateral Allowed	Select the appropriate radio button whether the collateral allow for the loan product. The options are: <ul style="list-style-type: none"> • Yes - If this option is selected, the system displays a table and allows user to add collateral details in the table for the loan product. • No - If this option is selected, the system will not be allowed to add collateral details for the loan product. Click Add to add rows in the table.

Table 1-6 (Cont.) Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Collateral Type	<p>Select the collateral type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Property • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) <p>This field appears if the Collateral Allowed is selected as Yes.</p>
Collateral Category	<p>Select the collateral type from the drop-down list. The options are displayed in the drop-down based on the collateral type selected. This field appears if the Collateral Allowed is selected as Yes.</p>
Allowed As	<p>Select the allowed as from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Primary • Additional • Both <p>Notes:</p> <ul style="list-style-type: none"> • Collateral Type-Collateral Category combination can be used only once with any Allowed As option as Primary or Both. • The system does not allow the duplication of same Collateral Type-Collateral Category combination.
Action	<p>Select the actions to perform on the added record.</p> <ul style="list-style-type: none"> • Click  to save the added record. • Click  to cancel the added record, • Click  to edit the saved record. • Click  to delete the saved record.
Debit Decision Service Flag	<p>This section captures the debit decision details.</p>
Debit Decision Service Flag	<p>Switch to  to allow the debit decision service.</p>
Credit Decision Service Flags	<p>Select the Credit Decision Service Flags.</p> <p>The below flags appear only if Overdraft Limit Allowed toggle is turned ON.</p>
Risk Based Pricing Applicable	<p>Switch to  to allow the Risk based pricing for the loan accounts.</p>
Application Based	<p>Switch to  to consider the scorecard calculation based on the application.</p>
Primary Applicant Based	<p>Switch to  to consider the scorecard calculation based on the Primary applicant.</p>

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

Figure 1-7 Business Product Preference – Savings and Current Account Product (SMB)

The screenshot displays the 'Business Product Preference' configuration page for Savings and Current Account Products. The page is divided into several sections:

- Common Configuration:** Includes fields for Business Demography (a dropdown menu), Currency Allowed (a text input), Inactive Application Expiry Period (a dropdown menu), Branch (radio buttons for Allowed and Disallowed), Financial Details Validity Period (a dropdown menu), Allowed Applicant Roles (a text input), Customer Category (radio buttons for Allowed and Disallowed), and Bundles Allowed (a text input).
- Configuration for Savings & Current Account Products:**
 - Initial Funding Threshold Preferences:** Includes an Initial Funding toggle.
 - Overdraft Limit Preferences:** Includes Overdraft Limit Allowed, TOD Allowed, and Against Undeclared Funds, each with a toggle.
 - Offer Preferences:** Includes Offer Amendment (toggle), Offer Expiry Period (dropdown menu), and Offer Acceptance Method (dropdown menu).
 - Banking Preferences:** Includes Cheque Book, Passbook, Debit Card (all with toggles), and Banking Channels (toggle).
 - Collateral Preferences:** Includes Collateral Allowed (radio buttons for Yes and No), an Add button, and a table with columns for Collateral Type, Collateral Category, Allowed As, and Action. The table currently shows 'No data to display'.
- Credit Decision Service Flags:**
 - Application Based:** Includes an Assessment toggle.
 - Strategy:** A dropdown menu currently set to 'Not Applicable'.
 - Request Type:** A dropdown menu currently set to 'Not Applicable'.

Navigation buttons at the bottom include Cancel, Back, Save and Close, and Next.

Table 1-7 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. The 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.

Table 1-7 (Cont.) Business Product Details – Field Description

Field	Description
Inactive Application Expiry Period	<p>Specify the period after which the application must be marked as Expired.</p> <p>Select the period from the drop-down box.</p> <p>The available options are:</p> <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	<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.</p> <p>The 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> <p>This field is mandatory for Current Product and non-mandatory for Savings Product.</p>
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	<p>Select one of the following options:</p> <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. <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	In this section, user can capture the configurations for Savings and Current account product.
Initial Funding Threshold Preferences	In this section, user can capture initial funding threshold preferences for saving or current account.
Initial Funding	Switch to <input checked="" type="checkbox"/> , if Initial Funding is mandatory for the Account Origination.
Fund Post Account Opening	Switch to <input type="checkbox"/> to indicate whether the funding stage should be post account opening. This field appears only if the Initial Funding toggle is turned ON.
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 turned ON.

Table 1-7 (Cont.) Business Product Details – Field Description

Field	Description
Minimum Amount	Specify the minimum funding amount. This field appears only if the Initial Funding toggle is turned ON.
Maximum Amount	Specify the maximum funding amount. This field appears only if the Initial Funding toggle is turned ON.
Overdraft Limit Preferences	This section user can set the preferences of overdraft limit.
Overdraft Limit Allowed	Switch to <input type="checkbox"/> to indicate if overdraft limit is allowed for the account.
TOD Allowed	Switch to <input type="checkbox"/> to indicate the TOD is allowed.
Against Uncleared Funds	Switch to <input type="checkbox"/> 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 turned ON.
Offer Amendment	Switch to <input type="checkbox"/> to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Specify 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, user can capture the banking channel preferences for saving or current product.
Cheque Book	Switch to <input type="checkbox"/> to indicate that cheque book is allowed for the account.
Passbook	Switch to <input type="checkbox"/> to indicate that passbook is allowed for the account.
Debit Card	Switch to <input type="checkbox"/> to indicate that debit card is allowed for the account.
Banking Channels	Switch to <input type="checkbox"/> to indicate that 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"> • Kiosk Banking • Direct Banking • Phone Banking
Direct Banking	Switch to <input type="checkbox"/> to indicate that direct banking is allowed for the account.
Phone Banking	Switch to <input type="checkbox"/> to indicate that phone banking is allowed for the account.
Kiosk Banking	Switch to <input type="checkbox"/> to indicate that Kiosk banking is allowed for the account.
Collateral Preferences	In this section, the user can capture the collateral preferences for loan product.

Table 1-7 (Cont.) Business Product Details – Field Description






Field	Description
Collateral Allowed	<p>Select the appropriate radio button whether the collateral allow for the loan product.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes - If this option is selected, the system displays a table and allows user to add collateral details in the table for the loan product. • No - If this option is selected, the system will not be allowed to add collateral details for the loan product. <p>Click Add to add rows in the table.</p>
Collateral Type	<p>Select the collateral type from the drop-down list. The available option are:</p> <ul style="list-style-type: none"> • Property • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) <p>This field appears if the Collateral Allowed is selected as Yes.</p>
Collateral Category	<p>Select the collateral type from the drop-down list. The options are displayed in the drop-down based on the collateral type selected.</p> <p>This field appears if the Collateral Allowed is selected as Yes.</p>
Allowed As	<p>Select the allowed as from the drop-down list. The available option are:</p> <ul style="list-style-type: none"> • Primary • Additional • Both <p>Notes:</p> <ul style="list-style-type: none"> • Collateral Type-Collateral Category combination can be used only once with any Allowed As option as Primary or Both. • The system does not allow the duplication of same Collateral Type-Collateral Category combination.
Action	<p>Select the actions to perform on the added record.</p> <ul style="list-style-type: none"> • Click  to save the added record. • Click  to cancel the added record. • Click  to edit the saved record. • Click  to delete the saved record.
Credit Decision Service Flags	<p>Select the Credit Decision Service Flags.</p> <p>The below flags appear only if Overdraft Limit Allowed toggle is turned ON.</p>
Risk Based Pricing Applicable	<p>Switch to  to allow the Risk based pricing for the loan accounts.</p>

Table 1-7 (Cont.) Business Product Details – Field Description

Field	Description
Application Based	Switch to <input type="checkbox"/> to consider the scorecard calculation based on the application.
Primary Applicant Based	Switch to <input type="checkbox"/> to consider the scorecard calculation based on the Primary applicant.

3. Click **Next** to proceed with next data segment.

1.1.1.3.3 Term Deposit Product Preferences

This topic describes the term deposit product preferences details.

The Term Deposit Product Preference screen appears when the user selects the **Product Category** as **Individual** to configure loan preferences.

To add Term Deposit preferences:

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

The **Business Product Preference – Term Deposit Product** screen appears.

Figure 1-8 Business Product Preference – Term Deposit Product

2. Specify the details in the relevant data fields.

Note

The fields which are marked with Required are mandatory.

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

Table 1-8 Business Product Preference – Term Deposit Product- Individual

Field Name	Description
Common Configuration	In this section, the user can capture the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. The 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. The 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. The 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. The 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. The 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	Switch to <input type="checkbox"/> to capture financial details for this business product.

Table 1-8 (Cont.) Business Product Preference – Term Deposit Product- Individual

Field Name	Description
Allowed Applicant Roles	<p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the Applicants data segment while capturing an applicant information in an 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>
Early KYC	<p>Switch to <input checked="" type="checkbox"/> to enable the early KYC feature to speedup KYC process of an applicant.</p> <p>If this option is selected, then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>
Simplified Application	<p>Switch to <input checked="" type="checkbox"/> to set simple process of account opening for this product.</p> <p>In this process, the Initiation and the Application Entry stages are combined for submitting the account opening application.</p>
Interest Accumulation	<p>Select the method of interest accumulation from the drop down list. The available options are:</p> <ul style="list-style-type: none"> • Cumulative: If this option is selected then the Yes option is defaulted for interest accumulation in the Cumulative field of the Account Details data segment. • Non Cumulative: If this option is selected then the No option is defaulted for interest accumulation in the Cumulative field of the Account Details data segment. • Both: This option gives the flexibility to select the option in the Account Details data segment.
Bundles Allowed	Select the allowed bundles from the drop-down list.
Configuration for Term Deposit Products	In this section, the user can capture the configurations for the term deposit.
Funding and Payout Modes	In this section, the user can specify the preference details of funding and payout modes.
Allowed Initial Funding Modes	<p>Select the modes which are allowed for initial funding. The available options are:</p> <ul style="list-style-type: none"> • Cash • GL Account • Account Transfer • Other Bank Cheque <p>The drop-down values will be configured in look up maintenance.</p>

Table 1-8 (Cont.) Business Product Preference – Term Deposit Product- Individual

Field Name	Description
Allowed Payout Modes (for Interest and Maturity)	Select the modes which are allowed for fund payout after maturity. The available options are: <ul style="list-style-type: none"> • Transfer to Account • GL Account • Demand Draft
Allowed Interest Payout Frequency	Select the frequencies which are allowed for interest payout. The available options are: <ul style="list-style-type: none"> • Weekly • Monthly • Quarterly • Half Yearly • Yearly
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	Switch to <input type="checkbox"/> to allow multiple banking channels for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: <ul style="list-style-type: none"> • Kiosk Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is turned ON.
Rollover Preferences	This section captures the rollover preference details.
Auto Rollover	Switch to <input type="checkbox"/> to allow the auto rollover for the account.
Debit Decision Service Flag	This section captures the debit decision details.
Debit Decision Service Flag	Switch to <input type="checkbox"/> to allow the debit decision service.

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

Figure 1-9 Business Product Preference – Term Deposit Product (SMB)

The screenshot displays the 'Create Business Product' configuration page for a Term Deposit Product (SMB). The interface is organized into three main sections:

- Common Configuration:** This section contains several input fields:
 - Business Demography:** A dropdown menu set to 'Domestic'.
 - Currency Allowed:** A multi-select field containing 'INR' and 'USD'.
 - Inactive Application Expiry Period:** A dropdown menu set to 'Days' and a numeric input field set to '10'.
 - Branch:** Radio buttons for 'Allowed' and 'Disallowed', with a text input field containing '001'.
 - Customer Category:** Radio buttons for 'Allowed' and 'Disallowed', with an empty text input field.
 - Allowed Applicant Roles:** An empty text input field.
- Configuration for Term Deposit Products:** This section 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
INR	Years	1	Years	10	1000	400000
USD	Months	12	Months	24	1,000	40,000
- Banking Channels Preferences:** This section includes:
 - Banking Channels:** A checkbox that is checked, with a list of 'Direct Banking' and 'Phone Banking'.
 - Auto Rollover:** A checkbox that is unchecked.

The interface also includes a sidebar on the left with navigation options and a top-right corner with an 'Errors & Overrides' indicator and a 'Screen(4/4)' label. At the bottom right, there are 'Cancel', 'Back', and 'Save & Close' buttons.

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

Table 1-9 Business Product Details – Field Description

Field	Description
Common Configuration	This section captures the common configuration details for the business product.
Business Demography	Select the option for which the business product is applicable for. The 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. The 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 1-9 (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. The 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. The 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	Switch to <input checked="" type="checkbox"/> to allow multiple banking channels for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: <ul style="list-style-type: none"> • Kiosk Banking • Direct Banking • Phone Banking This field appears if the Banking Channel toggle is turned ON..
Rollover Preferences	This section capture the details of rollover preferences.
Auto Rollover	Switch to <input checked="" type="checkbox"/> to allow auto rollover for the account.
Common Configuration	Specify the common configurations for the business product.

3. Click **Next** to proceed with next data segment.

1.1.1.3.4 Credit Card Product Preferences

This topic describes the credit card product preferences details.

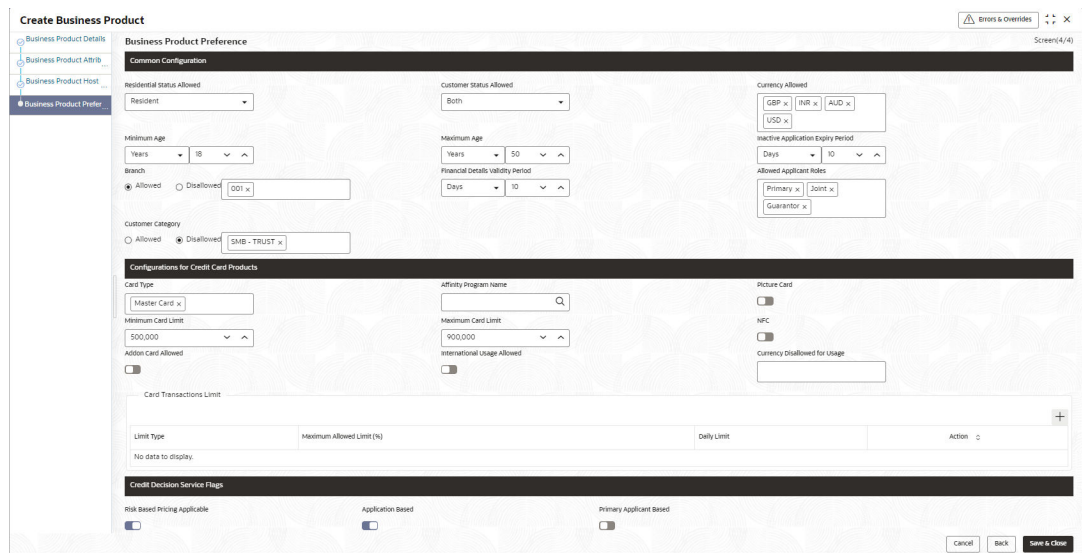
The Credit Card Product Preferences screen appears when the user selects the **Product Category** as **Individual** to configure Credit Card preferences.

To add Credit Card Preferences:

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

The **Business Product Preference – Credit Card Product** screen appears.

Figure 1-10 Business Product Preference – Credit Card Product



2. Specify the details in the relevant data fields.

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

Note

The fields which are marked with Required are mandatory.

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

Table 1-10 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

Table 1-10 (Cont.) Business Product Preference – Credit Card Product

Field Name	Description
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. The 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.

Table 1-10 (Cont.) Business Product Preference – Credit Card Product

Field Name	Description
Allowed Applicant Roles	<p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the Applicants data segment while capturing an applicant information in an 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>
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	Switch to <input checked="" type="checkbox"/> 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	Switch to <input checked="" type="checkbox"/> to enable NFC.
Addon Card Allowed	Switch to <input checked="" type="checkbox"/> to allow the addon cards for the business product.
Maximum Number of Add-on Cards	<p>Specify the maximum number of Add-on cards allowed for the business product.</p> <p>This field appears only if the Addon Card Allowed toggle is turned ON.</p>
Define Addon Card Limit	<p>Switch to <input checked="" type="checkbox"/> to define the limit for the add on cards.</p> <p>This field appears only if the Addon Card Allowed toggle is turned ON.</p>
International Usage allowed	Switch to <input checked="" type="checkbox"/> to indicate whether the international usage allowed for the business product.
Currency Disallowed Usage	Select the currency which are not allowed for the business product.
Card Transactions Limit	<p>Specify the card transaction limit details</p> <p>Click to add the card transaction limits.</p>

Table 1-10 (Cont.) Business Product Preference – Credit Card Product

Field Name	Description
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 turned ON.
Risk Based Pricing Applicable	Switch to <input type="checkbox"/> to allow Risk based pricing for the loan accounts.
Application Based	Switch to <input type="checkbox"/> to consider the scorecard calculation based on the application.
Primary Applicant Based	Switch to <input type="checkbox"/> to consider the scorecard calculation based on the Primary applicant.

3. Click **Next** to proceed with next data segment.

1.1.1.3.5 IRA Savings Product Preferences

This topic describes the IRA Savings product preferences details.

The IRA Savings Product Preference screen appears when the user selects the **Product Category** as **Individual** to configure the IRA Savings Product Preference.

To add IRA Savings preferences:

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

The **Business Product Preferences-IRA Savings** screen appears.

Figure 1-11 Business Product Preferences-IRA Savings

2. Specify the details in the relevant data fields.

Note

The fields which are marked with Required are mandatory.

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

Table 1-11 Business Product Preference – IRA Savings Product- Individual

Field Name	Description
Common Configuration	In this section, the user can capture the details of common configurations for the business product.
Residential Status Allowed	Displays the residential status for which the business product is applicable for resident.
Customer Status Allowed	Select the option for which the business product is applicable for. The 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. The available options are: <ul style="list-style-type: none"> Days Month Year

Table 1-11 (Cont.) Business Product Preference – IRA Savings Product- Individual

Field Name	Description
Maximum Age	<p>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.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	<p>Specify the period after which the application must be marked as Expired.</p> <p>Select the period from the drop-down box.</p> <p>The available options are:</p> <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	<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 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.
Financial Details Validity Period	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box.</p> <p>The 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>
Capture Financial Details	<p>Switch to <input type="checkbox"/> to allow user to capture financial details</p>
Allowed Applicant Roles	<p>Specify the applicant roles that are allowed to apply this product.</p> <p>The available roles are as below:</p> <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the Applicants data segment while capturing an applicant information in an application.</p>

Table 1-11 (Cont.) Business Product Preference – IRA Savings Product- Individual

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. The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.
Early KYC	Switch to <input type="checkbox"/> to enable the early KYC feature to speedup KYC process of an applicant. If this toggle is selected, the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.
Simplified Application	Switch to <input type="checkbox"/> to set simple process of account opening for this product. To submit the account opening application process, combine the Initiation and Application Entry stages.
Interest Accumulation	Select the method of interest accumulation from the drop down list. The available options are: <ul style="list-style-type: none"> • Cumulative: If this option is selected, then the Yes option is defaulted for interest accumulation in the Cumulative field of the Account Details data segment. • Non Cumulative: Selecting this option defaults the No option for interest accumulation in Account Details data. • Both: This option gives the flexibility to select the option in the Account Details data segment.
Configuration for IRA Savings	This section provides configuration details for the IRA Savings.
Allow Existing Customer Only	By default, this toggle is turned ON based on the host parameter, indicating that eligible accounts are available within the host for opening a IRA Money Market Savings account. When this toggle is turned OFF, the business process of regular IRA savings and a IRA Money Market Savings account are same.
Initial Funding Threshold Preferences	This section provides details of funding threshold preferences for IRA Savings product.
Initial Funding	Select the modes which are allowed for initial funding. The available options are: <ul style="list-style-type: none"> • Cash • GL Account • Account Transfer • Other Bank Cheque The drop-down values will be configured in look up maintenance.
Banking Preferences	This section provides banking details about banking preferences.
Banking Channels	Switch to <input type="checkbox"/> to allow the banking channel service for the account.
Debit Decision Service Flag	This section provides details of the debit decision service.
Action Tab	Click Cancel to cancel the added record. Click Back to view the previous added record. Click Save and Close to save and close the added record. Click Next to move to the next stage.

3. Click **Next** to proceed with next data segment.

1.1.1.3.6 IRA Certificate of Deposit Product Preferences

This topic describes the IRA certificate of deposit product preferences details.

The IRA Certificate of Deposit Product Preference screen appears when the user selects the **Product Category** as **Individual** to set up loan preferences.

To add IRA Certificate of Deposit Product Preferences:

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

The **Business Product Preference - IRA Certificate of Deposit** screen displays.

Figure 1-12 Business Product Preference-IRA Certificate of Deposit

2. Specify the details in the relevant data fields.

Note

The fields which are marked with Required are mandatory.

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





Table 1-12 Business Product Preference – IRA Certificate of Deposit Product-Individual

Field Name	Description
Common Configuration	This section provides the details of the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. The 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. The 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. The system enables the selection of 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. The 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. The 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. The 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 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.

**Table 1-12 (Cont.) Business Product Preference – IRA Certificate of Deposit
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. The 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. The available roles are as below: <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner The option in this list appears for selection based on the configuration. This selected roles gets reflected in the Applicants data segment while capturing an applicant information in an application.
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.
Early KYC	Switch to <input checked="" type="checkbox"/> to enable the early KYC feature to speedup KYC process of an applicant. If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.
Simplified Application	Switch to <input checked="" type="checkbox"/> to set simple process of account opening for this product. To submit the account opening application process, combine the Initiation and Application Entry stages.
Interest Accumulation	Select the method of interest accumulation from the drop down list. The available options are: <ul style="list-style-type: none"> • Cumulative: If this option is selected then the Yes option is defaulted for interest accumulation in the Cumulative field of the Account Details data segment. • Non Cumulative: If this option is selected then the No option is defaulted for interest accumulation in the Cumulative field of the Account Details data segment. • Both: This option gives the flexibility to select the option in the Account Details data segment.
Configuration for IRA Certificate of Deposits	This section provides configuration details for the IRA Certificate of deposit.
Funding and Payout Modes	This section provides the preference details of funding and payout modes.

Table 1-12 (Cont.) Business Product Preference – IRA Certificate of Deposit Product- Individual

Field Name	Description
Zero Balance Deposit	Switch to  indicates that the account with zero balance deposit. When this toggle is turned OFF, a regular certificate of deposit account and a zero balance certificate of deposit account are the same.
Allowed Initial Funding Modes	Select the modes which are allowed for initial funding. The available options are: <ul style="list-style-type: none"> • Fund Later • Account Transfer • GL Account The drop-down values will be configured in look up maintenance. For zero balance certificate of deposit account, this field displays Fund Later by default. If Zero Balance Deposit is selected as No in the Business Product Host Mapping screen, Fund Later will not be displayed.
Allowed Payout Modes (for Interest and Maturity)	Select the modes which are allowed for fund payout after maturity. The available options are: <ul style="list-style-type: none"> • Transfer to Account • GL Account
Allowed Interest Payout Frequency	Select the frequencies which are allowed for interest payout. The available options are: <ul style="list-style-type: none"> • Weekly • Monthly • Quarterly • Half Yearly • Yearly
Funding Threshold Preferences	Specify the funding threshold preferences for IRA certificate of deposit product.
Banking Preferences	This section provides banking details about banking preferences.
Banking Channels	Switch to  to allow the banking channel service for the account.
Rollover Preferences	This section provides banking details about rollover preferences.
Auto Rollover	Switch to  to allow the auto rollover service.
Debit Decision Service Flag	Switch to  to allow the debit decision service.
Action Tab	Click Cancel to cancel the added record. Click Back to view the previous added record. Click Save and Close to save and close the added record. Click Next to move to the next stage.

3. Click **Next** to proceed with next data segment.

1.1.1.4 Business Product Attributes

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

In the data segment, displays the business product summary, business product image, feature, eligibility, fees and charges, terms and conditions details, and auto-generated product

brochure. These attribute values are used for displaying in the product catalog process and the product details.

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

The **Business Product Attributes** screen displays.

Figure 1-13 Business Product Attributes

The system auto-populates the **Features**, **Eligibility**, and **Fees & Charges** details and the auto-generated the **Product Brochure** document by using the data from the previous data segments. However, the user can modify the fetched details and also add or delete rows in each section if required.

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

Note

The fields marked as Required are mandatory.

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

Table 1-13 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	Displays the content for the business product summary. However, the user can also edit the summary in the text box. Note: The maximum length is 1000 characters.

Table 1-13 (Cont.) Business Product Attributes – Field Description

Field	Description
Feature	Displays the feature details.
Feature Name	Displays the feature name of the business product. However, the user can also edit it in the text box.
Feature Description	Displays the feature description of the business product. However, the user can also edit it in the text box.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the Product Catalogue.
Add Feature/Delete Feature	Click Add Feature or Delete Feature to add or remove the rows respectively.
Eligibility	Displays the eligibility details.
Eligibility Name	Displays the eligibility name. However, the user can also edit it in the text box.
Eligibility Description	Displays the eligibility description of the business product. However, the user can also edit it in the text box.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Eligibility/Delete Eligibility	Click Add Eligibility or Delete Eligibility to add or remove the rows respectively.
Fees and Charges	Displays the fees and charges details.
Fees and Charges Name	Displays the fees and charges name. However, the user can also edit it in the text box.
Fees and Charges Description	Displays the fees and charges description of the business product. However, the user can also edit it in the text box.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue.
Add Fees and Charges/Delete Fees and Charges	Click Add Fees and Charges or Delete 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.
Refresh Brochure	Click this button to update the product brochure document with latest changes.
Download Brochure	Click this button to download the latest version of the product brochure.
Comments	Specify the comments, if required.

Note

The product summary and attribute values of this screen are refreshed when the user navigates back to the previous screen, updates the business product information, and then returns to this screen.

3. Click **Save and Close** to save the changes and close the screen.

The new business product tile is created in the **View Business Product** screen.

1.1.2 View Business Product

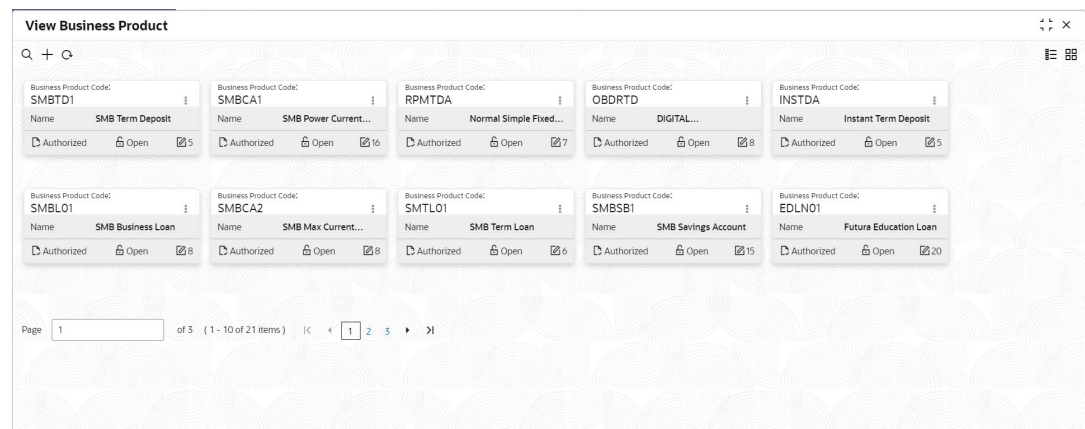
This topic describes the systematic instructions to View Business Product.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Business Product** and click **View Business Product**.

The **View Business Product** screen appears.

Figure 1-14 View Business Product



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

Table 1-14 View Business Product - Field Description


Field	Description
Business Product Code	Displays the Business Product Code.
Name	Displays the Name of the Business Product 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.

3. Click  on the **Business Product** tile to perform actions on the added record.

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

Table 1-15 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.
Delete	Click Delete to delete the business products that are unauthorized and no more required.

4. Click  to close the screen.

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:

- [Create Business Process](#)
This topic describes the systematic instructions to create business process.
- [View Business Process](#)
This topic describes the systematic instructions to View Business Process.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Business Process** and click **Create Business Process**.

The **Create Business Process** screen displays.

Figure 1-15 Create Business Process

The screenshot shows the 'Create Business Process' form with the following fields and controls:

- Business Process Code**: Text input, Required.
- Business Process Description**: Text input, Required.
- Lifecycle**: Text input with search icon, Required.
- Lifecycle Description**: Text input.
- Product Category**: Dropdown menu.
- Process Code**: Text input with search icon, Required.
- Process Description**: Text input.
- Business Product Code**: Text input, Required.
- Business Product Name**: Text input.
- Factory Shipped**: Radio button, currently set to 'No'.
- Process Full View**: Button with right arrow icon.
- Cancel** and **Save**: Buttons at the bottom right.

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

Note

The fields marked as Required are mandatory.

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

Table 1-16 Create Business Process – Field Description

Field	Description
Business Process Code	Specify an alphanumeric business process code. Maximum Length of this field is 16.
Business Process Description	Specify the description of the business process code. Maximum Length of this field is 60.
Lifecycle	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.
Product Category	Select the product category. Available options are <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, 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.
Factory Shipped	Displays whether the business process is factory shipped or not. Note: When a new process is created or an existing process is copied, the factory shipped will always be set to No , and it cannot be changed.
Process Full View	Click this button to view all stages and data segments associated with the selected process code.

Note

System allows user to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

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

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

Figure 1-16 Create Business Process with stages

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

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


- [Data Segment](#)
This topic describes the systematic instructions of data segment.
- [Document](#)
This topic describes the systematic instructions to submit the documents by customer for the product origination process.
- [Checklist](#)
This topic describes about the list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.
- [Advices](#)
This topic describes the systematic instructions of advices action taken by the bank.

1.2.1.1 Data Segment

This topic describes the systematic instructions of data segment.

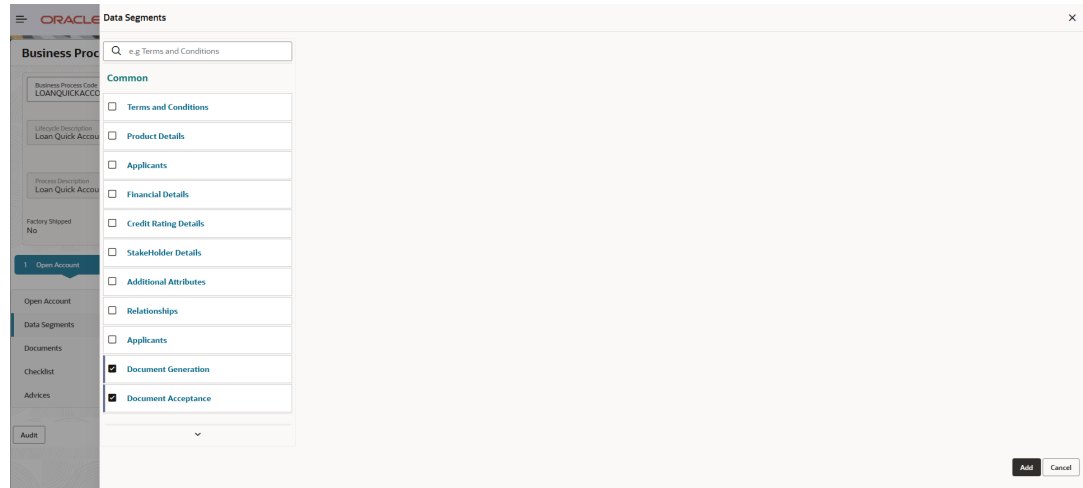
A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which makes easier to update, maintain and process. Business Process will consist of such several data segments that makes up the stage.

To configure the Business Process Definition:

1. Select the stage where the data segments will be added
2. Click  to add data segments in the respective stage.

The **Data Segments** screen displays.

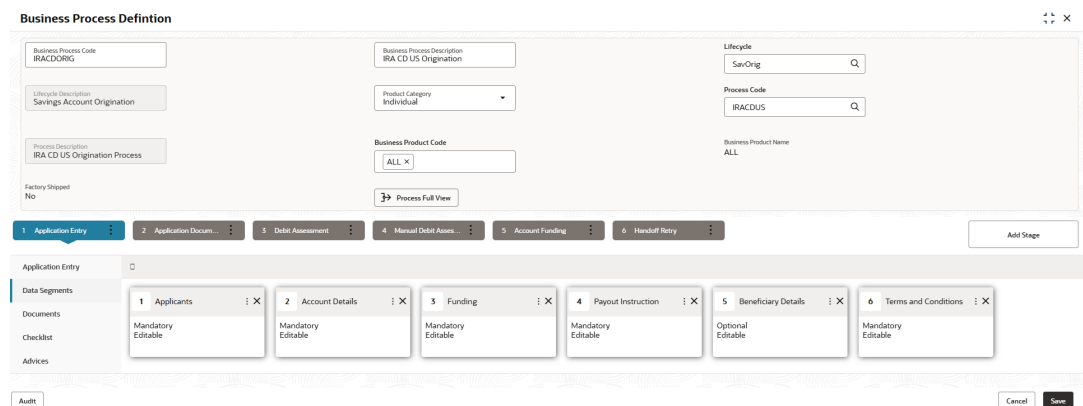
Figure 1-17 Data Segments




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

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

Figure 1-18 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  on the added data segment tile.

