# Oracle® Banking Microservices Architecture

## Oracle Banking Common Core User Guide

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# Preface


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- Symbols and Icons


## 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.

## Documentation Accessibility

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# Related Resources

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

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

# Conventions

The following text conventions are used in this document:

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

# Screenshot Disclaimer

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

# Acronyms and Abbreviations

The list of the acronyms and abbreviations 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 |

# Basic Actions

**Table 2 Basic Actions**

| Action | Description |
|---|---|
| **Approve** | Used to approve the initiated report.<br>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.<br>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.<br>This action is available only when a record is created. |
| **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.<br>This button is displayed in the widget, once the user click **Authorize**. |
| **Collapse All** | Used to hide the details in the sections.<br>This button is displayed, once the user click **Compare**. |
| **Expand All** | Used to expand and view all the details in the sections.<br>This button is displayed, once the user click **Compare**. |
| **New** | Used to add a new record.<br>When the user click **New**, the system displays a new record enabling to specify the required data. |
| **OK** | Used to confirm the details in the screen. |
| **Save** | Used to save the details entered or selected in the screen. |
| **View** | Used to view the report details in a particular modification stage.<br>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.<br>This button is displayed, once the user click **Compare**. |
| **Unlock** | Used to update the details of an existing record.<br>System displays an existing record in editable mode. |

# Symbols and Icons

The following symbols and icons are used in the screens.

**Table 3 Symbols and Icons - Common**

| Symbol/Icon | Function |
|---|---|
| | Minimize |

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

| Symbol/Icon | Function |
|---|---|
| | Maximize |
| | Close |
| | Perform Search |
| | Open a list |
| | Add a new record |
| | Navigate to the first record |
| | Navigate to the last record |
| | Navigate to the previous record |
| | Navigate to the next record |

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

| Symbol/Icon | Function |
|---|---|
| | Grid view |
| | List view |
| | Refresh |
| | Click this icon to add a new row. |
| | Click this icon to delete an existing row. |
| | Click to view the created record. |
| | Click to modify the fields. |
| | Click to unlock, delete, authorize or view the created record. |

**Table 4 Symbols and Icons - Audit Details**

| Symbol/Icon | Function |
|---|---|
| | A user |
| | Date and time |
| | Unauthorized or Closed status |
| | Authorized or Open status |

**Table 5 Symbols and Icons - Widget**

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

1

# Core Maintenance

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

- Account Entitlement Group
  This topic describes the information to configure an account entitlement group.
- 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 FOP 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
- Checklists
  This topic describes the information to configure an Checklists.
- 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
- Data Segment
  This topic describes the information to configure an Data Segment.
- ECA System
  Other accounting systems maintain the External Credit Approval (ECA) process. For example, in any implementation, the third party system can be configured as an ECA

system. This would mean that any transaction originating from the third party system , will need to be routed to the Account Core 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 of Accounts
  This topic describes the information to configure an external chart of accounts.
- External Customer
  The **External Customer** feature enables the creation and viewing of customer information in a centralized location within the **Oracle Banking Microservices Architecture** framework. This repository stores vital customer details such as **CIF ID**, **Customer Name**, other essential information, ensuring quick reference, and easy access to pertinent data. This data will usually be populated through interfacing with third party application and additionally, bank users can create customer data with minimum attributes.
- 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.
- External Deposit
  This topic describes the information to configure the external deposit details.
- Forget Process
  This topic describes the information to configure a customer detail who wants to be forgotten using forget process.
- GL Parameter Maintenance
  This topic describes the information to configure an GL parameter maintenance.
- 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 relevant host code is tagged to the accounts so that the system knows which host system to call to post or update any information related to any transaction The user can have multiple hosts depending on processing requirements
- Interest Rate
  This topic describes the information to configure a Interest Rate.
- Inter Branch Parameters Maintenance
  This topic describes the information to configure an inter branch parameters maintenance.
- 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.
- MIS Class
  This topic describes the information to configure an MIS Class.

