# Oracle® Banking Originations Cloud Service

**Configurations User Guide** 





Oracle Banking Originations Cloud Service Configurations User Guide, Release 14.8.0.0.0

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## **Preface**

- Purpose
- Audience
- Documentation Accessibility
- Diversity and Inclusion
- Conventions
- Acronyms and Abbreviations
- Symbol and Icons
- Basic Actions
- Screenshot Disclaimer

## Purpose

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

## **Audience**

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

# **Documentation Accessibility**

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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.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

# Acronyms and Abbreviations

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

Table Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module
OBA	Oracle Banking Accounts
OBOCS	Oracle Banking Originations Cloud Service

# Symbol and Icons

Table Symbols and Icons - Common

Symbol/Icon	Function
J L	Minimize
7 6	
г¬	Maximize
L J	
	Close
×	



Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
Q	Perform Search
•	Open a list
+	Add a new record
4	Navigate to the previous record
•	Navigate to the next record
G	Refresh
<b>i</b>	Calendar
Û	Alerts

# **Basic Actions**

**Table Basic Actions** 

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



#### Table (Cont.) Basic Actions

Actions	Functions
Cancel	Click to cancel the action you performed.
Compare	Click to view the comparison through the field values of old record and the current record.
	This button is displayed in the widget, once you click Authorize.
View	Click to view the details in a particular modification stage.
	This button is displayed in the widget, once you click Authorize.
View Difference only	Click to view a comparison through the field element values of old record and the current record, which has undergone changes.
	This button is displayed, once you click <b>Compare.</b>
Expand All	Click to expand and view all the details in the sections.
	This button is displayed, once you click <b>Compare.</b>
Collapse All	Click to hide the details in the sections.
	This button is displayed, once you click Compare.
ок	Click to confirm the details in the screen.
New	Click to add a new record. When you click New, system displays a new record enabling you to specify the required data. It is mandatory to specify details for the fields marked with '*' symbol.
	This button is displayed only for the records that are already created.

# Screenshot Disclaimer

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



# Configurations

This topic describes information about the configurations of Oracle Banking Originations Cloud Service.

The Oracle Banking Originations Cloud Service 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 Originations Cloud Service processes.

The Oracle Banking Originations Cloud Service 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 Originations Cloud Service are driven based on the below configurations:

- Bussiness Product
- Business Process

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

- Credit Decision Configuration
- Facts and Rules
- Qualitative Scorecard

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

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

- 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 rule the configuration.
- Credit Decision Configuration
  - This topic provides the information about the credit decision configuration.
- 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.

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.

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 Originations Cloud Service 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 Originations Cloud Service 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 Originations Cloud Service, 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 Attributes

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

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.

#### 1.1.1.1 Business Product Details

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

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

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

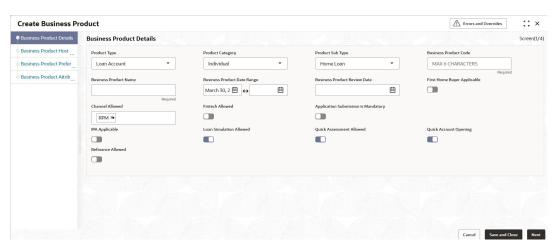
To configure business product details:

- On Home screen, click Retail Banking. Under Retail Banking, 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.



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:
	Savings Account
	Current Account
	Loan Account
	Term Deposit Account
Product Category	Select the product category.
	The available options are
	Individual
	Small and Medium Business



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

Field	Description
Product Sub Type	Select the product sub-type from the drop-down list.
Product Sub-Type	This field appears and is supported for the below listed Product types and the respective product categories only.
	a. Loan Account
	Simple Term Deposit     Reinvestment Term Deposit
	This field is not applicable for <b>Saving Account</b> and <b>Current Account</b> .
Business Product Code	Specify the business product code.
	<b>NOTE:</b> Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.
Business Product Name	Specify the business product name.
Business Product Date Range	Select the date range as per the business requirement.
range	System displays the logged in application date in Start Date by default.
	The End date has to be ahead of the <b>Start Date</b> and the <b>Business Product Review Date</b> .
Business Product Review Date	Select the review date as per the business requirement. Review date has to be ahead of the <b>Business Product Start Date</b> and earlier than the <b>Business Product End Date</b> .
First Home Buyer Applicable	Select to indicate whether first home buyer feature is applicable for the specified product.
	This field appears if the <b>Loan Account</b> option and <b>Home Loan</b> option is selected from the <b>Product Type</b> list and <b>Product Sub Type</b> list respectively.
Channel Allowed	Select the channels which are allowed for the business product from the drop-down list.
	The available options are:
	RPM     OBDX
Fintech Allowed	Select the toggle if the business product is supported for Origination from 'Fintech' Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. System allows selection of multiple companies.  This field is displayed only if <b>Fintech Allowed</b> toggle is selected.
IPA Applicable	Select the toggle to indicate whether the In-Principal Approval (IPA)
II A Appliouble	is applicable for loan. By default, this will be disabled.
	This field is displayed if <b>Product Type</b> is selected as <b>Loan</b> and <b>Product Category</b> is selected as <b>Individuals</b> .



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

Field	Description
Loan Simulation Allowed	Select the toggle to indicate whether the loan simulation is allowed for loan. By default, the simulation is disabled.
	If a <b>Product Type</b> is selected as <b>Loan</b> and a <b>Product Category</b> is selected as <b>Individuals</b> , the field is displayed.
Quick Assessment Allowed	Select the toggle to indicate whether the quick assessment is allowed for loan.By default this will be disabled.
	This field is dispalyed if <b>Loan Simulation Allowed</b> toggle is enabled.
Quick Account Opening	Select the toggle to indicate whether the quick account opening for loan. By default this will be disabled.  This field is displayed if <b>Qucik Assessment Allowed</b> toggle is enabled.
Application Submission is Mandatory	Select the toggle to make the <b>Application Entry</b> stage as mandatory in <b>Product Details</b> data segment for the business product.
	This configuration will be possible only if the Application submission configuration is set as 'Y'. Please refer section 2.8Application Submission Configuration for more details.
Refinance Allowed	Select the toggle to indicate whether the Refinance facility is applicable for loan. By default, this will be disabled.

## 1.1.1.2 Business Product Attributes

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

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

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

The Business Product Attributes screen displays.



Errors & Overrides **Create Business Product**  Business Product Details **Business Product Attributes** Screen(2/4) Business Product Image +Click to Add Product Image HOMO12\_1683697158155.png Selected file: Business Product Host  $_{\perp}$ Upload Business Product Prefer Business Product Summary House with amenities Feature Name Feature Feature Description Display On Catalogue New Amenities Amenities + | Add Feature Eligibility Name Eligibility Eligibility Description Display On Catalogue Home loan Home loan with amenities + | Add Eligibility Fees & Charges Name Fees & Charges Description Display On Catalogue Fees & Charges enabled Normal enabled Normal includes all taxes + | Add Fees & Charges Terms & Conditions +Click to Add Terms & Conditions "TATA Sky.pdf" Upload Product Brochure + Click to Add Product Brochure Selected file: "TATA Sky.pdf Upload Comments

Figure 1-2 Business Product Attributes

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



The fields, which mentioned as Required, are mandatory.

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

Table 1-2 Business Product Attributes - Field Description

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



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

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

## 1.1.1.3 Business Product Host Mapping

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

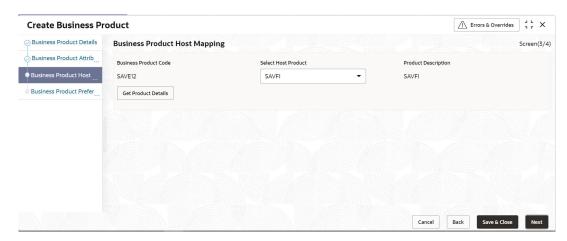
In the data segment, the business product is mapped to the host product and parameters for Interest and Charges that are linked to the host product are defined.

#### To map business product host:

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

The Business Product Host Mapping screen displays.

Figure 1-3 Business Product Host Mapping



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



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

Table 1-3 Business Product Host Mapping - Field Description

Field	Description
<b>Business Product Code</b>	Displays the business product code defaulted from <b>Business Product Code</b> entered in the Business Product Details data segment.
Select Host Product	Select the host product from the drop-down list.
	You can configure the host product based on the mapping.
	Note: Without Oracle Banking Routing Hub Configuration, Host products will not be displayed. Refer to Oracle FLEXCUBE Universal Banking Integration Guide / Oracle Banking Retail Lending Integration Guide.
Product Description	Displays the product description once the host product is selected in <b>Select Host Product</b> .
Get Products Details	Click <b>Get Products Details</b> , 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.

3. Click Get Product Details.

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

**Create Business Product** ⚠ Errors & Overrides Business Product Details **Business Product Host Mapping** Screen(3/4) Business Product Attrib Business Product Code Select Host Product Product Description номо12 LPA2 Product testing Business Product Prefer Get Product Details Interest Configuration ✓ Interest Code: MAIN\_INT Description: INTEREST MAIN\_INT INTEREST INTEREST RATE Interest Rate > Interest Code: ODIN\_PNLTY Description: PENALTY ON INTEREST OVERDUE > Interest Code: ODPR\_PNLTY Description: PENALTY ON PRINCIPAL OVERDUE Charge Configuration → Charge Code: ADCH\_CHG Description: ADHOC CHARGE Charge Code Description Display Name ADCH\_CHG ADHOC CHARGE Waiver Allowed Amend Allowed Capitalize Allowed > Charge Code: HANDLING\_CHG Description: HANDLING CHARGE > Charge Code: PRE\_PENALTY Description: PREPAYMENT PENALTY > Charge Code: PROC\_CHARGE Description: PROCESSING CHARGE > Charge Code: SERVICE\_TAX Description: SERVICE TAX Back Save & Close Next

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

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



The fields, which mentioned as Required, are mandatory.

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

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

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



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

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

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

## 1.1.1.4 Business Product Preferences

This topic describes the systematic instructions business product preferences.

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

- 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.



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.

### 1.1.1.4.1 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:

 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.



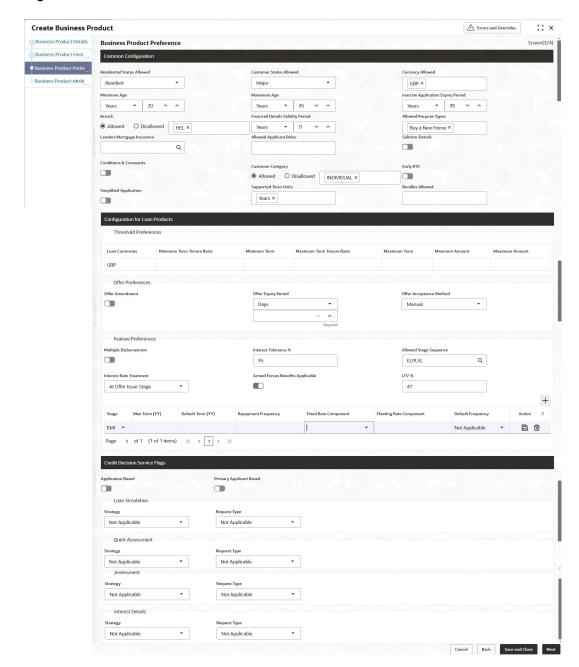


Figure 1-5 Business Product Preference – Loan Product

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 below.

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

Field Name	B
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.
7	The available options are:  Resident
	Non-Resident
	• Both
Customer Status Allowed	Select the option for which the business product is applicable for.
	The available options are:
	Major
	• Minor
	Both     Not Applicable
Currency Allowed	Select the currency that are allowed for the business product.
Currency Anowed	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:
	• 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:
	• Days
	Month
	Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as <b>Expired</b> .
LXPII y 1 01100	Select the period from the drop-down box.
	The available options are:
	• Days
	Month
	• Year
	Once the application has expired, no further lifecycle activity can
	happen for that application.
Branch	Select one of the following options:
	Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to
	be opened.
	Disallowed – Select it to indicate and specify the branches     where the account under the specified Business Braduet are not
	where the account under the specified Business Product are not allowed to be opened.
	System allows to select Disallowed and keep it blank, then the
	Business Product is allowed for all the branches.



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

Field Name	Description
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:
	• Days
	• Month
	Year     Select the numeric period from the second drop-down box.
	·
Allow Purpose Types	Select the purpose types that are allowed for business product. The system allows user to select multiple purpose types.
	The available options are:
	Buy a New Home
	• Construction
	Remortgage with US     Home Improvement / Renovation
	Motor Vehicle – New
	Motor Vehicle – Used
	Personal
	Education
	Other
	This field appears if the <b>Loan Account</b> option and <b>Home Loan option</b> is selected from the Product Type list and Product Sub Type list respectively.
	If the user configure purpose types for loan product then purpose type list appears while updating <b>Product Details</b> throughout the account opening process.
	The above option displays based on the initial setup.
Lender Mortgage Insurance	Search and select the lender mortgage insurance rule that are defined.
	This field appears if the <b>Loan Account</b> option and <b>Home Loan</b> option is selected from the Product Type list and Product Sub Type list respectively.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below:  Primary
	• Joint
	Guarantor
	Custodian
	• Guardian
	• Cosigner  The entire in this list appears for collection based on the
	The option in this list appears for selection based on the configuration.
	This selected roles gets reflected in the <b>Applicants</b> data segment while capturing an applicant information in an application.
Solicitor Details	Specify whether the solicitor details are allowed to capture while submitting this products account opening application.
Condition &Covenants	Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.



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

Field Name	Description
Customer Category	Select one of the following options:
	<ul> <li>Allowed – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened.</li> <li>Disallowed – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened.</li> </ul>
	The system allows to select Disallowed and keep it blank so that the <b>Business Product</b> is allowed for all the branches.
Early KYC	Specify whether user wants 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	Specify whether user wants to set simple process of account opening for this product.  In this process, the <b>Initiation</b> and the <b>Application Entry</b> stages are combined for submitting the account opening application.
Supported Term Units	Select the term units. The available options are: Days Months Years The option selected as term unit appears to set the tenure in the Loan Details data segment.
Bundles Allowed	Select the allowed bundles from the drop-down box.
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 <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. The available options are: Days Month Year
Minimum Term	Specify the minimum tenure of the loan for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. The available options are: Days Month Year
Maximum Term	Displays the maximum tenure of the loan for the selected currency.
Minimum Amount	Displays the minimum amount of the loan for the selected currency.
Maximum Amount	Displays the maximum amount of the Loan for the selected Currency.
Offer Preferences	In this section, user can set the offer related preference for loan product.
Offer Amendment	Select to indicate whether the offer is allowed to amend.

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

Field Name	Description
	Description
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:
	Manual
	Auto
Feature Preference	In this section, the user can capture the features preference for loan product.
Multiple Disbursement	Select the toggle if multiple disbursement is allowed for the loan accounts.
Interest Tolerance %	Specify the maximum interest margin, the user can provide for the loan account. The user can specify the maximum value as 100.00%.
	Tolerance Percentage = Interest Rate Interest Tolerance Percentage.
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:
	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.
Armed Forces Benefits Applicable	Select to indicate the armed forces benefits are applicable to the loan product.
Customer Contribution	Select to indicate the customer contribution feature is applicable. This fields appears only if the <b>Personal Loan</b> option is selected from the <b>Product Sub Type</b> list.
	<ul> <li>This flag has below mentioned impact:</li> <li>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.</li> <li>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.</li> </ul>
LTV%	Specify the percentage for Loan to Value (LTV). LTV = Loan Amount / Collateral Value
	This field is displayed, if <b>Product Sub Type</b> is selected as Home Loan in <b>Business Product Details</b> segment.



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

Field Name	Description
Eligibility Calculation Method	Select the required option for the eligibility calculation method from the drop-down box.
	The available options are:
	Net Income Method
	Eligibility Amount = (Net Savings / EMI per Lakh) 100000
	FOIR Method
	Eligibility Amount = (Gross Income FOIR% - Financial Liability) / EMI per Lakh 100000
	<b>Note</b> : 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 <b>Eligibility Calculation Method</b> is selected as FOIR Method.
IPA Expiry Period	Select the IPA expiry period.
	The available options are:
	• 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:
	• EPI
	• IOPM
	POIM FPI
	PRS
	• BULLET
	• UDS
	Interest Only Installments
	Moratorium
	The above options displays based on the initial setup.
Max Term ( <term unit="">)</term>	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 <b>Supported Term Units</b> field.
Default Term <term unit=""></term>	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 <b>Supported Term Units</b> field.

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

Field Name	Description
Repayment Frequency	Select the repayment frequency for the repayment stage. The available options are:  Monthly  Quarterly  Half Yearly  Yearly  Not Applicable
Fixed Rate Component	Select the fixed rate from the drop-down box. The available options are:  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:  Monthly  Quaterly  Half Yearly  Yearly  Not Applicable
Action	Select the actions to perfrom on the added record.  To save the added record.  To edit the added record.  To delete the added record.
Credit Decision Service Flags	In this section capture the Credit Decision Service Flags.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

**3.** Specify the details in the relevant data fields.

Table 1-6 Business Product Details – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for.  The available options are:  Domestic  Overseas
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.

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

Field	Description
Inactive Application Expiry Period	Specify the period after which the application must be marked as <b>Expired</b> .
	Select the period from the drop-down box.
	The available options are:
	• Days
	Month
	Year
	Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options:
	Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened.
	Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
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:
	• Days
	• Month
	• Year
	Select the numeric period from the second drop-down box.
Allow Purpose Types	Select the purpose types that are allowed for business product. System allows to select multiple purpose types, if applicable.
	The available options are:
	Buy a New Home
	Construction     Remortgage with US
	Remortgage with US     Home Improvement / Renovation
	Motor Vehicle – New
	Motor Vehicle – Used
	Personal
	Education
	• Other
	If the user configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
	The available options are:
	Primary
	• Joint
0.11.14.15.11	• Guarantor
Solicitor Details	Specify whether the solicitor details are allowed to capture while submitting this products account opening application.
Condition & Covenants	Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.



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

Field	Description
Customer Category	Select one of the following options:
	<ul> <li>Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li>Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> </ul>
	The system allows to select <b>Disallowed</b> 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: 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, threshold preferences is captured for the loan product.
Loan Currencies	Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.
Minimum Term Tenure	Select the minimum term tenure.
Basis	The available options are:
	Days     Month
	• Year
Minimum Term	Specify the minimum tenure of the loan for the selected currency.
Maximum Term Tenure	Select the maximum term tenure.
Basis	The available options are:
	• Days
	Month     Year
Maximum Term	Specify the maximum tenure of the loan for the selected currency.
Minimum Amount	Specify the minimum amount of the loan for the selected currency.
Maximum Amount	Specify the maximum amount of the Loan for the selected Currency.
Offer Preferences	In this section, the offer preferences is captured for the loan product.
Offer Amendment	Select the toggle if offer amendment is allowed for the loan accounts.
Offer Expiry Period	Specify the offer expiry period.
	The available options are:
	• Days
	• Month
Offer Assentance Method	• Year
Offer Acceptance Method	Select the offer acceptance method.  The available options are:
	Manual
	Automatic
Feature Preferences	In this section, user can set the feature preferences of the loan product.



Table 1-6 (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 interest margin, the user can provide for the loan account. User can specify the maximum value as 100.00%.
	Tolerance Percentage = Interest Rate Interest Tolerance Percentage.
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:
	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:
	• EMI
	IOPM     POIM
	• FPI
	• PRS
	• BULLET
	Interest Only Installments
	Moratorium
Max Term ( <term unit="">)</term>	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 <b>Supported Term Units</b> field.
Default Term <term unit=""></term>	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 <b>Supported Term Units</b> field.
Repayment Frequency	Select the repayment frequency for the repayment stage. The available options are:
	Not Applicable

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

Field	Description
Default Frequency	Select the default frequency for the repayment stage. The available options are:
	Monthly
	Quaterly
	Half Yearly
	Yearly
	Not Applicable
Action	Select the actions to perfrom on the added record.
	• To save the added record.
	• To edit the added record.
	To delete the added record.
Credit Decision Service Flags	Select the Credit Decision Service Flags.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.

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

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



## 1.1.1.4.2 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:

- Click Next in previous data segment to proceed with next data segment, after successfully capturing the data.
- 2. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to the field description table.

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

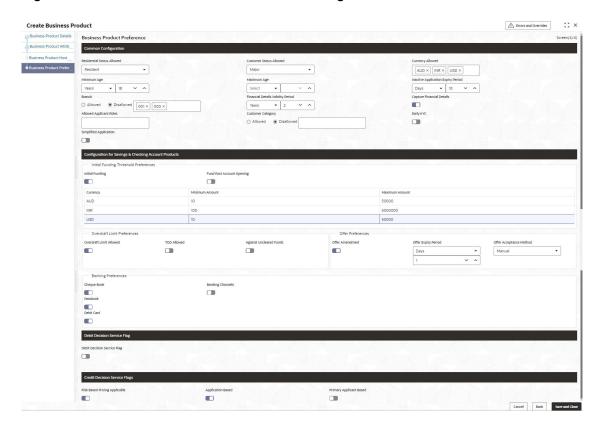


Table 1-7 Business Product Preference (Savings or Current Account Product) – Field Description

Field Name	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for.
	The available options are:
	Resident
	Non-Resident
	Both



Table 1-7 (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:
	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:
	• 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:
	• Days
	Month
	Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as <b>Expired</b> .
	Select the period from the drop-down box.
	The available options are:
	Days
	Month
	• Year
	Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options:
	Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened.
	Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are:
	• Days
	Month
	Year
	Select the numeric period from the second drop-down box.
	This field is <b>mandatory</b> for Current Product and non-mandatory for Savings Product.



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

Field Name	Description
Capture Financial Details	Specify whether you need to capture financial details for this business product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: Primary Joint Guarantor Guardian Guardian Cosigner The option in this list appears for selection based on the configuration. This selected roles gets reflected in the <b>Applicants</b> data segment while capturing an applicant information in an application.
Customer Category	Select one of the following options:
	<ul> <li>Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li>Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> <li>The system allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.</li> </ul>
Early KYC	Specify whether user wants 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	Specify whether user wants to set simple process of account opening for this product. In this process, the <b>Initiation</b> and the <b>Application Entry</b> stages are combined for submitting the account opening application.
Configuration for Savings & Current Account Products	Specify the configurations for Savings and Account product.
Initial Funding	Select to indicate whether the funding process must appears at the initial stage of account opening.
Fund Post Account Opening	Select to indicate whether the funding process must be performed post account opening.
	This field appears if the <b>Initial Funding</b> toggle is selected.
Currency	Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> section.  This field appears if the <b>Initial Funding</b> toggle is selected
Minimum Amount	Specify the minimum funding amount if <b>Initial Funding</b> is mandatory for
Milliani Amount	the account origination.
	This field appears if the <b>Initial Funding</b> toggle is selected.
Maximum Amount	Specify the maximum funding amount if <b>Initial Funding</b> is mandatory for the account origination.
Overdooff Limit Design	This field appears if the <b>Initial Funding</b> toggle is selected.
Overdraft Limit Preferences	This section you can set the preferences of overdraft limit.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
TOD Allowed	Select to indicate the TOD is allowed.

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

Field Name	Description
Against Uncleared Funds	Select to indicate the action against uncleared funds.
Offer Preferences	This section captures the preferences of overdraft offers.
	This section appears only if the <b>Overdraft Limit Allowed</b> toggle is selected.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years.
	Enter the count.
	OR
	Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer.
	The available options are:
	Manual
	Auto
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Passbook	Select to indicate if passbook is to be allowed for the account.
Debit Card	Select to indicate if debit card is to be allowed for the account.
Banking Channels	Select to indicate if multiple banking channels are allowed for the
	account.
Channels Allowed	Select the channels that are allowed to the account.
	The available options are:
	KISOK Banking
	Direct Banking     Discontinuo
	Phone Banking     This field appears if the Banking Channel toggle is selected.
Data Data ta Control Elec	
Debit Decision Service Flag	This section captures the debit decision details.
Debit Decision Service Flag	Select to indicate the debit decision service is allowed.
Credit Decision Service Flags	Select the Credit Decision Service Flags.
i iags	The below flags appear only if <b>Overdraft Limit Allowed</b> toggle is selected.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

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

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

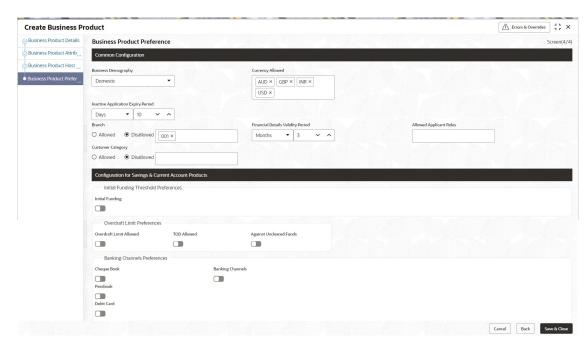


Table 1-8 Business Product Details – Field Description

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

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

Field	Description
Financial Details Validity	Specify the validity period for financial details of the applicant. Select the
Period Period	period from the first drop-down box.
	The available options are:
	• Days
	Month
	• Year
	Select the numeric period from the second drop-down box.  This field is mandatory for Current Product and non-mandatory for
	Savings Product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options:
	<ul> <li>Allowed – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened.</li> </ul>
	<ul> <li>Disallowed – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened.</li> </ul>
	The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Savings & Current Account Products	In this section you can capture the configurations for Savings and Account product.
Initial Funding Threshold Preferences	In this section you can capture initial funding threshold preferences for saving or current account.
Initial Funding	Select the toggle if <b>Initial Funding</b> is mandatory for the Account Origination.
Fund Post Account Opening	Select to indicate whether the funding stage should be post account opening.
Currency	Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> panel above.
	This field appears only if the <b>Initial Funding</b> toggle is enabled.
Minimum Amount	Specify the minimum funding amount.
	This field appears only if the <b>Initial Funding</b> toggle is enabled.
Maximum Amount	Specify the maximum funding amount.
	This field appears only if the <b>Initial Funding</b> toggle is enabled.
Offer Preferences	This section captures the preferences of overdraft offers.
	This section appears only if the <b>Overdraft Limit Allowed</b> toggle is selected.
Offer Amendment	Select to indicate whether the offer is allowed to amend.
Offer Expiry Period	Select the expiry period of an offer in days, months and years.
	Enter the count.
	OR
	Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer.
	The available options are:
	• Manual
	Auto



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

Field	Description
Banking Channels Preferences	In this section you can capture the banking channel preferences for saving or current product.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account.
	The available options are:
	KISOK Banking
	Direct Banking
	Phone Banking
Passbook	Select to indicate if passbook is to be allowed for the account.
Debit Card	Select to indicate if debit card is to be allowed for the account.
Direct Banking	Select to indicate if direct banking is to be allowed for the account.
Phone Banking	Select to indicate if phone banking is to be allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is to be allowed for the account.
TOD Allowed	Select to indicate if TOD is allowed for the account.
Against Uncleared Funds	Select to indicate if against uncleared funds is allowed for the account.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
Credit Decision Service	Select the Credit Decision Service Flags.
Flags	The below flags appear only if <b>Overdraft Limit Allowed</b> toggle is selected.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

# 1.1.1.4.3 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.

Create Business Product ;; × Business Product Details **Business Product Preference** Screen(3/4) Business Product Host ... Business Product Prefer ... Residential Status Allowed Customer Status Allowed Currency Allowed Business Product Attrib... Select Select Select ▼ ✓ A

Required Select ▼ ~ ^ Select ▼ Branch Allowed Applicant Roles Capture Financial Details Customer Category

O Allowed

O Disallowed Early KYC Simplified Application Both Configuration for Certificate of Deposit Products Funding and Payout Modes Allowed Initial Funding Modes Funding Threshold Preferences Banking Preferences Banking Channels Auto Rollover Debit Decision Service Flag Cancel Back Save and Close Next

Figure 1-9 Business Product Preference – Term Deposit Product

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

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

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

Field Name	Description
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box.  The available options are:  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:  Days  Month  Year  Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options:  Allowed – Select it to indicate and specify the branches where the account under the specified Business Product can be opened.  Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Capture Financial Details	Specify whether you need to capture financial details for this business product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: Primary Joint Guarantor Guardian 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:  • 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	Specify whether user wants 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.



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

Field Name	Description
Simplified Application	Specify whether user wants to set simple process of account opening for this product. In this process, the <b>Initiation</b> and the <b>Application Entry</b> stages are combined for submitting the account opening application.
Interest Accumulation	<ul> <li>Select the method of interest accumulation from the drop down list.         The available options are:         <ul> <li>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.</li> <li>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.</li> </ul> </li> <li>Both: This option gives the flexibility to select the option in the Account Details data segment.</li> </ul>
Bundles Allowed	Select the allowed bundles from the drop-down list.
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding and Payout Modes	Specify the preferneces of funding and payout modes in this section.
Allowed Initial Funding Modes	Select the modes which are allowed for intial funding. The available options are:  Cash GL Account Account Transfer Other Bank Cheque The drop-down values will be configured in look up maintenance.
Allowed Payout Modes (for Interest and Maturity)	Select the modes which are allowed for fund payout after maturity. The available options are: Transfer to Account GL Account Demand Draft
Allowed Interest Payout Frequency	Select the frequencies which are allowed for interest payout. The available options are:  Weekly  Monthly  Quarterly  Half Yearly
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are:  Days  Month  Year
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.

