Oracle® Banking Microservices Architecture Oracle Banking Common Core User Guide



Release 14.6.0.0.0 F59276-01 May 2022

ORACLE

Oracle Banking Microservices Architecture Oracle Banking Common Core User Guide, Release 14.6.0.0.0

F59276-01

Copyright © 2018, 2022, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software" or "commercial computer software documentation" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle, Java, and MySQL are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

1 Core Maintenance

1.1 Additional Field Maintenance	1-4
1.2 Advice	1-6
1.2.1 Create Advice	1-6
1.2.2 View Advice	1-7
1.3 Amount Text Language	1-8
1.3.1 Create Amount Text Language	1-8
1.3.2 View Amount Text Language	1-10
1.4 BIC Directory	1-11
1.4.1 Create BIC Directory	1-11
1.4.2 View BIC Directory	1-14
1.5 Branch EOD	1-15
1.5.1 Configure Branch EOD	1-15
1.5.2 View Branch EOD	1-16
1.5.3 Invoke Branch EOD	1-17
1.6 Country Code	1-19
1.6.1 Create Country Code	1-19
1.6.2 View Country Code	1-20
1.7 Currency Definition	1-21
1.7.1 Create Currency Definition	1-22
1.7.2 View Currency Definition	1-24
1.8 Currency Exchange Rate	1-25
1.8.1 Create Currency Exchange Rate	1-26
1.8.2 View Currency Exchange Rate	1-28
1.9 Currency Holiday Master	1-29
1.9.1 Create Currency Holiday Master	1-29
1.9.2 View Currency Holiday Master	1-31
1.10 Currency Pair Definition	1-32
1.10.1 Create Currency Pair Definition	1-32
1.10.2 View Currency Pair Definition	1-34



1.11 Curr	ency Rate Type	1-35
1.11.1	Create Currency Rate Type	1-35
1.11.2	View Currency Rate Type	1-36
1.12 Cust	tomer Access Group	1-37
1.12.1	Create Customer Access Group	1-37
1.12.2	View Customer Access Group	1-39
1.13 Cus	tomer Category	1-39
1.13.1	Create Customer Category	1-40
1.13.2	View Customer Category	1-41
1.14 ECA	System	1-42
1.14.1	Create ECA System	1-42
1.14.2	View ECA System	1-43
1.15 Exte	rnal Bank Parameters	1-44
1.15.1	Create External Bank Parameters	1-44
1.15.2	View External Bank Parameters	1-45
1.16 Exte	rnal Branch Parameters	1-46
1.16.1	Create External Branch Parameters	1-47
1.16.2	View External Branch Parameters	1-48
1.17 Exte	rnal Chart Account	1-49
1.17.1	Create External Chart Account	1-50
1.17.2	View External Chart Account	1-51
1.18 Exte	rnal Customer	1-52
1.18.1	Create External Customer	1-52
1.18.2	View External Customer	1-54
1.19 Exte	rnal Customer Account	1-55
1.19.1	Create External Customer Account	1-55
1.19.2	View External Customer Account	1-57
1.20 Exte	rnal Customer Account Structured Address	1-58
1.20.1	Create External Customer Account Structured Address	1-59
1.20.2	View External Customer Account Structured Address	1-60
1.21 Exte	rnal Virtual Account Structured Address	1-61
1.21.1	View External Virtual Account Structured Address	1-62
1.22 Forg	jet Process	1-63
1.22.1	Forget Customer	1-63
1.22.2	View Forgotten Customer	1-64
1.23 Hos	t Code	1-65
1.23.1	Create Host Code	1-65
1.23.2	View Host Code	1-66
1.24 Lang	guage Code	1-67
1.24.1	Create Language Code	1-68
1.24.2	View Language Code	1-69



1.25 Local Holiday	1-70
1.25.1 Create Local Holiday	1-70
1.25.2 View Local Holiday	1-71
1.26 Media	1-72
1.26.1 Create Media	1-72
1.26.2 View Media	1-74
1.27 Multi-Currency Account Linkage	1-75
1.27.1 Create MCA Linkage	1-75
1.27.2 View MCA Linkage	1-76
1.28 Process Code	1-77
1.28.1 Process Code Maintenance	1-78
1.28.2 View Process Code	1-79
1.29 System Dates	1-80
1.29.1 View System Dates	1-80
1.30 Transaction Code	1-81
1.30.1 Create Transaction Code	1-81
1.30.2 View Transaction Code	1-82
1.31 Upload Source	1-83
1.31.1 Create Upload Source	1-83
1.31.2 View Upload Source	1-85
1.32 Upload Source Preference	1-85
1.32.1 Create Upload Source Preference	1-86
1.32.2 View Upload Source Preference	1-87
1.33 Pricing Source System	1-88
1.33.1 Create Pricing Source System	1-88
1.33.2 View Pricing Source System	1-89
1.34 Integrating Bureau Integration Service with Oracle Banking Routing Hub	1-90
1.34.1 Oracle Banking Routing Hub Configuration	1-91
1.34.1.1 Service Consumers	1-91
1.34.1.2 Service Providers	1-102
1.34.1.3 Experian Configuration	1-109
1.34.1.4 Equifax Configuration	1-110
1.34.1.5 Document Configuration	1-112
1.34.1.6 Troubleshooting	1-112
1.35 Bureau Integration Service	1-113
1.35.1 Authorization Process	1-115
1.36 Credit Bureau Display	1-115
1.36.1 View Credit Bureau Report	1-116
1.37 Lookup	1-120
1.37.1 Create Lookup	1-120
1.37.2 View Lookup	1-121



1.38 Criteria	1-125
1.38.1 Create Bureau Criteria	1-125
1.38.2 View Bureau Criteria	1-128
1.39 System Parameter	1-131
1.39.1 Create System Parameter	1-131
1.39.2 View System Parameter	1-132
1.40 Integrating Decision Service with Oracle Banking Routing Hub	1-135
1.40.1 Oracle Banking Routing Hub Configuration	1-136
1.40.1.1 Service Consumers	1-136
1.40.1.2 Service Providers	1-147
1.40.2 Oracle Banking Origination to Decision Service Configuration	1-154
1.40.2.1 Fetch Credit Decision	1-155
1.41 Decision Service	1-156
1.41.1 Overview	1-157
1.41.2 Process Flow	1-157
1.41.3 Strategy Configuration	1-159
1.42 Product Processor	1-159
1.42.1 Create Product Processor	1-160
1.42.2 View Product Processor	1-161
1.43 Lookups	1-164
1.43.1 Create Lookups	1-165
1.43.2 View Lookups	1-166
1.44 Parameters	1-169
1.44.1 Create Parameters	1-169
1.44.2 View Parameters	1-170
1.45 Strategy Configuration	1-173
1.45.1 Create Strategy Configuration	1-174
1.45.2 View Strategy Configuration	1-176
1.46 Logical Model	1-179
1.46.1 Create Logical Model	1-180
1.46.2 View Logical Model	1-183
1.47 Borrowing Capacity	1-188
1.47.1 Create Borrowing Capacity	1-189
1.47.2 View Borrowing Capacity	1-193
1.48 Questionnaire	1-197
1.48.1 Create Questionnaire	1-198
1.48.2 View Questionnaire	1-200
1.49 Qualitative Scoring Model	1-204
1.49.1 Create Qualitative Scoring Model	1-204
1.49.2 View Qualitative Scoring Model	1-210
1.50 Scoring Feature	1-215



1.50.1	Create Scoring Feature	1-216
1.50.2	View Scoring Feature	1-217
1.51 Qua	ntitative Scoring Model	1-220
1.51.1	Create Quantitative Scoring Model	1-220
1.51.2	View Quantitative Scoring Model	1-227
1.52 Deci	sion Grade Matrix	1-233
1.52.1	Create Decision Grade Matrix	1-233
1.52.2	View Decision Grade Matrix	1-239
1.53 Prici	ng	1-246
1.53.1	Create Pricing Model	1-246
1.53.2	View Pricing Model	1-251
1.54 Exec	cution Summary	1-257
1.54.1	View Execution Summary	1-257

2 NLP Framework

2.1	Toolk	kit	2-1
	2.1.1	Use Case Definition	2-1
	2.1	1.1.1 View Use Case Definition	2-2
	2.1	1.1.2 Tag Maintenance	2-2
	2.1.2	Annotator	2-4
	2.1	1.2.1 Annotator	2-4
	2.1.3	Model Training	2-8
	2.1.4	Model Management	2-9
	2.1	I.4.1 Model Management Maintenance	2-9
	2.1	1.4.2 View Model Management	2-11
2.2	Oper	ration	2-11
	2.2.1	Upload Document	2-12
	2.2.2	Transaction Log	2-12
2.3	3P S	Service Integration	2-15
	2.3.1	Classification Training Service	2-16
	2.3.2	NER Training Service	2-17
	2.3.3	Classification Processing Service	2-20
	2.3.4	NER Processing Service	2-20
	2.3.5	Service Mapping	2-22
	2.3.6	Business Service Mapping	2-23

3 Machine Learning Framework

3.1	Use Case On-Boarding
3.2	Frameworks Supported



	3.2.1	Timeseries	3-2
	3.2.2	Timeseries Algorithms Supported	3-3
	3.2.3	Regression	3-3
	3.2.4	Regression Algorithms Supported	3-4
	3.2.5	Classification	3-4
	3.2.6	Classification Algorithms Supported	3-5
3.3	Partit	ioned Model	3-5
3.4	On-B	oarding Use Case	3-6
;	3.4.1	Model Definition	3-6
	3.4	1.1 Model Definition Maintenance	3-6
	3.4	1.2 View Model Definition	3-13
;	3.4.2	Model Training and Scoring	3-14
3.5	Onlin	e Single Record Prediction	3-15
3.6	Use (Case Modifications	3-15
3.7	Data	Extensibility	3-15
3.8	Mode	el Explainability	3-16
3.9	Time	Series Forecast	3-16
	3.9.1	Forecast REST Service	3-17

4 File Upload

4.1	Country Code File Upload	4-1
4.2	Bank Core Parameters File Upload	4-2
4.3	Branch Core Parameters File Upload	4-3
4.4	Currency Definition File Upload	4-4
4.5	BIC Directory File Upload	4-6
4.6	Local Holiday File Upload	4-8
4.7	Currency Holiday File Upload	4-9
4.8	External Customer File Upload	4-10
4.9	External Customer Account File Upload	4-11
4.10	Exchange Rate File Upload	4-12

A Error Codes and Messages

Index

Preface

Purpose

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

Audience

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

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

List of Topics

This guide is organized as follows:

Table 2 List of Topics

Topics	Description
Core Maintenance	This topic provides the information about core maintenance.
NLP Framework	This topic provides the information about NLP Framework.
Machine Learning Framework	This topic provides the information about machine learning framework.
File Upload	This topic provides the information about File Upload.

Symbols and Icons

The following symbols and icons are used in the screens.



Symbol/Icon	Function
a le	Minimize
e.	Maximize
×	Close
Q	Perform Search
•	Open a list
+	Add a new record
К	Navigate to the first record
Ж	Navigate to the last record
<	Navigate to the previous record

Table 3 Symbols and Icons - Common



Symbol/Icon	Function
	Navigate to the next record
>	
	Grid view
	List view
	Refresh
C	
	Click this icon to add a new row.
+	
	Click this icon to delete an existing row.
-	
	Click to view the created record.
R C	
	Click to modify the fields.
6	
	Click to unlock, delete, authorize or view the created record.
1 1	

 Table 3 (Cont.) Symbols and Icons - Common

Table 4 Symbols and Icons - Audit Details

Symbol/Icon	Function
.	A user

Symbol/Icon	Function
Ē	Date and time
0	Unauthorized or Closed status
0	Authorized or Open status

Table 5Symbols and Icons - Widget

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

Basic Actions

Table 6Basic Actions

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



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

Table 6(Cont.) Basic Actions

Related Documentation

The related documents are as follows:

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



1 Core Maintenance

This topic helps you quickly get acquainted with the many functions routinely executed everyday.

- Additional Field Maintenance
 This topic describes the systematic instructions to configure and maintain the additional
 fields for the transaction screens.
- Advice This topic describes the information to configure the various BIP advices that are available for the process.
- Amount Text Language This topic describes the information to configure an amount text language.
- BIC Directory This topic describes the information to configure the BIC directory for a customer.
- Branch EOD This topics describes the information to configure Branch workflow
- Country Code This topic describes the information to configure the Country code.
- Currency Definition This topic describes the information to define the currency using Currency Definition maintenance.
- Currency Exchange Rate This topic describes the information to configure a Currency Exchange Rate.
- Currency Holiday Master This topic describes the information to configure a Currency Holiday.
- Currency Pair Definition This topic describes the information to define a Currency Pair.
- Currency Rate Type This topic describes the information to configure a Currency Rate.
- Customer Access Group This topic describes the information to configure the customer access group.
- Customer Category This topic describes the information to configure a Customer Category
- ECA System This topic describes the information to configure ECA system.
- External Bank Parameters This topic describes the information to configure bank level parameters.
- External Branch Parameters This topics describes the information to configure branch level parameters.
- External Chart Account This topic describes the information to configure an external chart.



- External Customer This topic describes the information to configure the external customer details.
- External Customer Account This topic helps to configure the external customer account details.
- External Customer Account Structured Address This topic describes the information to configure the external customer account structured address details.
- External Virtual Account Structured Address This topic describes the information to configure the external virtual account structured address details.
- Forget Process

This topic describes the information to configure a customer detail who wants to be forgotten using forget process.

- Host Code This topic describes the information to configure the host code.
- Language Code This topic describes the information to configure a language code.
- Local Holiday

This topic describes the information to configure a local holiday.

• Media

This topic describes the information to configure the media.

- Multi-Currency Account Linkage This topic describes the information to link the sub-accounts to a core multicurrency account.
- Process Code

This topic describes the information to set the process code to the individual stages according to the process.

- System Dates This topic describes the information to view the system date details.
- Transaction Code This topic describes the information to configure the transaction code.
- Upload Source
 This topic describes the information to upload a source code
- Upload Source Preference This topic describes the information to configure upload source preference.
- Pricing Source System This topic describes the information to configure the pricing source system.
- Integrating Bureau Integration Service with Oracle Banking Routing Hub This topic describes the information to integrate the Bureau Integration service with Oracle Banking Routing Hub.
- Bureau Integration Service This topic provides the overview about the Bureau Integration Service.
- Credit Bureau Display This topic describes the information about Credit Bureau display.



Lookup

This topic describes the information about the lookup feature in Bureau Integration service.

- Criteria This topic describes the information about the criteria to identify the Credit Bureau.
- System Parameter This topic describes the information about the system parameter maintenance.
- Integrating Decision Service with Oracle Banking Routing Hub This topic describes the information to integrate the Decision service with Oracle Banking Routing Hub.
- Decision Service This topic describes the information about decision service.
- Product Processor This topic describes the information about the product processor.
- Lookups
 This topic describes the information about the lookups feature in Decision service.
- Parameters

This topic describes the information about the system parameter configured in Decision service.

- Strategy Configuration This topic describes the information about the strategy configuration.
- Logical Model
 This topic describes the information about the logical model.
- Borrowing Capacity
 This topic describes the information about the total amount the applicant is eligible to
 borrow.
- Questionnaire This topic describes the information about the questionnaire used for credit analysis.
- Qualitative Scoring Model This topic describes the information about the Qualitative scoring model for the Decision service.
- 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.
- 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.
- Execution Summary
 This topic describes the information to view the decisions, credit score and pricing for the processed application.



1.1 Additional Field Maintenance

This topic describes the systematic instructions to configure and maintain the additional fields for the transaction screens.

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

1. On Home screen, click Core Maintenance. Under Core Maintenance, click Additional Field Maintenance.

The Additional Field Maintenance screen displays.

Figure 1-1 Additional Field Maintenance

		ALL 25 UNIVER AL EQUIL	
ч с +			
l Key:	Ul Key:	ф.	
pplication ID:	Application ID:		
	Description:		
👌 Authorized 🛛 🔒 Open	🖹 Unauthorized 🔒	en l	

2. View the details from Additional Fields Maintenance screen

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

Table 1-1 Additional Field Maintenance - Field Description

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

3. On Additional Field Maintenance screen, click + button.

The Additional Fields Maintenance screen displays.



			duct Name	Description		
0		2				
ional Fields MetaData						
Field ID	Field Label	Category	Field Type	Edit	Mandatory	
у.						
ation MetaData						
Validation Name	Validation Template To U	se	Custom Error Message		Edit Arguments	
у.						
<i>.</i>						
	ional Fields MetaData Field ID y.	ional Fields MetaData Field ID Field Label y. ttion MetaData	ional Fields MetaData Field ID Field Label Category y. tion MetaData	Image: Control of the second secon	Ional Fields MetaData Field ID Field Label Category Field Type Edit	Image: Constraint of the second se

Figure 1-2 Additional Fields Maintenance

4. specify the fields on Additional Fields Maintenance screen.



The fields, which are marked with an asterisk, are mandatory.

Field	Description
Component Name	Click Search icon to view and select the component name from the list of
Product Code	Click Search icon to view and select the product code from the list of
Product Name	Displays the product name for the specified product code.
Description	Displays the description as Additional Fields , and it can be modified.
Application ID	Displays the Application ID.
Construct Additional Fields MetaData	Specify the details under this section to configure metadata for each field.
Select	Check this box to select/unselect a row.
Field ID	Specify the field ID.
Field Label	Specify the field label.
Category	Specify the category.
Field Type	Select the field type from the drop-down values.
Edit	Click this icon to edit the fields in the row.
Mandatory	Check this box if the field needs to be configured as mandatory.
Construct Validation MetaData	Specify the details under this section for validations to be applied on configured fields.
Select	Check this box to select/unselect a row.
Validation Name	Specify the validation name.

 Table 1-2
 Additional Fields Maintenance – Field Description



Field	Description
Validation Template To Use	Select the template to be used for the validation.
Custom Error Message	Specify the error message that needs to be displayed for the lidti
Edit Arguments	Click this icon to edit the fields in the row.

Table 1-2 (Cont.) Additional Fields Maintenance – Field Description

5. Click Save to save the details.

The user can view the confirmation advice details in the Additional Field Maintenance.

1.2 Advice

This topic describes the information to configure the various BIP advices that are available for the process.

This topic contains the following subtopics:

- Create Advice
 This topic describes the systematic instructions to configure advices.
- View Advice

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

1.2.1 Create Advice

This topic describes the systematic instructions to configure advices.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Advice.
- 2. Under Advice, click Create Advice.

The Create Advice screen displays.

Create Advice						$_{\mu}e \times$
Advice Name *						^
Advice Description *	Micro Service Name		Swift Micro Service		Micro Service Endpoint	
	Application Description *					
Application Name *	Application Description					
∡ 1 						
Media *	Branch *		Currency *		Report Locale *	
C	2	Q		Q		
Report Absolute Path *	Format *		Swift Endpoint			
	Select an option	Ŧ				
					Save	Cancel

Figure 1-3 Create Advice



3. Specify the fields on Create Advice screen.



The fields, which are marked with an asterisk, are mandatory.

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

 Table 1-3
 Create Advice – Field Description

Field	Description
Advice Name	Specify the name of the advice.
Advice Description	Specify the information about the advice.
Micro Service Name	Specify the name of the micro service.
Swift Micro Service	Specify the information about the swift micro service.
Micro Service Endpoint	Specify the endpoint micro service.
Application Name	Specify the application name for which advice is generated.
Application Description	Specify the additional information about the application.
Media	Search and select the required media.
Branch	Search and select the required branch.
Currency	Search and select the required currency.
Report Locale	Specify the locale report details.
Report Absolute Path	Specify the report absolute path.
Format	 Select a download file format for an advice from the drop-down list. The available options are: PDF PPTX HTML XLS RTF
Swift Endpoint	Specify the swift endpoint.

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

The advice is successfully created and can be viewed using the View Advice screen.

1.2.2 View Advice

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

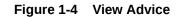
The user can configure an advice for a process using the Create Advice screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Advice.
- 2. Under Advice, click View Advice.

The View Advice screen displays.





View Advice			
Advice Name:	Advice Name:	Advice Name:	
Advice Description: Micro Service Name:	Advice Description: Micro Service Name:	Advice Description: Micro Service Name:	
🗟 Unauthorized 🔒 Closed	🗟 Unauthorized 🔒 Open	Authorized 🔒 Open	
Page 1 of 1 (1-3 of 3 items) к < 1 > я		
) к < 1 > א		
) к < 1 > э		
	К < [] > Ж		
) К < [] >		

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

Table 1-4 View Advice – Field Description

Field	Description
Advice Name	Displays the name of the advice.
Advice Description	Displays information about the advice.
Micro Service Name	Displays the name of the micro service.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.3 Amount Text Language

This topic describes the information to configure an amount text language.

This topic contains the following subtopics:

- Create Amount Text Language This topic describes the systematic instructions to configure the amount text language.
- View Amount Text Language This topic describes the systematic instructions to view the list of configured amount text language.

1.3.1 Create Amount Text Language

This topic describes the systematic instructions to configure the amount text language.

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



- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Amount Text Language.
- 2. Under Amount Text Language, click Create Amount Text Language.

The Create Amount Text Language screen displays.

Create Amount Text Language							, and the second se
nguage Code *							
C	2						
mount Word Currency List							
Currency Symbol	Decimals As Fraction	Final Text	CCY	Post Decimal	Pre Decimal	Text Before	Text Between
No data to display.							
Page 1 (0 of 0 items) K	< 1 → →						
mount Word Text List							
			-				
Amount	One Flag	Text					
No data to display.							
Page 1 (0 of 0 items) K	$\langle 1 \rangle \rangle$						
nguage Code							
							Save Cancel

Figure 1-5 Create Amount Text Language

3. Specify the fields on Create Amount Text Language screen.

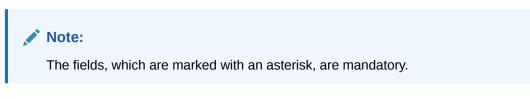


Table 1-5	Create Amount Text Language – Field Description
-----------	---

Field	Description
Language Code	Search and select the required language code.
Currency Symbol	Specify the currency symbols.
Decimals As Fraction	Select a decimals as fraction value from the drop-down list.
Final Text	Specify the final text for the amount word currency list.
CCY	Search and select the CCY.
Post Decimal	Specify the post decimal details.
Pre Decimal	Specify the pre decimal details.
Text Before	Select an option for the before text.
Text Between	Specify the text that must appear between the amount word currency list.
Amount	Select the amount details.



Field	Description
One Flag	Select an option for the amount word text list.
Text	Specify the text for the amount word.

Table 1-5 (Cont.) Create Amount Text Language – Field Description

- 4. Click + icon to add a new row.
- 5. Click Save to save the details.

The amount text language is successfully created and can be viewed using the View Amount Text Language screen.

1.3.2 View Amount Text Language

This topic describes the systematic instructions to view the list of configured amount text language.

The user can configure an amount text language using Create Amount Text Language screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Amount Text Language.
- 2. Under Amount Text Language, click View Amount Text Language.

The View Amount Text Language screen displays.

Figure 1-6 View Amount Text Language

guage Code:	Language Code:	:		
guage Code:	Language Code:			
Unauthorized 🔒 Open	Unauthorized	Gpen		

Field	Description
Language Code	Displays the language code associated with the amount word.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized



Field	Description
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-6 (Cont.) View Amount Text Language – Field Description

1.4 BIC Directory

This topic describes the information to configure the BIC directory for a customer.

As part of setting up basic information, the user must maintain Bank Identifier Codes (BIC).

This topic contains the following subtopics:

- Create BIC Directory
 This topic describes the systematic instructions to configure a BIC directory for a customer.
- View BIC Directory This topic describes the systematic instructions to view the list of configured BIC directory.

1.4.1 Create BIC Directory

This topic describes the systematic instructions to configure a BIC directory for a customer.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click BIC Directory.
- 2. Under BIC Directory, click Create BIC Directory.

The Create BIC Directory screen displays.



Create BIC Directory				2 ¹⁰
IC Code *	Bank Name *	Customer Number	Customer Name Not Selected	
ank Address 1	Bank Address 2	Bank Address 3	SWIFT Key	
elex Key	SWIFT Key Arrangement	Relationship	Sub Type Code	
	Ψ	No Mail Keys		Q
BEI Indicator Not Selected	ADB Member			
Payment Message				
VT103+ Preferred	Blacklisted	CUG Member	Remit Member	
Multi-Customer Credit Transfer				
Multi-Customer Credit Transfer	Generate 102+	Maximum Size in Bytes		
Request for Transfer				
Senerate MT101	Number of Transactions Per Page			
				Save Cancel

Figure 1-7 Create BIC Directory

3. Specify the fields on Create BIC Directory screen.



 Table 1-7
 Create BIC Directory – Field Description

Field	Description
BIC Code	Specify the unique BIC Code by which the bank is identified by SWIFT.
Bank Name	Specify the name for the bank.
Customer Number	Click Search icon to view and select the required customer number.
Customer Name	Displays the customer name based on the selected Customer Number .
Bank Address 1-3	Displays the bank address 1-3 based on the selected Customer Number .
SWIFT Key	Specify the swift key details.
Telex Key	Specify the unique telex key for the BIC directory.
SWIFT Key Arrangement	Select the SWIFT key arrangement from the drop-down list. The available options are: • Yes • No



Field	Description	
Relationship	 Select one of the following options: No: If selected, indicates that the BIC Entity is not a customer of your bank Mail: If selected, the BIC entity is not a recognized SWIFT entity but an address internal to your bank. In such cases, all correspondence directed to the particular BIC entity is sent as mail messages. Keys: If selected, a SWIFT/Telex connectivity exists between your bank and the bank for which you are maintaining details. Subsequently, you must specify the SWIFT/Telex Key in the adjacent field. 	
Sub-type Code	Click Search icon to view and select the required sub-type code.	
BEI Indicator	Displays BEI Indicator based on the selected Sub-type Code .	
ADB Member	Select the ADB member from the drop-down list. The available options are: Not applicable Yes No	
MT103+ Preferred	By default, this is disabled. If selected, indicates the counter party whose BIC code details you are capturing capacitate to receive payment messages in the MT 103 format.	
Blacklisted	By default, this is disabled. If selected, indicates the BIC entity is blacklisted.	
CUG Member	By default, this is disabled. If selected, indicates the BIC entity is a closed user group member.	
Remit Member	By default, this is disabled. If selected, indicates the customer is registered with MT 103 extended remittance information multiple user group.	
Update During Upload	By default, this is disabled. If selected, updated the BIC directory during an upload.	
Multi-Customer Credit Transfer		
Generate 102+	By default, this is disabled. If selected, generates 102+ message.	
Maximum Size in Bytes	Specify the maximum size.	
Generate MT101	By default, this is disabled. If selected, indicates MT101 can be sent/received from this BIC. Select to generate MT101 message.	
Number of Transactions Per Page	Specify the number of transactions to view per page. If not specified, the value is defaulted to 10.	
Real Customer Number	Click Search icon to view and select the required real customer number.	
Real Customer Name	Based on the Real Customer Number selected, the information is auto-populated.	

 Table 1-7
 (Cont.) Create BIC Directory – Field Description

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

The BIC directory is successfully created and can be viewed using the View BIC Directory screen.

1.4.2 View BIC Directory

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

The user can configure BIC directory using Create BIC Directory screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click BIC Directory.
- 2. Under BIC Directory, click View BIC Directory.

The View BIC Directory screen displays.

Q C + Ⅲ Customer Number: :: BIC Code: Sub Type Code: Sub Type Code: Sub Type Code:	View BIC Directory	^{الا} ر
: BIC Code: Sub Type Code:	९ c +	
Page 1 of 1 (1-1 of 1 items) K $\langle 1 \rangle \rightarrow \lambda$	ERC Code: Sub Type Code:	

Figure 1-8 View BIC Directory

Table 1-8 View BIC Directory – Field Description

Field	Description
Customer Number	Displays the number of the customer.
Sub-type Code	Displays the sub-type code associated with the customer number.
BIC Code	Displays the defined BIC code for the associated customer.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close



1.5 Branch EOD

This topics describes the information to configure Branch workflow

The user can invoke EOD to indicate that all the activities for the day are complete. Activities can be performed on the system only after the system date is changed to the next working day and authorized.

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

This topic contains the following subtopics:

- Configure Branch EOD This topic describes the systematic instructions to create / configure the EOD work-flow with a branch.
- View Branch EOD This topic describes the systematic instructions to view the list of branch work-flow mappings.
- Invoke Branch EOD

This topic describes the systematic instructions to invoke the branch EOD process as per the branch.

1.5.1 Configure Branch EOD

This topic describes the systematic instructions to create / configure the EOD work-flow with a branch.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Branch EOD.
- 2. Under Branch EOD, click Configure EOD.

The **Configure EOD** screen displays.

Configure EOD				$_{\mu ^{k^{\prime }}}\times$
Branch Code *	Q	Description	Workflow Name *	
				Save Cancel

Figure 1-9 Configure EOD



3. Specify the fields on **Configure EOD** screen.



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

Table 1-9 Configure EOD – Field Description

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

Note:

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

1.5.2 View Branch EOD

This topic describes the systematic instructions to view the list of branch work-flow mappings.

The user can configure EOD using Configure EOD screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Branch EOD.
- 2. Under Branch EOD, click View EOD.

The View EOD screen displays.

View EOD				
९ ८ +				
Branch Code: 002	Branch Code: : BC9	Branch Code: : 001	Branch Code: E 000	
Maker: IC01 OnceAuthorized: Y Workflow Name: WFLOW44	Maker: ADMINUSER1 OnceAuthorized: Y Workflow Name: epic1	Maker: ADMINUSER1 OnceAuthorized: Y Workflow Name: epic1	Maker: IC01 OnceAuthorized: Y Workflow Name: endofdaywf778	
🖒 Authorized 🔒 Open	💫 Authorized 🔒 Open	💫 Authorized 🔒 Open	🍃 Authorized 🔒 Open	
Branch Code: : BC7	Branch Code: : ME3	Branch Code: BC2	Branch Code: : 003	
Maker: ADMINUSER1 OnceAuthorized: Y Workflow Name: epic1	Maker: SHUB01 OnceAuthorized: Y Workflow Name: NewEOD	Maker: ADMINUSER2 OnceAuthorized: Y Workflow Name: testflow2	Maker: ICO1 OnceAuthorized: Y Workflow Name: Testing123	
🖒 Authorized 🔒 Open	💫 Authorized 🔒 Open	💫 Authorized 🔒 Open	🍃 Authorized 🔒 Open	
Branch Code: BC4	Branch Code: : B10			
Maker: ADMINUSER2 OnceAuthorized: Y Workflow Name: testEOD	Maker: ADMINUSER2 OnceAuthorized: Y Workflow Name: testflow			
🂫 Authorized 🔒 Open	Authorized 🔒 Open			

Figure 1-10 View EOD

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

Table 1-10 View EOD – Field Description

Field	Description
Branch Code	Displays the branch code details.
Maker	Displays the name of the maker.
Workflow Name	Displays the name of the work-flow.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.5.3 Invoke Branch EOD

This topic describes the systematic instructions to invoke the branch EOD process as per the branch.

The work-flow mapping can be configured using Configure Branch EOD screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Branch EOD.
- 2. Under Branch EOD, click Invoke EOD.

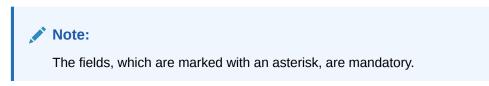
The Invoke EOD screen displays.



Figure 1-11 Invoke EOD

Invoke EOD			$_{\mu}$ × $_{\mu}$
Branch Code * Q	Description	Current Branch Date	
Start Retry Reset			
View End of Cycle Processes Refresh	Auto Refresh(60s)		

3. specify the fields on Invoke EOD screen.



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

Table 1-11 Invoke EOD – Field Description

Field	Description
Branch Code	Specify the branch code that is associated with the logged in user.
Description	Displays the description of the branch, based on the Branch code selected.
Current Branch Date	Displays the current branch date, based on the Branch code selected.

- 4. Click **Start** to invoke EOD for selected branch and click **Refresh** to view the current status of batch.
- 5. Click **Retry** to restart the EOD work-flow from the failed task.

Note:

The **Retry** button enables only if the failed task status is encountered.

- 6. Click **Reset** to clear the branch selected.
- 7. Click **Refresh** to view the current status of batch.
- 8. Mouse-hover on the task to view the relevant details such as Start time, End time, and Error if any.



1.6 Country Code

This topic describes the information to configure the Country code.

This topic contains the following subtopics:

- Create Country Code This topic describes the systematic instructions to configure a country code.
- View Country Code This topic describes the systematic instructions to view the list of configured country code.

1.6.1 Create Country Code

This topic describes the systematic instructions to configure a country code.

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

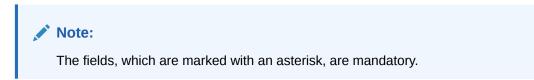
- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Country Code.
- 2. Under Country Code, click Create Country Code.

The Create Country Code screen displays.

Create Country Code				$_{\mu^{R_{-}}}\times$
Country code *				
Country Name *	Alternate Country code *	Region Code	ISO Country code	
ISD code	Blacklist	EU Member	Generate 205	
IBAN Check Required *	BIC Clearing Code	Intra European		
			Save	Cancel

Figure 1-12 Create Country Code

3. Specify the fields on Create Country Code screen.





Field	Description
Country Code	Specify the country code.
Country Name	Specify the name of the country.
Alternate Country Code	Specify the alternate country code.
Region Code	Specify the region code.
ISO Country Code	Specify the ISO country code.
ISO Code	Specify the ISO code.
Blacklist	By default, this is disabled. If selected, indicates the country is blacklisted.
EU Member	By default, this is disabled. If selected, indicates the country is recognized by Swift as a part of the Intra European countries.
Generate 205	By default, this is disabled. If selected, indicates the cover message 205COV or 205 need to be generated for transactions involving this country. If the user does not select this option, RTGS, 202 or 202COV message is generated.
IBAN Check Required	By default, this is disabled. If selected, indicates check required for an IBAN is mandatory.
BIC Clearing Code	By default, this is disabled. If selected, indicates the National ID in the BIC plus file is the clearing code. During upload of clearing codes from BIC plus file, the records belong to countries against which this box is selected.
Intra European	By default, this is disabled. If selected, indicates the country is an intra European country.

Table 1-12	Create Country Code – Field Description
------------	--

4. Click Save to save the details.

The country code is successfully created and can be viewed using the View Country Code screen.

1.6.2 View Country Code

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

The user can configure country code using Create Country Code screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Country Code.
- 2. Under Country Code, click View Country Code.

The View Country Code screen displays.

iew Country Code		
२ с +		
Country Code:	E Country Code:	
ISO Numeric Code:	ISO Numeric Code:	
💫 Authorized 🔒 Open	Authorized 🔒 Open	
	f 261 items) K < 1 2 3 4 5 27 → ×	

Figure 1-13 View Country Code

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

Field	Description	
Country Code	Displays the code of the country.	
ISO Numeric Code	Displays the ISO numeric code details of the country code.	
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized	
Record Status	Displays the record status of the report. The options are: • Open • Close	

Table 1-13 View Country Code – Field Description

1.7 Currency Definition

This topic describes the information to define the currency using Currency Definition maintenance.

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

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

This topic contains the following subtopics:

- Create Currency Definition This topic describes the systematic instructions to define currency.
- View Currency Definition
 This topic describes the systematic instructions to view a list of the defined currency.



1.7.1 Create Currency Definition

This topic describes the systematic instructions to define currency.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Definition.
- 2. Under Currency Definition, click Create Currency Definition.

The Create Currency Definition screen displays.

Figure 1-14 Create Currency Definition
--

urrency Code *	Maintenance Country *		
Currency Name	Alternate Currency Code	Currency Type	ISO Numerical Currency Code
Currency Country *	Currency Decimals *	Currency Interest Method *	Currency Spot Days *
٩	~ ^	Select an option 🔻	× ^
Foreign Exchange Netting Days	Settlement Message Days *	Position GL	Position Equivalent GL
~ ^	~ ^	Q	Q
Currency Tolerance Limit	Index Base Currency	Commodity Code	
	~		
t Off Time			
ut Off Days	Cut Off Hour *	Cut Off Min *	CLS Currency
× *	~ ^	× *	
enerate 103+	Index Flag	Euro Conversion Required	New Cover Message Format Required
alidate Tag-50F			
ounding			
Currency Round Rule *	Currency Round Unit		
Select an option 🔻	~ ^		
rrency Format Mask			
urrency Format Mask			
XXX,XXX,XXX,XXX			
) XX,XX,XX,XX,XXX			
uro Type			
Currency Euro Type			
EURO Currency In Currency			
Out Currency			
EUTO Closed			
ito Exchange Rate edit Auto Exchange Rate Limit	Debit Auto Exchange Rate Limit		
Currency Country Mapping			
Country code	Country Na	me Ci	+ -
No data to display.			
Page 1 (0 of 0 items) K < 1	K <		



3. Specify the fields on **Create Currency Definition** screen.

Note:

The fields, which are marked with an asterisk, are mandatory.

 Table 1-14
 Create Currency Definition – Field Description

Field	Description	
Currency Code	Specify the currency code.	
Maintenance Country	Click Search and select the required maintenance country.	
Currency Name	Specify the name of the currency.	
Alternate Currency Code	Specify the code of the alternate currency.	
Currency Type	Specify the currency type.	
ISO Numerical Currency Code	Specify the International Standardization Organization numerical currency code.	
Currency Country	Click Search icon to view and select the required currency country.	
Currency Decimals	Specify the currency decimals.	
Currency Interest Method	Select the currency interest method from the drop-down list.	
Currency Spot Days	Specify the number of spot working days applicable for the currency.	
Foreign Exchange Netting Days	Specify the number of days for the foreign exchange netting.	
Settlement Message Days	Select the settlement message days.	
Position GL	Click Search icon to view and select the required position GL.	
Position Equivalent GL	Search and select the required position equivalent GL.	
Currency Tolerance Limit	Specify the currency tolerance limit.	
Index Base Currency	Click Search icon to view and select the required index base currency.	
Commodity Code	By default, this is disabled. If selected, enables a commodity code.	
Cut Off Days	Specify the cut off days for the payment transaction involving the currency.	
Cut Off Hour	Specify the hour of the day for the cut off.	
Cut Off Min	Specify the minute of the hour for the cut off.	
CLS Currency	By default, this is disabled. If selected, allow customers of the bank to settle their FX deals via the CLS (Continuous Linked Settlements) Bank, you can identify the currency to be a CLS Currency. FX deals in the CLS currency is only eligible to be routed through the CLS bank.	
Generate 103+	By default, this is disabled. If selected, generate outgoing MT 103 messages in the MT 103 + format.	
Index Flag	By default, this is disabled. If selected, derives index rate of the currency.	
Euro Conversion Required	By default, this is disabled. If selected, indicates the Euro conversion is required.	



Field	Description
New Cover Message Format Required	By default, this is disabled. If selected, indicates a new cover message format is required.
Validate Tag-50F	By default, this is disabled. If selected, indicates validations must be performed for the 50F details captured for the ordering customer during contract input.
Currency Round Rule	Select the currency round rule from the drop-down list.
Currency Round Unit	Specify the currency round unit.
Currency Format Mask	Select one of the currency format.
Currency Euro Type	Select one of the currency Euro type. The available options are: • EURO Currency • In Currency • Out Currency • EUTO Closed
Credit Auto Exchange Rate Limit	Specify the credit automatic exchange rate limit.
Debit Auto Exchange Rate Limit	Specify the debit automatic exchange rate limit.
Country Code	Click Search icon to view and select the required country code.
Country Name	Specify the name of the country.
Currency Code	Click Search icon to view and select the required currency code.

Table 1-14 (Cont.) Create Currency Definition – Field Description

Cut Off Time: It refers to the time by which all transactions involving a currency should be generated. For a currency, the user can indicate the cut-off hour and minute. This time should be expressed in the local time of the bank.

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

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

If the USD cut-off time is 12:00 hrs, if the payment is received on 1st June 2018, it must be received before 12:00 hrs.

4. Click Save to save the details.

The Currency definition is successfully created and can be viewed using the View Currency Definition screen.

1.7.2 View Currency Definition

This topic describes the systematic instructions to view a list of the defined currency.

The user can configure currency definition using Create Currency Definition screen.

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

1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Definition.

ORACLE

2. Under Currency Definition, click View Currency Definition.

The View Currency Definition screen displays.

View Currency Definition			
९ с +			
Currency Code:	Currency Code:	Currency Code: :	Currency Code: :
Country: Maintenance Country:	Country: Maintenance Country:	Country: Maintenance Country:	Country: Maintenance Country:
💫 Authorized 🔒 Open	Authorized 🔒 Open	🗟 Authorized 🔒 Open	🗟 Authorized 🔒 Open
Currency Code:			
Country: Maintenance Country:			
Authorized 🔒 Open			
Page 1 of 1 (1-5 of 5 items)	К < 1 > Э		

Figure 1-15 View Currency Definition

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

Table 1-15	View Currency Definition – Field Description
------------	--

Field	Description
Currency Code	Displays the code of the currency.
Currency Name	Displays the name of the currency.
Alternate Currency Code	Displays the code of the alternate currency.
Country	Displays the country associated with the currency.
Maintenance Country	Displays the maintenance country.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.8 Currency Exchange Rate

This topic describes the information to configure a Currency Exchange Rate.

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

The spread applied for a currency pair varies with the transaction type, while the mid-rate usually remains constant. Consequently, different rates are applicable to different transaction



types. For instance dollars in currency are purchased at a certain rate, while USD traveler's checks are bought at a different rate. The user can define a rate type which you would like to associate with a transaction type. For example: CASH, TRAVCHKS, and so on.

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

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

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

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

This topic contains the following subtopics:

- Create Currency Exchange Rate
 This topic describes the systematic instructions to configure a currency exchange
 rate.
- View Currency Exchange Rate This topic describes the systematic instructions to view the list of configured currency exchange rates.

1.8.1 Create Currency Exchange Rate

This topic describes the systematic instructions to configure a currency exchange rate.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Exchange Rate.
- 2. Under Currency Exchange Rate, click Create Currency Exchange Rate.

The Create Currency Exchange Rate screen displays.





Create Currency Exchange Rate				$_{\mu^{2}}$ \times
Branch code *	Currency1 *	Q	Currency2 *	
Currency Rate				
Page 1 (0 of 0 items) K < 1 > >	4			+ -
				Save Cancel

3. Specify the fields on Create Currency Exchange Rate screen.



The fields, which are marked with an asterisk, are mandatory.

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

Field	Description
Branch Code	Click Search icon to view and select the required branch code.
Currency 1	Click Search icon to view and select the required currency.
Currency 2	Displays the currency 2 based on selected Currecny1.
Currency Rule	Specify the currency rule details.
Rate Type	Select a rate type from the drop-down list.
Buy Rate	Specify the buy rate details.
Buy Spread	Specify the buy spread details.
Mid Rate	Specify the mid-rate details.
Sale Spread	Specify the sale spread details.
Sale Rate	Specify the sale rate details.
Rate Date	Select a rate date from the drop-down calendar.

 Table 1-16
 Create Currency Exchange Rate – Field Description

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

The currency exchange rate is successfully created and can be viewed using the View Currency Exchange Rate screen.



1.8.2 View Currency Exchange Rate

This topic describes the systematic instructions to view the list of configured currency exchange rates.

The user can configure currency exchange rate using Create Currency Exchange Rate screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Exchange Rate.
- 2. Under Currency Exchange Rate, click View Currency Exchange Rate.

The View Currency Exchange Rate screen displays.

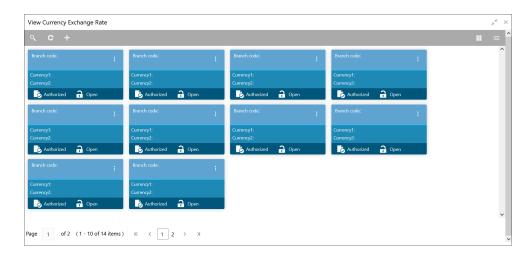


Figure 1-17 View Currency Exchange Rate

Table 1-17	View Currency Exchange Rate – Field Description
------------	---

Field	Description
Branch Code	Displays the code of the branch.
Currency 1-2	Displays the currency associated with the branch code
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close



1.9 Currency Holiday Master

This topic describes the information to configure a Currency Holiday.

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

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

This topic contains the following subtopics:

- Create Currency Holiday Master This topic describes the systematic instructions to configure a currency holiday.
- View Currency Holiday Master This topic describes the systematic instructions to view the list of configured currency holiday.

1.9.1 Create Currency Holiday Master

This topic describes the systematic instructions to configure a currency holiday.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Holiday Master.
- 2. Under Currency Holiday Master, click Create Currency Holiday Master.

The Create Currency Holiday Master screen displays.



urrenc	v								Year								14	aaklu	Holid	20.05							
unenc	y					Q											C)	uys							
		lanua	ary	202	1			F	ebru	iarv	202	1				Mar	ch i	2021					Apr	il 2	2021		
s			w			s	s		т	1	т		s	S		т		т	F	s	S	м	т			F	s
					1	2		1	2	3	4	5	6		1	2	3	4	5	6					1	2	3
3	4	5	6	7	8	9	7	8			11			7	8		10				4	5	6	7		9	
10	11	12	13	14		16			16			19					17		19				13			16	
17	18	19	20	21	22	23					25																
24	25	26	27	28	29	30		22	23	24	25	26	21				24	25	26	21			20				24
31							28							28	29	30	31				25	26	27	28	29	30	
				0.04																							
			y 2		F					e 2		~					/ 2						Augu				
5	М	T	W	T	ŀ	s 1	S	м	T		Т 3	F	S	S	М	T	W			S			Т		T	F	
2	3	4	5	6	7	8		_		2		4	5				_	1	2		1	2	3	4	5		7
9	10		12		14		6	7	8	9	10	11		4	5	6	7	8		10	8	9		11		13	
			19						15			18					14		16				17			20	
			26								24	25	26		19		21	22	23	24			24	25	26	27	28
	31						27	28	29	30				25	26	27	28	29	30	31	29	30	31				
		÷	nber								202						nber						ecem				
S	М	Т		T			S	М	Т	W	Т		S	S		Т				S	S	М	Т		T		
				2			_				-	1	2		1			4	5	6				1		3	
5	6	7	8	9	10	11	3	4	5		7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11
12	13	14	15	16	17	18	10	-		13		15		14	15	16	17	18	19	20	12	13	14	15	16	17	18
19	20	21	22	23	24	25		18			21			21	22	23	24	25	26	27	19	20	21	22	23	24	25
26	27	28	29	30			24	25	20	21	28	29	30	28	29	30					26	27	28	29	30	31	
							51																				

Figure 1-18 Create Currency Holiday Master

3. Specify the fields on Create Currency Holiday Master screen.

Note:

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-18	Create Currency Holiday Master – Field Description
------------	--

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

4. Select the dates using the calendar.

Note:

The selected dates displays in blue highlighted circle.

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



The currency holiday master is successfully created and can be viewed using the View Currency Holiday Master screen.

1.9.2 View Currency Holiday Master

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

The user can configure currency holiday master using Create Currency Holiday Master screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Holiday Master.
- 2. Under Currency Holiday Master, click View Currency Holiday Master.

The View Currency Holiday Master screen displays.

View Currency Holiday Master	$_{\mu}^{\nu}$ \times
९ c +	
Currency:	^
Year:	v
Page 1 of 1 (1 - 1 of 1 items) K < 1 > >	

Figure 1-19 View Currency Holiday Master

 Table 1-19
 View Currency Holiday Master – Field Description

Field	Description
Currency Rate Type	Displays the currency details.
Weekly Holidays	Displays the weekly holidays associated with the currency.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close



1.10 Currency Pair Definition

This topic describes the information to define a Currency Pair.

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

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

This topic contains the following subtopics:

- Create Currency Pair Definition This topic describes the systematic instructions to define currency pair.
- View Currency Pair Definition

This topic describes the systematic instructions to view the list of define a currency pair.