- MIS Group
  This topic describes the information to configure an MIS Group.
- Multi-Currency Account Linkage
  This topic describes the information to link the sub-accounts to a core multi-currency account.
- Process Code
  This topic describes the information to set the process code to the individual stages according to the process.
- Priority Code
  This topic describes the information to configure an Priority Code.
- Pricing Source System
  This topic describes the information to configure the pricing source system.
- Resource Class
  This topic describes the information to configure an Resource Class.
- SLA Maintenance
  This topic describes the information to configure an SLA maintenance.
- Screenclass
  The maintenance screens of Oracle Banking Microservices Architecture product which are based on Resource Segment Orchestrator uses the screen class maintenance to maintain the list of data segments that are part of the maintenance screens.
- State Code
  This topic describes the information to configure an State Code.
- 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
  **Upload Source** screen facilitates the maintenance of external systems like Oracle Digital Banking Experience, Oracle Banking Liquidity Management, and so on which can send transactions data to the common core.
- Upload Source Preference
  **Upload Source Preference** can set preferences for upload of a data from an external source. Example an external exchange rate source is sending exchange rates to the common core system.
- Limits and Collaterals
  This section contains the details of the limits and collaterals data that are replicated from the ELCM system.

# 1.1 Account Entitlement Group

This topic describes the information to configure an account entitlement group.

This topic contains the following subtopics:

- Create Account Entitlement Group
  This topic describes the systematic instructions to configure the account entitlement group.
- View Account Entitlement Group
  This topic describes the systematic instructions to view the list of configured account entitlement group.

# 1.1.1 Create Account Entitlement Group

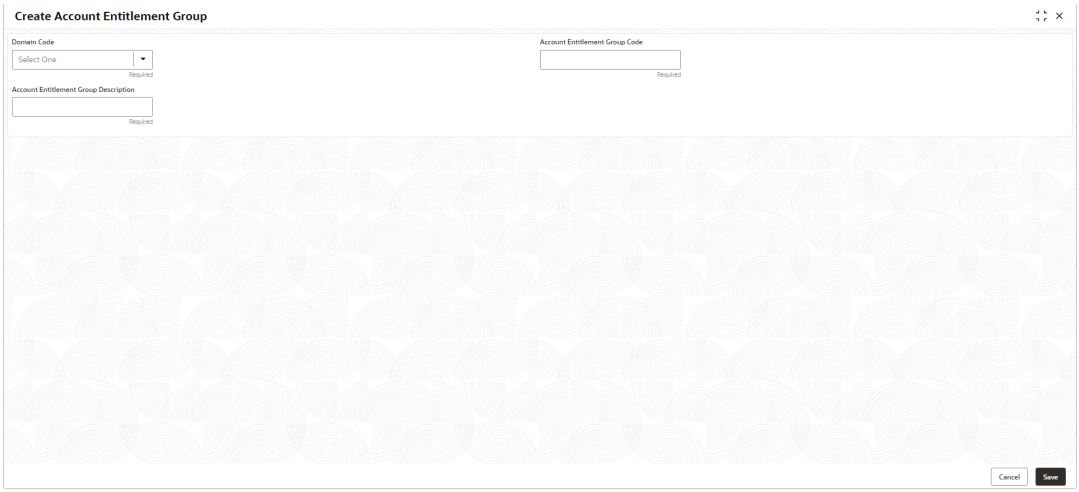
This topic describes the systematic instructions to configure the account entitlement group.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Account Entitlement Group**.
2. Under **Account Entitlement Group**, click **Create Account Entitlement Group**.

   The **Create Account Entitlement Group** screen displays.