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

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

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

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

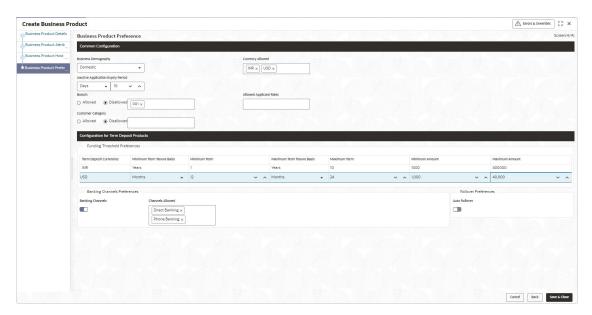


Table 1-10 Business Product Details – Field Description

Elala	Bereitstien
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:
	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 <b>Expired</b> .
	Select the period from the drop-down box.
	The available options are:
	• Days
	Month
	Year
	Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options:
	<ul> <li>Allowed – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened.</li> </ul>
	Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options:
	<ul> <li>Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> </ul>
	Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product.
	The system allows to select <b>Disallowed</b> 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 <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.
Minimum Term Tenure	Select the minimum term tenure.
Basis	The available options are:
	• Days
	Month
	• Year
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.



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

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

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

# 1.1.1.4.4 IRA Savings Product Preferences

This topic describes the IRA Savings product preferences details.

Selecting the **Product Category** as **Individual** displays the **IRA Savings Product Preference** screen.

; × Frrors and Overrides **Create Business Product**  Business Product Details **Business Product Preference** Screen(3/4) Business Product Host Common Configuration Business Product Prefer Residential Status Allowed Customer Status Allowed Currency Allowed Business Product Attrib Resident Select • Inactive Application Expiry Period Minimum Age Maximum Age ~ ^ Select Select Financial Details Validity Period Allowed Applicant Roles Branch O Allowed 

Disallowed Select v ^ Customer Category Early KYC Simplified Application O Allowed 

Disallowed Configuration for IRA Savings Initial Funding Threshold Preferences Initial Funding Banking Preferences Banking Channels Debit Decision Service Flag Debit Decision Service Flag Cancel Back Save and Close Next

Figure 1-11 Business Product Preferences-IRA Savings

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

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

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

Field Name	Description
Maximum Age	Specify the maximum age of the applicant who are eligible to open the
Maximum Age	account for the business product being created. Select the period from the drop-down box.
	The available options are:
	• Days
	Month
	Year
Inactive Application Expiry Period	Specify the period after which the application must be marked as <b>Expired</b> .
	Select the period from the drop-down box.
	The available options are:
	• Days
	Month
	• Year
	Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options:
	Allowed – Select it to indicate and specify the branches where the account under the specified Business Product can be opened.
	<ul> <li>Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul>
Financial Details Validity Period	Select the financial details vadility periods in years, Months, and Days.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: 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 <b>Applicants</b> data segment while
	capturing an applicant information in an application.
Customer Category	Select one of the following options:
	Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product.
	Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product.
	The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.
Early KYC	Specify whether user wants 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.



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

Field Name	Description
Simplified Application	Specify whether user wants to set simple process of account opening for this product.  To submit the account opening application process, combine the <b>Initiation</b> and <b>Application Entry</b> stages.
Interest Accumulation	Select the method of interest accumulation from the drop down list. The available options are:  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.
Bundles Allowed	Select the allowed bundles from the drop-down list.
Configuration for IRA Savings	Specify the configurations for the IRA Savings.
Initial Funding Threshold Preferences	Specify the funding threshold preferences for IRA Savings product.
Initial Funding	Select the modes which are allowed for intial funding. The available options are:  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	Select to indicate the banking channel service is allowed.
Debit Decision Service Flag	Select to indicate the debit decision service is allowed.
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.

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

# 1.1.1.4.5 IRA Certificate of Deposit Product Preferences

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

The IRA Certificate of Deposit Product Preference interface is dispalyed when user chooses the **Product Category** as **Indivudual** to set up loan preferences.

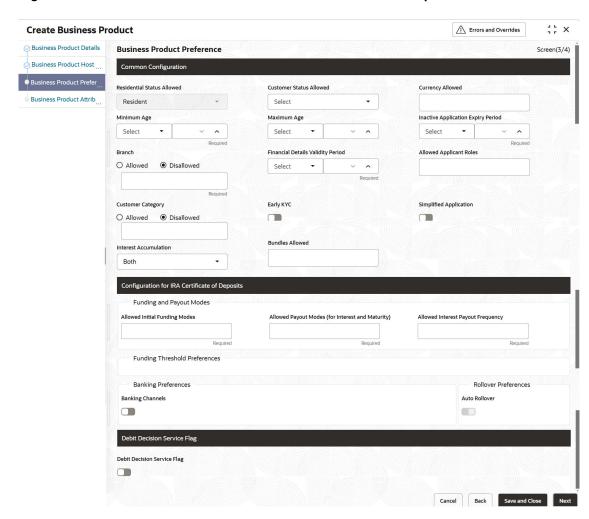


Figure 1-12 Business Product Preference-IRA Certificate of Deposit

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

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:	
	Resident	
	Non-Resident	
Customer Status Allowed	Select the option for which the business product is applicable for.	
	The available options are:	
	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.	

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

Field Name	Description	
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:	
	• 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:	
	• Days	
	• Month	
	• Year	
Inactive Application Expiry Period	Specify the period after which the application must be marked as <b>Expired</b> .	
	Select the period from the drop-down box.	
	The available options are:	
	• Days	
	• Month	
	• Year	
	Once the application has expired, no further lifecycle activity can happen for that application.	
Branch	Select one of the following options:	
	Allowed – Select it to indicate and specify the branches where the	
	account under the specified Business Product can be opened.	
	<ul> <li>Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul>	
Financial Details Validity Period	Select the financial details vadility periods in years, Months, and Days.	
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: 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.	



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

Field Name	Description
Customer Category	Select one of the following options:
	Allowed – Select to indicate whether the specified categories are allowed to open an account for selected product.
	Disallowed – Select to indicate whether the specified categories are not allowed to open an account for selected product.
	The system allows to select <b>Disallowed</b> and keep it blank so that the
	Business Product is allowed for all the branches.
Early KYC	Specify whether user wants 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	Specify whether user wants to set simple process of account opening for
	this product. In this process, the <b>Initiation</b> and the <b>Application Entry</b> stages are
	combined for submitting the account opening application.
Interest Accumulation	Select the method of interest accumulation from the drop down list. The available options are:
	• 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 <b>Cumulative</b> 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 IRA Certificate of Deposits	Specify the configurations for the IRA Certificate of deposit.
Funding and Payout Modes	Specify the preferneces of funding and payout modes in this section.
Allowed Initial Funding Modes	Select the modes which are allowed for intial funding. The available options are:
	• Cash
	GL Account     Account Transfer
	Other Bank Cheque
	The drop-down values will be configured in look up maintenance.
Allowed Payout Modes (for	Select the modes which are allowed for fund payout after maturity.
Interest and Maturity)	The available options are:  Transfer to Account
	GL Account
	Demand Draft
Allowed Interest Payout	Select the frequencies which are allowed for interest payout.
Frequency	The available options are:  Weekly
	Monthly
	Quarterly
	Half Yearly
	Yearly



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

Field Name	Description
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	Select to indicate the banking channel service is allowed.
Rollover Preferences	This section provides banking details about rollover preferences.
Auto Rollover	Select to indicate the auto rollover service is allowed.
Debit Decision Service Flag	Select to indicate the debit decision service is allowed.
Action Tab	Click <b>Cancel</b> to cancel the added record. Click <b>Back</b> to view the previous added record.
	Click Save and Close to save and close the added record.
	Click <b>Next</b> to move to the next stage.

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

# 1.1.2 View Business Product

This topic describes the systematic instructions to View Business Product.

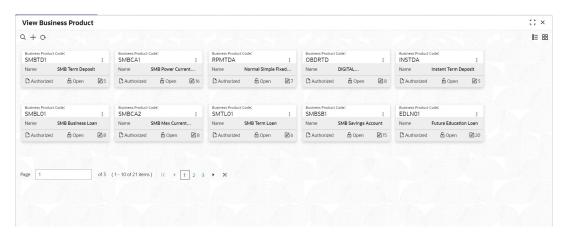
Oracle Banking Originations Cloud Service supports to view the business product created. The View Business Product allows the user to view all of the authorized, un-authorized and closed business product. Authorize option is available for supervisor users for approving unauthorized business product.

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

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

The View Business Product screen displays.

Figure 1-13 View Business Product



## 4. Click



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

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

Table 1-13 View Business Product – Option Description

Field	Description
Unlock	Click <b>Unlock</b> to edit the business product information in Create Business Product data segment.
	System will not allow to edit the following fields:
	Product Type
	Product Sub-Type
	Business Product Code.
	Make the required changes in the other relevant data segment and submit the business product.
Close	Click <b>Close</b> to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Сору	Click <b>Copy</b> to copy the authorized or unauthorized business products to quickly create new business product.
View	Click <b>View</b> 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 <b>Delete</b> to delete the business products that are unauthorized and no more required.



# 1.2 Business Process Configuration

This topic provides the information about the business process configuration.

The Oracle Banking Originations Cloud Service 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 and Loans.

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.

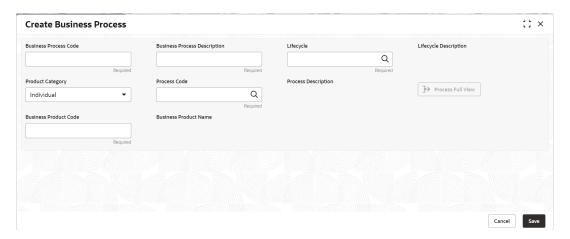
The Create Business Process aids in configuring the workflow for product origination. As mentioned earlier, this process will allow to define the data segments, checklists, documents and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

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

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

The Create Business Process screen displays.

Figure 1-14 Create Business Process



Specify the fields on Create Business Process screen.



This topic contains the following subtopics:

Table 1-14 Create Business Process – Field Description

Field	Description
<b>Business Process Code</b>	Specify an alphanumeric business process code.  Maximum Length allowed is 16.
Business Process Description	Specify the description of the business process code.  Maximum Length allowed is 60.
Lifecycle	Search and select the lifecycle code.
Lifecycle Description	Displays the description of the lifecycle selected.



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

Field	Description
Product Category	Select the product category.  Available options are  Individual  Small and Medium Business  If Product Type is selected as Loan Account, 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.
<b>Process Description</b>	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, system allows to select 'All', in which case the business process will be applicable to all the business products that are associated with the Lifecycle and Process Code.
<b>Business Product Name</b>	Displays the business product name based on the product code selected.
Factory Shipped	Select the factory shipped The available options are: • Yes • No

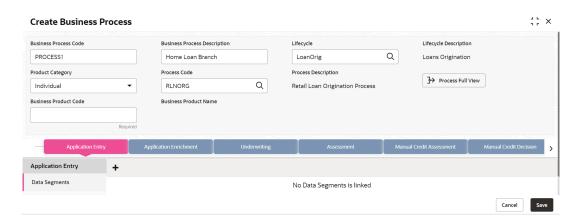


System will allow you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

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

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

Figure 1-15 Create Business Process screen with stages



- Click Save to save the data captured.
- Click Cancel to close the business process screen.

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

Data Segment

This topic describes the systematic instructions of data segment.

Document

This topic describes the systematic instructions of documents submitted 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.

Business Process Definition enables the user to perform the following:

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

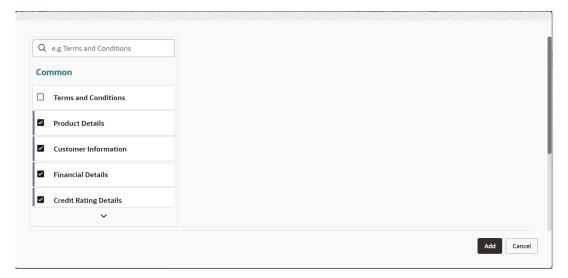
- 1. Select the stage in which to add the data segments.
- 2. Click



to data segments in the respective stage.

The **Data Segments** screen displays.

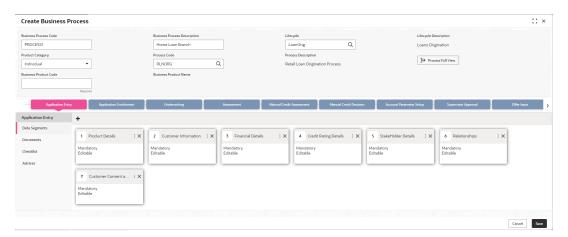
Figure 1-16 Data Segments



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

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

Figure 1-17 Create Business Process with added Data Segments



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

4. Click

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from the added data segment tile to edit the properties.

The edit properties screen is displayed.

Figure 1-18 Edit Data Segment Properties



- 5. From the **Preview** section, you can preview the appearance of the selected data segment.
- 6. From the Settings section, select whether the data segment is mandatory.



- 7. Select whether the data segment is editable.
- 8. Click Save.
- Drag and Drop the data segment tile to control the sequence order. Based on set position it will appears in the respective stages.
- 10. Click **Save** to save the changes.

## 1.2.1.2 Document

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

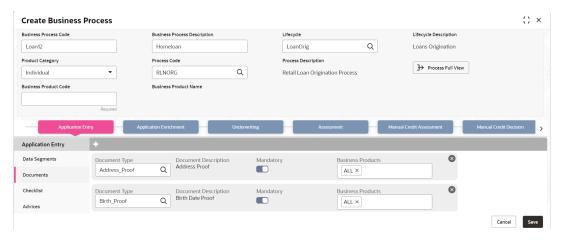
This section describes about the documents that are to be submitted by the customer for the Product Origination process.

## To add documents:

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

The Create Business Process - Documents screen is displayed.

Figure 1-19 Create Business Process – Documents



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

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

Table 1-15 Create Business Process - Documents

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if the document submission for the stage is mandatory.



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

Field	Description
Business Products	Select the required option for the document submission requirement. Available options are:
	Single Product
	List of Products
	• All
Save	To save the captured details, click <b>Save</b> .
Cancel	Click <b>Cancel</b> to close the <b>Business Process</b> screen, the status of this gets updated as 'In-Progress'. The user can work on it later by picking it from the <b>View Business Process</b> screen.

# 1.2.1.3 Checklist

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

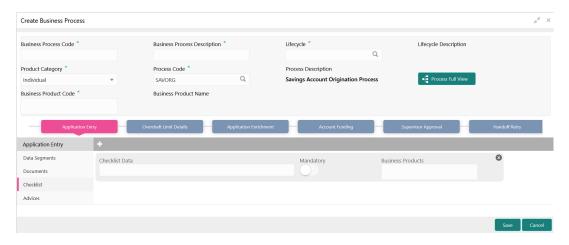
Checklist are the distinct and this section describes list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.

### To add checklist:

Select the stage and click Checklist tab.

The Create Business Process – Checklist screen displays.

Figure 1-20 Create Business Process - Checklist



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

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

Table 1-16 Create Business Process - Checklist

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of selected stage.

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

Field	Description
Mandatory	Select if the document submission for the stage is mandatory.
Business Products	Select the required option for the document submission requirement. Available options are:
	<ul><li>Single Product</li><li>List of Products</li><li>All</li></ul>
Save	To save the captured details, click <b>Save</b> .
Cancel	Click <b>Cancel</b> to close the <b>Business Process</b> screen, the status of this gets updated as 'In-Progress'. The user can work on it later by picking it from the <b>View Business Process</b> screen.

## **1.2.1.4** Advices

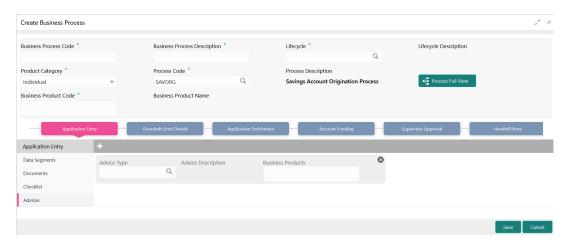
This topic describes the systematic instructions of advices action taken by the bank.

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

1. Select the stage and click Advices tab.

The Create Business Process – Advices screen displays.

Figure 1-21 Create Business Process – Advices



Specify the fields on Create Business Process – Advices screen.

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

Table 1-17 Create Business Process - Advices

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

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

Field	Description
Advice Description	Displays the corresponding description of the advice.
Business Products	Select the required option to restrict the advices. Available options are:
	Single Product     List of Products
	• All
Save	To save the captured details, click <b>Save</b> .
Cancel	Click <b>Cancel</b> to close the <b>Business Process</b> screen, the status of this gets updated as 'In-Progress'. The user can work on it later by picking it from the <b>View Business Process</b> screen.

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

# 1.2.2 View Business Process

This topic describes the systematic instructions to View Business Process.

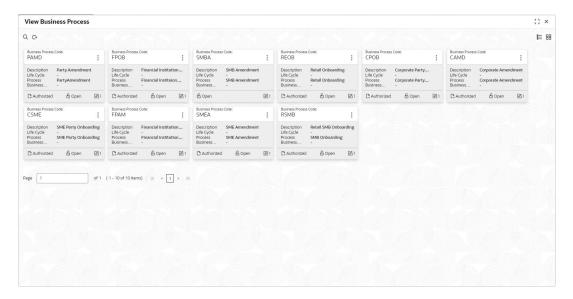
Oracle Banking Originations Cloud Service supports to view the business process created. The View Business Process allows the user to view all of the authorized, un-authorized and closed business process. Authorize option is also available for supervisor users for approving unauthorized business process.

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

The View Business Process screen displays.



Figure 1-22 View Business Process



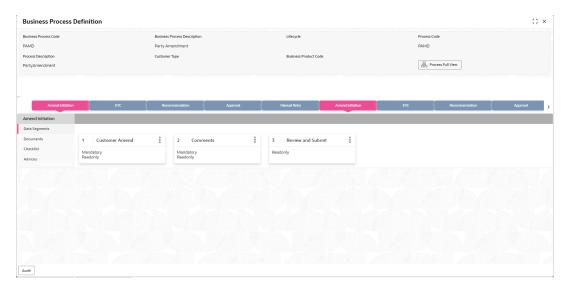
Tiles representing the various Business Process in different state such as Open, In-Progress, Closed and in Authorized and Unauthorized status are visible in this process.

4. Click

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icon on the **Business Process** Tile and click **View** to view the specific business process. The **Business Process Definition – View** screen displays.

Figure 1-23 Business Process Definition - View



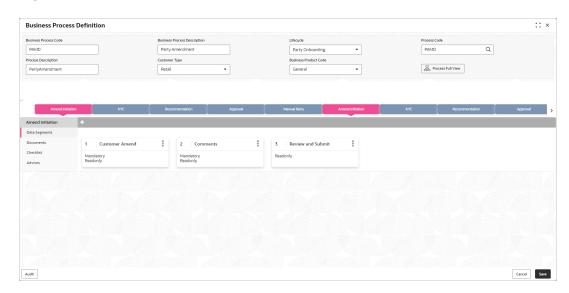
5. Click

:



icon on the **Business Process** Tile and click **Unlock** to edit the specific business process. The **Business Process Definition – Unlock** screen displays.

Figure 1-24 Business Process Definition – Unlock



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

Table 1-18 View Business Process – Option Description

Field	Description
View	Click View to view the business process
Unlock	Click <b>Unlock</b> to edit the business product information in Create Business Product data segment.
	System will not allow to edit the following fields:
	<ul> <li>Product Type</li> <li>Product Sub-Type</li> <li>Business Product Code.</li> </ul>
	Make the required changes in the other relevant data segment and submit the business product.
Close	Click <b>Close</b> to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Close	Click <b>Close</b> to close the business products that are unauthorized and no more required.

# 1.3 Rule Configuration

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

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



This topic includes following subtopics:

#### 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 1-19 List of Facts – Factory shipped

Fact Code	Description	Туре
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_CATEG ORY	Collateral Category	Text
CUSTOMER_CONTRIBUTION	Customer Contribution	Number
LOAN_INSTALMENT	Existing Loan Instalment	Number
EMPLOYEE_TYPE	Employee Type	Text
ORGANIZATION_CATE GORY	Organization Category	Text
EMPLOYMENT_TYPE_ OF_PARENT	Employment Type of Parent	Text



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

Fact Code	Description	Туре
INCOME_TYPE_OF_PA RENT	Income Type of Parent	Text
INDUSTRY_OF_PAREN T	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_RANKIN G	Institution Ranking	Number
CURRENCY	Currency	Number
OD_LIMIT_AMOUNT	Overdraft Limit Amount	Number
OD_TENURE	Overdraft Tenure	Number
SMB_BUREAU_RATIN G	Bureau Rating of the SMB	Number
STAKEHOLDER_BURE AU_SCORE	Bureau Score of the Stakeholder	Number
SMB_NETWORTH	Networth of the SMB	Number
SMB_BALANCE_SHEE T_SIZE	Balance Sheet Size of SMB	Number
SMB_OPERATING_PR OFIT	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_IN VESTMENT	Return on Investment for SMB	Number
SMB_RETURN_ON_EQ UITY	Return on Equity for SMB	Number
SMB_RETURN_ON_AS SET	Return on Asset for SMB	Number
SMB_RETURN_ON_IN VESTMENT	Return on Investment for SMB	Number
SMB_RETURN_ON_EQ UITY	Return on Equity for SMB	Number
SMB_RETURN_ON_AS SET	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.

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

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

The Create Fact screen displays.

Figure 1-25 Create Fact



Specify the fields on Create Fact screen.



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

Table 1-20 Create Fact – Field Description

Field	Description
Code	Specify the alphanumeric code without space for the fact.
Description	Specify the description of the fact.
Product Processor	Select the product processor.
Tag	Specify the tag for fact.
Туре	Select the type of the fact from the dropdown list.
Download Template	Click this button to download already create fact template in excel,

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

## 1.3.1.2 View Fact

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

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

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

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

The View Fact screen displays.

Figure 1-26 View Fact

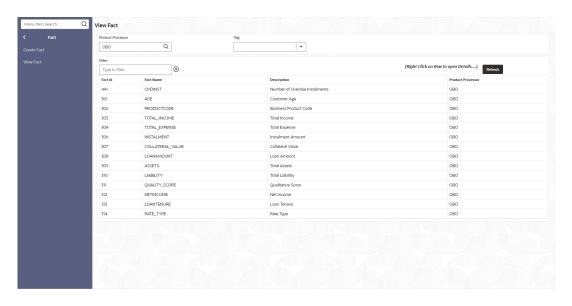


Figure 1-27 View Fact



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

Table 1-21 View Fact - Field Description

Field	Description
Product Processor	Displays the product processor.
Fact ID	Displays the Fact ID.
Fact Name	Displays the name of the fact.
Description	Displays the description of the fact.

5. Specify the Fact details in **Filter** textbox to filter the data.



- 6. Click **Refresh** to refresh the screen.
- 7. Right-click on the fact from the list and Click View Details.

The Fact Creation screen displays.

Figure 1-28 fact Creation



8. Specify the fields on Fact Creation screen.



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

**Table 1-22** Fact Creation – Field Description

Field	Description
Code	Specify the alphanumeric code without space for the fact.
Description	Specify the description of the fact.
Product Processor	Select the product processor.
Tag	Specify the tag values.
Туре	Select the type of the fact from the dropdown list. The available options are:  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.

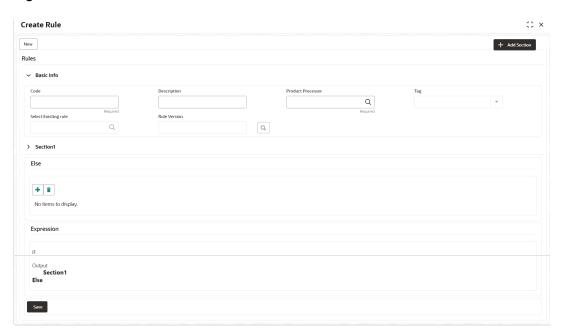
Specify **User ID** and **Password**, and login to **Home** screen.

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

The Create Rule screen displays.



Figure 1-29 Create Rule



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



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

Table 1-23 Create Rule – Field Description

Field	Description
Code	Specify the alphanumeric code without space for the rule.
Description	Specify the description of the rule.
Product Processor	Click <b>Search</b> and select the product processor.
Tag	Select the tag from the drop-down list.
Select Existing Rule	Click <b>Search</b> 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.



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

Field	Description
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:  Text  Number  Boolean  Date  Fact
	The below option appears if the Data Type is selected as Boolean.  True  False
Output	Select the output from the drop-down list. Once 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:  Text  Number  Boolean  Date  Fact
Expression	Displays the expression and output updated in the expression builder.

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

## Create Rule with multiple Output Steps to build a Rule with multiple output is explained with the below example.

The Rule Expression for Multiple output rule is: IF ( TotalIncome > 20000 ) && (TotalExpense < 8000 )



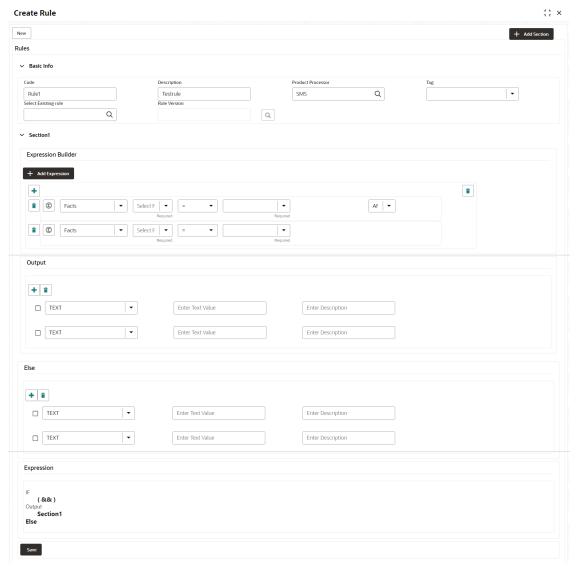


Figure 1-30 Create Rule with Multiple Output

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

### 1.3.2.2 View Rule

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

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

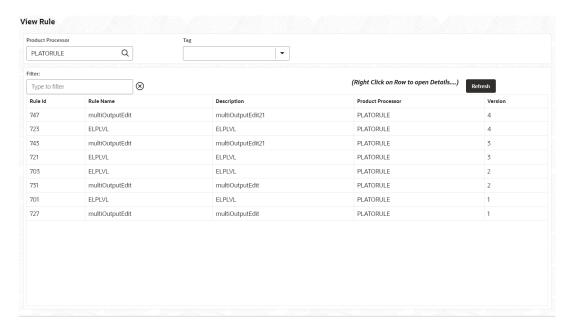
Specify User ID and Password, and login to Home screen.

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

The View Rule screen displays.



Figure 1-31 View Rule



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

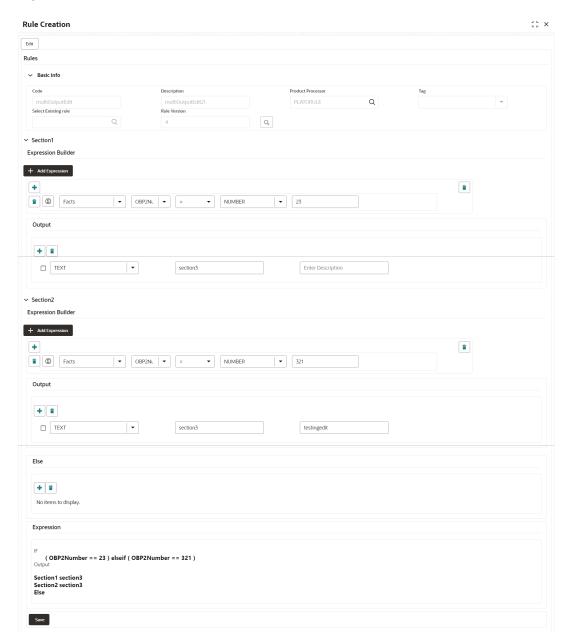
Table 1-24 View Rule - Field Description

Field	Description
Product Processor	Displays the product processor.
Rule ID	Displays the Rule ID.
Rule Name	Displays the name of the rule.
Description	Displays the description of the rule.

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

The Rule Creation screen displays.

Figure 1-32 Rule Creation



8. Specify the fields on Create Rule screen.



Table 1-25 Create Rule – Field Description

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



Table 1-25 (Cont.) Create Rule – Field Description

Field	Description
Description	Specify the description of the rule.
Product Processor	Click <b>Search</b> and select the product processor.
Tag	Select the tag from the drop-down list.
Select Existing Rule	Click <b>Search</b> 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	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:  • Text
	Number
	Boolean
	• Date
	• Fact
	The below option appears if the Data Type is selected as Boolean.  True
	• False
0.1.1	
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:
	• Text
	• Number
	• Boolean
	Date     Fact
<u> </u>	1
Expression	Displays the expression and output updated in the expression builder.

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

# 1.3.2.3 Create Rule Group

This topic describes the systematic instructions to configure rule group.

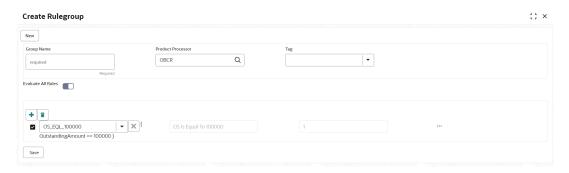
Specify **User ID** and **Password**, and login to **Home** screen.