The edit properties screen is displayed.

Figure 1-19 Edit Data Segment Properties

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

Table 1-17 Edit Data Segment Properties - Field Description

Field	Description
Preview	In this section, user can define the appearance of the selected data segment. The fields appears based on the Process code selected.
Settings	In this section, the user can set the data segment as Mandatory and editable.
Mandatory	Select whether the data segment is Mandatory. The options are: <ul style="list-style-type: none"> • Yes • No
Editable	Select whether the data segment is editable. The options are: <ul style="list-style-type: none"> • Yes • No
Select Products	Select the product which the data segment properties applied. Alternatively, select All , in such case these properties is applied to all the business products that are associated with the stage selected.


- Click **Save**.
The properties are saved successfully.
- Drag and Drop the data segment tile to arrange the sequence order. Based on position set, it will appears in the respective stages.
- Click **Save**.
The changes are saved successfully.

1.2.1.2 Document

This topic describes the systematic instructions to submit the documents by 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  to add document details in the respective stage.

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


Figure 1-20 Create Business Process – Documents

The screenshot shows the 'Business Process Definition' interface. At the top, there are several input fields: 'Business Process Code' (LOANQUICKACCPEN), 'Business Process Description' (Loan Quick Account Opening Process), 'Lifecycle' (LoanQaoOrig), 'Lifestyle Description' (Loan Quick Account Opening Lifec), 'Product Category' (Individual), 'Process Code' (QAQORG), 'Business Product Code' (ALL X), and 'Business Product Name' (ALL). Below these is a 'Factory Shipped' dropdown set to 'No' and a 'Process Full View' button. The main area is divided into two tabs: '1 Open Account' (selected) and '2 Handoff Retry'. Under the 'Open Account' tab, there is a 'Data Segments' section with a 'Documents' sub-section. This sub-section contains a 'Document Type' search field, a 'Document Description' field, a 'Mandatory' radio button group (Yes/No, with 'No' selected), and a 'Business Products' search field (ALL X). At the bottom right, there are 'Cancel' and 'Save' buttons.

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

Table 1-18 Create Business Process - Documents

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description for the selected document.
Mandatory	Select where the document submission for the stage is mandatory. The available options are <ul style="list-style-type: none"> • Yes • No
Business Products	Select the business products for the document submission requirement. The system allows to select <ul style="list-style-type: none"> • Single Product • List of Products • All If select All , these documents are applied to all the business products that are associated with the stage selected.

4. Click  to remove the documents.
5. Click **Save**.

The captured details are saved successfully.

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.

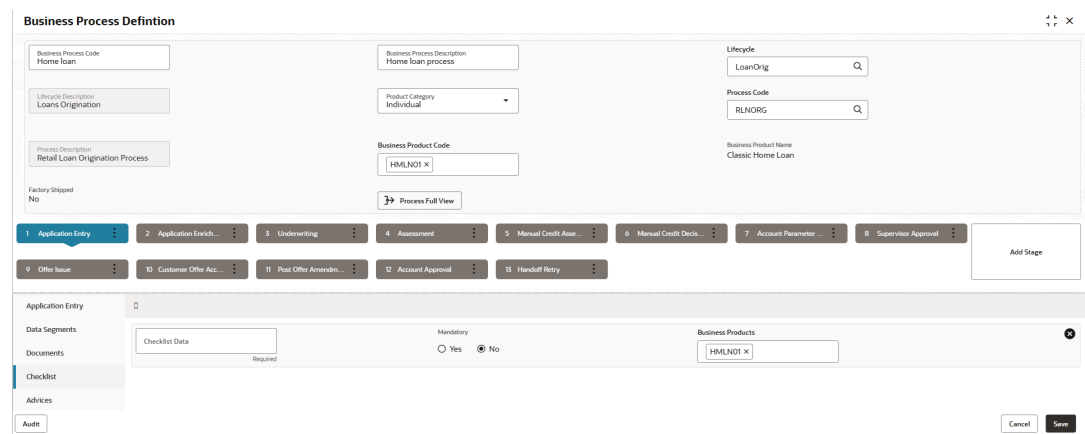
Checklist are the distinct and this section describes list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.

To add checklist:

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

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

Figure 1-21 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 1-19 Create Business Process - Checklist

Field	Description
Checklist Data	Specify the checklists that must be validated as part of selected stage. The maximum length of this field is 200 characters.
Mandatory	Select where the document submission for the stage is mandatory. The available options are <ul style="list-style-type: none"> • Yes • No
Business Products	Select the business products for configure checklists. The system allows to select <ul style="list-style-type: none"> • Single Product • List of Products • All If select All , these checklists are applicable to all the business products that are associated with the stage selected.

3. Click  to remove the documents.

4. Click **Save**.

The captured details are saved successfully.

1.2.1.4 Advices

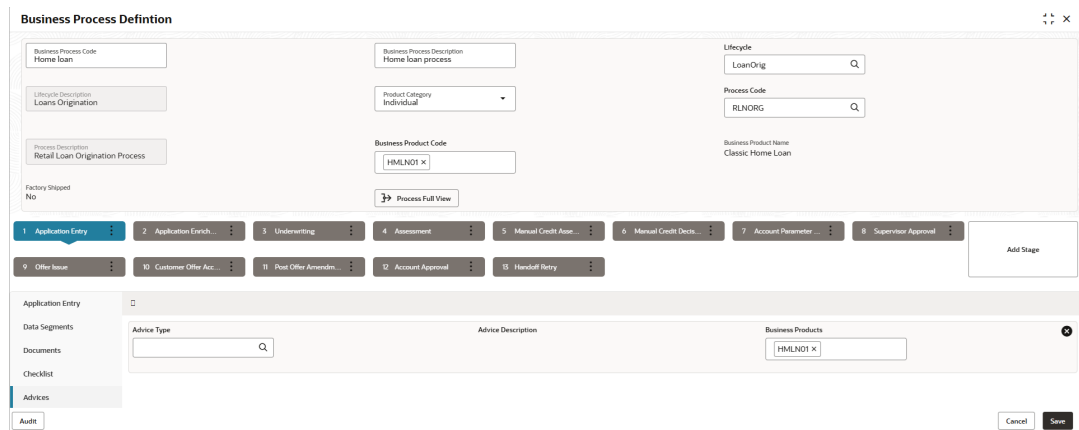
This topic describes the systematic instructions of advices action taken by the bank.

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 1-22 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 1-20 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 for the advice selected.
Business Products	Select the business products to restrict the advices. The system allows to select <ul style="list-style-type: none"> • Single Product • List of Products • All If select All , these advices are applicable to all the business products that are associated with the stage selected.

3. Click  to remove the advices.
4. 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

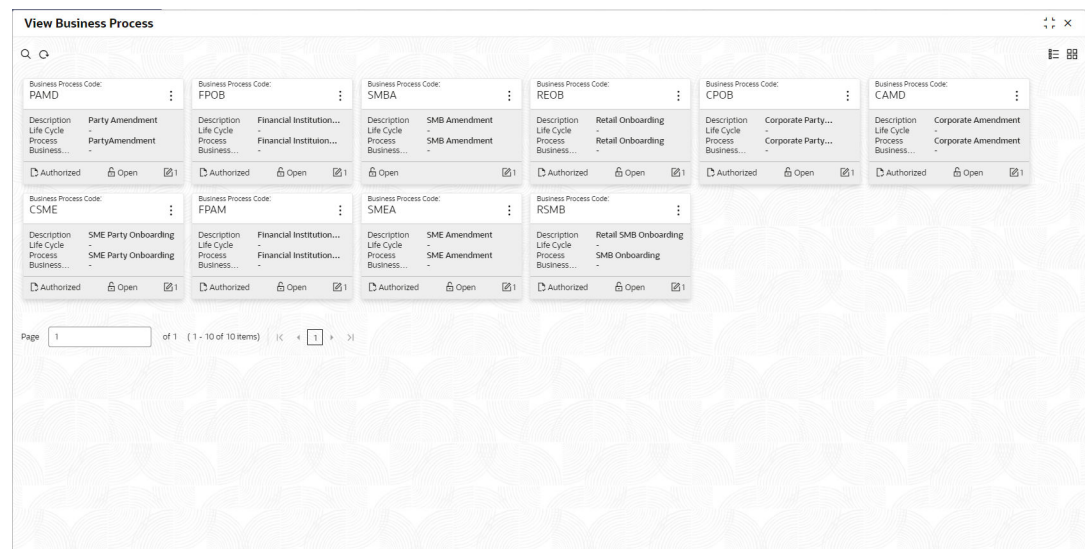
This topic describes the systematic instructions to View Business Process.

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. On the **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Business Process** and click **View Business Process**.

The **View Business Process** screen displays.

Figure 1-23 View Business Process



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


Table 1-21 View Business Product - Field Description

Field	Description
Business Process Code	Displays the Business Process Code.
Description	Displays the description of the Business Process Code.
Lifecycle	Displays the lifecycle description of the Business Process Code.
Process Description	Displays the process description of the Business Process Code.
Business Product Code	Displays the Business Product Code associate with the Business Process Code.

Table 1-21 (Cont.) View Business Product - Field Description

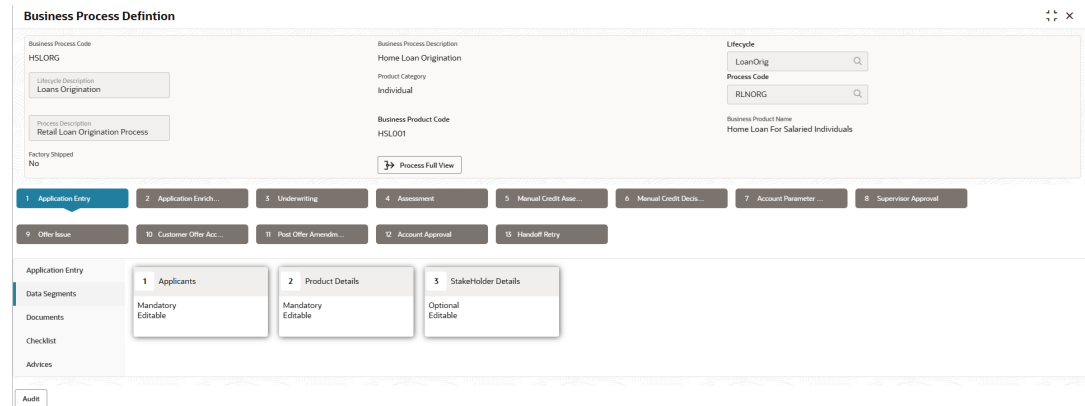
Field	Description
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed
Modification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


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.

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

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

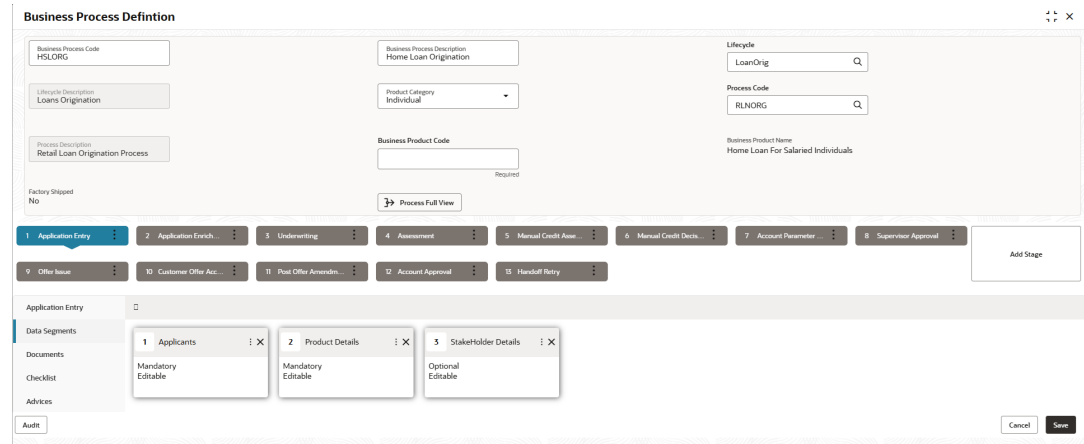
Figure 1-24 Business Process Definition - View



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

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


Figure 1-25 Business Process Definition – Unlock



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

Table 1-22 View Business Process – Option Description

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

- Click  to close the screen.

1.3 Rule Configuration

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

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

This topic includes following subtopics:

- [Fact](#)
This topic provides the information to fact carrying entity used for creating the rules or features.
- [Rule](#)
This topic provides the information for the user to enable the rule.

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 1-23 List of Facts – Factory shipped

Fact Code	Description	Type
AGE	Customer Age	Number
PRODUCTCODE	Business Product Code	Text
TOTAL_INCOME	Total Income	Number
TOTAL_EXPENSE	Total Expense	Number
OBS_SCORE	Bureau Score	Number
INSTALMENT	Proposed Loan Instalment	Number
COLLATERAL_VALUE	Collateral Value	Number
LOANAMOUNT	Loan Amount	Number
ASSETS	Total Assets	Number
LIABILITY	Total Liability	Number
QUALITY_SCORE	Qualitative Score	Number
NETINCOME	Net Income	Number
CDS_GRADE	Risk Grade For Pricing	Text
LOANTENURE	Loan Tenure	Number
RATE_TYPE	Rate Type	Number
EMPLOYMENTTYPE	Employment Type	Text
APPLICANT_SCORE	Applicant Score	Number
MARITAL_STATUS	Marital Status	Text
GENDER	Customer Gender	Text
CURRENT_DESIGNATION	Current Designation	Text
COLLATERAL_TYPE	Collateral Type	Text
COLLATERAL_CATEGORY	Collateral Category	Text
CUSTOMER_CONTRIBUTION	Customer Contribution	Number
LOAN_INSTALMENT	Existing Loan Instalment	Number
EMPLOYEE_TYPE	Employee Type	Text
ORGANIZATION_CATEGORY	Organization Category	Text
EMPLOYMENT_TYPE_OF_PARENT	Employment Type of Parent	Text

Table 1-23 (Cont.) List of Facts – Factory shipped

Fact Code	Description	Type
INCOME_TYPE_OF_PARENT	Income Type of Parent	Text
INDUSTRY_OF_PARENT	Industry of Parent	Text
PROPOSED_COURSE_OF_STUDY	Proposed Course of Study	Text
ADMISSION_STATUS	Admission Status	Text
MODE_OF_STUDY	Mode of Study	Text
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_NETWORK	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:

- [Create Fact](#)
This topic describes the systematic instructions to configure fact.
- [View Fact](#)
This topic describes the systematic instructions to view the list of fact.

1.3.1.1 Create Fact

This topic describes the systematic instructions to configure fact.

1. On the **Homescreen**, click **Menu**, and then click **Rule**.
2. Under **Rule**, click **Fact** and then click **Create Fact**.
The **Create Fact** screen displays.

Figure 1-26 Create Fact

3. Click **New** to create a single fact.

Note

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

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

Table 1-24 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.

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

1. On the **Homescreen**, click **Menu**, and then click **Rule**.
2. Under **Rule**, click **Fact**, and then click **View Fact**.

The **View Fact** screen displays.

Figure 1-27 View Fact

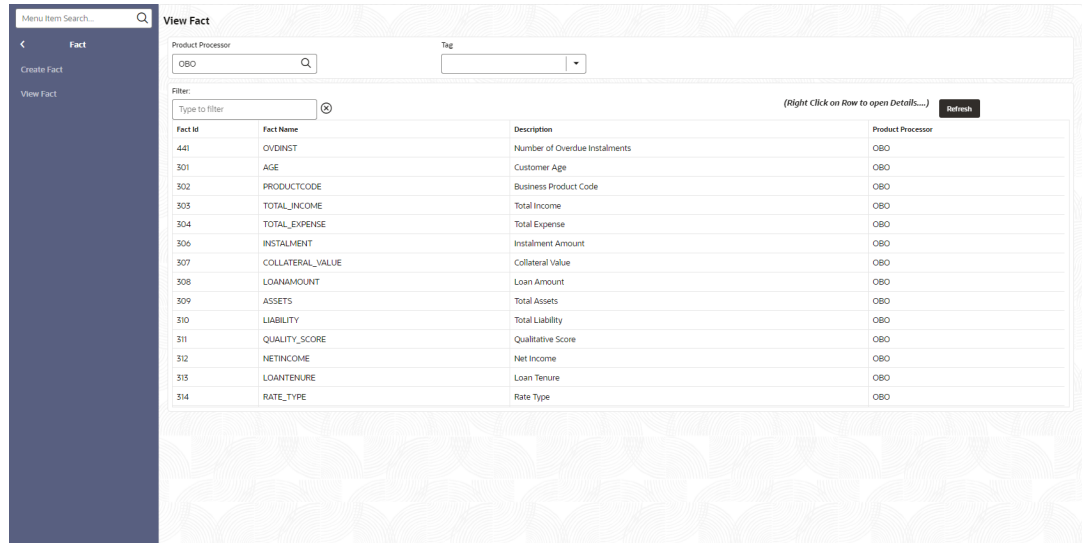
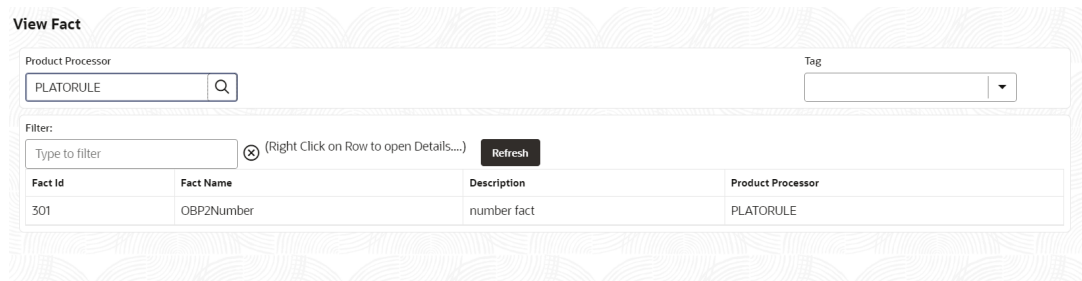


Figure 1-28 View Fact



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

Table 1-25 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.

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

The **Fact Creation** screen displays.

Figure 1-29 fact Creation

The screenshot shows the 'Fact Creation' interface. At the top, there are 'New' and 'Bulk Upload' buttons. Below that, the 'Fact' section contains four input fields: 'Code' with the value 'OBP2Number', 'Description' with 'number fact', 'Product Processor' with 'PLATORULE' and a search icon, and 'Tag' which is empty. A 'Type' dropdown menu is set to 'NUMBER'. At the bottom left is a 'Save' button, and at the bottom right is a 'Download Template' link.

- 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 1-26 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 Loan to Value (LTV) = (LOANAMOUNT / COLLATERAL_VALUE) *100

For now, the above expression is not supported directly, and LTV calculation is achieved by the below steps.

Step 1: Create a Rule1 - LOAN_TO_COLLATERAL

Expression - LOANAMOUNT/COLLATERAL_VALUE

Create a rule2 - Loan to Value (LTV)

Expression - LOAN_TO_COLLATERAL *100

This topic contains the following subtopics:

- [Create Rule](#)
This topic describes the systematic instructions to configure rule.
- [View Rule](#)
This topic describes the systematic instructions to view the list of rule.
- [Create Rule Group](#)
This topic describes the systematic instructions to configure rule group.
- [View Rule Group](#)
This topic describes the systematic instructions to view the list of rule group.
- [View Audit Rule](#)
This topic describes the View Audit Rule.

1.3.2.1 Create Rule

This topic describes the systematic instructions to configure rule.

1. On the **Homescreen**, click **Menu**, and then click **Rule**.
2. Under **Rule**, click **Rule**, and then click **Create Rule**.

The **Create Rule** screen displays.

Figure 1-30 Create Rule

3. 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 1-27 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.
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.

4. 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 1-31 Create Rule with Multiple Output

Create Rule

New + Add Section

Rules

▼ **Basic Info**

Code: Rule1
 Description: Testrule
 Product Processor: SMS
 Tag:

Select Existing rule:

Rule Version:

▼ **Section1**

Expression Builder

+ Add Expression

+

+

Output

+

TEXT Enter Text Value Enter Description

TEXT Enter Text Value Enter Description

Else

+

TEXT Enter Text Value Enter Description

TEXT Enter Text Value Enter Description

Expression

IF (&&)
 Output Section1
 Else

Save

5. 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.

1. On the **Homescreen**, click **Menu**, and then click **Rule**.
2. Under **Rule**, click **Rule**, and then click **View Rule**.

The **View Rule** screen displays.

Figure 1-32 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 1-28 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.

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

The **Rule Creation** screen displays.

Figure 1-33 Rule Creation

7. 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 1-29 Create Rule – Field Description

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

Table 1-29 (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.

8. 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.

1. On the **Homescreen**, click **Menu**, and then click **Rule**.
2. Under **Rule**, click **Rule**, and then click **Create Rule Group**.

The **Create Rule Group** screen displays.

Figure 1-34 Create Rule Group


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

Note

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

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

Table 1-30 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 All Rules	Switch to  to evaluate the expression in sequence. Note: If the toggle is disabled, the evaluation of the expression stops when the condition of expression is evaluated to True .

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

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.

1. On the **Homescreen**, click **Menu**, and then click **Rule**.
2. Under **Rule**, click **Rule**, and then click **View Rule Group**.

The **View Rule Group** screen displays.

Figure 1-35 View Rule Group

View Rulegroup

Product Processor: OBCR

Tag:

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

Group Id	Group Name	Description	Product Processor
1101	TestingEnv		OBCR

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

Table 1-31 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.

1. On the **Homescreen**, click **Menu**, and then click **Rule**.
2. Under **Rule**, click **Rule**, and then click **View Audit Rule**.

The **View Audit Rule** screen displays.

Figure 1-36 View Audit Rule

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

Table 1-32 View Audit Rule – Field Description

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

4. Click **Submit** to view the details.
5. Click **Show Rule log** to view the log rule for the 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:

- [Questionnaire](#)
This topic describes the information about the questionnaire used for credit analysis.
- [Validation Model](#)
This topic describes the information about the Validation model.
- [Borrowing Capacity](#)
This topic describes the information about the total amount the applicant is eligible to borrow.
- [Scoring Feature](#)
This topic describes the information about the scoring feature in Decision service.
- [Quantitative Scoring Model](#)
This topic describes the information about the Quantitative scoring model for the Decision service.

- [Qualitative Scoring Model](#)
This topic describes the information about the Qualitative scoring model for the Decision service.
- [Decision Grade Matrix](#)
This topic describes the information about the decision grade matrix feature.
- [Pricing](#)
This topic describes the information about the pricing feature in Decision service.
- [Strategy Configuration](#)
This topic describes the information about the strategy configuration.

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:

- [Create Questionnaire](#)
This topic describes the systematic instructions to configure the qualitative questionnaire based on the various parameters.
- [View Questionnaire](#)
This topic describes the systematic instructions to view the list of configured questionnaire.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision** and then click **Questionnaire**.
3. Under **Questionnaire**, click **Create Questionnaire**.

The **Create Questionnaire** screen displays.

Figure 1-37 Create Questionnaire

- 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 1-33 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	Select the product processor from the drop-down list for which the questionnaire is being created. The available options are: <ul style="list-style-type: none"> OBO OBPY
Category	Specify the category of the questionnaire.
Preview	Click Preview to view the questions configured for the questionnaire along with the response choice.
Create	Click Create to configure the questions.
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 are: <ul style="list-style-type: none"> Single Select Multi Select Input Date

Table 1-33 (Cont.) Create Questionnaire - Field Description

Field	Description
Select Sub-Type	Select the sub type of response option from the drop-down list. The available options are: <ul style="list-style-type: none"> • Yes/No • Checkbox • Radio Button • Dropdown The options are listed in the dropdown based on option selected in Select-Type field.
Short Name	Specify the short name of the question. This will be displayed in the Execution Summary.
Comments	Specify the comments of the question.
Required	Indicates whether the question is mandatory or optional. By default, this toggle is turned ON. <ul style="list-style-type: none"> • If this toggle is ON for a question, that particular question can be prompted as mandatory. • If this toggle is OFF for a question, the particular question remains optional.
Add Condition	Click Add Condition to use existing rule or create new rule for the question.
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.
Done	Click Done to save the data.
	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.
	Click this icon to add the question details.
 Copy	Click this icon to copy the question.
 Remove Question	Click this icon to remove the question.
Add Question	Click Add Question to add another question.

5. 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

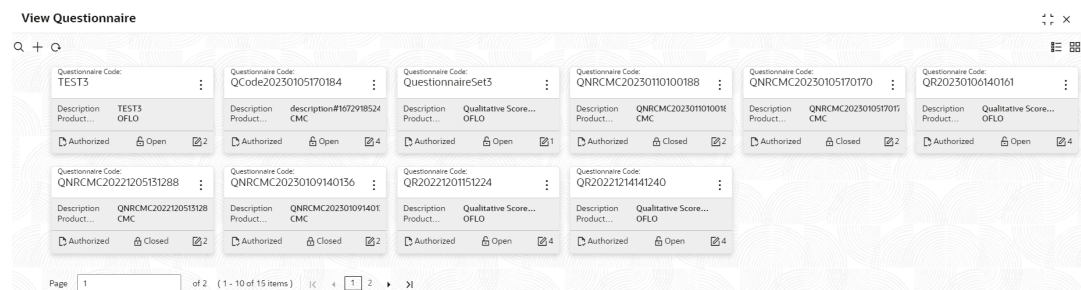
This topic describes the systematic instructions to view the list of configured questionnaire.

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**.

1. On the **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configuration**, click **Credit Decision**, and then click **Questionnaire**.
3. Under **Questionnaire**, click **View Questionnaire**.

The **View Questionnaire** screen displays.

Figure 1-38 View Questionnaire



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

Table 1-34 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 available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

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

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

Figure 1-39 View Questionnaire - Search Filter

Search Filter ✕

Questionnaire Code

Description

Authorization Status

Record Status

Search

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

Table 1-35 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 • Unauthorized • Rejected
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Open • Close


5. On **View Questionnaire** screen, click  to **Unlock, Delete, Authorize** or **View** the created questionnaire.
6. Click **Unlock** to modify the created questionnaire.
The **Questionnaire Maintenance - Modify** screen displays.




Figure 1-40 Questionnaire Maintenance - Modify

Note

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

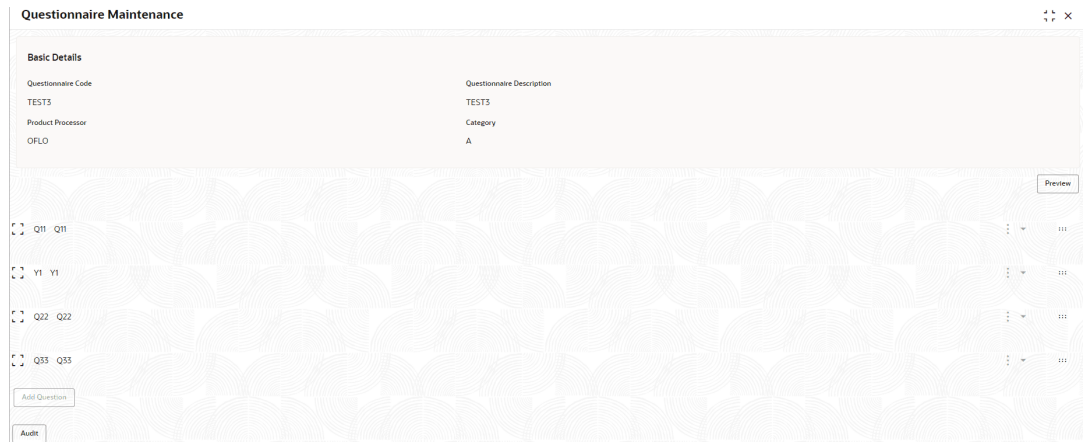
For more information on fields, refer to the field description table.

Table 1-36 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 for 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.
Select Sub-Type	Displays the sub-type of questionnaire.
Short Name	User can modify the short name of the created questionnaire.
Comments	User can modify the comments of the created questionnaire.
Required	Switch the toggle to modify if the question is mandatory or optional.
Add Condition	Click Add Condition to display the existing rule. However, user can create a new rule by clicking Create New Rule option.
Answer Code	Displays the answer code.
Answer Option	User can modify all the expected response for the question configured.

7. Click **Save** to update the modified fields.
 8. Click **View** to view the created logical model.
- The **Questionnaire Maintenance – View** screen displays.

Figure 1-41 Questionnaire Maintenance – View



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

Table 1-37 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.
Select Sub-Type	Displays the sub-type of questionnaire.
Short Name	Displays the short name of the created questionnaire.
Required	Displays if the question is mandatory or optional.
Answer Code	Displays the answer code.
Answer Option	Displays all the expected response for the question configured.

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:

- [Create Validation Model](#)
This topic describes the systematic instructions to create Validation model based on the various input.
- [View Validation Model](#)
This topic describes the systematic instructions to view the list of configured validation model.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and click **Validation Model**.
3. Under **Validation Model**, click **Create Validation Model**.

The **Create Validation Model** screen displays.

Figure 1-42 Create Validation Model

4. 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 1-38 Create Validation Model - Field Description

Field	Description
Validation Model Code	Specify the unique Validation model code.

Table 1-38 (Cont.) Create Validation Model - Field Description

Field	Description
Validation Model Description	Specify a short description for the Validation model.
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
Product Processor	Specify the product processor for which the Validation model is being 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 1-43 Create Validation Model - Selection Criteria

The screenshot shows the 'Create Validation Model' interface. At the top, there are two tabs: 'Selection Criteria' and 'Validation Model'. The 'Selection Criteria' tab is active. Below the tabs, there are two radio buttons: 'Use Existing Rule' and 'Create New Rule', with 'Create New Rule' selected. The main content area is divided into two sections: 'Basic Details' and 'Create Rule'.

Basic Details:

- Validation Model Code:** Text input field, Required.
- Validation Model Description:** Text input field, Required.
- Effective Date:** Date picker, showing 'September 30, 2020', Required.
- Expiry Date:** Date picker, Required.
- Product Processor:** Dropdown menu, showing 'Select', Required.
- Priority:** Text input field, Required.
- Stop On First Error:** Toggle switch, currently off.

Create Rule:

- New:** Button to create a new rule.
- Rules:** Section containing a list of rules.
- Basic Info:** Section with fields for 'Code', 'Description', 'Tag', and 'Select Existing rule' (with a search icon).
- Section1:** Section with an 'Expression Builder' and an 'Add Expression' button.
- Output:** Section with a '+ Add' button and 'No items to display' text.
- Else:** Section with a '+ Add' button and 'No items to display' text.
- Expression:** Section with an 'IF' statement structure showing 'Output Section1' and 'Else'.

At the bottom right of the 'Create Rule' section, there are 'Cancel' and 'Save' buttons.

Table 1-39 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.
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
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 displays if the Data Type is selected as Boolean . <ul style="list-style-type: none"> • True • False

Table 1-39 (Cont.) Create Validation Model - Selection Criteria - Field Description

Field	Description
Output	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. 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
Expression	Displays the expression updated in the expression builder.

- Click the **Validation Model** to define the pricing.
The **Create Validation Model – Validation Model** screen displays.


Figure 1-44 Create Validation Model – Validation Model

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

Table 1-40 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.

Table 1-40 (Cont.) Create Validation Model – Validation Model - Field Description

Field	Description
	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.

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

1.4.2.2 View Validation Model

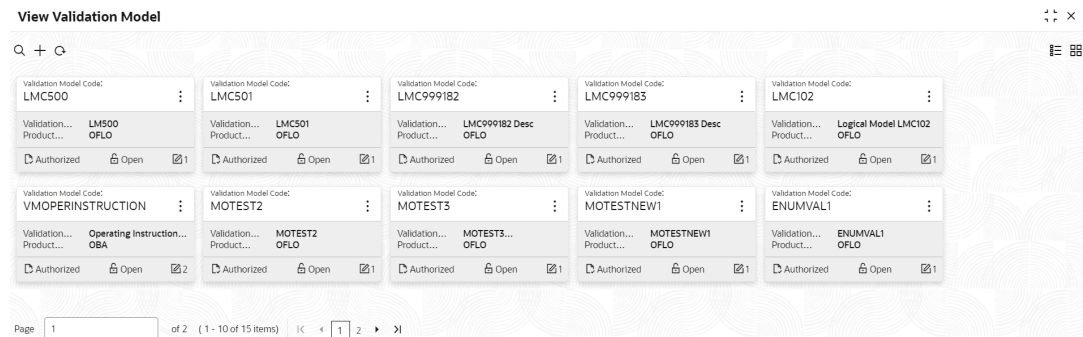
This topic describes the systematic instructions to view the list of configured validation model.