1.10.1 Create Currency Pair Definition

This topic describes the systematic instructions to define currency pair.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Pair Definition.
- 2. Under Currency Pair Definition, click Create Currency Pair Definition.

The Create Currency Pair Definition screen displays.

Create Currency Pair Definition				$\mu^{t\ell} \rightarrow$
Currency 1	Currency 2	Q	Maintenance Country	
Checkthrough Currency	Through Currency Q	Number of Units One Hundred Thousand	Points Multiplier	^
Quotation * Direct Indirect	Spread Definition * Percentage Points			
			Save	e Cancel

Figure 1-20 Create Currency Pair Definition



3. Specify the fields on Create Currency Pair Definition screen.

Note:

The fields, which are marked with an asterisk, are mandatory.

 Table 1-20
 Create Currency Pair Definition – Field Description

Field	Description	
Currency 1-2	Click Search icon to view and select the required currency. A currency pair (specified as currency 1 and currency 2, in the currency pair) represents the two currencies for which the user need to maintain exchange rates.	
	To specify the pair, choose from the list provided against Currency 1. Select the pair for which you want to maintain parameters. The pair must be selected according to the quotation method followed by the market, which can be direct or indirect. Exchange rates can be defined for currency 1 against currency 2 or currency 2 against currency 1.	
Maintenance Country	Click Search icon to view and select the required maintenance country.	
Check through Currency	By default, this is disabled. If selected, it indicates a check through currency.	
Through Currency	Click Search icon to view and select the required through currency for which the exchange rate between the currencies must be calculated.	
Number of Units	Select one of the number of units. The available options are below: • One • Hundred • Thousand	
Points Multiplier	Specify the points multiplier.	
Quotation	 Select one of the required quotation: Direct: The exchange rate for the currency pair is quoted as follows: Buy rate = mid rate - buy spread 	
	Sell rate = mid rate + sell spread	
	 Ccy 1 = Rate x Ccy 2 Indirect: The exchange rate for the currency pair is quoted as 	
	follows:	
	Buy rate = mid rate + buy spread	
	Sell rate = mid rate - sell spread	
	Ccy 2 = Rate x Ccy 1	



Field	Description
Spread Definition	 Select the required spread definition. The effective spread can be calculated using any of the following two methods: Percentage: Spread/100 x mid rate Points: Spread x points multiplier
	 The method of Spread Definition that user specify applies to two instances: While maintaining exchange rates for the currency pair. While maintaining customer spread for the currency pair.

 Table 1-20
 (Cont.) Create Currency Pair Definition – Field Description

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

The currency pair definition is successfully created and can be viewed using the View Currency Pair Definition screen.

1.10.2 View Currency Pair Definition

This topic describes the systematic instructions to view the list of define a currency pair.

The user can configure currency pair definition using Create Currency Pair Definition screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Pair Definition.
- 2. Under Currency Pair Definition, click View Currency Pair Definition.

The View Currency Pair Definition screen displays.

Maintenance Country:	Maintenance Country:	Maintenance Country:	Maintenance Country:	
Number of Units:	Number of Units:	Number of Units:	Number of Units:	
Currency 1: Currency 2:	Currency 1: Currency 2:	Currency 1: Currency 2:	Currency 1: Currency 2:	
Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	
Maintenance Country:	Maintenance Country:	Maintenance Country:	Maintenance Country:	
Number of Units:	Number of Units:	Number of Units:	Number of Units:	
	Currency 1:	Currency 1:	Currency 1:	
Currency 2:	Currency 2:	Currency 2:	Currency 2:	
💫 Authorized 🔒 Open	🍃 Authorized 🔒 Open	Authorized 🔒 Open	🂫 Authorized 🔒 Open	

Figure 1-21 View Currency Pair Definition



Field	Description	
Maintenance Country	Displays the maintenance country details.	
Number of Units	Displays the number of units.	
Currency 1-2	Displays the currency associated with the country.	
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized	
Record Status	Displays the record status of the report. The options are: • Open • Close	

Table 1-21 View Currency Pair Definition – Field Description

1.11 Currency Rate Type

This topic describes the information to configure a Currency Rate.

This topic contains the following subtopics:

- Create Currency Rate Type This topic describes the systematic instructions to configure currency rate type.
- View Currency Rate Type This topic describes the systematic instructions to view the list of configured currency rate type.

1.11.1 Create Currency Rate Type

This topic describes the systematic instructions to configure currency rate type.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Rate Type.
- 2. Under Currency Rate Type, click Create Currency Rate Type.

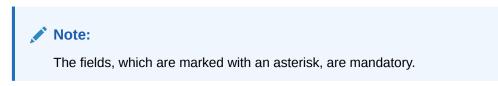
The Create Currency Rate Type screen displays.



Figure 1-22 Create Currency Rate Type

Create Currency Rate Type	, st ×
Currency Rate Type *	
Currency Rate Type Description	,
	Save Cancel

3. Specify the fields on **Create Currency Rate Type** screen.



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

 Table 1-22
 Create Currency Rate Type – Field Description

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

4. Click Save to save the details.

The currency rate type is successfully created and can be viewed using the View Currency Rate Type screen.

1.11.2 View Currency Rate Type

This topic describes the systematic instructions to view the list of configured currency rate type.

The user can configure currency rate type using Create Currency Rate Type screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Currency Rate Type.
- 2. Under Currency Rate Type, click View Currency Rate Type.

The View Currency Rate Type screen displays.



View Currency Rate Type + Currency Rate Type: Cu

Figure 1-23 View Currency Rate Type

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

Table 1-23 View Currency Rate Type – Field Description

Field	Description
Currency Rate Type	Displays the currency rate type.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.12 Customer Access Group

This topic describes the information to configure the customer access group.

This topic contains the following subtopics:

- Create Customer Access Group This topic describes the systematic instructions to configure a customer access group.
- View Customer Access Group This topic describes the systematic instructions to view the list of configured customer access group.

1.12.1 Create Customer Access Group

This topic describes the systematic instructions to configure a customer access group.

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

1. On Home screen, click Core Maintenance. Under Core Maintenance, click Customer Access Group.



2. Under Customer Access Group, click Create Customer Access Group. The Create Customer Access Group screen displays.

 Ceste Circup*
 Access Circup Description*

Figure 1-24 Create Customer Access Group

3. Specify the fields on Create Customer Access Group screen.



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

 Table 1-24
 Create Customer Access Group – Field Description

Field	Description
Access Code	Specify the access group.
Access Code Description	Specify the additional information about the access group.

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

The customer access group is successfully created and can be viewed using the **View Customer Access Group** screen.

Note:

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

1.12.2 View Customer Access Group

This topic describes the systematic instructions to view the list of configured customer access group.

The user can configure customer access group using **Create Customer Access Group** screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Customer Access Group.
- 2. Under Customer Access Group, click View Customer Access Group.

The View Customer Access Group screen displays.

/iew Customer Access Group				×*
९ C				
Access Group: : CHAIRMAN	Access Group: VIP	Access Group: SHEIK	Access Group: POLITICIAN	
Access Group Description:	Access Group Description:	Access Group Description:	Access Group Description:	
🂫 Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open	
Access Group: : CEO	Access Group: CELEBRITY	Access Group: VVIP		
Access Group Description:	Access Group Description:	Access Group Description:		
Authorized 🔒 Open	Authorized 🔒 Open	Authorized 🔒 Open		

Figure 1-25 View Customer Access Group

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

 Table 1-25
 View Customer Access Group – Field Description

Field	Description
Access Group	Displays the access group.
Access Group Description	Displays the additional information about the customer access group.
Authorization Status	Displays the authorization status of the access group. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the access group. The options are: • Open • Close

1.13 Customer Category

This topic describes the information to configure a Customer Category



This topic contains the following subtopics:

- Create Customer Category
 This topic describes the systematic instructions to configure a customer category.
- View Customer Category This topic describes the systematic instructions to view the list of configured customer category.

1.13.1 Create Customer Category

This topic describes the systematic instructions to configure a customer category.

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

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

The Create Customer Category screen displays.

Figure 1-26 Create Customer Category

Create Customer Category			$_{\mu}e \times$
Customer Category *			
Customer Category Description	Populate Changes		
		Save	Cancel

3. Specify the fields on **Create Customer Category** screen.



 Table 1-26
 Create Customer Category – Field Description

Field	Description
Customer Category	Specify the customer category.
Customer Category Description	Specify the additional information about the customer category.



Field	Description
Populate Changes	By default, this is disabled. If selected, displays the changes.

Table 1-26 (Cont.) Create Customer Category – Field Description

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

The customer category is successfully created and can be viewed using the View Customer Category screen.

1.13.2 View Customer Category

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

The user can configure customer category using Create Customer Category screen.

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

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

The View Customer Category screen displays.

Figure 1-27 View Customer Category

View Customer Category			1
९ c +			
Customer Category:	Customer Category:	: Customer Category:	
Customer Category:	Customer Category;	Customer Category:	
Authorized 🔒 Open		Authorized 🔒 Open	

Table 1-27 View Customer Category – Field Description

Field	Description
Customer Category	Displays the customer category.



Field	Description
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-27 (Cont.) View Customer Category – Field Description

1.14 ECA System

This topic describes the information to configure ECA system.

This topic contains the following subtopics:

- Create ECA System
 This topic describes the systematic instructions to configure ECA system details.
- View ECA System This topic describes the systematic instructions to view the list of configured ECA system.

1.14.1 Create ECA System

This topic describes the systematic instructions to configure ECA system details.

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

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

The Create ECA System screen displays.

reate ECA System		
urce System *	Description	
		Save Can

Figure 1-28 Create ECA System

3. Specify the fields on Create ECA System screen.



Note:

The fields, which are marked with an asterisk, are mandatory.

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

 Table 1-28
 Create ECA System – Field Description

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

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

The ECA system is successfully created and can be viewed using the View ECA System screen.

1.14.2 View ECA System

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

The user can configure ECA system using Create ECA System screen.

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

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

The View ECA System screen displays.

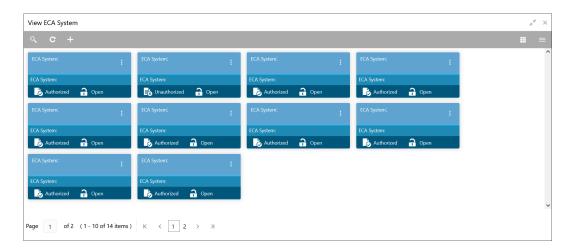


Figure 1-29 View ECA System



Field	Description	
ECA System	Displays the name of the ECA system.	
Description	Displays any additional information of the ECA system.	
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized	
Record Status	Displays the record status of the report. The options are: • Open • Close	

Table 1-29 View ECA System – Field Description

1.15 External Bank Parameters

This topic describes the information to configure bank level parameters.

This topic contains the following subtopics:

- Create External Bank Parameters This topic describes the systematic instructions to configure external bank parameters.
- View External Bank Parameters
 This topic describes the systematic instructions to view the list of configured external bank parameters.

1.15.1 Create External Bank Parameters

This topic describes the systematic instructions to configure external bank parameters.

The Bank Code is auto-created for an entity when the entity is created.

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

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

The Create External Bank Parameters screen displays.



Create External Bank Parameters		
ank Code *	Bank Name	
lead Office Branch	Branch Description Not Selected	
lo of Days to Forget Customer		
		Save Car

Figure 1-30 Create External Bank Parameters

3. Specify the fields on Create External Bank Parameters screen.



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

Field	Description
Bank Code	Specify the code of the bank.
Bank Name	Specify the name of the bank.
Head Office Branch	Click Search icon to view and select the required head office branch.
Branch Description	Displays the branch description based on the selected Head Office Branch.
Number of Days to Forget Customer	Specify the number of days to inactive/forget the customer.

4. Click Save to save the details.

The external bank parameters is successfully created and can be viewed using the View External Bank Parameters screen.

1.15.2 View External Bank Parameters

This topic describes the systematic instructions to view the list of configured external bank parameters.

The user can configure external bank parameters using Create External Bank Parameters screen.

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



- 1. From Home screen, click Core Maintenance. Under Core Maintenance, click External Bank Parameters.
- 2. Under External Bank Parameters, click View External Bank Parameters. The View External Bank Parameters screen displays.



Figure 1-31 View External Bank Parameters

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

Field	Description		
Head Office Branch	Displays the head office branch details.		
Maker	Displays the name of the user who has configured the bank details.		
Once Authorized	Indicates if the record is authorized once or not.		
Bank Code	Displays the code of the bank.		
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized		
Record Status	Displays the record status of the report. The options are: • Open • Close		

Table 1-31 View External Bank Parameters – Field Description

1.16 External Branch Parameters

This topics describes the information to configure branch level parameters.

This topic contains the following subtopics:

Create External Branch Parameters

This topic describes the systematic instructions to configure the external branch parameters.



View External Branch Parameters
 This topic describes the systematic instructions to view the list of configured external bank parameters.

1.16.1 Create External Branch Parameters

This topic describes the systematic instructions to configure the external branch parameters.

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

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

The Create External Branch Parameters screen displays.

Create External Branch Parameters			
Branch Details			
Branch Code *	Branch Name *	Local Currency *	Source System
		Q	Q
Source Branch Code *			
ranch Address			
ddress Line 1	Address Line 2	Address Line 3	
Other Details		SWIFT Address	
lost Code *	Country Code	+	-
Q	Not Selected	SWIFT Address * Default BIC	
		No data to display.	
ost Name	Walk-in Customer	No data to display.	
	5		
/eekly Holiday 1	Weekly Holiday 2		
Ψ.	v		
uto Authorization	Report DSN		
SN Name			
		Page 1 (0 of 0 items) K < 1	К
		rage · (001010ems) R < 1	х л
			Save Canc

Figure 1-32 Create External Branch Parameters

3. Specify the fields on Create External Branch Parameters screen.



The fields, which are marked with an asterisk, are mandatory.

 Table 1-32
 Create External Branch Parameters – Field Description

Field	Description
Branch Code Specify a branch code.	



Field	Description		
Branch Name	Specify a name for the branch.		
Local Currency	Click Search icon to view and select the required local currency.		
Source System	Click Search icon to view and select the required source system.		
Source Branch Code	Specify a source branch code.		
Address Line 1-3	Specify the address details.		
Host Code	Click Search and select the required host code.		
Country Code	Displays the country code based on the selected Host Code .		
Host Name	Specify the name for the host.		
Walk-in Customer	Click Search icon to view and select the required walk-in customer.		
Weekly Holiday 1-2	Select a weekly holiday from the drop-down list.		
	Note: There are two days of weekly holiday depending on the geographical zone.		
Auto Authorization	By default, it is disabled. If selected, the record is automatically authorized.		
Report DSN	Specify the details of the report DSN.		
DSN Name	Specify the DSN name.		
SWIFT Address	Search and select the required SWIFT address.		
Default BIC	If selected, indicates the selected SWIFT address as the default BIC.		

Table 1-32 (Cont.) Create External Branch Parameters – Field Description

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

The external branch parameters is successfully created and can be viewed using the View External Branch Parameters screen.

1.16.2 View External Branch Parameters

This topic describes the systematic instructions to view the list of configured external bank parameters.

The user can configure external branch parameters using Create External Branch Parameters screen.

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

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

The View External Branch Parameters screen displays.



« с +								
Branch Code:	÷	Branch Code:		÷	Branch Code:	Branch Code:	÷	
Local Currency: Source Branch Code:		Local Currency: Source Branch Code:			Local Currency: Source Branch Code:	Local Currency: Source Branch Code:		
📘 Authorized 🔒 Open		Authorized	🔒 Open		🌛 Authorized 🔒 Open	🂫 Authorized 🔒 Open		
Branch Code:	÷	Branch Code:		÷	Branch Code:	Branch Code:	÷	
Local Currency: Source Branch Code:		Local Currency: Source Branch Code:			Local Currency: Source Branch Code:	Local Currency: Source Branch Code:		
💫 Authorized 🔒 Open		Authorized	🔒 Open		💫 Authorized 🔒 Open	💦 Authorized 🔒 Open		
Branch Code:	÷	Branch Code:		÷				
Local Currency: Source Branch Code:		Local Currency: Source Branch Code						
🕞 Authorized 🛛 🔒 Open		Authorized	🔒 Open					

Figure 1-33 View External Branch Parameters

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

 Table 1-33
 View External Branch Parameters – Field Description

Field	Description			
Branch Code	Displays the code of the bank.			
Branch Name	Displays the name of the bank.			
Local Currency	Displays the local currency details.			
Source Branch Code	Displays the code of the source branch.			
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized			
Record Status	Displays the record status of the report. The options are: • Open • Close			



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

1.17 External Chart Account

This topic describes the information to configure an external chart.

This topic contains the following subtopics:



- Create External Chart Account This topic describes the systematic instructions to configure external chart accounts.
- View External Chart Account This topic describes the systematic instructions to view the list of configured external chart accounts.

1.17.1 Create External Chart Account

This topic describes the systematic instructions to configure external chart accounts.

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

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

The Create External Chart Account screen displays.

Figure 1-34 Create External Chart Account

Create External Chart Account					$_{\mu^{H^{-}}}$ ×
General Ledger Code					
General Ledger Description	Source System	Q	Source System GL Code	Category	v
Blocked					
					Save Cancel

3. Specify the fields on Create External Chart Account screen.

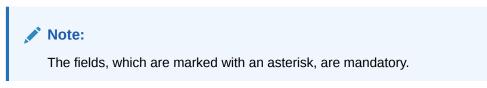


 Table 1-34
 Create External Chart Account – Field Description

Field	Description
General Ledger Code	Specify the general ledger code.
General Ledger Description	Specify the additional information about the general ledger.
Source System	Click Search icon to view and select the required source system.



Field	Description
Source System GL Code	Specify the source system GL code.
Category	Select the category from the drop-down list.
Blocked	By default, this is disabled. If selected, indicates the external chart account is blocked.

Table 1-34 (Cont.) Create External Chart Account – Field Description

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

The external chart account is successfully created and can be viewed using the View External Chart Account screen.

1.17.2 View External Chart Account

This topic describes the systematic instructions to view the list of configured external chart accounts.

The user can configure external chart account using Create External Chart Account screen.

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

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

The View External Chart Account screen displays.

ew External Chart Account		
с +		
ieneral Ledger Code:	General Ledger Code:	General Ledger Code:
ource System: ource System GL Code:	Source System: Source System GL Code:	Source System: Source System GL Code:
👌 Authorized 🔒 Open	📘 🔂 Authorized 🔒 Open	🕞 Authorized 🛛 🔒 Open
	к < 1 > >	

Figure 1-35 View External Chart Account

Table 1-35 View External Chart Account – Field Description

Field		Description
General Le	dger Code	Displays the code of the general ledger.



Field	Description
Source System	Displays the source system details.
Source System GL Code	Displays the GL code of the source system.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-35 (Cont.) View External Chart Account – Field Description

1.18 External Customer

This topic describes the information to configure the external customer details.

This topic contains the following subtopics:

- Create External Customer This topic describes the systematic instructions to configure the external customer details.
- View External Customer This topic describes the systematic instructions to view the list of configured external customer details.

1.18.1 Create External Customer

This topic describes the systematic instructions to configure the external customer details.

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

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

The Create External Customer screen displays.



Customer Details			
ustomer Number *	Customer Name *	Short Name	Customer Type
			Individual Corpora Bank
ource Customer ID *	Source System *	Customer Category	Relationship Manager ID
	Q	Q	
ccess Group			
Q			
vddress			
vddress Line 1	Address Line 2	Address Line 3	Address Line 4
Country	Postal Code		
Q	rosta code		
-			
Other Details			
Deceased	Frozen	Whereabouts Unknown	Sanction Check Required
Valk-in Customer	Staff	Language *	Nationality
vaik-in customer	Stall		Q
		Q	

Figure 1-36 Create External Customer

3. Specify the fields on **Create External Customer** screen.



Table 1-30 Create External Customer - Field Description	Table 1-36	Create External Customer – Field Description
---	------------	--

Field	Description	
Customer Number	Specify the number for the customer.	
Customer Name	Specify the name for the customer.	
Short Name	Specify the short name for the customer.	
Customer Type	 Select one of the options: Individual: If selected, the customer is an individual customer. Corporate: If selected, the customer is a corporate customer. Bank: If selected, the customer is a bank employee. 	
Source Customer ID	Specify the source customer ID.	
Source System	Click Search icon to view and select the required source system.	
Customer Category	Click Search icon to view and select the required customer category.	
Relationship Manager ID	Specify the relationship manager ID.	
Access Group	Search and select the required access group.	
Address Line 1-4	Specify the customer address details.	
Country	Click Search icon to view and select the required country.	
Postal Code	Specify the postal code.	
Deceased	By default, this is disabled. If selected, indicates the customer is deceased.	



Field	Description	
Frozen	By default, this is disabled. If selected, indicates the customer account is frozen.	
Whereabouts Unknown	By default, this is disabled. If selected, indicates the customers whereabouts are unknown.	
Sanction Check Required	By default, this is disabled. If selected, indicates the sanction check is required.	
Walk-in Customer	By default, this is disabled. If selected, indicates a walk-in customer.	
Staff	By default, this is disabled. If selected, indicates a staff customer.	
Language	Click Search icon to view and select the required language.	
Nationality	Click Search icon to view and select the required nationality.	

Table 1-36 (Cont.) Create External Customer – Field Description

4. Click Save to save the details.

The external customer is successfully created and can be viewed using the View External Customer screen. In addition, the external customers can be directly replicated from the host system using service API.

1.18.2 View External Customer

This topic describes the systematic instructions to view the list of configured external customer details.

The user can configure external customer using Create External Customer screen.

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

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

The View External Customer screen displays.



Figure 1-37 View External Customer



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

Field	Description	
Customer Name	Displays the name of the customer.	
Source System	Displays the source system details.	
Customer Type	Displays the type of the customer.	
Customer Number	Displays the customer number associated with the customer name.	
Source Customer ID	Displays the source of the customer ID associated with the customer name.	
Authorization Status	 Displays the authorization status of the report. The options are: Authorized Unauthorized 	
Record Status	Displays the record status of the report. The options are: • Open • Close	

 Table 1-37
 View External Customer – Field Description

1.19 External Customer Account

This topic helps to configure the external customer account details.

This topic contains the following subtopics:

- Create External Customer Account This topic describes the systematic instructions to configure external customer account details.
- View External Customer Account This topic describes the systematic instructions to view the list of configured external customer accounts.

1.19.1 Create External Customer Account

This topic describes the systematic instructions to configure external customer account details.

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

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

The Create External Customer Account screen displays.



Create External Customer Account	ıt		
Account Details	Account Name *	Customer Number *	Customer Name
		Q	Not Selected
ccount Class	Account Currency *	Source Account Branch *	Source Customer Account *
Nostro Account	Q	Q	
ccount IBAN			
Address			
ddress Line 1	Address Line 2	Address Line 3	Address Line 4
Country			
Q			
Other Details			
lo Credit	No Debit	Blocked	Frozen
		\bigcirc	
Pormant	External Credit Approval Required	External Credit Approval System *	Host Code *
		Q	Q
account Open Date	<u> </u>		

Figure 1-38 Create External Customer Account

3. Specify the fields on Create External Customer Account screen.

Note:

The fields, which are marked with an asterisk, are mandatory.

Field	Description	
Customer Account Number	Specify the customer account number.	
Account Name	Specify the name for an account.	
Customer Number	Click Search icon to view and select the required customer number.	
Customer Name	Displays the customer name based on the selected Customer Number .	
Account Class	Select the account class from the drop-down list.	
Account Currency	Click Search icon to view and select the required account currency.	
Source Account Branch	Click Search icon to view and select the required source account branch.	
Source Customer Account	Displays the source customer account based on the selected Source Account Branch .	
Account IBAN	Specify the account IBAN details.	
Address Line 1-4	Specify the address details.	
Country	Click Search icon to view and select the required country.	

 Table 1-38
 Create External Customer Account – Field Description



Field	Description	
No Credit	By default, this is disabled. If selected, indicates the account does not have any credit facility.	
No Debit	By default, this is disabled. If selected, indicates the account does not have any debit facility.	
Blocked	By default, this is disabled. If selected, indicates the account status is blocked.	
Frozen	By default, this is disabled. If selected, indicates the account status is frozen.	
Dormant	By default, this is disabled. If selected, indicates the account status is dormant.	
External Credit Approval Required	By default, this is disabled. If selected, indicates ECA check is required for the external customer account.	
External Credit Approval System	Click Search icon to view and select the required external credit approval system.	
Host Code	Click Search icon to view and select the required host code.	
Account Open Date	Select an effective date for the account from the drop-down calendar.	

Table 1-38 (Cont.) Create External Customer Account – Field Description

4. Click Save to save the details.

The external customer account is successfully created and can be viewed using the View External Customer Account screen. In addition, the external customers can be directly replicated from the host system using service API.

1.19.2 View External Customer Account

This topic describes the systematic instructions to view the list of configured external customer accounts.

The user can configure external customer account using Create External Customer Account screen.

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

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

The View External Customer Account screen displays.



९ с +				ł
Customer Account Number:	Customer Account Number:	Customer Account Number:	Customer Account Number:	
Customer Number:	Customer Number:	Customer Number:	Customer Number:	
💫 Authorized 🔒 Open	Authorized 🔒 Open	💫 Authorized 🔒 Open	Authorized 🔒 Open	
Customer Account Number:	Customer Account Number:	Customer Account Number:	Customer Account Number:	
Customer Number:	Customer Number:	Customer Number:	Customer Number:	
💫 Authorized 🔒 Open	💫 Authorized 🔒 Open	🖒 Authorized 🔒 Open	💫 Authorized 🔒 Open	
Customer Account Number:	Customer Account Number:			
Customer Number:	Customer Number:			
💫 Authorized 🛛 🔒 Open	🂫 Authorized 🔒 Open			

Figure 1-39 View External Customer Account

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

Field	Description
Customer Account Number	Displays the customer account number associated with the account name.
Customer Number	Displays the customer number associated with the account name.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-39 View External Customer Account – Field Description

1.20 External Customer Account Structured Address

This topic describes the information to configure the external customer account structured address details.

This topic contains the following subtopics:

- Create External Customer Account Structured Address
 This topic describes the systematic instructions to configure external customer
 account structured address.
- View External Customer Account Structured Address This topic describes the systematic instructions to view the list of configured external customer account structured addresses.



1.20.1 Create External Customer Account Structured Address

This topic describes the systematic instructions to configure external customer account structured address.

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

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

The Create External Customer Account Structured Address screen displays.

Figure 1-40 Create External Customer Account Structured Address

Create External Customer Account Stru	Create External Customer Account Structured Address			$_{\mu ^{k^{\prime }}}\times$
Customer Account *	Account Name *			
Structured Address				
Department	Sub Department	Street Name	Building Number	
Building Name	Floor	Post Box	Room	
Post Code *	Town Name *	Town Location Name	District Name	
Country Sub Division	Country *	Q		
				Save Cancel

3. Specify the fields on Create External Customer Account Structured Address screen.



The fields, which are marked with an asterisk, are mandatory.

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

Table 1-40Create External Customer Account Structured Address – FieldDescription

Field	Description
Customer Account	Click Search icon to view and select the required customer account.
Account Name	Displays the Account Name, Based on the Customer Account is selected.
Department	Specify the department.
Sub Department	Search and select the required country.
Street Name	Specify the street name.



Field	Description
Building Number	Specify the building number.
Building Name	Specify the building name.
Floor	Specify the floor.
Post Box	Specify the post box details.
Room	Specify the room number.
Post Code	Specify the post code.
Town Name	Specify the town name.
Town Location Name	Specify the town location name.
District Name	Specify the district name.
Country Sub Division	Specify the country sub division.
Country	Click Search icon to view and select the required country name.

Table 1-40 (Cont.) Create External Customer Account Structured Address – FieldDescription

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

The external customer account structured address is successfully created and can be viewed using the View External Customer Account Structured Address screen.

1.20.2 View External Customer Account Structured Address

This topic describes the systematic instructions to view the list of configured external customer account structured addresses.

The user can configure external customer account structured address account using Create External Customer Account Structured Address screen.

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

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

The View External Customer Account Structured Address screen displays.

ew External Customer Accoun	t Structured Address		
. c +			
ustomer Number:	Customer Number:	÷	Customer Number:
wn Name: untry:	Town Name: Country:		Town Name: Country:
🗞 Unauthorized 🔒 Open	🔂 Authorized 🔒 Op	en	🗟 Unauthorized 🔒 Open
e 1 of 1 (1-3 of 3 item:	s) к < 1 > > >		

Figure 1-41 View External Customer Account Structured Address

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

Field	Description
Customer Number	Displays the customer number.
Town Name	Displays the town name of the customer.
Country	Displays the country of the customer.
Authorization Status	 Displays the authorization status of the report. The options are: Authorized Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-41View External Customer Account Structured Address – FieldDescription

1.21 External Virtual Account Structured Address

This topic describes the information to configure the external virtual account structured address details.

This topic contains the following subtopics:

View External Virtual Account Structured Address

This topic describes the systematic instructions to view the list of configured virtual account structured addresses.



1.21.1 View External Virtual Account Structured Address

This topic describes the systematic instructions to view the list of configured virtual account structured addresses.

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

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

The View External Virtual Account Structured Address screen displays.

View External Virtual Account Structured Address	$_{\mu}^{\mu}$ \times
Customer Number: : Town Name: Country: Country: Country: Country: Country:	Ŷ
Page 1 of 1 (1-1 of 1 items) κ < 1 > >	

Figure 1-42 View External Virtual Account Structured Address

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

Field	Description
Customer Number	Displays the customer number.
Town Name	Displays the town name of the customer.
Country	Displays the country name of the customer.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-42View External Virtual Account Structured Address – FieldDescription

The user can click on the specific tile to view the structured address details.



1.22 Forget Process

This topic describes the information to configure a customer detail who wants to be forgotten using forget process.

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

This topic contains the following subtopics:

- Forget Customer This topic describes the systematic instructions to configure a customer to be forgotten.
- View Forgotten Customer This topic describes the systematic instructions to view the list of the customers to be forgetten.

1.22.1 Forget Customer

This topic describes the systematic instructions to configure a customer to be forgotten.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Forget Process.
- 2. Under Forget Process, click Forget Customer.

The Forget Customer screen displays.

Figure 1-43 Forget Customer

Forget Customer				
orget Customer Process ID *	Forget Customer Process Type			
	Customer Initiated	Bank Initiated		
Customer Number Process Status				+
No data to display.				
Page 1 (0 of 0 items) $K < 1 \rightarrow H$				
				Save C

3. Specify the fields on Forget Customer screen.





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

Field Description **Forget Customer** Specify a forget customer process ID. Process ID Forget Customer Select one of the options: **Process Type** Customer Initiated: If selected, indicates the customer has initiated the process. Bank Initiated: If selected, indicates the bank has initiated the process. **Customer Number** Click Search icon to view and select the customer number. **Process Status** Displays the process status.

 Table 1-43
 Forget Customer – Field Description

- 4. Click + to specify the customer/bank details.
- 5. Click Save to save the details.

The forget customer is successfully done and can be viewed using the View Forgotten Customer screen.

1.22.2 View Forgotten Customer

This topic describes the systematic instructions to view the list of the customers to be forgetten.

The user can configure a customer detail who wants to be forgotten using the Forget Customer.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Forget Process.
- 2. Under Forget Process, click View Forgotten Customer.

The View Forgotten Customer screen displays.

/iew Forgotten Custome	ers		
ч с +			
Process Type:	:	Process Type:	
Process ID:		Process ID:	
Maker:		Maker:	
Authorized 🔒 Op	en l	🗟 Unauthorized 🔒 Open	

Figure 1-44 View Forgotten Customer

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



Field	Description
Process Type	Indicates if the process is initiated by the customer/bank
Process ID	Displays the forgotten customer process ID.
Maker	Displays the name of the user who has configured the forgotten customer details.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-44 View Forgotten Customer – Field Description

1.23 Host Code

This topic describes the information to configure the host code.

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

This topic contains the following subtopics:

- Create Host Code This topic describes the systematic instructions to configure host code.
- View Host Code This topic describes the systematic instructions to view the list of configured host codes.

1.23.1 Create Host Code

This topic describes the systematic instructions to configure host code.

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

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

The Create Host Code screen displays.



Create Host Code			$_{\mu}^{\mu}$ \times
Host Code *	Description *		
Country Code *	Processing Time Zone *	Default Branch Code *	
			Save Cancel

Figure 1-45 Create Host Code

3. Specify the fields on **Create Host Code** screen.



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

Table 1-45 Create Host Code – Field Description

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

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

The host code is successfully created and can be viewed using the View Host Code screen.

1.23.2 View Host Code

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

The user can configure host code using Create Host Code screen.

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

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



The View Host Code screen displays.

Figure 1-46 View Host Code

View Host Code Image: Code State					
Default Branch Code: i Processing Time Zone: Host Code: i Processing Time Zone: Host Code: i Processing Time Zone: Host Code: i Default Branch Code: iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	View Host Code				
i i	९ c +				
Host Code: Host Code: Host Code: Host Code: Host Code: Host Code: County Code: County Code: County Code: County Code: County Code: County Code: I Authorized a Open Default Branch Code: I I Default Branch Code: I I Default Branch Code: I Default Branc	Default Branch Code:	Default Branch Code:	Default Branch Code:	Default Branch Code:	
Default Branch Code: I Default Branch Code: I Default Branch Code: I Processing Time Zone: Processing T		Host Code:	Host Code:	Host Code:	
i i i i Processing Time Zone: Host Code: Processing Time Zone:	💫 Authorized 🛛 🔒 Open	🖒 Authorized 🔒 Open	🍃 Authorized 🔒 Open	Authorized 🔒 Open	
Host Code: Host Code: Host Code: Host Code: Host Code: Host Code: Country Code: Country Code: Country Code: Country Code: Country Code: To Authorized a Open To Authorized a Open To Authorized a Open To Authorized a Open Default Branch Code: Porcessing Time Zone: Processing Time Zone: Processing Time Zone: Host Code: Host Code: Porcessing Time Zone: Processing Time Zone:	Default Branch Code:	Default Branch Code:	Default Branch Code:	Default Branch Code:	
Default Branch Code: Processing Time Zone: Host Code: Host Code: Host Code:		Host Code:	Host Code:	Host Code:	
Processing Time Zone: Processing Time Zone: Host Code: Host Code:	💫 Authorized 🔒 Open	🖒 Authorized 🔒 Open	🂫 Authorized 🔒 Open	Authorized 🔒 Open	
Host Code: Host Code:	Default Branch Code:	Default Branch Code:			
		Host Code:			
🗞 Authorized 🔒 Open	🌛 Authorized 🔒 Open	🗟 Authorized 🔒 Open			
	age 1 of 5 (1 - 10 of 41 items				

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

 Table 1-46
 View Host Code – Field Description

Field	Description
Default Branch Code	Displays the default branch code associated with the host code.
Processing Time Zone	Displays the processing time zone.
Host Code	Displays the host code details.
Country Code	Displays the country code details.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.24 Language Code

This topic describes the information to configure a language code.

This topic contains the following subtopics:

- Create Language Code This topic describes the systematic instructions to configure a language code.
- View Language Code This topic describes the systematic instructions to view the list of configured host codes.



1.24.1 Create Language Code

This topic describes the systematic instructions to configure a language code.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Language Code.
- 2. Under Language Code, click Create Language Code.

The Create Language Code screen displays.

Figure 1-47 Create Language Code

Create Language Code			$_{\mu}^{\mu}$ \times
Language Code *			
Language Name	Display Direction	Language ISO Code	
			Save Cancel

3. Specify the fields on Create Language Code screen.



The fields, which are marked with an asterisk, are mandatory.

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

 Table 1-47
 Create Language Code – Field Description

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

4. Click Save to save the details.

The language code is successfully created and can be viewed using the View Language Code screen.



1.24.2 View Language Code

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

The user can configure language code using Create Language Code screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Language Code.
- 2. Under Language Code, click View Language Code.

The View Language Code screen displays.

/iew Language Code			
९ с +			
Language ISO Code:	Language ISO Code:	Language ISO Code:	Language ISO Code: :
Language Code: Language Name:	Language Code: Language Name	Language Code: Language Name:	Language Code: CHS Language Name: Chinese
🂫 Authorized 🔒 Open	🕞 Authorized 🔒 Open	Authorized 🔒 Open	🕞 Authorized 🔒 Open
Language ISO Code:	Language ISO Code:	Language ISO Code:	
Language Code: Language Name:	Language Code: Language Name:	Language Code: Language Name:	
💫 Authorized 🛛 🔒 Open	🔂 Authorized 🔒 Open	🖒 Authorized 🔒 Open	
age 1 of 1 (1-7 of 7 items)	к (1 >)		

Figure 1-48 View Language Code

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

 Table 1-48
 View Language Code – Field Description

Field	Description
Language ISO Code	Displays the default branch code associated with the host code.
Language Code	Displays the processing time zone.
Language Name	Displays the host code details.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close



1.25 Local Holiday

This topic describes the information to configure a local holiday.

This topic contains the following subtopics:

- Create Local Holiday This topic describes the systematic instructions to configure local holidays.
- View Local Holiday This topic describes the systematic instructions to view the list of configured local holidays.

1.25.1 Create Local Holiday

This topic describes the systematic instructions to configure local holidays.

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

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

The Create Local Holiday screen displays.

inch	Code					Q,			Year 1								w (/eekly	Holid	ays							Unexpected Holidays
		Janu	ary	202	1			F	ebru	ary	202	1				Marc	:h	2021					Арг	il	2021		
S	М	т	W	Т	F	S	s	Μ	т	W	Т	F	s	S	М	т	W	Т	F	S	S	М	Т	W	т	F	S
					1	2		1	2	3	4	5	6		1	2	3	4	5	6					1	2	3
3	4	5	6	7	8	9	7	8	9	10	11	12	13	7	8	9	10	11	12	13	4	5	6	7	8	9	10
10	11	12	13	14	15	16	14	15	16	17	18	19	20	14	15	16	17	18	19	20	11	12	13	14	15	16	17
17	18	19	20	21	22	23	21	22	23	24	25	26	27	21	22	23	24	25	26	27	18	19	20	21	22	23	24
24	25	26	27	28	29	30	28							28	29	30	31				25	26	27	28	29	30	
31																											
		Ma	y 2	2021					Jun	e 2	2021					July	2	021					Augi	Jst	202	1	
S	М	Т	W	Т	F	s	s	М	Т	W	Т	F	S	S	М	Т	W	Т	F	S	S	М	Т	W	Т	F	S
						1			1	2	3	4	5					1	2	3	1	2	3	4	5	6	7
2	3	4	5	6	7	8	6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
9	10	11	12	13	14	15	13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21
16	17	18	19	20	21	22	20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28
23	24	25	26	27	28	29	27	28	29	30				25	26	27	28	29	30	31	29	30	31				
30	31																										
	Se	epter	nber	20	021			C	Octol	ber	202	1			N	overr	ber	20	21			C	ecen	nbei	r 20	021	
S	М	T	W	Т	F	S	S	М	Т	W	Т	F	S	S	М	Т	W	Т	F	S	S	М	Т	W	Т	F	S
			1	2	3	4						1	2		1	2	3	4	5	6				1	2	3	4
5	6	7	8	9	10	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11
12	13	14	15	16	17	18					14			14	15	16	17	18	19	20	12	13	14	15	16	17	18
19	20	21	22	23	24	25					21			21	22	23	24	25	26	27	19	20	21	22	23	24	25
26	27	28	29	30				25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	
							31																				

Figure 1-49 Create Local Holiday

3. Specify the fields on **Create Local Holiday** screen.



Note:

The fields, which are marked with an asterisk, are mandatory.

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

 Table 1-49
 Create Local Holiday – Field Description

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

4. Select the dates using the calendar.

Note:

The selected dates appear in pink highlighted circle.

5. Click Save to save the details.

The local holiday is successfully created and can be viewed using the View Local Holiday screen.

1.25.2 View Local Holiday

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

The user can configure local holiday using Create Local Holiday screen.

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

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

The View Local Holiday screen displays.



ranch Code:	:	Branch Code:	:	Branch Code:	:	Branch Code:	:	
rexpected Holiday: ar:		Unexpected Holiday: Year:		Unexpected Holiday: Year:		Unexpected Holiday: Year:		
📩 Unauthorized 🔒 Op	en	Authorized	🔒 Open	Authorized	🔒 Open	Authorized	A Open	
rexpected Holiday: ar:								
logen 🔒 Authorized								
e 1 of 1 (1-5 of	5 items)	к < 1 >	к					

Figure 1-50 View Local Holiday

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

 Table 1-50
 View Local Holiday – Field Description

Field	Description
Branch Code	Displays the code of the branch.
Unexpected Holiday	Indicates if the record is an unexpected holiday.
Year	Displays the year of the holiday.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.26 Media

This topic describes the information to configure the media.

This topic contains the following subtopics:

Create Media

This topic describes the systematic instructions to configure media.

View Media

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

1.26.1 Create Media

This topic describes the systematic instructions to configure media.

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



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

The Create Media screen displays.

Create Media			$_{\mu}^{\mu}$ \times
Media Code *			
Media Description *			
Media Number	Message Terminator	Message Suffix	Stop Process
Padding Required	TW Required Status	Media Priority *	No Of Character
∡ 1 ·			
Media Code *	Compatible Media *		
			Save Cancel

Figure 1-51 Create Media

3. Specify the fields on Create Media screen.

Note: The fields, which are marked with an asterisk, are mandatory.

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

 Table 1-51
 Create Media – Field Description

Field	Description
Media Code	Specify a unique media code to identify while associating with an advice.
Media Description	Specify additional information about the media.
Media Number	Specify a unique number for the media type.
Message Terminator	Specify the padded characters to mark the end of an incoming messages.
Message Suffix	Specify the padding characters to mark the end of an outgoing messages.
Stop Process	By default, this option is disabled. If selected, halts the processing of incoming and outgoing messages.
Padding Required	By default, this option is disabled. If selected, pads the characters in every outgoing messages.
TW (Test Word) Required Status	By default, this option is disabled. If selected, enables the option for word testing.
Media Priority	Specify the media priority from the spin box. When a message is dispatched to the customers, the media type used for sending the messages will be the one that is on high priority.



Field	Description
Number of Character	Specify the number the padding characters should be repeated for the advice from the spin box.
Media Code	Specify the unique media code to identify while associating with an advice.
Compatible Media	By default, this option is disabled. If selected, indicates the media is compatible.

Table 1-51 (Cont.) Create Media – Field Description

- 4. Click + to add media details.
- 5. Click **Save** to save the details.

The media is successfully created and can be viewed using the View Media screen.

1.26.2 View Media

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

The user can configure media using Create Media screen.

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

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

The View Media screen displays.

Figure 1-52 View Media

View Media	$_{\mu}^{\mu}$ \times
Media: : Media No: Authorized a Open	Ŷ
Page 1 of 1 (1 - 1 of 1 items) K < 1 > >	

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

Table 1-52 View Media – Field Description

Field	Description	
Media	Displays the name of the media.	



Field	Description	
Media Number	Displays the number of the media.	
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized	
Record Status	Displays the record status of the report. The options are: • Open • Close	

Table 1-52 (Cont.) View Media – Field Description

1.27 Multi-Currency Account Linkage

This topic describes the information to link the sub-accounts to a core multi-currency account.

This topic contains the following subtopics:

Create MCA Linkage

This topic describes the systematic instructions to link the sub-accounts to a core multicurrency account.

View MCA Linkage This topic describes the systematic instructions to view the list of configured subaccounts to a core multi-currency account.

1.27.1 Create MCA Linkage

This topic describes the systematic instructions to link the sub-accounts to a core multicurrency account.

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

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

The Create MCA Linkage screen displays.



Figure 1-53 Create MCA Linkage

Multi-Currency Account No * Sub Accounts Currency Code Account Number Prim Currency Code Account Number Prim Page 1 of 1 (t of 1ikem) K < 1 > X X	eate MCA Linkage		2
Currency Code Account Number Prim Image: Code Account Number Prim			
Ves			
	Currency Code	Account Number	Primary
Page 1 of 1 (t of 1 items) $K < 1 > 3$			Yes
	Page 1 of1 (1 of1 itiems) K < [1] > →		
	Page i ori (iorintems) K < 1 > x		

3. Specify the fields on **Create MCA Linkage** screen.



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

 Table 1-53
 Create MCA Linkage – Field Description

Field	Description
Multi-Currency Account No	Click Search icon to view and select the multi-currency account number from the list of values.
Sub Accounts	Displays the details of the sub accounts.
Currency Code	Specify the currency code of the sub account.
Account Number	Specify the account number of the sub account.
Primary	Select Yes, if the sub account is Primary. If it is not Primary, select No.

4. Click Save to save the details.

The MCA linkage is successfully created and can be viewed using the View MCA Linkage screen.

1.27.2 View MCA Linkage

This topic describes the systematic instructions to view the list of configured subaccounts to a core multi-currency account.

The user can configure MCA linkage using Create MCA Linkage screen.

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

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



The View MCA Linkage screen displays.

Figure 1-54 View MCA Linkage

View MCA Linkage		μ^{d} ×
९ с +		# =
Multi-Currency Account Number:	Multi-Currency Account Number:	
Customer Number:	Customer Number:	
民 Unauthorized 🔒 Open	🖹 Unauthorized 🔒 Open	
Page 1 of 1 (1-1 of 1 items)	к < 1 > х	

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

 Table 1-54
 View MCA Linkage – Field Description

Field	Description
Multi-Currency Account Number	Displays the multi-currency account number.
Customer Number	Displays the customer number.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.28 Process Code

This topic describes the information to set the process code to the individual stages according to the process.

This topic contains the following subtopics:

Process Code Maintenance

This topic describes the systematic instructions to define the stages for a particular process.

• View Process Code

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



1.28.1 Process Code Maintenance

This topic describes the systematic instructions to define the stages for a particular process.

The process code information in this screen will be used in further business processing to construct the stages.

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

1. On Home screen, click Core Maintenance. Under Core Maintenance, click Process Code.

The **Process Code** screen displays.

 None Col
 None Col
 None Col
 None Col

 None Col
 None None
 None None

 None None
 None None
 None None

 None None
 None None
 None None

 None None

Figure 1-55 Process Code

2. Specify the fields on **Process Code** screen.



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

Table 1-55 Process Code – Field Description

Field	Description	
Process Code	Specify the code.	
Process Name	Specify the process name.	
Process Version	Specify the process version.	
Domain	Specify the process domain.	
Stage ID	Specify the unique stage ID.	
Stage Description	Specify the stage description.	
Seq Order	Displays the sequential order of the stage in the entire process.	



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

Table 1-55 (Cont.) Process Code – Field Description

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

The process code is successfully created and can be viewed using the View Process Code screen.

1.28.2 View Process Code

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

The user can configure process code using Process Code Maintenance screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Process Code.
- 2. Under Process Code, click View Process Code.

The View Process Code screen displays.

View Process Code		
९ c +		
Process Code:	Process Code:	÷
Description: Process Code:	Description: Process Code:	
Process Code:	Process Code:	

Figure 1-56 View Process Code

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



Field	Description	
Process Code	Displays the process code.	
Description	Displays the description of process code.	
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized	
Record Status	Displays the record status of the report. The options are: • Open • Close	

Table 1-56 View Process Code – Field Description

1.29 System Dates

This topic describes the information to view the system date details.

This topic contains the following subtopics:

View System Dates

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

1.29.1 View System Dates

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

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

- 1. From Home screen, click Core Maintenance. Under Core Maintenance, click System Dates.
- 2. Under System Dates, click View System Dates.

The View System Dates screen displays.