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

The Create Rule Group screen displays.



Figure 1-33 Create Rule Group



Specify the fields on Create Rule Group screen.



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

Table 1-26 Create Rule Group- Field Description

Field	Description
Group Name	Specify the unique group name for the selected rules.
Product Processor	Click <b>Search</b> and select the product processor.
Tag	Specify the tag for rule group.
Evaluate Group	Select the toggle to evaluate the expression in sequence.  Note:  NOTE: If the toggle is disabled, the evaluation of the expression stops when the condition of expression is evaluated to <b>True</b> .
+ Icon	Click + icon to add new expression.

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

# 1.3.2.4 View Rule Group

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

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

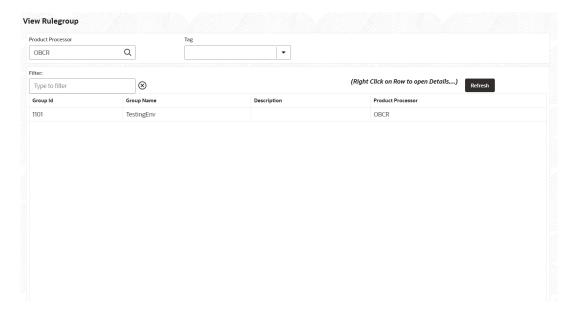
Specify **User ID** and **Password**, and login to **Home** screen.

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

The View Rule Group screen displays.



Figure 1-34 View Rule Group



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

Table 1-27 View Rule Group - Field Description

Field	Description
Product Processor	Click <b>Search</b> and select the product processor.
Tag	Specify the tag for rule group.
Group ID	Displays the Group ID.
Group Name	Displays the name of the group.
Description	Displays the description of the group.
Product Processor	Displays the product processor.

### 1.3.2.5 View Audit Rule

This topic describes the View Audit Rule.

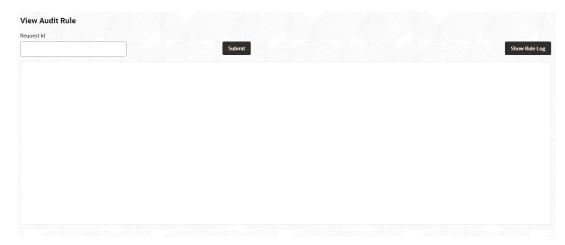
Specify **User ID** and **Password**, and login to **Home** screen.

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

The View Audit Rule screen displays.



Figure 1-35 View Audit Rule



5. Specify the fields on View Audit Rule screen.

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

Table 1-28 View Audit Rule - Field Description

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

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

# 1.4 Credit Decision Configuration

This topic provides the information about the credit decision configuration.

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

This topic includes following subtopics:

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 Originations Cloud Service 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.

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

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

The **Create Questionnaire** screen displays.



Figure 1-36 Create Questionnaire



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



Table 1-29 Create Questionnaire - Field Description

Field	Description
Basic Details	This section has the basic details of questionnaire code.
Questionnaire Code	Specify the questionnaire code.
Questionnaire Description	Specify a short description for the questionnaire.
Product Processor	Specify the product processor for which the questionnaire is being created.
Category	Specify the category of the questionnaire.
Create	Click <b>Create</b> 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 is Select-Single-Choice.
Short Name	Specify the short name of the question. This will be displayed in the Execution Summary.

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

Field	Description
Answer Code	Displays the answer code.
Answer Option	Specify all the expected response for the question configured.
Add	Click <b>Add</b> to add the expected response to the question.
Update	Click <b>Update</b> to edit the response.
Remove	Click remove to remove the response.
Required	By default, this option is enabled. Indicates whether the question is mandatory or optional.
Done	Click <b>Done</b> to save the data.
Preview	Click <b>Preview</b> to view the questions configured for the questionnaire along with the response choice.
4	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.
Сору	Click this icon to copy the question.
ि Remove Question	Click this icon to remove the question.
Add Question	By Clicking <b>Add Question</b> , the user can add another question.

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

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

### 1.4.1.2 View Questionnaire

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

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

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

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

The View Questionnaire screen displays.

Figure 1-37 View Questionnaire

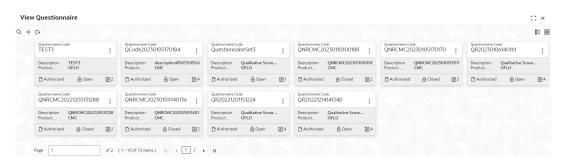


Table 1-30 View Questionnaire – Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	Displays the description of the questionnaire.
Product Processor Code	Displays the product processor code for which the questionnaire is created.
Authorization Status	Displays the authorization status of the record. The available options are:  • Authorized  • Rejected  • Unauthorized
Record Status	Displays the status of the record. The available options are:     Open     Closed
Modification Number	Displays the number of modification performed on the record.



### 5. On View Questionnaire screen, click



icon.

The View Questionnaire - Search screen displays.

Figure 1-38 View Questionnaire - Search

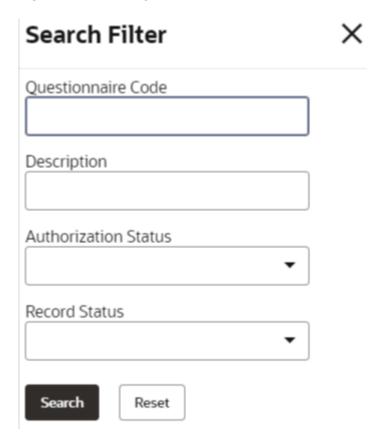


Table 1-31 View Questionnaire - Search - Field Description

Field	Description
Questionnaire Code	Specify the questionnaire code.
<b>Questionnaire Description</b>	Specify the questionnaire description.
Authorization Status	Select the authorization status from the drop-down list. The available options are:



Table 1-31 (Cont.) View Questionnaire - Search - Field Description

Field	Description
Record Status	Select the record status from the drop-down list. The available options are:  Open Closed

6. On View Questionnaire screen, click

:

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

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

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

Figure 1-39 Questionnaire Maintenance - Modify



Note:

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

Table 1-32 Questionnaire Maintenance - Modify - Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	The user can modify the questionnaire description.
Product Processor	Displays the product processor for the created questionnaire.
Category	The user can modify the category of the created questionnaire.



Table 1-32 (Cont.) Questionnaire Maintenance - Modify - Field Description

Field	Description
Preview	Click <b>Preview</b> to display the questions configured for the questionnaire along with the response choice.
. · ·	Click this icon to expand copy or remove question.
(111)	Click this icon to move the position of the questions.
	Click this icon to see the question details.
Question Code	Displays the question code for the created questionnaire.
Question Description	The user can modify the question code for the created questionnaire.
Select-Type	Displays the type of questionnaire.
Short Name	User can modify the short name of the created questionnaire.
Answer Code	Displays the answer code.
Answer Option	User can modify all the expected response for the question configured.
Required	User can modify if the question is mandatory or optional.

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

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

Figure 1-40 Questionnaire Maintenance – View



Table 1-33 Questionnaire Maintenance - View - Field Description

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

### 1.4.2 Validation Model

This topic describes the information about the Validation model.

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

This topic contains the following subtopics:

- 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.

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

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

The Create Validation Model screen displays.

Figure 1-41 Create Validation Model



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



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

Table 1-34 Create Validation Model - Field Description

Field	Description
Validation Model Code	Specify the unique Validation model code.
Validation Model Description	Specify a short description for the Validation model.
Effective Date	Specify the effective date.
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.

6. Click the **Selection Criteria** to define selection criteria rules.

The Create Validation Model - Selection Criteria screen displays.

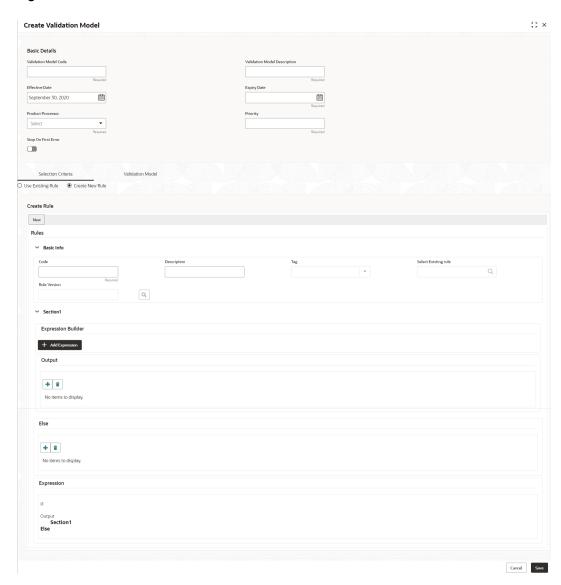


Figure 1-42 Create Validation Model - Selection Criteria

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

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
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 1-35 (Cont.) Create Validation Model - Selection Criteria - Field Description

Field	Description
+ icon	·
Fact / Rules	Click this icon to add new expression.  Select the fact or rule from the drop-down list.
ract / Rules	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:
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:  Text  Number  Boolean  Date  Fact  Rules The below option displays if the Data Type is selected as Boolean.  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:  Text  Number  Boolean  Date  Fact  Rules The below option appears if the Data Type is selected as Boolean.  True  False

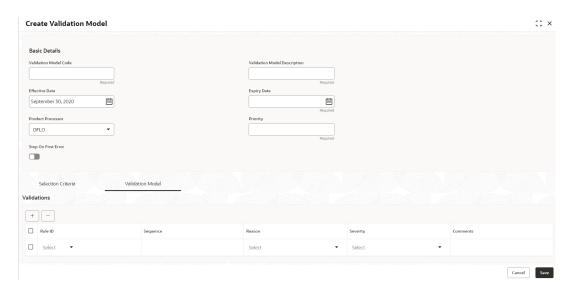
Table 1-35 (Cont.) Create Validation Model - Selection Criteria - Field Description

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

7. Click the Validation Model to define the pricing.

The Create Validation Model – Validation Model screen displays.

Figure 1-43 Create Validation Model – Validation Model



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

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

Field	Description
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Rule ID	Select the rule ID from the drop down list. All rules configured in the rule engine for the selected product processor are obtained.
•	Click this icon to get the information about the rule.
Sequence	Specify the sequence of execution of rules.
Reason	Select the reason from the drop down list.
Comments	Specify the comments.

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

### 1.4.2.2 View Validation Model

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

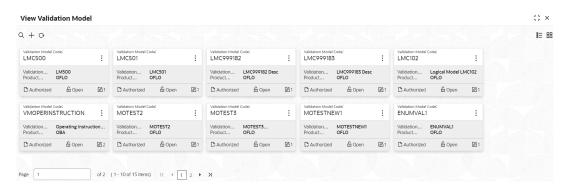
The **View Validation Model** screen allows the user to view the validation model created using the **Create Validation Model** screen. The status of the created validation model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized**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

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

- On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Validation Model.
- Under Validation Model, click View Validation Model.

The View Validation Model screen displays.

Figure 1-44 View Validation Model



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

Table 1-37 View Validation Model – Field Description

Field	Description
Validation Model Code	Displays the validation model code.
Validation Model Description	Displays the description of the validation model.
Product Processor Code	Displays the product processor code.
Authorization Status	Select the authorization status from the drop-down list. The available options are:
Record Status	Select the record status from the drop-down list. The available options are:     Open     Closed

On View Validation Model screen, click





icon.

The View Validation Model - Search screen displays.

Figure 1-45 View Validation Model - Search

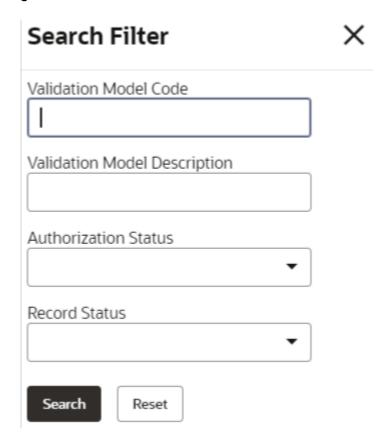


Table 1-38 View Validation Model - Search - Field Description

Field	Description
Validation Model Code	Specify the validation model code.
Validation Model Description	Specify the description of the validation model.
Authorization Status	Select the authorization status from the drop-down list. The available options are:  • Authorized  • Rejected  • Unauthorized



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

Field	Description
Record Status	Select the record status from the drop-down list. The available options are:  Open Closed

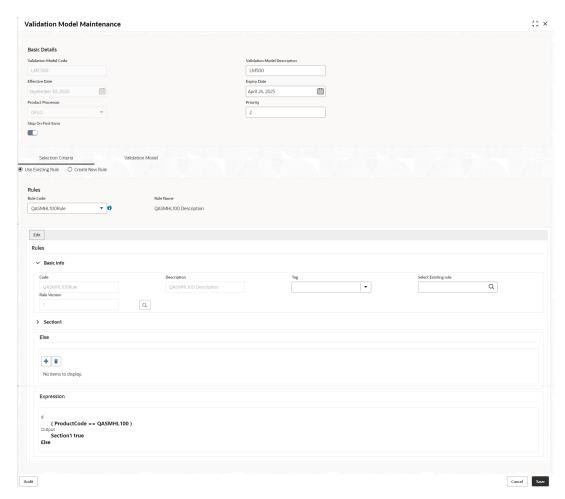
- 5. On View Validation Model screen, click
  - ፧

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

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

The Validation Model Maintenance - Modify screen displays.

Figure 1-46 Validation Model Maintenance - Modify



Note:

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

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

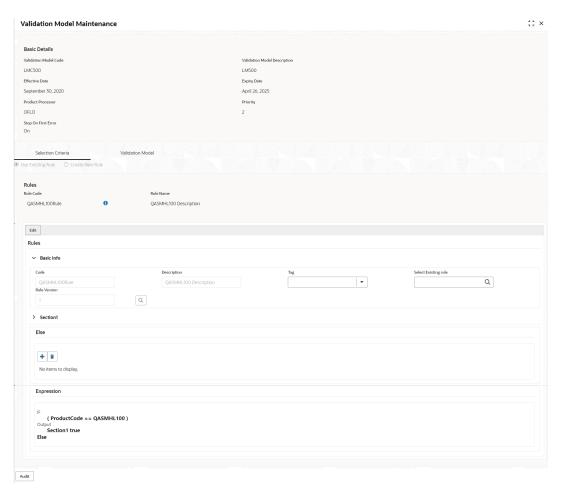
Field	Description
Validation Model Code	Displays the created validation model code.
Validation Model Description	The user can modify the description for the created validation model.
Effective Date	The user can modify effective date for the created validation model.
Expiry Date	The user can modify expiry 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.
0	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.
0	Click this icon to get the information about the rule.
Sequence	Displays the sequence of the created validation model.
Reason	The user can modify the reason of the created validation model.
Comments	The user can modify the comments of the created validation model.

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



The Validation Model Maintenance – View screen displays.

Figure 1-47 Validation Model Maintenance - View



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

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

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

Field	Description
0	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Displays the new rule linked to the validation model.
Code	Displays the new rule code for the created validation model.
Description	Displays the rule description for the created validation model.
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.
0	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 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

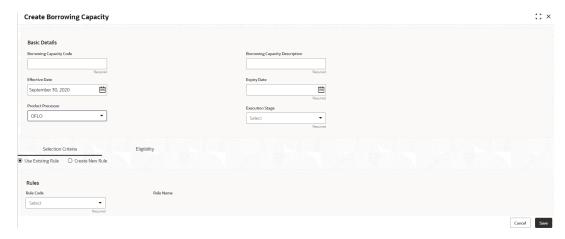
This topic describes the systematic instructions to define the borrowing capacity based on the various input.

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

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

The Create Borrowing Capacity screen displays.

Figure 1-48 Create Borrowing Capacity



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



**Table 1-41 Create Borrowing Capacity - Field Description** 

Field	Description
<b>Borrowing Capacity Code</b>	Specify the unique borrowing capacity code.
Borrowing Capacity Description	Specify a short description for the borrowing capacity.
Effective Date	Specify the effective date.
<b>Expiry Date</b>	Specify the expiry date.
Product Processor	Specify the product processor for which the borrowing capacity is being defined.
Execution Stage	Select the required option for execution stage from the drop-down list.  The available options are:  Before Decision: If this option is selected, amount is calculated before scoring model resolution. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for scoring and pricing.  After Decision: If this option is selected, Amount is calculated after decision and before pricing. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for pricing.

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

The Create Borrowing Capacity - Selection Criteria screen displays.

:: × Create Borrowing Capacity Basic Details ⊞ ⊞ OFLO APPL502 New Rules ∨ Basic Info Code Q > Section1 + 1 No items to display Expression Cancel Save

Figure 1-49 Create Borrowing Capacity - Selection Criteria

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

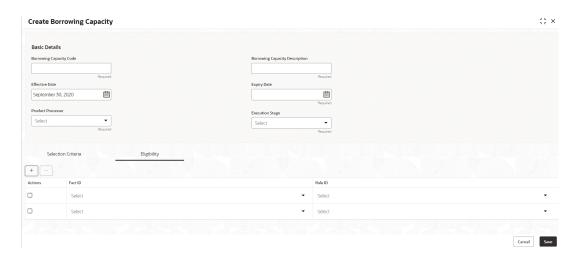
Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rule Code	Select the rule code from the drop down list.
<b>6</b>	Click this icon to get the information about the rule.
Rule Name	Displays the rule name for the selected rule code.
New	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.

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

Field	Description
Fact / Rules	· · · · · · · · · · · · · · · · · · ·
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:
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:
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: Text Number Boolean Date Fact Rules The below option appears if the Data Type is selected as Boolean. True False
Expression	Displays the expression updated in the expression builder.

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

Figure 1-50 Create Borrowing Capacity - Eligibility



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

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

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

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

## 1.4.3.2 View Borrowing Capacity

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

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

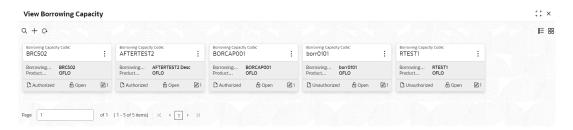
Specify **User ID** and **Password**, and login to **Home** screen.

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

4. Under Borrowing Capacity, click View Borrowing Capacity.

The View Borrowing Capacity screen displays.

Figure 1-51 View Borrowing Capacity



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

Table 1-44 View Borrowing Capacity – Field Description

Field	Description
<b>Borrowing Capacity Code</b>	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:  • Authorized  • Rejected  • Unauthorized
Record Status	Displays the status of the record. The available options are:     Open     Closed
Modification Number	Displays the number of modification performed on the record.

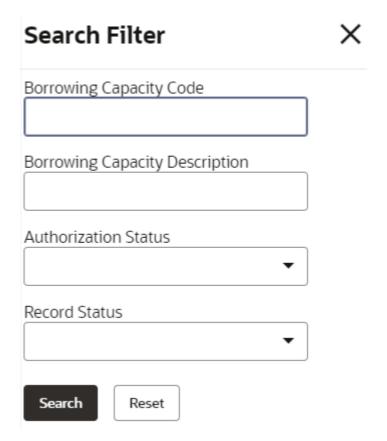
5. On View Borrowing Capacity screen, click



icon.

The View Borrowing Capacity - Search screen displays.

Figure 1-52 View Borrowing Capacity - Search



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

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

Field	Description
Borrowing Capacity Code	Specify the borrowing capacity code.
Borrowing Capacity Description	Specify the borrowing capacity description.
Authorization Status	Select the authorization status from the drop-down list. The available options are:
Record Status	Select the record status from the drop-down list. The available options are:  Open Closed
Modification Number	Displays the number of modification performed on the record.

- 7. Click **Search** to display to required borrowing capacity.
- 8. On View Borrowing Capacity screen, click

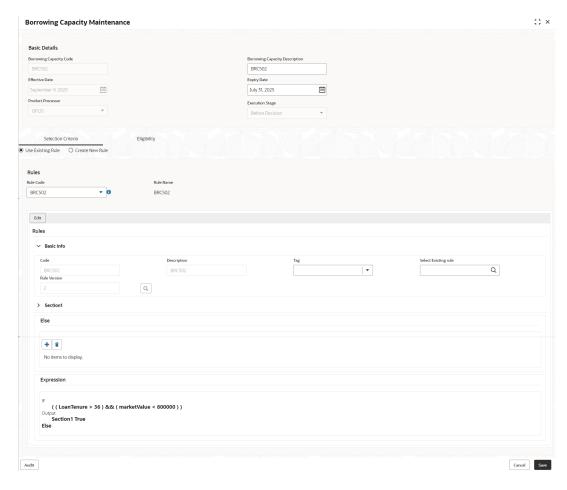
:

icon to Unlock, Delete, Authorize or View the created borrowing capacity.

9. Click **Unlock** to modify the borrowing capacity.

The Borrowing Capacity Maintenance - Modify screen displays.

Figure 1-53 Borrowing Capacity Maintenance - Modify





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

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

Field	Description
Borrowing Capacity Code	Displays the model code for the created borrowing capacity.
Borrowing Capacity Description	The user can modify the model description for the created borrowing capacity.
Effective Date	The user can modify effective date for the borrowing capacity.
<b>Expiry Date</b>	The user can modify date of the created borrowing capacity.
Product Processor	Displays the product processor for the borrowing capacity.
<b>Execution Stage</b>	Displays execution stage for the borrowing capacity.
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	The user can modify the rule code for the created borrowing capacity.
0	
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.
0	Click this icon to get the information about the rule.

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

The Borrowing Capacity Maintenance – View screen displays.

:: × Borrowing Capacity Maintenance Basic Details BRC502 BRC502 Effective Date Explry Date September 9, 2020 July 31, 2025 Product Processor OFLO BRC502 BRC502 Edit Rules • Q Q > Section1 Else + 1 No items to display ( ( LoanTenure > 36 ) && ( marketValue < 800000 ) ) ( ( LoanTenure
Output
Section1 True
Else Audit

Figure 1-54 Borrowing Capacity Maintenance – View

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

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



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

Field	Description
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.
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.
0	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 Originations Cloud Service 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.

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

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



The **Create Scoring Feature** screen displays.

Figure 1-55 Create Scoring Feature



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



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

Table 1-48 Create Scoring Feature - Field Description

Field	Description
Feature Code	Specify the unique feature code.
Feature Description	Specify a short description for the feature.
Product Processor	Specify the product processor for which the feature is being created.
Rule	Select the rule, if it is required to define the feature. This option is used to decide whether the feature is rule based or fact based. The available options are:  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 <b>Rule</b> is selected as <b>No</b> .
Fact Name	Specify the fact name of the feature. This field is enabled if the <b>Rule</b> is selected as <b>No</b> .
Rule Code	Select the rule code to be mapped to the feature from the drop-down list. This field is enabled if the <b>Rule</b> is selected as <b>Yes</b> .
0	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 <b>Rule</b> is selected as <b>Yes</b> .

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

### 1.4.4.2 View Scoring Feature

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

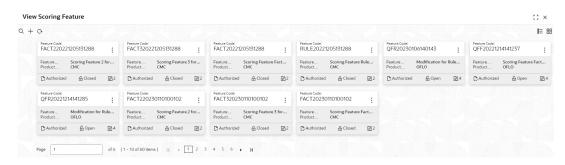
The **View Scoring Feature** screen allows the user to view the Scoring Feature created. The status of the uploaded feature is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

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

The View Scoring Feature screen displays.

Figure 1-56 View Scoring Feature



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

Table 1-49 View Scoring Feature – Field Description

Field	Description
Feature Code	Displays the feature code.
Feature Description	Displays the description of the feature.
Product Processor	Displays the product processor for which the feature is created.
Status	Displays the status of the record. The options are:     Authorized     Rejected     Unauthorized
Modification Number	Displays the number of modification performed on the record.

5. On View Scoring Feature screen, click

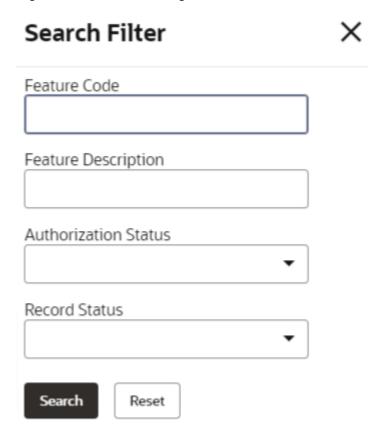


icon.



The View Scoring Feature - Search screen displays.

Figure 1-57 View Scoring Feature - Search



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

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

Field	Description
Feature Code	Specify the feature code.
Feature Description	Specify the feature description.
Authorization Status	Select the authorization status from the drop-down list. The available options are: Authorized Rejected Unauthorized
Record Status	Select the record status from the drop-down list. The available options are:     Open     Closed

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

:

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

Click Unlock icon to modify the fields.

The Scoring Feature Maintenance - Unlock screen displays.

Figure 1-58 Scoring Feature Maintenance - Unlock



Note:

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

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

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

Field	Description
Feature Code	Displays the feature code.
Feature Description	The user can modify the feature description.
Product Processor	View the product processor for the created scoring feature.
Rule	The user can modify the rule defined to the feature.
Rule Code	The user can modify the rule code of the feature. This field is displayed, if the <b>Rule</b> is selected as <b>Yes</b> .
0	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 <b>Rule</b> is selected as <b>Yes</b> .
Fact Code	The user can modify the fact code of the feature.
	This field is displayed, if the <b>Rule</b> is selected as <b>No</b> .
Fact Name	View the fact name of the feature.
	This field is displayed, if the <b>Rule</b> is selected as <b>No</b> .

9. 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.

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

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

The Create Quantitative Scoring Model screen displays.

Figure 1-59 Create Quantitative Scoring Model



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





Table 1-52 Create Quantitative Scoring Model - Field Description

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

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

Figure 1-60 Create Quantitative Scoring Model - Selection Criteria

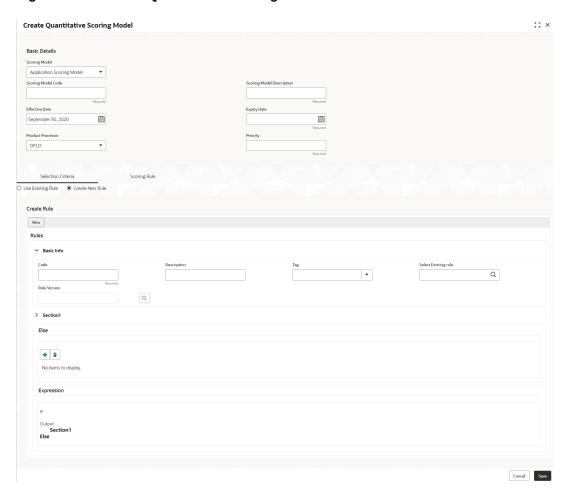




Table 1-53 Create Quantitative Scoring Model - Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rule Code	Select the rule code from the drop down list.
0	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 Time	Select the comparison operator from the drop-down list. The available options are:
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:  Text  Number  Boolean  Date  Fact  Rules The below option appears if the Data Type is selected as Boolean.  True  False

Table 1-53 (Cont.) Create Quantitative Scoring 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:  Text
	Number
	Boolean
	• Date
	• Fact
	Rules
	The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> .
	• 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 1-61 Create Quantitative Scoring Model - Scoring Rule

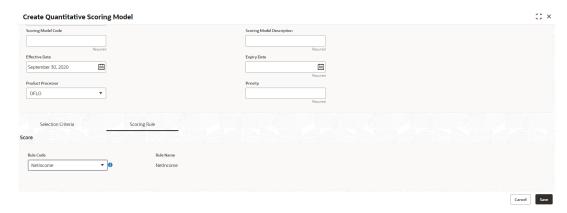


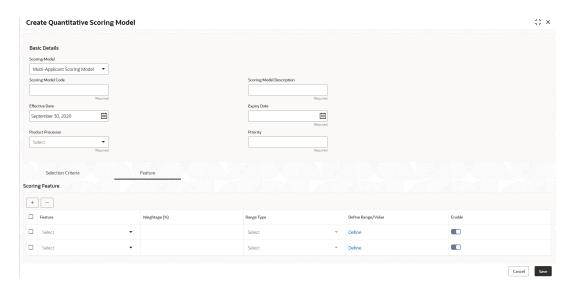
Table 1-54 Create Quantitative Scoring Model - Scoring Rule - Field Description

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

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

The Create Quantitative Scoring Model - Feature screen displays.

Figure 1-62 Create Quantitative Scoring Model - Feature



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

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

Field	Description
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Feature	Select the feature from the drop-down list.
Weightage (%)	Specify the weightage to be assigned to each feature code.
Range Type	Select the range type from the drop down list. The available options are:  • Max Value  • Param Percent%  • Value  For Applicant Scoring Model, this field is editable.
Define Range/Value	Click the <b>Define</b> 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.

9. 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.



;; × Create Quantitative Scoring Model Scoring Model Applicant Scoring Model September 30, 2020 iii iii Product Processor OFLO Scoring Feature + -Range Type ☐ Select Define Range/Value Definition - Age Aggregate + -Cancel

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

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

Field	Description
Range Type	Displays the range type selected.
Max Value	Specify the maximum value on which scoring has to be done, if range type ID is Max Value % or Param %.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Range From	Specify the minimum range of value based on which scoring is to be done.
Range To	Specify the maximum range of value based on which scoring is to be done.
Score/Percentage	Specify the percentage to be assigned for each range or value, if range type is Max value % or Param %.
	Specify the score to be assigned for each range or value, if range type is Value.