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**.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, and click **Credit Decision**, and then click **Validation Model**.
3. Under **Validation Model**, click **View Validation Model**.

The **View Validation Model** screen displays.

Figure 1-45 View Validation Model



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

Table 1-41 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.

Table 1-41 (Cont.) View Validation Model – Field Description

Field	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


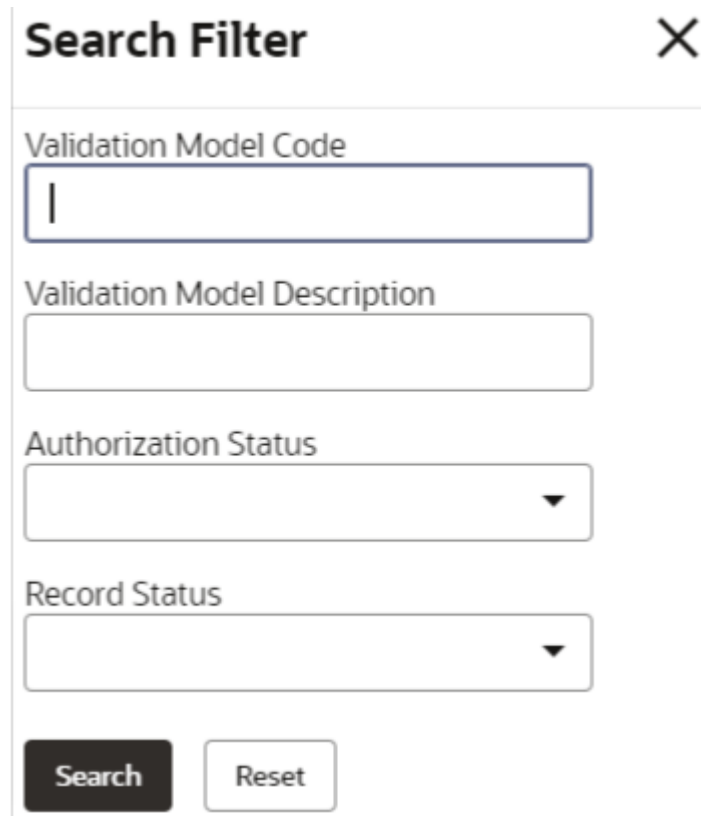
- On **View Validation Model** screen, click  .
The **View Validation Model - Search** screen displays.

Figure 1-46 View Validation Model - Search



Search Filter ✕

Validation Model Code

Validation Model Description

Authorization Status

Record Status

Search

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

Table 1-42 View Validation Model - Search – Field Description

Field	Description
Validation Model Code	Specify the validation model code.

Table 1-42 (Cont.) View Validation Model - Search – Field Description

Field	Description
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


- On **View Validation Model** screen, click  to **Unlock**, **Delete**, **Authorize** or **View** the created validation model.
- Click **Unlock** to modify the created validation model.
The **Validation Model Maintenance - Modify** screen displays.



Figure 1-47 Validation Model Maintenance - Modify

Note

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

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

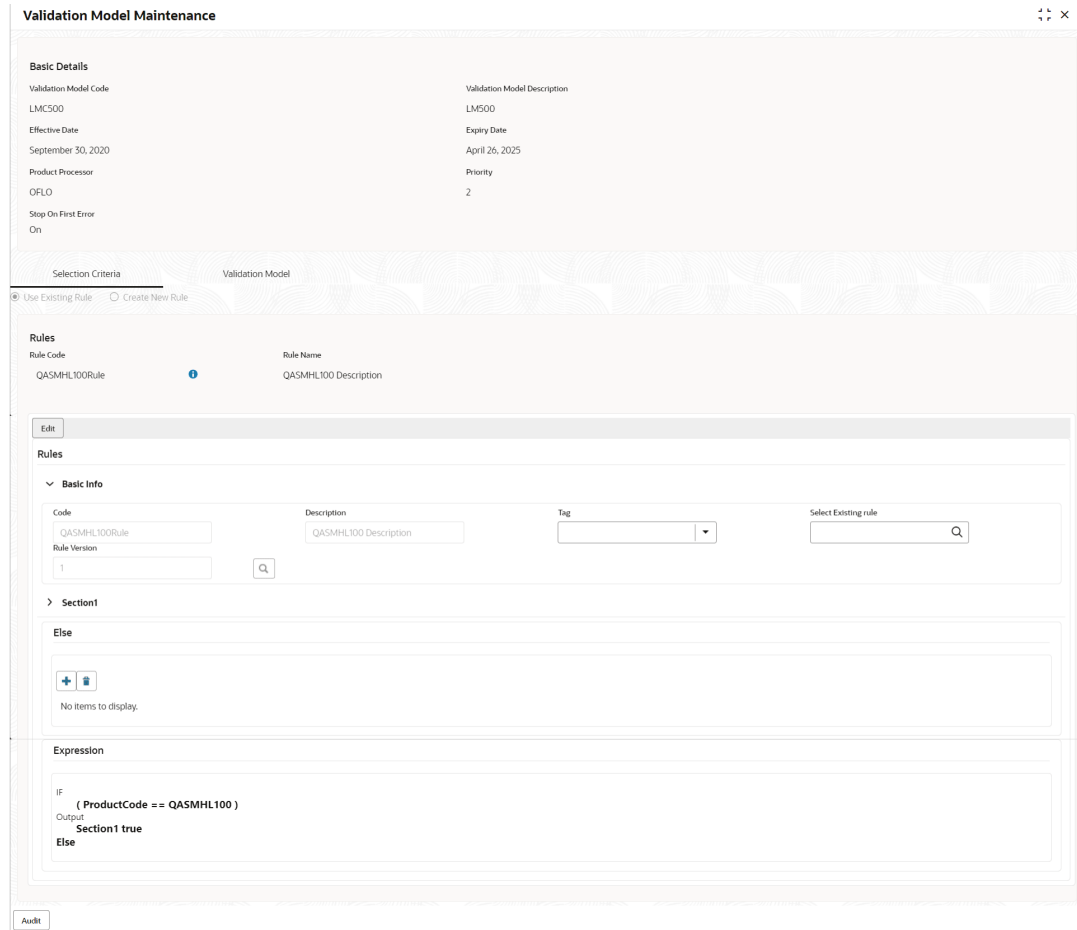
Table 1-43 Validation Model Maintenance - Modify - Field Description

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.
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.
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 1-48 Validation Model Maintenance - View



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

Table 1-44 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.
	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.

Table 1-44 (Cont.) Validation Model Maintenance - View - Field Description

Field	Description
Description	Displays the rule description for the created validation model.
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:

- [Create Borrowing Capacity](#)
This topic describes the systematic instructions to define the borrowing capacity based on the various input.
- [View Borrowing Capacity](#)
This topic describes the systematic instructions to view the borrowing capacity.

1.4.3.1 Create Borrowing Capacity

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

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision** and then click **Borrowing Capacity**.
3. Under **Borrowing Capacity**, click **Create Borrowing Capacity**.

The **Create Borrowing Capacity** screen displays.

Figure 1-49 Create Borrowing Capacity

4. On the **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 1-45 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.

Table 1-45 (Cont.) Create Borrowing Capacity - Field Description

Field	Description
Execution Stage	<p>Select the required option for execution stage from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Before Decision: If this option is selected, amount is calculated before scoring model resolution. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for scoring and pricing. • After Decision: If this option is selected, Amount is calculated after decision and before pricing. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for pricing.

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

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

Figure 1-50 Create Borrowing Capacity - Selection Criteria

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

Table 1-46 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.
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 1-46 (Cont.) Create Borrowing Capacity - Selection Criteria - Field Description

Field	Description
Output	<p>Select the output from the drop-down list.</p> <p>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.

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


Figure 1-51 Create Borrowing Capacity - Eligibility

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

Table 1-47 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.
Rule ID	Select the rule ID from the drop-down list.

Table 1-47 (Cont.) Create Borrowing Capacity - Eligibility - Field Description

Field	Description
	Click this icon to get the information about the rule.

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

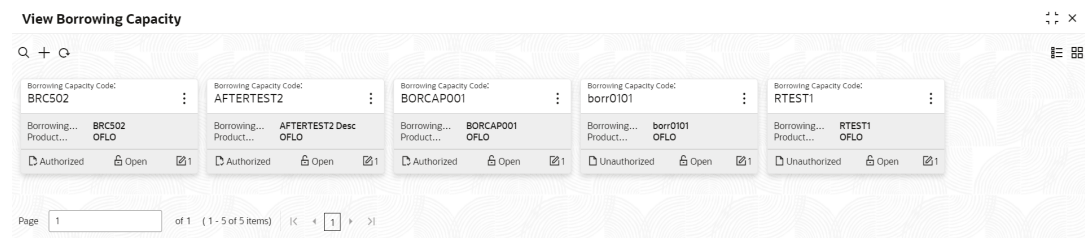
1.4.3.2 View Borrowing Capacity

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**.

- On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
- Under **Configurations**, click **Credit Decision**, and then click **Borrowing Capacity**.
- Under **Borrowing Capacity**, click **View Borrowing Capacity**.

The **View Borrowing Capacity** screen displays.

Figure 1-52 View Borrowing Capacity

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

Table 1-48 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.
Authorization Status	Displays the authorization status of the record. The available options are: <ul style="list-style-type: none"> Authorized Rejected Unauthorized

Table 1-48 (Cont.) View Borrowing Capacity – Field Description

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


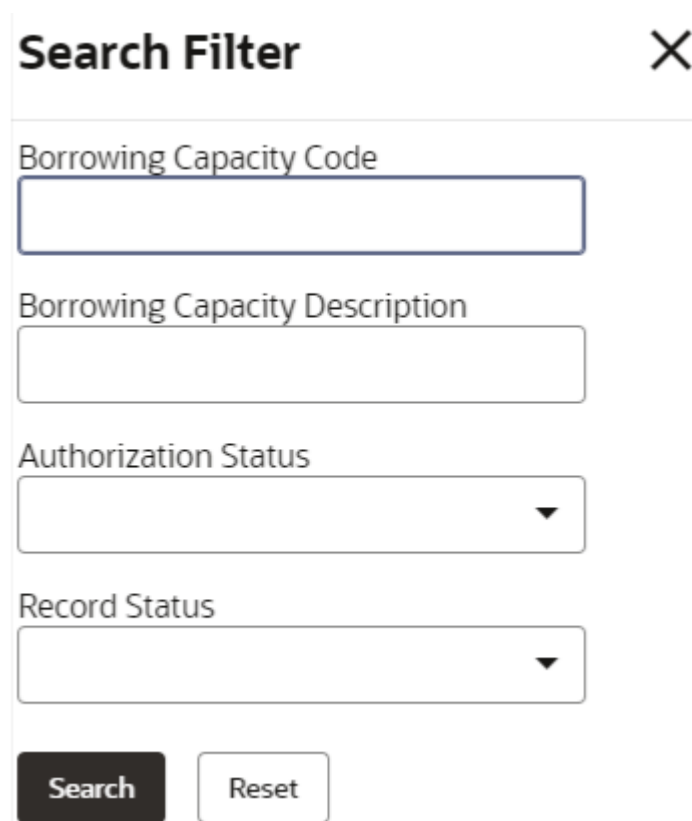
4. On **View Borrowing Capacity** screen, click  .
The **View Borrowing Capacity - Search** screen displays.

Figure 1-53 View Borrowing Capacity - Search


5. 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 1-49 View Borrowing Capacity - Search – Field Description

Field	Description
Borrowing Capacity Code	Specify the borrowing capacity code.

Table 1-49 (Cont.) View Borrowing Capacity - Search – Field Description

Field	Description
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.


6. Click **Search** to display to required borrowing capacity.
 7. On **View Borrowing Capacity** screen, click  to **Unlock, Delete, Authorize** or **View** the created borrowing capacity.
 8. Click **Unlock** to modify the borrowing capacity.
- The **Borrowing Capacity Maintenance - Modify** screen displays.

Figure 1-54 Borrowing Capacity Maintenance - Modify

Note



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

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

Table 1-50 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.

Table 1-50 (Cont.) Borrowing Capacity Maintenance - Modify - 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 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.

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

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

Figure 1-55 Borrowing Capacity Maintenance – View

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

Table 1-51 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.
Create New Rule	Displays the rule code for the created borrowing capacity.
Code	Displays the rule code for borrowing capacity.

Table 1-51 (Cont.) Borrowing Capacity Maintenance - View - Field Description

Field	Description
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:

- [Create Scoring Feature](#)
This topic describes the systematic instructions to configure the scoring feature for determining the credit score.
- [View Scoring Feature](#)
This topic describes the systematic instructions to view the list of scoring feature.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision** and then click **Scoring Feature**.
3. Under **Scoring Feature**, click **Create Scoring Feature**.

The **Create Scoring Feature** screen displays.

Figure 1-56 Create Scoring Feature


- On the **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 1-52 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 .

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

1.4.4.2 View Scoring Feature

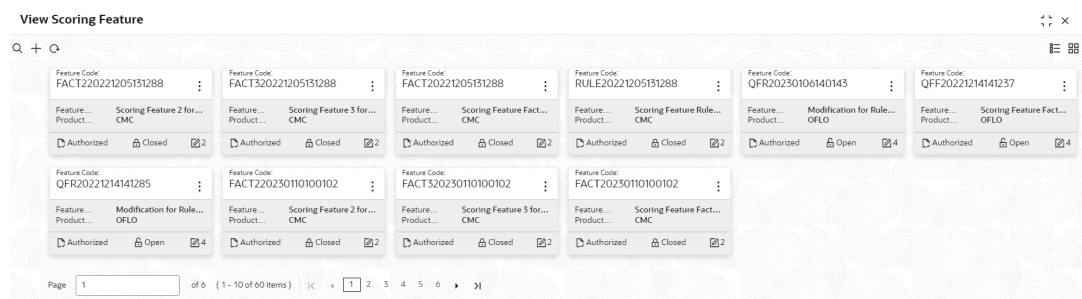
This topic describes the systematic instructions to view the list of scoring feature.

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**.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and click **Scoring Feature**.
3. Under **Scoring Feature**, click **View Scoring Feature**.

The **View Scoring Feature** screen displays.

Figure 1-57 View Scoring Feature



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

Table 1-53 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 available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Modification Number	Displays the number of modification performed on the record.


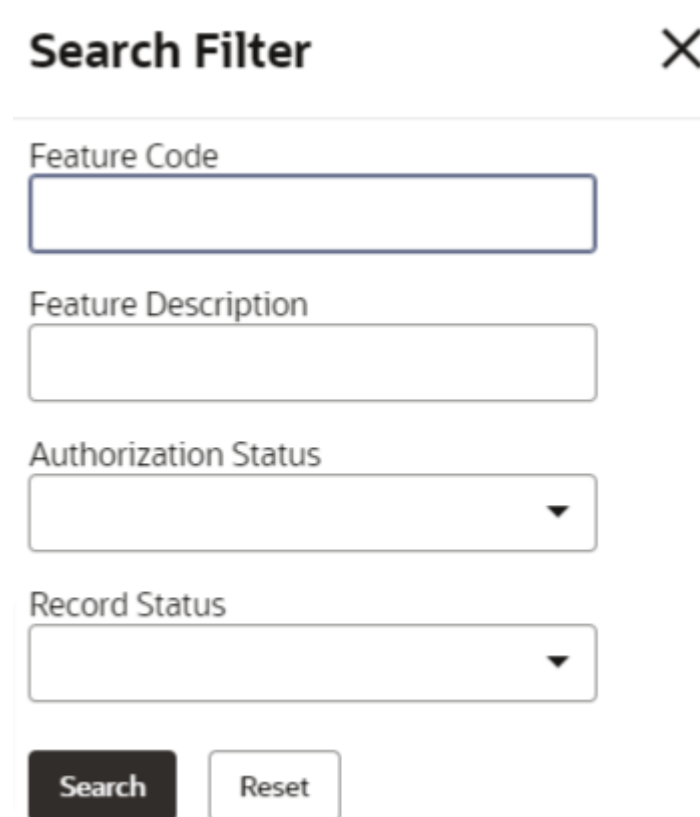
4. On the **View Scoring Feature** screen, click  .
The **View Scoring Feature - Search** screen displays.

Figure 1-58 View Scoring Feature - Search



Search Filter ✕

Feature Code

Feature Description

Authorization Status


Record Status

Search

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

Table 1-54 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

- Click **Search** to display the required scoring feature.
- On **View Scoring Feature** screen, click  to unlock, delete, authorize or view the created scoring feature.
- Click **Unlock** to modify the fields.

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

Figure 1-59 Scoring Feature Maintenance - Unlock
Note

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

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

Table 1-55 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 .
i	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:

- [Create Quantitative Scoring Model](#)
This topic describes the systematic instructions to configure the quantitative scoring model based on the various scoring parameters.

- [View Quantitative Scoring Model](#)
This topic describes the systematic instructions to view the list of configured quantitative scoring model.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Quantitative Scoring Model**.
3. Under **Quantitative Scoring Model**, click **Create Quantitative Scoring Model**.

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

Figure 1-60 Create Quantitative Scoring Model

4. 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 1-56 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

Table 1-56 (Cont.) Create Quantitative Scoring Model - Field Description

Field	Description
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.

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

Figure 1-61 Create Quantitative Scoring Model - Selection Criteria

The screenshot displays the 'Create Quantitative Scoring Model' application window. At the top, there are window control icons. The main area is divided into two tabs: 'Selection Criteria' (active) and 'Scoring Rule'. Under 'Selection Criteria', the 'Basic Details' section contains several input fields: 'Scoring Model' (a dropdown menu set to 'Application Scoring Model'), 'Scoring Model Code' (a text box with a 'Required' label), 'Effective Date' (a date picker set to 'September 30, 2020'), 'Product Processor' (a dropdown menu set to 'OFLO'), 'Scoring Model Description' (a text box with a 'Required' label), 'Expiry Date' (a date picker with a 'Required' label), and 'Priority' (a text box with a 'Required' label'). Below this, there are radio buttons for 'Use Existing Rule' and 'Create New Rule'. The 'Create Rule' section is partially visible, showing a 'New' button and a 'Rules' list. Under 'Basic Info', there are fields for 'Code', 'Description', 'Tag', and 'Rule Version'. The 'Section1' section is currently empty, displaying 'No items to display'. At the bottom right, there are 'Cancel' and 'Save' buttons.

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

Table 1-57 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
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 1-57 (Cont.) Create Quantitative Scoring Model - Selection Criteria - Field Description

Field	Description
Output	<p>Select the output from the drop-down list.</p> <p>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.


- 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 1-62 Create Quantitative Scoring Model - Scoring Rule

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

Table 1-58 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 1-63 Create Quantitative Scoring Model - Feature

Create Quantitative Scoring Model

Basic Details

Scoring Model: Multi-Applicant Scoring Model

Scoring Model Code: [Required]

Effective Date: September 30, 2020 [Required]

Product Processor: Select [Required]

Scoring Model Description: [Required]

Expiry Date: [Required]

Priority: [Required]

Scoring Feature

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

Cancel Save

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

Table 1-59 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.
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 1-64 Create Quantitative Scoring Model - Define Link - Numeric Feature

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

Table 1-60 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.

Table 1-60 (Cont.) Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
Category	Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The 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 1-65 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature

The screenshot shows the 'Create Quantitative Scoring Model' window. It is divided into two main sections: 'Basic Details' and 'Scoring Feature'.

Basic Details: This section contains several input fields:

- Scoring Model:** A dropdown menu currently showing 'Applicant Scoring Model'.
- Scoring Model Code:** A text input field with a 'Required' label below it.
- Scoring Model Description:** A text input field with a 'Required' label below it.
- Effective Date:** A date picker showing 'September 30, 2020' with a 'Required' label below it.
- Expiry Date:** A date picker with a 'Required' label below it.
- Product Processor:** A dropdown menu currently showing 'OFLO'.
- Priority:** A text input field with a 'Required' label below it.

Scoring Feature: This section has a tabbed interface with 'Selection Criteria' and 'Feature' tabs. The 'Feature' tab is active, showing a table with columns: Feature, Weightage (%), Range Type, Define Range/Value, and Enable.

- There are '+', '-' buttons above the table.
- The table has three rows:
 - Row 1: Feature (checkbox), Age Aggregate (dropdown), Weightage (%), Param Percent % (dropdown), Define Range/Value (Define), Enable (toggle).
 - Row 2: Feature (checkbox), Select (dropdown), Weightage (%), Select (dropdown), Define Range/Value (Define), Enable (toggle).

Below the table is a 'Range/Value Definition - Age Aggregate' dialog box:

- 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 % (dropdown).
- Max Value:** A text input field with a 'Required' label below it.

At the bottom of the dialog, there are '+', '-' buttons and a table with columns: Range From, Range To, Percentage, and Category. Below this table, it says 'No data to display.' At the very bottom right of the dialog are 'Done', 'Cancel', and 'Save' buttons.

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

Table 1-61 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.

Table 1-61 (Cont.) Create Quantitative Scoring Model - Define Link –Alphanumeric 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.
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

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

1.4.5.2 View Quantitative Scoring Model

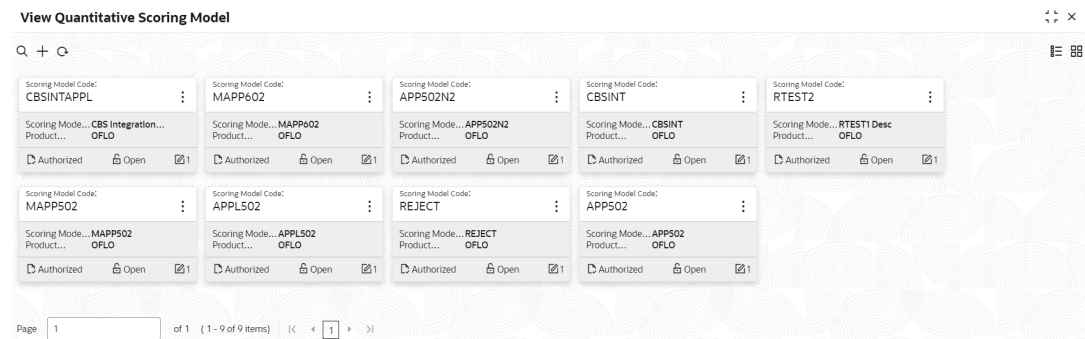
This topic describes the systematic instructions to view the list of configured quantitative scoring model.

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**.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Quantitative Scoring Model**.
3. Under **Quantitative Scoring**, click **View Quantitative Scoring Model**.

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

Figure 1-66 View Quantitative Scoring Model



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

Table 1-62 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 available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Modification Number	Displays the number of modification performed on the record.


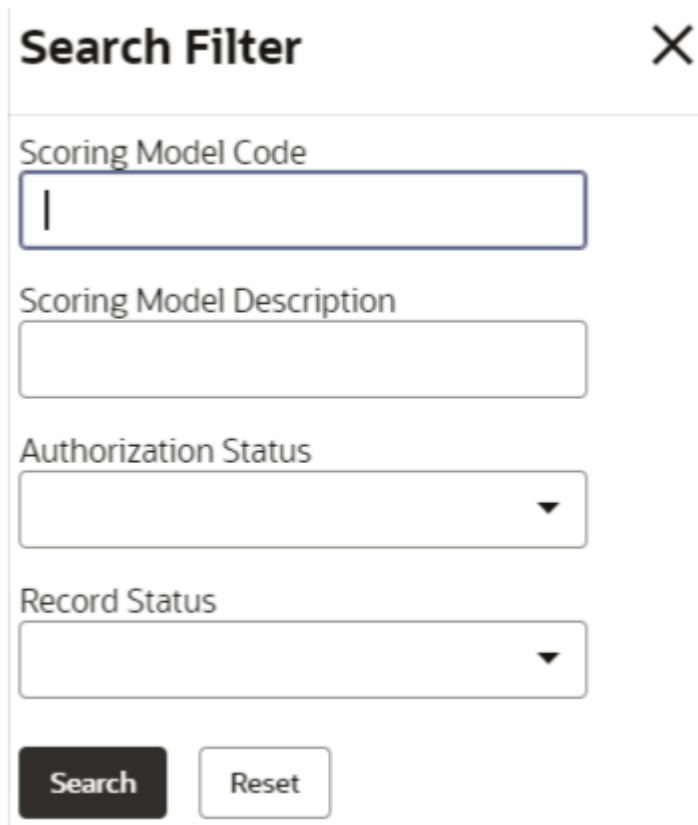
4. On **View Quantitative Scoring Model** screen, click  .
The **View Quantitative Scoring Model - Search** screen displays.

Figure 1-67 View Quantitative Scoring Model - Search



Search Filter ✕

Scoring Model Code

Scoring Model Description

Authorization Status


Record Status

Search

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

Table 1-63 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
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Open • Close

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

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

Figure 1-68 Quantitative Scoring Model Maintenance - Modify

Note

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

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

Table 1-64 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.
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.

Table 1-64 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description

Field	Description
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.

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

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



Figure 1-69 Quantitative Scoring Model Maintenance – View

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

Table 1-65 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.
Rule Code	Displays the rule code for the created quantitative scoring model.

Table 1-65 (Cont.) Quantitative Scoring Model Maintenance - View - Field Description

Field	Description
	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:

- [Create Qualitative Scoring Model](#)
This topic describes the systematic instructions to configure the qualitative scoring model based on the various scoring parameters.
- [View Qualitative Scoring Model](#)
This topic describes the systematic instructions to view the list of configured qualitative scoring model.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Qualitative Scoring**.
3. Under **Qualitative Scoring**, click **Create Qualitative Scoring Model**.

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

Figure 1-70 Create Qualitative Scoring Model

4. 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 1-66 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.

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

Figure 1-71 Create Qualitative Scoring Model - Selection Criteria

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

Table 1-67 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.
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.

Table 1-67 (Cont.) Create Qualitative Scoring Model - 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
Output	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. 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 1-67 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description

Field	Description
Expression	Displays the expression updated in the expression builder.


- 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 1-72 Create Qualitative Scoring Model - Scoring Rule

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

Table 1-68 Create Qualitative 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 **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 1-73 Create Qualitative Scoring Model - Questionnaire

Create Qualitative Scoring Model

Basic Details

Scoring Model
Applicant Scoring Model

Qualitative Scoring Model Code
Required

Effective Date
September 30, 2020

Product Processor
OFLO

Qualitative Scoring Model Description
Required

Expiry Date
Required

Priority
Required

Selection Criteria
Questionnaire

Questionnaire Code
required
QuestionnaireSet3

Questionnaire Name
Qualitative Score Creation Questionnaire

Scoring Feature QuestionnaireSet3

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"/>

Cancel Save

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

Table 1-69 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.
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 1-74 Create Qualitative Scoring Model - Define Link

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

Table 1-70 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

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

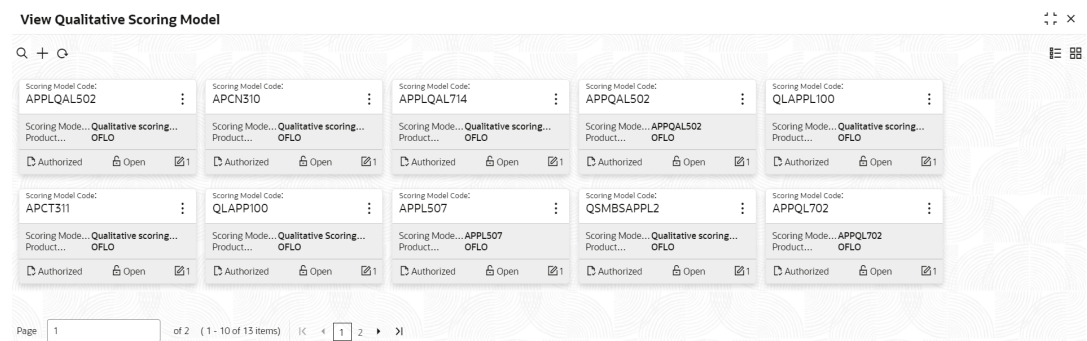
This topic describes the systematic instructions to view the list of configured qualitative scoring model.

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**.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Qualitative Scoring**.
3. Under **Qualitative Scoring**, click **View Qualitative Scoring Model**.

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

Figure 1-75 View Qualitative Scoring Model



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

Table 1-71 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 available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

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

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

Figure 1-76 View Qualitative Scoring Model - Search

Search Filter ✕

Scoring Model Code

Scoring Model Description

Authorization Status

Record Status

Search

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

Table 1-72 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


5. On **View Qualitative Scoring Model** screen, click  to **Unlock, Delete, Authorize,** or **View** the created qualitative scoring model.
6. Click **Unlock** to modify the created qualitative scoring model.
The **Qualitative Scoring Model Maintenance - Modify** screen displays.

Figure 1-77 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 1-73 Qualitative Scoring Model Maintenance - Modify - 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	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.

Table 1-73 (Cont.) Qualitative Scoring Model Maintenance - Modify - Field Description

Field	Description
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.
Category	User can modify the category for the created qualitative scoring model.
Enable	Displays if the question ID is enabled or not.

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

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

Figure 1-78 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	Expiry Date
APPLQAL502	October 31, 2025
Effective Date	Priority
September 30, 2020	10
Product Processor	
OFL0	

Selection Criteria Scoring Rule

Use Existing Rule Create New Rule

Rules

Rule Code	Rule Name
APPL502	APPL502

Rules

▼ **Basic Info**

Code	Description	Tag	Select Existing rule
APPL502	APPL502		<input type="text"/>
Rule Version			<input type="text"/>
1			<input type="text"/>

> **Section1**

Else

No items to display.

Expression

```


IF
  ( ProductCode == HMLN51 )
Output
  Section1 True
Else
  
```

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

Table 1-74 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.

Table 1-74 (Cont.) Qualitative Scoring Model Maintenance - View - Field Description

Field	Description
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.
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:

- [Create Decision Grade Matrix](#)
This topic describes the systematic instructions to create decision and grade matrix by updating various details.
- [View Decision Grade Matrix](#)
This topic describes the systematic instructions to view the decision grade matrix.

1.4.7.1 Create Decision Grade Matrix

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

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Decision Grade Matrix**.
3. Under **Decision Grade Matrix**, click **Create Decision Grade Matrix**.

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

Figure 1-79 Create Decision Grade Matrix

4. On the **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 1-75 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.

5. 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 1-80 Create Decision Grade Matrix - Selection Criteria

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

Table 1-76 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.
+ 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.

Table 1-76 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description

Field	Description
Operator	<p>Select the comparison operator from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • < • > • + • = • % • != • - • >= • <= • * • / • Contains • In • Matches • NotMatches • NotContains • Notin
Data Type	<p>Select the data type for the fact or rule. Once 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.

6. 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 1-81 Create Decision Grade Matrix - Decision Matrix

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

Table 1-77 Create Decision Grade Matrix - Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained. On click of Add Column , all the features are shown in the drop down list. Select the feature to be added. Click save to add the feature. If the feature is numeric type, two columns gets added in the table From and To. If the feature is character/alphanumeric type one column Value gets added. System should not save, if no feature have been added. User can click Cancel to close the window.
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 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.

Table 1-77 (Cont.) Create Decision Grade Matrix - Decision Matrix - Field Description

Field	Description
Decision	Specify the decision of an application from the drop-down list. The values are configurable based on the look up values maintained. The 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 .

7. 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 1-82 Create Decision Grade Matrix - Grade Matrix

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

Table 1-78 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.

Table 1-78 (Cont.) Create Decision Grade Matrix - Grade Matrix - Field Description

Field	Description
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.
X	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.
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 .

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

1.4.7.2 View Decision Grade Matrix

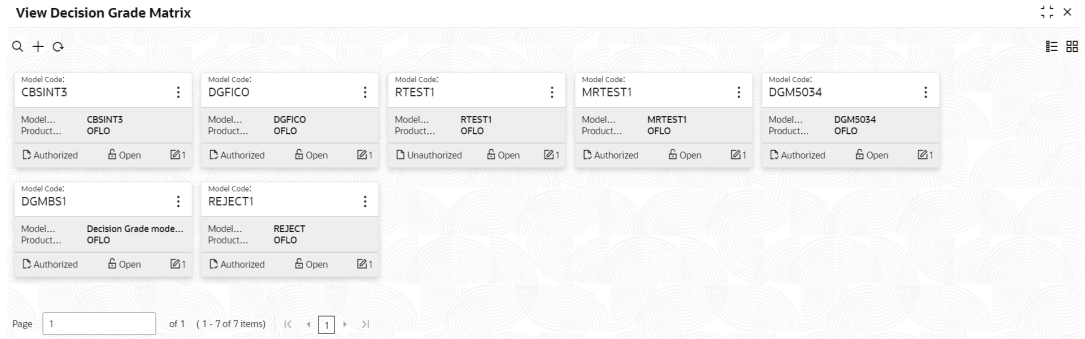
This topic describes the systematic instructions to view the decision grade matrix.