२ ट						
	÷	Branch Code:	Branch Code:		Branch Code:	:
Today's Date:		Today's Date: 2018-04-07	Today's Date:		Today's Date:	
🖒 Authorized 🔒 Open		🖒 Authorized 🔒 Open	Authorized 🔒 Ope	n	💫 Authorized 🛛 🔒 Open	
Branch Code:		Branch Code:	Branch Code:	:	Branch Code:	÷
Today's Date:		Today's Date:	Today's Date:		Today's Date:	
👌 Authorized 🛛 🔒 Open		🍃 Authorized 🔒 Open	💫 Authorized 🔒 Ope	n	🕞 Authorized 🔒 Open	
Branch Code:	÷	Branch Code:				
Today's Date:		Today's Date:				
🔥 Authorized 🛛 🔒 Open		💫 Authorized 🔒 Open				

Figure 1-57 View System Dates



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

Field	Description
Branch Code	Displays the code of the branch.
Today's Date	Displays system current date.
Today's Date in Text	Displays the system current date in words.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

 Table 1-57
 View System Dates – Field Description

Note:

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

1.30 Transaction Code

This topic describes the information to configure the transaction code.

This topic contains the following subtopics:

- Create Transaction Code This topic describes the systematic instructions to configure transaction code details.
- View Transaction Code This topic describes the systematic instructions to view the list of configured transaction code.

1.30.1 Create Transaction Code

This topic describes the systematic instructions to configure transaction code details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Transaction Code.
- 2. Under Transaction Code, click Create Transaction Code.

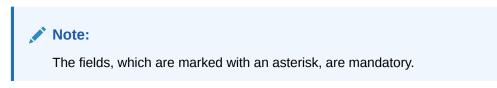
The Create Transaction Code screen displays.



Figure 1-58 Create Transaction Code

Create Transaction Code		
Fransaction Code *	Description	
Source System	Source Transaction Code	

3. Specify the fields on **Create Transaction Code** screen.



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

 Table 1-58
 Create Transaction Code – Field Description

Field	Description
Transaction Code	Specify the transaction code details.
Description	Specify additional information about the transaction code.
Source System	Click Search icon to view and select the required source system.
Source Transaction Code	Specify the source transaction code details.

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

The transaction code is successfully created and can be viewed using the View Transaction Code screen.

1.30.2 View Transaction Code

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

The user can configure transaction code using Create Transaction Code screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Transaction Code.
- 2. Under Transaction Code, click View Transaction Code.

The View Transaction Code screen displays.



ч с +							
Source System:	:	Source System:	:	Source System:	Source System:	:	
Transaction Code: Source Transaction Code:		Transaction Code: Source Transaction Code		Transaction Code: Source Transaction Code:	Transaction Code: Source Transaction		
💫 Authorized 🔒 Open		🗟 Unauthorized	🔒 Open	🌏 Authorized 🔒 Open	Authorized	🔒 Open	
Source System:	÷	Source System:	:				
Transaction Code: Source Transaction Code:		Transaction Code: Source Transaction Code					
🗟 Unauthorized 🔒 Open		Authorized	^				

Figure 1-59 View Transaction Code

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

Field Description Source System Displays the source system details. **Transaction Code** Displays the transaction code details. **Source Transaction Code** Displays the source transaction code associated with the transaction code. **Authorization Status** Displays the authorization status of the report. The options are: Authorized Unauthorized **Record Status** Displays the record status of the report. The options are: Open Close

Table 1-59 View Transaction Code – Field Description

1.31 Upload Source

This topic describes the information to upload a source code

This topic contains the following subtopics:

- Create Upload Source
 This topic describes the systematic instructions to create upload source.
- View Upload Source This topic describes the systematic instructions to view the list of configured source code.

1.31.1 Create Upload Source

This topic describes the systematic instructions to create upload source.

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



- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Upload Source.
- 2. Under Upload Source, click Create Upload Source.

The Create Upload Source screen displays.

Figure 1-60 Create Upload Source

Create Upload Source			$_{\mu ^{k}}$ \times
Source Code			
Source Description	Base Data From Flexcube	System Authorization Required	
			Save Cancel

3. Specify the fields on **Create Upload Source** screen.



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

 Table 1-60
 Create Upload Source – Field Description

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

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

The upload source is successfully created and can be viewed using the View Upload Source screen.



1.31.2 View Upload Source

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

The user can configure upload source using Create Upload Source screen.

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

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

The View Upload Source screen displays.

				p ¹²
C +				
Ipload Source:	Upload Source:	Upload Source:	Upload Source:	
pload Source:	Upload Source:	Upload Source:	Upload Source:	
👌 Authorized 🔒 Open	💫 Authorized 🛛 🔒 Open	🕞 Authorized 🔒 Open	🖒 Authorized 🔒 Open	
Ipload Source:	Upload Source:	Upload Source:		
pload Source:	Upload Source	Upload Source:		
À Authorized 🔒 Open	💫 Authorized 🔒 Open	Authorized 🔒 Open		

Figure 1-61 View Upload Source

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

Table 1-61 View Upload Source – Field Description

Field	Description
Upload Source	Displays the upload source details.
Source Description	Displays information about the source code.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.32 Upload Source Preference

This topic describes the information to configure upload source preference.



This topic contains the following subtopics:

- Create Upload Source Preference This topic describes the systematic instructions to configure upload source preference.
- View Upload Source Preference This topic describes the systematic instructions to view the list of configured upload source preferences.

1.32.1 Create Upload Source Preference

This topic describes the systematic instructions to configure upload source preference.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Upload Source Preference.
- 2. Under Upload Source Preference, click Create Upload Source Preference.

The Create Upload Source Preference screen displays.

Create Upload Source Preference 100 Source code Q Error Handling On Error On Override On Repairable Exception On Queue Exception Reject Post Upload Status Allow EOD with Deferred Allow Deferred Processing Purge Days Deletion Allowed Reverse Allowed Ammend Allowed Proceed with EOD

Figure 1-62 Create Upload Source Preference

3. Specify the fields on Create Upload Source Preference screen.



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

 Table 1-62
 Create Upload Source Preference – Field Description

Field	Description
Source Code	Click Search icon to view and select the required source code.
On Error	Select an error from the drop-down list.
On Override	Select an override from the drop-down list.



Field	Description
On Repairable Exception	Select the repairable exception from the drop-down list.
On Queue Exception	Select the queue exception from the drop-down list.
Status	Select a status from the drop-down list.
Purge Days	Specify the purging days if the user wants to maintain any days to be purged while processing interface.
Allow Deferred	By default, this is disabled.
Processing	If selected, defers process the upload source preference.
Allow EOD with	By default, this is disabled.
Deferred	If selected, processes the EOD with deferred.
Deletion	By default, this is disabled.
Allowed	If selected, deletes the upload source preferences.
Reverse	By default, this is disabled.
Allowed	If selected, reverses the upload source preferences.
Amend	By default, this is disabled.
Allowed	If selected, amends the upload source preferences.
Proceed with	By default, this is disabled.
EOD	If selected, proceeds with the EOD.

 Table 1-62
 (Cont.) Create Upload Source Preference – Field Description

4. Click Save to save the details.

The upload source preference is successfully created and can be viewed using the View Upload Source Preference screen.

1.32.2 View Upload Source Preference

This topic describes the systematic instructions to view the list of configured upload source preferences.

The user can configure upload source preference using Create Upload Source Preference screen.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Upload Source Preference.
- 2. Under Upload Source Preference, click View Upload Source Preference.

The View Upload Source Preference screen displays.



View Upload Source Preference	$_{\mu^{a^{a^{a}}}}$ \times	
ч с +		
Source Code:	Source Code:	
Status:	Status:	
Purge Days:	Purge Days:	
Authorized 🔒 Open	🗟 Unauthorized 🔒 Open	

Figure 1-63 View Upload Source Preference

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

 Table 1-63
 View Upload Source Preference – Field Description

Field	Description
Source Code	Displays the code of the source.
Status	Displays the status of the post upload.
Purge Days	Displays the number of purge days.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.33 Pricing Source System

This topic describes the information to configure the pricing source system.

This topic contains the following subtopics:

- Create Pricing Source System This topic describes the systematic instructions to configure pricing source system details.
- View Pricing Source System
 This topic describes the systematic instructions to view the list of configured
 Pricing Source system.

1.33.1 Create Pricing Source System

This topic describes the systematic instructions to configure pricing source system details.

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



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

The Create Pricing Source System screen displays.

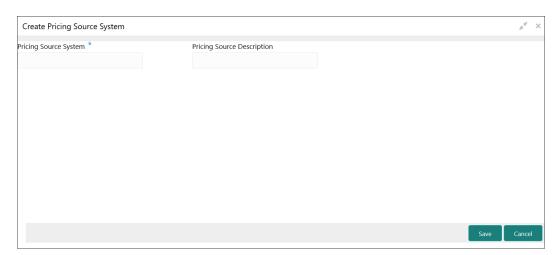
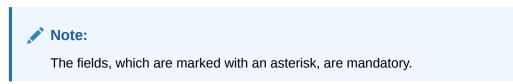


Figure 1-64 Create Pricing Source System

3. Specify the fields on **Create Pricing Source System** screen.



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

 Table 1-64
 Create Pricing Source System – Field Description

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

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

The pricing source system is successfully created and can be viewed using the View Pricing Source System screen.

1.33.2 View Pricing Source System

This topic describes the systematic instructions to view the list of configured Pricing Source system.

The user can configure the pricing source system using Create Pricing Source System screen.

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



- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Pricing Source System.
- 2. Under Pricing Source System, click View Pricing Source System.

The View Pricing Source System screen displays.

C		
ricing Source System:	Pricing Source System:	
ricing Source Description:	Pricing Source Description:	
👌 Authorized 🔒 Open	💫 Authorized 🔒 Open	

Figure 1-65 View Pricing Source System

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

Table 1-65	View Pricing Source System – Field Description
------------	--

Field	Description
Pricing Source System	Displays the name of the Pricing Source system.
Pricing Source System Description	Displays any additional information of the Pricing Source system.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

1.34 Integrating Bureau Integration Service with Oracle Banking Routing Hub

This topic describes the information to integrate the Bureau Integration service with Oracle Banking Routing Hub.

This topic contains the following subtopics:

• Oracle Banking Routing Hub Configuration This topic describes the information about Oracle Banking Routing Hub Configuration for the Bureau Integration service.

ORACLE

1.34.1 Oracle Banking Routing Hub Configuration

This topic describes the information about Oracle Banking Routing Hub Configuration for the Bureau Integration service.

The user needs to import the existing service consumer and providers into the system.

- Service Consumers This topic describes systematic instructions to configure the service consumers.
- Service Providers This topic describes the systematic instructions to configure the service providers.
- Experian Configuration This topic provides the figures for the Experian configuration.
- Equifax Configuration This topic describes the information about Equifax configuration.
- Document Configuration This topic describes the information about document configuration.
- Troubleshooting This topic describes the information for troubleshooting the Oracle Banking Routing Hub.

1.34.1.1 Service Consumers

This topic describes systematic instructions to configure the service consumers.

The **Service Consumer** is an Oracle product that invokes Oracle Banking Routing Hub API. Oracle Banking Routing Hub analyses, evaluates the destination product processor and, transforms the data into a format of the same. The **Service Consumer** comprises the source and destination integration details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Routing Hub.
- 2. Under Routing Hub, click Service Consumers.

The Service Consumers screen displays.



Figure 1-66 Service Consumers

Service Consumers					
Service Consumers					
Add P Import Search		Q			
DEMO_OBDX1	:	OBDX_PAYMENTS	÷	VISHAL_TESTING_2	÷
Loan	:	ORGINATION	÷	ОВРҮ	:
OBDX_FCMM	÷	ORIGINATION	÷	OBDX_Sombit	÷
OBREMO_P	:				
Page 1 of 16 (1 - 10 of 159 items)	к < 1	2 3 4 5 16 > >			
Page 1 of 16 (1 - 10 of 159 items)	К < 1	2 3 4 5 16 > ≯			

Add Service Consumer

3. Click Add.

The Add Service Consumer screen displays.

Figure 1-67	Add Service Consumer
-------------	----------------------

Add Service Consumer			×
Name *			^
Environment Variables Add			
Group * Select			
Actions	Name	Value	
No data to display.			~
		S	Save

4. Specify the fields on Add Service Consumer screen.





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

Field	Description	
Name	Specify the name of the service consumer.	
	 Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed. 	
Add	To add, refer to step 5. Select the group from the drop-down list. The available options are: • Group • Variable	
Group	Select the group from the drop-down list.	
Action	Displays the action. The user can edit or delete the header.	
Name	Displays the name of the header.	
Value	Displays the value of the header.	

 Table 1-66
 Add Service Consumer - Field Description

Environment Variables:

The user must define the group of variables which can be accessed throughout the specific consumer's configuration.

The syntax for accessing environment variables is below: \$env.Environment_Group_Name.Environment_Variable_Name

For example, \$env.COMMON.BRANCH_CODE

- 5. To add Environment Variables, follow below steps.
 - a. On Add Service Consumers, click Add and select Group from drop-down list to add the group.

The Add Environment Group screen displays.



Figure 1-68 Add Environment Group

Add Environment Group	×
Name *	
	ОК

b. Specify the fields on Add Environment Group screen and click OK.



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

 Table 1-67
 Add Environment Group - Field Description

Field D	Description	
Name S	 Ppecify the name of the environment group. Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed. 	

c. Click Add on Add Service Consumer screen and select Variable from dropdown list to add the variable.

The Add Environment Variable screen displays.



Figure 1-69 Add Environment Variable

Add Environment Variable	×
Name *	
Value	
	ОК

d. Specify the fields on Add Environment Variable screen and click OK.

Note:

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-68	Add Environment Variable - Field Description
------------	--

Field	Description	
Name	 Specify the name of the environment variable. Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed. 	
Value	Specify the value of the environment variable. The value can either be hardcoded or Velocity mapping.	

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

The **Confirmation** screen displays.



Confirmation ×
Do you want to save the record?
Confirm Cancel

Figure 1-70 Confirmation - Add Service Consumers

7. Click **Confirm** to save the record.

Import Service Consumer

8. Click Import.

The Import Service Consumer screen displays.

Figure 1-71 Import Service Consumer

Import Service Consumer		×	
File *	Select	Extract	^
Name *			
Service Providers			
	Name		
No data to display.			
			~
		Import	

9. Specify the fields on Import Service Consumer screen and click OK.

Note:

The fields, which are marked with an asterisk, are mandatory.



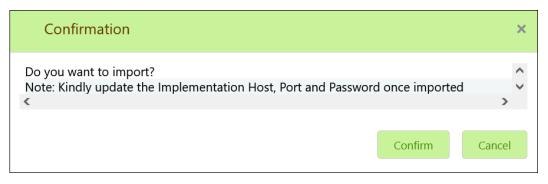
Field	Description	
File	Select the file using Select . Note: Allows only to select one file and accepts only JSON file.	
Extract	Extracts the consumer name and service provider list from JSON file and displays it in the respective elements.	
Name	Specify the name of the service provider.	
	 Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed. 	
Name	Displays the list of service providers names that are present in JSON file.	

Table 1-69 Import Service Consumer - Field Description

10. Click **Import** to import the selected file.

The **Confirmation** screen displays.

Figure 1-72 Confirmation - Import Service Consumer



11. Click **Confirm** to import the service consumer.

Note:

Below data needs to be changed after importing provider configuration file:

- Implementation Host and Port
- Implementation Authentication Password

View Service Consumer

12. Click 3 dots button (operation menu) and click **View**.

The View Service Consumer screen displays.

View Service Cons	umer		e ×
Name			
Environment Varial	bles		
Group			
	•		
Actions	Name	Value	
:			
:			

Figure 1-73 View Service Consumer

The user can click edit button to edit the Service Consumer.

Edit Service Consumer

13. Click 3 dots button (operation menu) and click Edit.

The Edit Service Consumer screen displays.



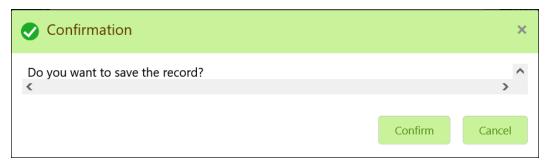
Edit Service Consu	mer		×
Name *			^
Environment Varial	bles		
Add 💌			
Group *			
Select	•		
Actions	Name	Value	
No data to display.			
			Save

Figure 1-74 Edit Service Consumer

14. Click **Save** once the edit is done.

The **Confirmation** screen displays.

Figure 1-75 Confirmation - Edit Service Consumer



15. Click **Confirm** to save the record.

Delete Service Consumer

16. Click 3 dots button (operation menu) and click **Delete**.

The **Confirmation** screen displays.



Confirmation ×
Do you want to delete the record?
Confirm Cancel

Figure 1-76 Confirmation - Delete Service Consumer

17. Click **Confirm** to delete the record.

Export Service Consumer in JSON

18. Click 3 dots button (operation menu) and click **Export**. Select **JSON**.

The Export Service Consumer screen displays.

Figure 1-77 Export Service Consumer - JSON

Export S	ervice Consumer	>	<
Name			^
Servic	e Providers		
	Name		
		^	
			~
	Exp	oort	



Note:

- The user has an option to select service providers from the list which needs to be exported or can click on select all for all service providers.
- The JSON Export feature exports below data:
 - Selected service consumer
 - All consumer services
 - Selected service providers with services
 - Default implementation of selected service providers with services (without Host, Port and Authentication Password)
 - Default transformations
 - All default implementation routes
- **19.** Select the required service providers and click **Export**.

The **Confirmation** screen appears.

Figure 1-78 Confirmation - Export Service Consumer in JSON

Confirmation	×
Do you want to export? Note: Sensitive data such as Implementation Host, Port and Password will not be exported Confirm	Cancel

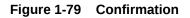
20. Click Confirm to export in JSON.

Export Service Consumer in SQL

21. Click Export and select SQL.

The Confirmation screen appears.





Confirmation		×
Do you want to export? Note: Sensitive data such as Implementation Host, Port and Password exported <	d will not be	>
	Confirm	Cancel

Note:

The SQL Export feature exports entire configuration without Host, Port, and Authentication Password details.

22. Click **Confirm** to export the Service Consumer in SQL.

1.34.1.2 Service Providers

This topic describes the systematic instructions to configure the service providers.

The **Service Providers** are the product processors configure to process request send by oracle banking routing hub on behalf of service consumers. It comprises of the destination integration details.

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

- 1. On Home Screen, click Core Maintenance, Under Core Maintenance, click Routing Hub.
- 2. Under Routing Hub, click Service Consumers.
- 3. On Service Consumers screen, click the required service consumer.

The Service Providers screen displays.

rice Consumers		
EMO_OBDX1		
rvice Providers Consumer Services		
🕂 Add	٩	
SP	ЭОВТЕРМ	: OBTF :
/ersion 1	Version 14.4	Version 14.4
ype INTERNAL itatus ACTIVE	Type INTERNAL Status ACTIVE	Type INTERNAL Status ACTIVE
tatus Active	Status ACTIVE	Status ACTIVE
ELCM	ЭОВСЕРМ	ELCovenantTracking :
ersion 14.4	Version 14.4	Version 14.4
ype INTERNAL	Type INTERNAL	Type INTERNAL
itatus ACTIVE	Status ACTIVE	Status ACTIVE

Figure 1-80 Service Providers



To Add Service Provider

4. Click Add.

The Add Service Provider screen displays.

Product Name *	Т	ype *	
		Select	•
Version *		Active	
Headers			
🕂 Add			
Actions	Name	Value	
No data to display.			
Service			
Type URL			
WSDL 🔻			Import
Service	Operation		
No data to display.			

Figure 1-81 Add Service Provider

5. Specify the fields on Add Service Provider screen.



The fields, which are marked with an asterisk, are mandatory.



Field	Description
Product Name	Specify the product name of the service provider.
	 Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed.
Туре	Select the type of service provider from drop-down list The available options are: • INTERNAL • EXTERNAL
Version	Specify the provider version.
	 Note: Enter 0 to maximum of 255 characters. Only numeric or decimal values are allowed.
Active	Predefined values are Active / Inactive If provider is marked as inactive, then all related routes will be stopped.
Add	To add, refer to step 4.
Actions	Displays the action. The user can edit or delete the header.
Name	Displays the name of the header.
Value	Displays the value of the header.
Туре	Select the type of service from drop-down list. The available options are: • WSDL • SWAGGER
URL	Specify the service URL of the file location.
Import	Click Import to extract the service information from URL.
Service	Displays the extracted service from the selected URL.
Operation	Displays the extracted operation from the selected URL.

Table 1-70 Add Service Provider - Field Description

Headers

External product processor might require some standard headers to be passed along with the request. User can specify the headers which are required by service endpoints for its all implementations but not present in swagger file.

- 6. To add **Headers**, follow below steps.
 - a. Click Add.

The Add Header screen displays.



Figure 1-82	Add Header
-------------	------------

Add Header	>	>
Name *		<
Value		
		<
	ЭК	

b. Specify the fields on Add Header screen and click OK.

Note:

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-71 Add Header - Field Description

Field	Description	
Name	Specify the name of the header.	
Value	Specify the value of the header.	

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

The Confirmation screen displays.

Figure 1-83 Confirmation

Confirmation		×
Do you want to save the record? <		>
	Confirm	Cancel



8. Click **Confirm** to save the record.

Import Service Provider

9. Click Import.

The Import Service Provider screen displays.

Figure 1-84 Import Service Provider

Import Service Provider	×
File *	
Select	
	Import



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

 Table 1-72
 Import Service Provider - Field Description

Field	Description
File	Select the file using Select button.
	Allows only to select one file and accepts only JSON file.

10. Click **Import** to import the selected file.

The **Confirmation** screen displays.



Figure 1-85 Confirmation - Import

Confirmation	×
Do you want to import? Note: Kindly update the Implementation Host, Port and Password once imported «	>
Confirm	Cancel

Note:

Below data needs to be changed after importing provider configuration file:

- Implementation Host and Port
- Implementation Authentication Password
- **11.** Click **Confirm** to import the record.

View Service Provider

12. Click 3 dots button (operation menu) and click **View**.

The View Service Provider screen displays.

Figure 1-86 View Service Provider

View Service Provider			¢×
Product Name SP Version 1		Type INTERNAL Active On	
Headers			
Actions	Name	Value	
No data to display.			~

The user can click edit button to edit the Service Provider.

Edit Service Provider



13. Click 3 dots button (operation menu) and click Edit.

The Edit Service Provider screen displays.

Product Name *	Type *	
SP	INTERNAL	•
Version *	Active	
1		
Headers		
Add		

Figure 1-87 Edit Service Provider

Г

14. Click **Save** once the edit is done.

The **Confirmation** screen displays.

Figure 1-88 Confirmation - Edit Service Provider

Confirmation		×
Do you want to save the record?		>
	Confirm	Cancel

15. Click **Confirm** to save the record.

Delete Service Provider

16. Click 3 dots button (operation menu) and click **Delete**.

The **Confirmation** screen displays.

Figure 1-89 Confirmation - Delete Service Provider

Confirmation		×
Do you want to delete the record? ≪		>
	Confirm	Cancel



17. Click **Confirm** to delete the record.

Export Service Provider

18. Click 3 dots button (operation menu) and click Export.

The **Confirmation** screen displays.

Figure 1-90 Confirmation - Export Service Provider

Confirmation		×
Do you want to export? Note: Sensitive data such as Implementation Host, Port and Pass exported <	word will not be	• • •
	Confirm	Cancel

Note:

The following data cannot be exported:

- Implementation Host
- Implementation Port
- Implementation Authentication Password

The above data needs to be configured manually after importing the configuration file. Same has been mentioned in Import section.

19. Click **Confirm** to export the record.

1.34.1.3 Experian Configuration

This topic provides the figures for the Experian configuration.

Experian Fetch Credit Report

Figure 1-91 Experian Fetch Credit Report

	Ø	ж
Template		
(sect(Stoody = Sanapshot.get(0),boody) *consumers" (*rame*b) I sectors and a sector as a		1
Template		
#ext (Seb) = ") #e dynnmy object #ext (Sec) (ass = Soly isolochamer (javalang Number)) #ext (Secol (ass = Soly isolochamer (javalang Socienv)) #ext (Secol (ass = Soly isolochamer (javalang Socienv)) #ext (Secol (ass = Soly isolochamer (javalang Society)) #ext (Secol (ass = Soly isolochamer (javalang Society)) #ext (Secol (ass = Soly isolochamer (javalang Mark))		1
	*set(Sexdy = \$unashet.get(0).body) "consumer".(1 "name").[[Template #setElocidy = Sinapibitget(0)body) *companyes*(frame:[] [] #set[Solg = "] ## dommy object #set[Solg = [] #set[Solg = [



Figure 1-92 Experian Fetch Credit Report

View Transformation	×
Product Processor	Implementation
EXPERIAN 14.4	EXPERIAN_Default
Transformation	
TRANSFORMATION1	
▶ Headers	
Product Processor	
Service CreditReports -/v2/credit-report	
A Request Transformation	
Template Type VELOCITY	Template { #set(\$dictionary = {}) #if(\$body.dictionary && \$body.dictionary.size()>0) #foreach(\$dictionary!tem in \$body.dictionary) #if(\$ldictionary!tem.isFactDictionary)

Experian Sandbox

The **Service Consumer** is used to export details of fetch credit report from sandbox environment.

Figure 1-93	Experian Sandbox
-------------	------------------

Service Cor	isumers	
CBSToE	Bureau	
Service Pro	viders Consumer Services	
🕂 Ado	i 🔂 Import search 🔍	
Actions	Name	Description
:	Fetch_Credit_Report	To fetch credit report
:	fetchCreditReportDev	This service is used to fetch the credit report of a person
:	fetchCreditReport	Fetch Credit Report Response DTO changes
:	fetchCreditReportBackup1	This service is used to fetch the credit report of a person
:	authorize	Fetch the jwt authorization taken from the Credit Bureau
Page 1	of 1 (1-5 of 5 items) K < 1 > >	

1.34.1.4 Equifax Configuration

This topic describes the information about Equifax configuration.

Equifax is configured in lookup as a bureau and rule services to configure in Oracle Banking Routing Hub as consumer service to fetch details from Equifax sand.



Equifax Fetch Credit Report

Figure 1-94	Equifax Fetch	Credit Report
-------------	---------------	----------------------

View Transformation		ß	×
P TAUFAIATA			
≱ QueryParams			
A Request Transformation			
Template Type	Template		
VELOCITY	\$ feartSloady = SunashoLget(D).body) "consumers"; { "name"; { 		1
# Response Transformation			
Template Type	Template		
VEDCITV	<pre>#set (Sobj =) ## (pummy object #set (Sonc_data = Sobjcatas.forName(java.lang.Namber')) #set (Soocl_catas = Sobjcatas.forName(java.lang.Boolean') #set (Sorring.catas = Sobjcatas.forName(java.lang.Boolean') #set (Sorring.catas = Sobjcatas.forName(java.lang.boolean') #set (Sorring.catas = Sobjcatas.forName(java.lang.bool)</pre>		1
M. 17	14 1 T		

Figure 1-95 Equifax Fetch Credit Report

🔁 A.	to import search	٩,			
ctio	Name	Status	Product Processor	Implementation	Service
L:	EXP_AUTH_TRANS	ACTIVE	EXPERIAN 14.4	EXPERIAN_Default	experianAuth - /oauth2/v1/token
1	EXP_TRANSFORMATION	ACTIVE	EXPERIAN 14.4	EXPERIAN_Default	CreditReports - /v2/credit-report
1	EXP_Extended_View_Attributes_and_Score_Doc	ACTIVE	EXPERIAN 14.4	EXPERIAN_Default	ExtendedViewAttributesAndScore - /v1/extended-view-attributes-and-score
K.	EXP_DOCUMENT	ACTIVE	EXPERIAN 14,4	EXPERIAN_DOC	premierprofilespdf - /v1/reports/premierprofiles/pdf
E.	EQUIFAX_AUTH_TRANS	ACTIVE	EQUIFAX 14.4	EQUIFAX_Default	equifaxAuth - /v2/oauth/token
1	EQUIFAX, TRANS	ACTIVE	EQUIFAX 14.4	EQUIFAX_Default	requestConsumerCreditReport - /reports/credit-report
18	EXP_Extended_View_Attributes_and_Score	ACTIVE	EXPERIAN 14.4	EXPERIAN_Default	ExtendedViewAttributesAndScore - /v1/extended-view-attributes-and-score

Equifax Sandbox

The Service Consumer exports details of fetch credit report from sandbox environment.



/iew Implementation			Ø	×
Name	Default	Eureka Instance		1
FCUBSCAService	On	Off		
Description				
Default Implementation				
Scheme	Host			
http	whf00mle.in.or	acle.com		
Port				
7203				
Authentication				
				•

Figure 1-96 Equifax Sandbox

1.34.1.5 Document Configuration

This topic describes the information about document configuration.

Bureaus usually send applicants credit reports in PDF or encrypted format. The product processors prefers the PDF reports for easy readability and usability. In addition, product processors want to display PDF reports in their system and share these reports with the applicants. In such cases, the PDF credit reports are stored in the document server, which can be accessed by the bureau integration service and the product processor.

1.34.1.6 Troubleshooting

This topic describes the information for troubleshooting the Oracle Banking Routing Hub.

Oracle Banking Origination issues faced during cmc-obcbs-service and cmcobrh-services integration

The password for the Experian account had expired.

The solution is to login to the Experian website and reset the password. The new password is generated via mail and you can configure in Oracle Banking Routing Hub for token generation.



Unable to connect to external server

Oracle Banking Routing Hub server is unable to connect to the experian server. The proxy is not configured

The VM arguments were added for oracle banking routing hub's managed server.

- Dhttps.proxyHost=www-proxy-idc.in.example.com
- Dhttps.proxyPort=80

Oracle Banking Routing Hub environment variable value not found

The environment variable for the Bureau Integration Service product processor is improper. (\$.headers["bureauType"][0]) The correct path was provided (\$.headers["bureauType"][0]

1.35 Bureau Integration Service

This topic provides the overview about the Bureau Integration Service.

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

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

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

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

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



8. Bureau integration service then saves the data, displays the credit report, and sends the same to the product processor through the routing hub.

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

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

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

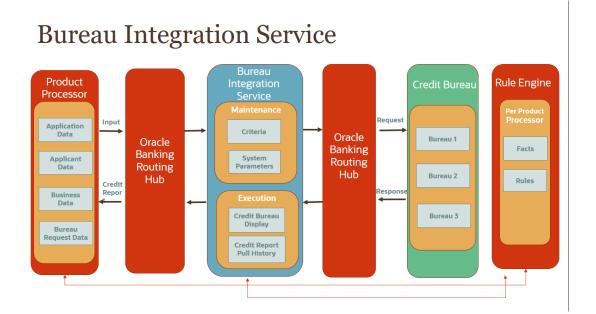
A new bureau can be added with only a configuration and without any change in the code. Two lookup types are required to be created in the bureau integration service. One for bureau and another for bureau product type. The additional maintenance required is configuration of the new bureau in the routing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

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

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

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

Figure 1-97 Bureau Integration Service



Authorization Process

This topic describes systematic instructions to authorize and approve a record.

1.35.1 Authorization Process

This topic describes systematic instructions to authorize and approve a record.

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

- 1. Navigate to the required screen.
- 2. Click Authorize.

The record pending for authorization appears.

Select the required record and click **Approve**. 3.

The records are displayed in a widget. If the user have modified the lookup, criteria twice, system displays two widgets with respective modification number along with the modified details.

- 4. Specify the remarks to approve the record in the **Remarks**.
- 5. Click **Confirm** and authorize the record.

The record is authorized successfully.

1.36 Credit Bureau Display

This topic describes the information about Credit Bureau display.

The Credit Bureau Display screen facilitates to view the reports received from the various bureaus. The report has credit history details and credit score of the customer based on these details.



This topic contains the following subtopics:

View Credit Bureau Report

This topic describes the systematic instructions to view the credit bureau report based on the various filter options provided.

1.36.1 View Credit Bureau Report

This topic describes the systematic instructions to view the credit bureau report based on the various filter options provided.

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

- 1. On Home screen, click Credit Bureau. Under Credit Bureau, click Operations.
- 2. Under Operations, click Credit Bureau Display.

The Credit Bureau Display screen is displays.

Figure 1-98 Credit Bureau Display

Credit Bureau Display	,,, ^{er} ×
Search Criteria	
Credit Bureau Display	
•	
Filter	
Select •	
	Reset Search

3. Specify the fields on Credit Bureau Display screen.





Field	Description
Filter	Select the required option based on which you can search for the credit bureau reports from the drop-down list. The options are: External Reference Number Inquiry ID Inquiry Date Bureau Name Product Processor Application Number Bureau Report ID
Value	Specify the required details or select the appropriate option for the selected filter option. Note: This field appears once the user select the filter option as Inquiry Date and value as Date Range.
From Date	Select the start date of the period during which the report was generated.
To Date	Select the end date of the period during which the report was generated.

Table 1-73 Credit Bureau Display- Field Description

4. On the **Search Criteria** screen, specify the details and click **Search**.

The search results displays showing a list of records based on the specified search criteria.



Credit Bureau Display		
Search Criteria		
Filter	Value	
Inquiry Date +	Today *	
		Reset
Report History		
Inquiry Date	External Reference Number	Product Processor
F		
P 1		
F (1) (1) (2) (2)		
 • • • • • • • • • • • • • • • • • • •		
▶		
Figure 111		
E CONTRACTOR		
F		
F		
>		

Figure 1-99 Credit Bureau Display - Report History

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

Table 1-74 Credit Bureau Display - Report History – Field Description

Field	Description
Inquiry Date	Displays the inquiry date of the request from product processor to bureau integration service.
External Reference Number	Displays the external reference number provided by the product processor.
Product Processor	Displays the name of the product processor that sent the request.

5. Click the arrow icon to view the corresponding list of reports.

The list of reports displays on **Credit Bureau Display** screen.

Figure 1-100 Credit Bureau Display - List of Report

Credit Bureau Display								2 >
Search Criteria								
Filter	Value Today	×						Reset Search
Report History								
Inquiry Date	Extern	al Reference Number				Product Processor		
0	(1.1.1)	10001				12.0		
EXPERIAN		Report ID CBS Inquiry ID		Report Date Product	iner Versional		View	
EXPERIAN		Report ID CBS Inquiry ID	ni instante (1928) (S. S. S	Report Date Product	creations.		View	
¥								
F 1 - 1 - 1 - 1								
¥								
F								
•						OFLO		
P								
•								
P						UFUD		



Field	Description
Applicant Name	Displays the name of the applicant.
Bureau Name	Displays the name of the credit bureau agency.
Inquiry ID	Displays the inquiry ID generated by bureau integration service.
Report ID	Displays the report ID provided by the credit bureau agency.
Report Date	Displays the date on which the credit bureau report is generated by the bureau.
Product	Displays the product of the credit bureau agency.
View	Click View to view the credit bureau report.

Table 1-75 Create Bureau Display - List of Report – Field Description

6. Click the View link to view the credit bureau report.

The Create Bureau Display - Bureau Report displays.

Figure 1-101 Create Bureau Display - Bureau Report



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

Table 1-76 Create Bureau Display - Bureau Report – Field Description

Field	Description
Bureau Name	Displays the name of the credit bureau agency.
Product Name	Displays the product name of the credit bureau agency.
Report ID	Displays the report ID provided by the credit bureau agency.
Report Date	Displays the date on which the credit bureau report is generated by the bureau.



1.37 Lookup

This topic describes the information about the lookup feature in Bureau Integration service.

The lookup are the service for mapping of keys and values used to enrich the description of the data displayed to the user. The lookup screen allows user to define contents for a list of drop-down or value fields. These are used throughout the system. The identified fields only accept the entries stored.

Below are some examples of the lookup fields.

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

This topic contains the following subtopics:

Create Lookup

This topic describes the systematic instructions to create lookup definitions by updating various details in Bureau Integration service.

View Lookup

This topic describes the systematic instructions to view the list of configured lookups for Bureau Integration service.

1.37.1 Create Lookup

This topic describes the systematic instructions to create lookup definitions by updating various details in Bureau Integration service.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.
- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click Lookup.
- 3. Under Lookup, click Create Lookup.

The Create Lookup screen displays.



Figure 1-102 Create Lookup

Create Lookup			" st ×
New			
Create			
Basic Details			
Lookup Type *		Description *	
Lookup Codes			
+			
Lookup Code	Description	Sort Order	Dependent Identifier Enable
			Save Cancel

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

Note:

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-77 Create Lookup - Field Description

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

5. Click Save to save the details.

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

1.37.2 View Lookup

This topic describes the systematic instructions to view the list of configured lookups for Bureau Integration service.

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



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

- 1. From the Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.
- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click Lookup.
- 3. Under Lookup, click View Lookup.

The View Lookup screen displays.

Figure 1-103 View Lookup

iew Lookup	
λ c +	
Lookup Type:	
Description: Description:	
🔀 Unauthorized 🔒 Open 📑 Open	
age 1 of 7 (1 - 10 of 66 items) K < 1 2 3 4 5 7 > >	

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

 Table 1-78
 View Lookup – Field Description

Field	Description
Lookup Type	Displays the lookup type.
Description	Displays the description of the lookup.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: • Open • Close

- 4. Click Search.
- 5. Specify the search criteria to fetch the required lookup.

The View Lookup - Search screen dislays.

Figure 1-104 View Lookup - Search

View Lookup			$\mu^{\theta'}$ ×
Lookup Type	Authorization Status	Record Status	
Search Reset			



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

Field	Description
Lookup Type	Specify the lookup type.
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

 Table 1-79
 View Lookup – Search – Field Description

- 6. Click three-dots icon to modify, close, or view the created lookup code.
- 7. Click Unlock icon to modify the following fields. The fields are displayed in the Lookup Maintenance screen.
 - Lookup Code
 - Description •
 - Sort Order •
 - **Dependent Identifier** •
 - Enable •

Audit

The Lookup Maintenance - Modify screen displays.

Figure 1-105 Lookup Maintenance - Modify

	lye * Description * Lookup Desc 12			
Lookup Type * Description * Lookup Otes 12	yee " Description " Loolup Desc 12	kup Codes		
Lookup Type " Description "	type * Description *			
Lookup Type " Description "	type * Description *			
asic Details	ie.	nalius Tune *	Developing *	
		ic Details		

Save Cancel



Field	Description
Lookup Type	Displays lookup type name.
Description	Displays the short description of the lookup. User can modify the same.
+ button	Click to add a new row.
- button	Click to delete a row that is already added.
Lookup Code	Displays the lookup code for the created lookup. User can modify the same.
Description	Displays the description for the created lookup.
Sort Order	Displays the sort order for the created lookup. User can modify the same.
Dependent Identifier	Displays the dependent Identifier for the created lookup. User can modify the same.
Enable	Indicates if the lookup is enabled or not. User can modify the same.

Table 1-80 Lookup Maintenance - Modify - Field Description

- 8. Click **Save** to update the modified fields.
- 9. Click View icon to view the created lookup code. The fields are displayed in Lookup Maintenance screen.

The Lookup Maintenance - View screen displays.

	Lookup Den: 12	ookup Maintenance			
Lookup Decr. 12	Lookup Des: 12 Description Description Son Order Propendent Mannife FinalMannife Fi	asic Details			
 Television Looking Code Description Sart Order Dependent Meeting 					
Lookup Code Description Sort Crider Organization		ookup Codes			
	Lookip code 1 Code 🚺	Lookup Code	Description	Sort Order	Dependent Identifier Enabl
LC002 Lookup code 1 Code		LC0002	Lookup code	Ť	Code
Au1		Auda			

Figure 1-106 Lookup Maintenance - View

 Table 1-81
 Lookup Maintenance - View - Field Description

Field	Description
Lookup Type	Displays the created lookup type.
Description	Displays the description for the created lookup.
Lookup Code	Displays the lookup code for the created lookup.
Description	Displays the description for the created lookup.



Field	Description
Sort Order	Displays the sort order for the created lookup.
Dependent Identifier	Displays the dependent identifier for the created lookup.
Enable	Displays the lookup code if enabled for the created lookup.

Table 1-81 (Cont.) Lookup Maintenance - View - Field Description

1.38 Criteria

This topic describes the information about the criteria to identify the Credit Bureau.

The Criteria screen facilitates to setup criteria definition, which are used in evaluating the request and response criteria (business rules) to identify which bureau is to be called for the request.

Examples:

- Call credit bureau 1, for personal loan product, and call credit bureau 1 and 2 for home loan products.
- Call credit bureau 1, if zip code of the applicant is between 70000 80000 and call credit bureau 2, if zip code of the applicant is between 30000 40000.
- Call credit bureau 3, if score from credit bureau 1 is less than 600.

This topic contains the following subtopics:

- Create Bureau Criteria This topic describes the systematic instructions to create bureau criteria by updating various details.
- View Bureau Criteria This topic describes the systematic instructions to view the bureau criteria.

1.38.1 Create Bureau Criteria

This topic describes the systematic instructions to create bureau criteria by updating various details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.
- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click Criteria.
- 3. Under Criteria, click Create Bureau Criteria.

The Create Bureau Criteria screen displays.



Figure 1-107 Create Bureau Criteria

ate Bureau Criteria					
eate Bureau Criteria					
sic Details					
iteria Code *	Description *		Product Processor *		
				*	
Rule ID	Description	Priority	Call All Bureau	Enable	

4. Specify the fields on **Create Bureau Criteria** screen.



Field	Description
Criteria Code	Specify the unique criteria code.
Description	Specify a short description for the criteria code.
Product Processor	Specify the product processor for which the criteria is being created.
+ button	Click to add a new row.
- button	Click to delete a row that is already added.
0	Click to get the information about the rule.
Rule ID	Specify the rule ID.
Description	Displays the description of the rule ID selected.
Priority	Specify the priority of the criteria.
Call All Bureau	Click the toggle status to call all bureaus.
Enable	Click the toggle status to enable the rule criteria.
Action	This field is enabled if the Call All Bureau toggle is OFF.
+ button	Click this icon to add the child rule to the parent rule.

 Table 1-82
 Create Bureau Criteria – Field Description



Field	Description
Rule ID	Select the rule ID from the drop down list.
	Note: This field is enabled if the Call All Bureau toggle is OFF.
0	Click to get the information about the rules.
	Note: This field is enabled if the Call All Bureau toggle is OFF.
Description	Displays the description of the rule ID selected it is auto populated.
	Note: This field is enabled if the Call All Bureau toggle is OFF.
Priority	Specify the priority of the criteria.
	Note: This field is enabled if the Call All Bureau toggle is OFF.
Enable	Click the toggle status to enable the rule criteria.
	Note: This field is enabled if the Call All Bureau toggle is OFF.

Table 1-82 (Cont.) Create Bureau Criteria – Field Description

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

The criteria are successfully created and can be viewed using the View Bureau Criteria screen.



1.38.2 View Bureau Criteria

This topic describes the systematic instructions to view the bureau criteria.

The user can configure the bureau criteria using the Create Bureau Criteria screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the criteria, the status is updated to **Authorized** and **Open**.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.
- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click Criteria.
- 3. Under Criteria, click View Bureau Criteria.

The View Bureau Criteria screen displays.

Figure 1-108 View Bureau Criteria

View Bureau Criteria					
ч с +					
Criteria Code: E OBX Criteria E Description: Criteria for OBX Fr., Product Processor: OBX & Authorized C C Const.	Criteria Code: E OBS Criteria Description: OBS Criteria Product Processor: ORD Authorized Grow	Criteria Code: : CRI002 : Description: dESC Product Processor: OFLO Businthorized P Open	Criteria Code: : ASDASD : Description: ASDA Product Processor: OFLO ED Unsufficient G Open	Criteria Code: : CRI : Description: DESC Product Processor: OFLO S Authorized @ Qreen	
Authorized and Open 1 of 1 (1-Sof Sitems)		Eð Unastronised 🖬 Open	Eğ Unsuthorized 💼 Open	Reflectionized Copen	
	1 × 1 1 × 4				

Table 1-83	View Bureau Criteria – Field Description
------------	--

Field	Description
Criteria Code	Displays the criteria code.
Description	Displays the description of the criteria code.
Product Processor	Displays the product processor of the criteria.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close



- 4. Click Search icon.
- 5. Specify the search criteria to fetch the required criteria code.
- 6. Click Search

The View Criteria - Search screen displays.

Figure 1-109	View Criteria - Search			
View Criteria				,,** ×
Criteria Code	Description	Product Processor	Authorization Status	
Record Status The Search Reset				

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

 Table 1-84
 View Criteria - Search – Field Description

Field	Description
Criteria Code	Specify the criteria code.
Description	Specify the criteria description.
Product Processor	Select the product processor from the drop-down list.
Authorization Status	 Select the authorization status 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

- 7. Click three-dots icon to unlock, delete, authorize or view the created criteria code.
- 8. Click **Unlock** icon to modify the following fields.
 - Rule ID
 - Description
 - Priority
 - Call All Bureau Status
 - Enable

The Bureau Criteria Maintenance screen displays.



Figure 1-110 Bureau Criteria Maintenance

ic Details							2
BX Criteria		Description * Criteria for OBX Product Proce	HED7	Product Processor *	*		
eria Definition	n						
Rule ID		Description	Priority	Call All Bureau	Enable	Actions	
	PRD_TYPE_MULTIFA Q.	Multiple Fact Rule	2	Yes No			
× 0	DBS_RULE_EFX Q.	OBS_Rule_CBS_Equifax	1	Yes No			1.1

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

Field	Description
Criteria Code	Displays the created criteria code.
Description	Displays the description for the created criteria code.
Product Processor	Dispalys the product processor for which the criteria is being created.
Rule ID	Displays the rule ID for the created criteria.
Description	Displays the description for the created criteria.
Priority	Displays the the priority for the created criteria.
Call All Bureau	Dispalys if call all bureau has been enabled for the created criteria.
Enable	Displays the criteria code if enabled for the created criteria.
Actions	Displays the actions of the created criteria.

 Table 1-85
 Bureau Criteria Maintenance - Modify - Field Description

- 9. Click **Save** to update the modified fields.
- **10.** Click **View** icon to view the created criteria code.

The Bureau Criteria Maintenance - View screen displays.

c Details							
ria Code * (Criteria		Description * Criteria for OBX Product Processor		Product Processor * OBX			
eria Defini	nition						
Rule		Description	Priority	Cell All Bureau	Enable	Actions	
+		Multiple Fact Rule	2	Yes No			
	OBS_RULE_EFX 0	OBS_Rule_CBS_Equifax	1	Yes No		1 m	



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

Field	Description
Lookup Type	Displays the created criteria code.
Description	Displays the created criteria description.
Product Processor	Displays the product processor of the created criteria.
Rule ID	Displays the rule ID for the created criteria.
Description	Displays the description for the created criteria.
Priority	Displays the priority for the created criteria.
Call All Bureau	Displays if call all bureau has been enabled for the created criteria.
Enable	Displays the criteria code if enabled for the created criteria.
Actions	Displays the actions of the created criteria.

Table 1-86 Bureau Criteria Maintenance - View - Field Description

1.39 System Parameter

This topic describes the information about the system parameter maintenance.

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

Example:

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

This topic contains the following subtopics:

Create System Parameter

This topic describes the systematic instructions to create system parameter by updating various details.

• View System Parameter This topic describes the systematic instructions to view the list of configured system parameter.

1.39.1 Create System Parameter

This topic describes the systematic instructions to create system parameter by updating various details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.
- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click System Parameter.
- 3. Under System Parameter , click Create System Parameter.

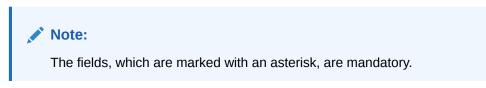
The Create System Parameter screen displays.



Figure 1-112	Create System Parameter
--------------	-------------------------

Basic Details Parameter Code * Parameter Code * Product Processor * Value *	
Select	
· · · · · · · · · · · · · · · · · · ·	

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



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

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

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

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

1.39.2 View System Parameter

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

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

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

1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.



- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click System Parameter.
- 3. Under System Parameter , click View System Parameter.

The View System Parameter screen displays.

 View System Parameter
 Image: Second Seco

Figure 1-113 View System Parameter

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

 Table 1-88
 View System Parameter - Field Description

Field	Description
Parameter Code	Displays the parameter code.
Description	Displays the description of the parameter code.
Product Processor	Displays the product processor of the parameter.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

- 4. Click **Search** icon.
- 5. Specify the search criteria to fetch the required system parameter.
- 6. Click Search

The View System Parameter - Search screen displays.