Table 1-56 (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:  Strong  Medium  Weak

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

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

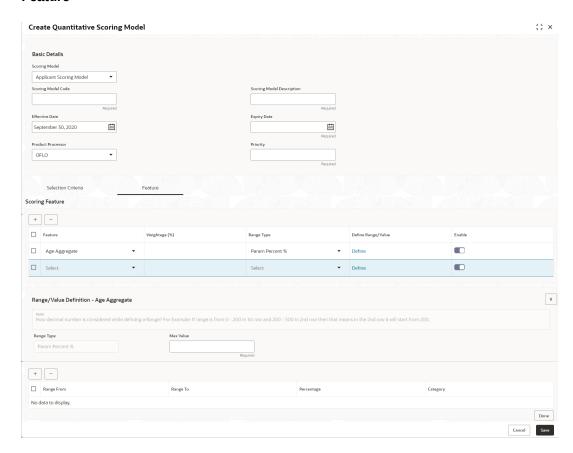


Table 1-57 Create Quantitative Scoring Model - Define Link -Alphanumeric Feature - Field Description

Field	Description
Range Type	Displays the range type selected. The default value for the same is <b>Value</b> .
Max Value	Specify the maximum value for the range type.



Table 1-57 (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: Strong Medium Weak

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

### 1.4.5.2 View Quantitative Scoring Model

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

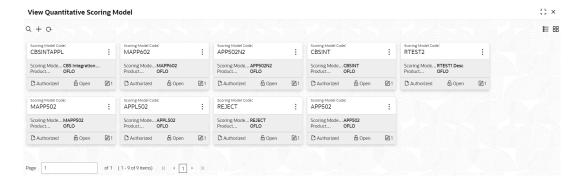
The **View Quantitative Scoring Model** screen allows the user to view the Quantitative Scoring Model created. The status of the uploaded Quantitative Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Quantitative Scoring model, the status is updated to **Authorized**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

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

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

The View Quantitative Scoring Model screen displays.

Figure 1-65 View Quantitative Scoring Model





**Table 1-58** View Quantitative Scoring Model – Field Description

Field	Description
Scoring Model Code	Displays the scoring model code.
Scoring Model Description	Displays the description of the scoring model.
<b>Product Processor Code</b>	Displays the product processor code
Status	Displays the authorization status of the record. The available options are:
Modification Number	Displays the number of modification performed on the record.

5. On View Quantitative Scoring Model screen, click



icon.

The View Quantitative Scoring Model - Search screen displays.

Figure 1-66 View Quantitative Scoring Model - Search

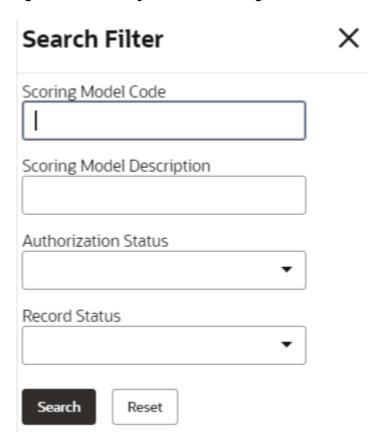


Table 1-59 View Quantitative Scoring Model - Search - Field Description

Field	Description
Scoring Model Code	Specify the scoring model code.
Scoring Model Description	Specify the description of the scoring model.
Authorization Status	Select the authorization status from the drop-down list. The available options are:  • Authorized • Unauthorized
Record Status	Select the record status from the drop-down list. The available options are:     Open     Close

- 6. On View Quantitative Scoring Model screen, click
  - :

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

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

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

:: × Quantitative Scoring Model Maintenance Basic Details Scoring Model Code CBS Integration Application Level Expiry Date March 31, 2025 **=** Rule Name CBSINT2 CBSINT2 Edit Rules Q > Section1 No items to display Expression ( MIN ( ALL\_Transunion\_Credit\_Report ) == 409 )
Output Section1 true
Else Cancel Save Audit

Figure 1-67 Quantitative Scoring Model Maintenance - Modify

Note:

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

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

Field	Description
Application Scoring Model	Displays the application scoring model.
Scoring Model Code	Displays the qualitative scoring model code for the created quantitative scoring model.
Scoring Model Description	The user can modify the quantitative scoring model description for the created quantitative scoring model.
Effective Date	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.
Expiry Date	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.

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

Field	Description
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 <b>Applicant Scoring Model</b> .
+ 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.
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 <b>Application Scoring Model</b> .
Rule Code	Displays the rule code for the created quantitative scoring model.



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

Field	Description
<b>6</b>	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.

- Click Save to update the modified fields.
- 9. Click **View** to view the created quantitative scoring model.

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

Figure 1-68 Quantitative Scoring Model Maintenance – View

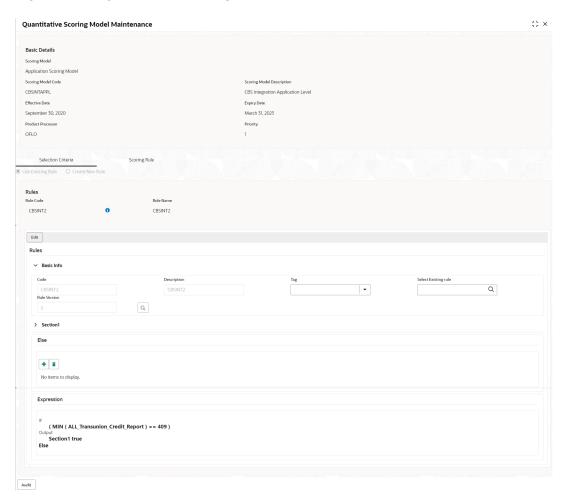


Table 1-61 Quantitative Scoring Model Maintenance - View - Field Description

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



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

Field	Description
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 <b>Application Scoring Model</b> .
Rule Code	Displays the rule code for the created quantitative scoring model.
0	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.

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

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

The Create Qualitative Scoring Model screen displays.

Figure 1-69 Create Qualitative Scoring Model



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



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

Table 1-62 Create Qualitative Scoring Model - Field Description

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

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

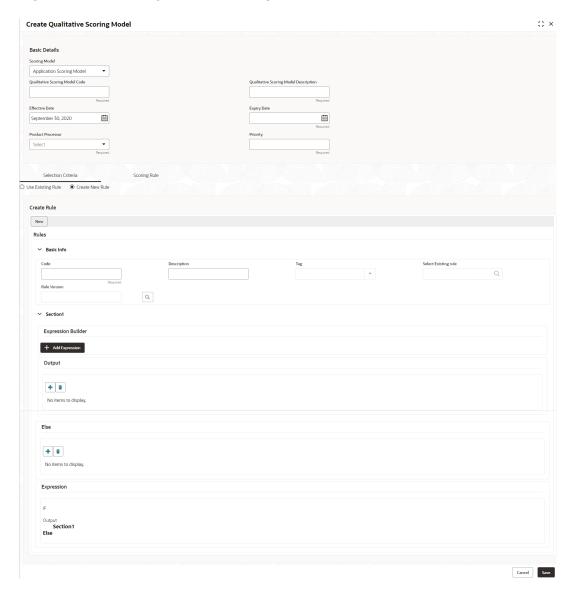


Figure 1-70 Create Qualitative Scoring Model - Selection Criteria

Table 1-63 Create Qualitative Scoring Model - Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rule Code	Select the rule code from the drop down list.
0	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.



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

Field	Description
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:
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:  Text  Number  Boolean  Date  Fact  Rules The below option appears if the Data Type is selected as Boolean.  True  False



Table 1-63 (Cont.) Create Qualitative Scoring 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:  Text  Number  Boolean  Date  Fact  Rules  The below option appears if the Data Type is selected as Boolean.
	True False
Expression	Displays the expression updated in the expression builder.

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

The Create Qualitative Scoring Model - Scoring Rule screen displays.

Figure 1-71 Create Qualitative Scoring Model - Scoring Rule



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

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



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

Field	Description
0	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code.

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

The Create Qualitative Scoring Model - Questionnaire screen displays.

Figure 1-72 Create Qualitative Scoring Model - Questionnaire

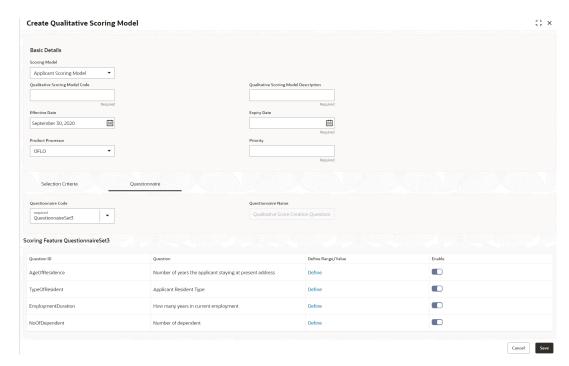


Table 1-65 Create Qualitative Scoring Model - Questionnaire - Field Description

Field	Description
Questionnaire Code	Select the questionnaire code from the drop-down list. It will list down all the questionnaire created as a part of create questionnaire.
Questionnaire Name	Displays the questionnaire name of the selected questionnaire code.
Question ID	Displays the question ID in the questionnaire.
Question	Displays the question description linked to the question ID.

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

Field	Description
Define Range/ Value	Click the <b>Define</b> 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.

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

The Create Qualitative Scoring Model - Define Link screen displays.

Figure 1-73 Create Qualitative Scoring Model - Define Link

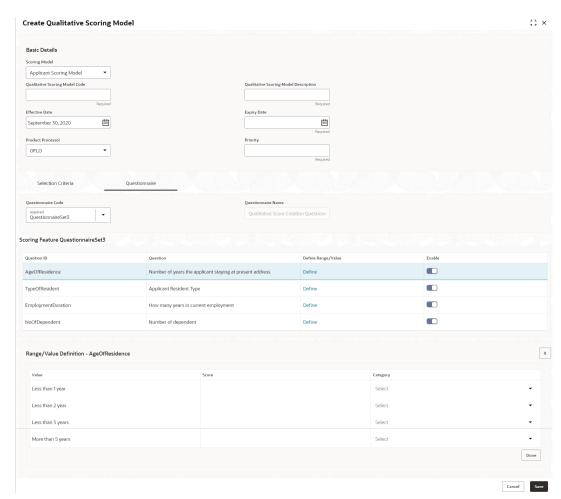


Table 1-66 Create Qualitative Scoring Model - Define Link - Numeric Feature - Field Description

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



Table 1-66 (Cont.) Create Qualitative 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:  Strong  Medium  Weak

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

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

### 1.4.6.2 View Qualitative Scoring Model

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

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

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

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

The View Qualitative Scoring Model screen displays.

Figure 1-74 View Qualitative Scoring Model

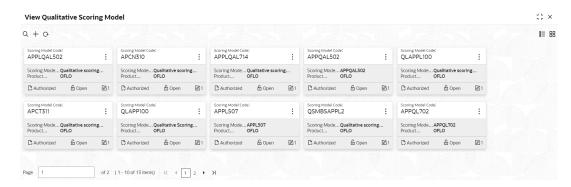


Table 1-67 View Qualitative Scoring Model – Field Description

Field	Description
Scoring Model Code	Displays the scoring model code.
Scoring Model Description	Displays the description of the scoring model.
Product Processor Code	Displays the product processor code
Authorization Status	Displays the authorization status of the record. The options are:
Record Status	Displays the status of the record. The options are:     Open     Closed
Modification Number	Displays the number of modification performed on the record.

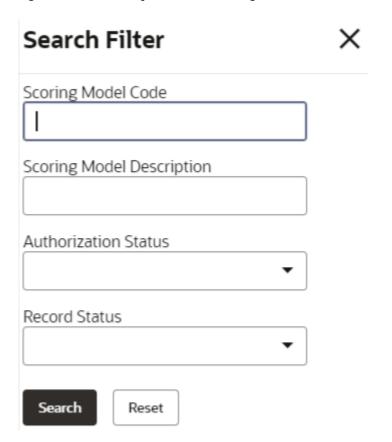
5. On View Qualitative Scoring Model screen, click



icon.

The View Qualitative Scoring Model - Search screen displays.

Figure 1-75 View Qualitative Scoring Model - Search



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

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

Field	Description
Scoring Model Code	Specify the scoring model code.
Scoring Model Description	Specify the description of the scoring model.
Authorization Status	Select the authorization status from the drop-down list. The available options are:
Record Status	Select the record status from the drop-down list. The available options are:  Open Closed

- 6. On View Qualitative Scoring Model screen, click
  - :

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

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

The Qualitative Scoring Model Maintenance - Modify screen displays.



Qualitative Scoring Model Maintenance 1: × Basic Details Qualitative Scoring Model Code Qualitative scoring model APPLQAL! October 31, 2025 ⊞ Rule Name APPL502 APPL502 Edit Q Else + 1 Expression ( ProductCode == HMLN51 )
Output Section1 True Cancel Audit

Figure 1-76 Qualitative Scoring Model Maintenance - Modify

Note:

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

Table 1-69 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 1-69 (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.
0	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 <b>Applicant Scoring Model</b> .
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.

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

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

;; × Qualitative Scoring Model Maintenance Scoring Model September 30, 2020 Rules Rule Code APPL502 APPL502 Edit ∨ Basic Info Code Select Existing rule Q Rule Version Q > Section1 Else + 1 Expression ( ProductCode == HMLN51 )
Output Section1 True Else

Figure 1-77 Qualitative Scoring Model Maintenance - View

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

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

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

Field	Description
Rule Code	Displays the rule code for the created qualitative scoring model.
0	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

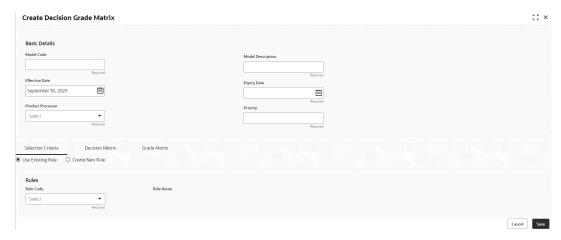
This topic describes the systematic instructions to create decision and grade matrix by updating various details.

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

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

The Create Decision Grade Matrix screen displays.

Figure 1-78 Create Decision Grade Matrix



5. On Create Decision Grade Matrix screen, specify the fields.



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

Table 1-71 Create Decision Grade Matrix - Field Description

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

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



The Create Decision Grade Matrix - Selection Criteria screen displays.

Figure 1-79 Create Decision Grade Matrix - Selection Criteria

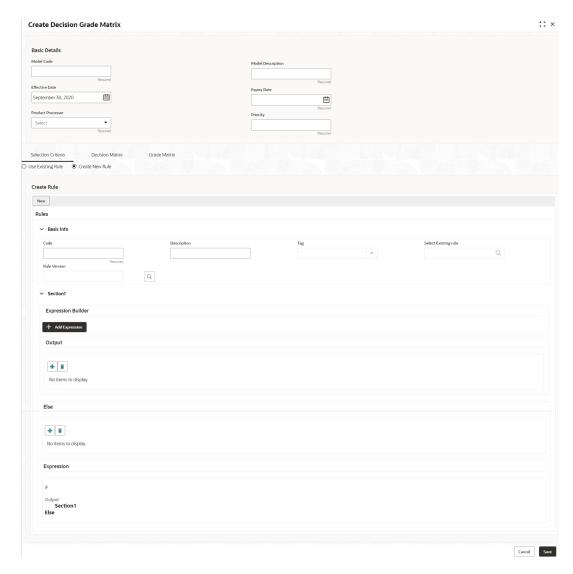


Table 1-72 Create Decision Grade Matrix - Selection Criteria - Field Description

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



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

Field	Description
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.
+ 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:
	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:  Text Number Boolean Date Fact Rules The below option appears if the Data Type is selected as Boolean. True False

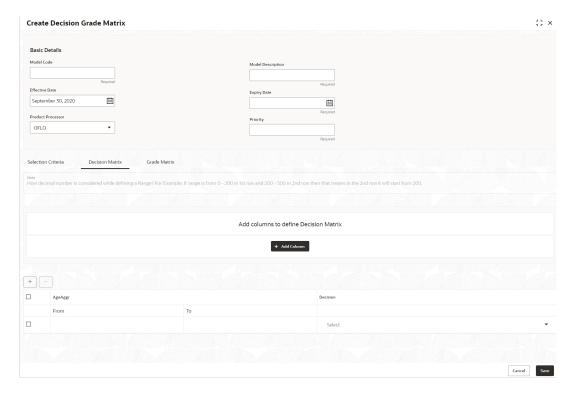
Table 1-72 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description

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:  Text  Number	
	Boolean     Date	
	• Fact • Rules	
	The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> .  • <b>True</b> • <b>False</b>	
Expression	Displays the expression updated in the expression builder.	

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

The Create Decision Grade Matrix - Decision Matrix screen displays.

Figure 1-80 Create Decision Grade Matrix - Decision Matrix





**Table 1-73** 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 <b>Add Column</b> , 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:  Yes - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.  No - If this option is selected, the system displays the list of decision lookup values.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the decision.
Score To	Specify the maximum range of score for the decision.
Decision	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:  • Approved
	Manual
	Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

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

The Create Decision Grade Matrix - Grade Matrix screen displays.

Basic Details

Model Close

Frequent

September 50, 2020

Product Processor

Proving

Add columns to define Grade Matrix

Selection Grade

Age

From

Selection Selection Grade Matrix

Add Columns to define Grade Matrix

Selection Grade Matrix

Add Columns to define Grade Matrix

Figure 1-81 Create Decision Grade Matrix - Grade Matrix

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

Field	Description
i ieiu	Description
Add Column	Click <b>Add Column</b> , for addition of features for which decision has to be maintained.
Link a Rule?	Select the appropriate radio button to link a rule to the features.  The options are:  Yes - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.
	No - If this option is selected, the system displays the list of decision lookup values.
×	Click this icon to delete a column, which is already added.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the grade.
Score To	Specify the maximum range of score for the grade.



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

Field	Description
Grade	Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained.  The available options are:  • 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 <b>Link a Rule?</b> option is updated as <b>Yes</b> .

Click Save to save the details.

#### 1.4.7.2 View Decision Grade Matrix

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

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

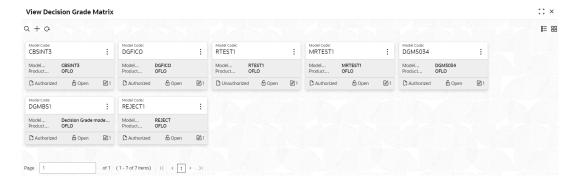
.

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

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

The View Decision Grade Matrix screen displays.

Figure 1-82 View Decision Grade Matrix



**Table 1-75** View Decision Grade Matrix – Field Description

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

5. On View Decision Grade Matrix screen, click



icon.

The View Decision Grade Matrix - Search screen displays.

Figure 1-83 View Decision Grade Matrix - Search

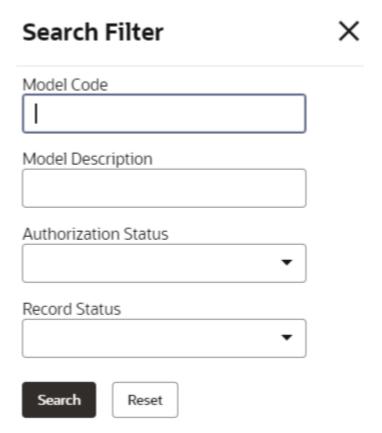


Table 1-76 View Decision Grade Matrix - Search - Field Description

Field	Description
Model Code	Specify the model code.
Model Description	Specify the model description.
Authorization Status	Select the authorization status from the drop-down list. The available options are:
Record Status	Select the record status from the drop-down list. The available options are:     Open     Closed

- 6. On View Decision Grade Matrix screen, click
  - ፧

icon to Unlock, Delete, Authorize or View the created decision grade matrix.

7. Click **Unlock** to modify the created decision grade matrix.

The **Decision Grade Maintenance - Modify** screen displays.

:: × **Decision Grade Maintenance** Basic Details Model Code Model Description CBSINT3 Effective Date Expiry Date March 31, 2025 Decision Matrix Rules - O CBSINT3 CBSINT3 Edit ∨ Basic Info Q Rule Version Q Else + = Expression IP ( MIN ( ALL\_Equifax\_Consumer\_Credit\_Report ) == 409 )
Output Section1 true Else

Figure 1-84 Decision Grade Maintenance - Modify



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

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

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

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



Cancel

Table 1-78 Selection Criteria - Field Description

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

Table 1-79 Expression Builder - Field Description

Field	Description
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule for the created decision grade matrix.
Operator	Displays the comparison operator for the created decision grade matrix.
Data Type	Displays the data type for the fact or rule for the created decision grade matrix.
Output	Displays the output for the created decision grade matrix.
Expression	Displays the expression updated in the expression builder for the created decision grade matrix.

Table 1-80 Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained.
Link a Rule?	Select the appropriate radio button to link a rule to the features. The options are:  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.

Table 1-80 (Cont.) Decision Matrix - Field Description

Field	Description
Decision	Specify the decision of an application. The values configurable based on the lookup values maintained.
	The available options are:  Approved  Manual
	Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

Table 1-81 Grade Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which grade has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon delete a row, which is already added.
Score From	Specify the minimum range of score for the grade.
Score To	Specify the maximum range of score for the grade.
Grade	Specify the grade of an application based on the score scored. The values configurable based on the lookup values maintained.
	The available options are:  A B C

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

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

:: × **Decision Grade Maintenance** Basic Details CBSINT3 CBSINT3 Expiry Date September 30, 2020 March 31, 2025 OFLO Grade Matrix Rules Rule Code 0 CBSINT3 CBSINT3 Edit ∨ Basic Info Code Q Rule Version Q > Section1 Else + = Expression IF
( MIN ( ALL\_Equifax\_Consumer\_Credit\_Report ) == 409 )
Output Section1 true Else

Figure 1-85 Decision Grade Maintenance - View

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

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

Table 1-83 Selection Criteria - Field Description

Field	Description
Use Existing Rule	Indicates if the existing rule is linked.
Rule Code	Displays the rule code for the created decision grade matrix.



Table 1-83 (Cont.) Selection Criteria - Field Description

Field	Description
0	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created decision grade matrix.
Create New Rule	Displays the rule code for the created decision grade matrix.
Code	Specify the new rule code for decision grade matrix.
Description	Specify the rule description for the decision grade matrix.

Table 1-84 Expression Builder - Field Description

Field	Description
+ icon	Click this icon to add new expression.
Fact / Rules	Displays the fact or rule for the created decision grade matrix.
Operator	Displays the comparison operator for the created decision grade matrix.
Data Type	Displays the data type for the fact or rule for the created decision grade matrix.
Output	Displays the output for the created decision grade matrix.
Expression	Displays the expression updated in the expression builder for the created decision grade matrix.

Table 1-85 Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Displays the minimum range of score for the decision.
Score To	Displays the maximum range of score for the decision.
Decision	Displays the decision of an application. The values configurable based on the look up values maintained.
	The available options are:  • Approved  • Manual  • Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .



Table 1-86 Grade Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which grade has to be maintained.
+ icon	Click this icon to add new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Displays the minimum range of score for the grade.
Score To	Displays the maximum range of score for the grade.
Grade	Displays the grade of an application based on the score scored. The values configurable based on the look up values maintained.  The available options are:  • A  • B
	• C
Rule	Displays the rules based on which grade is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

## 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.

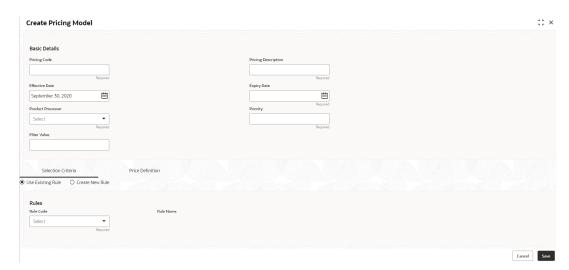
Specify **User ID** and **Password**, and login to **Home** screen.

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

The **Create Pricing Model** screen displays.



Figure 1-86 Create Pricing Model



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



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

**Table 1-87 Create Pricing Model - Field Description** 

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

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

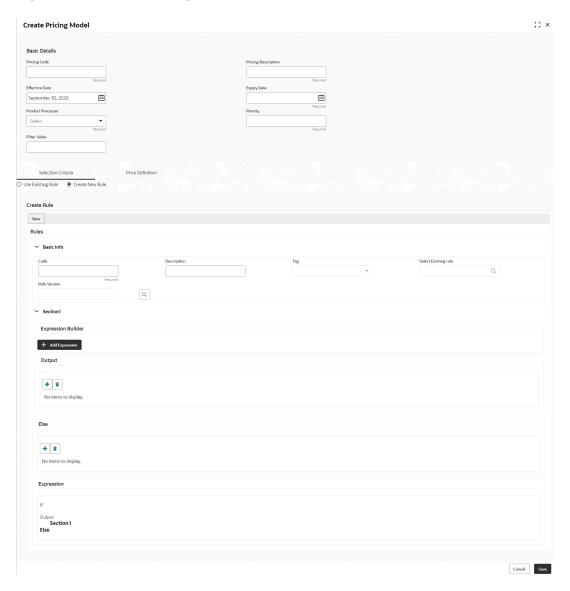


Figure 1-87 Create Pricing Model - Selection Criteria

Table 1-88 Create Pricing Model – Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rule Code	Select the rule code from the drop-down list.
0	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.



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

Field	Description
	-
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:
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:  Text  Number  Boolean  Date  Fact  Rules The below option appears if the Data Type is selected as Boolean.  True  False



Table 1-88 (Cont.) Create Pricing 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:  Text  Number  Boolean  Tate  Rules
	<ul> <li>The below option appears if the Data Type is selected as Boolean.</li> <li>True</li> <li>False</li> </ul>
Expression	Displays the expression updated in the expression builder.

- Click Price Definition to define the pricing.
- 8. Select the **Rate Type** options as **Flat** to specify the flat rate.

The Create Pricing Model - Price Definition (Flat) screen displays.

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

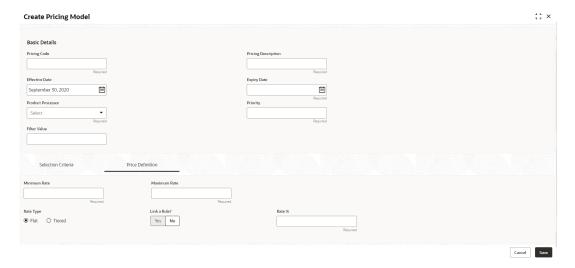


Table 1-89 Create Pricing Model – Price Definition (Flat) - Field Description

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



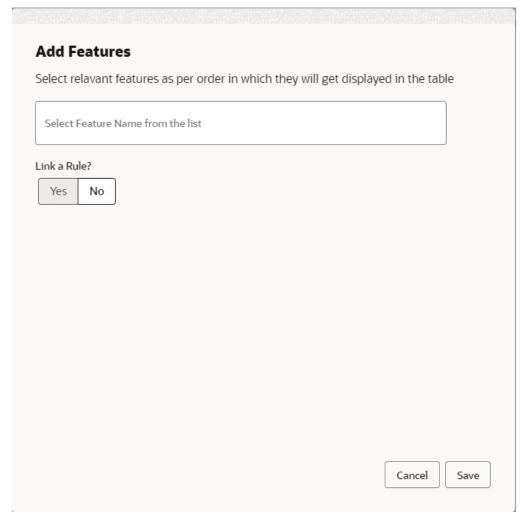
Table 1-89 (Cont.) Create Pricing Model – Price Definition (Flat) - Field Description

Field	Description
Link a Rule?	Select the option whether to link a rule to derive the price. The options are: Yes No
Rate %	Specify the interest rate application for the defined pricing.  This field displays once you select the Rate Type option as Flatand Link a Rule? option as No.
Rule	Select the rule for the defined pricing from the drop-down list.  This field appears once you select the Rate Type option as Flat and Link a Rule? option as Yes.

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

The **Add Features** popup screen displays.

Figure 1-89 Add Features



11. Select the feature names from the list. ('n' number of features can be selected)

- **12.** Select the option whether to link a rule for defining the interest rate.
- 13. Click **Save** to link the list of features for defining the tiered interest rate.

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

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

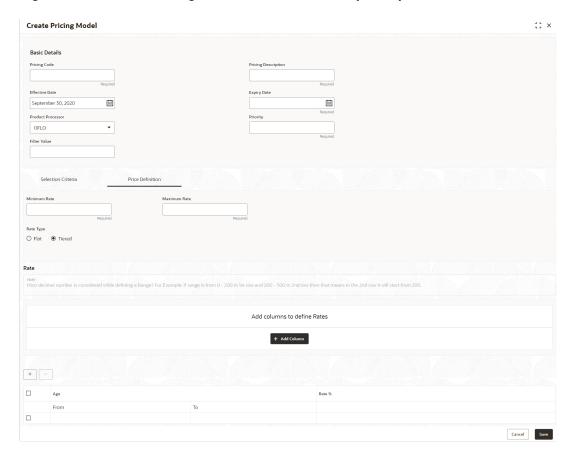


Table 1-90 Create Pricing Model – Price Definition (Tiered) - Field Description

Field	Description
Minimum Rate	Specify the minimum rate applicable for the defined pricing code.
Maximum Rate	Specify the maximum rate applicable for the defined pricing code.
Rate Type	Select the rate type from the drop-down list as <b>Tiered</b> .
<numeric Feature&gt; From</numeric 	Specify the minimum numeric value of feature to which the interest rate is applicable.
<numeric Feature&gt; To</numeric 	Specify the maximum numeric value of feature to which the interest rate is applicable.
<character feature=""> Value</character>	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 <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>No</b> .