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**.

- On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
- Under **Configurations**, click **Credit Decision**, and then click **Decision Grade Matrix**.
- Under **Decision Grade Matrix**, click **View Decision Grade Matrix**.

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

Figure 1-83 View Decision Grade Matrix



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

Table 1-79 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 the **View Decision Grade Matrix** screen, click  .
The **View Decision Grade Matrix - Search** screen displays.

Figure 1-84 View Decision Grade Matrix - Search

Search Filter ✕

Model Code

Model Description

Authorization Status

Record Status

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

Table 1-80 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


5. On **View Decision Grade Matrix** screen, click  to **Unlock, Delete, Authorize** or **View** the created decision grade matrix.
6. Click **Unlock** to modify the created decision grade matrix.
The **Decision Grade Maintenance - Modify** screen displays.

Figure 1-85 Decision Grade Maintenance - Modify

Note

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

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

Table 1-81 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 1-82 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 1-83 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.
Expression	Displays the expression updated in the expression builder for the created decision grade matrix.

Table 1-84 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

Table 1-84 (Cont.) Decision Matrix - Field Description

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

Table 1-85 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

7. Click **Save** to update the modified fields.
8. Click **View** to view the decision grade matrix.

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

Figure 1-86 Decision Grade Maintenance – View

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

Table 1-86 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 1-87 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.

Table 1-87 (Cont.) Selection Criteria - Field Description

Field	Description
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 1-88 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 1-89 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 1-90 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.

Table 1-90 (Cont.) Grade Matrix - Field Description

Field	Description
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:

- [Create Pricing Model](#)
This topic describes the systematic instructions to create pricing model based on various pricing parameter by updating various details.
- [View Pricing Model](#)
This topic describes the systematic instructions to view the list of pricing model.

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.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Pricing Model**.
3. Under **Pricing Model**, click **Create Pricing Model**.

The **Create Pricing Model** screen displays.

Figure 1-87 Create Pricing Model

Create Pricing Model

Basic Details

Pricing Code Required

Effective Date Required

Product Processor Required

Filter Value

Pricing Description Required

Expiry Date Required

Priority Required

Selection Criteria Price Definition

Use Existing Rule Create New Rule

Rules

Rule Code Required

Rule Name

Cancel Save

- On the **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 1-91 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.

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

Figure 1-88 Create Pricing Model – Selection Criteria

The screenshot displays the 'Create Pricing Model' application window. It is divided into two main sections: 'Basic Details' and 'Create Rule'.

Basic Details: This section contains several input fields, all marked as 'Required':

- Pricing 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.
- Filter Value: A text input field.
- Pricing Description: A text input field.
- Expiry Date: A date picker.
- Priority: A text input field.

Create Rule: This section is currently selected and contains:

- A 'New' button at the top left.
- A 'Rules' section with a 'Basic Info' subsection containing:
 - Code: A text input field.
 - Description: A text input field.
 - Tag: A dropdown menu.
 - Select Existing rule: A search input field.
 - Rule Version: A text input field with a search icon.
- A 'Section1' subsection containing:
 - Expression Builder: A large text area with an '+ Add Expression' button.
 - Output: A list area showing 'No items to display' with '+', '-', and refresh icons.
 - Else: A list area showing 'No items to display' with '+', '-', and refresh icons.
 - Expression: A list area showing 'IF' and 'Output Section1 Else'.

At the bottom right of the 'Create Rule' section, there are 'Cancel' and 'Save' buttons.

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

Table 1-92 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.
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.

Table 1-92 (Cont.) Create Pricing Model – 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
Output	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. 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
Expression	Displays the expression updated in the expression builder.

6. Click **Price Definition** to define the pricing.

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

Figure 1-89 Create Pricing Model – Price Definition (Flat)

The screenshot shows the 'Create Pricing Model' interface 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 unselected), Link a Rule? (Yes/No buttons), 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 1-93 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 .
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 .

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

The **Add Features** popup screen displays.

Figure 1-90 Add Features

Add Features

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

Select Feature Name from the list

Link a Rule?

Yes No

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

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

Figure 1-91 Create Pricing Model – Price Definition (Tiered)

Create Pricing Model

Basic Details

Pricing Code Required

Pricing Description Required

Effective Date Required

Expiry Date Required

Product Processor Required

Priority Required

Filter Value

Price Definition

Minimum Rate Required

Maximum Rate Required

Rate Type
 Flat
 Tiered

Rate

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

Add columns to define Rates

+ Add Column

	Age	Rate %
<input type="checkbox"/>	From	To
<input type="checkbox"/>		

Cancel Save

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

Table 1-94 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 .
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 .

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

1.4.8.2 View Pricing Model

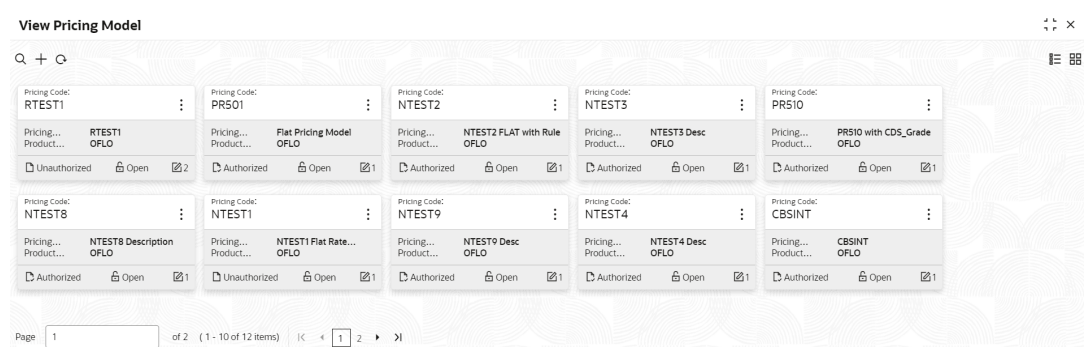
This topic describes the systematic instructions to view the list of pricing model.

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**.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Pricing Model**.
3. Under **Pricing Model**, click **View Pricing Model**.

The **View Pricing Model** screen displays.

Figure 1-92 View Pricing Model



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

Table 1-95 View Pricing Model – Field Description

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

4. On the **View Pricing Model** screen, click .

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

Figure 1-93 View Pricing Model - Search

Search Filter ✕

Pricing Code

Pricing Description

Authorization Status


Record Status

Search

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

Table 1-96 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

5. On **View Pricing Model** screen, click  to unlock, delete, authorize or view the created pricing model.
6. Click **Unlock** to modify the fields.

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

Figure 1-94 Pricing Model Maintenance - Unlock


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

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

Table 1-97 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.

Table 1-97 (Cont.) Pricing Model Maintenance - Unlock - Field Description

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

- [Create Strategy Configuration](#)
This topic describes the systematic instructions to create strategy configuration as per the requirement.
- [View Strategy Configuration](#)
This topic describes the systematic instructions to view the list of strategy configuration.

1.4.9.1 Create Strategy Configuration

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

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Strategy Configuration**.
3. Under **Strategy Configuration**, click **Create Strategy Configuration**.

The **Create Strategy Configuration** screen displays.

Figure 1-95 Create Strategy Configuration

4. 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 1-98 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 1-98 (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 • SME
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.

5. 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**.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Credit Decision**, and then click **Strategy Configuration**.
3. Under **Strategy Configuration**, click **View Strategy Configuration**.

The **View Strategy Configuration** screen displays.

Figure 1-96 View Strategy Configuration



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

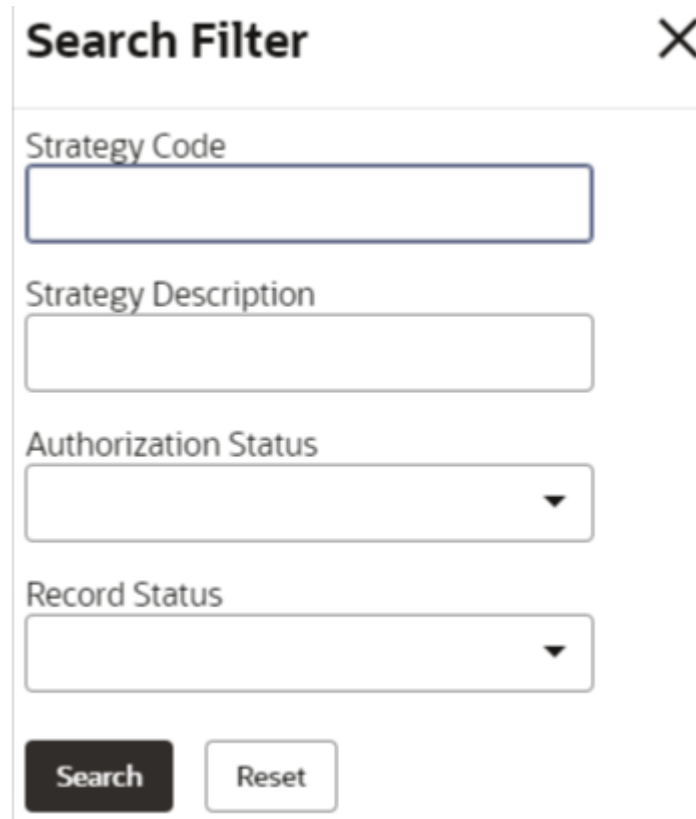
Table 1-99 View Strategy Configuration - Field Description

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

4. On the **View Decision Grade Matrix** screen, click .

The **View Strategy Configuration - Search** screen displays.

Figure 1-97 View Strategy Configuration - Search




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

Table 1-100 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

5. Click **Search**.

The screen displays the records based on selected search criteria.

6. On the **View Strategy Configuration** screen, click  to unlock delete, authorize or view the created strategy configuration.
7. To authorize the strategy configuration, see the Authorization process.

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

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

Figure 1-98 Strategy Configuration Maintenance - Unlock

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

Table 1-101 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.
Steps	Specify the steps defined for the created strategy configuration.

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

1.5 Inbound Documents

This topic describes information about inbound documents.

Inbound documents are the documents that are collected from applicants during the origination process, such as identity proof, address, and business-related documents. These documents are categorized and configured based on the specific product and applicant details, ensuring that users can view only the relevant documents for each case. The system can manage which document types are needed, set up rules for validation and approval, and control who can access or authorize them.

This topic contains the following sub-topics:

- [Document Category](#)
This topic describes the information about document category configuration.
- [Document Policy](#)
This topic describes the information about document policy configuration.

1.5.1 Document Category

This topic describes the information about document category configuration.

Document Category is used to group similar types of documents, and helps to manage, validate, and track them during the origination process. It allows users to specify which document categories are required for each product or applicant type and to define validation rules for each category based on business requirements.

This topic contains the following sub-topics:

- [Create Document Category](#)
This topic describes the systematic instructions to create document category.
- [View Document Category](#)
This topic describes the systematic instructions to view document category.

1.5.1.1 Create Document Category

This topic describes the systematic instructions to create document category.

The Create Document Category enables bank user to classify similar types of documents based on product and applicant type.

To create document category

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Inbound Documents** and click **Document Category** and then click **Create Document Category**.

The **Create Document Category** screen displays.

Figure 1-99 Create Document Category

- Specify the fields on the **Create Document Category** screen.
For more information, refer to the fields description table below.

Note

The fields marked as Required are mandatory.

Table 1-102 Create Document Category – Field Description

Field	Description
Category ID	Specify the category ID to define document category. Note: The maximum length is 16 characters.
Description	Specify the description of document category ID. Note: The maximum length is 256 characters.
Entity	Select the source entity from the drop-down list.
Customer Type	Select the customer type from the drop-down list. The drop-down options are shown based on the source entity selected in the Entity field.
Add Document	Click this button to add documents in the table.
Document Name	Select the document from the drop-down list.
Mandatory	<ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to set the document as mandatory. Switch <input type="checkbox"/> to set the document as optional.
Number of Mandatory Documents	Specify the number of mandatory documents.

- Perform one of the following actions on this screen:
 - Click **Cancel** to cancel the added records.
 - Click **Save** to save the added records and close the screen.

A new category tile is created on the **View Document Category** screen.

1.5.1.2 View Document Category

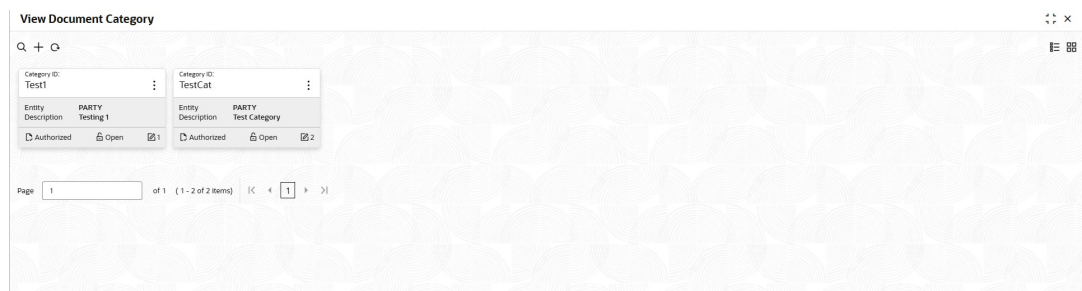
This topic describes the systematic instructions to view document category.

Oracle Banking Origination supports to view the document category created. The View Document Category allows the user to view all of the authorized, un-authorized and closed document category. Authorize option is also available for supervisor users for approving un-authorized document category.

1. On the **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Inbound Documents** and click **Document Category** and then click **View Document Category**.

The **View Document Category** screen displays.


Figure 1-100 View Document Category



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

Table 1-103 View Document Category - Field Description

Field	Description
Category ID	Displays the category ID.
Entity	Displays the source entity associated with category ID.
Description	Displays the description of the category ID.
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.

3. Click  on the **Document Category** tile to perform the following actions on the added record.

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

Table 1-104 View Document Category – Option Description

Field	Description
View	Click View to view the authorized or unauthorized document category.
Unlock	Click Unlock to edit the document category information. System will not allow to edit the Category ID field.
Copy	Click Copy to copy the authorized or unauthorized document category to quickly create new document category.
Authorize	User with supervisor access will be able to authorize the unauthorized document category. Once approved, the document category status changes to Authorized .
Delete	Click Delete to delete the unauthorized document category and no more required.
Close	Click Close to deactivate a document category. User can close only authorized document category.


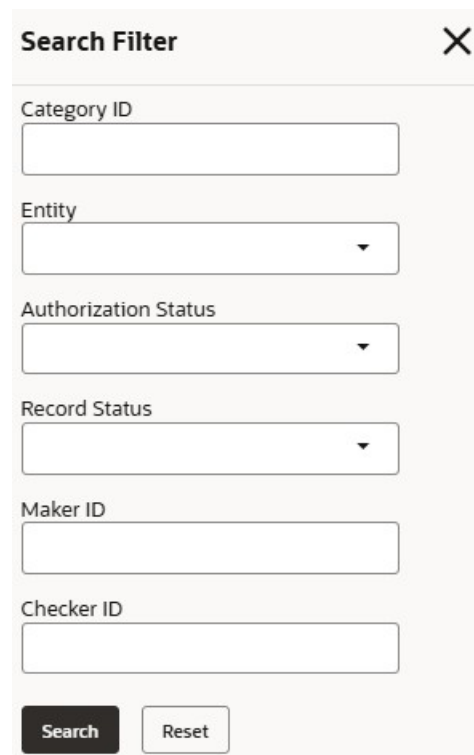
4. On **View Document Category** screen, click  .
The **View Document Category - Search Filter** screen displays.

Figure 1-101 View Document Category - Search Filter


Search Filter ✕

Category ID

Entity

Authorization Status

Record Status




Maker ID

Checker ID

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

Table 1-105 View Document Category - Search Filter

Field	Description
Category ID	Specify the category ID to search.
Entity	Specify the source entity.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized • Rejected
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Open • Close
Maker ID	Specify the maker ID.
Checker ID	Specify the checker ID.

5. Click  to create a new document category on the **Create Document Category** screen.
6. Click  to refresh the screen.
7. Click  to close the screen.

1.5.2 Document Policy

This topic describes the information about document policy configuration.

Documents Policy defines the rules for which documents are required, optional, or restricted for each product, and applicant type. It ensures that document collection complies with the bank's policy and business standards by controlling which documents are optional and which are mandatory, and how they are validated. By using a documents policy, banks can standardize document handling, and ensure that only the necessary and approved documents are requested and processed at each step of the origination process.

This topic contains the following sub-topics:

- [Create Document Policy](#)
This topic describes the systematic instructions to create document policy.
- [View Document Policy](#)
This topic describes the systematic instructions to view the created document policy information.

1.5.2.1 Create Document Policy

This topic describes the systematic instructions to create document policy.

The Create Document policy enables users to configure triggers to use the desired document category as per workflow and stages in the journey and also assign an expiry date to the policy.

To create document policy

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.

- Under **Configurations**, click **Inbound Documents** and click **Document Policy** and then click **Create Document Policy**.

The **Create Document Policy** screen displays.

Figure 1-102 Create Document Policy

- Specify the fields on the **Create Document Policy** screen.
For more information, refer to the fields description table below.

Note

The fields marked as Required are mandatory.

Table 1-106 Create Document Policy – Field Description

Field	Description
Document Policy ID	Specify the policy ID to define document policy. Note: The maximum length is 16 characters.
Policy Description	Specify the description of document policy ID. Note: The maximum length is 256 characters.
Document Entity	Select the document entity from the drop-down list.
Effective Date	Select the effective date from the calendar.

- Click **Add Event** to add event details.
The **Bureau Details** screen displays.

Figure 1-103 Bureau Details

The screenshot shows a 'Bureau Details' form with the following fields and options:

- Event**: Required (dropdown menu)
- Workflow Name**: Required (dropdown menu)
- Stage**: Required (dropdown menu)
- Customer Type**: Required (dropdown menu)
- Party Role**: Required (text input)
- Rule Name**: Required (dropdown menu)
- Linkage Type**: Radio buttons for **Rule** (selected) and **Category**

Buttons for 'Save' and 'Cancel' are located at the bottom right of the form.

5. Specify the fields on the **Bureau Details** screen.
For more information, refer to the fields description table below.

Note

The fields marked as Required are mandatory.

Table 1-107 Bureau Details – Field Description

Field	Description
Event	Select the event from the drop-down list. The drop-down options are shown based on the product configuration.
Workflow Name	Select the workflow name from the drop-down list. The drop-down options are shown based on the event selected.
Stage	Select the stage from the drop-down list. The drop-down options are shown based on the workflow selected.
Customer Type	Select the customer type from the drop-down list. The drop-down options are shown based on the entity selected.
Party Role	Select the party role from the option list. The available options are: <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner

Table 1-107 (Cont.) Bureau Details – Field Description

Field	Description
Linkage Type	Select one of the following linkage types. The available options are: <ul style="list-style-type: none"> • Rule • Category
Rule Name	Select the rule name from the drop-down list. The drop-down options are shown based on rules maintained on the Rule Maintenance screen. This field appears if the linkage type is selected as Rule .
Category Name	Select the category name from the drop-down list. The drop-down options are shown based on categories maintained for the selected customer type. This field appears if the linkage type is selected as Category .

6. After captured the required details, perform one of the following actions on the **Bureau Details** screen:

- Click **Cancel** to cancel the added records.
- Click **Save** to save the added records.

The captured details are added in the event table on the **Create Document Policy** screen.

Figure 1-104 Create Document Policy with Event Details

The screenshot shows the 'Create Document Policy' interface. At the top, there are input fields for 'Document Policy ID' (PD02859), 'Policy Description' (Test Document Policy), and 'Document Category' (Party). Below these is the 'Effective Date' set to March 28, 2026, and an 'Add Event' button. The main part of the screen is a table with the following data:

Event	Stage	Customer Type	Rule	Linkage	Rule Name	Document Category	Actions
Document Quick Link	BNPLACCOPEN - Open Account	Individual	Primary	Category		karanes2	
Document Quick Link	HOMELoan - Application Enrichment	Small and Medium Business	Joint	Rule	ADVICE_SavingOffer_sub1		

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

7. On the event table, perform the following actions:
- Click on the **Rule Name** link to view the rule expression and its output.
 - Click on the **Document Category** link to view document category details on the **Category Description** screen.
8. Perform one of the following actions on this screen:
- Click **Cancel** to cancel the added records.
 - Click **Save** to save the added records and close the screen.

A new policy tile is created on the **View Document Policy** screen.

1.5.2.2 View Document Policy

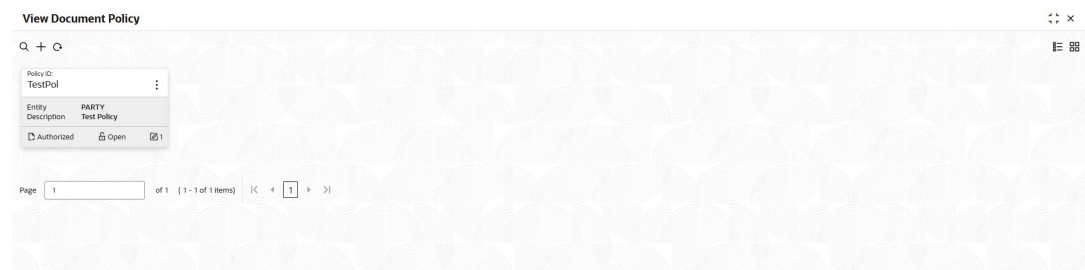
This topic describes the systematic instructions to view the created document policy information.

Oracle Banking Origination supports to view the document policy created. The View Document Policy allows the user to view all of the authorized, un-authorized and closed document policy. Authorize option is also available for supervisor users for approving unauthorized document policy.

1. On the **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Inbound Documents** and click **Document Policy** and then click **View Document Policy**.

The **View Document Policy** screen displays.


Figure 1-105 View Document Policy



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

Table 1-108 View Document Policy - Field Description

Field	Description
Policy ID	Displays the policy ID.
Entity	Displays the source entity associated with policy ID.
Description	Displays the description of the policy ID.
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.

3. Click  on the **Document Policy** tile to perform the following actions on the added record.

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

Table 1-109 View Document Policy – Option Description

Field	Description
View	Click View to view the authorized or unauthorized document policy.
Unlock	Click Unlock to edit the document policy information. System will not allow to edit the Policy ID field.
Copy	Click Copy to copy the authorized or unauthorized document policy to quickly create new document policy.
Authorize	User with supervisor access will be able to authorize the unauthorized document policy. Once approved, the document policy status changes to Authorized .
Delete	Click Delete to delete the unauthorized document policy and no more required.
Close	Click Close to deactivate a document policy. User can close only authorized document policy.


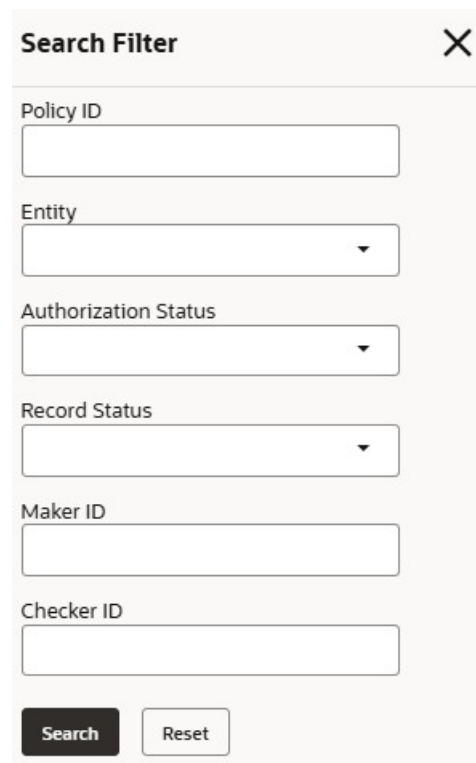
4. On **View Document Policy** screen, click  .
The **View Document Policy - Search Filter** screen displays.

Figure 1-106 View Document Policy - Search Filter


Search Filter ✕

Policy ID

Entity

Authorization Status

Record Status




Maker ID

Checker ID

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

Table 1-110 View Document Policy - Search Filter

Field	Description
Policy ID	Specify the Policy ID to search.
Entity	Specify the source entity.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized • Rejected
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Open • Close
Maker ID	Specify the maker ID.
Checker ID	Specify the checker ID.

5. Click  to create a new document policy on the **Create Document Policy** screen.
6. Click  to refresh the screen.
7. Click  to close the screen.

1.6 Origination Preferences

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

User can maintain pre-defined origination parameters on this screen, allowing the bank to define generic parameters governing the application's behavior during account opening.

This screen comprises of the following sections:

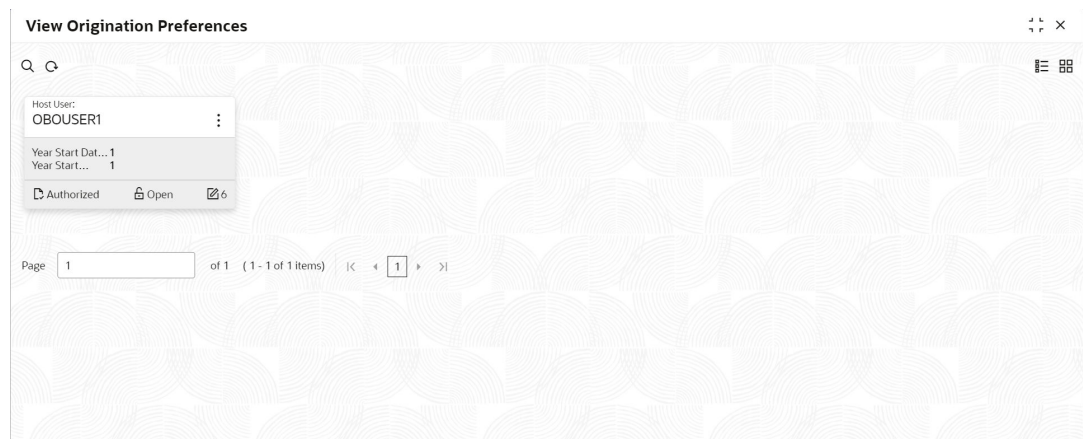
- **Generic Parameters:** The user can define parameters for dashboard widgets, age limits and nominees for minors, funding, lending, incomplete application expiry, dedupe, address stability, and loan stimulation and quick assessments in this section.
- **Credit and Compliance :** The user can define the credit decision threshold limits at the insider and executive officer levels, as well as the annual percentage rate parameters, in this section.
- **Offer:** The user can define downsell offer expiry parameters in this section.
- **Integration:** The user can define the host integration, address search, AI assistance, product advisor, and DocuSign parameters in this section.
- **Collateral Parameters:** The user can define preferences for each available collateral type in this section.

To edit origination preferences:

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, then click **Origination Preference**.
3. Under **Origination Preference**, click **View Origination Preference** to view already defined preferences.

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


Figure 1-107 View Origination Preferences



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

Table 1-111 View Origination Preferences - 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.

- Click  on the top right of the tile and click **Unlock**.

The **Origination Preferences** screen displays in edit mode.

Figure 1-108 Origination Preference - Edit

Origination Preferences ✖

Generic Parameters

Application Entry in the initiate stage Branch Code Required for Batch Processing: 000 Early KYC Rule: KYC_Rule Operating Instruction Rule: OP_Rule

Minor Rule:

Widget Parameters

Start Day for filter: 2	Start Month for filter: 1	Loan Offer nearing Expiry - bucket one in days: 5	Loan Offer nearing Expiry - bucket two in days: 10
Loan Offer nearing Expiry - bucket three in days: 21	Application nearing Expiry - bucket one in days: 5	Application nearing Expiry - bucket two in days: 10	Application nearing Expiry - bucket three in days: 21
My Applications - bucket one in days: 2	My Applications - bucket two in days: 5	My Applications - bucket three in days: 10	My Applications - bucket four in days: 21

Minor Age For Nominees

Savings Minor Age: 18 Term Deposit Minor Age: 26

Interest Rate Display Preference

Display Preference: AER APY Display Annual Cost: APR

Funding Parameters

Current and Savings Account Initial Funding by Cheque: Manual	Current and Savings Account Initial Funding by Cash: Manual	Current and Savings Account Initial Funding by Account: Manual
TD Account Funding by Cheque: Manual	TD Account Funding by Cash: Manual	TD Account Funding by Account: Manual
		TD Account Funding by GL: Host

Lending Parameters

Loan Against Deposit Threshold: 100

Incomplete Application Expiry

Incomplete Application Expiry Period (in Days): 30 Lead Days for Incomplete Application Expiry Period Alert: 10 Lag Days for Incomplete Application Expiry Period Alert: 1

Debt Parameters

Application debase: Customer debase:

Address Stability

Applicable Address Types: Address Stability Applicable Products: Address Stability (Years): 0

Loan Simulation & Quick Assessment

Default Stage: Equated Periodic Installment Default Loan Frequency: Monthly Inactive Loan Simulation Expiry Period (in days): 1

Credit and Compliance

Insider Credit Threshold

Insider Credit Threshold Currency: USD Insider Credit Threshold: 40,000.00 Executive Officer Credit Threshold Currency: USD Executive Officer Credit Threshold: 60,000.00

Offer

Downsell Offer Expiry Period (in Days): 90 Lead Days for Downsell Offer Expiry Alert: 15 Lag Days for Downsell Offer Expiry Alert: 1

Integration

Host User: Direct Banking URL: Finicity Mode: Branch Visit

Enable OCR for Document Extraction: Collateral System Integration: Enable Fetch Vehicle Details: Account Opening Prediction:

Enable Address Search

Customer Information Data Segment: Add-On Card Holder Data Segment: Collateral Data Segment: Subclor Details:

Nominee / Guardian for Current and Savings: Nominee / Guardian for Term Deposit:

DocuSign

DocuSign Key File: File Uploaded Successfully

Collateral Parameters

Collateral Type	Upfront Valuation	Valuation Rule	Charge Type	Sensitivity of Charge	Defer Perfection	Action
Property	<input type="checkbox"/>		Mortgage, Equitable Mortgage, Registered Mortgage	Primary, Secondary, Part Pass	<input type="checkbox"/>	<input type="button" value="✎"/>
Guarantee	<input type="checkbox"/>		Pledge	Primary	<input type="checkbox"/>	<input type="button" value="✎"/>
Vehicle	<input checked="" type="checkbox"/>	RL_VAL_MODE - Valuation Mode	Hypothecation	Primary	<input checked="" type="checkbox"/>	<input type="button" value="✎"/>
Precious Metal	<input type="checkbox"/>		Pledge	Primary	<input type="checkbox"/>	<input type="button" value="✎"/>
Deposits	<input type="checkbox"/>		Lien	Primary, Secondary	<input type="checkbox"/>	<input type="button" value="✎"/>
Bonds	<input type="checkbox"/>		Pledge	Primary	<input type="checkbox"/>	<input type="button" value="✎"/>
Stocks	<input type="checkbox"/>		Pledge	Primary	<input type="checkbox"/>	<input type="button" value="✎"/>
Insurance	<input type="checkbox"/>		Assignment	Primary	<input type="checkbox"/>	<input type="button" value="✎"/>
Accounts Receivable	<input type="checkbox"/>		Assignment	Primary	<input type="checkbox"/>	<input type="button" value="✎"/>
Inventory (Stock of Material)	<input type="checkbox"/>		Assignment	Primary	<input type="checkbox"/>	<input type="button" value="✎"/>

- Specify the details in the relevant data fields.

Note

The fields which are marked with **Required** are mandatory.

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

Table 1-112 Origination Preferences - Edit – Field Description

Field	Description
Generic Parameters	In this section user can capture generic parameters.
Application Entry in the Initiate stage	Switch <input type="checkbox"/> to enable the application entry option while initiating the account opening application.
Branch Code Required for Batch Processing	Specify the branch code that processes the batch.
Early KYC Rule	Specify the early KYC rule. The Applicant data segment initiates the early KYC process based on the specified early KYC rules.
Operating Instruction Rule	Specify the operating instruction rule to define the mode of operation (example: Single or Joint) based on the account holder relationships.
Minor Rule	Specify the minor rule to identify whether the applicant is minor or not.
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.