Figure 1-114 View System Parameter - Search

View System Parameter			,, ^{if} ×
Parameter Code	Authorization Status	Record Status	
Search Reset			



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

Field	Description
Parameter Code	Specify the parameter code.
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

 Table 1-89
 View System Parameter - Search - Field Description

- 7. Click **three-dots** icon to unlock, delete, authorize or view the created system parameter code.
- 8. Click **Unlock** icon to modify the fields.
 - Product processor
 - Value

The System Parameter Maintenance - Modify screen displays.

Figure 1-115 System Parameter Maintenance - Modify

System Parameter Maintenance	,	, e o
Basic Details		
Parameter Code * Maximum_Report_Age_For_New *	Parameter Description * Maximum Report Age to call Experian	
Product Processor * OFLO *	Value * 4	
Audit	Save	ncel

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

Table 1-90 System Parameter Maintenance - Modify - Field Description

Field	Description
Parameter Code	Displays the created system parameter code.
Parameter Description	Displays the created system parameter description.
Product Processor	Displays the product processor of the created system parameter. User can modify the same.



Table 1-90 (Cont.) System Parameter Maintenance - Modify - FieldDescription

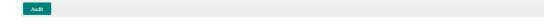
Field	Description
Value	Displays the value for the created system parameter. User can modify the same.

- 9. Click Save to update the modified fields.
- Click View icon to view the created system parameter code. The fields are displayed in System Parameter Maintenance screen.

The System Parameter Maintenance - View screen displays.

Figure 1-116 System Parameter Maintenance - View

System Parameter Maintenance		, ⁹ 1
asic Details		
Parameter Code * Maximum_Report_Age_For_New_Call	Parameter Description * Maximum Report Age to call Experian	
Product Processor *	Value *	
OFLO	4	



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

Table 1-91 System Parameter Maintenance - View - Field Description

Field	Description
Parameter Code	Displays the created system parameter code.
Parameter Description	Displays the created system parameter description.
Product Processor	Displays the product processor of the created system parameter.
Value	Displays the value for the created system parameter.

1.40 Integrating Decision Service with Oracle Banking Routing Hub

This topic describes the information to integrate the Decision service with Oracle Banking Routing Hub.

This topic contains the following subtopics:



- Oracle Banking Routing Hub Configuration This topic describes the information about Oracle Banking Routing Hub Configuration for the Decision service.
- Oracle Banking Origination to Decision Service Configuration
 This topic describes the information about Oracle Banking Origination to Decision
 Service Configuration

1.40.1 Oracle Banking Routing Hub Configuration

This topic describes the information about Oracle Banking Routing Hub Configuration for the Decision service.

- Service Consumers
 This topic describes systematic instructions to configure the service consumers.
- Service Providers
 This topic describes the systematic instructions to configure the service providers.

1.40.1.1 Service Consumers

This topic describes systematic instructions to configure the service consumers.

The **Service Consumer** is an Oracle product that invokes Oracle Banking Routing Hub API. Oracle Banking Routing Hub analyses, evaluates the destination product processor and, transforms the data into a format of the same. The **Service Consumer** comprises the source and destination integration details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Routing Hub.
- 2. Under Routing Hub, click Service Consumers.

The Service Consumers screen displays.

Figure 1-117 Service Consumers

rvice Consumers				a st
ervice Consumers				
Add P Import Search	٩,			
DEMO_OBDX1	: OBDX_PAYMENTS	÷	ISHAL_TESTING_2	:
Loan	CORGINATION	:	рвру	:
OBDX_FCMM	ORIGINATION	:	BDX_Sombit	:
OBREMO_P	:			
ige 1 of 16 (1 - 10 of 159 items) K	< 1 2 3 4 5 16 > >			

Add Service Consumer

3. Click Add.

The Add Service Consumer screen displays.



Add Service Consum	er			×
Name *	5			^
<pre> Add ▼ Group * Select</pre>	•			
Actions	Name	Value		
No data to display.				~
			Save	

Figure 1-118 Add Service Consumer

4. Specify the fields on Add Service Consumer screen.



The fields, which are marked with an asterisk, are mandatory.

Table 1-92 Add Service Consumer - Field Description

Field	Description
Name	 Specify the name of the service consumer. Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed.



Field	Description
Add	To add, refer to step 5. Select the group from the drop-down list.
	The available options are: • Group • Variable
Group	Select the group from the drop-down list.
Action	Displays the action. The user can edit or delete the header.
Name	Displays the name of the header.
Value	Displays the value of the header.

Table 1-92 (Cont.) Add Service Consumer - Field Description

Environment Variables:

The user must define the group of variables which can be accessed throughout the specific consumer's configuration.

The syntax for accessing environment variables is below: \$env.Environment_Group_Name.Environment_Variable_Name

For example, \$env.COMMON.BRANCH_CODE

- 5. To add Environment Variables, follow below steps.
 - a. On Add Service Consumers, click Add and select Group from drop-down list to add the group.

The Add Environment Group screen displays.



Add Environment Group	×
Name *	
	ОК

b. Specify the fields on Add Environment Group screen and click OK.

Note:

The fields, which are marked with an asterisk, are mandatory.



Field	Description	
Name	Specify the name of the environment group.	
	 Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed. 	

Table 1-93 Add Environment Group - Field Description

c. Click Add on Add Service Consumer screen and select Variable from drop-down list to add the variable.

The Add Environment Variable screen displays.



Add Environment Variable	×
Name *	
Value	
	ОК

d. Specify the fields on Add Environment Variable screen and click OK.

Note:

The fields, which are marked with an asterisk, are mandatory.

Field	Description
Name	 Specify the name of the environment variable. Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed.
Value	Specify the value of the environment variable. The value can either be hardcoded or Velocity mapping.

Table 1-94 Add Environment Variable - Field Description

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

The **Confirmation** screen displays.

Figure 1-121 Confirmation - Add Service Consumers

Confirmation		×
Do you want to save the record? <		>
	Confirm	Cancel

7. Click **Confirm** to save the record.

Import Service Consumer

8. Click Import.

The Import Service Consumer screen displays.



Import Service Consumer			×
			^
File *			
	Select	Extract	
Name *			
Service Providers			
	Name		
No data to display.			
			~
		Im	port

Figure 1-122 Import Service Consumer

9. Specify the fields on Import Service Consumer screen and click OK.



Field	Description
File	Select the file using Select .
	Note: Allows only to select one file and accepts only JSON file.
Extract	Extracts the consumer name and service provider list from JSON file and displays it in the respective elements.



Field	Description	
Name	 Specify the name of the service provider. Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed. 	
Name	Displays the list of service providers names that are present in JSON file.	

Table 1-95 (Cont.) Import Service Consumer - Field Description

10. Click **Import** to import the selected file.

The **Confirmation** screen displays.

Figure 1-123 Confirmation - Import Service Consumer

Confirmation		×
Do you want to import? Note: Kindly update the Implementation Host, Port and Passwor <	d once imported	>
	Confirm	Cancel

11. Click **Confirm** to import the service consumer.

Note:

Below data needs to be changed after importing provider configuration file:

- Implementation Host and Port
- Implementation Authentication Password

View Service Consumer

12. Click 3 dots button (operation menu) and click View.

The View Service Consumer screen displays.



View Service Consumer			e ×
Name			
Environment Variables			
Group			
	•		
Actions	Name	Value	
:			
:			

Figure 1-124 View Service Consumer

The user can click edit button to edit the **Service Consumer**.

Edit Service Consumer

13. Click 3 dots button (operation menu) and click Edit.

The Edit Service Consumer screen displays.



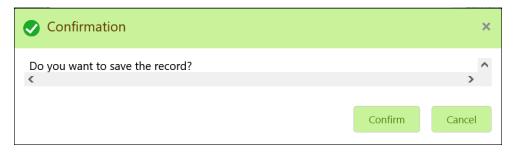
Edit Service Consume	er			×
Name *				^
Environment Variables				
Add 💌				
Group *				
Select	•			
Actions	Name	Value		
No data to display.				
			Save	

Figure 1-125 Edit Service Consumer

14. Click **Save** once the edit is done.

The **Confirmation** screen displays.

Figure 1-126 Confirmation - Edit Service Consumer



15. Click **Confirm** to save the record.

Delete Service Consumer

16. Click 3 dots button (operation menu) and click **Delete**.

The **Confirmation** screen displays.

Figure 1-127 Confirmation - Delete Service Consumer

Confirmation		×
Do you want to delete the record? ≪		>
	Confirm	Cancel

17. Click **Confirm** to delete the record.

Export Service Consumer in JSON

18. Click 3 dots button (operation menu) and click Export. Select JSON.

The Export Service Consumer screen displays.

Figure 1-128 Export Service Consumer - JSON

Export S	Service Consumer	3	×
Name			~
Servio	ce Providers		
	Name		
	· · · · · · · · · · · · · · · · · · ·	~	
			>
	Exp	oort	



Note:

- The user has an option to select service providers from the list which needs to be exported or can click on select all for all service providers.
- The JSON Export feature exports below data:
 - Selected service consumer
 - All consumer services
 - Selected service providers with services
 - Default implementation of selected service providers with services (without Host, Port and Authentication Password)
 - Default transformations
 - All default implementation routes
- 19. Select the required service providers and click Export.

The **Confirmation** screen appears.

Figure 1-129 Confirmation - Export Service Consumer in JSON

Confirmation	×
Do you want to export? Note: Sensitive data such as Implementation Host, Port and Password will not be exported <	∧
Confirm	Cancel

20. Click Confirm to export in JSON.

Export Service Consumer in SQL

21. Click Export and select SQL.

The **Confirmation** screen appears.

Figure 1-130 Confirmation

Confirmation	×
Do you want to export? Note: Sensitive data such as Implementation Host, Port and Password will not be exported <	∧
Confirm	Cancel



Note:

The SQL Export feature exports entire configuration without Host, Port, and Authentication Password details.

22. Click Confirm to export the Service Consumer in SQL.

1.40.1.2 Service Providers

This topic describes the systematic instructions to configure the service providers.

The **Service Providers** are the product processors configure to process request send by oracle banking routing hub on behalf of service consumers. It comprises of the destination integration details.

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

- 1. On Home Screen, click Core Maintenance, Under Core Maintenance, click Routing Hub.
- 2. Under Routing Hub, click Service Consumers.
- 3. On Service Consumers screen, click the required service consumer.

The Service Providers screen displays.

vice Consumers			2
EMO_OBDX1			
rvice Providers Consumer Services			
🕂 Add	0,		
SP	: OBTFPM	: OBTF	:
/ersion 1	Version 14.4	Version 14.4	
Type INTERNAL	Type INTERNAL	Type INTERNAL	
Status ACTIVE	Status ACTIVE	Status ACTIVE	
ELCM	: OBCFPM	ELCovenantTracking	÷
/ersion 14.4	Version 14.4	Version 14.4	
ype INTERNAL	Type INTERNAL	Type INTERNAL	
Status ACTIVE	Status ACTIVE	Status ACTIVE	

Figure 1-131 Service Providers

To Add Service Provider

4. Click Add.

The Add Service Provider screen displays.



Add Service Provider			×
Product Name *	Ту	/pe *	
	5	Select	•
Version *		Active	
Headers			
Add			
Actions	Name	Value	
No data to display.			
Service			
Type URL			
WSDL 🔻			Import
Service	Operation		
No data to display.			
			Save

Figure 1-132 Add Service Provider

5. Specify the fields on Add Service Provider screen.

Note:

The fields, which are marked with an asterisk, are mandatory.



Field	Description
Product Name	Specify the product name of the service provider.
	 Note: Enter 0 to maximum of 255 characters. No numeric value at beginning and no space allowed.
Туре	Select the type of service provider from drop-down list The available options are: • INTERNAL • EXTERNAL
Version	Specify the provider version.
	 Note: Enter 0 to maximum of 255 characters. Only numeric or decimal values are allowed.
Active	Predefined values are Active / Inactive If provider is marked as inactive, then all related routes will be stopped.
Add	To add, refer to step 4.
Actions	Displays the action. The user can edit or delete the header.
Name	Displays the name of the header.
Value	Displays the value of the header.
Туре	 Select the type of service from drop-down list. The available options are: WSDL SWAGGER
URL	Specify the service URL of the file location.
Import	Click Import to extract the service information from URL.
Service	Displays the extracted service from the selected URL.
Operation	Displays the extracted operation from the selected URL.

Table 1-96	Add Service Provider - Field Description
------------	--

Headers

External product processor might require some standard headers to be passed along with the request. User can specify the headers which are required by service endpoints for its all implementations but not present in swagger file.

- 6. To add Headers, follow below steps.
 - a. Click Add.

The Add Header screen displays.



Figure 1-133 Add Header

Add Header	>	<
		^
Name *		
Value		
		~
	OK	

b. Specify the fields on Add Header screen and click OK.

Note:

The fields, which are marked with an asterisk, are mandatory.

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

Table 1-97 Add Header - Field Description

Field	Description
Name	Specify the name of the header.
Value	Specify the value of the header.

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

The **Confirmation** screen displays.

Figure 1-134 Confirmation

Confirmation		×
Do you want to save the record? <		>
	Confirm	Cancel



8. Click **Confirm** to save the record.

Import Service Provider

9. Click Import.

The Import Service Provider screen displays.

Figure 1-135 Import Service Provider

Import Service Provider	×
File *	
Select	
	Import



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

 Table 1-98
 Import Service Provider - Field Description

Field	Description	
File	Select the file using Select button.	
	Note: Allows only to select one file and accepts only JSON file.	

10. Click **Import** to import the selected file.

The **Confirmation** screen displays.



Figure 1-136 Confirmation - Import

Confirmation		×
Do you want to import? Note: Kindly update the Implementation Host, Port and Password <	d once importec	◆ ◆
	Confirm	Cancel

Note:

Below data needs to be changed after importing provider configuration file:

- Implementation Host and Port
- Implementation Authentication Password
- **11.** Click **Confirm** to import the record.

View Service Provider

12. Click 3 dots button (operation menu) and click **View**.

The View Service Provider screen displays.

Figure 1-137 View Service Provider

View Service Provider			ľ×
Product Name SP Version 1		Type INTERNAL Active On	
Headers			
Actions	Name	Value	
No data to display.			Ų
			•

The user can click edit button to edit the Service Provider.

Edit Service Provider



13. Click 3 dots button (operation menu) and click Edit.

The Edit Service Provider screen displays.

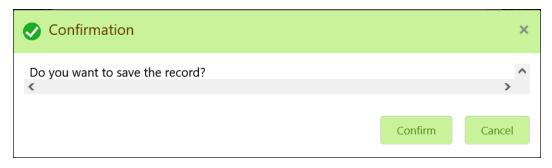
Edit Service Provider		×
		^
Product Name *	Type *	
SP	INTERNAL	-
Version *	Active	
1		
Headers		
Add		
		~
		Save

Figure 1-138 Edit Service Provider

14. Click Save once the edit is done.

The Confirmation screen displays.

Figure 1-139 Confirmation - Edit Service Provider



15. Click **Confirm** to save the record.

Delete Service Provider

16. Click 3 dots button (operation menu) and click **Delete**.

The **Confirmation** screen displays.



Confirmation ×
Do you want to delete the record?

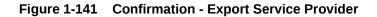
Figure 1-140 Confirmation - Delete Service Provider

17. Click Confirm to delete the record.

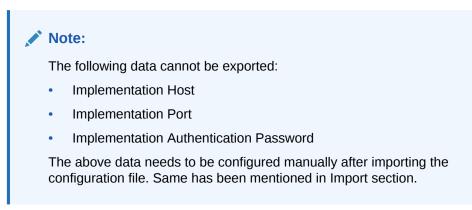
Export Service Provider

18. Click 3 dots button (operation menu) and click Export.

The **Confirmation** screen displays.



Confirmation	×
Do you want to export? Note: Sensitive data such as Implementation Host, Port and Password will not be exported <	× >
Confirm	Cancel



19. Click **Confirm** to export the record.

1.40.2 Oracle Banking Origination to Decision Service Configuration

This topic describes the information about Oracle Banking Origination to Decision Service Configuration

This topic contains the following subtopics:



```
• Fetch Credit Decision
```

This topic describes about the figures for the fetch credit decision.

1.40.2.1 Fetch Credit Decision

This topic describes about the figures for the fetch credit decision.

Figure 1-142	Fetch Credit Decision – Header
--------------	--------------------------------

View Trans	formation				C≇ ×
Name			Active		
A Product I	Processor				
Product Pro	cessor	Implementation		Service	
A Service					
Operation	Dedsio				
al Headers					
Actions	Name		Value		
4	appld				
1	userld		** * ** ** ***************************		
1	branchCode		Denis Denis		8
▶ PathPara	ms				
▶ QueryPar	rams				



View Transformation	₿ ×
▶ Service	
Headers	
▶ PathParams	
₽ QueryParams	
A Request Transformation	
Template Type VELOCITY	Template {
A Response Transformation	
Template Type VELOCITY	Template
Mocking required? Off	Mock Template

Figure 1-143 Fetch Credit Decision – Transformation

Figure 1-144 Consumer Services

an easy star usual.		
Service Providers Consumer Services		
Add Strepost March 9		
Acto Nana	Description	
E IntchCreditDecounScore	api	

1.41 Decision Service

This topic describes the information about decision service.

This topic contains the following subtopics:

Overview

This topic describes the overview about the Decision service.

- Process Flow This topic describes the information about the entire process flow for the Decision service.
- Strategy Configuration This topic describes the information about the strategy configuration for Decision service.



1.41.1 Overview

This topic describes the overview about the Decision service.

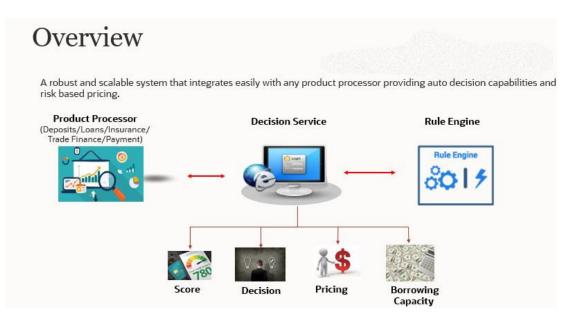
The Decision service provides automatic decision making capabilities that can allow lenders to develop simple business processes and strengthen the decision-making process.

It gives flexibility to adjust the credit scoring model according to the lending policy.

When an organization calls the decision service to make a decision based on data attributes shared, system solves the best fit scoring model and provide scores and decisions.

Decision Service is a robust and scalable system that can be easily integrated with any product processor providing auto decision capability and risk based pricing.

Figure 1-145 Decision Service Overview



Decision service can be called from various product processor such as Collections, Deposits, Loans, Insurance, Trade Finance or Payment etc. This product processor calls the decision service and the decision service intern uses the rule engine to configure various complex rules.

The decision service can calculate behavioral scores and suggest the best recommended collection strategy accordingly. For lending products, it can offer a credit score, a decision based on the score, the recommended rate of interest and the ability to calculate which is the maximum amount that can be borrowed by the applicant.

1.41.2 Process Flow

This topic describes the information about the entire process flow for the Decision service.



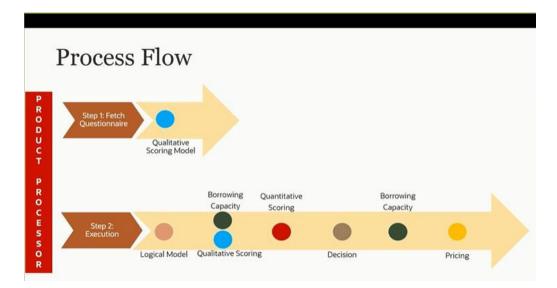


Figure 1-146 Decision Service - Process Flow

Questionnaire

The first step is to get the questionnaire. The product processor sends the data of all the applicants in the application. A qualitative scoring model is resolved for each applicant and this information along with the details of the questionnaire is sent back to the product processor. The product processor captures the response to the questions and sends back as part of the second step which is the execution of the credit decision.

Logical Model

First step in execution of the credit decision is logical screening. In this application prescreening is done to check the basic eligibility of the application as per the bank's policy. For example, if the bank's policy is not to fund to property in flood prone area, then as a part of this step, if the property is in flood prone area then the application will be rejected and the application will not be processed further. Or the applicant's minimum age should be more then 18 and the applicant applying is of less than 18, in that case the application is rejected and it will not be processed further.

Borrowing Capacity

Once eligibility is checked, the next step is borrowing capacity. This is the maximum loan amount the applicant is eligible for. The stage at which it is to be calculated depends on the configuration made. It can be calculated before the scoring after the decision. The loan amount considered for decision is minimum of requested loan amount or the amount calculated for scoring, decision and pricing.

Qualitative Score

After borrowing capacity, the next step is qualitative scoring done using the feedback from the applicants for questionnaire.



Quantitative Score

After qualitative scoring next step is quantitative scoring where scoring is done using application and bureau attributes such as salary, number of credit lines, bureau score, etc.

Decision and Grade

The decision on the application is done based on the quantitative and qualitative scores. The decision can be approve, manual or decline.

The borrowing capacity can also be calculated after the decision, in this case, the amount calculated will be used only for pricing.

Pricing

The last step is to determine the recommended interest rate. This is a risk-based price that refers to offering different interest rates to different customers depending on their risk exposure.

1.41.3 Strategy Configuration

This topic describes the information about the strategy configuration for Decision service.

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. This maintenance allows the product processor to configure the strategy according to its need for all the modes for which the decision service can be called for.

The various request types using which the product processor can call the decision service are mentioned below:

- Score, Decision, and Pricing
- Score and Decision
- Scores
- Pricing and Borrowing Capacity
- Pricing
- Borrowing Capacity
- Decision
- Qualitative Score
- Quantitative Score

1.42 Product Processor

This topic describes the information about the product processor.



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

This topic contains the following subtopics:

- Create Product Processor This topic describes the systematic instructions to create product processor by updating various details.
- View Product Processor

This topic describes the systematic instructions to view the list of product processor.

1.42.1 Create Product Processor

This topic describes the systematic instructions to create product processor by updating various details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.
- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click Product Processor.
- 3. Under Product Processor , click Create Product Processor.

The Create Product Processor screen displays.

Figure 1-147 Create Product Processor

reate Product Processor		1
Basic Details		
Product Processor Code *	Product Processor Description *	
Effective Date *	Expiry Date *	
Land		
		Save Cance

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





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

Table 1-99 Create Product Processor - Field Description

5. Click Save to save the details.

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

1.42.2 View Product Processor

This topic describes the systematic instructions to view the list of product processor.

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

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Bureau.
- 2. Under Credit Bureau, click Maintenance. Under Maintenance, click Product Processor.
- 3. Under Product Processor, click View Product Processor.

The View Product Processor screen displays.

Product Processor Code:	Product Processor Code:	Product Processor Code:	Product Processor Code:	Product Processor Code:
DFLO	PR20211001171034	PPRNEW20211001171092	OBC	OFSLL
oduct Processor Description:	Product Processor Description:	Product Processor Description:	Product Processor Description:	Product Processor Description:
💫 Authorized 🔒 Open	🗟 Unauthorized 🔒 Open	🔂 Unauthorized 🔒 Open	🎝 Authorized 🔒 Open	Authorized 🔒 Open
Product Processor Code:	Product Processor Code: : SKTEST1	Product Processor Code: : CMC	Product Processor Code:	Product Processor Code: PPRNEW20211004171000
JDP roduct Processor Description:	Product Processor Description:	Product Processor Description:	Product Processor Description:	PPKINE W20211004171000 Product Processor Description:
Authorized 🔒 Open	Authorized	Authorized 🔒 Open	Unauthorized 🔒 Open	Unauthorized 🔒 Open
e 1 of 2 (1 - 10 of 15 items)	К < 1 2 > Э			
e 1 of 2 (1 - 10 of 15 items)	К (1 2 >)			
e 1 of 2 (1 - 10 of 15 items)	К (1 2 >)			
ge 1 of 2 (1 - 10 of 15 items)	К < 1 2 > 3			

Figure 1-148 View Product Processor



Field	Description
Product Processor Code	Displays the product processor code.
Product Processor Description	Displays the description of the product processor.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-100 View Product Processor - Field Description

- 4. Click Search icon.
- 5. Specify the search criteria to fetch the required product processor.

The View Product Processor - Search screen displays.

Figure 1-149 View Product Processor - Search

View Product Processor					\mathcal{A}^{ℓ}	×
Product Processor Code	Product Processor Description	Authorization Status	Record Status	Ŧ		
Search Reset						

 Table 1-101
 View Product Processor - Search - Field Description

Field	Description
Product Processor Code	Specify the product processor code.
Product Processor Description	Specify the product processor description.
Authorization Status.	 Select the authorization status of the product processor. The available options are: Authorized Unauthorized
Record Status.	Select the record status of the product processor. The available options are: • Open • Closed

- 6. Click Search.
- 7. Click **three-dots** icon to modify, delete, authorise or view the created product processor.



- 8. To authorise the product processor, see the Authorisation process.
- 9. Click Unlock icon to modify the following fields. The fields are displayed in the **Prodcuct Processor Maintenance**screen.
 - Product Processor Description
 - Effective date, before authorisation
 - Expiry Date

The Product Processor Maintenance - Unlock screen displays.

Figure 1-150 Product Processor Maintenance - Unlock

roduct Processor Mai	ntenance		×*
Basic Details			
Product Processor Code	*	Product Processor Description *	
OFLO		OFLO	
Effective Date *		Expiry Date *	
Sep 1, 2020		May 6, 2025	
Audit			Save Cano
Addit			save Cano

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

Table 1-102 Product Processor Maintenance - Unlock - Field Descripti
--

Field	Description
Product Processor Code	Displays the product processor code.
Product Processor Description	Displays the product processor description. User can modify the same.
Effective Date	Displays the effective date of the created product processor. User can modify the same before authorization if it is future dated.
Expiry Date	Displays the expiry date of the created product processor. User can modify the same.

10. Click Save to update the modified fields.

11. Click View icon to view the created product processor.

The Product Processor Maintenance - View screen displays.



Product Processor Maintenance		×* :
Basic Details		
Product Processor Code * OFLO Effective Date * Sep 1, 2020	Product Processor Description * OFLO Expiry Date * May 6, 2025	
Audit		

Figure 1-151 Product Processor Maintenance - View

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

Field	Description
Product Processor Code	Displays the product processor code.
Product Processor Description	Displays the product processor description.
Effective Date	Displays the effective date of the created product processor.
Expiry Date	Displays the expiry date of the created product processor.

Table 1-103 Product Processor Maintenance - View - Field Description

1.43 Lookups

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

The lookups are the service for mapping of keys and values used to enrich the description of the data displayed to the user. The lookup screen allows user to define contents for a list of drop-down or value fields. These are used throughout the system. The identified fields only accept the entries stored.

Below are some examples of the lookup fields.

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

This topic contains the following subtopics:



Create Lookups

This topic describes the systematic instructions to create lookup definitions by updating various details.

View Lookups

This topic describes the systematic instructions to view the list of configured lookups for Decision service.

1.43.1 Create Lookups

This topic describes the systematic instructions to create lookup definitions by updating various details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision , click Maintenance. Under Maintenance, click Lookups.
- 3. Under Lookup, click Create Lookups.

The Create Lookups screen displays.

Figure 1-152 Create Lookups

Create Lookups				$\rho^{\prime} \rightarrow$
Basic Details				
Lookup Type *	Description *			
Lookup Codes				
Lookup Code	Description	Sort Order	Dependent Identifier	Enable
No data to display.				
				_

4. Specify the fields on Create Lookups screen.



Table 1-104 Create Lookups - Field Description

Field	Description
Lookup Type	Specify the unique lookup type name.



Field	Description	
Description	Specify the short description for lookup.	
+ button	Click to add a new row.	
- button	Click to delete a row that is already added.	
Lookup Code	Specify the unique lookup code.	
Description	Specify the short description for lookup.	
Sort Order	Specify the sort order.	
Dependent Identifier	Specify the dependent Identifier.	
Enable	By default this option is enabled. Indicates if the lookup is enabled or not.	

Table 1-104 (Cont.) Create Lookups - Field Description

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

The lookups is successfully created and can be viewed using the View Lookups screen.

1.43.2 View Lookups

This topic describes the systematic instructions to view the list of configured lookups for Decision service.

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

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision , click Maintenance. Under Maintenance, click Lookups.
- 3. Under Lookups, click View Lookups.

The View Lookups screen displays.

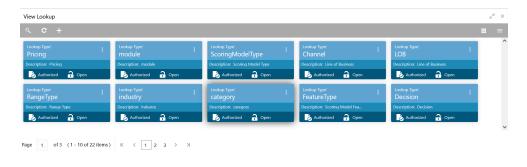


Figure 1-153 View Lookups



Field	Description
Lookup Type	Displays the lookup type.
Description	Displays the description of the lookup type.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-105 View Lookups - Field Description

4. Click **Search** icon.

The View Lookups - Search screen displays.

Figure 1-154 View Lookups - Search

View Lookups			2 ¹⁶ ×
Lookup Type	Authorization Status	Record Status	
	v	v	

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

Table 1-106 View Lookups – Search – Field Description

Field	Description
Lookup Type	Specify the lookup type.
Authorization Status	Select the authorization status of the lookups. The options are: • Authorized • Unauthorized
Record Status	Select the record status of the lookup. The options are: • Open • Close

- 5. Click Search.
- 6. Click three-dot icon unlock, delete, authorize or view the created lookups.
- 7. Click **Unlock** icon to modify the fields.
 - Description
 - Lookup Code
 - Sort Order
 - Dependent Identigfier
 - Enable

The Lookup Maintenance - Modify screen displays.



Save Cancel



Figure 1-155 Lookup Maintenance - Modify

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

 Table 1-107
 Lookup Maintenance - Modify - Field Description

Field	Description
Lookup Type	Displays the created lookup type.
Description	Specify the description of the lookup type.
Lookup Code	Displays the lookup code for the created lookup.
Description	Displays the description for the created lookup.
Sort Order	Displays the sort order for the created lookup.
Dependent Identifier	Displays the dependent identifier for the created lookup.
Enable	Displays the lookup code if enabled for the created lookup.

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

Audit

9. Click **View** icon to view the created lookup code.

The Lookup Maintenance - View screen displays.



Lookup Maintenance			
Basic Details			
LookupType * Lookup00208		Description " Lookup Desc 12	
Lookup Codes			
Lookup Code	Description	Sort Order	Dependent Identifier Enable
LC0002	Lookup code	1	Code



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

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

Table 1-108 Lookup Maintenance - View - Field Description

1.44 Parameters

This topic describes the information about the system parameter configured in Decision service.

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

Example:

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

This topic contains the following subtopics:

Create Parameters

This topic describes the systematic instructions to create system parameter by updating various details.

View Parameters
 This topic describes the systematic instructions to view the list of configured parameters.

1.44.1 Create Parameters

This topic describes the systematic instructions to create system parameter by updating various details.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Parameters.
- 3. Under Parameters , click Create Parameters.

The Create Parameters screen displays.



Figure 1-157 Create Parameters

Create Parameters	1
Basic Details	
Parameter Code *	Parameter Description *
Select *	
Product Processor *	Value *
· ·	
	Save Cancel

4. Specify the fields on Create Parameters screen.



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

Table 1-109	Create Parameters -	Field Description

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

5. Click Save to save the details.

The parameters is successfully created and can be viewed using the View Parameters screen.

1.44.2 View Parameters

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

The user can configure the system parameter using the Create Parameters screen. The status of the created system parameter is displayed as **Unauthorized** and **Open.**Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

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

1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.



- 2. Under Credit Decision , click Maintenance. Under Maintenance, click Parameters.
- 3. Under Parameter , click View Parameters.

The View Parameters screen displays.



Figure 1-158 View Parameters

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

Table 1-110	View Parameters	- Field Description
-------------	-----------------	---------------------

Field	Description
Parameter Code	Displays the parameter code.
Description	Displays the description of the parameter code.
Product Processor	Displays the product processor of the parameter.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

4. Click Search icon.

The View Parameters - Search screen appears.

Figure 1-159 View Parameters - Search

View Parameters			
Parameter Code	Authorization Status	Record Status	
Search Reset			



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

Table 1-111	View Parameters - Search – Field Description
-------------	--

Field	Description
Parameter Code	Specify the parameter code.
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

- 5. Click Search.
- 6. Click three-dot icon to unlock, delete, authorize or view the created parameters.
- 7. Click **Unlock** icon to modify the fields.

The System Parameter Maintenance - Unlock screen displays.

Figure 1-160 System Parameter Maintenance - Unlock

System Parameter Maintenance		" ×
Basic Details		
Parameter Code * Maximum_Report_Age_For_New ×	Parameter Description * Maximum Report Age to call Experian	
Product Processor * OFLO	Value * 4	
Audit	Save	ncel

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

Table 1-112 System Parameter Maintenance - View - Field Description

Field	Description
Parameter Code	Displays the created parameter code.
Parameter Description	Displays the created parameter description.
Product Processor	Specify the product processor of the created parameter.
Value	Specify the value for the created parameter.

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

The System Parameter Maintenance - View screen displays.



System Parameter Maintenance		r ²	×
Basic Details			
Parameter Code * Maximum_Report_Age_For_New_Call	Parameter Description * Maximum Report Age to call Experian		
Product Processor * OFLO	Value * 4		

Figure 1-161 System Parameter Maintenance - View



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

Table 1-113 System Parameter Maintenance - View - Field Description

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

1.45 Strategy Configuration

Audit

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. 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.



1.45.1 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Strategy Configuration.
- 3. Under Strategy Configuration, click Create Strategy Configuration.

The Create Strategy Configuration screen displays.

Create Strategy Configuration	
Basic Details	
Sonney Cole * Java: Product Processor * Sons: Heavery * Account Conservy * Account Conservy * Account Conservy * Executed Data * Executed	Strategy Code Description * Product Processor Description * Live of Basiness * Edited Testiness * Edited * Edited * Edited Testiness * Edited Test
Additional Information	
No data to display.	Vola -
Modes	
Borrowing Capacity Decision & Grade Pricing Qualitative	cone 🔹 Quantizative Scone 🔄 Scone & Decision 💿 Scone, Decision & Pricing

Figure 1-162 Create Strategy Configuration

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



The fields, which are marked with an asterisk, are mandatory.

Table 1-114 Crea	te 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.



Field	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
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: Corporate Retail SMEnt
Account Category	Indicates whether the strategy created is for asset or Liabilities.
Module	 Select the module from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: Collection Origination Servicing
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
+ button	Click to add a new facts.
- button	Click to delete a row that is already added.
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 and Decision Score, Decision & Pricing If the Module is selected as Collection, then below options are available. Decision & Grade Qualitative Score Qualitative Score Qualitative Score Score Score and Decision

Table 1-114 (Cont.) Create Strategy Configuration - Field Description



Field	Description
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.

Table 1-114 (Cont.) Create Strategy Configuration - Field Description

5. Click Save to save the details.

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

1.45.2 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision , click Maintenance. Under Maintenance, click Strategy Configuration.
- 3. Under Strategy Configuration , click View Strategy Configuration.

The View Strategy Configuration screen displays.

Instagy Code: DFLO032 ategy Description relact Processor: 0 Authorized	DFLO	Strategy Code: OFLO042 Strategy Description Product Processor &		Strategy Code: OFLO022 Strategy Description Product Processor:		Strategy Code: OFLO015 Strategy Description Product Processor	Strategy Code: OFLO029 Stategy Description: OFL0029 Product Processor: OFL0	•	Strategy Code: OFLO051 Strategy Description Product Processor. (Stategy Code: OFLO007 Stategy Descrip Product Process	
nategy Code: DFLO010 nategy Description	E 06L0010	Strategy Code: OFLO040 Strategy Description	GR.0040	Strategy Code: OFLO060 Strategy Description	: Strategy Code						
aduct Processor: O		Product Processor		Product Processor							
a of 5	(1 - 10 of 42 items)				a) 0,000						
1 of 5					a open						
1 of 5					a Quee						
1 of 5					a Gyen						

Figure 1-163 View Strategy Configuration



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 report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-115 View Strategy Configuration - Field Description

- 4. Click Search icon.
- 5. Specify the search criteria to fetch the required strategy configuration.

The View Strategy Configuration - Search screen displays.

Figure 1-164 View Strategy Configuration - Search

View Strategy Configuration				$_{\mu^{d'}}$ \times
Strategy Code	Strategy Description	Authorization Status	Record Status	
Search Reset				

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

Table 1-116	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: Authorized Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: • Open • Close

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

The Strategy Configuration Maintenance - Unlock screen displays.



Strategy Configuration Maintenance		
Basic Details		
Shutagy Code *	Strategy Code Deportation * ORLC028	
Product Processor *	Product Processor Description *	
ono +	OFLO	
industry *	Line of Business *	
Rolling +	fetal +	
Account Callegory *	Modula *	
Asset Liability	Cognition ·	
Officitive Date *	Dony Data *	
5ep 10, 2020	5ap 28, 2022	
Additional Information		
■ 79 ⁶		
- A94	+ 1	
Modes		
Select the Modes to configure as per requirement		
🕒 BonowingCapacity 🗇 DecisionEnder 🗇 Pricing 🖌 QualitativeScore 🔅 QuantitativeScore 🕤 Score 🖌 Score	utaion 🗌 ScoreDecisionPricing	
(Steps		
New		
New The mandatory steps are by default checked and disabled. The optional steps are enabled and unchecked. The user can decide which o	ps need to be costigured for a mode.	
Alexander de la Reine de la		
▲ Qualitative Score		
1 CT Legical 2. Ef qualitative store		

Figure 1-165 Strategy Configuration Maintenance - Unlock

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

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.

Table 1-117Strategy Configuration Maintenance - Unlock - FieldDescription

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

11. Click View icon to view the created strategy configuration.

The Strategy Configuration Maintenance - View screen displays.



Strategy Configuration Maintenance		7
Rado Defails		
Rest charts		
Invegious * Crass	Strategi Code Description * ORI.0029 Product Processor Description * Orico Line of Business * Musik *	
Acut Libility	Origination *	
Encircles *	Diplty Date * Sop 28, 2022	
Additional Information.		
■ 79 ¹		West Control of Contro
		ч ·
Modes		
East fit foldes to configure a par requerement		
EnnersingCapacity Demondratis Pring 🖌 QualitativeEcore QuantizenerEcore Econo		
States		
new. The minimized papeure by advant diverses and statistict, the optional ships can would use understatistic factors and statistic which steps react to be configured for a mode.		
✓ Qualitative Score		

Figure 1-166 Strategy Configuration Maintenance - View

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

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		
Module	Displays the module for the created strategy configuration.	
Effective Date	Displays the effective date for the created strategy configuration.	
Expiry Date	Displays the expiry date for the created strategy configuration.	
Туре	Displays the fact type for the created strategy configuration.	
Value	Displays the fact value for the created strategy configuration.	
Steps	Displays the steps defined for the created strategy configuration.	

Table 1-118 Strategy Configuration Maintenance - View - Field Description

1.46 Logical Model

This topic describes the information about the logical model.

During credit decision, system evaluates a credit score that represents the creditworthiness of an individual. Banks also do an initial evaluation by using some rules to decide whether to proceed with credit decisioning process or not. A bank can perform this evaluation by maintaining a logical model. Multiple levels of rule can be setup in logical model. The system will process the next step of credit decisioning only if all the rules are satisfied. If any rule fails, then system will stop the processing and decline the request.

This topic contains the following subtopics:



Create Logical Model

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

 View Logical Model This topic describes the systematic instructions to view the list of configured logical model.

1.46.1 Create Logical Model

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

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Logical Model.
- 3. Under Logical Model, click Create Logical Model.

The Create Logical Model screen displays.

Figure 1-167 Create Logical Model

Create Logical Model		× ×
Basic Details		
Logicel Model Code *	Logical Model Description *	
Effective Date *	Expiry Date *	
Product Processor * Select *	Priority *	
Selection Criteria Logicel Model		
Use Existing Rule Create New Rule		
Rules Rule Code *	Rule Name	
Select V	nure name	
		Save Cancel

4. On Create Logical Model screen, specify the fields.



The fields, which are marked with an asterisk, are mandatory.

Table 1-119 Create Logical Model - Field Description

ľ	Field	Description
	Logical Model Code	Specify the unique logical model code.



Field	Description	
Logical Model Description	Specify a short description for the logical model.	
Effective Date	Specify the effective date.	
Expiry Date	Specify the expiry date.	
Product Processor	Specify the product processor for which the logical model is being created.	
Priority	Specify the priority of the pricing.	

Table 1-119 (Cont.) Create Logical Model - Field Description

5. Click the **Selection Criteria** to define selection criteria rules for logical model.

Table 1-120 Create Logical 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.	
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: • < • < • +
	 = % != - >= <= * / Contains In Like Matches NotMatches NotContains
	Notin
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option The available options are: • 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
Expression	False Displays the expression updated in the expression builder.

Table 1-120(Cont.) Create Logical Scoring Model - Selection Criteria - FieldDescription

6. Click the **Logical Model** to define the pricing.

The Create Logical Model – Logical Model screen displays.

Figure 1-168 Create Logical Model – Logical Model

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

Table 1-121	Create Logical Model – Logical 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.	
6	Click this icon to get the information about the rule.	
Sequence	Specify the sequence of execution of rules.	
Reason	Select the reason from the drop down list.	
Comments	Specify the comments.	

7. Click Save to save the details.

The logical model is successfully created and can be viewed using the View Logical Model screen.

1.46.2 View Logical Model

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

The user can configure the logical model using the Create Logical Model screen. The status of the created logical model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.



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

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

The View Logical Model screen displays.

View Logical Model		
ч с +		
Logical Model Code: 1 LMC101 Logical Model Cherolyten :- Product Processor Code: (PLO & Activerind and Open	Logical Model Code: TEST Logical Model Development Product Processor Code: OFID B Linus/Horized B Com	Logical Model Code: LMC102 Inple Model Deceptore: Product Process Code (PRD) Robert Process Code (PRD) Robert Process Code (PRD)
Page 1 of 1 (1-1 of 1 itoms)	к с 1 > н	

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

 Table 1-122
 View Logical Model – Field Description

Field	Description
Logical Model Code	Displays the logical model code.
Logical Model Description	Displays the description of the logical model.
Product Processor Code	Displays the product processor code.
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

4. Click **Search** icon.

The View Logical Model - Search screen displays.

Figure 1-170 View Logical Model - Search

View Logical Model				$\mu^{p^{-}} \times$
Lagrad Madel Color L L L L L L L L L L L L L L L L L L L	Logical Model Decorption	As Postadon Salas	Nacord States	



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

 Table 1-123
 View Logical Model - Search – Field Description

Field	Description
Logical Model Code	Specify the logical model code.
Logical Model Description	Specify the description of the logical 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

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

The Logical Model Maintenance - Unlock screen displays.

Figure 1-171 Logical Model Maintenance - Unlock

cal Model Maintenance				
Details				
ical Model Code *		Logical Model Description * Logical Model LMC102		
ective Date *		Expiry Date *		
p 30. 2020		Oct 31, 2021		
duct Processor *		Priority *		
ND *		5		
Hection Criteria Logical Model				
Jse Existing Rule Create New Rule				
lules				
Rule Code *		Rule Name		
RL310. V 0		Rule Product code HMLN34		
New				
Rules				
Code *	Description	Select Existing rule	Rule Version	
	Rule Product code HMLN34	Q		Q
RL310				





Field	Description	
Logical Model Code	Displays the created logical model code.	
Logical Model Description	The user can modify the description for the created logical model.	
Effective Date	The user can modify effective date for the created borrowing capacity.	
Expiry Date	The user can modify expiry date for the created logical model.	
Product Processor	Displays the product processor for the created logical model.	
Priority	The user can modify the priority of the created logical 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 logical 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 logical model.	
Code	Specify the new rule code for the created logical model.	
Description	Specify the rule description for the created logical model.	
+ icon	This icon can add new expression.	
Fact / Rules	Displays the fact or rule of the created logical model.	
Operator	Displays the comparison operator of the created logical model.	
Data Type	Displays the data type for the fact or rule for the created logical model.	
Output	Displays the output for the created logical model.	
Expression	Displays the expression updated in the expression builder for the created logical model.	
Rule ID	The user can modify the rule ID of the created logical model.	
6	Click this icon to get the information about the rule.	
Sequence	Displays the sequence of the created logical model.	
Reason	The user can modify the reason of the created logical model.	
Comments	The user can modify the comments of the created logical model.	

Table 1-124 Logical Model Maintenance - Unlock - Field Description

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

The Logical Model Maintenance – View screen displays.

Logical Model Maintenance		,* ×
Basic Details		
Logical Model Code " LANGIO Fertense Date " Sap 51, 2020 Proceed Processor " OTLO	Logical Model Description * LMCO1 Exploy Dete * Aug 10, 2022 Priority * 1	
Selection Criteria Logical Model (a) Una Existing Rule Cristia New Rule Rules		
Rule Code * Select	Rula Name	
Austit		

Figure 1-172 Logical Model Maintenance - View

Field	Description	
Logical Model Code	Displays the created logical model code.	
Logical Model Description	Displays the description for the created logical model.	
Effective Date	Displays the effective date for the created borrowing capacity.	
Expiry Date	Displays the expiry date for the created logical model.	
Product Processor	Displays the product processor for the created logical model.	
Priority	Displays the priority of the created logical model.	
Use Existing Rule	Displays the existing rule if linked.	
Rule Code	Displays the rule code for the created logical model.	
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 logical model.	
Code	Displays the new rule code for the created logical model.	
Description	Displays the rule description for the created logical model.	
+ icon	This icon can add new expression.	
Fact / Rules	Displays the fact or rule of the created logical model.	
Operator	Displays the comparison operator of the created logical model.	
Data Type	Displays the data type for the fact or rule for the created logical model.	
Output	Displays the output for the created logical model.	

 Table 1-125
 Logical Model Maintenance - View - Field Description



Field	Description	
Expression	Displays the expression updated in the expression builder for the created logical model.	
Rule ID	Displays the rule ID of the created logical model.	
0	Click this icon to get the information about the rule.	
Sequence	Displays the sequence of the created logical model.	
Reason	Displays the reason of the created logical model.	
Comments	Displays the comments of the created logical model.	

Table 1-125 (Cont.) Logical Model Maintenance - View - Field Description

1.47 Borrowing Capacity

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

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

Using this screen, the user can link a rule for calculating borrowing capacity. The user can calculate the maximum lendable amount based on the various criteria of the lender such as debt to income ratio, credit score, credit history, etc.

A sample rule to calculate borrowing capacity is given below:

Scenario: Based on Income and FICO score

Rule 1:

IF MIN(FICO_SCORE) >= 500 AND MIN(EMPLOYMENT_PERIOD)< 1 YEAR

THEN MULTIPLIER = 5

ELSEIF MIN(FICO_SCORE) < 500 AND MIN(EMPLOYMENT_PERIOD) > 1 YEAR

THEN MULTIPLIER = 4

Rule2: Max Lendable Amount

MIN(Income) * Rule1

This topic contains the following subtopics:

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



1.47.1 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Borrowing Capacity.
- 3. Under Borrowing Capacity, click Create Borrowing Capacity.

The Create Borrowing Capacity screen displays.

reate Borrowing Capacity		
New		
sic Details		
ligibility Code *	Eligibility Description *	
ffective Date *	Expiry Date *	
oduct Processor *	Execution Stage *	
Select *	Select 💌	
ection Criteria Eligibility		
Use Existing Rule O Create New Rule		
Rules		
tule Code * Select •	Rule Name	

Figure 1-173 Create Borrowing Capacity

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



The fields, which are marked with an asterisk, are mandatory.

Table 1-126	Create Borrowing Capacity - Field Description
-------------	--

Field	Description	
Eligibility Code	Specify the unique eligibility code.	
Eligibility Description	Specify a short description for the eligibility.	
Effective Date	Specify the effective date.	
Expiry Date	Specify the expiry date.	
Product Processor	Specify the product processor for which the borrowing capacity is being defined.	