**Figure 1-1 Create Account Entitlement Group**




3. Specify the fields on **Create Account Entitlement Group** screen.

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

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

**Table 1-1 Create Account Entitlement Group – Field Description**

| Field | Description |
|---|---|
| **Domain Code** | Search and select the required language code. |
| **Account Entitlement Group Code** | Specify the currency symbols. |
| **Account Entitlement Group Description** | Select a decimals as fraction value from the drop-down list. |

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

   The amount text language is successfully created and can be viewed using the **View Account Entitlement Group** screen.
5. Click **Cancel** to discard the changes and close the screen.

## 1.1.2 View Account Entitlement Group

This topic describes the systematic instructions to view the list of configured account entitlement group.

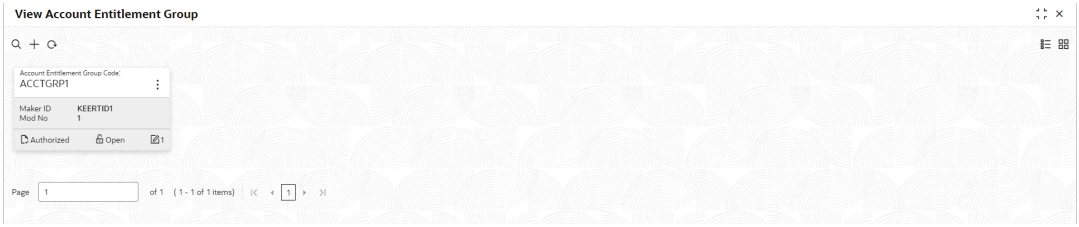
The user can configure an account entitlement group using **Create Account Entitlement Group** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Account Entitlement Group**.
2. Under **Account Entitlement Group**, click **View Account Entitlement Group**.

   The **View Account Entitlement Group** screen displays.

**Figure 1-2 View Account Entitlement Group**




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

**Table 1-2 View Account Entitlement Group – Field Description**

| Field | Description |
|---|---|
| **Language Code** | Displays the language code associated with the amount word. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.2 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 1-3 Additional Field Maintenance**

2. View the details from **Additional Fields Maintenance** screen

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

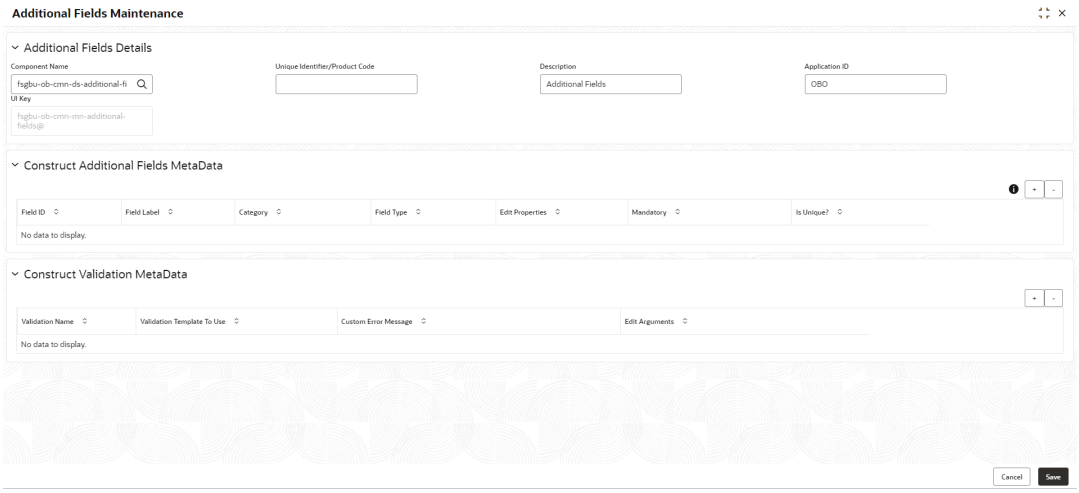
**Table 1-3 Additional Field Maintenance - Field Description**

| 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.