Table 1-112 (Cont.) Origination Preferences - Edit – Field Description

Field	Description
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.
My Applications - buckets one in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within one day. 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.
My Applications - buckets two in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within two day. 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.
My Applications - buckets three in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within three day. 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.
My Applications - buckets four in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within four day. Based on this number of days the system calculates and displays the count of applications in the fourth 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.
Interest Rate Display Preferences	In this section, users can choose whether to display the interest rate while retail origination.
Display Preference	Select a display preference from the drop-down to determine which interest rate is displayed on the Origination screen. The available options are: <ul style="list-style-type: none"> • Display Annual Yield • Display Annual Cost Users can configure these fields if the host is able to calculate the rates.

Table 1-112 (Cont.) Origination Preferences - Edit – Field Description

Field	Description
Display Annual Yield	This field appears when the display preference is selected as Display Annual Yield . Select one of the following interest rates to display on applicable deposits. <ul style="list-style-type: none"> • Annual Percentage Yield (APY) • Annual Equivalent Rate (AER)
Display Annual Cost	Displays the Annual Percentage Rate (APR) interest rate for loans.
Funding Parameters	In this section user can define the funding parameters.
Current and Savings Account Initial Funding by Cheque	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cheques. The available option is Manual process.
Current and Savings Account Initial Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash. The available options are: <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 cheque.
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
TD Account Funding by GL	Specify the preferences of initial funding for term deposit accounts. This preferences are specific to funding that are initiate by GL. User can select the Host option from the list for initial funding.
Lending Parameters	In this section user can define the lending parameters.
Loan Against Deposit Threshold	Specify the threshold value (1% - 100%) to define the maximum loan amount that can be availed against the term deposit.
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.

Table 1-112 (Cont.) Origination Preferences - Edit – Field Description

Field	Description
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	Switch <input type="checkbox"/> to trigger the application dedupe process.
Customer dedupe	Switch <input type="checkbox"/> to trigger the customer dedupe process.
Address Stability	In this section user can set preferences for resident stability.
Applicable Address Types	Select the address types for which the address stability is applicable.
Applicable Stability Applicable Products	Select the products for which the resident stability is validated.
Applicable Stability (Years)	Specify the number of years for which the resident stability is valid.
Loan Simulation & Quick Assessment	In this section user can set preferences for loan simulation and quick assessment.
Default Stage	Select the repayment stage from the list for the loan simulation and quick assessment. The available options are: <ul style="list-style-type: none"> • Personalized Repayment schedule • User Defined Schedule • Interest and Principal Installment • Interest Only Principal on Maturity • Principal Only Interest on Maturity • Fixed Principal Instalments • BULLET • Equated Periodic Installment • Interest Only Installments • Moratorium
Default Loan Frequency	Select the loan repayment frequency for the loan simulation and quick assessment. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Biweekly • Monthly • Quarterly • Half Yearly • Yearly • Not Applicable <p>Note: If the repayment stage is set to Bullet then this field will be defaulted to Not Applicable.</p>
Inactive Loan Simulation Expiry Period (in days)	Specify the number of days for an inactive loan simulation remain valid before it is expired.
Credit and Compliance	In this section user can set preferences for credit and compliance.
Insider Credit Threshold	In this section user can define the threshold limits for insider credit.
Insider Credit Threshold Currency	Specify the credit threshold currency for insider.
Insider Credit Threshold	Specify the credit threshold value for insider.
Executive Officer Credit Threshold Currency	Specify the credit threshold currency for executive officer.

Table 1-112 (Cont.) Origination Preferences - Edit – Field Description

Field	Description
Executive Officer Credit Threshold	Specify the credit threshold value for executive officer.
Offer	In this section user can define offer 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, the user can define integration preferences.
Host User	Specify the host user for integration.
Direct Banking URL	Specify the direct banking URL.
Finicity Mode	Select the finicity mode for fund transfer. The available options are: <ul style="list-style-type: none"> • Branch Visit: If this option is selected then it is mandatory for a customer to visit branch for fund transfer. • Customer Email: If this option is selected then finicity URL is sent to the preferred Email ID of customer for completing the fund transfer.
Enable OCR for Document Extraction	Switch <input checked="" type="checkbox"/> to enable OCR for document extraction.
Collateral System Integration	Switch <input checked="" type="checkbox"/> to integrate the collateral system.
Enable Fetch Vehicle Details	<ul style="list-style-type: none"> • Switch <input checked="" type="checkbox"/> to show the Fetch Vehicle Detail button in the Collateral Details screen during vehicle loan processing. • Switch <input type="checkbox"/> to hide the Fetch Vehicle Detail button in the Collateral Details screen during vehicle loan processing.
Account Opening Prediction	Switch <input checked="" type="checkbox"/> to enable the Machine Learning Model to predict the account opening date in the Application Details screen.
Enable Address Search	In this section, the user can define the preferences of enabling address search.
Customer Information Data Segment	Switch <input checked="" type="checkbox"/> to enable the address search in the Customer Information data segment of account opening application.
Add-On Card Holder Data Segment	Switch <input checked="" type="checkbox"/> to enable the address search in the Credit Card Add-On Card Holder data segment of the credit card account opening application.
Collateral Data Segment	Switch <input checked="" type="checkbox"/> to enable the address search in the Collateral data segment of account opening application.
Solicitor Details	Switch <input checked="" type="checkbox"/> to enable the address search while capturing solicitor details.
Nominee/Guardian for Current and Savings	Switch <input checked="" type="checkbox"/> to enable the address search while capturing nominee or guardian details in the current and saving application.
Nominee/Guardian for Term Deposit	Switch <input checked="" type="checkbox"/> to enable the address search while capturing nominee or guardian details in the term deposit application.

Table 1-112 (Cont.) Origination Preferences - Edit – Field Description

Field	Description
DocuSign Integration	<p>This section is used in DocuSign integration.</p> <ul style="list-style-type: none"> An RSA key pair is used to encrypt token in the JWT Grant authentication flow to provide assurances of authorship and data integrity. Create RSA key pair through DocuSign portal. The private key is copied and saved as private.key. Click on Upload button to upload file.
Collateral Parameters	In this section, the user can define the preference for each collateral type.
Collateral Type	<p>Displays the list of all allowed types of collateral. The available collateral types are:</p> <ul style="list-style-type: none"> Property Guarantee Vehicle Precious Metal Deposits Bonds Stocks Insurance Accounts Receivable Inventory (Stock of Material)
Upfront Valuation	<p>Select this checkbox to assess the collateral value at the early (upfront) stage of a loan origination process. This option is only applicable to vehicle loans.</p>
Valuation Rule	Select a required valuation rule from the drop-down to determine the valuation mode for the collateral during loan processing.
Charge Type	<p>Select the charge types from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Assignment Equitable Mortgage Hypothecation Lien Pledge Mortgage Registered Mortgage <p>User can select multiple options at a time.</p>
Seniority of Charge	<p>Select the seniority level of the charge on the collateral from the drop-down. This determines the order in which creditors can claim the asset or collateral in case of default.</p> <ul style="list-style-type: none"> Primary Secondary Pari Pasu (equal priority)
Defer Perfection	<p>Select this checkbox to postpone the collateral perfection in Oracle Banking Credit Facilities Process Management until after disbursement. When selected, collateral perfection activities can be performed after disbursement of the loan, allowing the origination process to proceed without waiting for perfection to be completed.</p>

1.7 Advice Maintenance

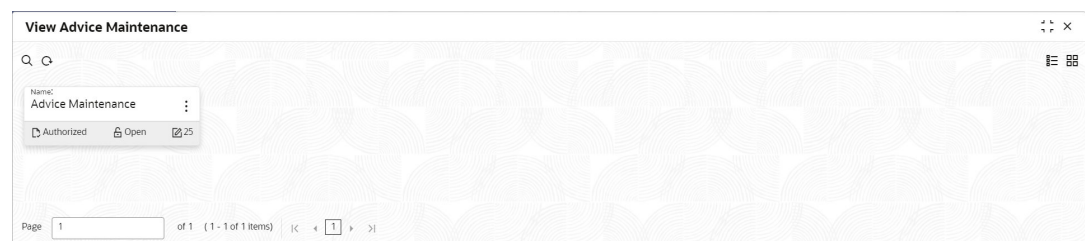
This topic describes the information about advice maintenance.

To edit view advice maintenance:

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Advices and Alerts**, and then click **View Advices Maintenance**.

The **View Advices Maintenance** screens displays.


Figure 1-109 View Advices Maintenance



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

Table 1-113 View Advices Maintenance - Field Description




Field Name	Description
Name	Displays the name of advice maintenance
<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  on the top right-hand side of the advices tile and click **Unlock**.

The **Advices** screen displays.

Figure 1-110 Advices

Table 1-114 Advices – Field Description

Field	Description
Event	Displays the event name.
Rule Linkage	Displays the name of the rule which is linked. Click  to view the rule which is linkage along with output.
Template Linkage	Displays the template which is link to the event.
Allowed Recipient	Displays the role of the applicants which are allowed for the event.
Acceptance Required	The event requires acceptance. If the option is yes, acceptance is necessary in the process. If the options is Yes, acceptance is necessary in the process. If the options is No, acceptance is optional in the process.
Signature Acceptance	Displays the signature acceptance in the event.
Allowed Mode Of Delivery	Allows the mode of delivery for giving the advice.
Default Delivery	Displays the mode of delivery set as default.
Email Template	Displays the template which is set for email.
Actions	Select the appropriate action to perform on the added record. The available actions are: <ul style="list-style-type: none"> Click  to edit the already added record. Click  to delete the already added record.


- Click **Add Advice** button to add the new advice event.

The popup window appears for adding details.

Table 1-115 Add Advice - Field Description

Field	Description
Event	Define the trigger for an outbound document by selecting the event name from the list. The list appears based on the seed maintenance.

Table 1-115 (Cont.) Add Advice - Field Description

Field	Description
Linkage	Select the type of linkage. The available options are: <ul style="list-style-type: none"> • Rule • Template
Rule Name	Select the rules from the list linked to event. To view the rule along with output, click  This rule list is maintained in the Rule Maintenance screen.
Template Name	Select the template from the list which is linked to the event. You can select multiple options from the list.
Allowed Recipient	Select the role of the applicants which are allowed for the event. The advices are dispatched to the allowed recipient.
Acceptance Required	Select to indicate whether the acceptance is required for the event. The available options are: <ul style="list-style-type: none"> • Yes : If the option is Yes, then the recipients are required to accept and sign the process. This value indicates the necessity of their acceptance. The user needs to upload the signed copy or wait for the signing process to be completed by the recipient for the documents listed in the Document Acceptance data segment, indicating this value. • No:If the recipients do not opt for the No choice, acceptance of the documents is required once they are dispatched.
Signature Acceptance	Displays the signature acceptance in the event. The conditions based on which the value appears in this field are mentioned below: <ul style="list-style-type: none"> • If the user selects the Yes option in the Acceptance Required field and adds multiple recipients to the Allowed Recipients field, then the Joint value will appear by default. • If a single recipient is added to the Allowed Recipients field and the Yes option is selected in the Acceptance Required field, then the Single value is displayed by default. • If the user does not select the Acceptance Required field's No option, then the system defaults to and displays the No Applicable value instead.
Allowed Mode Of Delivery	Select the mode of delivery which is allowed for delivering the advices. You can select multiple options from the list. The mode of delivery list is defined in the Media Maintenance screen.
Default Delivery	Select the default mode of delivery. All the options selected in the Allowed Mode of Delivery appears for selection in this list. During Document Generation events, the Mode of Delivery in the Document Generation data segment of the Application Documents stage is set by the option chosen in this field as the default.
Email Template	choose the template for the advice that will be delivered in the email format to the recipients.

5. Click **Save** to saved the added details.

The record is added and appears in the tabular format on the landing page.

6. Click **Save** to lock the added record.

1.8 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:

- [Create Reason](#)
This topic describes the systematic instructions to create fact.
- [View Reason](#)
This topic describes the systematic instructions to view the list of fact.

1.8.1 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. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Reason Codes**, and then click **Create Reason Codes**.

The **Create Reason Codes** screen displays.

Figure 1-111 Create Reason Codes

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

Note

The fields marked as Required are mandatory.

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

Table 1-116 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.

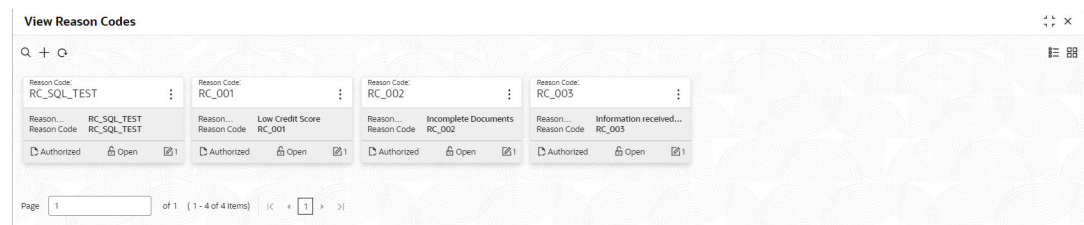
1.8.2 View Reason

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. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Reason Codes**, and then click **View Reason Codes** screen to view already defined reason codes.



The **View Reason Codes** screen displays.

Figure 1-112 View Reason Code

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

Table 1-117 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  on the top right-hand side of the reason code tile and click **Unlock**.

The **Reason Code** screen displays.

Figure 1-113 Reason Code

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

1.9 Verifications

This topic describes information about Verification configuration.

Verification in the origination process ensures that customer information and supporting documents are validated at different stages of the application journey, such as post-application, pre-sanction, or when triggered by specific conditions. The system supports configurable verification types based on customer profile or product requirements. It enables verification of key details such as financial information, employment, insurance, asset valuation, and application data, while also supporting tele-verification and contact verification through third parties. Verification tasks can be triggered automatically during workflow stages, and underwriters can add ad-hoc verifications when needed. All required verifications and document checks must be completed before an application submission or referred for further processing.

This topic contains the following sub-topics:

- [Verification Type](#)
This topic describes the information about verification type configuration.
- [Verification Policy](#)
This topic describes information about verification policy.

1.9.1 Verification Type

This topic describes the information about verification type configuration.

Verification Type defines the nature of verification that needs to be performed, such as ID verification, address verification, income verification, or employment verification. It determines verification mode, context of verification, structure of questions (if any), and documents configuration which are relevant to that verification type.

This topic contains the following sub-topics:

- [Create Verification Type](#)
This topic provides the systematic instructions to create verification type.
- [View Verification Type](#)
This topic provides the systematic instructions to view the verification type information.

1.9.1.1 Create Verification Type

This topic provides the systematic instructions to create verification type.

The Create Verification Type enables users to define the verification type based on the verification mode, context of application, document configured.

To create verification type

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Verifications** and click **Verification Type** and then click **Create Verification Type**.

The **Create Verification Type** screen displays.

Figure 1-114 Create Verification Type

The screenshot shows the 'Create Verification Type' configuration interface. It features several input fields and sections:

- Top Section:** Fields for 'Type ID', 'Entity', 'Name', 'Description', 'Mandatory' (radio buttons for Yes/No), 'Document Applicable' (radio buttons for Yes/No), and 'Verification Mode'.
- Context Details:** A section with an 'Add Context' button and a table with columns for 'Context Name', 'Attribute', and 'Actions'.
- Document Details:** A section with an 'Add Document' button and a table with columns for 'Document Name', 'Mandatory' (checkbox), and 'Actions'.
- Bottom Section:** A field for 'Number of Mandatory Documents'.
- Bottom Right:** 'Cancel' and 'Save' buttons.

3. Specify the fields on the **Create Verification Type** screen.
For more information, refer to the fields description table below.

Note

The fields marked as Required are mandatory.

Table 1-118 Create Verification Type – Field Description

Field	Description
Type ID	Specify the unique identifier to define verification type. Note: The maximum length is 16 characters.
Name	Specify the name of the verification type. Note: The maximum length is 255 characters.
Description	Specify the description of the verification type. Note: The maximum length is 255 characters.
Entity	Select the entity from the drop-down list. The available options are: <ul style="list-style-type: none"> • Party • Product • Collateral
Customer Type	Select the customer type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Individual • Small and Medium Business This field appears only if entity is selected as Party .
Product Category	Select the product category from the drop-down list. The available options are: <ul style="list-style-type: none"> • Individual • Small and Medium Business This field appears only if entity is selected as Product .
Collateral Type	Select the collateral type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) • Property This field appears only if entity is selected as Collateral .
Mandatory	Select to indicate whether the specific verification type is required before the application can proceed to the next stage of origination. The available options are: <ul style="list-style-type: none"> • Yes • No
Verification Mode	Select the verification mode from the drop-down list to define how the verification process will be executed or assisted. The available options are: <ul style="list-style-type: none"> • Manual • External
Questionnaire Code	Select the questionnaire code from the drop-down list. This field appears only if the verification mode is selected as Manual .

Table 1-118 (Cont.) Create Verification Type – Field Description

Field	Description
Contextual Verification Applicable	Select to indicate whether to show related application data during the verification. The available options are: <ul style="list-style-type: none"> • Yes • No For more information on Context Details, refer to the Table 1-119 table below.
Document Applicable	Select to indicate whether the specific supporting documents are required for this verification. The available options are: <ul style="list-style-type: none"> • Yes • No For more information on Document Details, refer to the Table 1-120 table below.

Table 1-119 Context Details









Field	Description
Add Context	Click this button to add the context details.
Context Name	Select the context name from the drop-down list. The drop-down options are shown based on the entity selected.
Attribute	Select the attribute from the drop-down list. The drop-down options are shown based on the context name selected.
Actions	Perform one of the following actions on the added record. <ul style="list-style-type: none"> • Click  to save the added context details. • Click  to cancel the added context details. • Click  to edit the saved context details. • Click  to delete the saved context details.

Table 1-120 Document Details

Field	Description
Document Name	Select the document from the drop-down list. The drop-down options are shown based on the product configuration.
Mandatory	<ul style="list-style-type: none"> • Switch <input type="checkbox"/> to set the document as mandatory. • Switch <input type="checkbox"/> to set the document as optional.
Actions	Perform one of the following actions on the added record. <ul style="list-style-type: none"> • Click  to save the added document details. • Click  to cancel the added document details. • Click  to edit the saved document details. • Click  to delete the saved document details.
Number of Mandatory Documents	Specify the number of documents that are mandatory for this verification type.

4. Perform one of the following actions on this screen:
 - Click **Cancel** to cancel the added records.
 - Click **Save** to save the added records and close the screen.

A new verification type tile is created on the **View Verification Type** screen.

1.9.1.2 View Verification Type

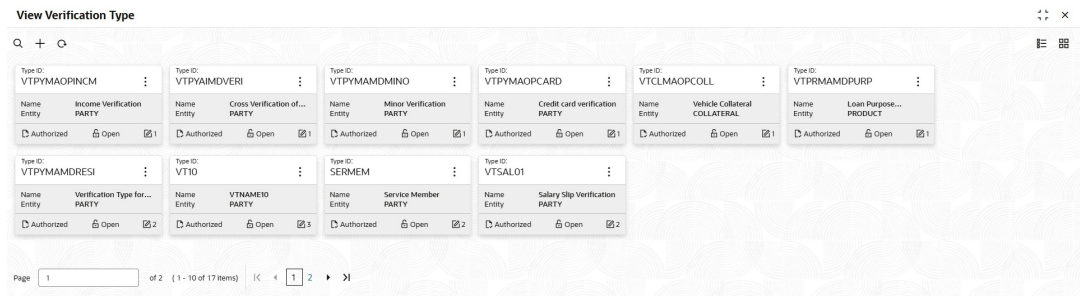
This topic provides the systematic instructions to view the verification type information.

The View Verification type allows user to view all of the authorized, un-authorized and closed verification type. Authorize option is also available for supervisor users for approving un-authorized verification type.

1. On the **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Verifications** and click **Verification Type** and then click **View Verification Type**.

The **View Verification Type** screen displays.

Figure 1-115 View Verification Type



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

Table 1-121 View Verification Type - Field Description

Field	Description
Type ID	Displays the unique identifier of the verification type.
Name	Displays the name of the verification type.
Entity	Displays the entity associated with verification type.
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.


3. Click  on the **Verification Type** tile to perform the following actions on the added record. For more information on fields, refer to the field description table below.

Table 1-122 View Verification Type – Options Description

Field	Description
View	Click View to view the authorized or unauthorized verification type.
Unlock	Click Unlock to edit the verification type information. System will not allow to edit the Verification Type ID field.
Copy	Click Copy to copy the authorized or unauthorized verification type and open it in edit mode in new window. All information will be copied except Type ID and description, which will be blank. User must enter these information before saving.
Authorize	User with supervisor access will be able to authorize the verification type. Once approved, the verification type status changes to Authorized .
Delete	Click Delete to delete the unauthorized verification type and no more required.
Close	Click Close to deactivate a verification type. User can close only authorized verification type.


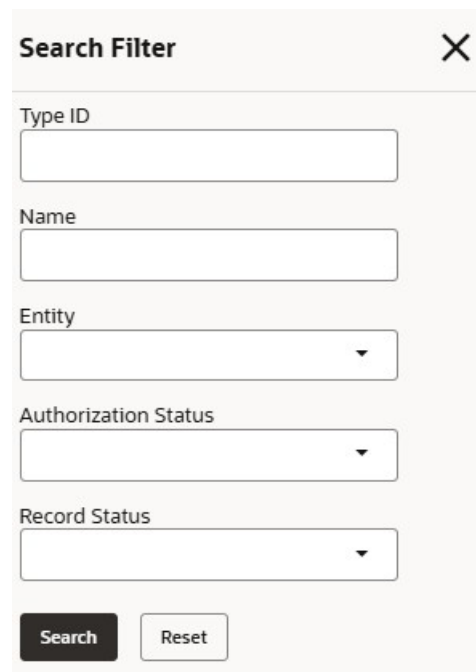
4. On **View Verification Type** screen, click  .
The **View Verification Type - Search Filter** screen displays.

Figure 1-116 View Verification Type - Search



Search Filter ✕

Type ID

Name

Entity

Authorization Status




Record Status

Search **Reset**

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

Table 1-123 View Verification Type - Search Filter

Field	Description
Type ID	Specify the unique ID of verification type to search.
Name	Specify the verification name.
Entity	Specify the entity.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized • Rejected
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Open • Close

5. Click  to create a new verification type in a new window.
6. Click  to refresh the screen.
7. Click  to close the screen.

1.9.2 Verification Policy

This topic describes information about verification policy.

Verification Policy defines the specific conditions and events that determine when a verification process should be triggered during the application lifecycle. These policies can be configured at different levels, including Party, Product, and Collateral, allowing banks to apply verifications based on the relevant context. The policy ensures that verification types, such as ID proof or income proof, are triggered only when necessary and based on information declared by the applicant or derived from application data.

For example, a Rental Income Verification is triggered only if the applicant declares rental income, using a fact-condition rule defined in the policy. The policy also specifies the stage in the process when verification should occur, such as during application entry or assessment and on what context it applicable, such as Party, Product, or Collateral. This approach provides banks with a flexible and configurable framework to manage verification processes across different products, customers, and assets while ensuring consistency and auditability.

This topic contains the following sub-topics:

- [Create Verification Policy](#)
This topic provides the systematic instructions to create a verification policy.
- [View Verification Policy](#)
This topic provides the systematic instructions to view the created verification policy information.

1.9.2.1 Create Verification Policy

This topic provides the systematic instructions to create a verification policy.

The Create Verification policy enables users to define the rules and conditions under each verification type, such as ID Proof, Income Proof, and so on.

To create verification policy

1. On **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.
2. Under **Configurations**, click **Verifications** and click **Verification Policy** and then click **Create Verification Policy**.

The **Create Verification Policy** screen displays.

Figure 1-117 Create Verification Policy

3. Specify the fields on the **Create Verification Policy** screen.
For more information, refer to the fields description table below.

Note

The fields marked as Required are mandatory.

Table 1-124 Create Verification Policy – Field Description

Field	Description
Policy ID	Specify the policy ID to define verification policy. Note: The maximum length is 16 characters.
Policy Description	Specify the description of verification policy. Note: The maximum length is 256 characters.
Entity	Select the entity from the drop-down list. The available options are: <ul style="list-style-type: none"> • Party • Product • Collateral
Effective Date	Select the effective date from the calendar.

4. Click **Add Verification** to add verification details.
The **Add Verification** screen displays.

Figure 1-118 Verification

The screenshot shows the 'Add Verification' dialog box with the following fields and options:

- Event** (Required): A dropdown menu.
- Workflow Name** (Required): A dropdown menu.
- Stage** (Required): A dropdown menu.
- Customer Type** (Required): A dropdown menu.
- Party Role** (Required): A text input field.
- Rule Name** (Required): A dropdown menu.
- Linkage**: Radio buttons for **Rule** (selected) and **Verification**.
- View Rule**: A button with an information icon.
- Save** and **Cancel**: Buttons at the bottom right.

5. Specify the fields on the **Add Verification** screen.
For more information, refer to the fields description table below.

Note

The fields marked as Required are mandatory.

Table 1-125 Verification – Field Description

Field	Description
Event	Select the event from the drop-down list. The drop-down options are shown based on the product configuration.
Workflow Name	Select the workflow name from the drop-down list. The drop-down options are shown based on the event selected.
Stage	Select the stage from the drop-down list. The drop-down options are shown based on the workflow selected.
Customer Type	Select the customer type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Individual • Small and Medium Business This field appears only if entity is selected as Party .

Table 1-125 (Cont.) Verification – Field Description

Field	Description
Party Role	Select the party role from the option list. The available options are: <ul style="list-style-type: none"> • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner This field appears only if entity is selected as Party .
Product Category	Select the product category from the drop-down list. The available options are: <ul style="list-style-type: none"> • Individual • Small and Medium Business This field appears only if entity is selected as Product .
Product Type	Select the product type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Loans • Savings Accounts • Credit Cards This field appears only if entity is selected as Product .
Collateral Type	Select the collateral type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) • Property This field appears only if entity is selected as Collateral .
Collateral Role	Select the collateral role from the drop-down list. The available options are: <ul style="list-style-type: none"> • Primary • Additional • Both This field appears only if entity is selected as Collateral .
Linkage Type	Select one of the following linkage types. The available options are: <ul style="list-style-type: none"> • Rule • Verification
Rule Name	Select the rule name from the drop-down list. The drop-down options are shown based on rules maintained on the Rule Maintenance screen. This field appears if the linkage type is selected as Rule .
View Rule	Click this link to view the rule expression and output of selected rule.

Table 1-125 (Cont.) Verification – Field Description

Field	Description
Verification Type ID	Select the verification type ID from the drop-down list. The drop-down options are shown based on verification type maintained for the selected entity. This field appears if the linkage type is selected as Verification .

6. After captured the required details, perform one of the following actions on the **Add Verification** screen:
 - Click **Cancel** to cancel the added details.
 - Click **Save** to save the added details.

The captured details are added in the verification details table on the **Create Verification Policy** screen.

Figure 1-119 Verification Policy

Event	Workflow Name - Stage	Customer Type	Party Role	Linkage	Rule Name	Verification Type id	Actions
Verification Data Segment	EDUCATIONLOAN - Account Approval	Individual	Primary, Joint	Rule	ADVICE_TO_ADVERSE_ACTION		
Verification Data Segment	BNPLACCPEN - Open Account	Individual	Primary, Joint	Verification		VTAPPNAME	

7. On the verification details table, perform the following actions:
 - Click on the **Rule Name** link to view the rule expression and its output.
 - Click on the **Verification Type ID** link to view the **Verification Type Name** and **Verification Type Description** in the hover pop-up window.
8. Perform one of the following actions on this screen:
 - Click **Cancel** to cancel the added records.
 - Click **Save** to save the added records and close the screen.

A new policy tile is created on the **View Verification Policy** screen.

1.9.2.2 View Verification Policy

This topic provides the systematic instructions to view the created verification policy information.

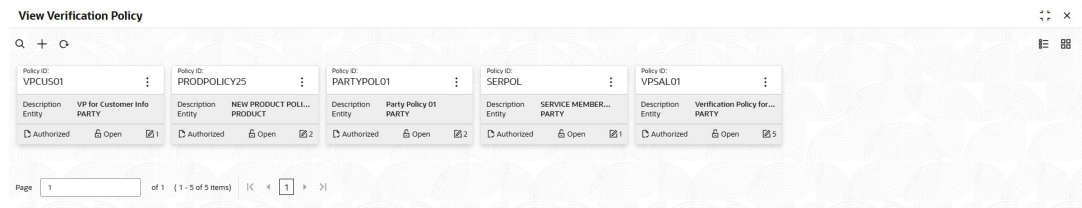
The View Verification Policy allows user to view all of the authorized, un-authorized and closed verification policy. Authorize option is also available for supervisor users for approving un-authorized verification policy.

1. On the **Homescreen**, click **Menu**, and click **Retail Origination**, and then click **Configurations**.

- Under **Configurations**, click **Verifications** and click **Verification Policy** and then click **View Verification Policy**.

The **View Verification Policy** screen displays.


Figure 1-120 View Verification Policy



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

Table 1-126 View Verification Policy - Field Description

Field	Description
Policy ID	Displays the unique identifier of the verification policy.
Description	Displays the description of the verification policy.
Entity	Displays the entity associated with verification policy.
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.

- Click  on the **Verification Policy** tile to perform the following actions on the added record.

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

Table 1-127 View Verification Policy – Options Description

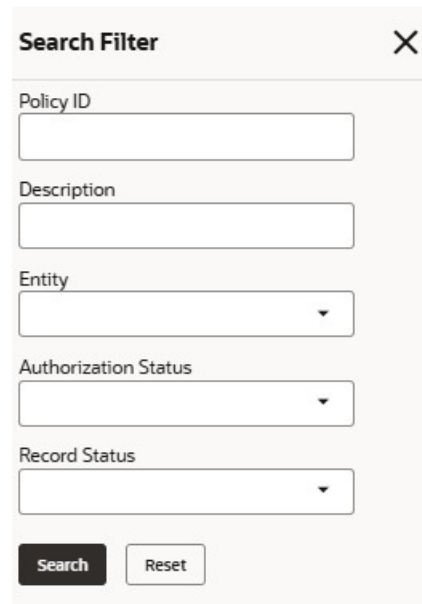
Field	Description
View	Click View to view the authorized or unauthorized verification policy.
Unlock	Click Unlock to edit the verification policy information. System will not allow to edit the Verification Policy ID field.
Copy	Click Copy to copy the authorized or unauthorized verification policy and open it in edit mode in new window. All information will be copied except Policy ID and description, which will be blank. User must enter these information before saving.

Table 1-127 (Cont.) View Verification Policy – Options Description

Field	Description
Authorize	User with supervisor access will be able to authorize the verification policy. Once approved, the verification policy status changes to Authorized .
Delete	Click Delete to delete the unauthorized verification policy and no more required.
Close	Click Close to deactivate a verification policy. User can close only authorized verification policy.

4. On **View Verification Policy** screen, click  .

The **View Verification Policy - Search Filter** screen displays.

Figure 1-121 View Verification Policy - Search


Search Filter ✕

Policy ID

Description

Entity

Authorization Status

Record Status




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

Table 1-128 View Verification Policy - Search Filter

Field	Description
Policy ID	Specify the unique ID of verification policy to search.
Description	Specify the description of verification policy.
Entity	Specify the entity.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Authorized • Unauthorized • Rejected

Table 1-128 (Cont.) View Verification Policy - Search Filter

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

5. Click  to create a new verification policy in a new window.
6. Click  to refresh the screen.
7. Click  to close the screen.

1.10 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

1.11 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

This initial funding configurations are set in the **Origination Preferences** screen.

1.12 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.

These configurations are set in the **Origination Preferences** screen.

1.13 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.

- [Model Definition](#)
This topic describes the systematic instructions for the model definition.
- [Model Training and Scoring](#)
This topic describes the systematic instructions for model training and scoring.

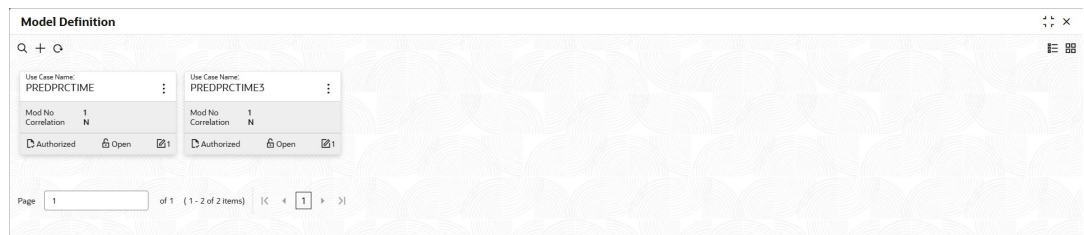
1.13.1 Model Definition

This topic describes the systematic instructions for the model definition.