Field	Description
Execution Stage	 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 replaced with the minimum of requested with the minimum of requested after decision and before pricing. Loan amount is replaced with the minimum of requested loan amount is replaced with the minimum of requested loan amount is replaced with the minimum of requested loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for pricing.

 Table 1-126
 (Cont.) Create Borrowing Capacity - Field Description

5. Click Selection Criteria tab to define selection criteria rules.

The Create Borrowing Capacity - Selection Criteria screen displays.

Figure 1-174	Create Borrowing Capacity - Selection Criteria
--------------	---

Create Borrowing Capacity				,* s
Basic Details				
Eligibility Code *		Eligibility Description *		
888		Scoring Model		
Effective Date *		Expiry Date		
Jul 2, 2021		Jul 24, 2021	m	
Product Processor *		Execution Stage *		
OFLO *		Before Decision	*	
Rules Rule Code " LTV Rule • 0			Rule Name	
New				
Rules				
Code *	Description		Product Processor *	
Expression Builder				
+ Add Expression				

Table 1-127	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.	
0	Click this icon to get the information about the rule.	
Rule Name	Displays the rule name for the selected rule code.	



Field	Description	
New	Select this option to create new rule.	
Code	Specify the rule code.	
Description	Specify the rule description.	
+ icon	Click this icon to add new expression.	
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.	
Operator	Select the comparison operator from the drop-down list. The available options are: < < > + + = % != - >= <= * / Contains In Like Matches NotMatches NotContains Notin	
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • Rules The below option appears if the Data Type is selected as Boolean. • True • False	

Table 1-127(Cont.) Create Borrowing Capacity - Selection Criteria - FieldDescription



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.	

Table 1-127(Cont.) Create Borrowing Capacity - Selection Criteria - FieldDescription

6. Click the **Eligibility** to define eligibility.

The Create Borrowing Capacity - Eligibility screen displays.

Figure 1-175 Create Borrowing Capacity - Eligibility

reate Borrowing C	apacity		
Here			
sic Details			
ligibility Code *		Eligibility Description *	
188		200	
ffective Date		Expiry Date *	
ul 6, 2021	10 M	Jul 12, 2021	
roduct Processor		Execution Stage *	
OFLO	*	Before Decision *	
lection Criteria	Eligibility		
ligibility		Rice -	
ligibility	Fighting Fact Id (0004)	Rus el	· 0
gibility tions	Fect Id		× 0
gibility tions	Fect Id		• 0
gibility tions	Fect Id		• 0
gibility tions	Fect Id		· 0
gibility tions	Fect Id		• 0
gibility tions	Fect Id		~ 0
igibility tions	Fect Id		· 0
igibility tions	Fect Id		~ 0
igibility	Fect Id		· 0

Table 1-128	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 checkbox corresponding to the row to be deleted.
Fact ID	Select the fact ID from the drop-down list.



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

Table 1-128(Cont.) Create Borrowing Capacity - Eligibility - FieldDescription

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

The borrowing capacity is successfully created and can be viewed using the View Borrowing Capacity screen.

1.47.2 View Borrowing Capacity

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

The user can configure the borrowing capacity 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Borrowing Capacity.
- 3. Under Borrowing Capacity, click View Borrowing Capacity.

The View Borrowing Capacity screen displays.



Figure 1-176 View Borrowing Capacity



Field	Description
Borrowing Capacity Code	Displays the borrowing capacity code.
Borrowing Capacity Description	Displays the borrowing capacity description.
Product Processor	Displays the product processor.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-129 View Borrowing Capacity – Field Description

4. Click **Search** icon.

The View Borrowing Capacity - Search screen displays.

Figure 1-177 View Borrowing Capacity - Search

View Borrowing Capacity				$_{\mu}^{x}$ \times
Borrowing Capacity Code	Borrowing Capacity Description	Authorization Status	Record Status	v
Search Reset				

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

Table 1-130 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: Authorized Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: • Open • Close

- 5. Click three-dots icon to unlock, delete, authorize or view the created borrowing capacity.
- 6. Click **Unlock** icon to modify the fields.

The Borrowing Capacity Maintenance screen displays.



Borrowing Capacity M	laintenance		
Basic Details			
Eligibility Code *		Eligibility Description *	
TEST		TEST	
Effective Date *		Expiry Date *	
Oct 1, 2021	**	Oct 31, 2021	
Product Processor *		Execution Stage *	
OFLO	~	Before Decision 🔍	
Selection Criteria	ligibility		
	Create New Rule		

Figure 1-178 Borrowing Capacity Maintenance

Note: The fields, which are marked with an asterisk, are mandatory.

Table 1-131	Borrowing Capacity Maintenance - Field Description
-------------	--

Field	Description	
Eligibility Code	Displays the model code for the created borrowing capacity.	
Eligibility Description	The user can modify the model description for the created borrowing capacity.	
Effective Date	The user can modify effective date for the borrowing capacity.	
Expiry Date	The user can modify date of the created borrowing capacity.	
Product Processor	Displays the product processor for the borrowing capacity.	
Execution Stage	Displays execution stage for the borrowing capacity.	
Use Existing Rule	Indicates if the existing rule is linked.	
Rule Code	The user can modify the rule code for the created borrowing capacity.	
0	Click this icon to get the information about the rule.	
Rule Name	Displays the rule name of the rule code for the created borrowing capacity.	
Create New Rule	The user can modify the rule code for the created borrowing capacity.	
Code	Specify the new rule code for borrowing capacity.	
Description	Specify the rule description for the borrowing capacity.	
Fact / Rules	Displays the fact or rule for the created borrowing capacity.	
Operator	Displays the comparison operator for the created borrowing capacity.	



Field	Description	
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.	

Table 1-131 (Cont.) Borrowing Capacity Maintenance - Field Description

- 7. Click **Save** to update the modified fields.
- 8. Click View icon to view the borrowing capacity.

The Borrowing Capacity Maintenance – View screen displays.

Figure 1-179 Borrowing Capacity Maintenance – View

Borrowing Capacity Maintenance	د مي
Basic Details	
Eligibility Code * bocfest	Eligibility Description * broclest
Effective Date *	Expiry Date *
Jul 29, 2021	Aug 7, 2021
Product Processor *	Execution Stage *
OFLO	Before Decision
Selection Criteria Eligibility	
Use Existing Rule O Create New Rule	
Rules	
Rule Code *	Rule Name
BORCAP001 0	BORCAP001
New	
Rules	

Table 1-132	Borrowing Capacity	/ Maintenance - View -	Field Description
-------------	--------------------	------------------------	-------------------

Field	Description	
Eligibility Code	Displays the model code for the created borrowing capacity.	
Eligibility 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.	



Field	Description	
Use Existing Rule	Indicates if the existing rule is linked.	
Rule Code	Displays the rule code for the created borrowing capacity.	
0	Click this icon to get the information about the rule.	
Rule Name	Displays the rule name of the rule code for the created borrowing capacity.	
Create New Rule	Displays the rule code for the created borrowing capacity.	
Code	Displays the rule code for borrowing capacity.	
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.	

Table 1-132(Cont.) Borrowing Capacity Maintenance - View - FieldDescription

1.48 Questionnaire

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

Credit analysis includes analysis of more information and data. Considering that, some of them have quantitative character and others qualitative, credit analysis are viewed from two aspects such as:

Quantitative analysis involves, an assessment of the financial position based on the customer's income and monthly expenses. It may also include a cash flow analysis of the customer's accounts and credit history.

While qualitative assessment, among others takes into account marital status, education or employment form.

Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.



This 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.

1.48.1 Create Questionnaire

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

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

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Questionnaire.
- 3. Under Questionnaire, click Create Questionnaire.

The Create Questionnaire screen displays.

Create Questionnaire	13
Questionnaire Code *	Questionnaire Description *
Product Processor * select *	Category
Create +	
	Protec
No items to display.	
Add Question	

Figure 1-180 Create Questionnaire

4. On Create Questionnaire screen, specify the fields.



Field	Description
Questionnaire Code	Specify the questionnaire code.
Questionnaire Description	Specify a short description for the questionnaire.
Product Processor	Specify the product processor for which the questionnaire is being created.
Category	Specify the category of the questionnaire.
Create	Click Create to configure the questions.
Question Code	Specify the unique question code.
Question Description	Specify the description for the question.
Select-Type	Select the type of response option from the drop-down list. The available options are: • Select-Single-Choice
Short Name	Specify the short name of the question. This will be displayed in the Execution Summary.
Answer Code	Displays the answer code.
Answer Option	Specify all the expected response for the question configured.
Add	Click Add to add the expected response to the question.
Update	Click Update to edit the response.
Remove	Click remove to remove the response.
Required	By default, this option is enabled. Indicates whether the question is mandatory or optional.
Done	Click Done to save the data.
Preview	Click Preview to view the questions configured for the questionnaire along with the response choice.
4	Click this icon to view the responses configured for the questionnaire.
	Click this icon to move the position of the questions.
: v	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.

Table 1-133 Create Questionnaire - Field Description



Table 1-155 (Cond) Create Questionnane - Field Description	Table 1-133	(Cont.) Create Questionnaire - Field Description
--	-------------	--

Field	Description
Add Question	By Clicking Add Question, the user can add another question.

5. Click Save to save the details.

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

1.48.2 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Questionnaire.
- 3. Under Questionnaire, click View Questionnaire.

The View Questionnaire screen displays.

Q C + Develomment Code: QCC20210721180775 Develomment Code: QCC2021072180775 Develomment Code: QCC2021072180775 Develomment Code: QCC2021072180775 Develomment Code: QCC2021072180775 Develomment Code: QCC2021072180775 Develoment Code: QCC2021072180775 Develon: Deve	uestionnaire						*
QC20210721180729 QC20210721180775 QC2021072180775 QC2021072180775 Gddddaa QCAdd 1 Reft:: Marthe:: Marthe:: <th>c +</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	c +						
Overforments Gale: QC2/2012/21130725 : QC22010721150718 : QC2201721150729 : QC22010721150729 : QC2201072150 : QC220000 : QC2200000 : QC220000 : QC220000 : QC220000 : QC220000 : QC2200000 : QC220000 : QC220000 : QC2200000 : QC2200000 : QC2200000 : QC2200000 : QC2200000 : QC22000000 : QC2200000 : QC22000000 : QC2200000 : QC22000000 : QC22000000 : QC22000000 : QC22000000 : QC22000000000 : QC2200000000 : QC220000000000 : QC22000000000000 : QC22000000000000 : QC22000000000000 : QC220000000000000 : QC22000000000000000000 : QC2000000000000000000000000000000000000	210721180729 [*] 3	QC20210721180797	QC20210721180767	QC20210722100725	fdfdddsa [°] Mod No: 5	QCode3	
QC22210721130735 ¹ QC22210721150718 ¹ QC20210721190729 ¹ QCc46191 ¹ Morte: 1 Morte: 1 Morte: 1 Morte: 1 Morte: 1 Morte: 1 Morte: 1					E Unauthorized Dpen	E Unauthorized Dpen	
🚯 Unadholad 🔒 Open 🚯 Unadholad 🔒 Open							
				25 State (1997)			
ye 1 of 59 (1-10 of 597 feems) K < 1 2 3 4 5 = 59 > x	authorized 🔒 Open	🚯 Unauthorized 🔒 Open	🚯 Unauthorized 🔒 Open	🚯 Unauthorized 🔒 Open			
	of 59 (1 - 10 of 587 items	ы) к с 1 2 3 4 5	59 × ×				
	of 59 (1 - 10 of 587 items	s) κ κ <u>τ</u> 2345	59 X X				
	of 59 (1 - 10 of 587 items	a) K < 1 2 3 4 5	59 X				
	of 59 (1 - 10 of 587 items	b) K < <u>1</u> 2345	59 x x				

Figure 1-181 View Questionnaire

 Table 1-134
 View Questionnaire – Field Description

Field	Description
Questionnaire Code	Displays the questionnaire code.



Field	Description
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 report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

 Table 1-134
 (Cont.) View Questionnaire – Field Description

4. Click Search icon.

The View Questionnaire - Search screen displays.

Figure 1-182 View Questionnaire - Search

View Questionnaire				,," ×
Questionnaire Code	Questionnaire Description	Authorization Status	Record Status	
		Ÿ	Ŧ	
Search Reset				

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

 Table 1-135
 View Questionnaire - Search – Field Description

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

- 5. Click three-dots icon to unlock, delete, authorize or view the created questionnaire.
- 6. Click Unlock icon to modify the fields.

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



Questionnaire Maintenance		
lasic Details		
Questionnails Code * Questionnails Questionnails Questionnails Product Processor Product Processor V	Quastomain Desoption * QuastuareD ass: Category QuarticateD category	
e [#] Tex51 Tex51 decc		1 *
e ² Text32 Text32 desc		i.*
Add Question		

Figure 1-183 Questionnaire Maintenance - Unlock



Table 1-136	Questionnaire Maintenance -	Unlock -	Field Description
-------------	------------------------------------	----------	--------------------------

Field	Description
Questionnaire Code	Displays the questionnaire code.
Questionnaire Description	The user can modify the questionnaire description.
Product Processor	Displays the product processor for the created questionnaire.
Category	The user can modify the category of the created questionnaire.
Preview	Click Preview to display the questions configured for the questionnaire along with the response choice.
	Click this icon to expand copy or remove question.
	Click this icon to move the position of the questions.
- e ⁿ	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.



Field	Description
Short Name	The user can modify the short name of the created questionnaire.
Answer Code	Displays the answer code.
Answer Option	The user can modify all the expected response for the question configured.
Required	The user can modify if the question is mandatory or optional.

Table 1-136 (Cont.) Questionnaire Maintenance - Unlock - Field Description

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

8. Click View icon to view the created logical model.

The Questionnaire Maintenance – View screen displays.

Figure 1-184 Questionnaire Maintenance – View

Questionnaire Maintenance		
Rasic Details		
Questionnuise Code *	Questionnaire Description *	
QN111	Questionaire QN111	
Product Processor *	Category	
oruo	Customer Details	
Terrerative	8 1001 10091	Standard March
Oversion Code *	Question Deception *	Sales Type * Sales Type State Course
QC001 Short Nama *		Salar Tage * Salar Tagé Cona
QC881		
OC001 Short Name [#] OC001 Asseer Code	Leater	
QC001 Short Name * QC001		
OC001 Short Name [#] OC001 Asseer Code	Leater	
OC001 Short Name [#] OC001 Asseer Code	Leater	
DOBI Mont Han * DOBI Asser 1. Mone	Leater	
acas Bari June [*] Cotat Asseer Gole 1.	Leater	
DOBI Mont Han * DOBI Asser 1. Mone	Leater	

Table 1-137 Questionnaire Maintenance - View - Field Description

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



Table 1-137	(Cont.) Questionnaire Maintenance - View - Field Description
--------------------	--

Field	Description
Required	Displays if the question is mandatory or optional.

1.49 Qualitative Scoring Model

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

Financial institution use different models for different product or use case. The qualitative scoring model used for home loan would be different then the personal loan. Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.

This 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.

1.49.1 Create Qualitative Scoring Model

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

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Qualitative Scoring .
- 3. Under Qualitative Scoring , click Create Qualitative Scoring Model.

The Create Qualitative Scoring Model screen displays.

Figure 1-185 Create Qualitative Scoring Model

Beic Detals Scoring Model * Agrication Scoring Model Code * Dutilitatie Scoring Model Description * DMA22 DMA22	
Applications Scioning Model Dealer * Qualitative Scioning Model Dealer * DVL02	
Qualitative Scoring Model Code * Qualitative Scoring Model Description * DML02 DML02	
DML02 DML02	
Effective Date * Expiry Date *	
Oct 13, 2021 to Oct 28, 2021 to	
Product Processor * Priority *	
0FL0 • 1	
Selection Driveria Scotting Rule	
Use Elisting Rule Oreate New Rule	
Rules	
Rule Code * Rule Name	
Select ·	
	Save Cancel



4. On Create Qualitative Scoring Model screen, specify the fields.

Note:

The fields, which are marked with an asterisk, are mandatory.

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

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.

 Table 1-138
 Create Qualitative Scoring Model - Field Description

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

Figure 1-186 Create Qualitative Scoring Model - Selection Criteria

ring Model *			
ring Model " plication Scoring Model *			
Ilitative Scoring Model *		Qualitative Scoring Model Description	
/L02		DML02	
rctive Date *		Expiry Date *	
: 13. 2021		Ott 28, 2021	
duct Processor *		Priority *	
duct Processor		Phonty 1	
Scoring Rule			
Action Criteria 255 Elisting Rule Create New Rule Inset Rule New			
Jse Existing Rule Create New Rule (reate Rule			
Ise Existing Rule Crease New Rule	Decriptori		
Ine Existing Rule Create New Rule Preve Rule Rules	Decorption /		



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.		
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: < > + = % != >= <= <= * / Contains In Like Matches NotMatches NotContains NotContains 		

Table 1-139Create Qualitative Scoring Model - Selection Criteria - FieldDescription

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 • Rules 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 • Rules The below option appears if the Data Type is selected as Boolean. • True • False
Expression	Displays the expression updated in the expression builder.

Table 1-139 (Cont.) Create Qualitative Scoring Model - Selection Criteria -Field Description

6. 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.

Create Qualitative Scoring Model		2
Basic Details		
Sconing Model * Application Scoling Model * Quarteries Scoling Model Code * DMLC2 EMenter Scoling Model Code * Code 12 JO21 * Product Provessor * CPLD *	Qualitative Scoring Model Description * DULQ2 Expring Date * C on 28 2021 fill Proofs * 1	
Selection Criteria Scoring Rule Score		
Rule Code * BRCAP10 * 0	Rub Nama Borrowing Capacity	
		Save Cancel

Figure 1-187 Create Qualitative Scoring Model - Scoring Rule



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

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.

Table 1-140Create Qualitative Scoring Model - Scoring Rule - FieldDescription

7. 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 1-188 Create Qualitative Scoring Model - Questionnaire

sate Qualitative Scoring Model					1
sic Details					
coring Model *					
Applicant Scoring Model 🛛 👻					
ualitative Scoring Model Code *		Qualitative Scoring Model (Description *		
DML02		DML02			
ffective Date *		Expiry Date *			
Oct 13, 2021		Oct 28, 2021			
roduct Processor *		Priority *			
OFLO *		1			
Questionnaire					
Questionnaire Code *		Questionnaire Name			
QN111 *		Questionnaire QN111			
coring Feature QN111					
Question Id	Question		Define Range/Value	Enable	
QC001	Location		Define		
QC002	Employment Type		Define		
QC003	Residence Type		Define		

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

Table 1-141Create Qualitative Scoring Model - Questionnaire - FieldDescription

Field	Description
Questionnaire Code	Select the questionnaire code from the drop-down list. It will list down all the questionnaire created as a part of create questionnaire.
Questionnaire Name	Displays the questionnaire name of the selected questionnaire code.
Question ID	Displays the question ID in the questionnaire.
Question	Displays the question description linked to the question ID.
Define Range/ Value	Click the Define link to define the score for the expected response.



Table 1-141 (Cont.) Create Qualitative Scoring Model - Questionnaire - FieldDescription

Field	Description
Enable	By default, this option is enabled. Indicates if the question ID is enabled or not.

8. Click the define link to define a range or absolute values for questions.

The Create Qualitative Scoring Model - Define Link screen displays.

Figure 1-189 Create Qualitative Scoring Model - Define Link

Treate Qualitative Scoring Model					×
Effective Date * Aug 19, 2021		Expiry Date * Aug 31, 2021			
Product Processor * OFLO *		Priority * 1			
Selection Criteria Questionnaire					
Score					
Questionnaire Code * QCode20210809160889 *		Questionnaire Name description#1628506826			
Scoring Feature QCode20210809160889					
Question Id	Question		Define Range/Value	Enat	le
Q1#1628506826	description1		Define		\supset
Q2#1628506826	description2		Define		
Range/Value Definition - Q1#1628506826					
Value		Score		Category	
description01		10		Strong	
description02		50		Medium	*
					Done
					Save Cancel

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

Table 1-142	Create Qualitative Scoring Model - Define Link – Numeric Feature -
Field Descrip	otion

Field	Description
Value	Displays the options available for a questionnaire.
Score	Specify the score to be assigned to each value.
Category	 Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: Strong Medium Weak

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

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



1.49.2 View Qualitative Scoring Model

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

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

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Qualitative Scoring .
- 3. Under Qualitative Scoring , click View Qualitative Scoring Model.

The View Qualitative Scoring Model screen displays.

Figure 1-190 View Qualitative Scoring Model

iew Qualitative Scoring Model							×"
х с +							
Scoring Model Code: : APCT302 : toring Model Description: tedast Processor Code: OFLO Authorized @ Open	Scoring Model Code: 4 AppN2021100117 Scoring Model Description: Product Processor Code: OFLO Authorized 20 Open	Scoring Model Code: APCT311 Scoring Model Description: Product Processor Code: ORD B Authorized @ Open	Scaring Model Code: i APCN310 i Scaring Model Description: Product Processor Code: OFLD	Scoring Model Code: AppN2021100417 Scoring Model Description: Product Processor Code: OFIO Asthorized @ Open	Scoring Model Code: AppSM202110041 Scoring Model Description: Product Processor Code: CFLD	Scoring Model Code: APPLQAL502 Scoring Model Description: Product Processor Code: OFLO Asthonised Code: OFLO	
Scoring Model Code: AppN2021100117 come Model Descriptor: textust Processor Code: CFL0 Application and Code: CFL0	Scoring Model Code: AppSM202110011 Scoring Model Description Product Processor Code: OFLO Balantonian	Scoring Model Code: : fsfg Scoring Model Description: Product Processor Code: ORO Ex University Code: ORO					
of 3 (1 - 10 of 27 items)	к к т 2 3 У Я						

Table 1-143	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 report. The options are: • Authorized • Unauthorized



Field	Description
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 1-143 (Cont.) View Qualitative Scoring Model – Field Description

4. Click Search icon.

The View Qualitative Scoring Model - Search screen displays.

Figure 1-191 View Qualitative Scoring Model - Search

View Qualitative Scoring Model				$_{\mu^{a^{\prime}}}$ \times
Scoring Model Code	Scoring Model Description	Authorization Status	Record Status	
Search Reset				

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

Table 1-144	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: Authorized Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: • Open • Close

5. Click three-dots icon to unlock, delete, authorize or view the created pricing model.

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

The Qualitative Scoring Model Maintenance - Unlock screen displays.



: Details			
oring Model * oplicant Scoring Model *			
alitative Scoring Model Code *		Qualitative Scoring Model Description *	
lg		SMC Deac	
ective Date *		Expiry Date *	
rt 13. 2021		Oet 27, 2021	
duct Processor		Priority *	
		99	
Section Criteria Questionnaire			
Use Existing Rule Create New Rule			
Jae Existing Rule Create New Rule		Sid New	
Use Existing Rule Create New Rule		Ruk Nama Ruk Danc	
Jae Existing Rule O Create New Rule Rules Rule Code "			
Jas Stilding Rule O Crease Nave Rule huter AAAA300 V 0			
Jas Bildelg Rule Create New Rule blac AddASDD *	Surges		

Figure 1-192 Qualitative Scoring Model Maintenance - Unlock



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

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. The user can modify the same before authorization.
Expiry Date	Displays the expiry date of the created qualitative scoring model. The 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	The user can modify the existing rule if linked.
Rule Code	Displays the rule code for the created qualitative scoring model.

Table 1-145Qualitative Scoring Model Maintenance - Unlock - FieldDescription

Table 1-145	(Cont.) Qualitative Scoring Model Maintenance - Unlock - 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 qualitative 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 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	The user can modify the rule code for the created qualitative scoring model.
Rule Name	Displays the name for the created qualitative scoring model.
Questionnaire	This tab is applicable for Applicant Scoring Model.
Questionnaire Code	The user can modify the questionnaire code for the created qualitative scoring model.
Questionnaire Name	View 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	The user can modify the defined range or value.
Value	Displays the defined value for the created qualitative scoring model.
Score	The user can modify the score for the created qualitative scoring model.
Category	The user can modify the category for the created qualitative scoring model.
Enable	Displays if the question ID is enabled or not.
	•

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

8. Click **View** icon to view the created qualitative scoring model.

The Qualitative Scoring Model Maintenance – View screen displays.

Qualitative Scoring Model Maintenance		2
Basic Details		
Scoring Model * Applicant Scoring Model Oualitative Scoring Model Code * APCT002 Effective Date * Sels 50, 2020 Product Processor * OPLO	Qualitative Scoring Model Description * Qualitative scoring model APCT302 Expiry Date * Sep 30, 2021 Priority * 22	
Selection Criteria Questionnaire Use Existing Rule O Create New Rule Rules		
Rule Code * R1302 0	Rule Name Rule Product code HMLN31 EmpCat B	
New		

Figure 1-193 Qualitative Scoring Model Maintenance – View

Table 1-146Qualitative Scoring Model Maintenance - View - FieldDescription

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. The user can modify the same before authorization.
Expiry Date	Displays the expiry date of the created qualitative scoring model. The user can modify the same before authorization.
Product Processor	Displays the product processor for the created qualitative scoring model.
Priority	The user can modify the priority of the created qualitative scoring model.
Use Existing Rule	Displays the existing rule if linked.
Rule Code	Displays the rule code for the created qualitative scoring model.
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.



Field	Description
+ icon	This icon can 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	View 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.

Table 1-146(Cont.) Qualitative Scoring Model Maintenance - View - FieldDescription

1.50 Scoring Feature

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

Lending institution have complex credit scoring models. The model uses the information contained in an application such as salary, credit commitments, and past loan performances to determine a credit score of an application or an existing customer. The model generates a score and based on that score, system takes the decision like approve, referred or to reject the application. To achieve these, in the decision service, you need to define maintenances of scoring feature. A feature can be either fact based or rule based. The features created in this maintenance can be linked in quantitative score model and decision grade matrix screen.

This 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.

1.50.1 Create Scoring Feature

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

This score applies to applications during origination and based on the information received from the product processor.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Scoring Feature.
- 3. Under Scoring Feature, click Create Scoring Feature.

The Create Scoring Feature screen displays.

Figure 1-194 Create Scoring Feature

eate Scoring Feature			2
NIC Details Ferance Code * Ruis Yes: 🕑 No	Feature Description * Feat Code * Select *	Product Processor ⁹ Select v Fact Name	
			Seve Ca

4. On Create Scoring Feature screen, specify the fields.



Table 1-147 Create Scoring Feature - Field Description

Field	Description
Feature Code	Specify the unique feature code.
Feature Description	Specify a short description for the feature.



Field	Description
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 Rule is selected as No .
Fact Name	View the fact name of the feature. This field is enabled if the Rule is selected as No .
Rule Code	Select the rule code to be mapped to the feature from the drop-down list. This field is enabled if the Rule is selected as Yes .
0	Click this icon to get the information about the rule.
Rule Name	View the rule name for the selected rule. This field is enabled if the Rule is selected as Yes .

Table 1-147	(Cont.) Create Scoring Feature - Field Description
-------------	--

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

The scoring feature is successfully created and can be viewed using the View Scoring Feature screen.

1.50.2 View Scoring Feature

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

The user can configure the scoring feature using the Create Scoring Feature screen. The status of the created scoring 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Scoring Feature.
- 3. Under Scoring Feature, click View Scoring Feature.

The View Scoring Feature screen displays.



View Scoring Feature		"* ×
ч с +		
Feature Code:	Feature Code: 4,5	
Feature Description: Product Processor Code:	Feature Description: Product Processor Code:	
🗟 Unauthorized 🔒 Open	Authorized 🖬 Open	

Figure 1-195 View Scoring Feature

Page 1 of 27 (1 - 10 of 267 items) K < 1 2 3 4 5 27 > M

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

Table 1-148 \	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.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

4. Click Search icon.

The View Scoring Feature - Search screen displays.

Figure 1-196 View Scoring Feature - Search

View Scoring Feature				24
Feature Code	Feature Description	Authorization Status	Record Status	
			*	
Search Reset				

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 Unauthorized 	
Record Status	Select the record status from the drop-down list. The available options are: • Open • Close	

Table 1-149 View Scoring Feature - Search – Field Description

- 5. Click three-dots icon to unlock, delete, authorize or view the created scoring feature.
- 6. Click **Unlock** icon to modify the fields.

The Scoring Feature Maintenance - Unlock screen displays.

Figure 1-197 Scoring Feature Maintenance - Unlock

Scoring Feature Maintenance			r^{ℓ}
Basic Details			
Feature Code * 115270211502171502 Rule * Tes: No	Feature Description * Scoring Feature Rule for Testing Rule Code * Jenet v ①	Product Processor * CR:0 V Rule Name NetIncome	
Auda		Sive	Cancel



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

Table 1-150 Scoring Feature Maintenance - Unlock - Field Description

Field	Description
Feature Code	Displays the feature code.
Feature Description	The user can modify the feature description.



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

Table 1-150 (Cont.) Scoring Feature Maintenance - Unlock - Field Description

7. Click Save to update the modified fields.

1.51 Quantitative Scoring Model

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

Quantitative analysis involves, an assessment of the financial position based on the customer's income and monthly expenses. It may also include a cash flow analysis of the customer's accounts and credit history.

Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.

This 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.

1.51.1 Create Quantitative Scoring Model

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

The parameters driving the scoring models are configurable. The user can create quantitative scoring model by updating various details.

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



- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Quantitative Scoring Model.
- 3. Under Quantitative Scoring Model, click Create Quantitative Scoring Model. The Create Quantitative Scoring Model screen displays.

Figure 1-198 Create Quantitative Scoring Model

Create Quantitative Scoring Model		ד ×
Basic Details		
Scoring Model * Searce * Scoring Model Code * Effective Date *	Sciencing Model Description " Exploy Dest "	
00 Product Processor * Jalacer *	Priority "	
		Save Cancel

4. On Create Quantitative Scoring Model screen, specify the fields.



 Table 1-151
 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.	



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

Create Quantitative Scoring Model			
Basic Details			
Scoring Model *			
Application Scoring Model			
Scoring Model Code *		Scoring Model Description *	
test1		Scoring Model	
Effective Date *		Expiry Date *	
Aug 4, 2021		Aug 14, 2021	
Product Processor		Priority *	
OFLD *		1	
Use Existing Rule Create New Rule			
Rules			
Rule Code *		Rule Name	
MLA3 T		MLA1	
New Edit			
Rules			
Code *	Description		

Figure 1-199 Create Quantitative Scoring Model - Selection Criteria

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

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.	

Table 1-152Create Quantitative Scoring Model - Selection Criteria - FieldDescription

Field	Description
Operator	Select the comparison operator from the drop-down list. The available options are: < < > > + = % = % = >= <= <= * / Contains In Like Matches NotMatches NotContains Notin
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • Text • Number • Boolean • Date • Fact • Rules 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 • Rules The below option appears if the Data Type is selected as Boolean. • True • False

Table 1-152 (Cont.) Create Quantitative Scoring Model - Selection Criteria -Field Description



Table 1-152 (Cont.) Create Quantitative Scoring Model - Selection Criteria -Field Description

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

6. 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 1-200 Create Quantitative Scoring Model - Scoring Rule

reate Quantitative Scoring Model		1
lasic Details		
Scoring Model *		
Application Scoring Model * Scoring Model Code *	Scoring Model Description *	
DML02	Scoring Model	
Effective Date *	Expiry Date *	
Aug 4, 2021	Aug 21, 2021	
Product Processor *	Priority *	
OFLO *	1	
Selection Criteria Scoring Rule		
Rule Code *	Rule Name	
MLA3 V O	MLA1	

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

Table 1-153Create Quantitative Scoring Model - Scoring Rule - FieldDescription

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.			

7. 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.



reate Quantitative Scoring	Model								×*
asic Details									
Scoring Model *									
Applicant Scoring Model	· · ·								
Scoring Model Code				Scoring Mor	lel Description *				
DML02				Scoring Mo	del				
Effective Date *				Expiry Date	*				
Aug 4, 2021				Aug 21, 20					
Product Processor *				Priority *					
OFLO	w.			1					
Scoring Feature									
Feature			Weightage (%)	Range Type			Define Range/Value	Enable	
Age Description		٣	40	Max Value 1	6	٣	Define		
Range/Value Definition - Age	Description								
Note How decimal number is cons	idered while defining a R	lange? For Exar	mple: If range is from 0 - 200 in 1st row	and 200 - 500 in 2nd row then that m	eans in the 2nd row it will start from (greater than	(>) 200.		
					Max Value *				
lange Type									

Figure 1-201 Create Quantitative Scoring Model - Feature

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

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	Specify the weightage to be assigned to each leature code. 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 Define link to define the score for the expected response.				
Enable	By default, this option is enabled. Indicates if the scoring parameter is enabled or not.				

 Table 1-154
 Create Quantitative Scoring Model - Feature - Field Description

8. Click the define link to define a range or absolute values for each scoring feature to be considered for scoring model and score for that range or value.

In case the data type of feature is numeric such as Bureau score, the **Create Quantitative Scoring Model - Define Link - Numeric Feature** screen displays.

Figure 1-202 Create Quantitative Scoring Model - Define Link - Numeric Feature

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

Table 1-155	Create Quantitative Scoring Model - Define Link – Numeric
Feature - Fie	d Description

Field	Description				
Range Type	Displays the range type selected.				
Max Value	Specify the maximum value on which scoring has to be done, if range type ID is Max Value % or Param %.				
+ icon	Click this icon to add a new row.				
- icon	Click this icon to delete a row, which is already added.				
Range From	Specify the minimum range of value based on which scoring is to be done.				
Range To	Specify the maximum range of value based on which scoring is to be done.				
Score/Percentage	Specify the percentage to be assigned for each range or value, if range type is Max value % or Param %.				
	Specify the score to be assigned for each range or value, if range type is Value.				
Category	Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: Strong Medium Weak				

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



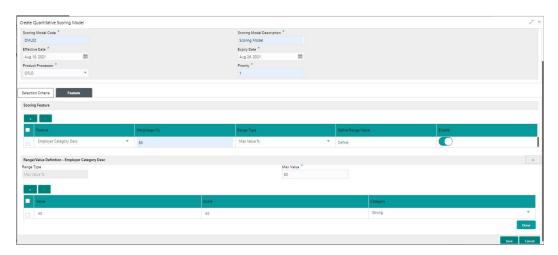


Figure 1-203 Create Quantitative Scoring Model - Define Link – Alphanumeric Feature

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

Table 1-156	Create Quantitative Scoring Model - Define Link – Alphanumeric
Feature - Fie	Id Description

Field	Description				
Range Type	Displays the range type selected. The default value for the same is Value .				
Max Value	Specify the maximum value for the range type.				
+ icon	Click this icon to add a new row.				
- icon	lick 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 				

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

The quantitative scoring model is successfully created and can be viewed using the View Quantitative Scoring Model screen.

1.51.2 View Quantitative Scoring Model

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

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

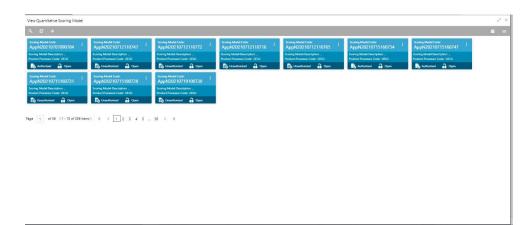


Specify User ID and Password, and login to Home screen.

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Quantitative Scoring .
- 3. Under Quantitative Scoring , click View Quantitative Scoring Model.

The View Quantitative Scoring Model screen displays.

Figure 1-204 View Quantitative Scoring Model



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

Table 1-157 View Quantitative Scoring Model – Field Description

Field	Description				
Scoring Model Code	Displays the scoring model code.				
Scoring Model Description	Displays the description of the scoring model.				
Product Processor Code	Displays the product processor code				
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized				
Record Status	Displays the record status of the report. The options are: • Open • Close				

4. Click Search icon.

The View Quantitative Scoring Model - Search screen displays.



View Quantitative Scoring Model				$p^{d} \times$
Scoring Model Code Search Reset	Scoring Model Description	Authorization Status	Record Status *	

Figure 1-205 View Quantitative Scoring Model - Search

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

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			

 Table 1-158
 View Quantitative Scoring Model - Search – Field Description

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

The Quantitative Scoring Model Maintenance - Unlock screen displays.

Figure 1-206 Quantitative Scoring Model Maintenance - Unlock

Quantitative Scoring Model Maintenance					, ² ×
Basic Details					
Scoring Model * Applicant Scoring Model * Scoring Model Code *		Scoring Model Description *			
REJECT		REJECT			
Effective Date Sep 30, 2020		Expiry Date * Oct 31, 2022 Priority * 1	*		
Selection Criteria Feature Use Existing Rule Create New Rule					
Rules					
RUIE Code * REJECT			ule Name EJECT		
New					
Rules					
Code " REJECT	Description REJECT				

Note:

The fields, which are marked with an asterisk, are mandatory.



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

Field	Description			
Application Scoring Model	Displays the application scoring model.			
Scoring Model Code	Displays the qualitative scoring model code for the created quantitative scoring model.			
Scoring Model Description	The user can modify the quantitative scoring model description for the created quantitative scoring model.			
Effective Date	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.			
Expiry Date	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.			
Product Processor	Displays the product processor for the created quantitative scoring model.			
Priority	The user can modify the priority of the created quantitative scoring model.			
Use Existing Rule	The user can modify the existing rule if linked.			
Rule Code	Displays the rule code for the created quantitative scoring model.			
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.			
Code	Displays the rule code.			
Description	Displays the rule description.			
+ icon	This icon can add new expression.			
Fact / Rules	Displays the fact or rule of the created quantitative scoring model.			
Operator	Displays the comparison operator of the created quantitative scoring model.			
Data Type	Displays the data type for the fact or rule for the created quantitative scoring model.			
Output	Displays the output for the created quantitative scoring model.			
Expression	Displays the expression updated in the expression builder for the created quantitative scoring model.			
Feature	This tab is enabled for the Applicant Scoring Model.			
+ icon	This icon adds new row.			
- icon	This icon deletes a row, which is already added.			
Feature	Displays the feature for the created quantitative scoring model.			

Table 1-159Quantitative Scoring Model Maintenance - Unlock - FieldDescription

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

Table 1-159 (Cont.) Quantitative Scoring Model Maintenance - Unlock -Field Description

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

The Quantitative Scoring Model Maintenance – View screen displays.

Figure 1-207 Quantitative Scoring Model Maintenance – View

Quantitative Scoring Model Maintenance				2 ⁴ - X
Basic Details				
Scoring Model * Asplant Scoring Model Scoring Model Code * REECT Effective Data * Sky 30: 2023 Photos Processor * OLO		Scoring Model Description * * HELICT Dird State * Ord 31, 2022 Privaty * 1		
Selection Criteria Feature O Use Existing Rule Create New Rule				
Rules				
Rule Code " REJECT O		Rule Name REJECT		
New				
Code * REJECT	Description REJECT	Select Existing rule Q,	Rule Version	Q



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

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.
U	
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.
Create New Rule	Displays the rule code for the created quantitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	This icon can add new expression.
Fact / Rules	Displays the fact or rule of the created quantitative scoring model.
Operator	Displays the comparison operator of the created quantitative scoring model.
Data Type	Displays the data type for the fact or rule for the created quantitative scoring model.
Output	Displays the output for the created quantitative scoring model.
Expression	Displays the expression updated in the expression builder for the created quantitative scoring model.
Feature	This tab is enabled for the Applicant Scoring Model.
+ icon	This icon adds new row.
- icon	This icon deletes a row, which is already added.
Feature	Displays the feature for the created quantitative scoring model.
Weightage (%)	Displays the weightage assigned to each feature for the created quantitative scoring model.
Range Type	Displays the range type for the created quantitative scoring model.
•	

Table 1-160Quantitative Scoring Model Maintenance - View - FieldDescription



Field	Description	
Define Range/ Value	Displays the range/value defined for the created quantitative scoring model.	
Range From	The user can modify the minimum range of value based on which scoring is done.	
Range To	The user can modify the maximum range of value based on which scoring is done	
Score	Displays the score for each range or value.	
Category	Displays the category for the created quantitative scoring model.	
Enable	Displays parameter for the created quantitative scoring model.	
Scoring Rule	This tab is enabled for the Application Scoring Model.	
Rule Code	Displays the rule code for the created quantitative scoring model.	
6	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.	

Table 1-160(Cont.) Quantitative Scoring Model Maintenance - View - FieldDescription

1.52 Decision Grade Matrix

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

The Decision Grade Matrix can define the decision and grade based on the 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.

1.52.1 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Decision Grade Matrix.
- 3. Under Decision Grade Matrix, click Create Decision Grade Matrix.



The Create Decision Grade Matrix screen displays.

Figure 1-208 Create Decision Grade Matrix

Create Decision Grade Matrix	× ×.
Basic Details	
Model Code * Effective Data *	Mode Description * Expring Data * Promy *
Select *	
Selection Criteria Decision Matrix Grade Matrix	
Use Existing Rule Create New Rule	
Rules	
Rule Cose * Select *	Rule Name
	Save Cancel

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



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

 Table 1-161
 Create Decision Grade Matrix - Field Description

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

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

reate Decision Grade Matrix		r
asic Details		
Model Code *	Model Description *	
DML01	DML01	
Effective Date *	Expiry Date *	
Aug 16. 2021	Aug 28. 2021	
Product Processor *	Priority *	
OFLO *	1	
election Criteria Decision Matrix Grade Matrix Use Existing Rule Create New Rule Rules Rule Code "	Rub Name	
MLA3 🔻 🖸	MLA1	
New Rules		
Code *	Description	
MLA3	MLA1	
Expression Builder		

Figure 1-209 Create Decision Grade Matrix - Selection Criteria

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.	
+ icon	Click this icon to add new expression.	
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.	

 Table 1-162
 Create Decision Grade Matrix - Selection Criteria - Field Description



Field	Description
Operator	Select the comparison operator from the drop-down list. The available options are: > + = % != - >= * In Like Matches NotMatches NotContains Notin
Data Type	 Notin 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
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 1-162(Cont.) Create Decision Grade Matrix - Selection Criteria - FieldDescription



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

The Create Decision Grade Matrix - Decision Matrix screen displays.

eate Decision Grade M	latrix		~
sic Details			
fodel Code * DML01 Iffective Date * Aug 17, 2021 troduct Processor * OFLO		Model Description * DAU(91 Des Registre August 24, 2021 Priotity *	
ecision Matrix	nin Martin Grade Matrix	w and 200-300 in Dod now then that means in the 2nd now it will start from guarant then (r) 200.	
tidd Column			
	Age Description 💌		Decision
	tore From	Score To 200	Approved *

Figure 1-210 Create Decision Grade Matrix - Decision Matrix

Field	Description
Add Column	Click this button to add features for which decision has to be maintained. On click of Add Column , all the features are shown in the drop down list. Select the feature to be added. Click save to add the feature.
	If the feature is numeric type, two columns gets added in the table From and To. If the feature is character/alphanumeric type one column Value gets added.
	System should not save, if no feature have been added. User can click Cancel to close the window.
Link a Rule?	 Select the appropriate radio button to link a rule to the features. The options are: 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 decision.
Score To	Specify the maximum range of score for the decision.

 Table 1-163
 Create Decision Grade Matrix - Decision Matrix - Field Description



Field	Description
Decision	Specify the decision of an application from the drop-down list. The values are configurable based on the look up values maintained
	 The available options are: Approved Manual Rejected
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? option is updated as Yes .

Table 1-163(Cont.) Create Decision Grade Matrix - Decision Matrix - FieldDescription

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

The Create Decision Grade Matrix - Grade Matrix screen displays.

Figure 1-211 Create Decision Grade Matrix - Grade Matrix

iic Details			
fodel Code *		Model Description *	
DML01		DML01	
fective Date *		Expiry Date *	
ug 17. 2021	±	Aug 24, 2021	
oduct Processor *		Priority *	
DFLO	*	1	
ade Matrix	cision Matrix Crade Matrix	200 in Tarrier and 200 - 500 in 2nd rear that means in the 2nd spin is will start from greater than (v) 200.	
ade Matrix e w decimal number is		-200 in Tattion and 200 - 200 in 2nd row that the means in the 2nd row it will attent from greater than (+) 200.	
ade Matrix n decimal number is dd Column		120 in Tat the and 200 - 500 in 2nd reactions that means in the 2nd reaction presentation () 200.	
ade Matrix de cimal number is dd Column	considered while defining a Range? For Example: If range is from I		
ade Matrix	considered while defining a Rangel For Example: If range is from Age Description 🔹	500 (DA	×
de Mattix	considered while defining a Ranger for Example: if range is from Age Description . * Scena from	Som b	

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

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

 Table 1-164
 Create Decision Grade Matrix - Grade Matrix - Field Description



Field	Description
×	Click this icon to delete a column, which is already added.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the grade.
Score To	Specify the maximum range of score for the grade.
Grade	 Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained. The available options are: A B C
Value	Specify the value for which the grade has to be maintained. This field appears only if the data type of feature is Numeric such as Age, FICO score.
Rule	Displays the rules based on which decision is to be made. This field is enabled if Link a Rule? option is updated as Yes .

Table 1-164(Cont.) Create Decision Grade Matrix - Grade Matrix - FieldDescription

8. Click Save to save the details.

The Decision Grade Matrix is successfully created and can be viewed using the View Decision and Grade Matrix screen.

1.52.2 View Decision Grade Matrix

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

The user can create the decision grade matrix using the Create Decision Grade Matrix screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the matrix, the status is updated to **Authorized** and **Open**.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Decision Grade Matrix.
- 3. Under Decision Grade Matrix, click View Decision Grade Matrix.

The View Decision Grade Matrix screen displays.



View Decision Grade Matrix			e* 3
ч с +			
Model Code:	Model Code:	w.	
Model Description: Product Processor:	Model Description: Product Processor:		
🗟 Unauthorized 🔒 Open	Authorized 🔒 Open		
		-	

Figure 1-212 View Decision Grade Matrix

Page 1 of 5 (1-10 of 42 items) K < 1 2 3 4 5 > 3

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

 Table 1-165
 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.

4. Click Search icon.

The View Decision Grade Matrix - Search screen displays.

Figure 1-213 View Decision Grade Matrix - Search

View Decision Grade Matrix				"* ×
Model Code	Model Description	Authorization Status	Record Status	
Search Reset				

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: Authorized Unauthorized 	



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

Table 1-166 (Cont.) View Decision Grade Matrix - Search – Field Description

- 5. Click **three-dots** icon to unlock, delete, authorize or view the created decision grade matrix.
- 6. Click Unlock icon to modify the fields.

The Decision Grade Maintenance screen displays.

Figure 1-214 Decision Grade Maintenance

asi bania Mose Casa " Mose Decorption " 0,04 0,04 0 0,04	sion Grade Maintenance		
404 604 Betwoe Due of Status Status <	Details		
Uze bisting Ale Crease New Ale	06 ective Date * #5 5.2020 million #duct Processor *	djođ Espiry Date M 20, 2021	
Aud Code * Aude Name MLA3 * • • MLA1 New Rules Code * Description			
Rules Code " Decription	ule Code *		
MLAS MLAT	Code * MLA3	Description MLA1	



 Table 1-167
 Decision Grade Maintenance - 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.



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 1-168 Selection Criteria - Field Description

Table 1-169 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 1-170 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.
×	Click this icon to delete a column, which is already added.
+ icon	Click this icon to add new row.



Field	Description	
- icon	Click this icon to delete a row, which is already added.	
Score From	Specify the minimum range of score for the decision.	
Score To	Specify the maximum range of score for the decision.	
Decision	Specify the decision of an application. The values configurable based on the 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 Link a Rule? option is updated as Yes .	