**Figure 1-4 Additional Fields Maintenance**




4. specify the fields on **Additional Fields Maintenance** screen.

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

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

**Table 1-4 Additional Fields Maintenance – Field Description**

| 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. |
| **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. |

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

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

# 1.3 Advice

This topic describes the information to configure the various FOP 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.

## 1.3.1 Create Advice

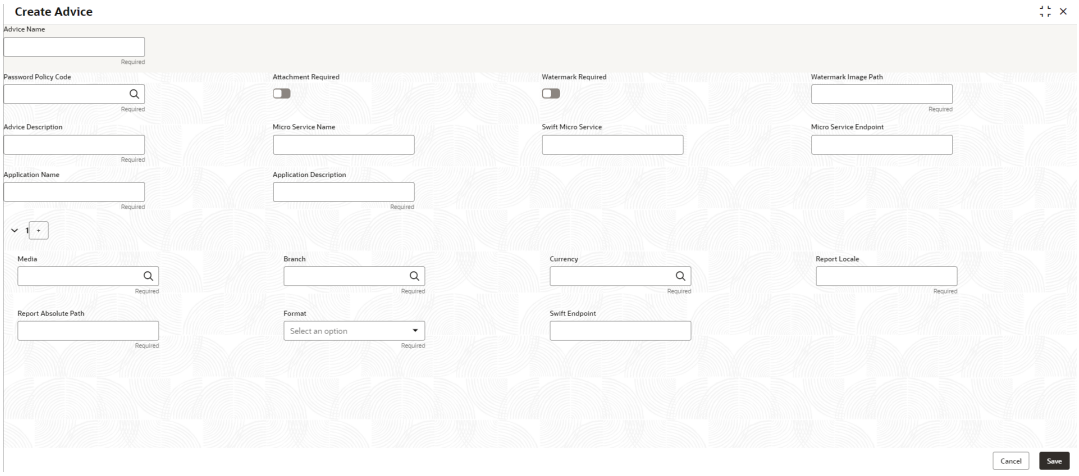
This topic describes the systematic instructions to configure advices.

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.

**Figure 1-5 Create Advice**




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

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

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

**Table 1-5 Create Advice – Field Description**

| Field | Description |
|---|---|
| **Advice Name** | Specify the name of the advice. |
| **Password Policy Code** | Click this icon and select the policy code from the list. The code will be unique for each policy. |
| **Attachment Required** | Click this toggle to add the attachment required. By default, the toggle is disabled. |
| **Watermark Required** | Click this toggle to enable the user to add then watermark in the image. By default, ths toggle is diabled. |
| **Watermark image Path** | Specify the path for the watermark image. |
| **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. |

**Table 1-5 (Cont.) Create Advice – Field Description**

| Field | Description |
|---|---|
| **Format** | Select a download file format for an advice from the drop-down list. The available options are:<br>• **PDF**<br>• **PPTX**<br>• **HTML**<br>• **XLS**<br>• **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.

## 1.3.2 View Advice

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

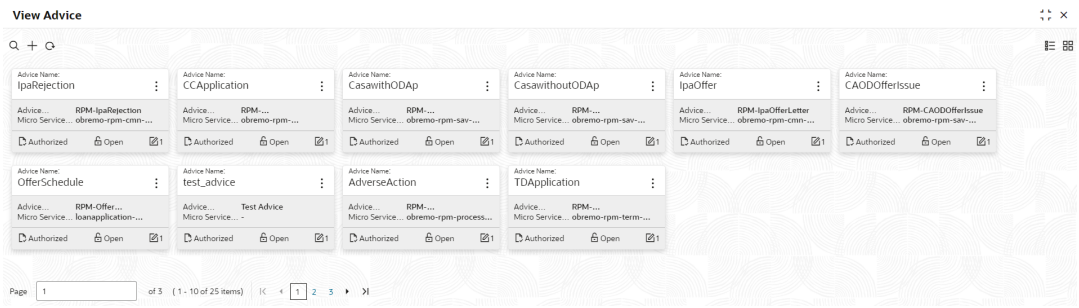
The user can configure an advice for a process using the Create Advice screen.