1. On **Homescreen**, click **Menu**, and click **Machine Learning**.
2. Under **Machine Learning**, click **Model Definition**.

The **Model Definition** screen displays.

Figure 1-122 Model Definition




3. On **Model Definition** screen, click  to create new use-case definition.
The **Use Case Setup** screen displays.

Figure 1-123 Use Case Setup

4. Specify the below listed parameters to create the use-case definition.
For more information on fields, refer to the field description table below:

Table 1-129 Use Case Definition Parameters

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

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

1.13.2 Model Training and Scoring

This topic describes the systematic instructions for model training and scoring.

- From **Homescreen**, click **Menu**, and click **Machine Learning**.
- Under **Machine Learning**, click **Model Training and Scoring**.

The **Model Training and Scoring** screen displays.

Figure 1-124 Model Training and Scoring

- 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

1.14 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.

Table 1-130 Branch Code Configuration Details

Field	Parameter
Schema	PLATO
Table	PROPERTIES
application	obremono-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.

Table 1-131 Frequency Schedule Configuration Details

Field	Parameter
Schema	PLATOBATCH
Table	PLATO_BATCH_TASK_TRIGGER_DEFINITIONS
Column	DEFINITION
cron Expression	Update the cron Expression to the required frequency.

1.15 FOP for Advices

This topic describes about FOP for advices.

Oracle Banking Origination provides a facility to download the various advices using a template created in Apache FOP.

1. AdverseAction
 2. ApprovalLetterAU
 3. CAODOfferIssue
 4. CASABankReject
 5. CasawithODAp
 6. CasawithoutODAp
 7. CounterOffer
 8. CustOfferReject
 9. DebitDecline
 10. IpaInitReject
 11. IpaOffer
 12. LoanApplication
 13. LoanApproval
 14. LoanInitiation
 15. LoanRejection
 16. LoansBankReject
 17. OfferIssueAU
 18. OfferIssue
 19. OfferSchedule
 20. SavingOffer
 21. savingoffer_US
 22. SBODOfferIssue
 23. TDApplication
 24. TDOffer
 25. termdepositoffer_US
 26. IpaRejection
- [Prerequisites](#)
This topic describes about prerequisites.
 - [Template Upload Process](#)
This topic describes about the template upload process.
 - [Generate Advices](#)
This topic describes about generate advices.

1.15.1 Prerequisites

This topic describes about prerequisites.

1. Create a new schema for PLATO-REPORT-SERVICE in your domain.
2. Ensure that the datasource is created in weblogic server.

Table 1-132 weblogic server

Domain	weblogic	server
PLATOCMC	Jdbc/CMNCORE	Plato Common Core Server
PLATOSMS	jdbc/sms	Plato-SMS-Server
REPORTSERVICE	jdbc/REPORTSERVICE	Plato-Report-Service-Server

3. Enter the below properties in the plato-config-deploy.env file:

```
flyway.domain.placeholders.report-service.hostname= <http://
<REPORT_SERVICE_HOSTNAME>:<REPORT_SERVICE_PORT>
flyway.domain.placeholders.report-service.server.port=<REPORT_SERVICE_PORT>
flyway.domain.placeholders.report-service.domain.jndi=jdbc/REPORTSERVICE
flyway.domain.placeholders.report-service.template-metadata directory=/
scratch/OFLO/report-service/template_metadata
flyway.domain.placeholders.report-service.outputdirectory=/scratch/OFLO/
reportservice/ output/
flyway.domain.placeholders.report-service.fopconfigfile=/scratch/OFLO/
reportservice/ fop.xconf
```

For more details on Oracle Banking Microservices Architecture for **Step 2** and **Step 3**, refer to **Oracle Banking Microservices Platform Foundation Installation Guide**.

4. Create the folder structure mentioned in **Step 3**. Place the “fop.xconf” file in the directory: /scratch/OFLO/report-service
5. Restart plato-config-service
6. Deploy plato-report-services

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

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

7. Deploy the following services for the advices
 - a. obremo-rpm-lo-loanapplications
 - b. obremo-rpm-creditcardapplication-services
 - c. obremo-rpm-sav-account-service
 - d. obremo-rpm-cmn-ipaservices
 - e. obremo-rpm-term-deposit-service

1.15.2 Template Upload Process

This topic describes about the template upload process.

For Template Upload process, refer to the **Report Template** chapter in the *Oracle Banking Microservices Platform Foundation User Guide*.

Table 1-133 Parameters for Report Linkage

Naming Convention	XSL Files
Adverse Action	AdverseAction.xml
Approval Letter AU	ApprovalLetter_AU.xml
Current Account Overdraft Offer Issue	CAODOfferIssue.xml
CASA Bank Reject	CASABankReject.xml
CASA with Overdraft Approval	CasawithODAp.xml
CASA without Overdraft Approval	CasawithoutODAp.xml
Counter Offer	CounterOffer.xml
Customer Offer Reject	CustOfferReject.xml
Debit Decline	DebitDecline.xml
IPA Initiation Reject	IpaInitReject.xml
IPA Offer	IpaOffer.xml
IPA Rejection	IpaRejection.xml
Loan Application	LoanApplication.xml
Loan Approval	LoanApproval.xml
Loan Initiation	LoanInitiation.xml
Loan Rejection	LoanRejection.xml
Loan Offer Bank Reject	LoansBankReject.xml
Offer Issue AU	OfferIssueAU.xml
Offer Issue	OfferIssue.xml
Offer Schedule	OfferSchedule.xml
Savings Account Offer	SavingOffer.xml
Savings Account Offer_US	savingoffer_US.xml
Savings Overdraft Offer Issue	SBODOfferIssue.xml
Term Deposit Application	TDApplication.xml
Term Deposit Offer	TDOffer.xml
Term Deposit Offer_US	Termdepositoffer_US.xml

1.15.3 Generate Advices

This topic describes about generate advices.

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

1.16 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:

- [Create SLA](#)
This topic describes the systematic instructions to create create SLA.
- [View SLA](#)
This topic describes the systematic instructions to view the list of configured SLA maintenance.

1.16.1 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.

1. On **Homescreen**, click **Menu**, and click **Core Maintenance**.
2. Under **Core Maintenance**, click **SLA Maintenance**.
3. Under **SLA Maintenance**, click **Create SLA**.

The **Create SLA** screen displays.

Figure 1-125 Create SLA Maintenance

- Specify the fields on **Create SLA** screen.
For more information on fields, refer to the field description table below.

Table 1-134 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 this 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

- Click **Calculate** to view data will appear for the selected Business process code
- Click **Save** to save the details.
- Click **Cancel** to discard the changes and close the screen.

1.16.2 View SLA

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

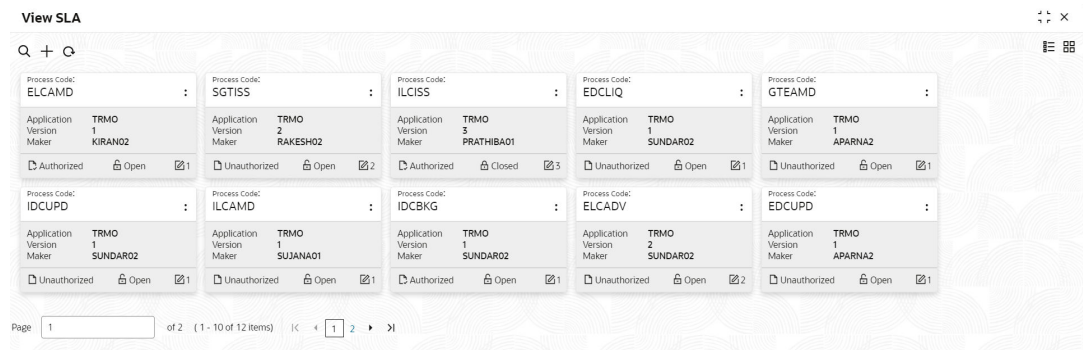
The user can view the summary of SLA's maintained in the form of tiles. The user can view the maintained SLA, if the SLA is already created in the system. The user can also create a new

SLA using View SLA screen, by clicking .

1. On **Homescreen**, click **Menu**, and click **Core Maintenance**.
2. Under **Core Maintenance**, click **SLA Maintenance**.
3. Under **SLA Maintenance**, click **View SLA**.

The **View SLA** screen displays.

Figure 1-126 View SLA Maintenance



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

Table 1-135 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 available options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

1.17 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 configurations are set in the **Origination Preferences** screen.

1.18 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.

1.19 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 configurations are set in the **Origination Preferences** screen.

1.20 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	Psssttt, only the maker can modify the pending records.
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
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
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

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
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
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

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
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
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

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
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
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

Table 2-1 (Cont.) Error Codes and Messages

Error Code	Messages
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_HAN DOFF_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
1	CURORG	Current Account Origination	RPM_CURACC_A PPEN	Application Entry

Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
2	CURORG	Current Account Origination	RPM_CURORG_OD	Overdraft Limit Details
3	CURORG	Current Account Origination	RPM_CURACC_ENRCH	Application Enrichment
4	CURORG	Current Account Origination	RPM_CURACC_FUND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC_UNDWT	Underwriting
6	CURORG	Current Account Origination	RPM_CURACC_ASSMT	Assessment
7	CURORG	Current Account Origination	CURACC_CREDIT_ASSMT	Manual Credit Assessment
8	CURORG	Current Account Origination	CURACC_CREDIT_DECN	Manual Credit Decision
9	CURORG	Current Account Origination	CURACC_ACC_PARAM	Account Parameter
10	CURORG	Current Account Origination	RPM_CURACC_SUPAPP	Supervisory Approval
11	CURORG	Current Account Origination	RPM_CURACC_APPROV	Account Approval
1	CCORG	Credit Card Account Origination	RPM_RCCORG_APPEN	Application Entry
2	CCORG	Credit Card Account Origination	RPM_RCCORG_UNDWT	Underwriting
3	CCORG	Credit Card Account Origination	RPM_RCCORG_ASSMT	Assessment
4	CCORG	Credit Card Account Origination	RPM_RCCORG_SUPAPP	Supervisor Approval
1	TDORG	Term Deposit Account Origination	RPM_TDORG_APPEN	Application Entry
2	TDORG	Term Deposit Account Origination	RPM_TDORG_ENRCH	Application Enrichment
3	TDORG	Term Deposit Account Origination	RPM_TDORG_FUND	Account Funding
4	TDORG	Term Deposit Account Origination	RPM_TDORG_APPROV	Supervisor Approval
5	TDORG	Term Deposit Account Origination	TDORG_HANDOFF_RETRY	Handoff Retry

Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	SMB001	SMB Current Account with Overdraft	SMB_CUR_APPE N	Application Entry
2	SMB001	SMB Current Account with Overdraft	SMB_CUR_OD	Overdraft Limit Details
3	SMB001	SMB Current Account with Overdraft	SMB_CUR_ENRIC H	Application Enrichment
4	SMB001	SMB Current Account with Overdraft	SMB_CUR_INF	Account Funding
5	SMB001	SMB Current Account with Overdraft	SMB_CUR_UNDE RWRITE	Underwriting
6	SMB001	SMB Current Account with Overdraft	SMB_CUR_ASSE SSMENT	Assessment
7	SMB001	SMB Current Account with Overdraft	SMB_CUR_MANC RASSESS	Manual Credit Assessment
8	SMB001	SMB Current Account with Overdraft	SMB_CUR_MAND EC	Manual Decision
9	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCP ARAM	Account Parameter Setup
10	SMB001	SMB Current Account with Overdraft	SMB_CUR_SUPA PP	Supervisory Approval
11	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCA PP	Account Approval
12	SMB001	SMB Current Account with Overdraft	SMB_CUR_HAND OFFRETRY	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_ACCAPP	Account Approval
5	SMBSB1	SMB Savings	SMBSB_HANDOF F	Handoff Retry
1	SMBTD1	SMB TD Origination	SMBTD_ENTRY	Application Entry
2	SMBTD1	SMB TD Origination	SMBTD_ENRICH	Application Enrichment
3	SMBTD1	SMB TD Origination	SMBTD_FUNDING	Account Funding

Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
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
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offerissue	Offer Issue

Table 5-1 (Cont.) Data Segments

Subdomain	Data Segment Code	Data Segment Name
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
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-charge-details	Charge Details

Table 5-1 (Cont.) Data Segments

Subdomain	Data Segment Code	Data Segment Name
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

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

7

Functional Activity Codes

This topic contains functional activity codes of Oracle Banking Origination.

Below mentioned are the functional activity codes of Oracle Banking Origination

- [Maintenance](#)
This topic contains functional activity codes of maintenance.
- [Workflow Processing](#)
This topic contains the functional activity codes of work flow processing.
- [Workflow Stage](#)
This topic contains the functional activity codes of work flow stage.

7.1 Maintenance

This topic contains functional activity codes of maintenance.

Table 7-1 Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_AUTHORI ZE	Authorize	To authorize the business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_ACTION	Fetch	To perform actions on already created business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_AGGREG ATE	Fetch	To fetch already created resource aggregate details of the business product.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_HISTORY	Fetch	To fetch history of the business products.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_LOV_VALI DATION	Validate	To validate the list of values that are configured in the business product.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_REM_LOC K	Unlock	To remove resource lock on the already created business product.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_UNAUTH	Fetch	To fetch the unauthorized resource record of the business product.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_VALIDATI ON	Validate	To validate the resource of business product.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_SUBMIT	Submit	To submit the added business product details.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_PROD_AG GREGATE	Fetch	To fetch the business product details based on the product code.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_NEW	New	To create the new business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_AMEND	Unlock	To modify the business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_DELETE	Delete	To delete the business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_VIEW	Fetch	To view the business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_VIEWALL	Fetch	To view all the business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_AUTHORI ZE	Authorize	To authorize the business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_AUTHQUE RY	Authorize	To authorize the query of the business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_REOPEN	Reopen	To reopen the already closed business product details.
Business Product Details	RPM_FA_BUSINESSPR ODDETAILS_CLOSE	Close	To close the business product details.
Business Product Details	RPM_FA_BUSINESSPR OD_GETBYPRODUCTT YPEWEB	Fetch	To fetch the business product details whose product type is Web API.
Business Product Details	RPM_FA_BUSINESSPR OD_GETBYPRODUCTT YPE	Fetch	To fetch the product type while maintaining the business process.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_DELETE	Delete	To delete the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_VIEW	Fetch	To fetch the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_AUTHORIZE	Authorize	To authorize the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_AUTHQUERY	Fetch	To authorize query of the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_REOPEN	Fetch	To reopen the already closed business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_CLOSE	Close	To close the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_VIEWALL	Fetch	To view all the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_NEW	New	To create the new business product host.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Business Product Host	RPM_FA_BUSINESSPR ODHOST_AMEND	Unlock	To modify the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_ACTION	Fetch	To perform actions on already maintained business process host.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_GETBYBUSI NESSPRODUCTS	Fetch	To fetch the business process based on the business product codes.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_NEW	New	To create the new business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_VIEWALL	Fetch	To view all the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_VIEW	Fetch	To view the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_CLOSE	Close	To close the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_REOPEN	Fetch	To reopen the already closed business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_AUTHQUERY	Fetch	To authorize query of the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_AUTHORIZE	Authorize	To authorize the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_AMEND	Unlock	To modify the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_DELETE	Delete	To delete the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_ACTION	Fetch	To perform actions on already maintained business process preferences.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_GETBYBUSIN ESSPRODUCT	Fetch	To fetch the business product code.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_REOPEN	Fetch	To reopen the already closed business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_AUTHQUERY	Fetch	To authorize the query of the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_AMEND	Unlock	To modify the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_VIEW	Fetch	To view the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_DELETE	Delete	To delete the business product attributes.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_CLOSE	Close	To close the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_NEW	New	To create the new business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_VIEWALL	Fetch	To view all the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_AUTHORIZE	Authorize	To authorize the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_ACTION	Fetch	To perform actions on already maintained business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODDETAILS_REFRESH _PRODUCT_BROCHU RE	Fetch	To refresh the generated product brochure.
Business Product Catalogue	RPM_FA_PRODUCT_C ATALOGUE	Fetch	To fetch details of the product catalogue screen.
Business Product Catalogue	RPM_FA_BUSINESSPR OD_GETPRODUCTCAT ALOGUE	Fetch	To fetch the product catalogue with list of products.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_REOPEN	Fetch	To reopen the already closed business process maintenance.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_VIEW	Fetch	To fetch the maintenance of business process.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_NEW	New	To create a new the business process.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_DELETE	Delete	To delete the already maintained business process.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_CLOSE	Close	To close the already maintained business process.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_AUTHQUERY	Fetch	To authorize the query of the business process details.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_AUTHORIZE	Authorize	To authorize the business process.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_PUT	Unlock	To unlock and modify the business process.
Business Process Maintenance	RPM_FA_GET_DOC_B Y_BPCODE	Fetch	To fetch the documents based on the business process code.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_AUTHORIZE	Authorize	To authorize the maintenance of business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_GET	Fetch	To fetch the maintenance of business.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_HISTORY	Fetch	To fetch the history of the business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_POST	Fetch	To save the business process record.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_GETBY_ID	Fetch	To fetch the business process record based on ID.
Inbound Documents Maintenance	RPM_FA_CREATE_DOCUMENT_CATEGORY	New	To create a new document category.
Inbound Documents Maintenance	RPM_FA_CREATE_DOCUMENT_POLICY	New	To create a new document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_AUTH_QUERY	Authorize	To authorize the query of the document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_AUTHORIZE	Authorize	To authorize the document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_CLOSE_RECORD	Close	To close the already maintained document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_DELETE	Delete	To delete the already maintained document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_GET_ALL	Fetch	To fetch all document categories.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_GET_BY_ID	Fetch	To fetch document category based on ID.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_GET_HISTORY	Fetch	To fetch the history of document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_AMND	Unlock	To unlock and modify the maintained document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_AUTHORIZE	Authorize	To authorize the maintained document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_AUTH_QUERY	Fetch	To fetch the query of the maintained document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_CLOSE	Close	To close the already maintained document category details.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_COPY	New	To duplicate the already maintained document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_DELETE	Delete	To delete the already maintained document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_NEW	New	To Create a new document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_REJECT	Reject	To reject the document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_REOPEN	Fetch	To reopen the already closed document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_VIEW	Fetch	To view the document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MA_VIEW_CHANGES	Fetch	To fetch the changes made in the existing document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_MODIFY_RECORD	Fetch	To fetch all modified records of document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_REJECT	Reject	To cancel the document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_REOPEN_RECORD	Fetch	To reopen the already closed record of document category.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_CATEGORY_SAVE_RECORD	Fetch	To save the document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_AUTH_QUERY	Authorize	To authorize the query of the already maintained document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_AUTHORIZE	Authorize	To authorize the maintained document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_CLOSE_RECORD	Close	To close the document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_DELETE	Delete	To delete the document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_GET_ALL	Fetch	To fetch all document policies.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_GET_BY_ID	Fetch	To fetch document policy based on ID.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_GET_HISTORY	Fetch	To fetch the history of document policy details.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_AMND	Unlock	To unlock and modify the maintained document category details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_AUTHORIZE	Authorize	To authorize the maintained document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_AUTHQUERY	Fetch	To fetch the query of the maintained document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_CLOSE	Close	To close the already maintained document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_COPY	New	To duplicate the already maintained document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_DELETE	Delete	To delete the already maintained document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_NEW	New	To Create a new document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_REJECT	Reject	To cancel the document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_REOPEN	Fetch	To reopen the already closed document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_VIEW	Fetch	To fetch and view the document policy details.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MA_VIEWCHANGES	Fetch	To fetch the changes made in the existing document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_MODIFY_RECORD	Fetch	To fetch all modified records of document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_REJECT	Reject	To cancel the document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_REOPEN_RECORD	Fetch	To reopen the already closed record of document policy.
Inbound Documents Maintenance	RPM_FA_DOCUMENT_POLICY_SAVE_RECORD	Fetch	To save the document policy details.
Inbound Documents Maintenance	RPM_FA_VIEW_DOCUMENT_CATEGORY	Fetch	To view all maintained document categories.
Inbound Documents Maintenance	RPM_FA_VIEW_DOCUMENT_POLICY	Fetch	To view all maintained document policies.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_REJECT	Reject	To reject the maintained origination preferences.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_ACTION	Action	To perform actions on the already maintained origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_AMND	Unlock	To unlock and modify the maintained origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_AUTHORIZ	Authorize	To authorize the maintained origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_AUTHQUERY	Fetch	To fetch the authorize query of the maintained origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_CLOSE	Close	To close the already maintained origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_VIEWCHANGES	Fetch	To fetch the changes made in the existing origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_HISTORY	Fetch	To fetch the history of the maintained origination preference.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_LOV	Fetch	To fetch the validation of the list of value of origination preference.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_NEW	New	To create a new record of origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_REOPEN	Fetch	To reopen the already closed record of origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_VIEW	Fetch	To fetch the maintenance of origination preferences.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_VIEWALL	Fetch	To view all records of origination preference.
Origination Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_DELETE	Delete	To delete the maintained origination preferences.
Advice Maintenance	RPM_FA_DOCUMENT_GENERATE_MA_VIEWALL	Fetch	To view advice maintenance.
Alert Maintenance	RPM_FA_ALERT_GENERATE_MA_VIEWALL	Fetch	To view all defined alerts.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_REJECT	Reject	To reject the maintained reason codes.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_HISTORY	Fetch	To fetch the history of the maintained reason codes.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Reason Code Maintenance	RPM_FA_REASONCODE_MA_AUTHORIZE	Authorize	To authorize the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_AUTHQUERY	Fetch	To fetch the authorize query of the maintained of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_CLOSE	Close	To close the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_DELETE	Delete	To delete the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_LOV	Fetch	To fetch the validation of list of value reason codes.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_NEW	New	To create new the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_REOPEN	Fetch	To reopen the already closed record of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_VIEW	Fetch	To fetch the records to view the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_VIEWALL	Fetch	To fetch the records to view all the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_VIEWCHANGES	Fetch	To fetch the records to view all the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_ACTION	Action	To perform actions on the already maintained reason codes.
Reason Code Maintenance	RPM_FA_REASON_CODE_GET_ID	Fetch	To fetch the reason code IDs.
Reason Code Maintenance	RPM_FA_SAVE_REASON_CODE_DESCRIPTION	Save	To save the description to the created reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_AMND	Unlock	To unlock and modify the maintenance of reason code.
Reason Code Maintenance	RPM_FA_FETCH_BANK_REASON_SERVICE_API	Fetch	To fetch the reason code for service API.
Verifications Maintenance	RPM_FA_VERIFICATION_POLICY_AMND	Unlock	To modify the verification policy.
Verifications Maintenance	RPM_FA_VERIFICATION_POLICY_AUTHORIZE	Authorize	To authorize the verification policy.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_AUTHQUERY	Authorize	To authorize the query of verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_CLOSE	Close	To close the verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_DELETE	Delete	To delete the verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_HISTORY	Fetch	To fetch the history of the maintained verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_NEW	New	To create a new verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_REJECT	Reject	To reject the maintained verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_REOPEN	Fetch	To reopen the already closed verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_VIEW	Fetch	To view the verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONPOLICY_VIEWALL	Fetch	To view all the verification policy.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_AMND	Unlock	To modify the verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_AUTHORIZE	Authorize	To authorize the verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_AUTHQUERY	Authorize	To authorize the query of verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_CLOSE	Close	To close the verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_DELETE	Delete	To delete the verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_HISTORY	Fetch	To fetch the history of the maintained verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_NEW	New	To create a new verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_REJECT	Reject	To reject the maintained verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_REOPEN	Fetch	To reopen the already closed verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_VIEW	Fetch	To view the verification type.
Verifications Maintenance	RPM_FA_VERIFICATIONTYPE_VIEWALL	Fetch	To view all the verification type.
Widget Applications	RPM_FA_WD_MY_APPLICATION	Fetch	To fetch the list of application in the My Application widget on dashboard.

Table 7-1 (Cont.) Functional Activity Code of Maintenance

Screen Name/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	Description
Widget Credit Card	RPM_FA_WD_MY_CREDIT_CARD	Fetch	To fetch the added widget of credit card product on dashboard.
Widget Trend	RPM_FA_WD_MY_TREND	Fetch	To fetch the details in the view trend widget.
Widget Search	RPM_FA_WD_MY_SEARCH	Fetch	To fetch the search details in the search widget.
Widget Loan Expiry	RPM_FA_WD_MY_LOAN_EXPIRY	Fetch	To fetch the loan expired applications based on the Loan Offer in the dashboard widget.
Widget Conversation	RPM_FA_WD_MY_CONVERSION	Fetch	To fetch the application conversion details in the dashboard widget.
Widget Loan Exposure	RPM_FA_WD_MY_LOAN_EXPOSURE	Fetch	To fetch the loan exposure details in the dashboard widget.
Widget Loan Offer	RPM_FA_WD_MY_LOAN_OFFER	Fetch	To fetch the loan offer details in the dashboard widget.
Widget Parked Loan	RPM_FA_WD_MY_PARKED_LOAN	Fetch	To fetch the parked loan applications in the dashboard widget.
Widget Current Account	RPM_FA_WD_MY_CURRENT_ACCOUNT	Fetch	To fetch the list of current account in the dashboard widget.
Widget Loan	RPM_FA_WD_MY_LOAN	Fetch	To fetch the loan application based on the logged in user in the dashboard widget.
Widget Product Expiry	RPM_FA_WD_MY_PRODUCT_EXPIRY	Fetch	To fetch the list of application that are about to get expired in the dashboard widget.
Widget Term Deposits	RPM_FA_WD_MY_TERM_DEPOSITS	Fetch	To remove resource lock on the already created widget term.
Widget SLA Summary	RPM_FA_WD_SLA_SUMMARY	Fetch	To fetch the SLA summary details in the dashboard widget.
IPA New Request	RPM_FA_CMN_IPA_PROCESS_NEW	New	To create a new request for In-Principle Approval (IPA) process.
IPA Enquiry	RPM_FA_CMN_IPA_PROCESS_ENQUIRY	Fetch	To inquire the IPA applications.
Loan Simulation	OBO_FA_LOAN_SIMULATION	Fetch	To fetch details for loan stimulation.

7.2 Workflow Processing

This topic contains the functional activity codes of work flow processing.