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

Field	Description
Rule	Select the rule for the defined tier from the drop-down list. This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>Yes</b> .

14. Click Save to save the details.

### 1.4.8.2 View Pricing Model

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

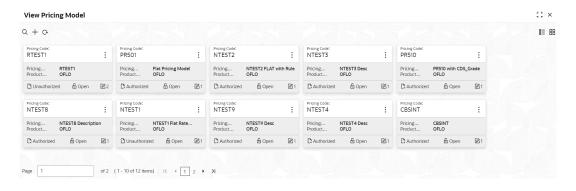
The user can create the pricing model using the **Create Pricing Model** screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

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

The View Pricing Model screen displays.

Figure 1-91 View Pricing Model



**Table 1-91 View Pricing Model – Field Description** 

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



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

Field	Description
Authorization Status	Displays the authorization status of the record. The options are:  • Authorized  • Rejected  • Unauthorized
Record Status	Displays the status of the record. The options are:     Open     Closed
Modification Number	Displays the number of modifications performed on the record.

#### 5. Click Search icon.

The View Pricing Model - Search screen displays.

Figure 1-92 View Pricing Model - Search

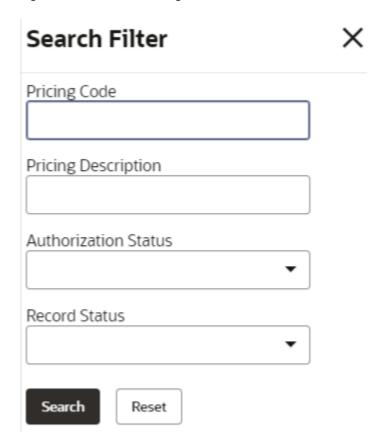


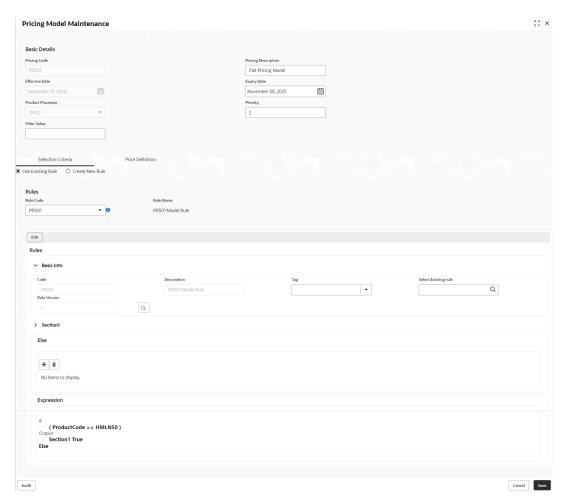
Table 1-92 View Pricing Model - Search - Field Description

Field	Description
Pricing Code	Specify the pricing code.
Pricing Description	Specify the description of the pricing model.
Authorization Status	Select the authorization status from the drop-down list. The available options are:
Record Status	Select the record status from the drop-down list. The available options are:     Open     Closed

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

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

Figure 1-93 Pricing Model Maintenance - Unlock





Note:

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

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

Field	Description
Pricing Code	Displays the pricing code for the created quantitative pricing model.
Pricing Description	Specify the pricing description for the created pricing model.
Effective Date	Specify the effective date for the created pricing model.
Expiry Date	Specify the expiry date for the created pricing model.
Product Processor	Displays the product processor for the created pricing model.
Priority	Specify the priority of the created pricing model.
Use Existing Rule	Specify the existing rule if linked.
Rule Code	Specify the rule code for the created pricing model.
0	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 <b>Pricing Definition</b> 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:  Flat  Tiered



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

Field	Description
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</numeric>	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</numeric>	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</character>	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.

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

Field	Description
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.

8. 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.

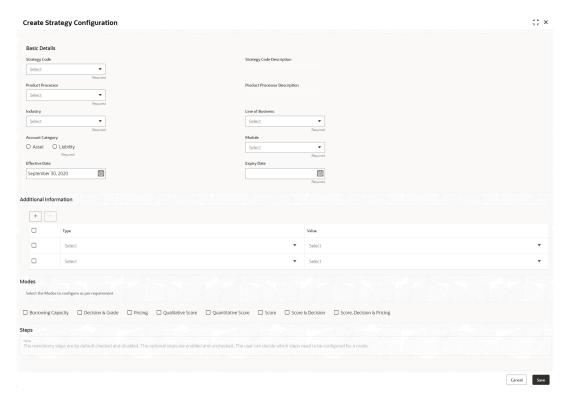
Specify **User ID** and **Password**, and login to **Home** screen.

- 1. On Home screen, click Retail Banking. Under Retail Banking, click Configuration.
- Under Configuration, click Credit Decision.
- 3. Under Credit Decision, click Strategy Configuration.
- 4. Under Strategy Configuration, click Create Strategy Configuration.

The **Create Strategy Configuration** screen displays.



Figure 1-94 Create Strategy Configuration



5. On Create Strategy Configuration screen, specify the fields.



Table 1-94 Create Strategy Configuration - Field Description

Field	Description	
Strategy Code	Specify the unique strategy code.	
Strategy Code Description	Specify the short description for the strategy code.	
Product Processor	Specify the product processor for which the strategy is being configured.	
Product Processor Description	Displays the product processor description.	
Industry	Select the industry type from the drop-down list . The values are configurable based on the lookup values maintained.	
	The available options are: Banking Industry Insurance	
	Trade Finance	

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

Field	Description
Line Of Business	Select the line of business type from the drop-down list . The values are configurable based on the lookup values maintained. The available options are:
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:
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.
Туре	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:  Borrowing Capacity  decision & Grade  Pricing  Qualitative Score  Quantitative Score  Score  Score  Core, Decision & Pricing  If the Module is selected as Collection, then below options are available.  Decision & Grade  Qualitative Score  Quantitative Score  Quantitative Score  Score  Score  Score
Steps	Steps are defined based on the modes selected.  Example:  If Borrowing Capacity mode is selected, the check box for borrowing capacity is by default selected and disabled. You can select the other steps.

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

The strategy configuration is successfully created and can be viewed using the  ${\bf View}$   ${\bf Strategy}$   ${\bf Configuration}$  screen.

## 1.4.9.2 View Strategy Configuration

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

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

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

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

The View Strategy Configuration screen displays.

Figure 1-95 View Strategy Configuration



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

Table 1-95 View Strategy Configuration - Field Description

Field	Description
Strategy Code	Displays the strategy code.
Strategy Description	Displays the description of the strategy.
Product Processor	Displays the product processor of the strategy.
Authorization Status	Displays the authorization status of the record. The options are:
Record Status	Displays the status of the record. The options are:     Open     Closed
Modification Number	Displays the number of modification performed on the record.

5. Click Search icon.



6. Specify the search criteria to fetch the required strategy configuration.

The View Strategy Configuration - Search screen displays.

Figure 1-96 View Strategy Configuration - Search

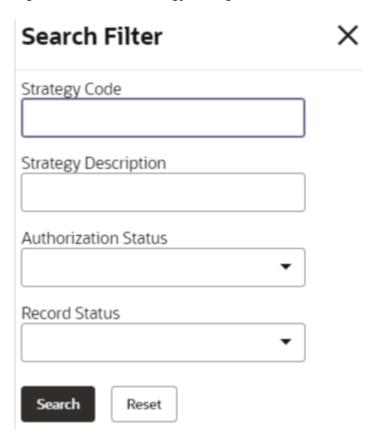


Table 1-96 View Strategy Configuration - Search - Field Description

Field	Description
Strategy Code	Specify the strategy code.
Strategy Description	Specify the description of the strategy.
Authorization Status	Select the authorization status from the drop-down list. The available options are:
Record Status	Select the record status from the drop-down list. The available options are:     Open     Closed

- 7. Click Search.
- 8. Click three-dot icon, to unlock delete, authorize or view the created strategy configuration.

- 9. To authorize the strategy configuration, see the Authorization process.
- 10. Click Unlock icon to modify the fields.

The Strategy Configuration Maintenance - Unlock screen displays.

Figure 1-97 Strategy Configuration Maintenance - Unlock

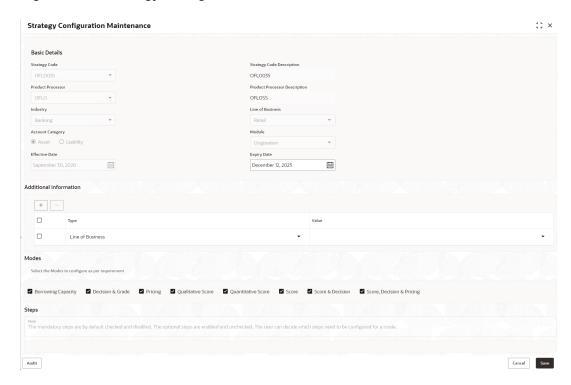


Table 1-97 Strategy Configuration Maintenance - Unlock - Field Description

Field	Description
Strategy Code	Displays the created strategy code.
Strategy Code Description	Displays the created strategy code description.
Product Processor	Displays the product processor for the created strategy configuration.
Product Processor Description	Displays the product processor description for the created strategy configuration.
Account Category	Displays the account category for the created strategy configuration.
Module	Displays the module for the created strategy configuration.
Effective Date	Displays the effective date for the created strategy configuration.
Expiry Date	Select the expiry date for the created strategy configuration.
Туре	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.



11. Click Save to update the modified fields.

# 1.5 Origination Preferences

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

You 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 section:

- Generic Parameters: The user defines parameters for dashboard widgets, age limits and nominees for minors, funding, incomplete application expiry, dedupe, and resident stability in this section.
- Credit and Compliance: The user defines 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 defines the host integration parameter in this section.

#### To edit origination preferences:

- Navigate from Retail Origination to Configurations, then select Origination Preference from Configurations menu list.
- Click View Origination Preference screen to view already defined preferences.

The View Origination Preference screen is displayed.

Figure 1-98 View Origination Preference



Table 1-98 View Origination Preference - Field Describes

Field Name	Description
Host User	Displays the user ID of logged in user who set this preferences.
Year Start Date	Displays the year start date.



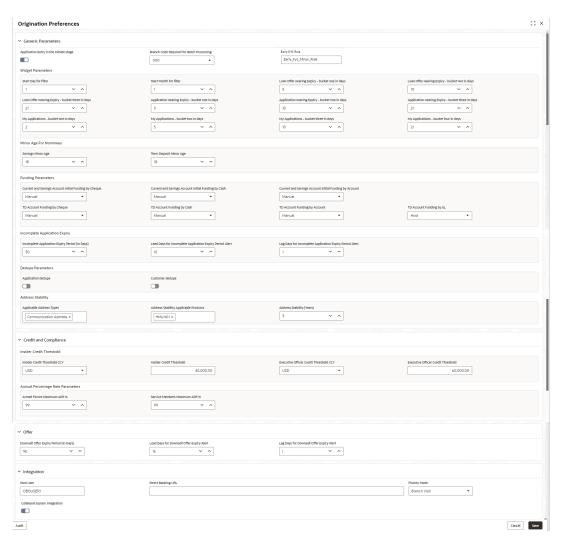
Table 1-98 (Cont.) View Origination Preference - Field Describes

Field Name	Description
Year Start Month	Displays the year start month.
<footer of="" title=""></footer>	This section displays the status of the record as,  Whether the record is Authorized or Unauthorized  Whether the record is Open or Closed  Number of times the record is edited

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

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

Figure 1-99 Origination Preference - Edit



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

Table 1-99 Origination Preference - Edit – Field Description

Field	Description
Generic Parameters	In this section user can capture generic parameters.
Application Entry in the Initiate stage	Specify whether the application entry option is applicable while initaiting the account opening applicantion.
Branch Code Required for Batch Processing	Specify the branch code that processes the batch.
Early KYC Rule	Specify the early KYC rule.  The <b>Applicant</b> data segment initiates the early KYC process based on the specified early KYC rules.
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 <b>Loan Offers Near Expiry</b> 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 <b>Loan Offers Near Expiry</b> 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 <b>Loan Offers Near Expiry</b> 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 <b>Product Application Near Expiry</b> widget on dashboard.
Application nearing Expiry - bucket two in days	Specify number of days to highlight the applications that are nearing to the expiry.
	Based on this number of days the system calculates and displays the count of applications in the second bucket of the <b>Product Application Near Expiry</b> 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 <b>Product Application Near Expiry</b> 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 <b>Product Application Near Expiry</b> widget on dashboard.

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

Field	Description
My Applications - buckets second 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 <b>Product Application Near Expiry</b> 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 <b>Product Application Near Expiry</b> 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 forth bucket of the <b>Product Application Near Expiry</b> widget on dashboard.
Minor Age For Nominees	In this section user can define the age limit of minor in years for opening and account.
Savings Minor Age	Specify the age of the minor to open saving account.
Term Deposit Minor Age	Specify the age of minor to open term deposit account.
Funding Parameters	In this section user can define the funding parameters.
Current and Savings Account Initial Funding by Cheque	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cheques.
	The available option is Manual process.
Current and Savings Account Initial Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash.
	The available options are:
	Automatic     Manual
Current and Savings Account Initial Funding by 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:  • Host
	• Manual
Loan Against Deposit Threshold	This field defines the maximum loan amount as a percentage of the term deposit value (1% - 100%).
TD Account Funding by Cheque	Specify the preferences of initial funding for term deposit and saving accounts. This preferences are specific to funding that are initiate by cheques.
TD Account Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash.
	The available options are:
	Automatic     Manual
	manual

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

Field	Description
TD Account Funding by Account	Specify the preferences of initial funding for term deposit accounts. This preferences are specific to funding that are initiate by account. The available options are:  Host Manual
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. You can select the <b>Host</b> option from the list for initial funding.
Incomplete Application Expiry	In this section user can define the expiry preferences for incomplete applications.
Incomplete Application Expiry Period (in Days)	Specify number of days to highlight the incomplete applications that are nearing to the expiry.
Lead Days for Incomplete Application Expiry Period Alert	Indicates the number of days prior to the application expiry, when an alert is triggered to the banker intimating about the application expiry.
Lag Days for Incomplete Application Expiry Period Alert	Indicates the number of days after the application is expired, an alert is triggered to the banker intimating about the application expiry.
Dedupe Parameters	In this section user can define preferences for dedupe parameters.
Application dedupe	Select to trigger the application dedupe process.
Customer dedupe	Select to trigger the customer dedupe process.
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.
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 CCY	Specify the credit threshold currency for insider.
Insider Credit Threshold	Specify the credit threshold value for insider.
Executive Officer Credit Threshold CCY	Specify the credit threshold currency for executive officer.
Executive Officer Credit Threshold	Specify the credit threshold value for executive officer.
Annual Percentage Rate Parameters	In this section user can define the annual percentage rate parameters.
Armed Forces Maximum APR %	Specify the maximum annual percentage rate value for armed forces.
Service Members Maximum APR %	Specify the maximum annual percentage rate value for service members.
Offers	In this section user can define offers related preferences.
Downsell Offer Expiry Period (in Days)	Specify number of days to highlight the downsell offers that are nearing to the expiry.
Lead Days for Downsell Offer Expiry Alert	Indicates the number of days prior to the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.
Lag Days for Downsell Offer Expiry Alert	Indicates the number of days after the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.

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

Field	Description
Integration	In this section user can define integration preferences.
Host User	Specify the host user for integration.
Direct Banking URL	Specify the direct banking URL.
Finicity Mode	Select the finicity mode for fund transfer. The avaliable options are:  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 cutomer for completing the fund transfer.
Enable OCR for Document Extraction	Specify whether the user wants to enableOCR for document extraction.
Collateral System Integration	Specify whether the user wants to enable the collateral system integration.
Enable Address Search	In this section user can define the preferences of enabling address search.
Customer Information Data Segment	Select to enable the address search in the Customer Information data segment of account opening application.
Collateral Data Segment	Select to enable the address search in the Collateral data segment of account opening application.
Solicitor Details	Select to enable the address search while capturing solicitor details.
Nominee / Guardian for Current and Saving	Select to enable the address search while capturing nominee or guardian details in the current and saving application.
Nominee / Guardian for Term Deposit	Select to enable the address search while capturing nominee or guardian details in the term deposit application.
Docusign Integration	<ul> <li>This section is used in DocuSign integration.</li> <li>An RSA key pair is used to encrypt token in the JWT Grant authentication flow to provide assurances of authorship and data integrity.</li> <li>Create RSA key pair through DocuSign portal. The private key is copied and saved as private.key.</li> <li>Click on Upload button to upload file</li> </ul>

# 1.6 Advice Maintenance

This topic describes the information about advice maintenance.

#### To edit view advice maintenance:

- 1. Navigate from **Retail Banking** to **Configurations**, then select **Advices and Alerts** from the Configurations menu list.
- 2. Click View Advices Maintenance.

The View Advices Maintenance screens appears.

Figure 1-100 View Advices Maintenances



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

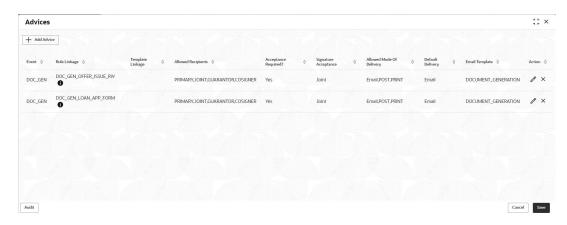
**Table 1-100 View Advices Maintenance - Field Description** 

Field Name	Description
Name	Displays the name of advice maintenance
<footer of="" title=""></footer>	This section displays the status of the record as,  Whether the record is Authorized or Unauthorized  Whether the record is Open or Closed  Number of times the record is edited

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

The **Advices** screen appears.

Figure 1-101 Advices



**Table 1-101** 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 Linakge	Displays the template which is link to the event.



Table 1-101 (Cont.) Advices – Field Description

Field	Description
Allowed Reciepent	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:  Click to edit the already added record.  Click to delete the already added record.

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

The popup window appears for adding details.

Table 1-102 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.
Linkage	Select the type of linkage. The available options are: 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 Reciepent	Select the role of the applicants which are allowed for the event. The advices are dispatched to the allowed recipent.
Acceptance Required	Select to indicate whether the acceptance is required for the event.  The available options are:  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.

Table 1-102 (Cont.) Add Advice - Field Description

Field	Description
Signature Acceptance	Displays the signature acceptance in the event. The conditions based on which the value appears in this field are mentioned below:  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 fo delivery list is defined in the <b>Media Maintenance</b> screen.
Default Delivery	Select the default mode of delivery. All the options selected in the <b>Allowed Mode of Delivery</b> appears for selection in this list.  During <b>Document Generation</b> events, the <b>Mode of Delivery</b> in the Document Generation data segment of the <b>Application Documents</b> 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.

### 1.7 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.

#### 1.7.1 Create Reason

This topic describes the systematic instructions to create fact.

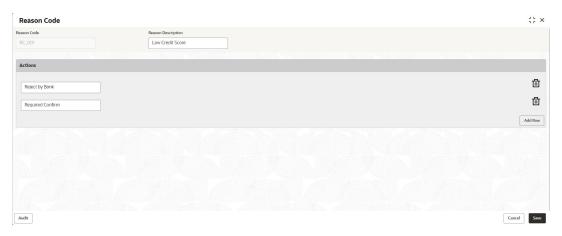
Using this screen you can create reason codes based on the various parameters.

 From the Menu List, navigate from Retail Banking >> Configurations >> Reason Codes.

- Under Configuration, click Rule. Under Rule, click Fact.
- 3. Click **Reason Code** to create new reason code.

The Create Reason Code screen displays.

Figure 1-102 Create Reason Code



Specify the fields on Create Reason screen.

Note:

The fields, which mentioned as Required, are mandatory.

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

Table 1-103 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 <b>Add Row</b> to add list of actions that are applicable for the reason code.
Save	To save the captured details, click <b>Save</b> .
Cancel	Click Cancel to close the Create Reason Code screen.

### 1.7.2 View Reason

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

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

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

The View Reason Codes screen displays.



Figure 1-103 View Reason Code



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

Table 1-104 View Reason Codes – Field Description

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

3. Click



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

- Reason Code
- Reason Description
- Authorization Status
- Record Status
- 4. Click



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

The **Reason Code** screen displays.

Figure 1-104 Reason Codes



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

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

# 1.8 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 Originations Cloud Service 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
- Loan Pipeline
- Loan Offer Status
- Loan Exposure to Collateral
- Product Application Near Expiry
- Loan Offers Near Expiry

# 1.9 Initial Funding Configuration

This topic provides the information about the initial funding configuration.

The different configuration scenarios for initial funding are as follows:



- 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.

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

# 1.10 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 configurations are set in the **Origination Preferences** screen.

true.

# 1.11 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.

#### 1.11.1 Model Definition

This topic describes the systematic instructions for the model definition.

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

 On Home screen, click Machine Learning. Under Machine Learning, click Model Definition.

The Model Definition Summary screen displays.

2. On Model Definition Summary screen, click button to create new use-case definition.

The Use Case Definition screen displays.

#### Figure 1-105 Use Case Definition

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

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

Table 1-105 Use Case Definition Parameters - Field Description

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

### 1.11.2 Model Training and Scoring

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

 From Home screen, click Machine Learning. Under Machine Learning, click Model Training and Scoring.

The Model Training and Scoring screen displays.

2. Specify the use case name as "PREDPRCTIME" and click Train Model.





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 >= 20 x Number of columns

# 1.12 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 Originations Cloud Service supports the following batch process.

#### Application Expiry

The application will automatically expire when it stays inactive for the specified period as configured in the business product.

#### Loan Offer Expiry

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

#### IPA Expiry

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

#### **Batch Process Configuration**

The Branch Code and Frequency schedule need to configure, to enable the Batch processes.

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

#### **Configure the Branch Code**

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

Schema - PLATO

**Table** – PROPERTIES

application - obremo-rpm-batch-services

key - rpmBatch.branchCode

**Value** – Update the proper branch code.

#### Configure the Frequency Schedule

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

Schema - PLATOBATCH

Table - PLATO\_BATCH\_TASK\_TRIGGER\_DEFINITIONS

Column - DEFINITION

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



### 1.13 FOP for Advices

This topic describes about FOP for advices.

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

- AdverseAction
- ApprovalLetterAU
- 3. CAODOfferIssue
- 4. CASABankReject
- CasawithODAp
- 6. CasawithoutODAp
- CounterOffer
- 8. CustOfferReject
- 9. DebitDecline
- 10. lpalnitReject
- 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.

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



Table 1-106 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= <a href="http://">http://</a>

<a href="mailto:REPORT_SERVICE_HOSTNAME">REPORT_SERVICE_PORT>
flyway.domain.placeholders.report-service.server.port=<a href="mailto:REPORT_SERVICE_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.reportservice.outputdirectory=/scratch/OFLO/
reportservice/ output/
flyway.domain.placeholders.reportservice.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
- 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



# **Template Upload Process**

This topic describes about the template upload process.

For Template Upload process, refer to **Section 3: Report Template in** *Oracle Banking Microservices Platform Foundation User Guide*.

Table 1-107 Parameters for Report Linkage

Naming Convention	XSL Files
AdverseAction	AdverseAction.xsl
ApprovalLetterAU	ApprovalLetter_AU.xsl
CAODOfferIssue	CAODOfferIssue.xsl
CASABankReject	CASABankReject.xsl
CasawithODAp	CasawithODAp.xsl
CasawithoutODAp	CasawithoutODAp.xsl
CounterOffer	CounterOffer.xsl
CustOfferReject	CustOfferReject.xsl
DebitDecline	DebitDecline.xsl
IpalnitReject	IpalnitReject.xsl
IpaOffer	IpaOffer.xsl
LoanApplication	LoanApplication.xsl
LoanApproval	LoanApproval.xsl
LoanInitiation	LoanInitiation.xsl
LoanRejection	LoanRejection.xsl
LoansBankReject	LoansBankReject.xsl
OfferIssueAU	OfferIssueAU.xsl
OfferIssue	OfferIssue.xsl
OfferSchedule	OfferSchedule.xsl
SavingOffer	SavingOffer.xsl
savingoffer_US	savingoffer_US.xsl
SBODOfferIssue	SBODOfferIssue.xsl
TDApplication	TDApplication.xsl
TDOffer	TDOffer.xsl
termdepositoffer_US	termdepositoffer_US.xsl
IpaRejection	IpaRejection.xsl



Refer to PDF Attachment for downloading the Account Statement template.

#### **Generate Advices**

This topic describes about generate advices.

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



# 1.14 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 Originations Cloud Service 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 systemetic instructions to view the SLA.

#### 1.14.1 Create SLA

This topic describes the systematic instructions to create create SLA.

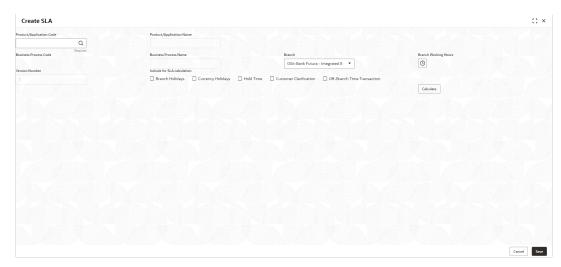
The Create SLA screen enables the bank user to create the SLA Checklist at the Process-Stage-Priority Level.

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

- From Home screen, click Core Maintenance. Under Core Maintenance, click SLA Maintenance.
- Under SLA Maintenance, click Create SLA.

The Create SLA screen displays.

Figure 1-106 Create SLA Maintenance



3. Specify the fields on Create SLA screen.

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

Table 1-108 Create SLA - Field Description

Field	Description	
Product/Application Code	Click <b>Search</b> icon and select the Product or Application Code.	
Product/Application Name	Displays the name of the Product/Application.	
Business Process Code	Click <b>Search</b> icon and select the Business Process Code for which the SLA maintenance has to be made.	
<b>Business Process Name</b>	Displays the Business Process name based on the Business Process code selected.	
Branch	Select the branch code for which SLA maintenance has to be done.	
Branch Working Hours	Click the icon to view the branch working hours.	
Include for SLA Calculation	Select the checkbox to consider the below options for the SLA calculation. The available options are: Branch Holidays Currency Holidays Hold Time Customer Clarification Off Branch Time Transactions	

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

#### 1.14.2 View SLA

This topic describes the systemetic instructions to view the SLA.

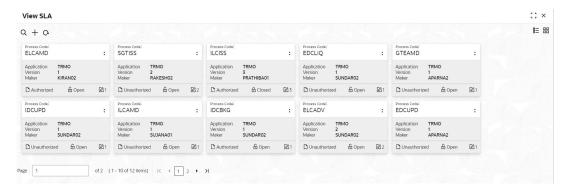
The user can view the summary of SLA's maintained in the form of tiles. The user can view the maintained SLA, if the SLA is already created in the system. The user can also create a new SLA using View SLA screen, by clicking the '+' icon.

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

- On Home screen, click Core Maintenance. Under Core Maintenance, click SLA Maintenance.
- Under SLA Maintenance, click View SLA.

The View SLA screen displays.

Figure 1-107 View SLA Maintenance



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

**Table 1-109** View SLA – Field Description

Field	Description
Process Code	Displays the process code of the SLA Maintenance configured.
Application	Displays the name of the application
Authorization Status	Displays the authorization status of the record. The options are:
Record Status	Displays the status of the record. The options are:     Open     Closed
Modification Number	Displays the number of modification performed on the record.

# 1.15 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.

# 1.16 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.

### 1.17 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**.

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  $\ensuremath{\textbf{Rule}}$ 



# **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

	1
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



# 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



# **Process Codes**

This topic contains process codes.