Table 1-170 (Cont.) Decision Matrix - Field Description

Table 1-171 Grade Matrix - Field Description

Field	Description	
Add Column	Click this button to add features for which grade has to be maintained.	
×	Click this icon to delete a column, which is already added.	
+ 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 look up values maintained.	
	The available options are: A B C 	

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

8. Click three-dots icon to unlock, delete, authorize or view the created decision grade matrix.

9. Click View icon to view the decision grade matrix.

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



Besis Detail Model Code * Model Description * 406 406 Besis Detail Graph Dea* 56: 5300 Au 30 3031 Preduct Pressore * Previous Deam 01:0 1	Decision Grade Maintenance		p ⁴ ×
ayós ayós ayós bennin territoria. Bagin Dani - Bagin Dan	Basic Details		
K Los Song Ruis O Cours Non Ruis	dy06 Effective Date * Sep 5: 2020 Product Processor *	dy66 Biplay Dete * Jul 20, 2001 Privaty *	
Rule Code " Rule Name	Use Existing Rule Create New Rule		
		Rule Name	
	Audit		

Figure 1-215 Decision Grade Maintenance – View

 Table 1-172
 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 1-173 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.
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.



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 1-174 Expression Builder - Field Description

Table 1-175 Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained.
×	Click this icon to delete a column, which is already added.
+ 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 Link a Rule? option is updated as Yes .

Table 1-176 Grade Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which grade has to be maintained.
×	Click this icon to delete a column, which is already added.
+ 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.



Field	Description
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 Link a Rule? option is updated as Yes .

Table 1-176 (Cont.) Grade Matrix - Field Description

1.53 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.

1.53.1 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Pricing Model.
- 3. Under Pricing Model, click Create Pricing Model.

The Create Pricing Model screen displays.



Figure 1-216 Create Pricing Model

reate Pricing Model		×*
asic Details		
Pricing Code *	Pricing Description *	
Effective Date *	Expiry Date *	
±	a	
Product Processor *	Priority *	
Select *		
Use Existing Rule Create New Rule		
Rules Rule Code	Rule Name	
Select *	kule name	
Jener .		

4. On Create Pricing Model screen, specify the fields.



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

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.

5. Click the Selection Criteria to define pricing model.

e Pricing Model		
Details		
Vetans		
ng Code *	Pricing Description *	
102	2222	
tive Date *	Expiry Date *	
19, 2021	Aug 24, 2021 🗰	
uct Processor *	Priority *	
• *	1	
e Code *	Rule Name MLAI	
New		
Rules		
Code *	Description	
	MLA1	
MLA3		
MLA3 Expression Builder		

Figure 1-217 Create Pricing Model – Selection Criteria

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.	
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.	

 Table 1-178
 Create Pricing Model – Selection Criteria - Field Description



Field	Description
Operator	Select the comparison operator from the drop-down list. The available options are: < < > < + = % != - >= <= * / Contains In Like Matches NotMatches NotContains Notin
Data Type	 Notin 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
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 1-178(Cont.) Create Pricing Model – Selection Criteria - FieldDescription

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

The Create Pricing Model – Price Definition screen displays.

asic Details		
ricing Code *	Pricing Description *	
ffective Date *	Expiry Date "	
		
roduct Processor *	Priority *	
*		
election Criteria Price Definition		
election Criteria Price Definition	Matimum Rate *	
Price Definition	Maximum Rate *	
Price Definition	Maximum Rate *	
election Criteria Price Definition Price Definition Innrum Rate *		
Price Definition	Maximum Rate *	

Figure 1-218 Create Pricing Model – Price Definition

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

Table 1-179	Create Pricing Model – Price Definition - Field Description
--------------------	---

Field	Description
Minimum Rate	Specify the minimum rate applicable for the defined pricing code.
Maximum Rate	Specify the maximum rate applicable for the defined pricing code.
Rate Type	Specify the rate type from the drop-down list. The available options are: • Flat • Tiered
Rate %	Specify the interest rate application for the defined pricing. This field displays once you select the Rate Type option as Flat .
Loan Amount From	Specify the minimum range of loan amount to which the interest rate is applicable. This field appears once you select the Rate Type option as Tiered .
Loan Amount To	Specify the maximum range of loan amount to which the interest rate is applicable. This field appears once you select the Rate Type option as Tiered .
Term From	Specify the minimum term from which the interest rate is applicable. This field appears once you select the Rate Type option as Tiered .
Term To	Specify the maximum term up to which the interest rate is applicable. This field appears once you select the Rate Type option as Tiered .
Rate %	Specify the interest rate applicable for the defined tier. This field appears once you select the Rate Type option as Tiered .

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

The Pricing model is successfully created and can be viewed using View Pricing Model screen.



1.53.2 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 Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Maintenance. Under Maintenance, click Pricing.
- 3. Under Pricing , click View Pricing Model.

The View Pricing Model screen displays.

Figure 1-219 View Pricing Model

ew Pricing Model		, ²
		B =
ricing Description:	Pricing Description:	
ricing Code:	Pricing Code:	
Unauthorized 🔒 Open	🛃 Unauthorized 🔒 Open	

Page 1 of 20 (1 - 10 of 191 items) K < 1 2 3 4 5 20 > >

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

Table 1-180 View Pricing Model – Field Description

Field	Description
Pricing Code	Displays the pricing code.
Pricing Description	Displays the description of the pricing model.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

4. Click Search icon.

The View Pricing Model - Search screen displays.



Figure 1-220	View Pricing Model - Search	

View Pricing Model				3 st ×
Pricing Code	Pricing Description	Authorization Status	Record Status	
Search Reset		•	•	
Search Reset				

 Table 1-181
 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: Authorized Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: • Open • Close

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

The Pricing Model Maintenance - Unlock screen displays.

Figure 1-221 Pricing Model Maintenance - Unlock

Pricing Model Maintenance		x* - 2
Basic Details		
Procing Code * TP-00211001171019 Effective Date * Colt. 2001 Product Processor ChU	Pricing Decorption " Pricing Decorption Oracle 8 Exploy Obac * Cost 1001 Pricing * 19	
Selection Criteria Price Definition Use Existing Rule Create New Rule		
Rules Rule Code * Netincome * 0	Rub Name Medinasine	
Rules		
Code * Nacincoma	Decopilion Nectocare a	
Expression Builder		



The fields, which are marked with an asterisk, are mandatory.



Field	Description	
Pricing Code	Displays the pricing code for the created quantitative pricing model.	
Pricing Description	The user can modify the pricing description for the created pricing model.	
Effective Date	The user can modify effective date for the created pricing model.	
Expiry Date	The user can modify date for the created pricing model.	
Product Processor	Displays the product processor for the created pricing model.	
Priority	The user can modify the priority of the created pricing 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 pricing model.	
•	Click this icon to get the information about the rule.	
Rule Name	Displays the rule name.	
Create New Rule	The user can modify the new rule linked to the pricing model.	
Code	Specify the new rule code for the created pricing model.	
Description	Specify the rule description for the created pricing model.	
+ icon	This icon can add new expression.	
Fact / Rules	Displays the fact or rule of the created pricing model.	
Operator	Displays the comparison operator of the created pricing model.	
Data Type	Displays the data type for the fact or rule for the created pricing model.	
Output	Displays the output for the created pricing model.	
Expression	Displays the expression updated in the expression builder for the created pricing model.	
Pricing Definition	The below listed fields appear in Pricing Definition tab.	
Minimum Rate	The user can modify the minimum rate applicable for the defined pricing model.	
Maximum Rate	The user can modify the maximum rate applicable for the defined pricing model.	
Rate Type	The user can modify the range type for the created pricing model from the drop-down list. The available options are: Flat Tiered	
Rate%	The user can modify the interest rate application for the defined pricing. This field appears once the user select the Rate Type as Flat .	

Table 1-182 Pricing Model Maintenance - Unlock - Field Description



Field	Description
Loan Amount From	The user can modify the minimum range of loan amount to which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.
Loan Amount To	The user can modify the maximum range of loan amount to which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.
Loan Tenure From	The user can modify the minimum term from which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.
Loan Tenure to	The user can modify the maximum term up to which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.
Rate%	Displays the interest rate applicable for the defined tier.
	Note: This field displays if the Rate Type is selected as Tiered.

Table 1-182 (Cont.) Pricing Model Maintenance - Unlock - Field Description

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

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

Figure 1-222	Pricing Model Maintenance -	View
--------------	-----------------------------	------

ing Model Maintenance			
Details			
cing Code * *2021001171019 extrine Oaks * 1. 2021 uidue Processor * LD		Phicing Description " Pricing Description Grade B Estry Opta " Oct 1. 2031 Phicing " 90	
ion Criteria Price Definition			
les			
ile Code * etincome O		Rule Name Netincome	
New			
Rules			
Code * Netincome	Description Netincome		
Expression Builder			

 Table 1-183
 Pricing Model Maintenance - View - Field Description

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



Field	Description
Pricing Definition	The below fields appears in the Pricing Definition tab.
Minimum Rate	Displays the minimum rate applicable for the defined pricing model.
Maximum Rate	Displays the maximum rate applicable for the defined pricing model.
Rate Type	Displays the range type for the created pricing model from the drop- down list. The available options are:
Rate%	Displays the interest rate application for the defined pricing. This field appears once the user select the Rate Type as Flat .
Loan Amount From	Displays the minimum range of loan amount to which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.
Loan Amount To	Displays the maximum range of loan amount to which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.
Loan Tenure From	Displays the minimum term from which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.
Loan Tenure to	Displays the maximum term up to which the interest rate is applicable.
	Note: This field displays if the Rate Type is selected as Tiered.

Table 1-183 (Cont.) Pricing Model Maintenance - View - Field Description



Field	Description
Rate%	Displays the interest rate applicable for the defined tier.
	Note: This field displays if the Rate Type is selected as Tiered.

 Table 1-183
 (Cont.) Pricing Model Maintenance - View - Field Description

1.54 Execution Summary

This topic describes the information to view the decisions, credit score and pricing for the processed application.

This topic contains the following subtopics:

View Execution Summary

This topic describes the systematic instructions to view the execution summary based on the various filter options provided.

1.54.1 View Execution Summary

This topic describes the systematic instructions to view the execution summary based on the various filter options provided.

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

- 1. On Home screen, click Core Maintenance. Under Core Maintenance, click Credit Decision.
- 2. Under Credit Decision, click Operations. Under Operations, click Execution Summary.

The View Execution Summary screen displays.

Search Criteria							
Filter Select							eset Searc
Scoring Decision Summ Product Processor	Request Type	Contract ID	Request Reference Namber	Internal Reference Number	Execution Date	Mode	Status
> OFLO	Score, Decision & Pricing	123	O9yN6gnMD41P9yN6gnMD41Q9yN6gnMD41R9yN6gnMD41S	CD520211025152426597	Oct 25, 2021	ONLINE	FAILURE
			WhaXmgcMD41XhaXmgcMD41YhaXmgcMD41ZhaXmgcMD4	CD520211025152321123	Oct 25, 2021	ONLINE	ERROR
OFLO							
	Decision & Grade	123	OfNbcgWFD41PfNbcgWFD41QfNbcgWFD41RfNbcgWFD41Sf	CD520211025135544519	Oct 25, 2021	ONLINE	SUCCESS
 > OFLO > OFLO > OFLO 	Decision & Grade Decision & Grade	123 123	OfNbcgWFD41PfNbcgWFD41QfNbcgWFD41RfNbcgWFD41Sf ISNHyDD41JSNHyDD41LSNHyDD41LSNHyDD41LSNHyDD	CD520211025135544519 CD520211025132220815	Oct 25, 2021 Oct 25, 2021	ONLINE	SUCCESS FAILURE

Figure 1-223 View Execution Summary



Field	Description
+ icon	Click the icon to add a new row.
- icon	Click the icon to delete a row, which is already added.
Filter	Select the required option to search for the execution summary. The available options are: Reference Number Internal Reference Number Decision Batch/Online Product Processor Status Request Type Execution Date
	Contract ID
Value	Specify the required details or select an appropriate option for the selected filter option. This field appears once you select an option from the Filter list.
From Date	Select the start date of the period during which the execution summary is generated.
	This field appears if you select the filter option as Execution Date and value as Date Range .
To Date	Select the end date of the period during which the execution summary is generated.
	This field appears if you select the filter option as Execution Date and value as Date Range.

 Table 1-184
 View Execution Summary - Field Description

3. In the **Search Criteria** section, specify the details and click **Search**.

The search results displays with the list of records based on the specified criteria.

4. Click **Reset** to reset the search criteria.

Figure 1-224 Scoring Decision Summary

•							
Fiter	Value						
Decision	* Approved		w.				
							ieset Sear
coring Decision Summ	mary						
Product Processor	Request Type	Contract ID	Request Reference Number	Internal Reference Number	Execution Date	Mode	Status
Product Processor OFLO	Request Type Score, Decision & Pricing	Contract ID 123	Request Reference Number OSyN5ghMD4199/N5ghMD41Q9/N5ghMD41R9/N5ghMD415	Internal Reference Number CDS20211025152426597	Execution Date Oct 25, 2021	Mode ONLINE	
					and the second second second		
P OFLO			O9yN6ghMD41P9yN6ghMD41Q9yN6ghMD41R9yN6ghMD415	CD520211025152426597	Oct 25, 2021	ONLINE	FAILURE
 OFLO OFLO 	Score, Decision & Pricing	123	O9yN8phMD41P9yN8phMD41Q9yN8phMD41R9yN8phMD415 WhoXmecMD41XhoXmecMD41YhoXmecMD41ZhoXmecMD4	CD520211025152426597 CD520211025152321123	Oct 25, 2021 Oct 25, 2021	ONUNE	FAILURE



Field	Description
Product Processor	View the name of the product processor that sent the request.
Request Type	View the request type sent by product processor.
Contract ID	View the contract ID sent by the product processor.
Reference Number	View the request reference number sent by product processor.
Internal Reference Number	View the internal reference number of the application.
Execution Date	View the execution date of the processing application.
Mode	View the mode of execution of the application.
Status	View the status of the processed application.

Table 1-185	Scoring Decision	Summary - Field Description
-------------	------------------	-----------------------------

- 5. Click the corresponding icon to the required record to view the decision related details on each widget. Only one record can be viewed at a time. To view another record, close the previous record and then the next record can be viewed. The widgets are arranged in a flow in which the execution is done. These are indicated by showing the sequence 1, 2, 3 numbers at the top right corner. The widgets are selectable, on mouseover, the color of the widget changes to indicate that the widget is selectable.
- 6. When the status of the processed application **Fails**, a click on the failure message displays the step that is failed. For example, in case of the **Qualitative Score Model** is not resolved, then an error message is displayed in the **Qualitative Score Model** widget. The previous widget will show the data which was processed. If the logical processing fails, then the **Fail** status is shown in the **Logical Model** widget, and the reason for failure is displayed by a click on the widget.

Search Criteria						
Filter	Value					
Decision	* Approved	*				
						Reset Sear
Scoring Decision Summary						
coming Decision Sommary						
Product Processor	Request Type	Contract ID	Request Reference Number	Internal Reference Number	Execution Date	Mode Statu
OFLO	fetchAll	123	6/605avE2317/605avE2318/605avE2319/605avE231a/605avE	CD520211001111124418	Oct 1, 2021	ONLINE SUCC
	17		() () () () () () () () () ()	0		
	Logical Model	1	Borrowing Capacity 2	Qualitative Score	3	
	Logical Model Code : Description :	LMC101 LMC101	Eligibility Code BORCAP001 Description: BORCAP001	Scoring Model Code : Description :	APPQAL502 APPQAL502	
	Status :	PASS	Requested Amount \$35000 Borrowing Capacity: \$150000.0	Score :	67.5	
			serrowing Capabry.			
				l		
	Quantitative Score	4	Decision and Grade 5	Pricing	6	
	Scoring Model Code :	REJECT	Model Code : REJECT	Pricing Model Code :	REJECT	
	Description : Score :	REJECT 450	Description : REJECT USE CASE Decision : Appreciat	Description : Rate Type :	REJECT Flat	
			Grade : B	Rate (%) :	5	

Figure 1-225 View Execution Summary



Field	Description					
Logical Model Widget	Displays the status of the logical model processed.					
Logical Model Code	Displays the logical model code, resolved for credit decision.					
Description	Displays the logical model description, resolved for the credit decision.					
Status	Displays the status of the logical model processed.					
	 For status Pass, the color is shown as Green. 					
	• For status Fail , the color is shown as Red .					
Borrowing Capacity Widget	Displays the maximum lendable amount that can be given for an application.					
Eligibility Code	Displays the eligibility model code, resolved for calculating the borrowing capacity.					
Description	Displays the eligibility model description, resolved for calculating the borrowing capacity.					
Requested Amount	Displays the requested amount for the lending application.					
Borrowing Capacity	Displays the maximum lendable amount that can be given for the application.					
Qualitative Score Widget	Displays the qualitative credit score, post credit decision of the application.					
Scoring Model Code	 Displays the scoring model code, resolved for credit decision. When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No, and Is Primary Applicant is No, the application level decision scoring code is displayed. 					
Description	Displays the scoring model description, resolved for credit decision.					
Score	Displays the qualitative credit score post credit decision of the application.					
	 When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rule and linked at the application level scoring model and this aggregated score is displayed. 					
Quantitative Score Widget	Displays the quantitative credit score post credit decision of the application.					

Table 1-186 View Execution Summary - Field Description

Field	Description	
Scoring Model Code	 Displays the scoring model code, resolved for credit decision. When Is Application Decision Required is Yes, the applicationlevel decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No, and Is Primary Applicant is No, the multi applicant level scoring code is displayed. 	
Description	Displays the scoring model description, resolved for credit decision.	
Score	 Displays the quantitative credit score, post credit decision of the application. When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the score is displayed by resolving the multi applicant level scoring model. 	
Decision and Grade Widget	Displays the credit decision and scoring grade, taken for the application.	
Model Code	Displays the model code, resolved for credit decision and grade.	
Description	Displays the model description, resolved for credit decision and grade.	
Decision	Displays the credit decision, taken for the application.	
Grade	Displays the scoring grade, post credit decision of the application.	
Pricing Widget	Displays the rate applicable post credit decision.	
Pricing Model Code	Displays the pricing model code, resolved for credit decision.	
Description	Displays the pricing model description, resolved for credit decision.	
Rate Type	Displays the rate type applicable post credit decision.	
Rate %	Displays the rate applicable post credit decision.	

Table 1-186 (Cont.) View Execution Summary - Field Description

Click on the **Logical Model** widget, the following fields are displayed. The details for the request which was clicked on the landing page is displayed.



view Execution Product Pa sor Request 2021-10-25705:28:59.5942 SUCCES OFLO Croce Decision & Driv VILICT-DA18VILICT-DA1CVILICT-D 0011002102020100 CAULAR Decision & Grade Manual - Queue A Grade : B Qualitative Score 70 364.3 Borrowing Capacity 5135.03 Logical Model Pricing 6 % Logical Model Code : LMC101 Status : PASS Description : LMC101 Logic3 () Logic2 ()

Figure 1-226 Logical Model Widget

 Table 1-187
 Logical Model Widget - Field Description

Field	Description
Product Processor	Displays the name of the product processor that sent the request.
	This field will be shown on click of each widget.
Request Type	Displays the request type sent by the product processor.
	This field will be shown on click of each widget.
Contract ID	Displays the contract ID sent by the product processor.
	This field will be shown on click of each widget.
Request Reference Number	Displays the request reference number sent by product processor.
	This field will be shown on click of each widget.
Internal Reference	Displays the internal reference number of the application.
Number	This field will be shown on click of each widget.
Execution Date	Displays the execution date of the processing application.
	This field will be shown on click of each widget.
Mode	Displays the mode of execution of the application.
	This field will be shown on click of each widget.
<logical code="" model=""></logical>	Displays the logical model code that is resolved for credit decision. Click the hyper link to view the rule executed to resolve the model.
Show Rule Log	Click to see the rule log.
•	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Description	Displays the description of the logical model.
Status	Displays the status of logical model.



Field	Description
Rule ID	Displays the rule ID executed for logical model processing. Click the hyperlink to view the rule executed.
Show Rule Log	Click to see the rule log.
*	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Sequence	Displays the sequence in which the rules are executed for logical model processing.
Status	 Displays the status of the rule execution. In case the status is failed, the reason for failure is displayed as Reason <>. The options are: Pass Not Executed - This status is displayed against a rule if the Stop on Failure is set as ON and previous rule sequence has failed.

 Table 1-187
 (Cont.) Logical Model Widget - Field Description

The following fields are displayed once the user click the **Borrowing Capacity** widget.

Figure 1-227 Borrowing Capacity Widget

tore, Decision & Pricing yXIMS7	57jtD41zXIM57jtD41AXIM57jtD418XIM57jtD41CXIM57jtD	CDS20211025105859136	2021+10+25T05:28:59.594Z	ONLINE	SUCCESS
Borrowing Capacity 5135.03	Qualitative Score 70		sion & Grade must - Queue A Grade : B		icing 5 %
01	Eligibi	ity Description : BORCAP001			
	Borrowing Capacity 5135.03	Fact MaxLendAmt	Rule ID BRCAP10		

Table 1-188	Borrowing Capacity Widget - Field Description
-------------	--

Field	Description
<eligibility code=""></eligibility>	Displays the eligibility code resolved for calculating the borrowing capacity. Click the hyperlink to view the rule executed to resolve the borrowing capacity.
Show Rule Log	Click to see the rule log.



Field	Description
•	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Eligibility Description	Displays the eligibility description resolved for calculating the borrowing capacity.
Requested Amount	Displays the requested amount for the lending application.
Borrowing Capacity	Displays the maximum lendable amount that can be given for an application.
Fact	Displays the fact using which the maximum lendable amount was calculated.
Rule ID	Displays the rule ID executed for calculating the maximum lendable amount.
Show Rule Log	Click to see the rule log.
*	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.

Table 1-188 (Cont.) Borrowing Capacity Widget - Field Description

The following fields are displayed once you click the **Qualitative Score** widget.

Figure 1-228 Qualitative Score Widget – Bar Graph View



Logical Model	Borrowing Capacity 5135.03	Qualitative Score 70	Quantitative Score 364.3	Decision & Grade Manual - Queue A Gra	ade : B 6 %
Scoring Model Code : A	UPCT311	Description : Qualitative scoring mode	el APCT311	Weightage Score : 70	
pplicants Mrs Amy A Anderson Score : 70	Mrs Amy A Anderson Graph View Latt	Scoring Model Code : APCT311	Description : Qualitative scoring mo	odel APCT311	Weightage Score : 70 0
		1134	115	Applic	e of years the applicant ptaying at present address and Seaders Type any years in current employment

Figure 1-229 Qualitative Score Widget – Pie Graph View

Figure 1-230 Qualitative Score Widget – Data View

roduct Processor	Request Type	Request Ref	erence Number	later	nal Reference Number	Execution Date	Mode	Status
DFLO	Score, Decision & Pricing	yXIMS7JtD41	zXIMS7jtD41AXIMS7jtD418XIMS7jtD41CXIMS7jtD	CDS2	20211025105859136	2021-10-25T05:28:59-594Z	ONLINE	SUCCESS
Logical Model Borrowing Capacity PASS 5135.03			Qualitative Score Quantitative 70 364.3				Pricing 6 %	
Scoring Model Code :	APCT311		Description : Qualitative scoring model APCT3	11	We	ightage Score : 70 🚺		
Applicants Mrs Amy A Anderson Score : 70	Mrs Amy A Anderson Graph View Data View Scoring Details		Scoring Model Code : APCT311	Description : Qualitat	ive scoring model APCT311	Weightage Sco	one : 70 0	
	Question Code		Question			Value	So	ĸe
	AgeOfResidence		Number of years the applicant staying at present	address		Less than 2 year	70	
	TypeOfResident		Applicant Resident Type			Rented	70	
	EmploymentDuration		How many years in current employment			Less than 2 year	70	

 Table 1-189
 Qualitative Score Widget - Field Description

Field	Description
<scoring code="" model=""></scoring>	Displays the scoring model code resolved for credit decision.
	 When Is Application Decision Required is Yes, the application level decision scoring code is displayed. When Is Application Decision Required is No, the applicant
	level decision scoring code is displayed.
	 When Is Application Decision Required is No and Is Primary Applicant is No, the application level scoring code is displayed.
Description	Displays the scoring model description resolved for credit decision.



Field	Description			
Weightage Score/ Application Score	Displays the qualitative credit score post credit decision of the application.			
	 When Is Application Decision Required is Yes, the field name is displayed as Application Score. The system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the field name is displayed as Weightage Score. The score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No, and Is Primary Applicant is No, the field name is displayed as Application Score. The system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. 			
6	Hover this icon to get the information about the formula for calculation of score.			
<applicant name=""></applicant>	Displays the applicant names present in the application.			
<score></score>	Displays the weighted credit score post credit decision of the application.			
	The score is calculated for each applicant by resolving the applicant level scoring model.			
<applicant name=""></applicant>	Displays the applicant names present in the application.			
Scoring Model Code	Displays the applicant level scoring model code resolved for credit decision.			
Description	Displays the applicant scoring model description.			
Weightage Score	Displays the weighted credit score post credit decision of the application.			
0	Hover this icon to get the information about the formula for calculation of score.			
Graph View	 Two graphical views are available. Bar Graphs The details are shown as a graphical representation as bar charts. List of question ID on the X-axis Score on the Y-axis. Based on the evaluation of the category, the questions are shown in a particular color based on the maintenance done in the lookups screen. Pie Charts 			
	The details are shown as a graphical representation as pie charts. The calculation logic for the question is (Score of the question/ Weightage score of the applicant)*100. The pis is shown from a pool of colors available/defined in the code.			
Data View	The scoring details are shown as mentioned below in data view.			

Table 1-189 (Cont.) Qualitative Score Widget - Field Description



Field	Description
Question Code	Displays the question code resolved for the applicant in the scoring model.
Question	Displays the question description resolved for the applicant in the scoring model.
Value	Displays the response received for the question in the payload.
Score	Displays the score calculated for the question based on the range and the response.
	In case any question was optional for which the response was not received, NA will be displayed.

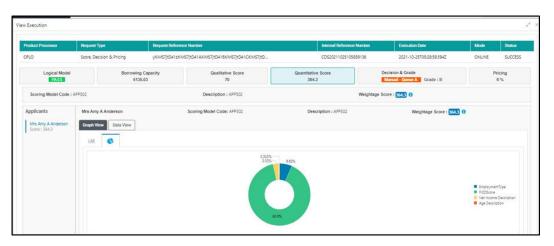
Table 1-189 (Cont.) Qualitative Score Widget - Field Description

The following fields are displayed once you click the **Quantitative Score** widget.



Figure 1-231 Quantitative Score Widget – Bar Graph View







Product Processor	Request Type	Request Reference Nur	nber		Interna	Reference Number	Execution Date	Mode	Status
FLO Score, Decision & Pricing yXIMS7;tD		yXMS7jtD412XMS7jtD	41AXMS7/tD418XMS7	7jtD41CXIMS7jtD	CDS202	11025105859136	2021-10-25705:28:59:594	Z ONLINE	SUCCESS
Logical Model Borrowing Capacity PASS 5135.03			Qualitative Score 70		Quantitative Score 364.3		Necision & Grade		Pricing 6 %
Scoring Model Code : /	4PP502		Description : API	P502		Weightage S	core : SICCO ()		
Applicants	Mrs Amy A Anderson		Scoring Model Code: APP502		Description : A	LPP502	Weightage Score	: 364.3 0	
Mrs Amy A Anderson Score : 364.3	Graph View Data View								
	Scoring Details								
	Feature	Value	e 5	lange Type	Range	Weightage %	Score	Weightage Score	
	EmploymentType	Full T	lime V	blue	Full Time	25	70	17.5	
	FICOScore	970	N	/axValue	700-999	35	680	238	
	Net income Description	1370	0.0 V	blue	5000-50000	20	40	8	
	Age Description	20		aramPercent	0-25	20	4	0.8	

Figure 1-233 Quantitative Score Widget – Data View

 Table 1-190
 Quantitative Score Widget - Field Description

Field	Description
<scoring code="" model=""></scoring>	Displays the scoring model code resolved for credit decision.
	 When Is Application Decision Required is Yes, the applicationlevel decision scoring code is displayed. When Is Application Decision Required is No, the applicant level decision scoring code is displayed. When Is Application Decision Required is No and Is Primary Applicant is No, the multi applicant level scoring code is displayed. Click the hyperlink to view the rule executed to resolve the quantitative score.
Show Rule Log	Click to see the rule log.
•	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Description	Displays the scoring model description resolved for credit decision.

Field	Description
Weightage Score	Displays the weightage score post credit decision of the application.
	 When Is Application Decision Required is Yes, the system performs the aggregation, which can be minimum, maximum or average of all applicant's score. The aggregation performed is defined as rules and linked at the application level scoring model and this aggregated score is displayed. When Is Application Decision Required is No, the score is displayed by resolving the applicant level scoring model. When Is Application Decision Required is No and Is Primary Applicant is No, the score is displayed by resolving multi applicant level scoring model.
	In case of Is Application Decision Required is Yes , the system displays the hyperlink on the weightage score value. It shows the aggregate rule details.
<applicant name=""></applicant>	Displays the applicant names present in the application.
<score></score>	Displays the weighted credit score post credit decision of the application.
	The score is calculated for each applicant by resolving the applicant level scoring model.
	In case of multi applicant scenario, weightage score per applicant is not shown.
<applicant name=""></applicant>	Displays the applicant names present in the application.
Scoring Model Code	Displays the applicant level scoring model code resolved for credit decision.
	Applicant level scoring model is applicable for the below case.
	 If Is Application Decision required is Yes If Is Application Decision Required is No, and Is Primary Applicant is Yes
	Multi applicant level scoring model is applicable in the below case.
	If Is Application Decision Required is No, and Is Primary
	Applicant is No. Click the hyperlink to view the rule executed to resolve the quantitative score.
Show Rule Log	Click to see the rule log.
•	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the expression of the rule.
Value	Displays the value of the rule.
Description	Displays the value of the rate.
Weightage Score	Displays the weighted credit score post credit decision of the application.
	The weightage score is calculated for each applicant by resolving the applicant scoring model.
	In case of multi applicant scoring model, for both the applicant the same score is shown since the score is not calculated per applicant.

Table 1-190 (Cont.) Quantitative Score Widget - Field Description



Field	Description
0	Hover this icon to get the information about the formula for calculation of score.
Graph View	Two graphical views are available.
	 Bar Graphs The details are shown as a graphical representation as bar charts. List of features on the X-axis Weightage Score on the Y-axis. Based on the evaluation of the category, the feature are shown in a particular color based on the maintenance done in the lookups screen.
	Note: For Multi Applicant scoring model all graphs is shown in the same color, as category evaluation is not applicable.
	 Pie Charts The details are shown as a graphical representation as pie charts. The calculation logic for the feature is (Weighted score of the feature/ Weightage score of the applicant)*100. The pie is shown from a pool of colors available/defined in the code.
Data View	The scoring details are shown as mentioned below in data view.
Feature	Displays the features resolved for the applicant in the scoring model. Click the hyperlink to view the rule executed to resolve the quantitative score.
Show Rule Log	Click to see the rule log.
•	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Value	Displays the value of the feature.
Range Type	Displays the range type for the feature.
Range	Displays the range resolved for the feature value for score resolution.
Weightage %	Displays the weightage defined for the feature in the scoring model.
Score	Displays the score calculated for the feature based on the range and feature value.

Table 1-190 (Cont.) Quantitative Score Widget - Field Description



Field	Description
Weightage Score	Displays the weighed credit score post credit decision of the application.

Table 1-190 (Cont.) Quantitative Score Widget - Field Description

The following fields are displayed once you click the **Decision and Grade** widget.

Figure 1-234 Decision and Grade Widget

Logical Model	Borrowing Capacity 5135.03 Model Des	Qualitative Score 70	Quantitative Score 364.3	Decision & Grade	Pricing 6 %
del Code : DGM503	Model Des				
		cription : DGM503	Decision: Manual - Queue A	Grade : 8	
sion					
entitativeScore	QuantitativeScore Range	QualitativeScore	QualitativeScore Rang	ge Decision	
30	0-5000	70.00	0-500	Manual - Qu	Jeue A
ditativeScore	QualitativeScore Range	QuantitativeS	icore Quertit	tativeScore Range	Grade
10	0-500	364.30	0-5000	0)	8

 Table 1-191
 Decision and Grade Widget - Field Description

Field	Description
<model code=""></model>	Displays the model code resolved for credit decision and grade.
Show Rule Log	Click to see the rule log.
٨	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Model Description	Displays the model description resolved for credit decision and grade.
Decision	Displays the credit decision taken for the application.
Grade	Displays the scoring grade post credit decision of the application.
Quantitative Score	Displays the quantitative score calculated for the application. If the feature is rule based, system displays the hyperlink.
Show Rule Log	Click to see the rule log.
•	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.



Field	Description
Value	Displays the value of the rule.
Quantitative Score Range	Displays the range resolved for the quantitative score value for score resolution.
Qualitative Score	Displays the qualitative score calculated for the application.
Qualitative Score Range	Displays the range resolved for the qualitative score value for score resolution.
Decision	Displays the credit decision taken for the application.
Rule ID	Displays the decision taken for the application. Click the hyperlink to view the rule executed.
Show Rule Log	Click to see the rule log.
•	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Qualitative Score	Displays the qualitative score calculated for the application. If the feature is rule based, system displays the hyperlink.
Show Rule Log	Click to see the rule log.
*	Click to expand the rule.
Expression	Displays the expression of the rule.
Input	Displays the input of the rule.
Value	Displays the value of the rule.
Qualitative Score Range	Displays the range resolved for the qualitative score value for score resolution.
Quantitative Score	Displays the quantitative score calculated for the application.
Quantitative Score Range	Displays the range resolved for the quantitative score value for score resolution.
Grade	Displays the scoring grade taken for the application.

Table 1-191 (Cont.) Decision and Grade Widget - Field Description

The following fields are displayed once you click the **Pricing** widget.

hoduct Processor	Request Type	Request Reference	e Number	Internal Reference	Number Execution Date	Mode Status
OFLO	Score, Decision & Pricing	yXIMS7jtD41zXIMS	77/tD41AXIMS7/tD418XIM57/tD41CXIMS7/tD	CDS202110251058	59136 2021-10-25T05:28:59:594Z	ONLINE SUCCESS
Logical Model		ng Capacity 35.03	Qualitative Score 70	Quantitative Score 364.3	Decision & Grade Minual - Queue A Grade : B	Pricing 6 %
Pricing Model Code :	PR502	Model Desci	ription : PR502	Rate Type : Tiered	Rate Percentage : 6 %	
LounAmount	LoanTe	anne	LoanAmount Range	LoanT	enure Range	Rate %
5135.03	45		0-10000	0-64		6

Figure 1-235 Pricing Widget

Field Description <Pricing Model Displays the pricing model code resolved for credit decision. Code> Click the hyperlink to view the rule executed to resolve the pricing model. Show Rule Log Click to see the rule log. Click to expand the rule. Displays the expression of the rule. Expression Input Displays the input of the rule. Value Displays the value of the rule. Model View the pricing model description resolved for credit decision. Description Rate Type View the rate type applicable post credit decision. **Rate Percentage** View the rate applicable post credit decision. Loan Amount View the eligible loan amount for the application. Loan Tenure View the loan tenure for the application. Loan Amount View the range resolved for the loan amount value. Range Loan Tenure View the range resolved for the loan tenure value. Range Rate % View the rate applicable post credit decision.

Table 1-192 Pricing Widget - Field Description



2 NLP Framework

This topic describes about the NLP Framework provided in common core.

Toolkit

This topic describes the information about the toolkit used to design and train NLP / NER Model(s).

- Operation This topic describes the information about the trained models that are consumed for business processing.
- 3P Service Integration This topic provides description about the integration of third party services.

2.1 Toolkit

This topic describes the information about the toolkit used to design and train NLP / NER Model(s).

This topic contains the following subtopics:

- Use Case Definition This topic describes the information about the use case definition.
- Annotator This topic describes the information about the annotator.
- Model Training This topic describes the systematic instructions to train the model on the annoted training corpus.
- Model Management
 This topic describes the information about the Model Management.

2.1.1 Use Case Definition

This topic describes the information about the use case definition.

The user cases are defined by the business domain. The required information to be extracted from the documents is driven by business consideration against the context of use case being defined.

The tags or entities are required for annotating or tagging the information in a source document to create training files for use case model training. These tags or entities are always driven by business considerations for a particular usage case.

The use case definition maintenance screen allows the user to define use case(s) and maintain specific list of tags for the use case.

This topic contains the following subtopics:



- View Use Case Definition This topic describes the systematic instructions to view the list of defined use cases.
- Tag Maintenance This topic describes the systematic instructions to define use cases and maintain entities or tags for the use case.

2.1.1.1 View Use Case Definition

This topic describes the systematic instructions to view the list of defined use cases.

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

- 1. On Home screen, click Machine Learning. Under Machine Learning, click NLP Toolkit.
- 2. Under NLP Toolkit, click Use Case Definition.

The Use Case Definition screen displays.

Figure 2-1 Use Case Definition



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

Table 2-1	Use Case Definition – Field Description
-----------	---

Field	Description
Usecase Name	Displays the name of the use case.
Mod No	Displays the modification number.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

2.1.1.2 Tag Maintenance

This topic describes the systematic instructions to define use cases and maintain entities or tags for the use case.

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

1. On Home screen, click Machine Learning. Under Machine Learning, click NLP Toolkit.



- 2. Under NLP Toolkit, click Use Case Definition.
- 3. Click + to add tag maintenance.

The Tag Maintenance screen displays.

iness Tag Maintenance e Case Name e Case Name Description Tag Display Sequence Tag Screen Display Tag Name Annotation Tag Default Value Default Value	ig Maintena	ance				×*
Ves No Tag Display Sequence Tag Screen Display Tag Name Annotation Tag Default Value No data to display.	siness Tag	Maintenance				
No data to display.	se Case Nam	e	Description	Mod No		
		Tag Display Sequence	Tag Screen Display	Tag Name	Annotation Tag	- Default Value
	No data t	o display.				
Page 1 (0 of 0 items) K < 1 > X	Page 1	(0 of 0 items) K < 1	к			
						Save Cano

Figure 2-2 Tag Maintenance

4. specify the fields on Tag Maintenance screen.



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

 Table 2-2
 Tag Maintenance – Field Description

Field	Description
Use Case Name	Specify unique use case name. It gets populated on Save , from the last folder name from the Training Corpus Path (DOC).
Description	Specify use case description.
Mod No	Displays modification number.
Straight Through Processing	 Select one the options. Yes = Unattended No = Attended
Use Case Tags/ Entities	Specifies the use case tags entities.
Tag Display Sequence	Displays the sequence of tags.
Tag Screen Display	Displays the business name of the tag.
Tag Name	Displays the technical name of the tag.
Annotation Tag	Used to identify tags to be used in training.
Default Value	Default value for tags not used for training.



2.1.2 Annotator

This topic describes the information about the annotator.

Annotation is the process of identifying information within a documented content and tagging them as a specific type of information. Each use case defined, have their own relevant maintained list of tags/entities, which is used to annotate source documents for a use case.

Figure 2-3 Loan Draw Down

	LOAN DRAW DOWN
Description: USD 550 Million Credit Fac	Organization
Effective Borrower	has elected to borrow under the Tranche B
Term Loan Facility for a total of	Please see details below:

Annotator

This topic describes the systematic instructions to perform the annotations on a source document for a use case.

2.1.2.1 Annotator

This topic describes the systematic instructions to perform the annotations on a source document for a use case.

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

- 1. On Home screen, click Machine Learning. Under Machine Learning, click NLP Toolkit.
- 2. Under NLP Toolkit, click Annotator.

The **Annotator** screen displays.

Figure 2-4 Annotator

Annotator					$_{\mu^{k'}}\times$
Action Type	Source File Definition		Document Type		^
Create New Annotated File	Source File: Source File Name	Select File	Select	▼ Get Labels	
Edit Created Annotated File Error Correction	Annotated File: Annotated file name	Select File	Annotated File Name: Source File Name.txt	Create Training File	
	Retrieved Doc Id: Retrieved Doc Id	Get File	source me nume.oc		
Original File	Text Form		Annotations		
			Tag Name	Tag Value	
			No data to display.		
Document will appear here	Document converted to t	ext will			
	be displayed here				



3. Specify the fields on Annotator screen.



The fields, which are marked with an asterisk, are mandatory.

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

Table 2-3 Annotator – Field Description

Field	Description
Action Type	Select require action type. The available options are: • Create New Annotated File • Edit Created Annotated File
Source File Definition	Select the source document from local windows explorer based on the Action Type selected.
Document Type	Displays the list of all the use cases defined under use case definition.
Get Labels	Displays the maintained Tags/entities for the selected Document Type .
Create Annotated File	 Once annotations of all the Tags are completed, this performs two outcomes as below, Create annotated text file in the defined NER train path as maintained under use case definition. Create text file in the defined DOC train path as maintained under use case definition.

Annotate the Source Files

- 4. Select Create New Annotated File in Action Type.
- 5. Click **Select File**. It will open the windows explorer. Navigate and select the source document to be annotated.
- 6. The source document displays in the **Original File** field and text version displays in the **Text Form** field.

nnotator					P ^R
Action Type		Source File Definition		Document Type	
• Create New Annotated F	ile	Source File: FOLIODETE 201905	Select File	Select	Get Labels
Edit Created Annotated F Error Correction	ile	Annotated File: Annotated file nam	Select File	Annotated File Name:	Create Annotated File
		Retrieved Doc Id: Retrieved Doc Id	Get File	pdr	
Driginal File		Text Form		Annotations	
□ 𝒫 1 of 1	- + »	STILTON SYDNEY 488 GEORGE STREET	^	Tag Name Tag Valu	e Start En
	Territoria Territoria - El 2 Contentino - Primero El 2020 2020	(@) (~ ********************************	X +61 2 9266	No data to display.	
10-000.000.000	Roon Number	2084 HOTELS & amp, RESORTS Reservations			
NA AREFECTIONNESS 87 CONCLEMENT BOLTON - 1 CONTINUES	Adultonal to Nation Wate control country Alexandre document Alexandre	l ton Â:8:dec: 1			
Capy of Tax Involve Confirmation Number	ABN 1222111122000	www.Viller.com or 1 800 Million/S Room Number 3304 /kTD	0		
DATE DESCRIPTION Center 0x887 RDOM	REFIND QUEST CREDIT BULLINCE	Arrival Date 26/05/2019 22:07:00	۵		

Figure 2-5 Annotator - Text Form



End

7. Select the **Document Type** from drop-down list.

Annotator Action Type Source File Definition Document Type Create New Annotated File Source File: Select Edit Created Annotated File Select Annotated File: Annotated file nam O Error Correction Loan DrawDown Retrieved Doc Id: Retrieved Doc Id Corporate Invoice New Cheque Book Request Original File Text Form Tag Name Tag Value Start No data to display. 8)

Figure 2-6 Annotator - Document Type

8. Click Get Labels.

It loads all the maintained tags for the **Document Type**.

Figure 2-7 Annotator - Tags

Action Type	Source File Definition		Document Type	
Create New Annotated File	Source File:	Select File	Corporate Invoice 🔹	Get Labels
Edit Created Annotated File Error Correction	Annotated File: Annotated file nam Retrieved Doc Id: Retrieved Doc Id	Select File Get File	Annotated File Name: PolitiODETE_20190530(10/36) pdf	Create Annotated File
riginal File 💱	Text Form		Annotations	
	Sub 65 State 55 Control C	^	Tag Name Tag Value Discount Percentage	Start En
An and a series and a series	MR GEORGE SAM ZAFOS 14 ABERCOMBIE ST OAKLEIGH SOUTH 0 MR CEORGE SAM 2001 10 MR CEORGE SOUTH 0	- 1	Net Invoice Amount	
Optimized Market All Market Pack Model File Model File Model File Model Onthe Description Centrel Market Overalla	Confirmation Number 3115492747	•	Discounted Amount	
	26/05/2019 GUEST ROOM		Invoice Due	

- 9. Identify and select information within the **Text Form** section of the document.
- **10.** Right click to display the list of tags and select the relevant tag.

Figure 2-8 Annotator - List of Tags

ction Type			Source File Definition		Document Type	
Create New Annota	ated File		Source File: OLIONETE 201905	Select File	Corporate Invoice 🔹	Get Labels
 Edit Created Annot Error Correction 	ated File		Annotated File: Annotated file name	Select File	Annotated File Name:	Create Annotated File
			Retrieved Doc Id: Retrieved Doc Id	Get File	pdf	
iginal File			Text Form		Annotations	
ρ 1 of 1	-	+ >	> SALANCE \$0.00	^	Tag Name Tag Value	Start Er
		Control 2000 Controls Sector State Control (Control (Contro) (Control (Contro) (Cont	\$20.65 \$16.00		Buyer Code	
	Room Number Annie Date Departure Date Adultiched	and a second sec	Total All Charges Strapping TOTAL INCLUDES GST OF \$120.24		Invoice Date	
	Room Rate Rate Plan No. Martine P	ne Rosa Contro Case - Case M	MR GEORGE SAM ZAFOS 14 ABERCROMPH OAKLEIGH SOUTH 0	LST.	Tax	
Conjust Tax Investa Continuation Number	NON NORTH The Date		Copy of Tax invoice:1370252		Percentage	
DATE DESCRIPTION	08097 1887.00 00080	5 CHEON BALANCE	Confirmation Number 3115-02747	a)	Amount	



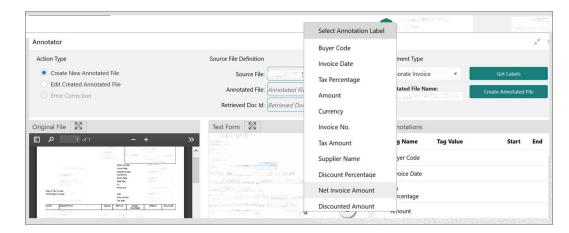


Figure 2-9 Annotator - Select Annotation Label

The selected tag and the information appears in section **Annotations** under **Tag Name** and **Tag Value**.

Figure 2-10 Annotator - Annotations

		Select Annotation Label	10, 2016	
nnotator		Buyer Code		7
Action Type	Source File Definition	Invoice Date	ment Type	
Create New Annotated File Edit Created Annotated File	Source File:	Tax Percentage	orate Invoice 🔹	Get Labels
Error Correction	Annotated File: Annotated file	Amount	tated File Name:	Create Annotated File
	Retrieved Doc Id: Retrieved Doc	Currency		
Driginal File	Text Form	Invoice No.	notations	
	5330.00	Tax Amount	g Name Tag Value	Start En
	NUL COMPACE SAME STATE	Supplier Name	yer Code	
Anna Dee anna anna anna anna anna anna an	TOTAL INCLUDES OST OF \$120.24 MR GEORGE SAM ZAFOS 14 ASTROR	Discount Percentage	roice Date	
An A	OAKLEIGH SOUTH IS Martine A Common Tax Invoice 1370	Net Invoice Amount	rcentage	
Tel Del Del <thdel< th=""> Del Del</thdel<>	Confirmation Number 3115452747	Discounted Amount	amount	

- **11.** Repeat the above steps for all the displayed tags as per availability of information in the source document.
- 12. Select a Tag Name from the Annotations section and RIGHT- CLICK to delete the Tag Value.



Action Type	Source File Definition		Document Type	
 Create New Annotated File 	Source File: OLIODOTE 201909	Select File	Corporate Invoice 🔹	Get Labels
Edit Created Annotated File Error Correction	Annotated File: Annotated file nam Retrieved Doc Id: Retrieved Doc Id	Select File Get File	Annotated File Name: 1-041001975,20190536010736. pdf	Create Annotated File
riginal File	Text Form		Annotations	
	Cubb 65 Status Statu	^	Tag Name Tag Value Discount Percentage Net Invoice Amount	Start Ei
Diar /* Ni Index	Confirmation Number 3115492217 Confirmation Number 3115492217 Sectors and set 30/05/2015 11:07 AM		Discounted Amount	

Figure 2-11 Annotator - Tag Value

13. Once all the tags are assigned the relevant information, click **Create Annotated File** to create the annotated file and end the process.

2.1.3 Model Training

This topic describes the systematic instructions to train the model on the annoted training corpus.

The annotated training corpus is a collection of annotated training files created using the annotator.

Model training is iterative and is carried out over increasing corpus size depending on the model parameters.