Table 7-2 Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Savings Account	RPM_FA_HO_SAVINGACCOUNT_NEW	New	Create new saving account.
Channel Allow	RPM_FA_HO_CHANNEL_ALLOW_FETCH	Fetch	Fetch channel allow list.
Collateral Creation	RPM_FA_HO_COLLATERAL_CREATION	New	Create collateral.
Collateral Details	RPM_FA_HO_COLLATERAL_DETAILS_FETCH	Fetch	Fetch collateral details.
Collateral Summary	RPM_FA_HO_COLLATERAL_SUMMARY_FETCH	Fetch	Fetch collateral summary.
Initiate Finicity	RPM_FA_INITIATE_FINICITY_CALL	New	Initiate finicity call.
Finicity Audit Details	RPM_FA_GET_ALL_FINICITY_AUDIT_DTLS	Fetch	Get all finicity audit details.
Refresh Finicity	RPM_FA_REFRESH_FINICITY	Unlock	Refresh finicity details.
Finicity Customer	RPM_FA_DELETE_FINICITY_CUSTOMER	Unlock	Delete finicity customer.
Webhook Event	RPM_FA_LOG_WEBHOOK_EVENT	Unlock	Log webhook event.
Customer Liability	RPM_FA_HO_LINK_CUST_LIABILITY	Unlock	Link customer with liability.
Customer Liability	RPM_FA_HO_CUSTOMER_LIAB_FETCH	Fetch	Fetch customer liability details.
Liability	RPM_FA_HO_LIABILITY_CREATE	New	Create liability.
CASA Interest	RPM_FA_HO_CASAINTEREST_FETCH	Fetch	Getting interest details.
Liability Product Details	RPM_FA_HO_LIABALITYPRODUCT_DETAILS_FETCH	Fetch	Fetch liability product details.
Liability Product	RPM_FA_HO_LIABALITYPRODUCT_FETCH	Fetch	Fetch liability products.
Pay Operation Instruction	RPM_FA_PAY_OPERATING_INSTRUCTION_CREATE	New	Create operating instruction.
Loan Product Details	RPM_FA_HO_LOANPRODUCT_DETAILS_FETCH	Fetch	Fetch loan product details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Default Product Preferences	RPM_FA_DEFAULT_PRODUCT_PREFERENCES	Fetch	Get default product preferences.
Loan Charge Details	RPM_FA_LOAN_CHARGE_DETAILS	Fetch	Get loan charge details.
Loan Interest Details	RPM_FA_LOAN_INTEREST_DETAILS	Simulate	Get loan interest details.
Loan Account	RPM_FA_HO_LOANACCOUNT_SIMULATE	Fetch	Simulate loan account.
Loan Account	RPM_FA_HO_LOANACCOUNT_CREATE	New	Create loan account.
Loan Product Details	RPM_FA_HO_LOANPRODUCT_FETCH	Fetch	Fetch loan product.
Term Deposit Interest Details	RPM_FA_TD_INTEREST_DETAILS	Fetch	Get term deposit interest details.
Term Deposit GL Accounts	RPM_FA_TD_FETCH_GL_ACCOUNTS	Fetch	Get term deposit GL account details.
Term Deposit Account	RPM_FA_HO_TDACCOUNT_SIMULATE	Simulate	Simulate Term Deposit account.
Term Deposit Account	RPM_FA_HO_TDACCOUNT_CREATE	New	Create Term Deposit account.
Account Opening Date	RPM_FA_ML_ACCOPENDATE	Unlock	Predict the expected account opening date.
Process Time Prediction	RPM_FA_ML_PROCESS_TIME_PRED_GET	Fetch	Get process time prediction ML use case data.
Process Time Prediction	RPM_FA_ML_PROCESS_TIME_PRED_SAVE	Save	Save process time prediction ML use case data from other services.
Stage Movement	RPM_FA_ML_STAGE_MOVEMENT	Unlock	Update ML table based on stage movement of a process.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
CASA Offer Details	RPM_FA_PD_GET_CASA_OFFER_DETAILS	Fetch	Get CASA offer details from external system.
CASA Offer Decision	RPM_FA_PD_CASA_OFFER_DECISION	Fetch	CASA offer decision.
Aggregate Details	RPM_FA_PD_AGGREGATE_DETAILS	Fetch	Get application aggregate details.
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_INITIATE	New	External channel application initiation.
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_SUBMIT	Save	Submit External channel application initiation stage.
Loan Offer Details	RPM_FA_PD_GET_LOAN_OFFER_DETAILS	Fetch	Get loan offer details from external system.
Loan Offer Decision	RPM_FA_PD_LOAN_OFFER_DECISION	Authorize	Accept Loan Offer Decision from External System.
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_GET_DOCUMENTLIST	Fetch	Get all document list configured for an Application.
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_GET_DATA	Fetch	External Channel Application Get Data.
Stage Auto	RPM_FA_PD_STAGE_AUTO_SUBMIT	Save	Auto Submit Current Stage.
Transaction Details	RPM_FA_PD_TRANSACTION_DETAILS	Fetch	Get Transaction Details.
Process Driver Process	RPM_FA_PROCESS_DRIVER_PROCESS_SUMMARY	Fetch	Get entire summary for a Process.
Process Driver ATM Process	RPM_FA_PROCESS_DRIVER_ATM_PROCESS_DETAILS	Fetch	Get Process Details by Process Reference Number.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Driver Application Transaction	RPM_FA_PROCESS_DRIVER_APP_TXN_MAST ER	Fetch	Get Process Details by Application Number.
Process Driver Cart	RPM_FA_PROCESS_DRIVER_DELETE_CART	Delete	Delete a item from cart.
Process Driver Cart	RPM_FA_PROCESS_DRIVER_CLEAR_CART	Delete	Clear all items from cart.
Process Driver Cart	RPM_FA_PROCESS_DRIVER_GET_CART_DETA ILS	Fetch	Get item details from cart.
Process Driver Cart	RPM_FA_PROCESS_DRIVER_ADD_CART	Save	Add items to Individual Products cart.
Process Driver Comment	RPM_FA_PROCESS_DRIVER_COMMENT	Fetch	Get Stage comments.
Process Driver Stage	RPM_FA_PROCESS_DRIVER_STAGE_SUBMIT	Save	Stage Submit button.
Process Driver Advice	RPM_FA_PROCESS_DRIVER_GET_ADVICE_PR EVIEW	Fetch	Display preview of advice.
Process Driver Application Dedupe	RPM_FA_PROCESS_DRIVER_APP_DEDUPE_C HECKDETAILS	Fetch	Check application dedupe.
WF Task Details	RPM_FA_PD_GET_WF_TASK_DETAILS	Fetch	Get workflow task details given a workflow ID.
Process Driver Stage	RPM_FA_PROCESS_DRIVER_STAGE_SUMMAR Y	Fetch	Display Stage Summary data segment tile.
Process Driver Initiate	RPM_FA_PROCESS_DRIVER_INITIATE	New	Initiate Product from Product Catalogue.
Handoff Retry	RPM_FA_PD_HANDOFF_RETRY	Unlock	Handoff Retry Automation for Instant Account Creation Workflows.
Process Driver Full Initiation	RPM_FA_PROCESS_DRIVER_FULLINIT	New	Full Application Initiation.
Process Driver Audit	RPM_FA_PROCESS_DRIVER_AUDIT_DETAILS	Fetch	Fetch audit Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Driver Stage	RPM_FA_PROCESS_DRIVER_VALIDATESTAGE	Validate	Validate Stage for mandatory data segments, documents, checklists, etc.
Process Driver Advice	RPM_FA_PROCESS_DRIVER_SEND_ADVICE_MAIL	New	Process Driver create and send advice mail.
Process Status	RPM_FA_PROCESS_STATUS	Fetch	Get Process Statuses under same Application Number.
Process Driver Product Details	RPM_FA_PROCESS_DRIVER_PRODDETAILLIST	Fetch	Get Business Product details for all selected Products.
Process Driver Product Details	RPM_FA_PROCESS_DRIVER_PRODUCT_DETAILS_DS_STATUS	Unlock	Update Product Details Data segment TCM Status.
Process Driver Product Details	RPM_FA_PROCESS_DRIVER_GET_PRODUCT_DETAILS	Fetch	Get Product Details for Product Details Data segment.
Inquiry Service	RPM_FA_INQUIRY_SERVICE	Fetch	Process Details Inquiry for External System.
Batch Cred App	RPM_FA_BATCH_CREDAPP_ALERT	Fetch	Get Credit Applications for expiry for batch processing.
Batch Cred App	RPM_FA_BATCH_CREDAPPEXP	Fetch	Get Credit Applications for expiry for batch processing.
Batch App Offer	RPM_FA_BATCH_APOFFEREXP	Fetch	Get Applications for which Loan Offer is expiring.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
IPA Offer Applications	RPM_FA_IPA_OF_EXP_APP	Fetch	Get IPA Offer Applications Near Expiry.
Batch App Expiry	RPM_FA_BATCH_APPEXP	Fetch	Get Applications for expiry for batch processing.
IPA Application Details	RPM_FA_APP_DETAILS	Fetch	Dashboard Data - Get IPA Application Details.
Conversation Analysis	RPM_FA_CONVERSION_DETAILS	Fetch	Dashboard Data - Get Conversion Analysis Details.
Loan Offer Details	RPM_FA_LOANOFFER_DETAILS	Fetch	Get Loan offer details.
Reportee List	RPM_FA_REPORTTEES_LIST	Fetch	Get Reportee List.
Application Expiry Details	RPM_FA_DASHBOARD_APPEXPIRYDETAILS	Fetch	Dashboard Data - Get data for Applications for expiry for batch processing.
Application Expiry	RPM_FA_DASHBOARD_APPEXPIRY	Fetch	Dashboard Data - Get list of Applications for expiry for batch processing.
Loan Expiry Details	RPM_FA_DASHBOARD_LOANEXPIRYDETAILS	Fetch	Dashboard Data - Get data for Applications for which Loan Offer is expiring.
Loan Offer Expiry	RPM_FA_DASHBOARD_LOANEXPIRY	Fetch	Dashboard Data - Get list of Applications for which Loan Offer is expiring.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_NEW_MY_APPLICATION	Fetch	Dashboard Widget - List of all Applications associated with the User.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_DASHBOARD_ALL_APPLICATIONS	Fetch	Dashboard Widget - List of all Applications.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN	Fetch	Dashboard Widget - View list of Loans in progress.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL	Fetch	Dashboard Data - Collateral Details.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS	Fetch	Dashboard Data - Conversion Analysis.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS	Fetch	Dashboard Data - Loan offer status.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND	New	Dashboard Data - Data for Account opening trend.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION	Fetch	Dashboard Data - Data for User specific Applications.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_UPDATE_DASHBOARD	Unlock	Update Projection table data.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_POST_DASHBOARD	Save	Save Projection table data.
Process Driver Products	RPM_FA_PROCESS_DRIVER_FREQUENT_ACCESSED_PRODUCTS	Fetch	Fetch frequent accessed products.
Process Driver Inquiry	RPM_FA_PROCESS_DRIVER_INQUIRY	Fetch	Process Details Inquiry.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_APPS EARCH	Fetch	Dashboard Widget - Details for Application Search.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_PROD DETAILS	Fetch	Dashboard Widget - Details of all Processes for an Application Number.
IPA Application Details	RPM_FA_IPA_APPDETAILS	Fetch	Get IPA Application Details.
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_STAG EDETAILS	Fetch	Dashboard Widget - Stage Details for a Process.
Lifecycle Code View	RPM_FA_LIFE_CYCLE_CODE_VIEW	Fetch	Fetch OFLO maintained drop down lists (types of type).
App Maintenance BIC Codes	RPM_FA_SERV_APP_MAINT_BIC_CODES	Fetch	Get BIC Codes List.
App Maintenance Details	RPM_FA_GET_APP_MAINT_DTLS	Fetch	Get App Maintenance Details.
OCR Extract Document	RPM_FA_OCR_EXTRACT_DOCUMENT_CODES	Fetch	Get OCR EXTRACT DOCUMENT Codes List.
App Maintenance BIC Codes	RPM_FA_APP_MAINT_BIC_CODES	Fetch	Get BIC Codes List.
OCR Extract Document	RPM_FA_OCR_EXTRACT_DOCUMENT_FIELDS	Fetch	Get OCR EXTRACT DOCUMENT FIELDS List.
App Maintenance	RPM_FA_APPLICATION_MAINT_LOV	Validate	Validate Application Maintenance List of Values.
App Maintenance Core Accounts	RPM_FA_SERV_APP_MAINT_CORE_ACCOUNTS	Fetch	Get Existing Core Accounts List.
App Maintenance Codes	RPM_FA_APP_MAINT_VM_CODES	Fetch	Get Validation Model Codes.
App Parameters	OFLO_FA_APP_PARAM	Fetch	Fetch Application Parameters.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_DEPENDENCY_VIEW	Fetch	View Data segment Dependency.
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_DEPENDENCY_NEW	New	Create new Data segment Dependency.
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_MAPPING_NEW	New	Create new Data segment Dependency Mapping.
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_MAPPING_VIEW	Fetch	View Data segment Dependency Mapping.
Save Document Linkage	RPM_FA_SAVE_DOCUMENT_LINKAGE	Save	Linkage a document with process reference number.
Clarification Details	OFLO_FA_CLARIF_GET_BY_PROCESSREFNO	Fetch	Get Clarification Details based on Process Reference Number.
Clarification Details	OFLO_FA_CLARIF_CREATE	New	Create Clarification Details.
Clarification Details	OFLO_FA_CLARIF_GET_BY_ID	Fetch	Get Clarification Details based on ID.
Clarification Details	OFLO_FA_CLARIF_NOTIF	Notify Clarification Details raised via Alerts	Notify Clarification Details raised via Alerts.
Clarification Details	OFLO_FA_CLARIF_PROCESS_STATUS	Fetch	Fetch the status of clarifications for a Process .
Clarification Details	OFLO_FA_CLARIF_MODIFY	Unlock	Modify Clarification Details.
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_GETBYID	Fetch	Account details get by ID.
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_GETALL	Fetch	Account details get all records.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_DELETE_RECORD	Delete	Account details delete record.
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_SAVE_RECORD	Save	Account details save record.
Casa Initial Funding	RPM_FA_CASA_ISINITIALFUNDING	Fetch	Is Initial Funding Required.
Casa Valid Currency	RPM_FA_CASA_VALID_CURRENCY_LIST	Fetch	Get all Valid Currency for business product.
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_UPDATE_RECORD	Unlock	Account details update record.
Save Branch Allowed	RPM_FA_SAV_BRANCH_ALLOWED	Fetch	Branch Allowed.
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_UPDATE	Unlock	Update Debit Bureau Info.
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_FETCH	Fetch	Fetch Debit Bureau Info.
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_FETCH_HALL	Fetch	Fetch all Debit Bureau Info.
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_CREATE	New	Create Debit Bureau Info.
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_UPDATE	Unlock	Update Manual Decision.
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_FETCH	Fetch	Fetch Manual Decision.
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_FETCH_ALL	Fetch	Fetch all Manual Decision.
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_CREATE	New	Create Manual Decision.
Credit Card Preference	RPM_FA_CC_CARDPREF_PUT	Unlock	Update credit card preference details.
Credit Card Preference	RPM_FA_CC_CARDPREF_DELETE	Delete	Delete credit card preference details.
Credit Card Preference	RPM_FA_CC_CARDPREF_GETBYID	Fetch	Fetch credit card preference details by ID.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Credit Card Preference	RPM_FA_CC_CARDPREF_GET	Fetch	Get credit card preference.
Credit Card Preference	RPM_FA_CC_CARDPREF_NEW	New	New credit card preference.
Credit Card Advice	RPM_FA_CC_ACC_APP_AGGREGATE_ADVICE_DATA	Fetch	Get Credit Card advice data.
Credit Card Aggregate	RPM_FA_CC_AGGREGATE_VIEW_STAGE_SUMMARY	Fetch	Get Credit Card Aggregate Stage Summary.
Credit Card History	RPM_FA_CC_HISTORY_FETCH	Fetch	Fetch Credit card application history.
Credit Card Aggregate	RPM_FA_CC_GET_AGGREGATE_DETAILS	Fetch	Get Aggregate Details.
Credit Card Details	RPM_FA_CC_CREDITCARD_POST	Save	Fetch CREDITCARD details.
Credit Card Details	RPM_FA_CC_CREDITCARD_GET	Fetch	Fetch CREDITCARD details.
Credit Card Details	RPM_FA_CC_ADVICE_DETAILS_FETCH	Fetch	Fetch advice details.
Credit Card Aggregate	RPM_FA_CREDITCARD_AGGREGATE_SAVE_STAGE	Save	Save Credit Card Aggregate Stage.
Credit Card Aggregate	RPM_FA_CREDITCARD_AGGREGATE_SAVE_DS	Save	Save Credit Card Aggregate all Stage.
Add On Card Holder	RPM_FA_CC_ADDONCARD HOLDER_UPDATE BYID	Unlock	Update add on card holder.
Add On Card Holder	RPM_FA_CC_ADDONCARD HOLDER_DELETE BYID	Delete	Delete add on card holder.
Add On Card Holder	RPM_FA_CC_ADDONCARD HOLDER_FETCHBYID	Fetch	Fetch add on card holder.
Add On Card Holder	RPM_FA_CC_ADDONCARD HOLDER_FETCH	Fetch	Fetch add on card summary.
Add On Card Holder	RPM_FA_CC_ADDONCARD HOLDER_ADD	New	Add add on card holder.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Approval Details	RPM_FA_CC_APPROVALDETAILS_VIEW	Fetch	View Approval Details.
Approval Details	RPM_FA_CC_APPROVALDETAILS_NEW	New	Create Approval Details.
Approval Details	RPM_FA_CC_APPROVALDETAILS_DELETE	Delete	Delete Approval Details.
Approval Details	RPM_FA_CC_APPROVALDETAILS_AMEND	Unlock	Amend Approval Details.
Approval Details	RPM_FA_CC_APPROVALDETAILS_VIEW	Fetch	View Approval Details.
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_UPDATE	Unlock	Update assessment details.
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_FETCHBYID	Fetch	Fetch assessment details.
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_FETCH	Fetch	Fetch assessment details.
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_NEW	New	Add assessment details.
Charge Details	RPM_FA_CC_CHARGEDETAILS_POST	Save	Add charge details.
Charge Details	RPM_FA_CC_CHARGEDETAILS_GETBYID	Fetch	Fetch charge details by ID.
Charge Details	RPM_FA_CC_CHARGEDETAILS_DELETE	Delete	Delete charge details.
Charge Details	RPM_FA_CC_CHARGEDETAILS_PUT	Unlock	Update charge details.
Charge Details	RPM_FA_CC_CHARGEDETAILS_GET	Fetch	Fetch charge details.
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_GETBYID	Fetch	Fetch product details by ID.
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_PUT	Unlock	Update product details.
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_POST	Save	Add product details.
Credit Card Details	RPM_FA_CREDITCARD_DETAILS_UPDATE_CCNO	Unlock	Update Credit Card CCNO.
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_GET	Fetch	Fetch product details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTDETAILS_POST	Fetch	Fetch CC product details.
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTHOSTDETAILSBYCODE_GET	Fetch	Fetch host details by code.
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTCURRENCYDETAILS_GET	Fetch	Fetch currency details.
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTHOSTDETAILS_GET	Fetch	Fetch host details.
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTDETAILS_GET	Fetch	Fetch product details.
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_GET	Fetch	Fetch INTEREST details.
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_GETBYID	Fetch	Fetch INTEREST details by ID.
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_APR_VIEW	Fetch	Fetch interest details by APR view.
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_DELETE	Delete	Delete INTEREST details.
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_POST	Save	Add INTEREST details.
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_PUT	Unlock	Update INTEREST details.
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_VIEW	Fetch	View Collateral Details.
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_NEW	New	Create New Collateral Details.
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_DELETE	Delete	Delete Collateral Details.
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_AMEND	Unlock	Amend Collateral Details.
Collateral Skip	RPM_FA_COLLATERAL_SKIP	Skip TD primary collateral	Notify Clarification Details raised via Alerts.
Collateral Aggregate	RPM_FA_CO_COLLATERAL_AGGREGATE_SUMMARY	Fetch	Get Summary Collateral Services.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Collateral Create	RPM_FA_CO_COLLATERAL_CREATION	New	Create Collateral.
Collateral Aggregate	RPM_FA_CO_COLLATERAL_AGGREGATE_SUBMIT	Save	Submit Collateral Services.
Collateral Aggregate	RPM_FA_CO_COLLATERAL_AGGREGATE_HISTORY	Fetch	Get History Collateral Services.
Collateral Fetch	RPM_FA_COLLATERAL_FETCH	Fetch	Fetch Term Deposit account usable as collateral.
Collateral Liability	RPM_FA_CO_CREATE_LIAB	New	Liability Creation.
Collateral Get	RPM_FA_CO_COLLAGG_GET	Fetch	Get Collateral Services.
Collateral Save	RPM_FA_CO_COLLAGG_SAVE	Save	Save Collateral Services.
Collateral Handoff	RPM_FA_CO_CFPM_HANDOFF_EVENT	Save	Send collateral HandOff Event.
Liability Create	RPM_FA_CO_LIABILITY_CREATION	New	Create Liability.
Data Segment Details	SMS_FA_DATA_SEGMENT_DETAILS	Fetch	Aggregate API.
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_VIEW	Fetch	View Qualitative Score Data Segment.
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_VIEW	Fetch	View Qualitative Score Data Segment.
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_NEW	New	Create New Qualitative Score Data Segment.
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_AMEND	Unlock	Amend Qualitative Score Data Segment.
Score Card Details	RPM_FA_CMN_SCORECARD_SAVESUBMITSCORECARD	Save	Save or Submit Scorecard Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Score Card Details	RPM_FA_CMN_SCORECARD_GETDSDETAILS	Fetch	Get data segment of Scorecard Details.
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_NEW	New	Create New IPA Aggregate Details.
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_VIEW_SUMMARY	Fetch	View IPA Summary Details.
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_VIEW_HISTORY	Fetch	View IPA History Details.
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_VIEW_ADVICE	Fetch	View IPA Advice Details.
IPA Aggregate Details	RPM_FA_IPA_GET_AGGREGATE_DETAILS	Fetch	Get IPA Aggregate Details.
IPA Repayment Schedule	RPM_FA_IPA_GET_REPAYMENT_SCHEDULE	Fetch	Get Repayment Schedule.
Legal Details	RPM_FA_CO_LEGAL_DETAILS_AMEND	Unlock	Amend Legal Details.
Legal Details	RPM_FA_CO_LEGAL_DETAILS_DELETE	Delete	Delete Legal Details.
Legal Details	RPM_FA_CO_LEGAL_DETAILS_NEW	New	Create New Legal Details.
Legal Details	RPM_FA_CO_LEGAL_DETAILS_VIEW	Fetch	View Legal Details.
Legal Details	RPM_FA_CO_LEGAL_DETAILS_VIEW	Fetch	View Legal Details.
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_VIEW	Fetch	View Perfection Details.
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_AMEND	Unlock	Amend Perfection Details.
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_DELETE	Delete	Delete Perfection Details.
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_NEW	New	Create New Perfection Details.
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_VIEW	Fetch	View Perfection Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Score Card Assess	RPM_FA_CMN_SCORECARD_ASSESS_DECISION	Fetch	Get Assessment Decision Details.
Score Card Manual	RPM_FA_CMN_SCORECARD_MANUAL_DECISION	Fetch	Get Manual Decision Details.
Score Card Save	RPM_FA_CMN_SCORECARD_SAVESCORECARD	Save	Save Scorecard Details.
Score Card Stage Summary	RPM_FA_CMN_SCORECARD_GETSTAGESUMMARY	Fetch	Get Scorecard Details.
Score Card History	RPM_FA_CMN_SCORECARD_HISTORY	Fetch	Get History of Scorecard Details.
Score Card Manual	RPM_FA_CMN_SCORECARD_MANUAL_ASSESS_DECISION	Fetch	Get Manual Assessment Details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PROCESSSTATUS	Fetch	Get Process Status.
Solicitor Details	RPM_FA_LO_SOLICITOR_DETAILS_DELETE	Delete	Delete Solicitor.
Solicitor Details	RPM_FA_LO_SOLICITOR_DETAILS_NEW	New	Create New Solicitor.
Solicitor Details	RPM_FA_LO_SOLICITOR_DETAILS_VIEW_GETBYAPPNO	Fetch	View Solicitor Details by Application number.
Stakeholder Details	RPM_FA_CMN_STAKEHOLDER_UPDATE	Unlock	Update Stake Holder Details.
Stakeholder Details	RPM_FA_CMN_STAKEHOLDER_GETBYPRN	Fetch	Get Stake Holder Details by Process Reference Number.
Stakeholder Details	RPM_FA_CMN_STAKEHOLDER_NEW	New	Create Stake Holder Details.
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_VIEW	Fetch	View Valuation Details.
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_NEW	New	Create New Valuation Details.
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_VIEW	Fetch	View Valuation Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_DELETE	Delete	Delete Valuation Details.
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_AMEND	Unlock	Amend Valuation Details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SKIPSTAGE	Skip Stage	Skip the Applicant Details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SUBMITAGGREGATE	Save	Submit Aggregate.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_HISTORYAGGREGATE	Fetch	Get Aggregate History.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SUMMARYAGGREGATE	Fetch	Get Aggregate Summary.
Applicant Aggregate	RPM_FA_CMN_APPLICANT_AGGREGATE_ATTR_VAL	Fetch	Fetch applicant aggregate value.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SAVEAGGREGATE	Save	Save Aggregate.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_AGGREGATE	Fetch	Get Aggregate Model response.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_INITIATE_DEBIT_CHECK	New	Initiate Debit Check.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETAGGREGATE	Fetch	Get Aggregate.
Party Locations	RPM_FA_CMN_PARTY_LOC_SEARCH	Fetch	Search Party Locations.
Party Sign	RPM_FA_CMN_PARTY_SIGN_SEARCH	Fetch	Search Party Signature.
Party Details	RPM_FA_CMN_PARTY_SEARCH	Fetch	Search Party Details.
Party Dedupe	RPM_FA_CMN_PARTY_DEDUPE_CHECK	Authorize	Check Customer Dedupe.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GET_PARTY	Fetch	Get Party Details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_INITIATE_APPLICANT	New	Initiate applicant details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETSUMMARY	Fetch	Summary of the applicant details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETHISTORY	Fetch	Get history of the applicant details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_UPDATE_RECORD	Unlock	Update the applicant details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETBY_ID	Fetch	Get By ID.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETALL	Fetch	Get all applicant details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SAVE_RECORD	Save	Create new record of applicant details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_INPROGRESSCUST	Fetch	In progress Onboarding customer list.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETPARTY_MAINTENANCE	Fetch	Get CIF Number for Application.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_SAVE_RECORDS	Save	Save Applicant Details Product Linkage.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_GETBY_ID	Fetch	Get Applicant Details Product Linkage By ID.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_FILTER_APPLICANT_DATA	Fetch	Get Filtered Applicant Details.
Employee Organization Codes	RPM_FA_CMN_EMP_ORG	Fetch	Get All Employee Organization Codes.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_DELETEBY_ID	Delete	Delete Applicant Details Product Linkage By ID.
Primary Applicant Details	RPM_FA_GET_PRIMARY_APPLICANT_DTLS	Fetch	get Primary Applicant Details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETCIFLIST	Fetch	Get CIF Number for Application.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Applicant Product Details	RPM_FA_CMN_APPLICANT_PRODUCT_DETAILS	Fetch	Fetch Applicant Product Details.
Approval IPA	RPM_FA_CMN_APPROVALIPA_VIEW	Fetch	View IPA Approval Details.
Approval IPA	RPM_FA_CMN_APPROVALIPA_NEW	New	Create New IPA Approval Details.
Approval IPA	RPM_FA_CMN_APPROVALIPA_DELETE	Delete	Delete IPA Approval Details.
Approval IPA	RPM_FA_CMN_APPROVALIPA_AMEND	Unlock	Amend IPA Approval Details.
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_GET	Fetch	Get Assessment Details By Process Reference Number.
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_AMEND	Unlock	Update Assessment Details.
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_SDB_GET	Fetch	Get Assessment Details from DB By Process Reference Number.
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_VIEW	Fetch	Get Assessment Details By ID.
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_NEW	New	Save Assessment Details.
Score Card Assessment	RPM_FA_CMN_SCORECARD_POST_ASSESS_SUMMARY	Save	Post Assessment Summary.
Score Card Assessment	RPM_FA_CMN_SCORECARD_PUT_ASSESS_SUMMARY	Unlock	Put Assessment Summary.
Score Card Assessment	RPM_FA_CMN_SCORECARD_GET_ASSESS_SUMMARY	Fetch	Get Assessment Summary.
Consent Details	RPM_FA_CMN_CONSENTDETAILS_SAVE_RECORD	Save	Save Customer Consent Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Consent Details	RPM_FA_CMN_CONSENTDETAILS_GET_RECORD	Fetch	Get Party Customer Consent Details.
Consent Details	RPM_FA_CMN_CONSENTDETAILS_GETACCOUNT_RECORD	Fetch	Get Account Customer Consent Details.
Consent Details	RPM_FA_CMN_CONSENTDETAILS_GETRELATEDDATA	Fetch	Get Customer Consent Related Data.
Consent Details	RPM_FA_CMN_CONSENTDETAILS_UPDATE_RECORD	Unlock	Update Customer Consent Details.
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_AMEND	Unlock	Amend Credit Rating Details.
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_VIEW	Fetch	View Credit Rating Details.
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_NEW	New	Create New Credit Rating Details.
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_VIEW	Fetch	View Credit Rating Details.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SAVECUSTOMERONBOARD	Save	Save Onboarded Customer.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETCUSTOMERONBOARD	Fetch	Get Onboarded Customer.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PARTYHANDOFF	Fetch	Party Handoff.
Financial Details	RPM_FA_CM_FINANCIALDETAILS_NEW	New	Create New Financial Details.
FINA Details	RPM_FA_CM_FINANCIALDETAILS_AMEND	Unlock	Amend Financial Details.
FINA Details	RPM_FA_CM_FINANCIALDETAILS_VIEW	Fetch	View Financial Details.
FINA Details	RPM_FA_CM_FINANCIALDETAILS_VIEW	Fetch	View Financial Details.
Generate IPA	RPM_FA_CMN_GENERATEIPA_AMEND	Unlock	Amend Generated IPA Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Generate IPA	RPM_FA_CMN_GENERATEIPA_DELETE	Delete	Delete Generated IPA Details.
Generate IPA	RPM_FA_CMN_GENERATEIPA_FROMDB	Fetch	View Generated IPA Details From DB.
Generate IPA	RPM_FA_CMN_GENERATEIPA_VIEW	Fetch	View Generated IPA Details.
Generate IPA	RPM_FA_CMN_GENERATEIPA_NEW	New	Create New Generated IPA Details.
IPA Details	RPM_FA_CMN_IPADETAILS_AMEND	Unlock	Amend IPA Details.
IPA Details	RPM_FA_CMN_IPADETAILS_DELETE	Delete	Delete IPA Details.
IPA Details	RPM_FA_CMN_IPADETAILS_NEW	New	Create New IPA Details.
IPA Details	RPM_FA_CMN_IPADETAILS_VIEW	Fetch	View IPA Details.
IPA Details	RPM_FA_CMN_IPADETAILS_VIEW	Fetch	View IPA Details.
IPA Product	RPM_FA_CMN_IPAPRODUCT_NEW	New	Create New IPA Product Details.
IPA Currency	RPM_FA_CMN_IPACURRENCY_VIEW	Fetch	View IPA Currency Details.
Score Card Credit Decision	RPM_FA_CMN_SCORECARD_CREDIT_DECISION_POST_OFFER_AMEND	Save	Post Manual Decision Post Customer Decision Data Segment Submit call.
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_SAVE_RECORD	Save	Save Manual Decision Details.
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_UPDATE_RECORD	Unlock	Update Manual Decision Details.
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_GETBYID_RECORD	Fetch	Get Manual Decision Details By ID.
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_GETALL_RECORD	Fetch	Get All Records of Manual Decision.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Score Card Credit Recomm	RPM_FA_CMN_SCORECARD_CREDIT_RECOMM_POST_OFFER_AMEND	Save	Post Manual Recommendation Customer Decision Data Segment Submit call.
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_GETALL_RECORD	Fetch	Get All Manual Recommendation Details.
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_SAVE_RECORD	Save	Save Manual Recommendation Details.
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_GETBYID_RECORD	Fetch	Get Manual Recommendation Details By ID.
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_GETALL_DB_RECORD	Fetch	Get All Manual Recommendation Details from DB.
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_UPDATE_RECORD	Unlock	Modify Manual Recommendation Details.
Score Card Post Offer	RPM_FA_CMN_SCORECARD_POST_OFFER	Save	Post Manual Recommendation Post Offer Data Segment Submit call.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_REOPEN	Fetch	Reopen Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_CLOSE	Close	Close Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_DELETE	Delete	Delete Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_AUTHORIZE	Authorize	Authorize Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_AMEND	Unlock	Amend Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_VIEW	Fetch	View Qualitative Scorecard.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_VIE W	Fetch	View Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_VIE W	Fetch	View Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_AUT HQUERY	Fetch	Authorize Query Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_NE W	New	Create New Qualitative Scorecard.
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_HIS TORY	Fetch	History of Qualitative Scorecard.
Insider Details	RPM_FA_CMN_INSIDERDETAILS_FECTHALL	Fetch	Fetch All Insider Details.
Insider Details	RPM_FA_CMN_INSIDERDETAILS_GET	Fetch	Get Insider Details.
Insider Details	RPM_FA_CMN_INSIDERDETAILS_NEW	New	Create Insider Details.
Insider Details	RPM_FA_CMN_INSIDERDETAILS_APPREF	Fetch	Get All Insider Relationship Details.
Insider Details	RPM_FA_CMN_INSIDERDETAILS_UPDATE	Unlock	Update Insider Details.
Insider Details	RPM_FA_CMN_INSIDERDETAILS_DELETE	Delete	Delete Insider Details.
Score Card Product	RPM_FA_CMN_SCORECARD_PRODUCT_SAVE	Save	Save Scorecard Business Product.
Terms and Conditions	RPM_FA_CMN_TERMS_AND_CONDITIONS_SA VE_RECORD	Save	Terms and conditions Post.
Terms and Conditions	RPM_FA_CMN_TERMS_AND_CONDITIONS_UP DATE_RECORD	Unlock	Terms and conditions Update.
Terms and Conditions	RPM_FA_CMN_TERMS_AND_CONDITIONS_GE T_RECORD	Fetch	Get Terms and conditions.
Loan App Aggregate Cust Decision	RPM_FA_SERV_LO_LOAN_APP_AGGREGATE_ CUST_DECISION	Save	Save Customer Decision.
Loan App Aggregate Cust Account	RPM_FA_SERV_LO_LOAN_APP_AGGREGATE_ CUST_ACCOUNT	Fetch	Get Customer Accounts.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Account Creation	RPM_FA_LO_ACCOUNTCREATION_DELETE	Delete	Delete Account Creation.
Account Creation	RPM_FA_LO_ACCOUNTCREATION_NEW	New	Create New Account Creation.
Account Creation	RPM_FA_LO_ACCOUNTCREATION_VIEW	Fetch	View Account Creation.
Account Creation	RPM_FA_LO_ACCOUNTCREATION_VIEW	Fetch	View Account Creation.
Account Creation	RPM_FA_LO_ACCOUNTCREATION_AMEND	Unlock	Amend Account Creation.
Account Details	RPM_FA_LO_ACCOUNT_DETAILS_NEW	New	Create Account Details.
Account Details	RPM_FA_LO_ACCOUNT_DETAILS_GETBYPRN	Fetch	Get Account Details.
Account Details	RPM_FA_LO_ACCOUNT_DETAILS_UPDATE	Unlock	Update Account Details.
Account Services	RPM_FA_LO_ACCOUNTSERVICES_VIEW	Fetch	View Account Services.
Account Services	RPM_FA_LO_ACCOUNTSERVICES_NEW	New	Create New Account Services.
Account Services	RPM_FA_LO_ACCOUNTSERVICES_DELETE	Delete	Delete Account Services.
Account Services	RPM_FA_LO_ACCOUNTSERVICES_VIEW	Fetch	View Account Services.
Account Services	RPM_FA_LO_ACCOUNTSERVICES_AMEND	Unlock	Amend Account Services.
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_DELETE	Delete	Delete Admission Detail.
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_AMEND	Unlock	Amend Admission Detail.
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_VIEW	Fetch	View Admission Detail.
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_VIEW	Fetch	View Admission Detail.
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_NEW	New	Create New Admission Detail.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Approval Details	RPM_FA_LO_APPROVALDETAILS_SAVEADVERSENOTICE	Save	Save Adverse Action Notice.
Approval Details	RPM_FA_LO_APPROVALDETAILS_AMEND	Unlock	Amend Approval Details.
Approval Details	RPM_FA_LO_APPROVALDETAILS_VIEW	Fetch	View Approval Details.
Approval Details	RPM_FA_LO_APPROVALDETAILS_NEW	New	Create Approval Details.
Approval Details	RPM_FA_LO_APPROVALDETAILS_DELETE	Delete	Delete Approval Details.
Approval Details	RPM_FA_LO_APPROVALDETAILS_VIEW	Fetch	View Approval Details.
Loan Back Office Details	RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_NEW	Save	Add Approval Details.
Loan Back Office Details	RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_UPDATE	Unlock	Update Approval Details.
Loan Back Office Details	RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_GETBYPRN	Fetch	Get Approval Details.
Charge Details	RPM_FA_LO_CHARGEDETAILS_AMEND	Unlock	Amend Charge Details
Charge Details	RPM_FA_LO_CHARGEDETAILS_DELETE	Delete	Delete Charge Details
Charge Details	RPM_FA_LO_CHARGEDETAILS_VIEW	Fetch	View Charge Details
Charge Details	RPM_FA_LO_CHARGEDETAILS_VIEW	Fetch	View Charge Details
Charge Details	RPM_FA_LO_CHARGEDETAILS_NEW	New	Create New Charge Details
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_DELETE	Delete	Delete Credit Restrictions.
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_SAVE	Save	Save Credit Restrictions.
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_VIEW	Fetch	Fetch the credit restrictions that are saved.
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_VIEW	Fetch	Fetch the credit restriction.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_CONDITIONS_LOV_VIEW	Fetch	View conditions credit restrictions.
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_COVENANTS_LOV_VIEW	Fetch	View covenants credit restrictions.
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_VALIDATE	Validate	Validate credit restrictions.
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_NEW	New	Create New Customer Decision.
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_VIEW	Fetch	View Customer Decision.
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_VIEW	Fetch	View Customer Decision.
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_AMEND	Unlock	Amend Customer Decision.
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_DELETE	Delete	Delete Customer Decision.
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_AMEND	Unlock	Amend Disbursement Details.
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_DELETE	Delete	Delete Disbursement Details.
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_VIEW	Fetch	View Disbursement Details.
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_VIEW	Fetch	View Disbursement Details.
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_NEW	New	Create New Disbursement Details.
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_NEW	New	Create New Education Loan Financial Details.
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_VIEW	Fetch	View Education Loan Financial Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_AMEND	Unlock	Amend Education Loan Financial Details.
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_VIEW	Fetch	View Education Loan Financial Details.
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_DELETE	Delete	Delete Education Loan Financial Details.
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_AMEND	Unlock	Amend Guarantor Details.
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_DELETE	Delete	Delete Guarantor Details.
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_VIEW	Fetch	View Guarantor Details.
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_VIEW	Fetch	View Guarantor Details.
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_NEW	New	Create New Guarantor Details.
Interest Details	RPM_FA_LO_INTERESTDETAILS_VIEW	Fetch	View Interest Details.
Interest Details	RPM_FA_LO_INTERESTDETAILS_VIEW	Fetch	View InterestDetails
Interest Details	RPM_FA_LO_INTERESTDETAILS_AMEND	Unlock	Amend Interest Details.
Interest Details	RPM_FA_LO_INTERESTDETAILS_DELETE	Delete	Delete Interest Details.
Interest Details	RPM_FA_LO_INTERESTDETAILS_NEW	New	Create New Interest Details.
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_VIEW	Fetch	View Issue Offer Details.
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_NEW	New	Create New Issue Offer Details.
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_AMEND	Unlock	Amend Issue Offer Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_DELETE	Delete	Delete Issue Offer Details.
Loan App Call Backoffice	RPM_FA_LO_LOAN_APP_CALL_BACKOFFICE	Fetch	Call Back Office.
Loan App Aggregate Cust Response	RPM_FA_LO_LOAN_APP_AGGREGATE_CUST_RESPONSE	Fetch	Get Customer Response.
Application History	RPM_FA_LO_HISTORY_FETCH	Fetch	Fetch Application History.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_DETAILS	Fetch	Get Loan Aggregate Details.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ACC_CONFIG_INT	Fetch	Get Account Configuration Details.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_SAVE	Save	Save Loan Aggregate Details.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_VIEW_STAGE_SUMMARY	Fetch	Get Loan Aggregate Stage Summary.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ACCOUNT_DETAILS_UPDATE	Unlock	Update account Details.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ATTR_VAL	Fetch	Get Attribute Value for loan.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_CUST_ACCOUNT	Fetch	Get Customer Accounts.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_GET	Fetch	Get Loan Aggregate Details.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_SAVE_ONLY	Save	Save Only Loan Aggregate Details.
Loan App Repayment	RPM_FA_LO_LOAN_APP_REPAYMENT_SCHEDULE	Fetch	Get Repayment Schedule Details.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ADVICE_DATA	Fetch	Get Loan Advice Details.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_INITIATE	New	Loan Initiate.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ADVICE_DATA_FOR_INIT	Fetch	Get Loan Advice Details for Initiation.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Post Offer Proceed Skip	RPM_FA_LO_POST_OFFER_PROCEED_SKIP	Fetch	Get Post Offer Proceed stage skip information.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_APPRVL_DTS	Fetch	Get Approval Response.
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_FINAL_APPRVL	Fetch	Get Final Approval Response.
Loan App Generate Schedule	RPM_FA_LO_LOAN_APP_GENERATE_SCHEDULE	New	Generate Schedule.
LOAN Details	RPM_FA_LO_LOANDETAILS_DELETE	Delete	Delete Loan Details.
Loan Details	RPM_FA_LO_LOANDETAILS_NEW	New	Create New Loan Details.
Loan Details	RPM_FA_LO_LOANDETAILS_VIEW	Fetch	View Loan Details.
Loan Details	RPM_FA_LO_LOANDETAILS_AMEND	Unlock	Amend Loan Details.
Loan Product Branch List	RPM_FA_LO_LOAN_PRODUCT_BRANCH_LIST	Fetch	Get Loan Product Branch List.
Loan Product Repayment Methods	RPM_FA_LO_LOAN_PRODUCT_REPAYMENT_METHODS	Fetch	Get Loan Product Repayment Methods.
Loan Product Currency List	RPM_FA_LO_LOAN_PRODUCT_CURRENCY_LIST	Fetch	Get Loan Product Currency List.
Loan Product Save	RPM_FA_LO_LOAN_PRODUCT_SAVE	Save	Save Loan Business Product.
Loan Summary	RPM_FA_LO_LOANSUMMARY_AMEND	Unlock	Amend Loan Summary.
Loan Summary	RPM_FA_LO_LOANSUMMARY_DELETE	Delete	Delete Loan Summary.
Loan Summary	RPM_FA_LO_LOANSUMMARY_VIEW	Fetch	View Loan Summary.
Loan Summary	RPM_FA_LO_LOANSUMMARY_NEW	New	Create Loan Summary.
Loan Summary	RPM_FA_LO_LOANSUMMARY_VIEW	Fetch	View Loan Summary.
Mandate Details	RPM_FA_LO_MANDATEDETAILS_AMEND	Unlock	Amend Mandate Details.
Mandate Details	RPM_FA_LO_MANDATEDETAILS_VIEW	Fetch	View Mandate Details.
Mandate Details	RPM_FA_LO_MANDATEDETAILS_VIEW	Fetch	View Mandate Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Mandate Details	RPM_FA_LO_MANDATEDDETAILS_DELETE	Delete	Delete Mandate Details.
Mandate Details	RPM_FA_LO_MANDATEDDETAILS_NEW	New	Create New Mandate Details.
Mortgage Insurance	RPM_FA_LO_MORTGAGEINSURANCE_NEW	New	Create New Mortgage Insurance.
Mortgage Insurance	RPM_FA_LO_MORTGAGEINSURANCE_AMEND	Unlock	Amend Mortgage Insurance.
Mortgage Insurance	RPM_FA_LO_MORTGAGEINSURANCE_VIEW	Fetch	View Mortgage Insurance.
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_UPDATE	Unlock	Update Post Amendment Details.
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_GETBYPRN	Fetch	Get Post Amendment Details.
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_NEW	New	Create Post Amendment Details.
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_DELETE	Delete	Delete Post Amendment Details.
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_DELETE	Delete	Delete Repayment Details.
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_AMEND	Unlock	Amend Repayment Details.
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_VIEW	Fetch	View Repayment Details.
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_VIEW	Fetch	View Repayment Details.
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_NEW	New	Create New Repayment Details.
Repayment Details Schedule	RPM_FA_LO_REPAYMENTDETAILS_SCHEDULE_VIEW	Fetch	View Repayment Schedule Details.
Account Fund Details	RPM_FA_GET_ALL_ACCT_FUND_DTLS	Fetch	Get All Account Funding Details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Account Fund Details	RPM_FA_ADD_ACCT_FUND_DTLS	New	Add Account Funding Details.
Account Fund Details	RPM_FA_UPDATE_ACCT_FUND_DTLS	Unlock	Update Account Funding Details.
Initiate Finicity	RPM_FA_INITIATE_FINICITY	New	initiate Finicity.
Refresh Finicity	RPM_FA_REFRESH_FINICITY_SAV	Save	Refresh Finicity Details.
Initiate Fund Transfer	RPM_FA_INITIATE_FUND_TRANSFER	New	Initiate Fund Transfer.
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_GETBY_ID	Fetch	Get Account Service Preference details by ID.
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_UPDATE_RECORD	Unlock	Update Account Service Preference details.
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_SAVE_RECORD	Save	Save Account Service Preference details.
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_GETALL	Fetch	Get all Account Service Preference details.
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_DELETE_RECORD	Delete	Delete Account Service Preference details.
Approval Details	RPM_FA_SAV_DS_APPROVAL_DETAILS_SAVE_RECORD	Save	Save Approval details.
Approval Details	RPM_FA_SAV_DS_APPROVAL_DETAILS_GETALL	Fetch	Get all Approval details records.
Approval Details	RPM_FA_SAV_DS_APPROVAL_DETAILS_UPDATE_RECORD	Unlock	Update Approval details.
Backoffice Details	RPM_FA_CASA_BACKOFFICE_DETAILS_GETBYPRN	Fetch	Get Back Office Errors.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Backoffice Details	RPM_FA_CASA_BACKOFFICE_DETAILS_NEW	New	Add New Back Office Errors.
Backoffice Details	RPM_FA_CASA_BACKOFFICE_DETAILS_UPDATE	Unlock	Update Back Office Errors.
Save Product	RPM_FA_SAV_PRODUCT_ADD	Save	Save Product Details.
Save Product	RPM_FA_SAV_PRODUCT_GET	Fetch	Get Product Details.
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_DELETE_RECORD	Delete	Delete Charge details.
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_GETALL	Fetch	Get all Charge details.
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_GETBY_ID	Fetch	Get Charge details by ID
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_UPDATE_RECORD	Unlock	Update Charge details.
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_SAVE_RECORD	Save	Save Charge details.
DS Cumulative Account Details	RPM_FA_DS_CUMULATIVE_ACCOUNT_DETAILS_SAVE_RECORD	Save	Save Single Stage Account details.
DS Cumulative Account Details	RPM_FA_DS_CUMULATIVE_ACCOUNT_DETAILS_GET_DETAIL	Fetch	Get Single Stage Account details.
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_SAVE_RECORD	Save	Save Initial Funding details.
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_UPDATE_RECORD	Unlock	Update Initial Funding details.
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_GET_TELLERTXN	Fetch	Get Initial Funding details through Teller Transaction.
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_GET_ALL	Fetch	Get all Initial Funding details.
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_GET_TELLER_TXN	Fetch	Get Initial Funding through Teller Transaction.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_UPDATE_TEL LERTXN	Unlock	Update Initial Funding through Teller Transaction.
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_GETAL L	Fetch	Get all Interest details.
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_SAVE_ RECORD	Save	Save Interest details.
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_UPDAT E_RECORD	Unlock	Update Interest details.
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_APY_VI EW	Fetch	Get Interest Details APY Details.
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_DELET E_RECORD	Delete	Delete Interest details.
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_GETBY _ID	Fetch	Get Interest details by ID.
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_DELET E_RECORD	Delete	Delete Mandate details.
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_GETALL	Fetch	Get all Mandate details.
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_GETBY _ID	Fetch	Get Mandate details by ID.
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_SAVE_ RECORD	Save	Save Mandate details.
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_UPDAT E_RECORD	Unlock	Update Mandate details.
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_SAVE_R ECORD	Save	Save Nominee details.
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_DELETE _RECORD	Delete	Delete Nominee details.
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_GETALL	Fetch	Get all Nominee details.
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_GETBY _ID	Fetch	Get Nominee details by ID
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_UPDATE _RECORD	Unlock	Update Nominee details.
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_UPDA TE_RECORD	Unlock	Update Account Limit.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_SAVE_RECORD	New	Create Account Limit.
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_GETALL	Fetch	Get All Account Limit.
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_DELETE_RECORD	Delete	Delete Account Limit.
Casa Is Under Writing	RPM_FA_CASA_ISUNDERWRITING	Fetch	Is Underwriting Required
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_GETBY_ID	Fetch	Update Account Limit.
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_GETALL	Fetch	Get all Overdraft Advanced details.
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_DELETE_RECORD	Delete	Delete Overdraft Advanced details.
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_GETBY_ID	Fetch	Get Overdraft Advanced details. by ID.
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_SAVE_RECORD	Save	Save Overdraft Advanced details.
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_UPDATE_RECORD	Unlock	Update Overdraft Advanced details.
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_UPDATE_RECORD	Unlock	Update Overdraft Secured details.
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_DELETE_RECORD	Delete	Delete Overdraft Secured details.
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_GETALL	Fetch	Get all Overdraft Secured details.
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_GETBY_ID	Fetch	Get Overdraft Secured details by ID.
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_SAVE_RECORD	Save	Save Overdraft Secured details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_SAVE_RECORD	Save	Save Overdraft Unsecured details.
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_UPDATE_RECORD	Unlock	Update Overdraft Unsecured details.
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_GETBY_ID	Fetch	Get Overdraft Unsecured details by ID.
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_GETALL	Fetch	Get all Overdraft Unsecured details.
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_DELETE_RECORD	Delete	Delete Overdraft Unsecured details.
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_SAVE_RECORD	Save	Save Overdraft Temporary Unsecured details.
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_GETBY_ID	Fetch	Get Overdraft Temporary Unsecured details by ID.
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_GETALL	Fetch	Get all Overdraft Temporary Unsecured details.
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_DELETE_RECORD	Delete	Delete Overdraft Temporary Unsecured details.
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_UPDATE_RECORD	Unlock	Delete Overdraft Temporary Unsecured details.
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_SAVE_RECORD	Save	Save Overdraft Approval Limit Records.
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_GETALL	Fetch	Get all Overdraft Approval Limit Records.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_DELETE_RECORD	Delete	Delete Overdraft Approval Limit Records.
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_GETBY_ID	Fetch	Get Overdraft Approval Limit Records by ID.
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_UPDATE_RECORD	Unlock	Update Overdraft Approval Limit Records.
DS OD Approval Stage Skip	RPM_FA_SAV_DS_OD_APPROVAL_STAGE_SKIP	Fetch	Skip Overdraft Approval Stage.
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_DELETE_RECORD	Delete	Delete Overdraft Limit details.
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_GETALL	Fetch	Get all Overdraft Limit details.
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_GETBY_ID	Fetch	Get Overdraft Limit details by ID.
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_SAVE_RECORD	Save	Save Overdraft Limit details.
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_UPDATE_RECORD	Unlock	Update Overdraft Limit details.
Get ID Offer Issue	SMS_FA_GETID_OFFERISSUE	Fetch	Get Offer Issue by ID.
Get Offer Issue	SMS_FA_GET_OFFERISSUE	Fetch	Get Offer Issue Details.
Issue Offer Details	RPM_FA_CA_ISSUEOFFERDETAILS_AMEND	Unlock	Amend Offer Issue Details.
Issue Offer Details	SMS_FA_ADD_ISSUE_OFFER_DETAILS	New	Add Issue Offer Details.
Savings Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_INITIATE_ACCOUNT	New	Initiate Savings Application.
Savings Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_SAVE_RECORD	Save	Save Savings Application.
Savings Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_ONLY_SAVE	Save	Save or Submit for External channels.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Savings Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_ALL_GET	Fetch	Get all Application details for external channels.
Savings Application Customer Decision	RPM_FA_SAV_APP_CUSTOMERDECISION	Fetch	Customer Decision.
Savings Application Aggregate Advice	RPM_FA_SAV_APP_AGGREGATE_ADVICE_DATA	Fetch	Get Aggregate advice data.
CASA Send Welcome Advice	RPM_FA_CASA_SEND_WELCOME_ADVICE	Save	Send Welcome Letter.
CASA Send Debit Decline Advice	RPM_FA_CASA_SEND_DEBIT_DECLINE_ADVICE	Save	Send Debit Decline Letter.
CASA Debit Check	RPM_FA_CASA_DEBITCHECK_FETCH	Fetch	Get Debit Bureau check.
Savings Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_GET_ACCOUNT_NUMBER	Fetch	Get Account number.
Savings Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_GET_SUMMARY	Fetch	Get summary of saving application.
App Aggregate Customer Response	RPM_FA_APP_AGGREGATE_CUST_RESPONSE	Unlock	Aggregate Customer Response.
Savings Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_GET_HISTORY	Fetch	Get History of Account Details.
CASA Aggregate Get Response	RPM_FA_CASA_AGGREGATE_GET_RESPONSE	Fetch	Get Aggregate Response.
CASA Call Back Office	RPM_FA_CASA_CALL_BACKOFFICE	Fetch	Call Back Office.
Term Deposit Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_DELETE_RECORD	Delete	Delete Account Details.
Term Deposit Stage Skipping	RPM_FA_TD_DS_STAGE_SKIPPING	Stage Skipping Term Deposit	Skip the Term Deposit Account details record.
Term Deposit Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_SIMULATE	Account details Simulate TD	Simulate the account details.
Get Valid Branch	RPM_FA_TD_GET_VALIDBRANCH	Fetch	Get all valid Branch.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Valid Currency List	RPM_FA_TD_VALID_CURRENCY_LIST	Fetch	Get all Valid Currency for business product.
Term Deposit Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_UPDATE_RECORD	Unlock	Update Account Details.
Term Deposit Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_SAVE_RECORD	Save	Save Account Details.
Term Deposit Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_GETBY_ID	Fetch	Get Update Account Details by ID.
Term Deposit Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_GETALL	Fetch	Get all Account Details.
Account Services Preference Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_GETBY_ID	Fetch	Get Account service Preference details by ID.
Account Services Preference Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_UPDATE_RECORD	Unlock	Update Account service Preference details.
Account Services Preference Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_SAVE_RECORD	Save	Save Account service Preference details.
Account Services Preference Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_DELETE_RECORD	Delete	Delete Account service Preference details.
Account Services Preference Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_GETALL	Fetch	Get all Account service Preference details.
Approval Details	RPM_FA_TD_DS_APPROVAL_DETAILS_SAVE_RECORD	Save	Save Approval details.
Approval Details	RPM_FA_TD_DS_APPROVAL_DETAILS_UPDATE_RECORD	Unlock	Update Approval details.
Approval Details	RPM_FA_TD_DS_APPROVAL_DETAILS_GETALL	Fetch	Get all Approval details.
Backoffice Details	RPM_FA_TD_BACKOFFICE_DETAILS_NEW	New	Add Back Office Errors.
Backoffice Details	RPM_FA_TD_BACKOFFICE_DETAILS_UPDATE	Unlock	Update Back Office Errors.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Backoffice Details	RPM_FA_TD_BACKOFFICE_DETAILS_GETBYPRN	Fetch	Get Back Office Errors.
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_CREATE	New	Create Debit Bureau Information.
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_FETCHALL	Fetch	Fetch all Debit Bureau Information.
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_UPDATE	Unlock	Update Debit Bureau Information.
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_FETCH	Fetch	Fetch Debit Bureau Information.
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_GET_TELLERTXN	Fetch	Get Initial Funding Details through teller transaction.
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_UPDATE_RECORD	Unlock	Update Initial Funding details.
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_SAVE_RECORD	Save	Save Initial Funding details.
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_GETTELLERTXN	Fetch	Get Initial Funding details through teller transaction.
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_GETALL	Fetch	Get all Initial Funding details.
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_UPDATE_TELLERTXN	Unlock	Update Initial Funding through teller transaction.
DS Interest Details	RPM_FA_TD_DS_INTERESTDETAILS_APY_VIEW	Fetch	View Interest details of APY.
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_UPDATE_RECORD	Unlock	Update Mandate details.
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_GETALL	Fetch	Get all Mandate details.
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_SAVE_RECORD	Save	Save Mandate details.
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_GETBY_ID	Fetch	Get Mandate details by ID