Table 4-1 Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_A PPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_E NRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_U NDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_A SSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_M NL_ASSMT	Manual Credit Assessment
6	RLNORG	Retail Loan Origination	RPM_RLNORG_M NL_DECSN	Manual Credit Decision
7	RLNORG	Retail Loan Origination	RPM_RLNORG_A CC_CONF	Account Parameter Setup
8	RLNORG	Retail Loan Origination	RPM_RLNORG_S UPAPPRVL	Supervisor Approval
9	RLNORG	Retail Loan Origination	RPM_RLNORG_O FFISSUE	Offer Issue
10	RLNORG	Retail Loan Origination	RPM_RLNORG_O FFACCEPT	Customer Offer Accept/Reject
11	RLNORG	Retail Loan Origination	RPM_RLNORG_P OSTAMEND	Post Offer Amendment
12	RLNORG	Retail Loan Origination	RPM_RLNORG_A CCAPPRVL	Account Approval
13	RLNORG	Retail Loan Origination	RLNORG_HANDO FF_RETRY	Handoff Retry
1	SAVORG	Savings Account Origination	RPM_SAVORG_A PPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_O D	Overdraft Limit Details
3	SAVORG	Savings Account Origination	RPM_SAVORG_E NRCH	Application Enrichment
4	SAVORG	Savings Account Origination	RPM_SAVORG_F UND	Account Funding
5	SAVORG	Savings Account Origination	RPM_SAVORG_A PPRV	Account Approval
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_O D	Overdraft Limit Details
3	CURORG	Current Account Origination	RPM_CURACC_E NRCH	Application Enrichment
4	CURORG	Current Account Origination	RPM_CURACC_F UND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC_U NDWT	Underwriting
6	CURORG	Current Account Origination	RPM_CURACC_A SSMT	Assessment
7	CURORG	Current Account Origination	CURACC_CREDIT _ASSMT	Manual Credit Assessment
8	CURORG	Current Account Origination	CURACC_CREDIT _DECN	Manual Credit Decision
9	CURORG	Current Account Origination	CURACC_ACC_PA RAM	Account Parameter
10	CURORG	Current Account Origination	RPM_CURACC_S UPAPP	Supervisory Approval
11	CURORG	Current Account Origination	RPM_CURACC_A PPRV	Account Approval
1	TDORG	Term Deposit Account Origination	RPM_TDORG_AP PEN	Application Entry
2	TDORG	Term Deposit Account Origination	RPM_TDORG_EN RCH	Application Enrichment
3	TDORG	Term Deposit Account Origination	RPM_TDORG_FU ND	Account Funding
4	TDORG	Term Deposit Account Origination	RPM_TDORG_AP PRV	Supervisor Approval
5	TDORG	Term Deposit Account Origination	TDORG_HANDOF F_RETRY	Handoff Retry
1	SMB001	SMB Current Account with Overdraft	SMB_CUR_APPE N	Application Entry
2	SMB001	SMB Current Account with Overdraft	SMB_CUR_OD	Overdraft Limit Details
3	SMB001	SMB Current Account with Overdraft	SMB_CUR_ENRIC H	Application Enrichment
4	SMB001	SMB Current Account with Overdraft	SMB_CUR_INF	Account Funding



Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
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
4	SMBTD1	SMB TD Origination	SMBTD_ACCAPP	Account Approval
5	SMBTD1	SMB TD Origination	SMBTD_HANDOF F	Handoff Retry



# 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- 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



# 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

# **Functional Activity Codes**

This topic contains functional activity codes of Oracle Banking Originations Cloud Service.

Below mentioned are the fucntional activity codes of Oracle Banking Originations Cloud Service

#### 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** 

ScreenName/Api Name	FUNCTIONAL_ACTIVI TY_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 fetch already created business product details
Business Product Catalogue	RPM_FA_BUSINESSPR OD_GETPRODUCTCAT ALOGUE	Fetch	To fetch the product catalogue with list of products.
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 histroy 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.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVI TY_CODE	Action	DESCRIPTION
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.
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	Amend	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_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 ODDETAILS_VIEWALL	Fetch	To fetch all the business product details.
Business Product	RPM_FA_BUSINESSPR OD_GETBYPRODUCTT YPEWEB	Fetch	To fetch the business product details whose product type is webapi.
Widget Applications	RPM_FA_WD_MY_APP LICATION	Fetch	To fetch the
Widget Trend	RPM_FA_WD_MY_TRE ND	Fetch	To fetch the details in the view trend widget.
Widget Search	RPM_FA_WD_MY_SEA RCH	Fetch	To fetch the search details in the search widget.
Widget Loan Expiry	RPM_FA_WD_MY_LOA N_EXPIRY	Fetch	To fetch the loan expired applications based on the Loan Offer in the dashboard widget.
Widget Conversation	RPM_FA_WD_MY_CO NVERSION	Fetch	To fetch the application conversion details in the dashboard widget.
Widget Loan Exposure	RPM_FA_WD_MY_LOA N_EXPOSURE	Fetch	To fetch the loan exposure details in the dashboard widget.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVI TY_CODE	Action	DESCRIPTION
Widget Loan Offer	RPM_FA_WD_MY_LOA N_OFFER	Fetch	To fetch the loan offer details in the dashboard widget.
Widget Parked Loan	RPM_FA_WD_MY_PAR KED_LOAN	Fetch	To fetch the parked loan applications in the dashboard widget.
Widget Current Account	RPM_FA_WD_MY_CUR RENT	Fetch	To fetch the list of current account in the dashboard widget.
Widget Loan	RPM_FA_WD_MY_LOA N	Fetch	To fetch the loan application based on the logged in user in the dashboard widget.
Widget Product Expiry	RPM_FA_WD_MY_PRO DUCT_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_TD	Fetch	Te remove resource lock on the already created widget term.
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.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_AUTHORIZE	Authorize	To authorize the maintenance of business process.
Business Process Maintenance	RPM_FA_BUSINESSPR OCESS_VIEW	Fetch	To fetch the maintenance of business process.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVI TY_CODE	Action	DESCRIPTION
Business Product	RPM_FA_BUSINESSPR OD_GETBYPRODUCTT YPE	Fetch	To fetch the product type while maintaining the business process.
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 business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_AUTHQUERY	Fetch	To authorise 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.
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 fetch and view all the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_AUTHORIZE	Authorize	To authorize the business product attributes.
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_CLOSE	Close	To close the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_REOPEN	Fetch	To reopen the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_AUTHQUERY	Fetch	To authorise 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.



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

ScreenName/Api Name	FUNCTIONAL_ACTIVI TY_CODE	Action	DESCRIPTION
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_DELETE	Delete	To delete the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPR ODPREF_VIEW	Fetch	To view the business product preferences.
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 business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_CLOSE	Close	To close the business product host.
Business Product Host	ess Product Host RPM_FA_BUSINESSPR ODHOST_VIEWALL		To view all the business product host.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_NEW	New	To create the new business product host.
Business Product Host	siness Product Host RPM_FA_BUSINESSPR ODHOST_AMEND		To modify the business product host.
Origin Preferences Maintenance Reject			To reject the maintained of origin preferences maintenance.
Origin Preferences	gin Preferences RPM_FA_ORIGINPREF ERENCES_ACTION		To perfrom actions on the already maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_AMND	Unlock	To unlock and modify the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_AUTHO RIZE	Authorize	To authorize the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_AUTHQ UERY	Fetch	To fetch the authorize query of the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_CLOSE	Close	To close the already maintained origination preferences.
Origin Preferences Maintenance			To fetch the changes made in the existing origination preferences.
Origin Preferences Maintenance RPM_FA_ORIGINPREF ERENCES_MA_HISTO RY		Fetch	To fetch the history of the maintained origination preference.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVI TY_CODE	Action	DESCRIPTION
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_LOV	Fetch	To fetch the validation of the list of value of origination preference.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_NEW	New	To new the maintenance of origin preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_REOPE N	Fetch	To fetch the delete record to reopen the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_VIEW	Fetch	To fetch the maintenance of origin preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_VIEWA LL	Fetch	To fetch and view all records of orgination preference.
Origin Preferences Maintenance	RPM_FA_ORIGINPREF ERENCES_MA_DELET E	Delete	To delete the maintained origination preferences.
Reason Code Maintenance			To reject the maintained reason codes.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_HISTORY	Fetch	To fetch the history of the maintained reason codes.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_AUTHORIZE	Authorize	To authorize the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_AUTHQUERY	Fetch	To fetch the authorize query of the maintained of reason code.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_CLOSE	Close	To close the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_DELETE	Delete	To delete the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_LOV	Fetch	To fetch the validation of list of value reason codes.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_NEW	New	To create new the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_REOPEN	Fetch	To fetch already delete record of reason code to reopen.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_VIEW	Fetch	To fetch the reocrds to view the maintenance of reason code.
Reason Code Maintenance  RPM_FA_REASONCOD E_MA_VIEWALL		Fetch	To fetch the reocrds to view all the maintenance of reason code.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVI TY_CODE	Action	DESCRIPTION
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_VIEWCHANGES	Fetch	To fetch the reocrds to view all the maintenance of reason code.
Reason Code Maintenance			To perfrom actions on the already maintained reason codes.
Reason Get Id	RPM_FA_REASON_GE T_ID	Fetch	To fetch the reason code IDs.
Save Reason Description	RPM_FA_SAVE_REAS ON_DESCRIPTION	Save	To save the description to the already created reason code.
Reason Service API	RPM_FA_FETCH_BAN K_REASON_SERVICE_ API	Fetch	To fetch the reason service api.
Reason Code Maintenance	RPM_FA_REASONCOD E_MA_AMND	Unlock	To unlock t and modify the maintenance of reason code.
WD SLA Summary	RPM_FA_WD_SLA_SU MMARY	Fetch	To fetch the summary
Business Process	Business Process RPM_FA_BUSINESSPR OCESS_GET		To fetch the maintenance of business.
Business Process History	RPM_FA_BUSINESSPR OCESS_HISTORY	Fetch	To fetch the history of the business process.
Business Product Preference	RPM_FA_BUSINESSPR ODPREF_ACTION	Fetch	To perform actions on already maintained business process preferences.
Business Product Host	RPM_FA_BUSINESSPR ODHOST_ACTION	Fetch	To perform actions on already maintained business process host.
Business Process	RPM_FA_BUSINESSPR OCESS_POST	Fetch	To save the business process record.
Business Process	RPM_FA_BUSINESSPR OCESS_GETBY_ID	Fetch	To fetch the business process record based on ID.
Business Product Attributes	RPM_FA_BUSINESSPR ODATTR_ACTION	Fetch	To view all the business product attributes.

# 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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Busines s Product Attribute s	RPM_FA_BUSINESSPRODA TTR_ACTION	Fetch	View all the business product attributes.
Savings Account	RPM_FA_HO_SAVINGACCO UNT_NEW	New	Create new saving account
Channel Allow	RPM_FA_HO_CHANNEL_AL LOW_FETCH	Fetch	Fetch channel allow list
Collatera I Creation	RPM_FA_HO_COLLATERAL _CREATION	New	Create collateral
Collatera I Details	RPM_FA_HO_COLLATERAL _DETAILS_FETCH	Fetch	Fetch collateral details
Collatera I Summar y	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_FINICIT Y_AUDIT_DTLS	Fetch	Get all finicity audit details
Refresh Finicity	RPM_FA_REFRESH_FINICI TY	Unlock	Refresh finicity details
Finicity Custome r	RPM_FA_DELETE_FINICITY _CUSTOMER	Unlock	Delete finicity customer
Webhoo k Event	RPM_FA_LOG_WEBHOOK_ EVENT	Unlock	Log webhook event
Custome r Liability		Unlock	Link customer with liability
Custome r Liability	RPM_FA_HO_CUSTOMER_ LIAB_FETCH	Fetch	Fetch customer liability details
Liabiltiy	RPM_FA_HO_LIABILITY_CR EATE	New	Create liability
Casa Interest	RPM_FA_HO_CASAINTERE ST_FETCH	Fetch	Getting interest details
Liabiltiy Product Details	RPM_FA_HO_LIABALITYPR ODUCT_DETAILS_FETCH	Fetch	Fetch liability product detials
Liabilty Product	RPM_FA_HO_LIABALITYPR ODUCT_FETCH	Fetch	Fetch liability products
Pay Operatio n Instructi on	RPM_FA_PAY_OPERATING_ INSTRUCTION_CREATE	New	Create operating instruction



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Loan Product Details	RPM_FA_HO_LOANPRODU CT_DETAILS_FETCH	Fetch	Fetch loan product detials
Default Product Preferen ces	RPM_FA_DEFAULT_PRODU CT_PREFERENCES	Fetch	Get default product preferences
Loan Charge Details	RPM_FA_LOAN_CHARGE_D ETAILS	Fetch	Get loan charge details
Loan Interest Details	RPM_FA_LOAN_INTEREST_ DETAILS	Simulate	Get loan interest details
Loan Account	RPM_FA_HO_LOANACCOU NT_SIMULATE	Fetch	Create loan account
Loan Account	RPM_FA_HO_LOANACCOU NT_CREATE	New	Create loan account
Loan Product Details	RPM_FA_HO_LOANPRODU CT_FETCH	Fetch	Fetch loan product
Term Deposit Interest Details	RPM_FA_TD_INTEREST_DE TAILS	Fetch	Get term deposit interest details
Term Deposit GL Account s	RPM_FA_TD_FETCH_GL_A CCOUNTS	Fetch	Get term deposit GL account details
Term Deposit Account	RPM_FA_HO_TDACCOUNT_ SIMULATE	Simulate	Create loan account
Term Deposit Account	RPM_FA_HO_TDACCOUNT_ CREATE	New	Create loan account
Account Opening Date	RPM_FA_ML_ACCOPENDAT E	Unlock	Calculate the expected account opening date
Process Time Predictio n	RPM_FA_ML_PROCESS_TI ME_PRED_GET	Fetch	Get process time prediction ML usecase data
Process Time Predictio n	RPM_FA_ML_PROCESS_TI ME_PRED_SAVE	Save	Save process time prediction ML usecase data from other services
Stage Moveme nt	RPM_FA_ML_STAGE_MOVE MENT	Unlock	Update ML table based on stage movement of a process



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

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Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Casa Offer Details	RPM_FA_PD_GET_CASA_O FFER_DETAILS	Fetch	Get CASA offer details from external system
Casa Offer Decision	RPM_FA_PD_CASA_OFFER _DECISION	Fetch	CASA offer decision
Aggrega te Details	RPM_FA_PD_AGGREGATE_ DETAILS	Fetch	Get application aggregate details
Process Driver Channel	RPM_FA_PROCESS_DRIVE R_CHANNEL_INITIATE	New	External channel application initiation
Process Driver Channel	RPM_FA_PROCESS_DRIVE R_CHANNEL_SUBMIT	Save	External channel application initiation stage submit
Loan Offer Details	RPM_FA_PD_GET_LOAN_O FFER_DETAILS	Fetch	Get loan offer details from external system
Loan Offer Decision	RPM_FA_PD_LOAN_OFFER _DECISION	Authoriz e	Accept Loan Offer Decision from External System
Process Driver Channel	RPM_FA_PROCESS_DRIVE R_CHANNEL_GET_DOCUM ENTLIST	Fetch	Get all document list configured for an Application
Process Driver Channel	RPM_FA_PROCESS_DRIVE R_CHANNEL_GET_DATA	Fetch	External Channel Application Get Data
Stage Auto	RPM_FA_PD_STAGE_AUTO _SUBMIT	Save	Auto Submit Current Stage
Transacti on Details	RPM_FA_PD_TRANSACTIO N_DETAILS	Fetch	Get Transaction Details
Process Driver Process	RPM_FA_PROCESS_DRIVE R_PROCESS_SUMMARY	Fetch	Get entire summary for a Process
Process Driver ATM Process	RPM_FA_PROCESS_DRIVE R_ATM_PROCESS_DETAILS	Fetch	Get Process Details by Process Reference Number
Process Driver App Transacti on	RPM_FA_PROCESS_DRIVE R_APP_TXN_MASTER	Fetch	Get Process Details by Application Number
Process Driver Cart	RPM_FA_PROCESS_DRIVE R_DELETE_CART	Delete	Delete items from cart
Process Driver Cart	RPM_FA_PROCESS_DRIVE R_CLEAR_CART	Delete	Clear items from cart

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Process Driver Cart	RPM_FA_PROCESS_DRIVE R_GET_CART_DETAILS	Fetch	Get items from cart
Process Driver Cart	RPM_FA_PROCESS_DRIVE R_ADD_CART	Save	Add items to Individual Products cart
Process Driver Comme nt	RPM_FA_PROCESS_DRIVE R_COMMENT	Fetch	Get Stage comments
Process Driver Stage	RPM_FA_PROCESS_DRIVE R_STAGE_SUBMIT	Save	Stage Submit button
Process Driver Advice	RPM_FA_PROCESS_DRIVE R_GET_ADVICE_PREVIEW	Fetch	Display preview of advice
Process Driver App Dedupe	RPM_FA_PROCESS_DRIVE R_APP_DEDUPE_CHECKD ETAILS	Fetch	Check application dedupe
WF Task Details	RPM_FA_PD_GET_WF_TAS K_DETAILS	Fetch	Get workflow task details given a workflowid
Process Driver Stage	RPM_FA_PROCESS_DRIVE R_STAGE_SUMMARY	Fetch	Stage Summary datasegment tile display
Process Driver Initiate	RPM_FA_PROCESS_DRIVE R_INITIATE	New	Initiate Product from Product Catalogue
Handoff Retry	RPM_FA_PD_HANDOFF_RE TRY	Unlock	Handoff Retry Automation for Instant Account Creation Workflows
Process Driver Full Init	RPM_FA_PROCESS_DRIVE R_FULLINIT	New	Full Application Initiation
Process Driver Audit	RPM_FA_PROCESS_DRIVE R_AUDIT_DETAILS	Fetch	Datasegment Audit Details display
Process Driver Stage	RPM_FA_PROCESS_DRIVE R_VALIDATESTAGE	Validate	Validate Stage for mandatory datasegments, documents, checklists etc
Process Driver Advice	RPM_FA_PROCESS_DRIVE R_SEND_ADVICE_MAIL	New	Process Driver create and send advice mail
Process Status	RPM_FA_PROCESS_STATU S	Fetch	Get Process Statuses under same Application Number
Process Driver Product Details	RPM_FA_PROCESS_DRIVE R_PRODDETAILLIST	Fetch	Get Business Product details for all selected Products



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Process Driver Product Details	RPM_FA_PROCESS_DRIVE R_PRODUCT_DETAILS_DS_ STATUS	Unlock	Update Product Details Datasegment TCM Status
Process Driver Product Details	RPM_FA_PROCESS_DRIVE R_GET_PRODUCT_DETAIL S	Fetch	Get Product Details for Product Details Datasegment
OBDXIP A Inquiry	RPM_FA_OBDXIPA_INQUIR Y	Fetch	Inquire about In-Principle Approvals
Inquiry Service	RPM_FA_INQUIRY_SERVIC E	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_CREDAPP EXP	Fetch	Get Credit Applications for expiry for batch processing
Batch App Offer	RPM_FA_BATCH_APPOFFE REXP	Fetch	Get Applications for which Loan Offer is expiring
IPA Offer Applicati ons	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 Applicati on Details	RPM_FA_APP_DETAILS	Fetch	Dashboard Data - Get IPA Application Details
Convers ation Analysis	RPM_FA_CONVERSION_DE TAILS	Fetch	Dashboard Data - Get Conversion Analysis Details
Loan Offer Details	RPM_FA_LOANOFFER_DET AILS	Fetch	Get Loan offer details
Reporte e List	RPM_FA_REPORTEES_LIST	Fetch	Get Reportee List
Applicati on Expiry Details	RPM_FA_DASHBOARD_AP PEXPIRYDETAILS	Fetch	Dashboard Data - Get data for Applications for expiry for batch processing
Applicati on Expiry	RPM_FA_DASHBOARD_AP PEXPIRY	Fetch	Dashboard Data - Get list of Applications for expiry for batch processing
Loan Expiry Details	RPM_FA_DASHBOARD_LOA NEXPIRYDETAILS	Fetch	Dashboard Data - Get data for Applications for which Loan Offer is expiring

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Loan Offer Expiry	RPM_FA_DASHBOARD_LOA NEXPIRY	Fetch	Dashboard Data - Get list of Applications for which Loan Offer is expiring
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_NEW_MY_AP PLICATION	Fetch	Dashboard Widget - List of all Applications associated with the User
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_DASHBOARD_ALL_APPLI CATIONS	Fetch	Dashboard Widget - List of all Applications
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_PARKEDLOA N	Fetch	Dashboard Widget - View list of Loans in progress
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_COLLATERAL	Fetch	Dashboard Data - Collateral Details
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_CONVERSIO N_ANALYSIS	Fetch	Dashboard Data - Conversion Analysis
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_LOAN_OFFE R_STATUS	Fetch	Dashboard Data - Loan offer status
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_ACCOUNT_O PENING_TREND	New	Dashboard Data - Data for Account opeing trend
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_MY_APPLICA TION	Fetch	Dashboard Data - Data for User specific Applications
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_UPDATE_DASHBOARD	Unlock	Update Projection table data
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_POST_DASHBOARD	Save	Save Projection table data
Process Driver Products	RPM_FA_PROCESS_DRIVE R_FREQUENT_ACCESSED_ PRODUCTS	Fetch	Fetch frequent accessed products
Process Driver Inquiry	RPM_FA_PROCESS_DRIVE R_INQUIRY	Fetch	Process Details Inquiry

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_APPSEARCH	Fetch	Dashboard Widget - Details for Application Search
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_PRODDETAIL S	Fetch	Dashboard Widget - Details of all Processes for an Application Number
IPA Applicati on Details	RPM_FA_IPA_APPDETAILS	Fetch	Get IPA Application Details
Process Driver Dashboa rd	RPM_FA_PROCESS_DRIVE R_Dashboard_STAGEDETAIL S	Fetch	Dashboard Widget - Stage Details for a Process
Lifecycle Code View	RPM_FA_LIFE_CYCLE_COD E_VIEW	Fetch	Fetch OFLO maintained drop down lists (types of type)
App Mainten ance BIC Codes	RPM_FA_SERV_APP_MAIN T_BIC_CODES	Fetch	Get BIC Codes List
App Mainten ance Details	RPM_FA_GET_APP_MAINT _DTLS	Fetch	Get App Maintenance Details
OCR Extract Docume nt	RPM_FA_OCR_EXTRACT_D OCUMENT_CODES	Fetch	Get OCR EXTRACT DOCUMENT Codes List
App Mainten ance BIC Codes	RPM_FA_APP_MAINT_BIC_ CODES	Fetch	Get BIC Codes List
OCR Extract Docume nt	RPM_FA_OCR_EXTRACT_D OCUMENT_FIELDS	Fetch	Get OCR EXTRACT DOCUMENT FIELDS List
App Mainten ance	RPM_FA_APPLICATION_MA INT_LOV	Validate	Validate Application Maintenance List of Values
App Mainten ance Core Account s	RPM_FA_SERV_APP_MAIN T_CORE_ACCOUNTS	Fetch	Get Existing CoreAccounts List

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
App Mainten ance Codes	RPM_FA_APP_MAINT_VM_ CODES	Fetch	Get Validation Model Codes
App Paramet ers	OFLO_FA_APP_PARAM	Fetch	Fetch Application Parameters
App Mainten ance Data Segment	RPM_FA_APP_MAINT_DATS EGMENT_DEPENDENCY_VI EW	Fetch	View Datasegment Dependency
App Mainten ance Data Segment	RPM_FA_APP_MAINT_DATS EGMENT_DEPENDENCY_N EW	New	Create new Datasegment Dependency
App Mainten ance Data Segment	RPM_FA_APP_MAINT_DATS EGMENT_MAPPING_NEW	New	Create new Datasegment Dependency Mapping
App Mainten ance Data Segment	RPM_FA_APP_MAINT_DATS EGMENT_MAPPING_VIEW	Fetch	View Datasegment Dependency Mapping
Save Docume nt Linkage	RPM_FA_SAVE_DOCUMEN T_LINKAGE	Save	Linkage a document with process reference number
Clarificat ion Details	OFLO_FA_CLARIF_GET_BY _PROCESSREFNO	Fetch	Get Clarification Details based on Process Reference Number
Clarificat ion Details	OFLO_FA_CLARIF_CREATE	New	Create Clarification Details
Clarificat ion Details	OFLO_FA_CLARIF_GET_BY _ID	Fetch	Get Clarification Details based on ID
Clarificat ion Details	OFLO_FA_CLARIF_NOTIF	Notify Clarificat ion Details raised via Alerts	Notify Clarification Details raised via Alerts
Clarificat ion Details	OFLO_FA_CLARIF_PROCES S_STATUS	Fetch	Fetch the status of clarifications for a Process

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Clarificat ion Details	OFLO_FA_CLARIF_MODIFY	Unlock	Modify Clarification Details
Casa DS Account Details	RPM_FA_CASA_DS_ACCOU NT_DETAILS_GETBY_ID	Fetch	Account details get by ID
Casa DS Account Details	RPM_FA_CASA_DS_ACCOU NT_DETAILS_GETALL	Fetch	Account details get all records
Casa DS Account Details	RPM_FA_CASA_DS_ACCOU NT_DETAILS_DELETE_REC ORD	Delete	Account details delete record
Casa DS Account Details	RPM_FA_CASA_DS_ACCOU NT_DETAILS_SAVE_RECOR D	Save	Account details save record
Casa Initial Funding	RPM_FA_CASA_ISINITIALF UNDING	Fetch	Is Initial Funding Required
Casa Valid Currenc y	RPM_FA_CASA_VALID_CUR RENCY_LIST	Fetch	Get all Valid Currency for business product
Casa DS Account Details	RPM_FA_CASA_DS_ACCOU NT_DETAILS_UPDATE_REC ORD	Unlock	Account details update record
Save Branch Allowed	RPM_FA_SAV_BRANCH_AL LOWED	Fetch	Branch Allowed
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBIT BUREAUINFO_UPDATE	Unlock	Update Debit Bureau Info
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBIT BUREAUINFO_FETCH	Fetch	Fetch Debit Bureau Info
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBIT BUREAUINFO_FETCHALL	Fetch	Fetch all Debit Bureau Info
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBIT BUREAUINFO_CREATE	New	Create Debit Bureau Info
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUA LDECISION_UPDATE	Unlock	Update Manual Decision
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUA LDECISION_FETCH	Fetch	Fetch Manual Decision



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUA LDECISION_FETCHALL	Fetch	Fetch all Manual Decision
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUA LDECISION_CREATE	New	Create Manual Decision
Add On Card Holder	RPM_FA_CC_ADDONCARD _HOLDER_UPDATEBYID	Unlock	Update addoncard holder
Add On Card Holder	RPM_FA_CC_ADDONCARD _HOLDER_DELETEBYID	Delete	Delete addoncard holder
Add On Card Holder	RPM_FA_CC_ADDONCARD _HOLDER_FETCHBYID	Fetch	Fetch addoncard holder
Add On Card Holder	RPM_FA_CC_ADDONCARD _HOLDER_FETCH	Fetch	Fetch addoncard summary
Add On Card Holder	RPM_FA_CC_ADDONCARD _HOLDER_ADD	New	Add addoncard holder
Approval Details	RPM_FA_CC_APPROVALDE TAILS_VIEW	Fetch	View Approval Details
Approval Details	RPM_FA_CC_APPROVALDE TAILS_NEW	New	Create Approval Details
Approval Details	RPM_FA_CC_APPROVALDE TAILS_DELETE	Delete	Delete Approval Details
Approval Details	RPM_FA_CC_APPROVALDE TAILS_AMEND	Unlock	Amend Approval Details
Approval Details	RPM_FA_CC_APPROVALDE TAILS_VIEW	Fetch	View Approval Details
Assess ment Details	RPM_FA_CC_ASSESMENT_ DETAILS_UPDATE	Unlock	Update assesment details
Assess ment Details	RPM_FA_CC_ASSESMENT_ DETAILS_FETCHBYID	Fetch	Fetch assesment details
Assess ment Details	RPM_FA_CC_ASSESMENT_ DETAILS_FETCH	Fetch	Fetch assesment details
Assess ment Details	RPM_FA_CC_ASSESMENT_ DETAILS_NEW	New	Add assesment details
Charge Details	RPM_FA_CC_CHARGEDET AILS_POST	Save	Add charge details
Charge Details	RPM_FA_CC_CHARGEDET AILS_GETBYID	Fetch	Fetch charge details by ID
Charge Details	RPM_FA_CC_CHARGEDET AILS_DELETE	Delete	Delete charge details

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Charge Details	RPM_FA_CC_CHARGEDET AILS_PUT	Unlock	Update charge details
Charge Details	RPM_FA_CC_CHARGEDET AILS_GET	Fetch	Fetch charge details
Collatera I Details	RPM_FA_CO_COLLATERAL _DETAILS_VIEW	Fetch	View CollateralDetails
Collatera I Details	RPM_FA_CO_COLLATERAL _DETAILS_VIEW	Fetch	View CollateralDetails
Collatera I Details	RPM_FA_CO_COLLATERAL _DETAILS_VIEW	Fetch	View CollateralDetails
Collatera I Details	RPM_FA_CO_COLLATERAL _DETAILS_NEW	New	Create New CollateralDetails
Collatera I Details	RPM_FA_CO_COLLATERAL _DETAILS_DELETE	Delete	Delete CollateralDetails
Collatera I Details	RPM_FA_CO_COLLATERAL _DETAILS_AMEND	Unlock	Amend CollateralDetails
Collatera I Skip	RPM_FA_COLLATERAL_SKI P	Skip TD primary collateral	Notify Clarification Details raised via Alerts
Collatera I Aggrega te	RPM_FA_CO_COLLATERAL _AGGREGATE_SUMMARY	Fetch	Get Summary CollateralServices
Collatera I Create	RPM_FA_CO_COLLATERAL _CREATION	New	Create Collateral
Collatera I Aggrega te	RPM_FA_CO_COLLATERAL _AGGREGATE_SUBMIT	Save	Submit CollateralServices
Collatera I Aggrega te	RPM_FA_CO_COLLATERAL _AGGREGATE_HISTORY	Fetch	Get History CollateralServices
Collatera I Fetch	RPM_FA_COLLATERAL_FE TCH	Fetch	Fetch TermDeposit account usable as collateral
Collatera I Liability	RPM_FA_CO_CREATE_LIAB	New	Liability Creation
Collatera I Get	RPM_FA_CO_COLLAGG_G ET	Fetch	Get Collateral Services
Collatera I Save	RPM_FA_CO_COLLAGG_SA VE	Save	Save Collateral Services
Collatera I Handoff	RPM_FA_CO_CFPM_HAND OFF_EVENT	Save	Send collateralHandOff Event
Liability Create	RPM_FA_CO_LIABILITY_CR EATION	New	Create Liability
Data Segment Details	SMS_FA_DATA_SEGMENT_ DETAILS	Fetch	Aggregate API