Each defined use case have its own training corpus available in the path set up in the use case definition.

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

- 1. On Home screen, click Machine Learning. Under Machine Learning, click NLP Toolkit.
- 2. Under NLP Toolkit, click Model Training.

The Model Training screen displays.

Model Training					$\sim r^{\prime}$
Aodel Training					
Model Type NLP(NER) Document Classification					
	Use Case Na	me Select Usecase Name	Ŧ		
	Training Corpus Pa	ath			
	Run Referer	nce			
		Precision	Recall	F1-Score	
No data to display	OVER ALL	No data to display.	ite can	11 50010	
NO data to display	Tag Name	Precision	Recall	F1-Score	
	No data to display.				
	no ana to aspiny.				
				Train Model Sav	

Figure 2-12 Model Training

For Training NER Models:



- 3. Select the Model Type as NLP(NER).
- 4. Select the type of Use Case Name from the drop-down list.
- 5. Click Train Model.
- For Training Document Classifier Model:
- 6. Select the Model Type as Document Classification.
- 7. Select the type of Use Case Name from the drop-down list.
- 8. Click Train Model.

If the model parameters acceptable, the user can save the model by clicking **Save Model**. The alternative is to add more annotated training files for the use case and repeat model training, till satisfactory parameters are achieved.

2.1.4 Model Management

This topic describes the information about the Model Management.

Model Management shows all the run reference of models saved from model training for a use case. For each model run reference, view the parameters for the model as well as individual tag/entities.

The user can choose the active model run reference to use as part of business processing.

- Model Management Maintenance This topic describes the systematic instructions to maintain the model management.
- View Model Management This topic describes the systematic instructions to view the list of use case models.

2.1.4.1 Model Management Maintenance

This topic describes the systematic instructions to maintain the model management.

The user can unlock and choose the active model run reference to use as part of business processing.

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

- 1. On Home screen, click Machine Learning. Under Machine Learning, click NLP Toolkit.
- 2. Under NLP Toolkit, click Model Management.

The Model Management screen displays.



Figure 2-13 Model Management

w Unlock Close					
e Case Name				Model Type	2
Run Reference	Precision	Recall	F1 score	Active	
					Tag Parameters
					Tag Parameters
					Tag Parameters
					Tag Parameters
					Tag Parameters

3. Specify the fields on Model Management screen.



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

 Table 2-4
 Model Management – Field Description

Field	Description
Use Case Name	Displays the name of the Use Case.
Model Type	Displays the NER or Classification type of Model.
Run Reference	Displays unique model version identifier.
Precision	Specify the value between 0 to 1. Closer to 1 is better.
Recall	Specify the value between 0 to 1. Closer to 1 is better.
F1 Score	Specify the value between 0 to 1. Closer to 1 is better.
Active	Displays the status of model run reference.

4. Click **Tag Parameters** to view the individual tag parameters for each model run reference.

The Tag Parameters Details screen displays.

Figure 2-14	Tag Parameters Detail
-------------	-----------------------

v Unlock Case Name	Tag Parameters Detail				×	
	Model Name	Model Type		Run Reference	- 1	^
un Reference	Tag Name	Precision	Recall	F1 Score		
					^	Tag Parameters
						Tag Parameters
						Tag Parameters
						Tag Parameters
					Close	Tag Parameters



At this stage, user have defined a new use case with the tags/entities to be recognized by the model and trained and exported the use case model to be used by business.

2.1.4.2 View Model Management

This topic describes the systematic instructions to view the list of use case models.

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

- 1. On Home screen, click Machine Learning. Under Machine Learning, click NLP Toolkit.
- 2. Under NLP Toolkit, click Model Management.

The Model Management screen displays.

Figure 2-15 Model Management

Model Management	
९ с +	
Usecase Name:	Usecase Name:
Mod No:	Mod No:
Unattended:	Unattended:
Authorized 🔒 Open	💫 Authorized 🔒 Open

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

Field	Description
Use Case Name	Displays the name of the Use Case.
Mod No	Displays the number of modifications.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized
Record Status	Displays the record status of the report. The options are: • Open • Close

2.2 Operation

This topic describes the information about the trained models that are consumed for business processing.

This topic contains the following subtopics:

Upload Document

This topic describes the systematic instructions to upload a document.

Transaction Log

This topic describes the systematic instructions to view all the uploaded transactions that are interpreted by the NLP models.



2.2.1 Upload Document

This topic describes the systematic instructions to upload a document.

The user can upload the source document which is consumed by the NLP model and defined tags/entities are recognized. The information collected by this model is used in further business processing.

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

- 1. On Home screen, click Machine Learning. Under Machine Learning, click Operation.
- 2. Under Operation, click Document Upload.

The **Document Upload** screen displays.

cument Upload		
Scan and Upload Document		
임 Select File lame of loaded file will appear here!	Document Type	Upload
Original Document		
Document to be processed will be displayed here for reference		

Figure 2-16 Document Upload

- 3. Click **Select File** to select the source document.
- 4. Select the **Document Type** from the drop-down list.
- 5. Click Upload to initiate business process.

The uploaded document displays on Original Document.

2.2.2 Transaction Log

This topic describes the systematic instructions to view all the uploaded transactions that are interpreted by the NLP models.

The user can filter the displayed transactions based on the Document Type and Status.

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



- 1. On Home screen, click Machine Learning. Under Machine Learning, click Operation.
- 2. Under Operation, click Transaction Log.

The Transaction Log screen displays.

ument Type	Statu	5	, t				
			C				
Processing Da	ashboard						
Document Id	Document Type	Model Ref	Processing Date	Status	Failure Reason	Train. Reqd	Tag Value(s)
92	chqr-New Cheque Book Request			PROCESSED		Ν	
91				ERROR	Unable to complete Intent Processing	Y	
90	chqr-New Cheque Book Request			PROCESSED		N	
89	chqr-New Cheque Book Request			PROCESSED		N	
88	chqr-New Cheque Book Request			PROCESSED		Ν	
	chgr-New Cheque Book Request			PROCESSED		N	

Figure 2-17 Transaction Log

3. Specify the fields on **Transaction Log** screen.

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

Table 2-6	Transaction	Log – Field	Description
-----------	-------------	-------------	-------------

Field	Description
Document Type	Select the document type from drop-down list.
Status	Select the type of status from drop-down list.
Document ID	Displays the Document Management System Unique Identifier.
Document Type	Displays the document type - Use Case Definition.
Model Ref	Displays the Unique Model Version Identifier.
Processing Date	Displays the document processed date.
Status	Displays the status of the transaction.
Failure Reason	Displays the reason for failed status.
Train. Reqd	Displays train required status.
Tag Values	Displays the tag values for the processed transactions and allow the correction for transactions with errors.

4. To check the execution flow, click on **Document ID** to view details and flow.

The **Process Log** screen displays.



		(⊘	
File	e Processing	Request Classification	Data Extraction	
Process	Status	Start Time	End Time	
ile Processing	SUCCESS			
Data Extraction	SUCCESS			
Request Classification	SUCCESS			

Figure 2-18 Process Log

5. To check the processed status, select Processed in Status drop-down list.

The document ID page displays that contains model tag values used to process the transactions.

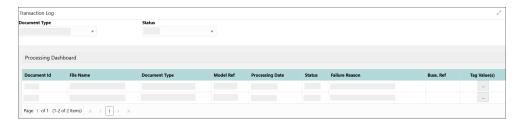
Figure 2-19 Processed Status

The displayed information reflects both the original retrieved values by the model from the document and also the values which are corrected manually.

6. To check the error status, select Error in Status drop-down list.

All the failed transactions displays.

Figure 2-20 Error Status



 For the failed transactions, click on the Tag Value(s) to invoke the toolkit annotator in the error correction mode to create a new annotated training file for future model training.

The Annotator screen displays.



Annotator				$_{\mu}^{\nu}$ ×
Action Type	Source File Definition		Document Type	
Create New Annotated File	Source File: Source File Name	select File	Corporate Invoice 🔹	Get Labels
Edit Created Annotated File Error Correction		select File Get File	Annotated File Name:	Create Annotated File
Original File	Text Form		Annotations	
Δ <i>P</i> 1 of 1 - + 2	Soylent Ltd. Invoice No.# = 80KP2819	^	Tag Name Tag Value	Start End
Source that	 Invoice Date: 11/09/2014 6 Theatre Street, PO No. # 9/K67021 		Buyer Code 18303	220 225
Invoice No. #	Altoona, PA 16601 PO Date 27/09/2014 Phone (641) 7919080 Due Date 16/10/2014		Invoice Date	
Annual Track Polisia - Annual Polisia -	Email herbs.gill@vanc.com BILL TO Buyer 10302 Musarc Corp Ltd, 4065 Teton Ct,	a)	Tax Percentage	
Num Num <td>Amy Taylor 4065 Teton Ct, Stroudsburg, PA 18860</td> <td>Ŭ,</td> <td>Amount</td> <td></td>	Amy Taylor 4065 Teton Ct, Stroudsburg, PA 18860	Ŭ,	Amount	

Figure 2-21 Annotator

2.3 3P Service Integration

This topic provides description about the integration of third party services.

Any model execution or training service(s) built using any 3P NLP library can be integrated in the NLP framework. The only requirement is, the REST services must confirm to the payload definition. Building model training and execution services using other 3P NLP libraries would involve consulting effort.

This topic contains the following subtopics:

- Classification Training Service This topic describes about the payload details for document classification model training service.
- NER Training Service This topic describes the payload details for NER model training service.
- Classification Processing Service This topic describes about the payload details for the document classification model processing service.
- NER Processing Service
 This topic describes the payload details for NER model processing service
- Service Mapping This topic provides information about service mapping.
- Business Service Mapping This topic describes the information about the Business Service Mapping.



2.3.1 Classification Training Service

This topic describes about the payload details for document classification model training service.

Input Payload

Table 2-7 Input Payload

Name	in	Туре	Requir ed	Remarks
trainCorpusPath	formData	string	true	Training Corpus path
modelType	formData	File	true	Type of model being trained
runRef	formData	string	true	Unique running reference number

• name: " trainCorpusPath" in: "formData"

type: string

required: true

 name: "modelType" in: "formData"

type: string

value for document classification training: "docClassification"

required: true

 name: " runRef " in: "formData"

type: string

required: true

Output Payload

```
{
  "data": {
  "timeTaken": 0,
  "corpusSize": 0,
  "precision": 0,
  "recall": 0,
  "flscore": 0,
  "model_fold_performances": null,
  "tag_perfomances": null
}
```

Output Payload Data Model Definition

ModelTrainParamsDTO: type: object



```
properties:
data:
type: object
properties:
timeTaken:
type: number
corpusSize:
type: number
precision:
type: number
recall:
type: number
flscore:
type: number
model fold performances:
type: array
items:
$ref: "#/definitions/ModelFoldPerfromancesDTO"
tag perfomances:
type: array
items:
$ref: "#/definitions/MltbTagPerfomancesDTO"
```

2.3.2 NER Training Service

This topic describes the payload details for NER model training service.

Input Payload

name	in	Туре	Require d	Remarks
trainCorpusPath	formData	string	true	Training Corpus path.
modelType	formData	File	true	Type of model being trained.
runRef	formData	string	true	Unique running reference number.

Table 2-8 Input Payload

• name: " trainCorpusPath" in: "formData"

type: string

required: true

 name: "modelType" in: "formData"

type: string

value for NER model training: "nlpNer"

required: true

 name: " runRef " in: "formData"

type: string



required: true

Output Payload

```
{
  "data": {
   "timeTaken": 0,
   "corpusSize": 0,
   "precision": 0,
   "recall": 0,
   "flscore": 0,
   "model fold performances": [
   {
    "fold no": 0,
    "eval_metric": "string",
    "value": 0
   }
 ],
  "tag_perfomances": [
   {
    "name": "string",
    "precision": 0,
    "recall": 0,
    "flscore": 0
   }
 ]
 }
}
```

Output payload data model definition ModelTrainParamsDTO:

type: object

properties:

data:

type: object

properties:

timeTaken:

type: number

corpusSize:

type: number

precision:

type: number

recall:

type: number

f1score:



type: number model_fold_performances: type: array items: \$ref: "#/definitions/ModelFoldPerfromancesDTO" tag_perfomances: type: array items: \$ref: "#/definitions/MltbTagPerfomancesDTO" ModelTrainParamsDTO: type: object properties: fold_no: type: number eval_metric: type: string value: type: number ModelTrainParamsDTO: type: object properties: name: type: string precision: type: number recall: type: number f1score: type: number



2.3.3 Classification Processing Service

This topic describes about the payload details for the document classification model processing service.

Input Payload

Table 2-9 Input Payload

Name	in	Туре	Requir ed	Remarks
modelPath	formData	string	true	The path to the classification model.
file	formData	File	true	The text file which must be classified.

 name: " modelPath" in: "formData"

type: string

required: true

 name: " file " in: "formData"

type: file

required: true

Output Payload

```
{
   "data": {
    "docType": "string"
   }
}
```

Output Payload Data Model Definition

```
MltbNlpDTO:
type: object
properties:
data:
properties:
docType:
type: string
```

2.3.4 NER Processing Service

This topic describes the payload details for NER model processing service

Input Payload



Table 2-10 Input Payload

name	in	Туре	Require d	Remarks
modelPath	formData	string	true	The path to the NER model.
file	formData	File	true	The text file which must be classified.

 name: " modelPath" in: "formData"

type: string

required: true

 name: " file " in: "formData"

type: file

required: true

Output Payload

```
{
   "data": {
    "keyvals": [
    {
        "tagName": "string",
        "value": "string",
        "start_index": 0,
        "end_index": 0
    }
  ]
}
```

Output payload data model definition

ModelTrainParamsDTO:

type: object

properties:

data:

properties:

keyvals:

type: array

items:

\$ref: '#/definitions/MltbNerKeyValExtractedObjDTO'

MltbNerKeyValExtractedObjDTO:

type: object



properties: tagName: type: string value: type: string start_index: type: number end_index: type: number

2.3.5 Service Mapping

This topic provides information about service mapping.

After creation of the model services, entries must be made into the table CMC_TM_ML_SERVICE_DEFN to enable the NLP framework to use these services.

Existing use case

Update the highlighted column in the table CMC_TM_ML_SERVICE_DEFN with the new service API.

Column Name	Remarks	Model Training	Model Processing
ID	Unique ID	-	-
USECASE_NAME	Use Case Name	<existing case="" use=""></existing>	<existing use<br="">case></existing>
DESCRIPTION	Use Case Description	-	-
SERVICE_TYPE	Service Type	Training	Processing
SERVICE_DEFN	Mapped Service API	<new api="" service=""></new>	<new service<br="">API></new>
METHOD_TYPE	Method Type	POST	POST
APP_ID	Sub Domain ID	-	-
RECORD_STAT	Record Status	0	0
AUTH_STAT	Authorized Status	A	А
MOD_NO	Modification Number	1	1
ONCE_AUTH	Once Authorized	Y	Y
MAKER_ID	Maker Name	SYSTEM	SYSTEM
MAKER_DT_STAMP	Maker Date stamp	<application date=""></application>	<application Date></application
CHECKER_ID	Authorizer Name	SYSTEM	SYSTEM
CHECKER_DT_STAM	Authorizer Date stamp	<application date=""></application>	<application Date></application

Table 2-11 Existing Use Case



New Use case

Insert a new record into the table CMC_TM_ML_SERVICE_DEFN.

Table 2-12	New Use Case
------------	--------------

Column Name	Description	Remarks for Data
ID	Unique ID	Ensure a Unique ID.
USECASE_NAME	Use Case Name	Must be one of the usecase_name from the table CMC_TM_ML_NER_TAG_MAS
DESCRIPTION	Use Case Description	-
SERVICE_TYPE	Service Type	 'Training' - Use this value for model Training Service. 'Processing' - Use this value for model execution Service. 'Business' - Use this value for business Service.
SERVICE_DEFN	Mapped Service API	<the 3p="" created="" newly="" nlp="" service<br="">API></the>
METHOD_TYPE	Method Type	POST
APP_ID	Sub Domain ID	NULL
RECORD_STAT	Record Status	0
AUTH_STAT	Authorized Status	A
MOD_NO	Modification Number	1
ONCE_AUTH	Once Authorized	Υ
MAKER_ID	Maker Name	SYSTEM
MAKER_DT_STAMP	Maker Date stamp	<application date=""></application>
CHECKER_ID	Authorizer Name	SYSTEM
CHECKER_DT_STAMP	Authorizer Date stamp	<application date=""></application>

2.3.6 Business Service Mapping

This topic describes the information about the Business Service Mapping.

If straight through processing is enabled in use case definition, the entries must be made into the table CMC_TM_ML_BUS_SERVICE_DEFN to enable the NLP framework to call the Business Service.

Insert a new record into the table CMC_TM_ML_BUS_SERVICE_DEFN for each use-case with straight through processing enabled.

Column Name	Description	Remarks for Data
ID	Unique ID	Ensure a Unique ID.
USECASE_NAME	Use Case Name	Must be one of the usecase_name from the table CMC_TM_ML_NER_TAG_MAS
DESCRIPTION	Use Case Description	-
SERVICE_TYPE	Service Type	'Business' - Use this value for business Service.

Table 2-13 Each Use Case



Column Name	Description	Remarks for Data
ADAPTER_CLASS	Fully qualified name of the adapter class	Use oracle.fsgbu.cmc.nlp.pipeline.services.a daptor.GenericAdaptor for all the business service calls Use oracle.fsgbu.cmc.nlp.pipeline.services.a daptor.OBRHAdaptor if you want to call business service via Oracle Banking Routing Hub
SERVICE_DEFN	Mapped Service API	API, which is called for Business service execution
HEADERS	Comma separated headers key value separated by colon (:)	Example, docld:123 , branchCode : 000
METHOD_TYPE	Method Type	POST
APP_ID	Sub Domain ID	NULL
RECORD_STAT	Record Status	0
AUTH_STAT	Authorized Status	A
MOD_NO	Modification Number	1
ONCE_AUTH	Once Authorized	Y
MAKER_ID	Maker Name	SYSTEM
MAKER_DT_STAMP	Maker Date stamp	<application date=""></application>
CHECKER_ID	Authorizer Name	SYSTEM
CHECKER_DT_STAMP	Authorizer Date stamp	<application date=""></application>

If the user is integrating the Business Service through Oracle Banking Routing Hub, then, in service definition column, the user need to provide URL of Oracle Banking Routing Hub dispatch API and the additional headers in headers column.

Since there are some common headers, which are required for calling Oracle Banking Routing Hub as well (like appld, branchCode, userId) and to avoid the conflict for these headers, the ML_ prefix is appended in header keys by Oracle Banking Routing Hub adapter. Configure transformation logic of these headers in Oracle Banking Routing Hub.

3 Machine Learning Framework

This topic describes about the Machine Learning Framework provided in common core.

- Use Case On-Boarding This topic describes the information about the Use Case On-Boarding.
- Frameworks Supported This topic describes about the Frameworks Supported for Machine Learning.
- Partitioned Model This topic describes the information about the partitioned model in Machine Learning.
- On-Boarding Use Case This topic describes the information about the On-Boarding Use Case provided in the common core.
- Online Single Record Prediction
 This topic describes the information about the online single record prediction supported in
 common core.
- Use Case Modifications This topic describes the information about the use case modifications.
- Data Extensibility This topic describes the information about Data Extensibility.
- Model Explainability This topic describes the information about the Model Explainability.
- Time Series Forecast This topic describes the information about the time series forecast.

3.1 Use Case On-Boarding

This topic describes the information about the Use Case On-Boarding.

On-boarding a new business case onto the Machine Learning framework involves two broad stages as given below.

Model Definition

One-time setup of use case definition captures the data source, target columns, and type of use case.

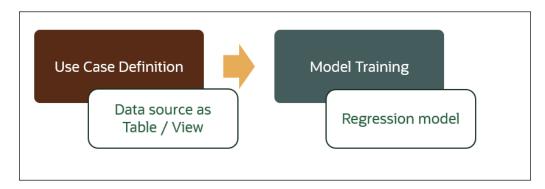
Model Training

Model training is use case specific and has the intelligence to evaluate multiple algorithms and discover the best fit algorithm to the data pattern.

The onset of these two stages assumes that you have already decided on the business use case that you would want to on-board.



Figure 3-1 Model Training



3.2 Frameworks Supported

This topic describes about the Frameworks Supported for Machine Learning.

This topic contains the following subtopics:

- Timeseries
 This topic describes the information about the timeseries.
- Timeseries Algorithms Supported This topic describes the information about the timeseries algorithms supported in the framework.
- Regression This topic describes the information about the regression in Machine Learning.
- Regression Algorithms Supported This topic describes the information about the regression algorithms supported in the framework.
- Classification
 This topic describes the information about the Classification.
- Classification Algorithms Supported This topic describes the information about the Classification Algorithms Supported.

3.2.1 Timeseries

This topic describes the information about the timeseries.

Timeseries are the use cases involving the date sequence data to forecast for future dates.

CASE ID	ССҮ	BALANCE
17-Aug	USD	6723.00
18-Aug	USD	250.00
19-Aug	USD	2654.00
20-Aug	USD	20.00

Table 3-1 Case ID Details



Table 3-1 (Cont.) Case ID Details

CASE ID	ССҮ	BALANCE
21-Aug	USD	?

Note:

The CASE ID can either be a DATE or a Sequence.

3.2.2 Timeseries Algorithms Supported

This topic describes the information about the timeseries algorithms supported in the framework.

By default, the framework uses Exponential Smoothing to forecast from timeseries data. It evaluates 14 different algorithmic combinations to best fit the below patterns:

- Error type (additive or multiplicative)
- Trend (additive, multiplicative, or none), including damped trends
- Seasonality (additive, multiplicative, or none)

Note:

The user is not required to select any algorithmic combinations. The framework evaluates and selects the best fit combination.

3.2.3 Regression

This topic describes the information about the regression in Machine Learning.

Regression is a statistical technique to discover relationships using independent variables to estimate / predict a target variable of NUMBER or INTEGER type.

For example: The user needs to predict the value of LUXURY SPEND for a new CASE ID, given the data of branch, marital status, income, and savings

CASE ID	BRANC H	MARITAL STATUS	INCOM E	SAVING	LUXURY SPEND
12345	BRT	Y	15000	6723	1000
12346	BRT	Ν	17500	250	750
12347	CSR	D	25000	2654	1900
12348	CSR	Ν	16567	20	2500

Table 3-2 Example - Case Details



Note: The CASE ID must uniquely identify a row.

3.2.4 Regression Algorithms Supported

This topic describes the information about the regression algorithms supported in the framework.

The following algorithm are available as part of the framework.

S.No	ALGORITHM	REMARKS
1	GENRALIZED LINEAR REGRESSION	Also handles RIDGE regression depending on the underlying pattern of data.
2	SUPPORT VECTOR MACHINE	Supports both linear and gaussian kernels.
3	NEURAL NETWORK	Uses default 1 layer with number of nodes <= 50

Table 3-3 List of Algorithm

Note:

The users have the flexibility to select a specific algorithm or keep it as NULL for the framework to evaluate and best fit the algorithm to the underlying data.

3.2.5 Classification

This topic describes the information about the Classification.

Classification is a statistical technique to discover relationships using independent variables to classify a target variable into a number of GROUPS or CLASSES. Mostly used for decision making.

For example: The user needs to predict if a new CASE ID will churn(1) or not (0), given the data of branch, marital status, income and savings.

CASE ID	BRAN CH	MARITAL STATUS	INCOM E	SAVING	CHURN
12345	BRT	Y	15000	6723	0
12346	BRT	Ν	17500	250	1
12347	CSR	D	25000	2654	1
12348	CSR	Ν	16567	20	0

Table 3-4 Sample Classification



Note: CASE ID must be unique to identify a row.

3.2.6 Classification Algorithms Supported

This topic describes the information about the Classification Algorithms Supported.

The following algorithms are available as part of the framework.

Serial Number	ALGORITHM	REMARKS
1	DECISION TREE	-
2	NAÏVE BAYES	-
3	RANDOM FOREST	-
4	GENRALIZED LINEAR REGRESSION	Also handles RIDGE regression depending on the underlying pattern of data
5	SUPPORT VECTOR MACHINES	Supports both linear and gaussian kernels
6	NEURAL NETWORK	Uses default 1 layer with number of nodes <= 50

Table 3-5 List of Algorithms

Note:

Users have the flexibility to select a specific algorithm or keep it as NULL for the framework to evaluate and best fit the algorithm to the underlying data.

3.3 Partitioned Model

This topic describes the information about the partitioned model in Machine Learning.

Oracle in-Database machine learning allows the user to design partitioned models.

Partitioned model organizes and represents multiple models as partitions in a single model entity, enabling the user to easily build and manage models tailored to independent slices of data.

CUSTO MER ID	BRANCH	MARITA L STATU S	INCOME	SAVING	LUXURY SPEND
12345	BRT	Y	15000	6723	1000
12346	BRT	Ν	17500	250	750
12347	CSR	D	25000	2654	1900

Table 3-6 Example - Customer details



CUSTO MER ID	BRANCH	MARITA L STATU S	INCOME	SAVING	LUXURY SPEND
12348	GRF	Ν	16567	20	2500

In this above example of data, the user could build a single partitioned model on independent slices of data based on branch code.

The user has the advantage of having a single partitioned model instead of having multiple models for each individual branch.

3.4 On-Boarding Use Case

This topic describes the information about the On-Boarding Use Case provided in the common core.

This topic contains the following subtopics:

Model Definition

This topic describes the information about to define the use case and configure the data source to be used for model training.

Model Training and Scoring

This topic describes the systematic instructions to train the model for the selected use case and use the trained model to predict and score multiple records at a time.

3.4.1 Model Definition

This topic describes the information about to define the use case and configure the data source to be used for model training.

Use cases are defined by the business domain of the product processor to which it is mapped. They are unique and machine learning models are named after the use case.

This topic contains the following subtopics:

Model Definition Maintenance

This topic provides the systematic instructions to maintain the use case details, define the use case type, and data source details.

View Model Definition

This topic describes the systematic instructions to view the list of defined use cases.

3.4.1.1 Model Definition Maintenance

This topic provides the systematic instructions to maintain the use case details, define the use case type, and data source details.

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



- **1.** On Home screen, click Machine Learning. Under Machine Learning, click Model Definition.
- 2. On View Model Definition screen, click button on the Use case tile to Unlock or click button to create the new model definition.

The Model Definition screen displays.

Figure 3-2 Model Definition

Model Definition							$_{\mu^{n'}} \times$
Use Case Name *		Description		Use Case Type *			
				Select Usecase Type	*		
Fraining and Scoring							
Product Processor *		Training Data Source *		Unique Case Identifier *			
Select Product Processor				Select Unique Case ID	*		
Target Column *		Positive Target Value *		Tablespace			
Select Target Column	·	Select Positive Target Value	*				
Model Partitioning							
Partition Column Names		Selected Algorithm		Model Error Statistic *			
Select Partition Column		Select Algorithm	v	Select Model Error Statistic	v		
					[Cost Matrix Cor	rrelation

3. Specify the fields on Model Definition screen.



The fields, which are marked with an asterisk, are mandatory.

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

Table 3-7	Model Definition	– Field Description
-----------	------------------	---------------------

Field	Description	
Use Case Name	Specify the name of the Use Case.	
Description	Specify the description of the Use Case.	
Use Case Type	Select the type of Use Case. Refer Frameworks Supported for details.	
Product Processor	Select the product to which the use case belongs.	
Training Data Source	Specify the Table or View name used as data source to train the model.	



Save Cancel

Field	Description		
Unique Identifier	Select the column name to uniquely identify a record.		
	Note: Column name is a function of table/view design.		
Target Column	Select the value of the column which is predicted by training the model.		
	Note: Column name is a function of table/view design.		
Positive Target Value	If Use Case Type selected is CLASSIFICATION, then this field is enabled else disabled for REGRESSION. It will display distinct values from the target column		
Tablespace	Specify the valid tablespace and all model related data will be persisted in this table space.		
Partition Column Names	Specify the column names to slice data. Refer Partitioned Model for details.		
Selected Algorithm	Select the algorithm from the list and build the model. For REGRESSION, this field should be null and allow the framework to select the best fit algorithm to build the model.		
Model Error Statistics	Select the model error statistics. By Default, the value is selected as RMSE for REGRESSION. The user can also select MAE.		
	Note: It will be disabled for CLASSIFICATION		

Table 3-7 (Cont.) Model Definition – Field Description

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

The user can view the configured details in the Model Definition screen.

Cost Matrix:

This button is enabled ONLY for CLASSIFICATION type of use cases.

Any classification model can make two kinds of error

Table 3-8 Classification Type - Error

Actual Value	Predicted Value	Error Type
1	0	False Negative
0	1	False Positive



This screen is used to bias the model into minimizing one of the error types, by adding a penalty cost.

All penalty cost has to be positive.

Table 3-9 Classification Type - Penalty

Actual Value	Predicted Value	Penalty Cost
1	0	6
0	1	2

The default is zero cost for all combinations.

Biasing the model is a trade-off with accuracy of prediction. Business determines if a classification model is required to be biased or not.

5. Click Cost Matrix button to launch the screen.

The **Cost Matrix** screen displays.

Figure 3-3 Cost Matrix

Cost Matrix

Cost value is used to penalize misclassification or incorrect prediction

Actual Value	Predicted Value	Cost	
0	0	0	
0	1	0	
1	0	0	
1	1	0	

Cancel	Save	
Cancer	Save	

- 6. On **Cost Value** screen, specify the relevant penalty cost.
- 7. Click **Save** to save and close the **Cost Matrix screen** and back to the **Model Definition** screen.

Correlation:

Multicollinearity occurs when two or more independent variables are highly correlated with one another in a model.



			Corre	lated	
Unique Case ID					Dependent Variable
CUST ID	BRANCH	MARITAL STATUS	INCOME	SAVING	CHURN
12345	BRT	Single	1500	6723	1
12346	BRT	Married	17500	250	0
12347	CSR	Married	25000	2654	0
12348	GRF	Divorced	16567	20	1
)	

Figure 3-4 Correlation



Multicollinearity may not affect the accuracy of the model as much, but we might lose reliability in model interpretation.

Irrespective of CLASSIFICATION or REGRESSION, all use cases must be evaluated for Correlation.

This button will display Orange mark if evaluation is pending.

8. Click **Correlation** button to launch the screen.

The **Correlation Analysis** screen displays.

eshold Va	lue	1 0.5	С		Type Of Correlation Pearson Spearman) Kendall
airwise C	orrelation			Analysed Features	Ignore Fe	atures
# No data to	Feature 1 display.	Feature 2	Correlation	No items to display.	No iten	s to display.
					> <	

Figure 3-5 Correlation Analysis

9. Select the required fields on **Correlation Analysis** screen.

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



Field	Description
Threshold Value	Select the threshold value. The Value can be set between 0.1 to 0.9.
	Note: By default, the value is set as 0.5.
Type of Correlation	Select the type of correlation. By default, the option is selected as Pearson. The formula used for calculation is different for each type
Pairwise Correlation	Displays the output of the Correlation Validation.
Analyzed Features	Displays the distinct analysed Features from Pairwise Correlation.
Ignore Features	User defined list created from Analysed Features.

Table 3-10 Correlation Analysis – Field Description

10. Click **C** to initiate the evaluation process.

The Correlation Analysis - Pairwise Correlation screen displays.

Figure 3-6	Correlation Analysis - Pairwise Correlation
------------	--

Value					Type Of Correlat	tion	
0		0.5 C					man 🔿 Kendall
Correlation				Analysed Features		lgi	nore Features
Feature 1	-	Feature 2	Correlation	AGE			No items to display.
Y_BOX_GAMES		AGE	-0.72639	HOME_THEATER_PACKAGE			
Y_BOX_GAMES		YRS_RESIDENCE	-0.58853				
Y_BOX_GAMES		HOME_THEATER_PACKAGE	-0.77005	Y_BOX_GAMES		>	
AGE		YRS_RESIDENCE	0.65503	YRS_RESIDENCE		<	
AGE		HOME_THEATER_PACKAGE	0.79938	FLAT_PANEL_MONITOR		•	
YRS_RESIDENCE		HOME_THEATER_PACKAGE	0.62899	BULK_PACK_DISKETTES			
BULK_PACK_DISKETTE	s	FLAT_PANEL_MONITOR	0.87842				

- **11.** Move ONE of the Analyzed Features to Ignore Features List.
- 12. Click and re-evaluate Correlation as mentioned in Step 8.
- **13.** Rinse and repeat the Step 9 and 10 for each feature addition to the **Ignore feature** list, until **Pairwise Correlation** displays zero correlated pair.
- **14.** Attempting to exit the screen midway without achieving zero Pairwise Correlation, will display the following error message.

The Error Message screen displays.



Figure 3-7 Error Message



- **15.** After successful **Correlation Evaluation**, the orange highlight on the **Correlation** button is removed.
- 16. After Correlation Evaluation and Cost Matrix definition (for CLASSIFICATION)
- 17. Click Save to create the new Model Definition.

The user can view the configured details in the View Model Definition screen.

Model Metrices

Once the user has successfully trained Machine Learning model, the user can score/ predict the model outcomes as required by the use case. The user can view the **Model Metrices** screen only after training the model successfully. Refer to **Model Training and Scoring** section for training the model.

18. Click Model Metrices to view the Model Metrices details.

The Model Metrices screen displays.

Use Case Definition	
Use Case Setup Model Metrices	
Model Metrices	
Model Partitions *	
<u>092</u>	
Metrices	Value
Model Name	UNCLIRED COMPUTINE
Algorithm	1990_GENERALIZED_LINUAL_MODEL
F_VALUE	U.S.
BANK_PROD_PER_P2	

Figure 3-8 Model Metrices

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

Table 3-11 Model Metrices – Field Description

Field	Description
Model Partitions	Select the model partitions from the drop-down list. If the model has been designed to have partitions, it will display the partitioned values based on underlying data of the defined partition column else display FULL MODEL.



Field	Description
Metrices	Displays the various model attributes, as per the best model identified and trained. The number of model attributes is a function of algorithm and underlying pattern of data. Some attributes are common for all models as below.
	Model Name
	Algorithm
	INF_TIME (Inference Time)
	<model metric="">(Train)</model>
	<model metric="">(Test)</model>
Value	Displays the value of the attribute.

Table 3-11 (Cont.) Model Metrices – Field Description

3.4.1.2 View Model Definition

This topic describes the systematic instructions to view the list of defined use cases.

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 screen displays.



Figure 3-9 Model Definition

Page 2 of 3 (11 - 20 of 30 items) K < 1 2 3 > >

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

Table 3-12 Model Definition – Field Description

Field	Description
Usecase Name	Displays the name of the use case.
Mod No	Displays the modification number.
Correlation	Displays the default orange colour for New records. On correlation validation in Model definition screen, it will change to green colour.
Authorization Status	Displays the authorization status of the report. The options are: • Authorized • Unauthorized



Field	Description
Record Status	Displays the record status of the report. The options are: • Open • Close

Table 3-12 (Cont.) Model Definition – Field Description

3.4.2 Model Training and Scoring

This topic describes the systematic instructions to train the model for the selected use case and use the trained model to predict and score multiple records at a time.

The predicted values persist in the database and are available in the prediction column maintained for the user case.

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

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

The Model Training and Scoring screen displays.

Figure 3-10 Model Training and Scoring

Model Training And Scoring				
Model Training and Scoring				
Use Case Name Select Usecase Name	Description	Use Case Type		
Model Training				
Training Data Source Partition Column(s)	Unique Case Idenifier	Target Column Train Model		
Model Batch Scoring				
Model Name		Batch Scoring		

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

 Table 3-13
 Model Training and Scoring – Field Description

Field	Description
Use Case Name	Select the Use Case name from the drop-down list.
Description	Displays the description of the use case.
Use Case Type	Displays the type of use case.
Training Data Source	Displays the training data source.
Unique Case Identifier	Displays the unique case identifier.
Target Column	Displays the target column of the model.
Partition Column(s)	Displays the partition column of the model.
Model Name	Displays the name of the model.



- 2. Select the use case name from the drop-down list.
- 3. Click Train Model to train the model for the selected use case.
- 4. Click **Batch Scoring** to predict the score for the data source records.

The predictions of batch scoring are now available for business consumption.

3.5 Online Single Record Prediction

This topic describes the information about the online single record prediction supported in common core.

This is made available as a REST API and allow you to predict for a single record. The predictions do not persist in the database.

These can be invoked directly from application user interface, to retrieve and display the results.

The explainability of the model outcome is also made available.

3.6 Use Case Modifications

This topic describes the information about the use case modifications.

Use case definition may undergo the following modification and would require model retraining. After each re-training run, you should review the model details discussed under Model Explainability

Use Case Modification	Model Re- training Required	Correlation Analysis Required
Data Source replaced by another data source	Yes	Yes
New column Added to existing data source	Yes	Yes
New columns Added to custom data source	Yes	Yes
Existing column removed from existing data source	Yes	Yes
Selected Algorithm Changed	Yes	No
Model Error statistic Changed	Yes	No
Partition Column Name list altered (added / removed)	Yes	Yes

Table 3-14 Use Case Modifications

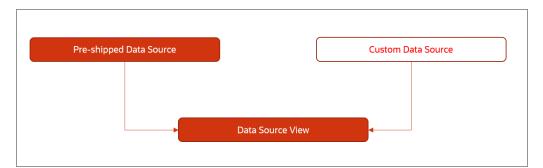
3.7 Data Extensibility

This topic describes the information about Data Extensibility.

To address the requirement of banks to add new data points to the factory shipped data source, we have provided the facility of data extensibility.







Banks can add any number of new data columns to the customer data source.

The defined data source view is mapped to a use case in the Model definition.

Machine Learning will automatically consider all the available data points in the data source View.

3.8 Model Explainability

This topic describes the information about the Model Explainability.

The details of the Regression models built using the framework is made available under the **Model Metrices** screen in **Use Case Definition** for better understanding and transparency.

The available details are below:

- Model Name
- Algorithm Name
- Inference Time
- Training Error Metric
- Testing Error Metric
- List of data attributes that make up the model depending on the framework and algorithm used.

3.9 Time Series Forecast

This topic describes the information about the time series forecast.

The timeseries forecast is unique as it consumes sequential data to forecast.

This uniqueness necessitates model training and forecast to be executed in a single processing routine. This is very unlike regression model approach where model training and model prediction are separate distinct actions.

This topic contains the following subtopics:

Forecast REST Service

This topic describes the information about the forecast REST service.



3.9.1 Forecast REST Service

This topic describes the information about the forecast REST service.

The timeseries framework is made available as an independent REST service to be consumed by products and use cases as required.

The following information is required to be provided.

Table 3-15 Forecast REST Service – Field Description

Field	Description				
Use Case Name	Specify the Unique Use Case Name.				
Data Source	Specify the Table or View name used as data source to train the model.				
Target Column	Specify the model will train and forecast future values of this column. Note: Column name is a function of table/view design.				
Unique Identifier	Specify the column name to uniquely identify a sequence.				
	Note: Column name is a function of table/view design. It must be Date or a sequence.				
Model Partitioning	Specify the column names to slice data. Refer Partitioned Model for details.				
	Note: Column name is a function of table/view design.				
Partitioned Value	Specify the actual Value of the Model Partition				
Forecast Window	Specify the number of forecasts required as an outcome.				
Tablespace	Specify the valid table space and all model related data will be persisted in this table space.				



4 File Upload

This topics describes about the various File Upload features provided in common core.

- Country Code File Upload This topics describes the information to perform the bulk upload for the country code maintenance in common core.
- Bank Core Parameters File Upload This topics describes the information to perform the bulk upload for the bank core maintenance in common core.
- Branch Core Parameters File Upload

This topics describes the information to perform the bulk upload for the branch core maintenance in common core.

- Currency Definition File Upload This topics describes the information to perform Currency Definition maintenance in common core.
- BIC Directory File Upload This topics describes the information to perform the bulk upload for the BIC Directory maintenance in common core.
- Local Holiday File Upload This topics describes the information to perform Local Holiday maintenance in common core.
- Currency Holiday File Upload This topics describes the information to perform Currency Holiday maintenance in common core.
- External Customer File Upload This topics describes the information to perform External Customer maintenance in common core.
- External Customer Account File Upload This topics describes the information to perform External Customer Account maintenance in common core.
- Exchange Rate File Upload This topics describes the information to perform Exchange Rate maintenance in common core.

4.1 Country Code File Upload

This topics describes the information to perform the bulk upload for the country code maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCountryMaint_<UniqueName>.csv



Note: Replace the <UniqueName> for each file upload.

Note:

The fields, which are marked with an asterisk, are mandatory.

Seque nce	Attribute Name	Туре	Size	Description
1	Action*	String	10	Denotes file operation type. Allowed values are new/modify
2	Country Code*	String	3	Country Code
3	Description*	String	105	Name of the country
4	Alt Country Code*	String	10	Alternate Country Code
5	Region Code*	String	3	Region Code
6	Blacklisted*	String	1	Indicates the country is blacklisted
7	IBAN Check Reqd*	String	1	Indicates check required for an IBAN is mandatory
8	Intra European*	String	1	Denotes the country is an intra European country
9	Clr Code Bic*	String	1	BIC Clearing Code Indicates the National ID in the BIC plus file is the clearing code
10	Clearing Network	String	6	Indicates the Clearing Network
11	ISO Num Country Code*	String	3	Denotes the ISO Country Code
12	Gen Mt205*	String	1	Indicates the cover message 205COV or 205
13	ISD Code*	String	10	Denotes the ISD Code
14	EU Country*	String	1	Indicates the country is recognized by Swift as a part of the Intra European countries

 Table 4-1
 Country Code File Upload – Records

4.2 Bank Core Parameters File Upload

This topics describes the information to perform the bulk upload for the bank core maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcBankMaint_<UniqueName>.csv

Note:

Replace the <UniqueName> for each file upload.



Note:

The fields, which are marked with an asterisk, are mandatory.

Table 4-2 Bank Core Parameters File Upload – Records

Sequen ce	Attribute Name	Туре	Size	Description
1	Action*	String	10	Denotes file operation type. Allowed values are new/modify
2	Days To Forget Customer*	String	4	Denotes Number of Days to inactive/Forget Customer
3	HO Branch*	String	3	Head Office Branch
4	Bank Name*	String	35	Name of the bank
5	Bank Code*	String	4	Denotes code for the bank

4.3 Branch Core Parameters File Upload

This topics describes the information to perform the bulk upload for the branch core maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcBranchMaint_<UniqueName>.csv

Note:

Replace the <UniqueName> for each file upload.

Note:

Table 4-3 Branch Core Parameters File Upload – Ma

Sequence	Attribute Name	Туре	Size	Description
1	Discriminator*	String	1	Denotes master record type. Default value is always "P"
2	Action*	String	10	Denotes file operation type. Allowed values are new/modify
3	Source Branch Code*	String	20	Code of the Source Branch
4	Source System*	String	35	Source System
5	Week Hol2	String	1	Denotes the weekly holiday 2
6	Week Hol1	String	1	Denotes the weekly holiday 1
7	Auto Auth*	String	1	Auto Authorization



Sequence	Attribute Name	Туре	Size	Description
8	Walkin Customer	String	20	Denotes Walk-in customer
9	Branch Lcy*	String	3	Branch Local Currency
10	Branch Addr3*	String	105	Denotes the branch address details - Address Line 1
11	Branch Addr2*	String	105	Denotes the branch address details - Address Line 2
12	Branch Addr1*	String	105	Denotes the branch address details - Address Line 3
13	Branch Name*	String	105	Name of the branch
14	Country Code*	String	3	Country Code
15	Host Code*	String	8	Host Code
16	Branch Code*	String	3	Denotes the Code of Branch

Table 4-3 (Cont.) Branch Core Parameters File Upload – Master Records

 Table 4-4
 Branch Core Parameters File Upload – Child Record 1

Sequence	Attribute Name	Туре	Size	Description
1	Discriminator*	String	10	Denotes the first child record type. Default value is always "BranchPref"
2	Report DSN	String	35	Denotes the details of the report DSN
3	DSN Name	String	35	Name of the DSN
4	Host Name	String	35	Host Name
5	Branch Code*	String	3	Denotes the Branch Code

 Table 4-5
 Branch Core Parameters File Upload – Child Record 2

Sequence	Attribute Name	Туре	Size	Description
1	Discriminator*	String	12	Denotes the second child record type. Default value is always "SwiftAddress"
2	Default BIC*	String	1	Denotes the Default BIC
3	Swift Address*	String	12	Denotes the swift address details
4	Branch Code*	String	3	Branch Code

4.4 Currency Definition File Upload

This topics describes the information to perform Currency Definition maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCurrencyMaint_<UniqueName>.csv



Note:

Replace the <UniqueName> for each file upload.

Note:

Table 4-6 Currency Definition File Upload – Master Records

Sequence	Field name	Туре	Size	Description
1	Discriminator*	String	1	Denotes master record type. Default value is always "P"
2	Action*	String	10	Denotes file operation type. Allowed values are new/modify
3	Currency Code*	String	3	Denotes Currency Code
4	Currency Name*	String	105	Name of the currency
5	Country*	String	3	Currency Country
6	Currency Decimals*	Number	1	Currency Decimals
7	Currency Round Rule*	String	1	Denotes Currency Round Rule
8	Currency Round Unit*	Number	7	Denotes Currency Round Unit
9	Currency Format Mask	String	1	Denotes Currency Format Mask
10	Currency Spot Days*	Number	3	Number of spot working days applicable for the currency
11	Currency Int Method*	Number	1	Currency Interest Method
12	Position GI	String	9	Position GL
13	Position Eqvgl	String	9	Position Equivalent GL
14	Currency Eur Type*	String	1	Currency Euro Type
15	Currency Tol Limit	Number	7	Currency Tolerance Limit
16	Settlement Msg Days*	Number	3	Settlement Message Days
17	Index Flag*	String	1	Derives index rate of the currency
18	Index Base Currency	String	3	Index Base Currency
19	Cut Off Hr*	Number	2	Hour of the day for the cut off
20	Cut Off Min*	Number	2	Minute of the hour for the cut of
21	Alt Currency Code*	String	10	Code of the alternate currency
22	Eur Conversion Reqd*	String	1	Euro Conversion Required
23	Cut Off Days*	Number	2	Cut Off Days for the payment transaction involving the currency



Sequence	Field name	Туре	Size	Description
24	Cr Auto Ex Rate Lmt	Number	22	Credit Auto Exchange Rate Limit
25	Dr Auto Ex Rate Lmt	Number	22	Debit Auto Exchange Rate Limit
26	Currency Type	String	3	Denotes Currency Type
27	Gen 103p*	String	1	Generate outgoing MT 103 messages in the MT 103 + format
28	Cls Currency*	String	1	CLS Currency
29	Fx Netting Days*	Number	3	Foreign Exchange Netting Days
30	Iso Num Currency Code	String	3	International Standardization Organization numerical currency code
31	Gen Cust Cov*	String	1	New Cover Message Format Required
32	Validate 50f*	String	1	Validate Tag-50F
33	Maintenance Country*	String	3	Maintenance Country
34	Commodity Code*	String	1	Denotes Commodity Code

Table 4-6 (Cont.) Currency Definition File Upload – Master Records

Table 4-7 Currency Definition File Upload – Child Records

Sequence	Field name	Туре	Size	Description
1	Discriminator*	String	1	Denotes child record type. Default value is always "C"
2	Maintenance Country*	String	3	Maintenance Country
3	Country Code*	String	3	Denotes Country Code
4	Country Desc*	String	105	Name of the Country
5	Currency Code*	String	3	Denotes Currency Code

4.5 BIC Directory File Upload

This topics describes the information to perform the bulk upload for the BIC Directory maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcBICDirectory_<UniqueName>.csv

Note:

Replace the <UniqueName> for each file upload.



Note:

The fields, which are marked with an asterisk, are mandatory.