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_DELETE_RECORD	Delete	Delete Mandate details.
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_FETCH	Fetch	Fetch Manual Decision.
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_UPDATE	Unlock	Update Manual Decision.
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_CREATE	New	Create Manual Decision.
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_FETCHALL	Fetch	Fetch all Manual Decisions.
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_SAVE_RECORD	Save	Save Nominee details.
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_UPDATE_RECORD	Unlock	Update Nominee details.
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_DELETE_RECORD	Delete	Delete Nominee details.
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_GETALL	Fetch	Get all Nominee details.
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_GETBY_ID	Fetch	Get Nominee details by ID.
Call Back Office	RPM_FA_TD_CALL_BACKOFFICE	Fetch	Call Back Office.
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_GET_ACCOUNT_NUMBER	Fetch	Get Account number.
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_ALL_GET	Fetch	Get all application details for external channels.
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_ONLY_SAVE	Save	Save or Submit for External channels.
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_GET_SUMMARY	Fetch	Get summary of Term Deposit application.
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_GET_HISTORY	Fetch	Get History of Term Deposit application.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Send Debit Decline Advice	RPM_FA_TD_SEND_DEBIT_DECLINE_ADVICE	Save	Send Debit Decline Letter.
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_SAVE_RECORD	Save	Save Term Deposit Application.
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_INITIATE_ACCOUNT	New	Initiate Term Deposit Application.
Aggregate Get Response	RPM_FA_TD_AGGREGATE_GET_RESPONSE	Fetch	Get Aggregate Master Response.
Account App Aggregate Advice Data	RPM_FA_TD_ACC_APP_AGGREGATE_ADVICE_DATA	Fetch	Get Term Deposit advice data.
Debit Check Fetch	RPM_FA_TD_DEBITCHECK_FETCH	Fetch	Get Debit Bureau check.
Send Welcome Advice	RPM_FA_TD_SEND_WELCOME_ADVICE	Save	Send Welcome Letter.
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_VIEW	Fetch	View Customer Decision details.
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_VIEW	Fetch	Get Customer Decision details.
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_NEW	New	Create Customer Decision details.
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_DELETE	Delete	Delete Customer Decision details.
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_AMEND	Unlock	Update Customer Decision details.
CA Post Offer Proceed	RPM_FA_CA_POST_OFFER_PROCEED_SKIP	Fetch	Skip Post Offer Stage.
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_UPDATE	Unlock	Update Post Amendment details.
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_GETBYPRN	Fetch	Get Post Amendment details.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_NEW	New	Create Post Amendment details.
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_DELETE	Delete	Delete Post Amendment details.
Product Catalogue	RPM_FA_SAV_OFFACCEPT	Fetch	CASA Account Offer Accept Stage.
IPA Process	SMB_FA_CUR_OFFACCEPT	Fetch	SMB Current Account Offer Accept Stage.
IPA Process	RPM_FA_CASAORGUS_APPEN	Fetch	CASA Account Application Entry Stage for US.
Loan Interest Details	RPM_FA_LO_MNL_DECSN	Fetch	Loan Account Manual Decisioning Stage.
Mortgage Insurance	RPM_FA_LO_ACCOUNT_CREATE	Fetch	Loan Account Creation Stage.
Issue Offer Details	RPM_FA_CC_APP_ENTRY	Fetch	Credit Card Application Entry Stage.
Delete Offer Issue	RPM_FA_INITIATION	Fetch	Fetch Application Initiation Stage.
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_SUBMIT_V2	Save	Submit External channel application initiation stage.
Categorize Document	RPM_FA_CATEGORIZE_DOCUMENT	Fetch	Categorize Documents.
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SAVEAPPLICANT	Save	Save Applicant details.
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_BY_VIN	Fetch	Fetch Collateral Detail by Vehicle Identification Number.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Collateral Details	RPM_FA_CO_COLLATERAL_VALUATION_BY_RULE	Fetch	Evaluate Valuation Rule for Collateral.
Collateral Details	RPM_FA_CO_EXISTING_CUST_COLLATERAL_DTLS	Fetch	Get Existing Customer Collateral Details.
Stress and Affordability Test	RPM_FA_LO_STRESS_AFFORD_GET	Fetch	Get Stress and Affordability details.
Stress and Affordability Test	RPM_FA_LO_STRESS_AFFORD_HISTORY	Fetch	Get history of Stress and Affordability details.
Stress and Affordability Test	RPM_FA_LO_STRESS_AFFORD_NEW	New	Create new Stress and Affordability details.
Stress and Affordability Test	RPM_FA_LO_STRESS_AFFORD_UPDATE	Unlock	Update Stress and Affordability details.
Documents Management	RPM_FA_DOCUMENT_MANAGEMENT_GET_ALL	Fetch	Get all Document Management.
Documents Management	RPM_FA_DOCUMENT_MANAGEMENT_SAVE_RECORD	Fetch	Save Document Management records.
Documents Management	RPM_FA_DOCUMENT_MANAGEMENT_VALIDATE_DOC	Validate	Validate Document Management.
Verification Details	RPM_FA_VERIFICATIONDETAILS_ACTION	Fetch	Perform actions on already maintained Verification Details.
Verification Details	RPM_FA_VERIFICATIONDETAILS_DELETE	Delete	Delete Verification Details.
Verification Details	RPM_FA_VERIFICATIONDETAILS_GET	Fetch	Get Verification Details.
Verification Details	RPM_FA_VERIFICATIONDETAILS_GETALL	Fetch	Get all Verification Detail records.

Table 7-2 (Cont.) Functional Activity Code of work flow processing

ScreenName/API Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Verification Details	RPM_FA_VERIFICATIONDETAILS_SAVE	Save	Save Verification Details.
Verification Details	RPM_FA_VERIFICATIONDETAILS_STAGE_SUMMARY	Fetch	Fetch Verification Details Stage Summary.
Verification Details	RPM_FA_VERIFICATIONDETAILS_STATUS	Fetch	View Status of Verification Details.
Verification Details	RPM_FA_VERIFICATIONDETAILS_SUBMIT	Save	Delete Verification Details.
Verification Details	RPM_FA_VERIFICATIONDETAILS_UPDATE	Unlock	Update Verification Details.

7.3 Workflow Stage

This topic contains the functional activity codes of work flow stage.

Table 7-3 Functional Activity Code of work flow processing

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
CASA Account Stage	RPM_FA_CASAORGUS_APPEN	Fetch	CASA Account Application Entry Stage for US
CASA Account Stage	RPM_FA_CASAORGUS_APPRV	Fetch	CASA Account Account Approval Stage for US
CASA Account Stage	RPM_FA_CASAORGUS_DCDA	Fetch	Debit Check Assessment
CASA Account Stage	RPM_FA_CASAORGUS_DCMDA	Fetch	Debit Check Manual Assessment
CASA Account Stage	RPM_FA_CASAORGUS_HNDOFFRTRY	Fetch	CASA Account Handoff Retry Stage
CASA Account Stage	RPM_FA_CASAORGUS_PO STACCFND	Fetch	CASA Account Funding Stage for US
Credit Card Stage	RPM_FA_CC_APP_ENTRY	Fetch	Credit Card Application Entry Stage
Credit Card Stage	RPM_FA_RCCORG_UNDWT	Fetch	Credit Card Underwriting Stage
Credit Card Stage	RPM_FA_CC_APP_APPROVAL	Fetch	Credit Card Approval Stage

Table 7-3 (Cont.) Functional Activity Code of work flow processing

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Credit Card Stage	RPM_FA_CC_APP_ASSESSMENT	Fetch	Credit Card Assessment Stage
Current Account Stage	SMB_FA_CUR_OFFACCEPT	Fetch	SMB Current Account Offer Accept Stage
Current Account Stage	RPM_FA_CUR_OFFACCEPT	Fetch	Current Account Offer Accept Stage
Current Account Stage	RPM_FA_CA_APP_ASSMNT	Fetch	Current Account Assessment Stage
Current Account Stage	RPM_FA_CA_APP_CREDIT_ASSMT	Fetch	Current Account Credit Assessment Stage
Current Account Stage	RPM_FA_CA_APP_FUND	Fetch	Current Account Initial Funding Stage
Current Account Stage	RPM_FA_CA_APP_ENRICH	Fetch	Current Account Application Enrichment Stage
Current Account Stage	RPM_FA_CUR_POSTAMEND	Fetch	Current Account Post Offer Amend Stage
Current Account Stage	RPM_FA_CA_APP_APPRV	Fetch	Current Account Approval Stage
Current Account Stage	RPM_FA_CUR_OFFERISSUE	Fetch	Current Account Offer Issue Stage
Current Account Stage	RPM_FA_CA_APP_CREDIT_DECN	Fetch	Current Account Credit Decisioning Stage
Current Account Stage	RPM_FA_SMB_CUR_POSTAMEND	Fetch	SMB Current Account Post Offer Amend Stage
Current Account Stage	SMB_FA_CA_OFFER_ISSUE	Fetch	SMB Current Account Offer Issue Stage
Current Account Stage	RPM_FA_CA_APP_ACC_PARAMETER	Fetch	Current Account Account Parameter Stage
Current Account Stage	RPM_FA_CURORG_OD	Fetch	Loan Account Overdraft Stage
Current Account Stage	RPM_FA_CA_APP_UNDWT	Fetch	Current Account Underwriting Stage
Current Account Stage	RPM_FA_CA_APP_ENTRY	Fetch	Current Account Application Entry Stage

Table 7-3 (Cont.) Functional Activity Code of work flow processing

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Current Account Stage	RPM_FA_CA_APP_ACCRT	Fetch	Current Account Account Creation Stage
Initiation Stage	RPM_FA_INITIATION	Fetch	Application Initiation Stage
IPA Stage	RPM_FA_CMN_IPA_INIT	Fetch	Get IPA Details
IPA Stage	RPM_FA_CMN_IPA_APPRVL	Fetch	IPA Approval
Loan Account Stage	RPM_FA_LO_MNL_DECSN	Fetch	Loan Account Manual Decisioning Stage
Loan Account Stage	RPM_FA_LO_ACCOUNT_CREATE	Fetch	Loan Account Account Creation Stage
Loan Account Stage	RPM_FA_LO_APP_VERIF	Fetch	Loan Account Verification Details Stage
Loan Account Stage	RPM_FA_LO_APP_ASSESSMENT	Fetch	Loan Account Assessment Stage
Loan Account Stage	RPM_FA_LO_APP_POST_AMEND	Fetch	Loan Account Post Amendment Stage
Loan Account Stage	RPM_FA_LO_SUP_APPRVL	Fetch	Loan Account Supervisor Approval Stage
Loan Account Stage	RPM_FA_LO_ACC_APPRVL	Fetch	Loan Account Account Approval Stage
Loan Account Stage	RPM_FA_RLNORG_UNDWT	Fetch	Loan Account Underwriting Stage
Loan Account Stage	RPM_FA_LO_MNL_ASSMT	Fetch	Loan Account Manual Assessment Stage
Loan Account Stage	RPM_FA_LO_APP_ENRICH	Fetch	Loan Account Application Enrichment Stage
Loan Account Stage	RPM_FA_LO_APP_ENTRY	Fetch	Loan Account Application Entry Stage
Loan Account Stage	RPM_FA_LO_ACC_CONFIG	Fetch	Loan Account Account Parameter Stage
Loan Account Stage	RPM_FA_LO_OFFER_ISSUE	Fetch	Loan Account Offer Issue Stage
Loan Account Stage	RPM_FA_LO_APP_OFFER_ACCEPT	Fetch	Loan Account Offer Accept Stage
Savings Account Stage	RPM_FA_SAV_OFFACCEPT	Fetch	CASA Account Offer Accept Stage
Savings Account Stage	RPM_FA_SAVORG_OD	Fetch	Savings Account Overdraft Limit
Savings Account Stage	RPM_FA_SAVORG_ACC_PARAMETER	Fetch	Savings Account Account Parameter
Savings Account Stage	RPM_FA_SAVORG_FUND	Fetch	Savings Account Initial Funding

Table 7-3 (Cont.) Functional Activity Code of work flow processing

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Savings Account Stage	RPM_FA_SAV_POSTAMEND	Fetch	CASA Account Post Offer Amend Stage
Savings Account Stage	RPM_FA_SAV_OFFERISSUE	Fetch	CASA Account Offer Issue Stage
Savings Account Stage	RPM_FA_SAVORG_ASSMNT	Fetch	Savings Account Assessment
Savings Account Stage	RPM_FA_SAVORG_APPRV	Fetch	Savings Account Approval Stage
Savings Account Stage	RPM_FA_SAVORG_ENTRY	Fetch	Savings Account Application Entry
Savings Account Stage	RPM_FA_SAVORG_UNDWT	Fetch	Savings Account Underwriting
Savings Account Stage	RPM_FA_SAVORG_CREDIT_ASSMT	Fetch	Savings Account Credit Assessment
Savings Account Stage	RPM_FA_SAVORG_CREDIT_DECN	Fetch	Savings Account Credit Decision
Savings Account Stage	RPM_FA_SAVORG_ACCRT	Fetch	Savings Account Account Creation
Savings Account Stage	RPM_FA_SAVORG_APPEN	Fetch	Savings Account Application Entry Stage
Savings Account Stage	RPM_FA_SAVORG_ENRICH	Fetch	Savings Account Enrichment
Term Deposit Account Stage	RPM_FA_TDORGUS_FUND	Fetch	Term Deposit US Account Funding Stage
Term Deposit Account Stage	RPM_FA_TDORG_APPRV	Fetch	Term Deposit Approval Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_ACCRT	Fetch	Term Deposit US Account Creation Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_APPEN	Fetch	Application Entry
Term Deposit Account Stage	RPM_FA_TDORG_FUND	Fetch	Term Deposit Initial Funding Stage

Table 7-3 (Cont.) Functional Activity Code of work flow processing

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Term Deposit Account Stage	RPM_FA_TDORGUS_DCDA	Fetch	Term Deposit US Debit Assessment Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_HNDOFFRTRY	Fetch	Term Deposit Us Account HandOff Retry Stage
Term Deposit Account Stage	RPM_FA_TDORG_ENRCH	Fetch	Term Deposit Application Enrichment Stage
Term Deposit Account Stage	RPM_FA_TDORG_APPEN	Fetch	Term Deposit Application Entry Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_APPRV	Fetch	Term Deposit US Account Approval Stage
Term Deposit Account Stage	RPM_FA_TDORG_ACCRT	Fetch	Term Deposit Account Creation Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_DCMDA	Fetch	Term Deposit US Manual Debit Assessment Stage

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