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
DS Qualitati ve Score	RPM_FA_CMN_DS_QUALIT ATIVESCORE_VIEW	Fetch	View QualitativeScoreDS
DS Qualitati ve Score	RPM_FA_CMN_DS_QUALIT ATIVESCORE_VIEW	Fetch	View QualitativeScoreDS
DS Qualitati ve Score	RPM_FA_CMN_DS_QUALIT ATIVESCORE_NEW	New	Create New QualitativeScoreDS
DS Qualitati ve Score	RPM_FA_CMN_DS_QUALIT ATIVESCORE_AMEND	Unlock	Amend QualitativeScoreDS
Score Card Details	RPM_FA_CMN_SCORECAR D_SAVESUBMITSCORECAR D	Save	Save or Submit ScorecardDetails
Score Card Details	RPM_FA_CMN_SCORECAR D_GETDSDETAILS	Fetch	Get datasegment-details of ScorecardDetails
IPA Aggrega te Details	RPM_FA_CMN_IPAAGGREG ATE_NEW	New	Create New IpaAggregateDetails
IPA Aggrega te Details	RPM_FA_CMN_IPAAGGREG ATE_VIEW_SUMMARY	Fetch	View IpaSummaryDetails
IPA Aggrega te Details	RPM_FA_CMN_IPAAGGREG ATE_VIEW_HISTORY	Fetch	View IpaHistoryDetails
IPA Aggrega te Details	RPM_FA_CMN_IPAAGGREG ATE_VIEW_ADVICE	Fetch	View IpaAdviceDetails
IPA Details	RPM_FA_CMN_SAVE_OBDX IPA	Save	Save OBDX IPA Details
IPA Details	RPM_FA_CMN_GET_OBDXI PA	Fetch	Get OBDX IPA Details
IPA Aggrega te Details	RPM_FA_IPA_GET_AGGRE GATE_DETAILS	Fetch	Get IPA Aggregate Details
IPA Repaym ent Schedul e	RPM_FA_IPA_GET_REPAYM ENT_SCHEDULE	Fetch	Get Repayment Schedule
Legal Details	RPM_FA_CO_LEGAL_DETAI LS_AMEND	Unlock	Amend LegalDetails

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

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Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Legal Details	RPM_FA_CO_LEGAL_DETAI LS_DELETE	Delete	Delete LegalDetails
Legal Details	RPM_FA_CO_LEGAL_DETAI LS_NEW	New	Create New LegalDetails
Legal Details	RPM_FA_CO_LEGAL_DETAI LS_VIEW	Fetch	View LegalDetails
Legal Details	RPM_FA_CO_LEGAL_DETAI LS_VIEW	Fetch	View LegalDetails
Perfectio n Details	RPM_FA_CO_PERFECTION _DETAILS_VIEW	Fetch	View PerfectionDetails
Perfectio n Details	RPM_FA_CO_PERFECTION _DETAILS_AMEND	Unlock	Amend PerfectionDetails
Perfectio n Details	RPM_FA_CO_PERFECTION _DETAILS_DELETE	Delete	Delete PerfectionDetails
Perfectio n Details	RPM_FA_CO_PERFECTION _DETAILS_NEW	New	Create New PerfectionDetails
Perfectio n Details	RPM_FA_CO_PERFECTION _DETAILS_VIEW	Fetch	View PerfectionDetails
Score Card Assess	RPM_FA_CMN_SCORECAR D_ASSESS_DECISION	Fetch	Get Assessment Decision Details
Score Card Manual	RPM_FA_CMN_SCORECAR D_MANUAL_DECISION	Fetch	Get Manual Decision Details
Score Card Save	RPM_FA_CMN_SCORECAR D_SAVESCORECARD	Save	Save Scorecard Details
Score Card Stage Summar y	RPM_FA_CMN_SCORECAR D_GETSTAGESUMMARY	Fetch	Get Scorecard Details
Score Card History	RPM_FA_CMN_SCORECAR D_HISTORY	Fetch	Get History ScorecardDetails
Score Card Manual	RPM_FA_CMN_SCORECAR D_MANUAL_ASSESS_DECI SION	Fetch	Get Manual Assessment Details
Applican t Details Process Status	RPM_FA_CMN_APPLICANT DETAILS_PROCESSSTATUS	Fetch	Get Process Status
Solicitor Details	RPM_FA_LO_SOLICITOR_D ETAILS_VIEW_GETBYAPPN O	Fetch	View Solicitor By AppID
Solicitor Details	RPM_FA_LO_SOLICITOR_D ETAILS_DELETE	Delete	Delete Solicitor
Solicitor Details	RPM_FA_LO_SOLICITOR_D ETAILS_NEW	New	Create New Solicitor

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Stakehol der Details	RPM_FA_CMN_STAKEHOLD ER_UPDATE	Unlock	Update stakeHolder Details
Stakehol der Details	RPM_FA_CMN_STAKEHOLD ER_GETBYPRN	Fetch	Get stakeHolder Details
Stakehol der Details	RPM_FA_CMN_STAKEHOLD ER_NEW	New	Create stakeHolder Details
Valuatio n Details	RPM_FA_CO_VALUATION_D ETAILS_VIEW	Fetch	View ValuationDetails
Valuatio n Details	RPM_FA_CO_VALUATION_D ETAILS_NEW	New	Create New ValuationDetails
Valuatio n Details	RPM_FA_CO_VALUATION_D ETAILS_VIEW	Fetch	View Valuation Details
Valuatio n Details	RPM_FA_CO_VALUATION_D ETAILS_DELETE	Delete	Delete Valuation Details
Valuatio n Details	RPM_FA_CO_VALUATION_D ETAILS_AMEND	Unlock	Amend ValuationDetails
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_SKIPSTAGE	Skip Stage	Skip the applicant details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_SUBMITAGGREGA TE	Save	Submit Aggregate
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_HISTORYAGGREG ATE	Fetch	Get Aggregate History
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_SUMMARYAGGRE GATE	Fetch	Get Aggregate Summary
Applican t Aggrega te	RPM_FA_CM_APPLICANT_ AGGREGATE_ATTR_VAL	Fetch	Fetch applicant aggregate value
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_SAVEAGGREGAT E	Save	Save Aggregate
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_AGGREGATE	Fetch	Get Aggregate Model response
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_INITIATE_DEBIT_ CHECK	New	Initiate Debit Check
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETAGGREGATE	Fetch	Get Aggregate
Party Location s	RPM_FA_CMN_PARTY_LOC _SEARCH	Fetch	Search Party Locations
Party Sign	RPM_FA_CMN_PARTY_SIG N_SEARCH	Fetch	Search Party Signature

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Party Details	RPM_FA_CMN_PARTY_SEA RCH	Fetch	Search Party Details
Party Dedupe	RPM_FA_CMN_PARTY_DED UPE_CHECK	Authoriz e	Check Customer Dedupe
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GET_PARTY	Fetch	Get Party Details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_INITIATE_APPLIC ANT	New	Initiate applicant details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETSUMMARY	Fetch	Summary of the applicant details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETHISTORY	Fetch	Get history of the applicant details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_UPDATE_RECOR D	Unlock	Update the applicant details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETBY_ID	Fetch	Get By Id
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETALL	Fetch	Get all applicant details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_SAVE_RECORD	Save	Create new record of applicant details
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_INPROGRESSCU ST	Fetch	In progress Onboarding customer list
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETPARTY_MAIN TENANCE	Fetch	Get CIF Number for Application
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_PROD_LINKAGE_ SAVE_RECORDS	Save	Save Applicant Details Product Linkage
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_PROD_LINKAGE_ GETBY_ID	Fetch	Get Applicant Details Product Linkage By ID
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_FILTER_APPLICA NT_DATA	Fetch	Get Filtered Applicant Details
Employe e Organiz ation Codes	RPM_FA_CMN_EMP_ORG	Fetch	Get All Employee Organization Codes
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_PROD_LINKAGE_ DELETEBY_ID	Delete	Delete Applicant Details Product Linkage By ID
Primary Applican t Details	RPM_FA_GET_PRIMARY_A PPLICANT_DTLS	Fetch	get Primary Applicant Details

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETCIFLIST	Fetch	Get CIF Number for Application
Applican t Product Details	RPM_FA_CMN_APPLICANT _PRODUCT_DETAILS	Fetch	Applicant Product Details Post
Approval IPA	RPM_FA_CMN_APPROVALI PA_VIEW	Fetch	View ApprovallpaDetails
Approval IPA	RPM_FA_CMN_APPROVALI PA_VIEW	Fetch	View ApprovallpaDetails
Approval IPA	RPM_FA_CMN_APPROVALI PA_NEW	New	Create New ApprovallpaDetails
Approval IPA	RPM_FA_CMN_APPROVALI PA_DELETE	Delete	Delete ApprovallpaDetails
Approval IPA	RPM_FA_CMN_APPROVALI PA_AMEND	Unlock	Amend ApprovallpaDetails
Assess ment Details	RPM_FA_CMN_ASSESSME NT_DETAILS_GET	Fetch	Get Assessment Details By Process Ref No
Assess ment Details	RPM_FA_CMN_ASSESSME NT_DETAILS_AMEND	Unlock	Update Assessment Details
Assess ment Details	RPM_FA_CMN_ASSESSME NT_DETAILSDB_GET	Fetch	Get Assessment Details from DB By Process Ref No
Assess ment Details	RPM_FA_CMN_ASSESSME NT_DETAILS_VIEW	Fetch	Get Assessment Details By Id
Assess ment Details	RPM_FA_CMN_ASSESSME NT_DETAILS_NEW	New	Save Assessment Details
Score Card Assess ment	RPM_FA_CMN_SCORECAR D_POST_ASSESS_SUMMA RY	Save	Post Assessment Summary
Score Card Assess ment	RPM_FA_CMN_SCORECAR D_PUT_ASSESS_SUMMAR Y	Unlock	Put Assessment Summary
Score Card Assess ment	RPM_FA_CMN_SCORECAR D_GET_ASSESS_SUMMAR Y	Fetch	Get Assessment Summary
Consent Details	RPM_FA_CMN_CONSENTD ETAILS_SAVE_RECORD	Save	Save Customer Consent Details
Consent Details	RPM_FA_CMN_CONSENTD ETAILS_GET_RECORD	Fetch	Get Party Customer Consent Details
Consent Details	RPM_FA_CMN_CONSENTD ETAILS_GETACC_RECORD	Fetch	Get Account Customer Consent Details

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Consent Details	RPM_FA_CMN_CONSENTD ETAILS_GETRELATEDDATA	Fetch	Get Customer Consent Related Data
Consent Details	RPM_FA_CMN_CONSENTD ETAILS_UPDATE_RECORD	Unlock	Update Customer Consent Details
Credit Rating Details	RPM_FA_LO_CREDITRATIN GDETAILS_AMEND	Unlock	Amend CreditRatingDetails
Credit Rating Details	RPM_FA_LO_CREDITRATIN GDETAILS_VIEW	Fetch	View CreditRatingDetails
Credit Rating Details	RPM_FA_LO_CREDITRATIN GDETAILS_NEW	New	Create New CreditRatingDetails
Credit Rating Details	RPM_FA_LO_CREDITRATIN GDETAILS_VIEW	Fetch	View CreditRatingDetails
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_SAVECUSTONBO ARD	Save	Save Onboarded Customer
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_GETCUSTONBOA RD	Fetch	Get Onboarded Customer
Applican t Details	RPM_FA_CMN_APPLICANT DETAILS_PARTYHANDOFF	Fetch	Party Handoff
Financial Details	RPM_FA_CM_FINANCIALDE TAILS_NEW	New	Create New FinancialDetails
FINA Details	RPM_FA_CM_FINANCIALDE TAILS_AMEND	Unlock	Amend FinancialDetails
FINA Details	RPM_FA_CM_FINANCIALDE TAILS_VIEW	Fetch	View FinancialDetails
FINA Details	RPM_FA_CM_FINANCIALDE TAILS_VIEW	Fetch	View FinancialDetails
Generat e IPA	RPM_FA_CMN_GENERATEI PA_AMEND	Unlock	Amend GeneratelpaDetails
Generat e IPA	RPM_FA_CMN_GENERATEI PA_DELETE	Delete	Delete GeneratelpaDetails
Generat e IPA	RPM_FA_CMN_GENERATEI PA_FROMDB	Fetch	View GeneratelpaDetails From DB
Generat e IPA	RPM_FA_CMN_GENERATEI PA_VIEW	Fetch	View GeneratelpaDetails
Generat e IPA	RPM_FA_CMN_GENERATEI PA_VIEW	Fetch	View GeneratelpaDetails
Generat e IPA	RPM_FA_CMN_GENERATEI PA_NEW	New	Create New GeneratelpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS _AMEND	Unlock	Amend IpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS _DELETE	Delete	Delete IpaDetails

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
IPA Details	RPM_FA_CMN_IPADETAILS _NEW	New	Create New IpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS _VIEW	Fetch	View IpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS _VIEW	Fetch	View IpaDetails
IPA Product	RPM_FA_CMN_IPAPRODUC T_NEW	New	Create New IpaProductDetails
IPA Currenc y	RPM_FA_CMN_IPACURREN CY_VIEW	Fetch	View IpaCurrencyDetails
Score Card Credit Decision	RPM_FA_CMN_SCORECAR D_CREDIT_DECISION_POS T_OFFER_AMEND	Save	Post Manual Decision Post Cust Decision DS Submit call
MNL Decision Details	RPM_FA_DS_MNLDECISIO N_DETAILS_SAVE_RECOR D	Save	Save Manual Decision Details
MNL Decision Details	RPM_FA_DS_MNLDECISIO N_DETAILS_UPDATE_RECO RD	Unlock	Update Manual Decision Details
MNL Decision Details	RPM_FA_DS_MNLDECISIO N_DETAILS_GETBYID_REC ORD	Fetch	Get Manual Decision Details By ID
MNL Decision Details	RPM_FA_DS_MNLDECISIO N_DETAILS_GETALL_RECO RD	Fetch	Get All Records of Manual Decision
Score Card Credit Recomm	RPM_FA_CMN_SCORECAR D_CREDIT_RECOMM_POS T_OFFER_AMEND	Save	Post Manual Recomm Cust Decision DS Submit call
MNL Recomm Details	RPM_FA_DS_MNLRECOMM _DETAILS_GETALL_RECOR D	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_RECO RD	Fetch	Get Manual Recommendation Details By ID
MNL Recomm Details	RPM_FA_DS_MNLRECOMM _DETAILS_GETALLDB_REC ORD	Fetch	Get All Manual Recommendation Details from DB
MNL Recomm Details	RPM_FA_DS_MNLRECOMM _DETAILS_UPDATE_RECOR D	Unlock	Modify Manual Recommendation Details



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Score Card Post Offer	RPM_FA_CMN_SCORECAR D_POST_OFFER	Save	Post Manual Recomm Post Offer DS Submit call
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_REOPEN	Fetch	Reopen Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_CLOSE	Close	Close Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_DELETE	Delete	Delete Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_AUTHORIZE	Authoriz e	Authorize Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_AMEND	Unlock	Amend Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_VIEW	Fetch	View Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_VIEW	Fetch	View Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_VIEW	Fetch	View Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_AUTHQUER Y	Fetch	Auth Query Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_NEW	New	Create New Qualitative Scorecard
Qualitati ve Score Card	RPM_FA_CMN_QUALITATIV ESCORECARD_HISTORY	Fetch	History of Qualitative Scorecard
Insider Details	RPM_FA_CMN_INSIDERDE TAILS_FECTHALL	Fetch	Fetch All Insider Details
Insider Details	RPM_FA_CMN_INSIDERDE TAILS_GET	Fetch	Get Insider Details
Insider Details	RPM_FA_CMN_INSIDERDE TAILS_NEW	New	Create Insider Details
Insider Details	RPM_FA_CMN_INSIDERDE TAILS_APPREF	Fetch	Get All Insider Relationship Details
Insider Details	RPM_FA_CMN_INSIDERDE TAILS_UPDATE	Unlock	Update Insider Details
Insider Details	RPM_FA_CMN_INSIDERDE TAILS_DELETE	Delete	Delete Insider Details

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Score Card Product	RPM_FA_CMN_SCORECAR D_PRODUCT_SAVE	Save	Save Scorecard Business Product
Terms and Conditio ns	RPM_FA_CMN_TERMS_AN D_CONDITIONS_SAVE_RE CORD	Save	Terms and conditions Post
Terms and Conditio ns	RPM_FA_CMN_TERMS_AN D_CONDITIONS_UPDATE_R ECORD	Unlock	Terms and conditions Update
Terms and Conditio ns	RPM_FA_CMN_TERMS_AN D_CONDITIONS_GET_REC ORD	Fetch	Terms and conditions Get
Loan App Aggrega te Cust Decision	RPM_FA_SERV_LO_LOAN_ APP_AGGREGATE_CUST_D ECISION	Save	Save Customer Decision
Loan App Aggrega te Cust Account	RPM_FA_SERV_LO_LOAN_ APP_AGGREGATE_CUST_A CCOUNT	Fetch	Get Customer Accounts
Account Creation	RPM_FA_LO_ACCOUNTCR EATION_DELETE	Delete	Delete AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCR EATION_NEW	New	Create New AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCR EATION_VIEW	Fetch	View AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCR EATION_VIEW	Fetch	View AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCR EATION_AMEND	Unlock	Amend AccountCreation
Account Details	RPM_FA_LO_ACCOUNT_DE TAILS_NEW	New	Create Account Details
Account Details	RPM_FA_LO_ACCOUNT_DE TAILS_GETBYPRN	Fetch	Get Account Details
Account Details	RPM_FA_LO_ACCOUNT_DE TAILS_UPDATE	Unlock	Update Account Details
Account Services	RPM_FA_LO_ACCOUNTSE RVICES_VIEW	Fetch	View AccountServices
Account Services	RPM_FA_LO_ACCOUNTSE RVICES_NEW	New	Create New AccountServices
Account Services	RPM_FA_LO_ACCOUNTSE RVICES_DELETE	Delete	Delete AccountServices
Account Services	RPM_FA_LO_ACCOUNTSE RVICES_VIEW	Fetch	View AccountServices



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

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Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Account Services	RPM_FA_LO_ACCOUNTSE RVICES_AMEND	Unlock	Amend AccountServices
Admissi on Details	RPM_FA_LO_ADMISSIOND ETAILS_DELETE	Delete	Delete AdmissionDetail
Admissi on Details	RPM_FA_LO_ADMISSIOND ETAILS_AMEND	Unlock	Amend AdmissionDetail
Admissi on Details	RPM_FA_LO_ADMISSIOND ETAILS_VIEW	Fetch	View AdmissionDetail
Admissi on Details	RPM_FA_LO_ADMISSIOND ETAILS_VIEW	Fetch	View AdmissionDetail
Admissi on Details	RPM_FA_LO_ADMISSIOND ETAILS_NEW	New	Create New AdmissionDetail
Approval Details	RPM_FA_LO_APPROVALDE TAILS_SAVEADVERSENOTI CE	Save	Save AdverseActionNotice
Approval Details	RPM_FA_LO_APPROVALDE TAILS_AMEND	Unlock	Amend ApprovalDetails
Approval Details	RPM_FA_LO_APPROVALDE TAILS_VIEW	Fetch	View ApprovalDetails
Approval Details	RPM_FA_LO_APPROVALDE TAILS_NEW	New	Create ApprovalDetails
Approval Details	RPM_FA_LO_APPROVALDE TAILS_DELETE	Delete	Delete ApprovalDetails
Approval Details	RPM_FA_LO_APPROVALDE TAILS_VIEW	Fetch	View ApprovalDetails
Loan Back Office Details	RPM_FA_LO_LOAN_BACKO FFICE_DETAILS_NEW	Save	Add BackOffice Errors
Loan Back Office Details	RPM_FA_LO_LOAN_BACKO FFICE_DETAILS_UPDATE	Unlock	Update BackOffice Errors
Loan Back Office Details	RPM_FA_LO_LOAN_BACKO FFICE_DETAILS_GETBYPR N	Fetch	Get BackOffice Errors
Charge Details	RPM_FA_LO_CHARGEDETA ILS_AMEND	Unlock	Amend ChargeDetails
Charge Details	RPM_FA_LO_CHARGEDETA ILS_DELETE	Delete	Delete ChargeDetails
Charge Details	RPM_FA_LO_CHARGEDETA ILS_VIEW	Fetch	View ChargeDetails



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Charge Details	RPM_FA_LO_CHARGEDETA ILS_VIEW	Fetch	View ChargeDetails
Charge Details	RPM_FA_LO_CHARGEDETA ILS_NEW	New	Create New ChargeDetails
Credit Restricti ons	RPM_FA_LO_CREDIT_RES TRICTIONS_DELETE	Delete	Save credit restrictions
Credit Restricti ons	RPM_FA_LO_CREDIT_RES TRICTIONS_SAVE	Save	Save credit restrictions
Credit Restricti ons	RPM_FA_LO_CREDIT_RES TRICTIONS_VIEW	Fetch	Fetch the credit rectrictions that are saved
Credit Restricti ons	RPM_FA_LO_CREDIT_RES TRICTIONS_VIEW	Fetch	Fetch the credit resitriction
Credit Restricti ons	RPM_FA_LO_CREDIT_RES TRICTIONS_CONDITIONS_L OV_VIEW	Fetch	View conditions credit restrictions
Credit Restricti ons	RPM_FA_LO_CREDIT_RES TRICTIONS_COVENANTS_L OV_VIEW	Fetch	View covenants credit restrictions
Credit Restricti ons	RPM_FA_LO_CREDIT_RES TRICTIONS_VALIDATE	Validate	Validate credit restrictions
Custome r Decision	RPM_FA_LO_CUSTOMERD ECISION_NEW	New	Create New CustomerDecision
Custome r Decision	RPM_FA_LO_CUSTOMERD ECISION_VIEW	Fetch	View CustomerDecision
Custome r Decision	RPM_FA_LO_CUSTOMERD ECISION_VIEW	Fetch	View CustomerDecision
Custome r Decision	RPM_FA_LO_CUSTOMERD ECISION_AMEND	Unlock	Amend CustomerDecision
Custome r Decision	RPM_FA_LO_CUSTOMERD ECISION_DELETE	Delete	Delete CustomerDecision
Disburse ment Details	RPM_FA_LO_DISBURSEME NTDETAILS_AMEND	Unlock	Amend disbursementDetails
Disburse ment Details	RPM_FA_LO_DISBURSEME NTDETAILS_DELETE	Delete	Delete disbursementDetails
Disburse ment Details	RPM_FA_LO_DISBURSEME NTDETAILS_VIEW	Fetch	View disbursementDetails

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Disburse ment Details	RPM_FA_LO_DISBURSEME NTDETAILS_VIEW	Fetch	View disbursementDetails
Disburse ment Details	RPM_FA_LO_DISBURSEME NTDETAILS_NEW	New	Create New disbursementDetails
EduFina ncial Details	RPM_FA_LO_EDUFINANCIA LDETAILS_NEW	New	Create New EducationLoanFinancialDetails
EduFina ncial Details	RPM_FA_LO_EDUFINANCIA LDETAILS_VIEW	Fetch	View EducationLoanFinancialDetails
EduFina ncial Details	RPM_FA_LO_EDUFINANCIA LDETAILS_AMEND	Unlock	Amend EducationLoanFinancialDetails
EduFina ncial Details	RPM_FA_LO_EDUFINANCIA LDETAILS_VIEW	Fetch	View EducationLoanFinancialDetails
EduFina ncial Details	RPM_FA_LO_EDUFINANCIA LDETAILS_DELETE	Delete	Delete EducationLoanFinancialDetails
Guarant or Details	RPM_FA_LO_GUARANTOR DETAILS_AMEND	Unlock	Amend GuarantorDetails
Guarant or Details	RPM_FA_LO_GUARANTOR DETAILS_DELETE	Delete	Delete GuarantorDetails
Guarant or Details	RPM_FA_LO_GUARANTOR DETAILS_VIEW	Fetch	View GuarantorDetails
Guarant or Details	RPM_FA_LO_GUARANTOR DETAILS_VIEW	Fetch	View GuarantorDetails
Guarant or Details	RPM_FA_LO_GUARANTOR DETAILS_NEW	New	Create New GuarantorDetails
Interest Details	RPM_FA_LO_INTERESTDE TAILS_VIEW	Fetch	View InterestDetails
Interest Details	RPM_FA_LO_INTERESTDE TAILS_VIEW	Fetch	View InterestDetails
Interest Details	RPM_FA_LO_INTERESTDE TAILS_AMEND	Unlock	Amend InterestDetails
Interest Details	RPM_FA_LO_INTERESTDE TAILS_DELETE	Delete	Delete InterestDetails
Interest Details	RPM_FA_LO_INTERESTDE TAILS_NEW	New	Create New InterestDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFER DETAILS_VIEW	Fetch	View IssueOfferDetails



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

Committee	FUNCTIONAL ACTIVITY	A -4: · ·	DECORIDEION
Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Issue Offer Details	RPM_FA_LO_ISSUEOFFER DETAILS_VIEW	Fetch	View IssueOfferDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFER DETAILS_NEW	New	Create New IssueOfferDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFER DETAILS_AMEND	Unlock	Amend IssueOfferDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFER DETAILS_DELETE	Delete	Delete IssueOfferDetails
Loan App Call Backoffi ce	RPM_FA_LO_LOAN_APP_C ALL_BACKOFFICE	Fetch	Call Back Office
Loan App Aggrega te Cust Respons e	RPM_FA_LO_LOAN_APP_A GGREGATE_CUST_RESPO NSE	Fetch	Get Customer Response
Applicati on History	RPM_FA_LO_HISTORY_FET CH	Fetch	fetch application hostory
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_DETAILS	Fetch	Get Loan Aggregate Details
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_ACC_CONFIG_ INT	Fetch	Get Account Configuration Details
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_SAVE	Save	Save Loan Aggregate
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_VIEW_STAGE_ SUMMARY	Fetch	Get Loan Aggregate Stage Summary
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_ACCUNT_DETA ILS_UPDATE	Unlock	Update account Details
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_ATTR_VAL	Fetch	Get Attribute Value for loan



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

Screen	FUNCTIONAL_ACTIVITY_C	Action	DESCRIPTION
Name/A pi Name	ODE		
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_CUST_ACCOU NT	Fetch	Get Customer Accounts
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_GET	Fetch	Get Loan Aggregate Details
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_SAVE_ONLY	Save	Save Only Loan Aggregate
Loan App Repaym ent	RPM_FA_LO_LOAN_APP_R EPAYMENT_SCHEDULE	Fetch	get Repayment Schedule data
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_ADVICE_DATA	Fetch	get Loan advice data
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_INITIATE	New	Loan Initiate
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_ADVICE_DATA_ FOR_INIT	Fetch	get Loan advice data for init
Post Offer Proceed Skip	RPM_FA_LO_POST_OFFER _PROCEED_SKIP	Fetch	Get Post Offer Proceed stage skip information
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_APPRVL_DTS	Fetch	Get Approval Response
Loan App Aggrega te	RPM_FA_LO_LOAN_APP_A GGREGATE_FINAL_APPRV L	Fetch	Get Final Approval Response
Loan App Generat e Schedul e	RPM_FA_LO_LOAN_APP_G ENERATE_SCHEDULE	New	Generate Schedule
LOAN Details	RPM_FA_LO_LOANDETAILS _DELETE	Delete	Delete LoanDetails
Loan Details	RPM_FA_LO_LOANDETAILS _NEW	New	Create New LoanDetails



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Loan Details	RPM_FA_LO_LOANDETAILS _VIEW	Fetch	View LoanDetails
Loan Details	RPM_FA_LO_LOANDETAILS _VIEW	Fetch	View LoanDetails
Loan Details	RPM_FA_LO_LOANDETAILS _AMEND	Unlock	Amend LoanDetails
Loan Product Branch List	RPM_FA_LO_LOAN_PRODU CT_BRANCH_LIST	Fetch	Get Loan Product Branch List
Loan Product Repaym ent Methods	RPM_FA_LO_LOAN_PRODU CT_REPAYMENT_METHOD S	Fetch	Get Loan Product Repayment Methods
Loan Product Currenc y List	RPM_FA_LO_LOAN_PRODU CT_CURRENCY_LIST	Fetch	Get Loan Product Currency List
Loan Product Save	RPM_FA_LO_LOAN_PRODU CT_SAVE	Save	Save Loan Business Product
Loan Summar y	RPM_FA_LO_LOANSUMMA RY_AMEND	Unlock	Amend LoanSummary
Loan Summar y	RPM_FA_LO_LOANSUMMA RY_DELETE	Delete	Delete LoanSummary
Loan Summar y	RPM_FA_LO_LOANSUMMA RY_VIEW	Fetch	View LoanSummary
Loan Summar y	RPM_FA_LO_LOANSUMMA RY_NEW	New	Create LoanSummary
Loan Summar y	RPM_FA_LO_LOANSUMMA RY_VIEW	Fetch	View LoanSummary
Mandate Details	RPM_FA_LO_MANDATEDET AILS_AMEND	Unlock	Amend MandateDetails
Mandate Details	RPM_FA_LO_MANDATEDET AILS_VIEW	Fetch	View MandateDetails
Mandate Details	RPM_FA_LO_MANDATEDET AILS_VIEW	Fetch	View MandateDetails
Mandate Details	RPM_FA_LO_MANDATEDET AILS_DELETE	Delete	Delete MandateDetails
Mandate Details	RPM_FA_LO_MANDATEDET AILS_NEW	New	Create New MandateDetails