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.

**Figure 1-6 View Advice**




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

**Table 1-6 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. |

**Table 1-6 (Cont.) View Advice – Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.4 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.

## 1.4.1 Create Amount Text Language

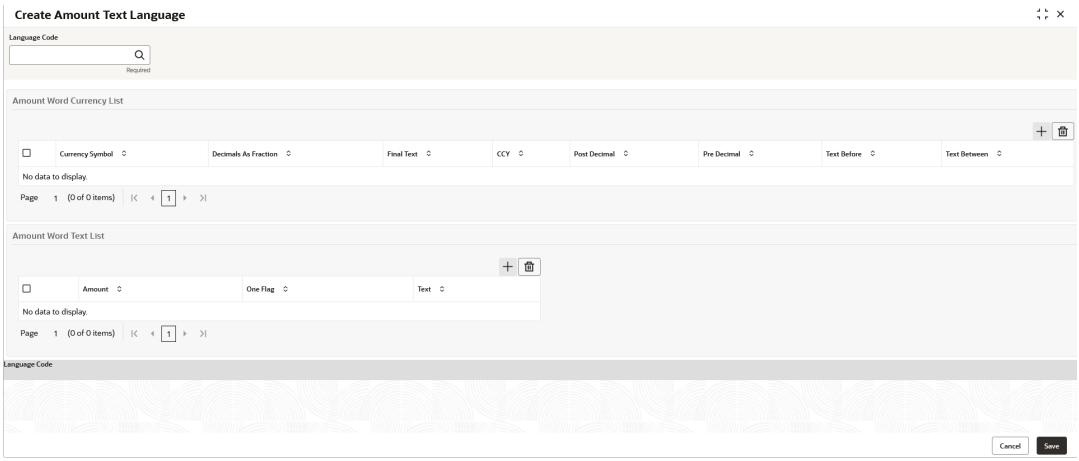
This topic describes the systematic instructions to configure the amount text language.

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.

**Figure 1-7 Create Amount Text Language**



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

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

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

**Table 1-7 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. |
| **One Flag** | Select an option for the amount word text list. |
| **Text** | Specify the text for the amount word. |

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.

## 1.4.2 View Amount Text Language

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

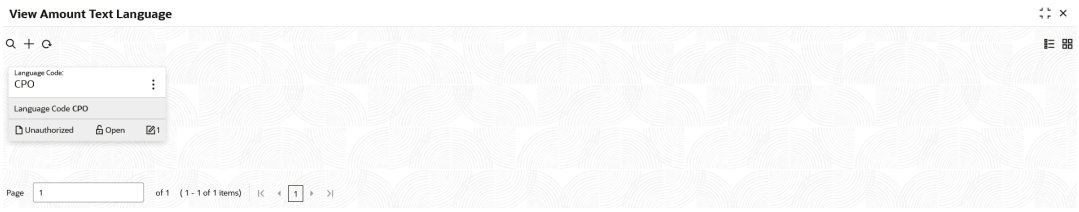
The user can configure an amount text language using Create Amount Text Language screen.

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 1-8 View Amount Text Language**




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

**Table 1-8 View Amount Text Language – Field Description**

| Field | Description |
|---|---|
| **Language Code** | Displays the language code associated with the amount word. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.5 BIC Directory

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

The **Business Identifier Code** (BIC) or **BIC** code is employed by banks to identify other banks in international financial transactions. The BIC is an 8-character code, defined as a business party identifier, comprising the business party prefix (4 alphanumeric characters), the country code according to ISO 3166-1 (2 alphabetic characters), and the business party suffix (2 alphanumeric characters). Furthermore, the branch identifier, an optional 3-character element, can complement the 8-character BIC. It is used to identify specific locations, departments, services, or units of the same business party.