Sequence	Field Name	Туре	Size	Description
1	Action*	String	10	Denotes file operation type. Allowed values are new/modify
2	BIC Code*	String	11	Indicates the unique BIC Code by which the bank is identified by SWIFT.
3	Bank Name*	String	35	Name of the bank
4	Customer No	String	20	Customer Number
5	Sk Arrangement*	String	1	Denotes the SWIFT key arrangement
6	Bank Address1*	String	35	Indicates the bank address details of the customer - Address Line 1
7	Bank Address2*	String	35	Indicates the bank address details of the customer - Address Line 2
8	Bank Address3*	String	90	Indicates the bank address details of the customer - Address Line 3
9	Relationship*	String	1	Relationship
10	Swift Key*	String	50	Denotes the swift key details
11	Telex Key*	String	50	Indicates the unique telex key for the BIC directory
12	Upload Flag*	String	1	Upload Flag for the BIC directory
13	Upload Update*	String	1	Updated the BIC directory during an upload
14	Gen Mt103*	String	1	Indicates the counter party whose BIC code details you are capturing capacitate to receive payment messages in the MT 103 format
15	Blacklisted*	String	1	Indicates the BIC entity is blacklisted
16	CUG Member*	String	1	Indicates the BIC entity is a closed user group member
17	Gen Mt103p*	String	1	Indicates the counter party whose BIC code details you are capturing capacitate to receive payment messages in the MT 103 format
18	Multi Cust Transfer*	String	1	Denotes the Multi-Customer Credit Transfer details
19	Max Size*	Number	38	Indicates the maximum size
20	Remit Member*	String	1	Indicates the customer is registered with MT 103 extended remittance information multiple user group
21	Sub Type Code	String	4	Denotes the Sub-Type Code
22	Gen Mt102p*	String	1	Generates 102+ message

Table 4-8 BIC Directory File Upload – Master Records



Sequence	Field Name	Туре	Size	Description
23	Gen Mt101*	String	1	Indicates MT101 can be sent/ received from this BIC
24	Transaction Per Msg*	Number	40	Number of Transactions Per Page
25	ADB Member*	String	1	Denotes the ADB member
26	BE Indicator*	String	1	Denotes the BEI Indicator

Table 4-8 (Cont.) BIC Directory File Upload – Master Records

4.6 Local Holiday File Upload

This topics describes the information to perform Local Holiday maintenance in common core.

```
File Type Supported - CSV
```

File Naming Convention - CmcBranchLocalHoliday_<UniqueName>.csv

Note:

Replace the <UniqueName> for each file upload.

Note:

Table 4-9 Local Holiday File Upload - Master Records

Sequence	Field Name	Туре	Size	Description
1	Discriminator*	String	1	Denotes master record type. Default value is always "P"
2	Action*	String	10	Denotes file operation type. Allowed values are new/modify
3	Branch Code*	String	3	Branch Code
4	Year*	Number	4	Indicates the year details
5	Weekly Holidays*	String	7	Defines weekly holidays
6	Unexp Hol*	String	1	Define unexpected holidays

Table 4-10 Local Holiday File Upload - Child Records

Sequence	Field Name	Туре	Size	Description
1	Discriminator*	String	1	Denotes child record type. Default value is always "C"
2	Branch Code*	String	3	Branch Code



Sequence	Field Name	Туре	Size	Description
3	Year*	Number	4	Indicates the year details
4	Month*	Number	2	Indicates the month details
5	Holiday List*	String	31	Denotes the Holiday List

Table 4-10 (Cont.) Local Holiday File Upload - Child Records

4.7 Currency Holiday File Upload

This topics describes the information to perform Currency Holiday maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCurrencyHoliday_<UniqueName>.csv

Note:

Replace the <UniqueName> for each file upload.

Note:

Table 4-11 Currency Holiday File Upload - Master Records

Sequence	Field Name	Туре	Size	Description
1	Discriminator*	String	1	Denotes master record type. Default value is always "P"
2	Action*	String	10	Denotes file operation type. Allowed values are new/modify
3	Currency*	String	3	Currency
4	Year*	Number	4	Indicates the year details
5	Weekly Holidays*	String	7	Defines weekly holidays

Sequence	Field Name	Туре	Size	Description
1	Discriminator*	String	1	Denotes child record type. Default value is always "C"
2	Currency*	String	3	Currency
3	Year*	Number	4	Indicates the year details
4	Month*	Number	2	Indicates the month details
5	Holiday List*	String	31	Denotes the Holiday List



4.8 External Customer File Upload

This topics describes the information to perform External Customer maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCustomerMaint_<UniqueName>.csv

Note: Replace the <UniqueName> for each file upload.
Note:

Sequence	Field Name	Туре	Size	Description
1	Action*	String	10	Denotes file operation type. Allowed values are new/modify
2	Country*	String	3	Country of the customer
3	Language*	String	3	Denotes the Language of the customer
4	Nationality*	String	3	Denotes the Nationality of the customer
5	Locale	String	10	Indicates the Locale of the customer
6	Deceased*	String	1	Indicates the customer is deceased
7	Frozen*	String	1	Denotes the customer account is frozen
8	Whereabouts Unknown*	String	1	Indicates the customer's whereabouts are unknown
9	Rmld	String	12	Relationship Manager ID
10	Sanctions Checks Required*	String	1	Indicates the sanction check is required
11	Staff*	String	1	Indicates a staff customer
12	Walkin Customer*	String	1	Indicates a walk-in customer
13	Source System*	String	35	Source System
14	Source System Cust No*	String	35	Denotes the Source System Customer Number
15	Customer No*	String	20	Number for the customer
16	Host Code	String	8	Denotes the Host Code



Sequence	Field Name	Туре	Size	Description
17	Customer Type*	String	1	Type of Customer
18	Customer Category	String	10	Denotes the Customer Category
19	Customer Name1*	String	105	Name of the customer
20	Short Name*	String	20	Short name of the customer
21	Address Line1*	String	105	Indicates the customer address details - Address Line 1
22	Address Line2*	String	105	Indicates the customer address details - Address Line 2
23	Address Line3*	String	105	Indicates the customer address details - Address Line 3
24	Address Line4*	String	105	Indicates the customer address details - Address Line 4
25	Pincode*	String	15	Denotes the postal code details of the customer

Table 4-13 (Cont.) External Customer File Upload - Master Records

4.9 External Customer Account File Upload

This topics describes the information to perform External Customer Account maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcAccountMaint_<UniqueName>.csv

Note:

Replace the <UniqueName> for each file upload.

Note:

Sequence	Field Name	Туре	Size	Description
1	Action*	String	10	Denotes file operation type. Allowed values are new/modify
2	Country Code*	String	10	Country Code
3	Address4*	String	105	Denotes the address details - Address Line 4
4	Address3*	String	105	Denotes the address details - Address Line 3



Sequence	Field Name	Туре	Size	Description
5	Address2*	String	105	Denotes the address details - Address Line 2
6	Address1*	String	105	Denotes the address details - Address Line 1
7	Eca Check Req*	String	1	Indicates External Credit Approval Required check is required for the external customer account
8	Account Class*	String	6	Denotes the Account Class
9	Ac Stat Dormant*	String	1	Indicates the account status is dormant
10	Ac Stat Frozen*	String	1	Indicates the account status is frozen
11	GI Stat Blocked*	String	1	Indicates the account status is blocked
12	Ac Stat No Dr*	String	1	Indicates the account does not have any debit facility
13	Ac Stat No Cr*	String	1	Indicates the account does not have any credit facility
14	Ac Open Date*	String	35	Denotes the Account Open Date (Date format should be yyyy-MM- dd, i.e. 2018-03-30)
15	Cust Ac Name*	String	105	Account Name of the customer
16	Cust Ac Ccy*	String	3	Account Currency of the customer
17	Customer No*	String	20	Indicates the Customer Number
18	Source System Acc Brn*	String	20	Denotes the Source Account Branch
19	Source System Acc No*	String	35	Denotes the Source Customer Account Number
20	Source System*	String	35	Source System
21	Cust Ac IBAN	String	35	Indicates the account IBAN details
22	Host Code*	String	8	Denotes the host code details
23	Cust Account No*	String	20	Indicates the Customer Account Number

4.10 Exchange Rate File Upload

This topics describes the information to perform Exchange Rate maintenance in common core.

File Type Supported - CSV

File Naming Convention - CmcCurrencyExchangeRate_<UniqueName>.csv

Note:

Replace the <UniqueName> for each file upload.



Note:

The fields, which are marked with an asterisk, are mandatory.

Table 4-15	Exchange Rate File Upload - Master Records
------------	--

Sequence	Field Name	Туре	Size	Description
1	Discriminator*	String	1	Denotes master record type. Default value is always "Pâ€
2	Action*	String	10	Denotes file operation type. Allowed values are new/modify
3	Branch Code*	String	3	Branch for which exchange rate is applicable
4	Currency1*	String	3	From currency pair
5	Currency2*	String	3	To currency pair

Table 4-16 Exchange Rate File Upload - Child Records

Sequence	Field Name	Туре	Size	Description
1	Discriminator*	String	1	Denotes child record type. Default value is always "Câ€
2	Branch Code*	String	3	Branch for which exchange rate is applicable
3	Currency1*	String	3	From currency pair
4	Currency2*	String	3	To currency pair
5	Rate Type*	Number	8	Denotes rate type defined in the system
6	Mid Rate*	Number	25	Mid rate applicable for the current pair
7	Buy Spread*	Number	40	Buy spread applicable for the currency
8	Sale Spread*	Number	40	Sell spread applicable for the currency
9	Buy Rate*	Number	25	Buy rate applicable for the currency
10	Sale Rate*	Number	25	Sell rate applicable for the currency
11	Rate Date*	String	35	Effective date applicable for the rate

A Error Codes and Messages

This topic contains the error codes and messages.

Error Codes	Messages
CC-01015	Default BIC Is Checked For More Than One BIC.
CC-01016	Swift Address is Mandatory.
CC-01017	Default BIC Is Not Checked For any BIC.
CC-01018	Same Swift Address is present more than once.
CC-01019	Mismatch in bank code.
CC-ACC-002	Currency should be null for Multi-Currency Account.
CC-ACC-102	Record already exist for Source Branch and Source Account No combination
CC-ACC-169	Reopen not allowed for a closed Customer No
CC-BIC-010	Bic code is being used in branch maintenance. Close not allowed.
CC-BIC02	The BIC code does not conform to SWIFT standards.
CC-BIC05	Record already maintained for the customer no.
CC-BNK-001	Branch code is in Open status. Close not allowed.
CC-BNK-002	Reopen not allowed for a closed Branch Code.
CC-BNK-003	Only one Bank Code is allowed.
CC-BRN-101	Active account / accounts exist for the branch code. Close not allowed.
CC-BRN-102	This is HO branch. Close not allowed.
CC-BRN-103	Record for Source Branch Code already exists.
CC-C00100	Relationship cannot be No for a Customer Linked BIC Code.
CC-CUS-167	Record already exist for customer no and source_system_cust_no combination.
CC-CUS-169	Active account/accounts exist for the customer no.
CC-CUS-17	Kindly Enter a Valid Walkin Customer.
CC-EC-002	Record already exist for Account IBAN.
CC-ECA-001	Active \$1 exist for the Source System.
CC-HST-001	Active \$1 exist for the Host Code.
CC-MOD-001	\$1 cannot be modified.
CC-MOD-INV	\$1 is invalid.
CC-NUL-001	\$1 cannot be null.
CC-TXN-001	\$1 is closed. Reopen not allowed.
CMC-ACC-FOR01	Cannot reopen forgotten account.
CMC-ACC-PII01	User does not have access to PII data and cannot perform create or modify operations.
CMC-ACC- SUBAC01	No SubAccounts available for Multi-Currency Account.
CMC-ACC- SUBAC02	Exactly one account should be primary account.

Table A-1 Error Codes and Messages



Error Codes	Messages
CMC-ACC- SUBAC03	Sub Accounts should have unique currency code.
CMC-BRN-018	Exception occurred in ICFlipDate.
CMC-BRN-019	Unable to get branch date.
CMC-BRN-020	Branch code is null.
CMC-BRN-100	Branch Status retrieved Successfully.
CMC-BRN-101	Branch does not exist.
CMC-BRN-CD01	Date changed successfully.
CMC-BRN-CD02	Failed to change date, holiday list not maintained properly.
CMC-BRN-EOD01	Branch Status not in TI, cannot initiate EOD.
CMC-BRN-EOD02	EOD invoked for the branch.
CMC-BRN-EOD03	Invalid Branch Code.
CMC-BRN-EOD04	EOD Requested on Date is not Branch Today.
CMC-BRN-EOD05	EOD cannot be invoked on a holiday.
CMC-BRN-EOD06	Date changed successfully.
CMC-BRN-EOD07	EOD not invoked, cannot initiate change date.
CMC-BRN-EOD08	EOFI job not completed, cannot initiate change date.
CMC-BRN-EOD09	EOD not invoked, cannot initiate mark TI.
CMC-BRN-EOD10	Date Change job not completed, cannot initiate TI for next day.
CMC-BRN-EOD11	Mark TI successful.
CMC-BRN-EOD12	Branch status not in TI, cannot initiate Mark EOFI.
CMC-BRN-EOD13	Branch status not in EOFI, cannot change Date.
CMC-BRN-EOD14	Branch status for next working date update to EOD.
CMC-BRN-EOD15	Branch status not in EOD, cannot mark TI.
CMC-BRN-EOD16	Branch status for next working date update to TI.
CMC-BRN-EOD17	Branch Status Changed to EOFI.
CMC-BRN-EOD18	Invoke Mark TI failed.
CMC-BRN-EOD19	Date change completed cannot retrigger.
CMC-BRN-EOD20	Mark TI completed cannot retrigger.
CMC-BRN-EOD21	Date changed failed.
CMC-BRN-EOD30	Invalid requested date, failed to parse.
CMC-BRN-EOD31	Mark EOFI retry initiated.
CMC-BRN-EOD32	Cannot retry Mark EOFI which has not failed.
CMC-BRN-EOD33	Date Changed successfully. \$1
CMC-BRN-EOD34	BOD Batches completed successfully.
CMC-BRN-EOD35	BOD Batches retriggered successfully. \$1.
CMC-BRN-EOD36	\$1. Hence EOFI Failed.
CMC-BRN-EOD37	Failed in getting current date.
CMC-CCY-001	Duplicate records exists in Amount word currency Mapping.
CMC-CCY-002	Duplicate records exists in Amount Text Mapping.
CMC-CCY-003	Cannot change Currency Decimal for once authorized currencies.
CMC-CCY-004	Cannot Change round unit if the round rule is Truncate (T).

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



Error Codes	Messages
CMC-CCY-005	Mandatory field Interest Method is not entered.
CMC-CCY-006	Mandatory field Spot Days is not entered.
CMC-CCY-007	Mandatory field Settlement Days is not entered.
CMC-CCY-008	Mandatory field Country is not entered.
CMC-CCY-009	Mandatory field Rule is not entered.
CMC-CCY-010	Value should be in range of 0 and 999 for Settlement Days.
CMC-CCY-011	Mandatory field Unit is not entered.
CMC-CCY-012	Decimals/ Rounding Unit Mismatch.
CMC-CCY-013	Numerator of Interest Method is not Actual.
CMC-CCY-014	Duplicate Alternate Currency Code.
CMC-CCY-015	Duplicate ISO Numeric Currency Code.
CMC-CCY-016	Duplicate Euro currency.
CMC-CCY-017	Euro Conversion required cannot be changed for the currency types out, Euro and Euro closed.
CMC-CCY-018	Spot days is less than fx netting days.
CMC-CCY-019	Currency Cut Off days cannot be greater than spot days for currency.
CMC-CCY-020	Spot Days for currency cannot be lesser than cut off days for currency.
CMC-CCY-021	Value should be in range of 1 and 99 for Cut Off Days.
CMC-CCY-022	Value should be in range of 1 and 23 for Cut Off Hour.
CMC-CCY-023	Value should be in range of 1 and 59 for Cut Off Min.
CMC-CCY-024	Value cannot be less than .00000 for Currency Total limit.
CMC-CCY-025	Value should be in range of 0 and 3 for Currency Decimal.
CMC-CCY-026	Country Code is Mandatory.
CMC-CCY-027	Duplicate records exists in Currency Country Mapping.
CMC-CCY-028	Mandatory field Country is not entered in Currency Country Mapping.
CMC-CCY-029	Currency Code is NULL.
CMC-CCY-030	Date is NULL.
CMC-CCY-031	Date is Invalid (should be in yyyy-mm-dd format).
CMC-CCY-032	No record found.
CMC-CCY-033	Next/Previous indicator is NULL (should be either N or P).
CMC-CCY-034	Next/Previous indicator is Invalid (should be either N or P).
CMC-CCY-035	Lower Limit Date is Invalid (should be in yyyy-mm-dd format).
CMC-CCY-036	Upper Limit Date is Invalid (should be in yyyy-mm-dd format).
CMC-CCY-037	Offset is NULL.
CMC-CCY-038	Offset is Invalid (should be > 0).
CMC-CCY-039	Input date should be between Upper limit date and Lower limit date.
CMC-CCY-040	Duplicate records exists in CurrencyHolidays.
CMC-CCY-041	Mandatory Through Currency Code is not entered
CMC-CCY-042	Cannot change spread definition option for through currency pair.
CMC-CCY-043	Through currency should be blank if the through currency is unchecked.
CMC-CCY-044	Through currency has to be of type Euro.
CMC-CCY-045	Through Currency is not allowed for Euro In Currency Pair.

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



Error Codes	Messages
CMC-CCY-046	Points multiplier should be in the range 0 - 1.
CMC-CCY-047	MidRate is invalid.
CMC-CCY-048	BuySpread is invalid.
CMC-CCY-049	SaleSpread is invalid.
CMC-CCY-050	Atleast one Currency Rate Should be Maintained.
CMC-CCY-051	Duplicate records exists in Rate.
CMC-CCY-052	Currency Code is NULL.
CMC-CCY-053	Currency Code is Empty.
CMC-CCY-054	Amount is NULL.
CMC-CCY-055	Option is NULL.
CMC-CCY-056	Option is Empty.
CMC-CCY-057	Method is NULL.
CMC-CCY-058	Method is Empty.
CMC-CCY-059	Decimal is NULL.
CMC-CCY-060	Units is NULL.
CMC-CCY-061	Maintenance Country is NULL.
CMC-CCY-062	Maintenance Country is Empty.
CMC-CCY-063	Currency1/Currency2/branch Code is NULL.
CMC-CCY-065	Error in conversion.
CMC-CCY-066	Rate is not handled for currency1 and currency2.
CMC-CCY-067	Rate is not handled for currency2 and currency1.
CMC-CCY-068	Error in Amount rounding.
CMC-CCY-069	Currency definition is not maintained for given currency and maintenance country.
CMC-CCY-070	Error in getting branch currency and country.
CMC-CCY-071	Error in getting currency pair for currency1 and currency2.
CMC-CCY-072	Error in getting Premium points for currency1 and currency2.
CMC-CCY-073	Error in getting rate with through currency.
CMC-CCY-074	Error in getting Rate.
CMC-CCY-075	Rate History is not handled for currency1 and currency2.
CMC-CCY-076	Rate History is not handled for currency2 and currency1.
CMC-CCY-077	Currency Pair is not maintained.
CMC-CCY-078	Error in purging.
CMC-CCY-079	Data inadequate in currency Pair Definition.
CMC-CCY-080	Currency Pair already exists for the given Maintenance Country.
CMC-CCY-081	MidRate is mandatory.
CMC-CCY-082	Either buySpread / buyRate are mandatory.
CMC-CCY-083	Either saleSpread / saleRate are mandatory.
CMC-CUS-FOR01	Record successfully deleted.
CMC-CUS-PII01	User does not have access to PII data, cannot perform create or modify operations.
CMC-EOD-001	Invoked EOD successfully.
CMC-EOD-002	Failed while resolving current date.

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



Error CodesMessagesCMC-EOD-003EOD flow is not maintained for \$1 branch.CMC-EOD-004EOD already invoked for today.CMC-EOD-005Unable to invoke EOD.CMC-EOD-006Retried EOD successfully.CMC-EOD-007Failed to retry EOD.CMC-EOD-008Pending maintenances exist. Failed to start EOD.CMC-EOD-009Failed during pending maintenance check.CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-004EOD already invoked for today.CMC-EOD-005Unable to invoke EOD.CMC-EOD-006Retried EOD successfully.CMC-EOD-007Failed to retry EOD.CMC-EOD-008Pending maintenances exist. Failed to start EOD.CMC-EOD-009Failed during pending maintenance check.CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-005Unable to invoke EOD.CMC-EOD-006Retried EOD successfully.CMC-EOD-007Failed to retry EOD.CMC-EOD-008Pending maintenances exist. Failed to start EOD.CMC-EOD-009Failed during pending maintenance check.CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-006Retried EOD successfully.CMC-EOD-007Failed to retry EOD.CMC-EOD-008Pending maintenances exist. Failed to start EOD.CMC-EOD-009Failed during pending maintenance check.CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-007Failed to retry EOD.CMC-EOD-008Pending maintenances exist. Failed to start EOD.CMC-EOD-009Failed during pending maintenance check.CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-008Pending maintenances exist. Failed to start EOD.CMC-EOD-009Failed during pending maintenance check.CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-009Failed during pending maintenance check.CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-010Pending transactions exist. Failed to start EOD.CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-011Failed during pending transaction check.CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-012Marked cutoff for the branch successfully.CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-013Branch not in Transaction Input. Cannot mark cutoff.CMC-EOD-014Branch not in EOD stage. Cannot release cutoff.CMC-EOD-015Released cutoff for the branch successfully.
CMC-EOD-014 Branch not in EOD stage. Cannot release cutoff. CMC-EOD-015 Released cutoff for the branch successfully.
CMC-EOD-015 Released cutoff for the branch successfully.
· · · · · ·
CMC-EOD-016 Branch cutoff not released. Cannot mark Transaction Input.
CMC-EOD-017 Branch cutoff not marked. Cannot mark End of Transaction Input.
CMC-FORC-001 Request is null, not valid.
CMC-FORC-002 Forget customers request created successfully.
CMC-FORC-003 Failed to create forget entities request.
CMC-FORC-004 Invalid ID sent, ID null.
CMC-FORC-005 Already authorized.
CMC-FORC-006 Authorized successfully.
CMC-FORC-007 Record not found, invalid ID.
CMC-FORC-008 Cannot delete authorized record.
CMC-FORC-009 Record successfully deleted.
CMC-FORC-010 Invalid Customer \$1 added, customer should be valid and in closed and authorized state without pending maintenance.
CMC-FORC-011 Invalid request. Duplicate requests for customer number \$1.
CMC-INDBML-001 Usecase already exists with a same name.
CMC-INDBML-002 Target Column cannot be null.
CMC-INDBML-003 Unique Case Identifier Column cannot be null.
CMC-INDBML-004 Invalid Partition column value.
CMC-INDBML-005 Duplicate Column Values.
CMC-INDBML-006 Partition Columns cannot be same as either of target, use case identifier or prediction column.
CMC-LOV-001 Invalid Source Code.
CMC-LOV-002 Invalid Currency.
CMC-LOV-003 Cannot Close the record for which rates are maintained.
CMC-LOV-004 Invalid Language Code.
CMC-LOV-005 Invalid Country.
CMC-LOV-006 Invalid GLCode.
CMC-LOV-007 Invalid Limit Currency.
CMC-LOV-008 Invalid Year.

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



Error Codes	
	Messages
	Invalid Month.
	Amount Limit Exceeds.
	Invalid Version.
	Rate Type \$1 is invalid.
	System is unable to process the request.
	Training File created successfully.
	Training File creation failed.
CMC-NLP-003	Service definition not found for \$1 for use case \$2.
CMC-NLP-004 L	Unsupported file type uploaded. Please upload supported file type.
	You do not have sufficient number of training files for use case \$1 to train the model.
CMC-NLP-006 I	Invalid training files are present in the training corpus.
CMC-NLP-007 E	Error in processing step \$1.
CMC-NLP-008	Successfully completed the processing of process \$1.
CMC-OBRH-001 F	Record already exists.
CMC-OBRH-002 F	Record saved successfully.
CMC-OBRH-003 F	Record does not exist.
CMC-OBRH-004 I	Invalid Payload.
CMC-OBRH-005 F	Record deleted successfully.
CMC-OBRH-006 F	Record modified successfully.
CMC-OBRH-007	Data fetched successfully.
CMC-OBRH-008	Data exported successfully.
CMC-OBRH-009 F	Failed to get data.
CMC-OBRH-010	Cannot start disabled route.
CMC-OBRH-011	Data imported successfully.
CMC-OBRH-012 F	Failed to import.
CMC-OBRH-013 F	Failed to parse [\$1].
CMC-OBRH-014	Data extracted successfully.
I I.	Route state cannot be changed to Start as Consumer Service / Provider is inactive.
CMC-OBRH-016	Modified/Deleted attribute is already in use by route.
CMC-OBRH-017	Something went wrong!
CMC-OBRH-018 I	Imported WSDL successfully.
CMC-OBRH-019 I	Imported Swagger successfully.
CMC-OBRH-020 F	Failed to import [\$1].
CMC-OBRH-021 F	Failed to export [\$1].
CMC-OBRH-022 F	Request failed [\$1].
CMC-OBRH-023 F	Request is being processed
CMC-ORCH-001 F	Failed to initiate.
CMC-ORCH-002 1	Transaction is successfully initiated.
CMC-ORCH-003 I	Invalid action, failed to initiate.
CMC-ORCH-004	\$1 is not submitted, transaction remains the same.

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



Error Codes	Messages
CMC-ORCH-005	Cannot proceed with submit as the action is not initiated.
CMC-ORCH-006	Cannot proceed with submit as the information is incomplete.
CMC-ORCH-007	Failed to submit.
CMC-ORCH-008	Record successfully submitted.
CMC-ORCH-009	\$1 is in-progress, failed to initiate.
CMC-ORCH-010	Aw, snap! An unexpected exception occurred, try again.
CMC-ORCH-011	Invalid request.
CMC-ORCH-012	Cannot proceed with submit as the action is not initiated.
CMC-ORCH-013	Cannot find the provided information.
CMC-ORCH-014	Record is not yet submitted by \$1, cannot initiate the action.
CMC-ORCH-015	Record already unlocked by \$1.
CMC-ORCH-016	One record can be authorized at a time. Please close the screen and try again.
CMC-ORCH-017	Current operation terminated.
CMC-ORCH-018	Current operation could not be terminated.
CMC-OV-001	Override Codes must not be empty.
CMC-OV-002	Business Overrides Saved Successfully.
CMC-OV-003	Business Overrides Updated Successfully.
CMC-OV-004	Business Overrides Authorized Successfully.
CMC-OV-005	Business Overrides Approval Pending.
CMC-OV-006	Maker Cannot Authorize.
CMC-OV-007	Multiple Authorizations not allowed for checker.
CMC-OV-008	No Records found for approval.
CMC-OV-009	Maker should approve the records.
CMC-OV-010	Reference number is not valid.
CMC-OV-011	Exception Occurred while converting string to number.
CMC-OV-012	Server Error Occurred during API call.
CMC-OV-013	Client Error Occurred during API call.
CMC-OV-014	Illegal State Exception Occurred.
CMC-OV-015	JTA Transaction unexpectedly rolled back.
CMC-OV-016	Exception Occurred while creating Bean.
CMC-OV-017	Unexpected Exception Occurred.
CMC-OV-018	Exception Occurred while Executing Query.
CMC-STR-001	mandatory fields are missing.
CMC-STR-002	invalid real account number.
CMC-STR-003	Real Account No cannot be modified.
CMC-STR-004	Structured Address is already created for this Real Account.
CMC-STR-005	Structured Address is already created for this External Virtual Account.
CMC-STR-006	invalid virtual account number.
CMC-STR-007	Virtual Account No cannot be modified.
CMC-VAM-001	Rolled Back Due to Exception.
ERR_DEF_CODE	System is unable to process the request.
GCS-AUTH-01	Record Successfully Authorized.

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



Error Codes	Messages
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match.
GCS-AUTH-03	Maker cannot authorize.
GCS-AUTH-04	No Valid unauthorized modifications found for approval.
GCS-CLOS-002	Record Successfully Closed.
GCS-CLOS-01	Record Already Closed.
GCS-CLOS-02	Record Successfully Closed.
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization.
GCS-COM-001	Record does not exist.
GCS-COM-002	Invalid version sent, operation can be performed only on latest version.
GCS-COM-003	Please Send Proper ModNo.
GCS-COM-004	Please send maker ID in the request.
GCS-COM-005	Request is Null. Please Resend with Proper SELECT.
GCS-COM-006	Unable to parse JSON.
GCS-COM-007	Request Successfully Processed.
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or null.
GCS-COM-010	Successfully cancelled \$1.
GCS-COM-011	\$1 failed to update.
GCS-DEL-001	Record deleted successfully.
GCS-DEL-002	Record(s) deleted successfully.
GCS-DEL-003	Modifications did not 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 unauthorized modifications found for deleting.
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified.
GCS-MOD-002	Record Successfully Modified.
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth.
GCS-MOD-005	Not amendable field, cannot modify.
GCS-MOD-006	Natural Key cannot be modified.
GCS-MOD-007	Only the maker can modify the pending records.
GCS-REOP-003	Successfully Reopened.
GCS-REOP-01	Unauthorized Record cannot be Reopened.
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records.
GCS-REOP-03	Successfully Reopened.
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized.
GCS-SAV-001	Record already exists.
GCS-SAV-002	Record Saved Successfully.

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



_	
Error Codes	Messages
GCS-SAV-003	The record is saved and validated successfully.
GCS-VAL-001	The record is successfully validated.
ML-RG-001	Regression Model Build Failed.
ML-RG-002	Regression Model Statistics Calculation Failed.
ML-RG-003	Cross Validation Failed.
ML-RG-004	Model Selection Failed.
ML-RG-005	Model Successfully Trained.
ML-RG-006	Invalid Use Case Selected.
ML-RG-007	No Trained Model found.
ML-RG-008	Batch Scoring Failed.
ML-RG-009	Successfully completed Batch scoring.
ML-UTIL-003	Failed in Random Sampling.
ML-UTIL-004	Too less data for model building.
ML-UTIL-005	Failed in Splitting Data.
ML-UTIL-006	Failed in Selecting Feature.
ML-UTIL-007	Failed to Drop Model(s).
ST-CUS-167	Record already exist for customer no and source_system_cust_no combination.
ST-SAVE-027	Request Successfully Processed.
CBS- CRITERIA-001	Criteria Code cannot be blank.
CBS- CRITERIA-002	Criteria Description cannot be blank.
CBS- CRITERIA-003	Select valid Product Processor.
CBS- CRITERIA-004	Atleast one Rule should be selected in Criteria Definition.
CBS- CRITERIA-005	Rule Description cannot be blank.
CBS- CRITERIA-006	Select a Rule ID from the list.
CBS- CRITERIA-007	Enter a valid number for Priority.
CBS- CRITERIA-008	Enter a valid number for Priority.
CBS- CRITERIA-009	Duplicate entries found for Rule ID.
CBS- CRITERIA-010	Duplicate entries found for Priority.
CBS- CRITERIA-011	Enter valid Parent Rule ID for.
CBS- CRITERIA-012	Duplicate entries found for Rule ID.
CBS- CRITERIA-013	Cannot add child Rule when Call All Bureau is enabled.

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



Error Codes	Messages
CBS- CRITERIA-014	Duplicate entries found for Priority.
CBS_ERR_004	Parameter description cannot be modified.
CBS_LKUP_01	Duplicate entries found for Lookup Code.
CBS_500	Error occurred at Bureau Call.
	Response structure from Bureau is different.
CBS_SYSPAR_00 1	System parameter not maintained for the bureau for history call.
CBS_400	Facts not found for Bureau identification Rule.
	Empty response from criteria for given PPcode.
	Empty response from Oracle Banking Routing Hub from bureau call.
	Bureau identification Rule not found for given facts.
CBS-CRTR-015	Criteria Code has exceeded the max length specified
CBS-CRTR-016	Description has exceeded the max length specified
CBS-CRTR-017	Rule Id has exceeded the max length specified
CBS-CRTR-018	Rule Description has exceeded the max length specified
CBS_BR_DTLS_N OT_FOUND	Bureau Details are not provided
CBS_BR_DTLS_N OT_MNT	Bureau Details are not maintained for +{reqBureauProductType} (variable, value will be replaced at runtime from payload)
CDS-DML-006	Invalid range definition. Either range or value is allowed
CDS-DML-007	Duplicate \$1 values are not allowed
CDS-DML-010	From value should not be greater than To value
CDS-RUL-001	Error occurred while evaluating the rule
CDS-RUL-003	Effective date should be less than Expiry Date
CDS-RUL-006	Effective date should be less than the Expiry Date
CDS-DML-003	Effective date should be less than Expiry Date
CDS-PRC-006	Effective date should be less than the Expiry Date
CDS-DML-002	Maintain at least one record in \$1
CDS-DML-014	Effective date cannot be less than the Product Processor Effective date.
CDS-PRC-014	Effective date cannot be less than the Product Processor Effective Date.
CDS-DML-017	if dmlAppEnabledInd is selected as N then dmlFeature can not be null
CDS-DML-018	if dmlAppEnabledInd is selected as y then dmlScoreRuleId can not be null
CDS-DML-022	Input parameter is missing or incorrect. Unable to resolve any scoring model
CDS-DML-0223	Input parameter is missing or incorrect. Unable to calculate the score
CDS-DML-013	Invalid product processor
CDS-PRC-011	Incorrect Range Definition. Range definition should be continuous in \$1
CDS-PRC-012	Duplicate \$1 values are not allowed
CDS-PRC-015	Product Processor is not authorized
CDS-DML-011	Incorrect Range Definition. Range definition should be continuous
CDS-DML-012	Input parameter is missing or incorrect. Unable to resolve any pricing setup
CDS-QFT-001	if qftRuleApplicableInd is selected as y then qftRuleName and qftRuleId cannot be null

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



Error Codes	Messages
CDS-QFT-002	if qftRuleApplicableInd is selected as N then qftFactName and qftFactId cannot be null
CDS-QFT-005	qftCode cannot be other than alphanumeric
CDS-QFT-004	Fact or rule not found
CDS-DML-008	Invalid rule name
CDS-PRC-0010	Fact or rule not found
CDS-PRC-007	Pricing Rate definition should be greater than or equal to minimum rate and less than or equal to maximum rate
CDS-PRC-009	rate percentage of range cannot be equal to zero or less than the previous one
CDS-PRC-005	\$1 should be equal to or greater than the System date
CDS-PRC-0010	Invalid product processor
CDS-PRC-004	Maintain at least one record \$1
CDS-PRC-001	Min Rate cannot be less than zero or not be more than max rate
CDS-PRC-003	Overlapping price range definition not allowed \$1
CDS-PRC-002	Rate Type cannot any other keyword
CDS-PRC-008	\$1 cannot be less than or equal to zero
CDS-DML-009	Unable to resolve any scoring model
CDS-PPR-001	\$1 should be equal to or greater than the System date
CDS-DML-005	Overlapping range definition not allowed in \$1
CDS-QFT-003	Invalid product processor
CDS-DML-001	\$1 should be equal to or greater than the Posting date
CDS-DML-019	Unable to resolve the best fit scoring model. Multiple scoring model resolved
CDS-DML-016	Unable to resolve the best fit pricing model. Multiple pricing model resolved
CDS-DML-004	The sum of weightage assigned to the feature code should be 100
CDS-PPR-002	Effective date should be less than Expiry Date
CDS-PRC-013	Rate definition should be greater than or equal to minimum rate and less than o equal to maximum rate
CDS-DML-020	Unable to resolve the best fit application scoring model Multiple application scoring model resolved
CDS-DML-021	Unable to resolve the best fit decision and grade matrix. Multiple decision and grade matrix resolved
CDS-BWC-001	\$1 should be equal to or greater than the System date
CDS-BWC-002	Maintain at least one record in \$1
CDS-BWC-003	Effective date should be less than the Expiry Date
CDS-BWC-014	Effective date cannot be less than the Product Processor Effective date
CDS-STG-006	Effective Date cannot be null or blank
CDS-STG-007	Expiry Date cannot be null or blank
CDS-STG-008	Industry cannot be null or blank
CDS-STG-009	Module cannot be null or blank
CDS-STG-010	Line of Business cannot be null or blank
CDS-STG-011	Effective date should be less than the Expiry Date
CDS-STG-012	Expiry Date should be equal to or greater then the System date
CDS-STG-013	Invalid Strategy Code

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



Error Codes	Messages
CDS-STG-014	Invalid Industry
CDS-STG-015	Invalid Module
CDS-STG-016	Invalid Line of Business
CDS-STG-017	Invalid product processor
CDS-STG-018	Invalid Account Category
CDS-STG-019	Invalid modes for the selected module
CDS-STG-020	Invalid combination of steps for selected modes
CDS-STG-021	Record already exists
CDS-STG-022	Effective date cannot be less than the Product Processor Effective Date
CDS-RUL-002	Fact already exists
CDS-STG-023	Invalid combination of modes and steps
CDS-DML-040	FeatureDTO missing. Kindly enter the details
CDS-LML-029	Logical Model Reason Code is Invalid
CDS-DML-024	Negative values not allowed
CDS-DML-025	Category not allowed in case of multi applicant scoring model
CDS-DML-026	Percentage cannot be greater than 100
CDS-DML-027	For multi-applicant max value not allowed
CDS-DML-028	Max value not required for range type Value
CDS-DML-029	Range type cannot be null
CDS-DML-030	Max value cannot be null
CDS-DML-031	Please enter a valid scoring model type
CDS-DML-032	Please enter a valid range type
CDS-DML-033	Feature list not required for application model
CDS-DML-034	Scoring rule id not required for the scoring model type
CDS-DML-035	Please enter a valid feature type
CDS-DML-036	Only range Type Value is allowed, for fact type feature
CDS-DML-037	Only range Type ParamPercent is allowed, for rule based feature
CDS-DML-038	Only range Type Value is allowed, for Text type fact
CDS-DML-039	Category code missing
CDS-LML-015	Logical Model Code size must be between 1 and 30
CDS-LML-016	Logical Model Description size must be between 1 and 240
CDS-LML-017	Logical Model Effective Date cannot be null
CDS-LML-018	Logical Model Expiry Date cannot be null
CDS-LML-019	Logical Model Rule Id size must be between 1 and 80
CDS-LML-020	Logical Model Details Rule Id cannot be null
CDS-LML-021	Reason Code cannot be null
CDS-LML-022	Logical Model comments size must be between 1 and 80
CDS-LML-023	Logical Model Sequence must be in the range of 1 to 999
CDS-LML-024	Logical Model Sequence is Incorrect
CDS-LML-025	Logical Model Priority must be in the range of 1 to 100
CDS-LML-026	Logical Model Details cannot be null or empty
CDS-LML-027	Rule Id cannot be duplicate

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



Error Codes	Messages
CDS-LML-028	Invalid Rule Id
CDS-QUR-001	Invalid Input for Questionnaireld, can not be null or blank
CDS-QUR-002	Invalid Input for QuestionnaireId, null or blank required
CDS-QUR-003	Invalid Input for QuestionId, null or blank required
CDS-QUR-004	Invalid Input for QuestionId, can not be null or blank
CDS-QUR-005	Questionnaire Code cannot be null or empty
CDS-QUR-006	Questionnaire Description cannot be null or empty
CDS-QUR-007	Product Processor cannot be null or empty
CDS-QUR-008	Question Code cannot be null or empty
CDS-QUR-009	Question Short Name cannot be null or empty
CDS-QUR-010	Question Description cannot be null or empty
CDS-QUR-011	Question Type cannot be null or empty
CDS-QUR-012	Answer Description cannot be null or empty
CDS-QUR-013	Questionnaire Code size must be between 1 and 30
CDS-QUR-014	Questionnaire Description size must be between 1 and 240
CDS-QUR-015	Question Code cannot be duplicate for a product processor
CDS-QUR-016	Question Sequence Number cannot be null, empty or zero, negetive
CDS-QUR-017	Answer Option Sequence Number cannot be null, empty or zero, negetive
CDS-QUR-018	Question Sequence Number cannot be duplicate for a questionnaire
CDS-QUR-019	Answer Option Sequence Number cannot be duplicate for a Question
CDS-QUR-020	Answer OptionId cannot be null or empty
CDS-QUR-021	Answer OptionId cannot be duplicate for a question
CDS-BWC-004	Incorrect execution stage
CDS-BWC-005	\$1 fact or rule not found
CDS-QUR-022	Input for whether Question Mandatory cannot be null or empty
CDS-QUR-023	System will not allow to add questions where response choice has not been captured, At least 2 record should be available
CDS-QUR-024	System will not allow to save the questionnaire without any question configured, Atleast 1 question should be configured in the questionnaire
CDS-QUR-025	Question Code cannot be duplicate for a questionnaire.
CDS-STG-024	Invalid type and value for additional info
CDS-STG-025	Selection of atleast 1 mode is mandatory
CDS-STG-026	Effective date cannot be updated after authorisation
CDS-STG-027	Multiple values of same type are not allowed under Additional Information
CDS- LOOKUP-001	Lookup Type must be alphanumeric
CDS- LOOKUP-002	Lookup Type must be between 1 and 30
CDS- LOOKUP-003	Lookup Description must be between 1 and 240
CDS- LOOKUP-004	Duplicate lookup codes not allowed

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



Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this guide or if you still need assistance, please contact the documentation team.



Index

Numerics

3P Service Integration, 2-15

А

Additional Field Maintenance, 1-4 Advice, 1-6 Amount Text Language, 1-8 Annotator, 2-4 Authorization Process, 1-115

В

Bank Core Parameters File Upload, 4-2 BIC Directory, 1-11 BIC Directory File Upload, 4-6 Borrowing Capacity, 1-188 Branch Core Parameters File Upload, 4-3 Branch EOD, 1-15 Bureau Integration Service, 1-113 Business Service Mapping, 2-23

С

Classification, 3-4 Classification Algorithms Supported, 3-5 Classification Processing Service, 2-20 Classification Training Service, 2-16 Configure Branch EOD, 1-15 Core Maintenance. 1-1 Country Code, 1-19 Country Code File Upload, 4-1 Create Advice, 1-6 Create Amount Text Language, 1-8 Create BIC Directory, 1-11 Create Borrowing Capacity, 1-189 Create Bureau Criteria, 1-125 Create Country Code, 1-19 Create Currency Definition, 1-22 Create Currency Exchange Rate, 1-26 Create Currency Holiday Master, 1-29 Create Currency Pair Definition, 1-32 Create Currency Rate Type, 1-35 Create Customer Access Group, 1-37

Create Customer Category, 1-40 Create Decision Grade Matrix, 1-233 Create ECA System, 1-42 Create External Bank Parameters. 1-44 Create External Branch Parameters, 1-47 Create External Chart Account, 1-50 Create External Customer, 1-52 Create External Customer Account, 1-55 Create External Customer Account Structured Address, 1-59 Create Host Code, 1-65 Create Language Code, 1-68 Create Local Holiday, 1-70 Create Logical Model, 1-180 Create Lookup, 1-120 Create Lookups, 1-165 Create MCA Linkage, 1-75 Create Media, 1-72 Create Parameters, 1-169 Create Pricing Model. 1-246 Create Pricing Source System, 1-88 Create Qualitative Scoring Model, 1-204 Create Quantitative Scoring Model, 1-220 Create Questionnaire, 1-198 Create Scoring Feature, 1-216 Create Transaction Code. 1-81 Create Upload Source, 1-83 Create Upload Source Preference, 1-86 Credit Bureau Display, 1-115 Currency Definition, 1-21 Currency Definition File Upload, 4-4 Currency Exchange Rate, 1-25 Currency Holiday File Upload, 4-9 Currency Holiday Master, 1-29 Currency Pair Definition, 1-32 Currency Rate Type, 1-35 Customer Access Group, 1-37 Customer Category, 1-39

D

Data Extensibility, 3-15 Decision Grade Matrix, 1-233 Decision Service, 1-156 Document Configuration, 1-112



Е

ECA System, 1-42 Equifax Configuration, 1-110 Error Codes and Messages, A-1 Exchange Rate File Upload, 4-12 Experian Configuration, 1-109 External Bank Parameters, 1-44 External Branch Parameters, 1-46 External Chart Account, 1-49 External Customer, 1-52 External Customer Account, 1-55 External Customer Account File Upload, 4-11 External Customer Account Structured Address, 1-58 External Customer File Upload, 4-10 External Virtual Account Structured Address, 1-61

F

Fetch Credit Decision, 1-155 File Upload, 4-1 Forecast REST Service, 3-17 Forget Customer, 1-63 Forget Process, 1-63 Frameworks Supported, 3-2

Η

Host Code, 1-65

I

Invoke Branch EOD, 1-17

L

Language Code, 1-67 Local Holiday, 1-70 Local Holiday File Upload, 4-8

Μ

Machine Learning Framework, 3-1 Media, 1-72 Model Definition, 3-6 Model Definition Maintenance, 3-6 Model Explainability, 3-16 Model Management, 2-9 Model Management Maintenance, 2-9 Model Training, 2-8 Model Training and Scoring, 3-14 Multi-Currency Account Linkage, 1-75

Ν

NER Processing Service, 2-20 NER Training Service, 2-17 NLP Framework, 2-1

0

On-Boarding Use Case, 3-6 Online Single Record Prediction, 3-15 Operation, 2-11 Oracle Banking Origination to Decision Service Configuration, 1-154 Oracle Banking Routing Hub Configuration, 1-91, 1-136 Overview, 1-157

Ρ

Parameters, 1-169 Partitioned Model, 3-5 Pricing, 1-246 Pricing Source System, 1-88 Process Code, 1-77 Process Code Maintenance, 1-78 Process Flow, 1-157 Product Processor, 1-159

Q

Qualitative Scoring Model, *1-204* Quantitative Scoring Model, *1-220* Questionnaire, *1-197*

R

Regression, 3-3 Regression Algorithms Supported, 3-4

S

Scoring Feature, *1-215* Service Consumers, *1-91*, *1-136* Service Mapping, *2-22* Service Providers, *1-102*, *1-147* Strategy Configuration, *1-159* System Dates, *1-80*

Т

Tag Maintenance, 2-2 Time Series Forecast, 3-16 Timeseries, 3-2 Timeseries Algorithms Supported, 3-3



Toolkit, *2-1* Transaction Code, *1-81* Transaction Log, *2-12*

U

Upload Document, 2-12 Upload Source, 1-83 Upload Source Preference, 1-85 Use Case Definition, 2-1, 2-2 Use Case Modifications, 3-15 Use Case On-Boarding, 3-1

V

View Advice, 1-7 View Amount Text Language, 1-10 View BIC Directory, 1-14 View Borrowing Capacity, 1-193 View Bureau Criteria, 1-128 View Country Code, 1-20 View Credit Bureau Report, 1-116 View Currency Definition, 1-24 View Currency Exchange Rate, 1-28 View Currency Holiday Master, 1-31 View Currency Pair Definition, 1-34 View Currency Rate Type, 1-36 View Customer Access Group, 1-39 View Customer Category, 1-41 View Decision Grade Matrix, 1-239 View ECA System, 1-43 View EOD, 1-16

View External Bank Parameters, 1-45 View External Branch Parameters, 1-48 View External Chart Account. 1-51 View External Customer. 1-54 View External Customer Account, 1-57 View External Customer Account Structured Address, 1-60 View External Virtual Account Structured Address, 1-62 View Forgotten Customer, 1-64 View Host Code, 1-66 View Language Code, 1-69 View Local Holiday, 1-71 View Logical Model, 1-183 View Lookup, 1-121 View Lookups, 1-166 View MCA Linkage, 1-76 View Media, 1-74 View Model Definition. 3-13 View Model Management, 2-11 View Pricing Model, 1-251 View Pricing Source System, 1-89 View Process Code, 1-79 View Qualitative Scoring Model, 1-210 View Quantitative Scoring Model, 1-227 View Questionnaire, 1-200 View Scoring Feature, 1-217 View Strategy Configuration, 1-176 View System Dates, 1-80 View Transaction Code, 1-82 View Upload Source, 1-85 View Upload Source Preference, 1-87