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

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Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Mortgag e Insuranc e	RPM_FA_LO_MORTGAGEIN SURANCE_NEW	New	Create New Mortgage Insurance
Mortgag e Insuranc e	RPM_FA_LO_MORTGAGEIN SURANCE_AMEND	Unlock	Amend Mortgage Insurance
Mortgag e Insuranc e	RPM_FA_LO_MORTGAGEIN SURANCE_VIEW	Fetch	View Mortgage Insurance
Post Amendm ent Details	RPM_FA_LO_POST_AMEND MENT_DETAILS_UPDATE	Unlock	Update PostAmendment Details
Post Amendm ent Details	RPM_FA_LO_POST_AMEND MENT_DETAILS_GETBYPR N	Fetch	Get PostAmendment Details
Post Amendm ent Details	RPM_FA_LO_POST_AMEND MENT_DETAILS_NEW	New	Create PostAmendment Details
Post Amendm ent Details	RPM_FA_LO_POST_AMEND MENT_DETAILS_DELETE	Delete	Delete PostAmendment Details
Repaym ent Details	RPM_FA_LO_REPAYMENTD ETAILS_DELETE	Delete	Delete repaymentDetails
Repaym ent Details	RPM_FA_LO_REPAYMENTD ETAILS_AMEND	Unlock	Amend repaymentDetails
Repaym ent Details	RPM_FA_LO_REPAYMENTD ETAILS_VIEW	Fetch	View repaymentDetails
Repaym ent Details	RPM_FA_LO_REPAYMENTD ETAILS_VIEW	Fetch	View repaymentDetails
Repaym ent Details	RPM_FA_LO_REPAYMENTD ETAILS_NEW	New	Create New repaymentDetails
Repaym ent Details Schedul e	RPM_FA_LO_REPAYMENTD ETAILS_SCHEDULE_VIEW	Fetch	View repaymentScheduleDetails

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Account Fund Details	RPM_FA_GET_ALL_ACCT_F UND_DTLS	Fetch	Get All Account Funding Details
Account Fund Details	RPM_FA_ADD_ACCT_FUND _DTLS	New	Add Account Funding Details
Account Fund Details	RPM_FA_UPDATE_ACCT_F UND_DTLS	Unlock	Update Account Funding Details
Initiate Finicity	RPM_FA_INITIATE_FINICITY	New	initiate Finicity
Refresh Finicity	RPM_FA_REFRESH_FINICI TY_SAV	Save	Refresh finicity Details
Initiate Fund Transfer	RPM_FA_INITIATE_FUND_T RANSFER	New	initiate Fund Transfer
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SE RVICES_PREF_DETAILS_G ETBY_ID	Fetch	Account service pref details get by ID
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SE RVICES_PREF_DETAILS_U PDATE_RECORD	Unlock	Account service pref details update record
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SE RVICES_PREF_DETAILS_S AVE_RECORD	Save	Account service pref details save record
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SE RVICES_PREF_DETAILS_G ETALL	Fetch	Account service pref details get all records
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SE RVICES_PREF_DETAILS_D ELETE_RECORD	Delete	Account service pref details delete record
Approval Details	RPM_FA_SAV_DS_APPROV AL_DETAILS_SAVE_RECOR D	Save	Approval details save record
Approval Details	RPM_FA_SAV_DS_APPROV AL_DETAILS_GETALL	Fetch	Approval details get all records
Approval Details	RPM_FA_SAV_DS_APPROV AL_DETAILS_UPDATE_REC ORD	Unlock	Approval details update record
Backoffi ce Details	RPM_FA_CASA_BACKOFFI CE_DETAILS_GETBYPRN	Fetch	Get BackOffice Errors
Backoffi ce Details	RPM_FA_CASA_BACKOFFI CE_DETAILS_NEW	New	Add BackOffice Errors

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Backoffi ce Details	RPM_FA_CASA_BACKOFFI CE_DETAILS_UPDATE	Unlock	Update BackOffice Errors
Save Product	RPM_FA_SAV_PRODUCT_A DD	Save	Save Product Details
Save Product	RPM_FA_SAV_PRODUCT_G ET	Fetch	Get Product Details
DS Charge Details	RPM_FA_SAV_DS_CHARGE _DETAILS_DELETE_RECOR D	Delete	Charge details delete record
DS Charge Details	RPM_FA_SAV_DS_CHARGE _DETAILS_GETALL	Fetch	Charge details get all records
DS Charge Details	RPM_FA_SAV_DS_CHARGE _DETAILS_GETBY_ID	Fetch	Charge details get by ID
DS Charge Details	RPM_FA_SAV_DS_CHARGE _DETAILS_UPDATE_RECOR D	Unlock	Charge details update record
DS Charge Details	RPM_FA_SAV_DS_CHARGE _DETAILS_SAVE_RECORD	Save	Charge details save record
DS Cumulati ve Account Details	RPM_FA_DS_CUMULATIVE _ACCOUNT_DETAILS_SAVE _RECORD	Save	Single Stage Account Details
DS Cumulati ve Account Details	RPM_FA_DS_CUMULATIVE _ACCOUNT_DETAILS_GET_ DETAIL	Fetch	Single stage get account details
DS InitFundi ng Details	RPM_FA_SAV_DS_INITFUN DING_DETAILS_SAVE_REC ORD	Save	Initial funding details save record
DS InitFundi ng Details	RPM_FA_SAV_DS_INITFUN DING_DETAILS_UPDATE_R ECORD	Unlock	Initial funding details update record
DS InitFundi ng Details	RPM_FA_SAV_DS_INITFUN DING_DETAILS_GETTELLE RTXN	Fetch	Initial funding details get teller transaction
DS InitFundi ng Details	RPM_FA_SAV_DS_INITFUN DING_DETAILS_GETALL	Fetch	Initial funding details get all records

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
DS InitFundi ng Details	RPM_FA_SAV_DS_INITFUN DING_GET_TELLERTXN	Fetch	Initial funding details get teller transaction
DS InitFundi ng Details	RPM_FA_SAV_DS_INITFUN DING_UPDATE_TELLERTXN	Unlock	Initial funding details update teller transaction
DS Interest Details	RPM_FA_SAV_DS_INTERES T_DETAILS_GETALL	Fetch	Interest details get all records
DS Interest Details	RPM_FA_SAV_DS_INTERES T_DETAILS_SAVE_RECORD	Save	Interest details save record
DS Interest Details	RPM_FA_SAV_DS_INTERES T_DETAILS_UPDATE_RECO RD	Unlock	Interest details update record
DS Interest Details	RPM_FA_SAV_DS_INTERES T_DETAILS_APY_VIEW	Fetch	Get Interest Details APY Details
DS Interest Details	RPM_FA_SAV_DS_INTERES T_DETAILS_DELETE_RECO RD	Delete	Interest details delete record
DS Interest Details	RPM_FA_SAV_DS_INTERES T_DETAILS_GETBY_ID	Fetch	Interest details get by ID
DS Mandate Details	RPM_FA_SAV_DS_MANDAT E_DETAILS_DELETE_RECO RD	Delete	Mandate details delete record
DS Mandate Details	RPM_FA_SAV_DS_MANDAT E_DETAILS_GETALL	Fetch	Mandate details get all records
DS Mandate Details	RPM_FA_SAV_DS_MANDAT E_DETAILS_GETBY_ID	Fetch	Mandate details get by ID
DS Mandate Details	RPM_FA_SAV_DS_MANDAT E_DETAILS_SAVE_RECORD	Save	Mandate details save record
DS Mandate Details	RPM_FA_SAV_DS_MANDAT E_DETAILS_UPDATE_RECO RD	Unlock	Mandate details update record
DS Nominee Details	RPM_FA_SAV_DS_NOMINE E_DETAILS_SAVE_RECORD	Save	Nominee details save record
DS Nominee Details	RPM_FA_SAV_DS_NOMINE E_DETAILS_DELETE_RECO RD	Delete	Nominee details delete record
DS Nominee Details	RPM_FA_SAV_DS_NOMINE E_DETAILS_GETALL	Fetch	Nominee details get all records



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

Screen	FUNCTIONAL_ACTIVITY_C	Action	DESCRIPTION
Name/A pi Name	ODE	Action	DESCRIPTION
DS Nominee Details	RPM_FA_SAV_DS_NOMINE E_DETAILS_GETBY_ID	Fetch	Nominee details get by ID
DS Nominee Details	RPM_FA_SAV_DS_NOMINE E_DETAILS_UPDATE_RECO RD	Unlock	Nominee details update record
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_UPDATE_REC ORD	Unlock	Account Limit Update Record
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_SAVE_RECOR D	New	Create Account Limit
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_GETALL	Fetch	Account Limit Get All Record
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_DELETE_REC ORD	Delete	Account Limit Delete Record
Casa Is Under Writing	RPM_FA_CASA_ISUNDERW RITING	Fetch	Is Underwriting Required
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACC OUNT_LIMIT_GETBY_ID	Fetch	Account Limit Update Record
DS OD Advance	RPM_FA_SAV_DS_OD_ADV ANCE_GETALL	Fetch	OD Advanced details get all records
DS OD Advance	RPM_FA_SAV_DS_OD_ADV ANCE_DELETE_RECORD	Delete	OD Advanced details delete record
DS OD Advance	RPM_FA_SAV_DS_OD_ADV ANCE_GETBY_ID	Fetch	OD Advanced details get by ID
DS OD Advance	RPM_FA_SAV_DS_OD_ADV ANCE_SAVE_RECORD	Save	OD Advanced details save record
DS OD Advance	RPM_FA_SAV_DS_OD_ADV ANCE_UPDATE_RECORD	Unlock	OD Advanced details update record
DS OD Secured	RPM_FA_SAV_DS_OD_SEC URED_UPDATE_RECORD	Unlock	OD Secured details update record
DS OD Secured	RPM_FA_SAV_DS_OD_SEC URED_DELETE_RECORD	Delete	OD Secured details delete record
DS OD Secured	RPM_FA_SAV_DS_OD_SEC URED_GETALL	Fetch	OD Secured details get all records
DS OD Secured	RPM_FA_SAV_DS_OD_SEC URED_GETBY_ID	Fetch	OD Secured details get by ID
DS OD Secured	RPM_FA_SAV_DS_OD_SEC URED_SAVE_RECORD	Save	OD Secured details save record
DS OD Unsecur ed	RPM_FA_SAV_DS_OD_UNS ECURED_SAVE_RECORD	Save	OD Unsecured details save record



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
DS OD Unsecur ed	RPM_FA_SAV_DS_OD_UNS ECURED_UPDATE_RECOR D	Unlock	OD Unsecured details update record
DS OD Unsecur ed	RPM_FA_SAV_DS_OD_UNS ECURED_GETBY_ID	Fetch	OD Unsecured details get by ID
DS OD Unsecur ed	RPM_FA_SAV_DS_OD_UNS ECURED_GETALL	Fetch	OD Unsecured details get all records
DS OD Unsecur ed	RPM_FA_SAV_DS_OD_UNS ECURED_DELETE_RECOR D	Delete	OD Unsecured details delete record
DS OD Temp Unsecur ed	RPM_FA_SAV_DS_OD_TEM P_UNSECURED_SAVE_RE CORD	Save	OD Temp Unsecured details save record
DS OD Temp Unsecur ed	RPM_FA_SAV_DS_OD_TEM P_UNSECURED_GETBY_ID	Fetch	OD Temp Unsecured details get by ID
DS OD Temp Unsecur ed	RPM_FA_SAV_DS_OD_TEM P_UNSECURED_GETALL	Fetch	OD Temp Unsecured details get all records
DS OD Temp Unsecur ed	RPM_FA_SAV_DS_OD_TEM P_UNSECURED_DELETE_R ECORD	Delete	OD Temp Unsecured details delete record
DS OD Temp Unsecur ed	RPM_FA_SAV_DS_OD_TEM P_UNSECURED_UPDATE_R ECORD	Unlock	OD Temp Unsecured details update record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_SAVE_RECO RD	Save	Create Od Approval
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_GETALL	Fetch	Od Approval Get All Record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_DELETE_RE CORD	Delete	Od ApprovalDelete Record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_GETBY_ID	Fetch	Od Approval Record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APP ROVAL_LIMIT_UPDATE_RE CORD	Unlock	Od Approval Update Record



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
DS OD Approval Stage Skip	RPM_FA_SAV_DS_OD_APP ROVAL_STAGE_SKIP	Fetch	Skip OD Approval Stage
Casa DS OD Limit Details	. – – – –	Delete	Overdraft limit details delete record
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMI T_DETAILS_GETALL	Fetch	Overdraft limit details get all records
Casa DS OD Limit Details		Fetch	Overdraft limit details get by ID
Casa DS OD Limit Details		Save	Overdraft limit details save record
Casa DS OD Limit Details		Unlock	Overdraft limit details update record
Get ID Offer Issue	SMS_FA_GETID_OFFERISS UE	Fetch	Get Offer Issue By Id
Get Offer Issue	SMS_FA_GET_OFFERISSU E	Fetch	Get Offer Issue Details
Issue Offer Details	RPM_FA_CA_ISSUEOFFER DETAILS_AMEND	Unlock	Offer Issue details amend
Issue Offer Details	SMS_FA_ADD_ISSUE_OFF ER_DETAILS	New	Add Issue Offer Details
Save Account Details	RPM_FA_SAV_ACCOUNT_D ETAILS_INITIATE_ACCOUNT	New	Initiate Saving application
Save Account Details	RPM_FA_SAV_ACCOUNT_D ETAILS_SAVE_RECORD	Save	Save Saving application
Save Account Details	RPM_FA_SAV_ACCOUNT_D ETAILS_ONLY_SAVE	Save	Save or Submit for External channels
Save Account Details	RPM_FA_SAV_ACCOUNT_D ETAILS_ALL_GET	Fetch	Get all application details for external channels
Sav App Custome r Decision	RPM_FA_SAV_APP_CUSTO MERDECISION	Fetch	Customer Decision



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Sav App Aggrega te Advice	RPM_FA_SAV_APP_AGGRE GATE_ADVICE_DATA	Fetch	get Saving advice data
Casa Send Welcom e Advice	RPM_FA_CASA_SEND_WEL COME_ADVICE	Save	Send Welcome Letter
Casa Send Debit Decline Advice	RPM_FA_CASA_SEND_DEB IT_DECLINE_ADVICE	Save	Send Debit Decline Letter
Casa Debit Check	RPM_FA_CASA_DEBITCHE CK_FETCH	Fetch	Get Debit Bureau check
Sav Account Details	RPM_FA_SAV_ACCOUNT_D ETAILS_GET_ACCOUNT_N UMBER	Fetch	Get Account number info
Sav Account Details	RPM_FA_SAV_ACCOUNT_D ETAILS_GET_SUMMARY	Fetch	Get summary of saving application
App Aggrega te Cust Respons e	RPM_FA_APP_AGGREGATE _CUST_RESPONSE	Unlock	Casa Customer Offer Amend Response
Sav Account Details	RPM_FA_SAV_ACCOUNT_D ETAILS_GET_HISTORY	Fetch	Get History of saving application
Casa Aggrega te Get Respons e	RPM_FA_CASA_AGGREGAT E_GET_RESPONSE	Fetch	Get Aggregate Response
Casa Call BackOffi ce	RPM_FA_CASA_CALL_BAC KOFFICE	Fetch	Call Back Office
DS Account Details	RPM_FA_TD_DS_ACCOUNT _DETAILS_DELETE_RECOR D	Delete	Account details delete record
DS Stage Skipping	RPM_FA_TD_DS_STAGE_S KIPPING	Stage Skipping Term Deposit	Skip the Term Deposit account details record
DS Account Details	RPM_FA_TD_DS_ACCOUNT _DETAILS_SIMULATE	Account details Simulate TD	Simulate the account details



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Get Valid Branch	RPM_FA_TD_GET_VALIDBR ANCH	Fetch	Get all valid Branch
Valid Currenc y List	RPM_FA_TD_VALID_CURRE NCY_LIST	Fetch	Get all Valid Currency for business product
DS Account Details	RPM_FA_TD_DS_ACCOUNT _DETAILS_UPDATE_RECOR D	Unlock	Account details update record
DS Account Details	RPM_FA_TD_DS_ACCOUNT _DETAILS_SAVE_RECORD	Save	Account details save record
DS Account Details	RPM_FA_TD_DS_ACCOUNT _DETAILS_GETBY_ID	Fetch	Account details get by ID
DS Account Details	RPM_FA_TD_DS_ACCOUNT _DETAILS_GETALL	Fetch	Account details get all records
Account Services Pref Details	RPM_FA_TD_DS_ACC_SER VICES_PREF_DETAILS_GE TBY_ID	Fetch	Account service pref details get by ID
Account Services Pref Details	RPM_FA_TD_DS_ACC_SER VICES_PREF_DETAILS_UP DATE_RECORD	Unlock	Account service pref details update record
Account Services Pref Details	RPM_FA_TD_DS_ACC_SER VICES_PREF_DETAILS_SAV E_RECORD	Save	Account service pref details save record
Account Services Pref Details	RPM_FA_TD_DS_ACC_SER VICES_PREF_DETAILS_DEL ETE_RECORD	Delete	Account service pref details delete record
Account Services Pref Details	RPM_FA_TD_DS_ACC_SER VICES_PREF_DETAILS_GE TALL	Fetch	Account service pref details get all records
Approval Details	RPM_FA_TD_DS_APPROVA L_DETAILS_SAVE_RECORD	Save	Approval details save record
Approval Details	RPM_FA_TD_DS_APPROVA L_DETAILS_UPDATE_RECO RD	Unlock	Approval details update record
Approval Details	RPM_FA_TD_DS_APPROVA L_DETAILS_GETALL	Fetch	Approval details get all records
Backoffi ce Details	RPM_FA_TD_BACKOFFICE_ DETAILS_NEW	New	Add Back Office Errors

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Backoffi ce Details	RPM_FA_TD_BACKOFFICE_ DETAILS_UPDATE	Unlock	Update BackOffice Errors
Backoffi ce Details	RPM_FA_TD_BACKOFFICE_ DETAILS_GETBYPRN	Fetch	Get BackOffice Errors
Debit Bureau Info	RPM_FA_TD_DS_DEBITBU REAUINFO_CREATE	New	Create Debit Bureau Info
Debit Bureau Info	RPM_FA_TD_DS_DEBITBU REAUINFO_FETCHALL	Fetch	Fetch all Debit Bureau Info
Debit Bureau Info	RPM_FA_TD_DS_DEBITBU REAUINFO_UPDATE	Unlock	Update Debit Bureau Info
Debit Bureau Info	RPM_FA_TD_DS_DEBITBU REAUINFO_FETCH	Fetch	Fetch Debit Bureau Info
Init Funding Details	RPM_FA_TD_DS_INITFUNDI NG_GET_TELLERTXN	Fetch	Initial funding details get teller transaction
Init Funding Details	RPM_FA_TD_DS_INITFUNDI NG_DETAILS_UPDATE_REC ORD	Unlock	Initial funding details update record
Init Funding Details	RPM_FA_TD_DS_INITFUNDI NG_DETAILS_SAVE_RECO RD	Save	Initial funding details save record
Init Funding Details	RPM_FA_TD_DS_INITFUNDI NG_DETAILS_GETTELLERT XN	Fetch	Initial funding details get teller transaction
Init Funding Details	RPM_FA_TD_DS_INITFUNDI NG_DETAILS_GETALL	Fetch	Initial funding details get all records
Init Funding Details	RPM_FA_TD_DS_INITFUNDI NG_UPDATE_TELLERTXN	Unlock	Initial funding details update teller transaction
DS Interest Details	RPM_FA_TD_DS_INTEREST DETAILS_APY_VIEW	Fetch	Fetch and View all interest details of APY details
DS Mandate Details	RPM_FA_TD_DS_MANDATE _DETAILS_UPDATE_RECOR D	Unlock	Mandate details update record
DS Mandate Details	RPM_FA_TD_DS_MANDATE _DETAILS_GETALL	Fetch	Mandate details get all records
DS Mandate Details	RPM_FA_TD_DS_MANDATE _DETAILS_SAVE_RECORD	Save	Mandate details save record



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
DS Mandate Details	RPM_FA_TD_DS_MANDATE _DETAILS_GETBY_ID	Fetch	Mandate details get by ID
DS Mandate Details	RPM_FA_TD_DS_MANDATE _DETAILS_DELETE_RECOR D	Delete	Mandate details delete record
DS Manual Decision	RPM_FA_TD_DS_MANUALD ECISION_FETCH	Fetch	Fetch manual decision
DS Manual Decision	RPM_FA_TD_DS_MANUALD ECISION_UPDATE	Unlock	Update Manual Decision
DS Manual Decision	RPM_FA_TD_DS_MANUALD ECISION_CREATE	New	Create Manual Decision
DS Manual Decision	RPM_FA_TD_DS_MANUALD ECISION_FETCHALL	Fetch	Fetch all manual decision
DS Nominee Details	RPM_FA_TD_DS_NOMINEE _DETAILS_SAVE_RECORD	Save	Nominee details save record
DS Nominee Details	RPM_FA_TD_DS_NOMINEE _DETAILS_UPDATE_RECOR D	Unlock	Nominee details update record
DS Nominee Details	RPM_FA_TD_DS_NOMINEE _DETAILS_DELETE_RECOR D	Delete	Nominee details delete record
DS Nominee Details	RPM_FA_TD_DS_NOMINEE _DETAILS_GETALL	Fetch	Nominee details get all records
DS Nominee Details	RPM_FA_TD_DS_NOMINEE _DETAILS_GETBY_ID	Fetch	Nominee details get by ID
Call Back Office	RPM_FA_TD_CALL_BACKO FFICE	Fetch	Call Back Office
Account Details	RPM_FA_TD_ACCOUNT_DE TAILS_GET_ACCOUNT_NU MBER	Fetch	Get Account number info
Account Details	RPM_FA_TD_ACCOUNT_DE TAILS_ALL_GET	Fetch	Get all application details for external channels
Account Details	RPM_FA_TD_ACCOUNT_DE TAILS_ONLY_SAVE	Save	Save or Submit for External channels
Account Details	RPM_FA_TD_ACCOUNT_DE TAILS_GET_SUMMARY	Fetch	Get summary of Term Deposit application
Account Details	RPM_FA_TD_ACCOUNT_DE TAILS_GET_HISTORY	Fetch	Get History of Term Deposit application

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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Send Debit Decline Advice	RPM_FA_TD_SEND_DEBIT_ DECLINE_ADVICE	Save	Send Debit Decline Letter
Account Details	RPM_FA_TD_ACCOUNT_DE TAILS_SAVE_RECORD	Save	Save Term Deposit application
Account Details	RPM_FA_TD_ACCOUNT_DE TAILS_INITIATE_ACCOUNT	New	Initiate Term Deposit application
Aggrega te Get Respons e	RPM_FA_TD_AGGREGATE_ GET_RESPONSE	Fetch	Get Aggregate Master Response
Account App Aggrega te Advice Data	RPM_FA_TD_ACC_APP_AG GREGATE_ADVICE_DATA	Fetch	get TermDeposit advice data
Debit Check Fetch	RPM_FA_TD_DEBITCHECK _FETCH	Fetch	get Debit Bureau check
Send Welcom e Advice	RPM_FA_TD_SEND_WELC OME_ADVICE	Save	Send Welcome Letter
Sav Custome r Decision	RPM_FA_SAV_CUSTOMER DECISION_VIEW	Fetch	Get CustomerDecision Details
Sav Custome r Decision	RPM_FA_SAV_CUSTOMER DECISION_VIEW	Fetch	Get CustomerDecision Details
Sav Custome r Decision	RPM_FA_SAV_CUSTOMER DECISION_NEW	New	Create CustomerDecision Details
Sav Custome r Decision	RPM_FA_SAV_CUSTOMER DECISION_DELETE	Delete	Delete CustomerDecision Details
Sav Custome r Decision	RPM_FA_SAV_CUSTOMER DECISION_AMEND	Unlock	Update CustomerDecision Details
CA Post Offer Proceed	RPM_FA_CA_POST_OFFER _PROCEED_SKIP	Fetch	Get Post Offer Proceed stage skip information



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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Sav Post Amendm ent Details		Unlock	Update PostAmendment Details
Sav Post Amendm ent Details	RPM_FA_SAV_POST_AMEN DMENT_DETAILS_GETBYP RN	Fetch	Get PostAmendment Details
Sav Post Amendm ent Details		New	Create PostAmendment Details
Sav Post Amendm ent Details	RPM_FA_SAV_POST_AMEN DMENT_DETAILS_DELETE	Delete	Delete PostAmendment Details
Product Catalogu e	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_AP PEN	Fetch	CASA Account Application Entry Stage for US
Loan Interest Details	RPM_FA_LO_MNL_DECSN	Fetch	Loan Account Manual Decisioning Stage
Mortgag e Insuranc e	RPM_FA_LO_ACCOUNT_CR EATE	Fetch	Loan Account Account Creation Stage
Issue Offer Details	RPM_FA_CC_APP_ENTRY	Fetch	Credit Card Application Entry Stage
Delete Offer Issue	RPM_FA_INITIATION	Fetch	Application Initiation Stage



## 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

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
CASA Account Stage	RPM_FA_CASAORGUS_AP PEN	Fetch	CASA Account Application Entry Stage for US
CASA Account Stage	RPM_FA_CASAORGUS_AP PRV	Fetch	CASA Account Account Approval Stage for US
CASA Account Stage	RPM_FA_CASAORGUS_DC DA	Fetch	Debit Check Assessment
CASA Account Stage	RPM_FA_CASAORGUS_DC MDA	Fetch	Debit Check Manual Assessment
CASA Account Stage	RPM_FA_CASAORGUS_HN DOFFRTRY	Fetch	CASA Account Handoff Retry Stage
CASA Account Stage	RPM_FA_CASAORGUS_PO STACCFND	Fetch	CASA Account Funding Stage for US
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_POSTAMEN D	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_OFFERISSU E	Fetch	Current Account Offer Issue Stage



Table 7-3 (Cont.) Functional Activity Code of work flow processing

			1
Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Current Account Stage	RPM_FA_CA_APP_CREDIT_ DECN	Fetch	Current Account Credit Decisioning Stage
Current Account Stage	RPM_FA_SMB_CUR_POSTA MEND	Fetch	SMB Current Account Post Offer Amend Stage
Current Account Stage	SMB_FA_CA_OFFER_ISSU E	Fetch	SMB Current Account Offer Issue Stage
Current Account Stage	RPM_FA_CA_APP_ACC_PA RAM	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
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_CR EATE	Fetch	Loan Account Account Creation Stage
Loan Account Stage	RPM_FA_LO_APP_ASSESS MENT	Fetch	Loan Account Assessment Stage
Loan Account Stage	RPM_FA_LO_APP_POST_A MEND	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



Table 7-3 (Cont.) Functional Activity Code of work flow processing

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
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_ISSU E	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_PA RAM	Fetch	Savings Account Account Parameter
Savings Account Stage	RPM_FA_SAVORG_FUND	Fetch	Savings Account Initial Funding
Savings Account Stage	RPM_FA_SAV_POSTAMEND	Fetch	CASA Account Post Offer Amend Stage
Savings Account Stage	RPM_FA_SAV_OFFERISSU E	Fetch	CASA Account Offer Issue Stage
Savings Account Stage	RPM_FA_SAVORG_ASSMN T	Fetch	Savings Account Assesment
Savings Account Stage	RPM_FA_SAVORG_APPRV	Fetch	Savings Account Approval Stage
Savings Account Stage	RPM_FA_SAVORG_ENTRY	Fetch	Savings Account Application Entry



Table 7-3 (Cont.) Functional Activity Code of work flow processing

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
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_ACCR T	Fetch	Term Deposit US Account Creation Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_APPE N	Fetch	Application Entry
Term Deposit Account Stage	RPM_FA_TDORG_FUND	Fetch	Term Deposit Initial Funding Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_DCDA	Fetch	Term Deposit US Debit Assessment Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_HNDO FFRTRY	Fetch	Term Deposit Us Account HandOff Retry Stage
Term Deposit Account Stage	RPM_FA_TDORG_ENRCH	Fetch	Term Deposit Application Enrichment Stage

Table 7-3 (Cont.) Functional Activity Code of work flow processing

Screen Name/A pi Name	FUNCTIONAL_ACTIVITY_C ODE	Action	DESCRIPTION
Term Deposit Account Stage	RPM_FA_TDORG_APPEN	Fetch	Term Deposit Application Entry Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_APPR V	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_DCMD A	Fetch	Term Deposit US Manual Debit Assessment Stage



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