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.

## 1.5.1 Create BIC Directory

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

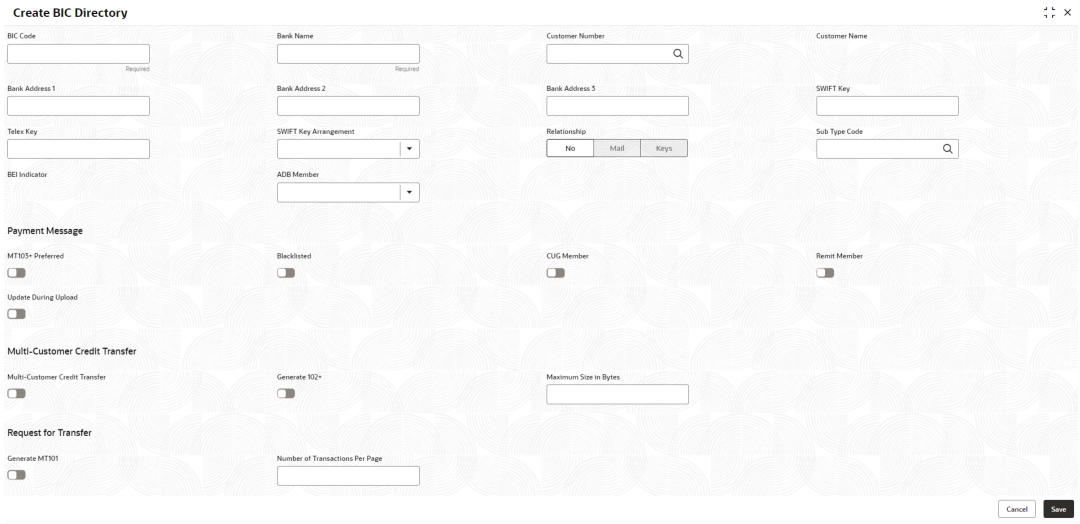
Specify **User ID** and **Password**, and login to **Home** screen.

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.

**Figure 1-9 Create BIC Directory**




3. Specify the fields on **Create BIC Directory** screen.

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

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

**Table 1-9 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.<br>The available options are:<br>• **Yes**<br>• **No** |

**Table 1-9 (Cont.) Create BIC Directory – Field Description**

| Field | Description |
|---|---|
| **Relationship** | Select one of the following options:<br>• **No**: If selected, indicates that the BIC Entity is not a customer of your bank<br>• **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.<br>• **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.<br>The available options are:<br>• **Not applicable**<br>• **Yes**<br>• **No** |
| **MT103+ Preferred** | By default, this is disabled.<br>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.<br>If selected, indicates the BIC entity is blacklisted. |
| **CUG Member** | By default, this is disabled.<br>If selected, indicates the BIC entity is a closed user group member. |
| **Remit Member** | By default, this is disabled.<br>If selected, indicates the customer is registered with MT 103 extended remittance information multiple user group. |
| **Update During Upload** | By default, this is disabled.<br>If selected, updated the BIC directory during an upload. |
| **Multi-Customer Credit Transfer** | By default, this is disabled.<br>If selected, indicates multiple credit transfer feature (MT102 support) exists between the bank and the BIC entity. |
| **Generate 102+** | By default, this is disabled.<br>If selected, generates 102+ message. |
| **Maximum Size in Bytes** | Specify the maximum size. |
| **Generate MT101** | By default, this is disabled.<br>If selected, indicates MT101 can be sent/received from this BIC.<br>Select to generate MT101 message. |
| **Number of Transactions Per Page** | Specify the number of transactions to view per page.<br>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. |

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

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

## 1.5.2 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.

**Figure 1-10 View BIC Directory**

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

**Table 1-10 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.6 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.

## 1.6.1 Configure Branch EOD

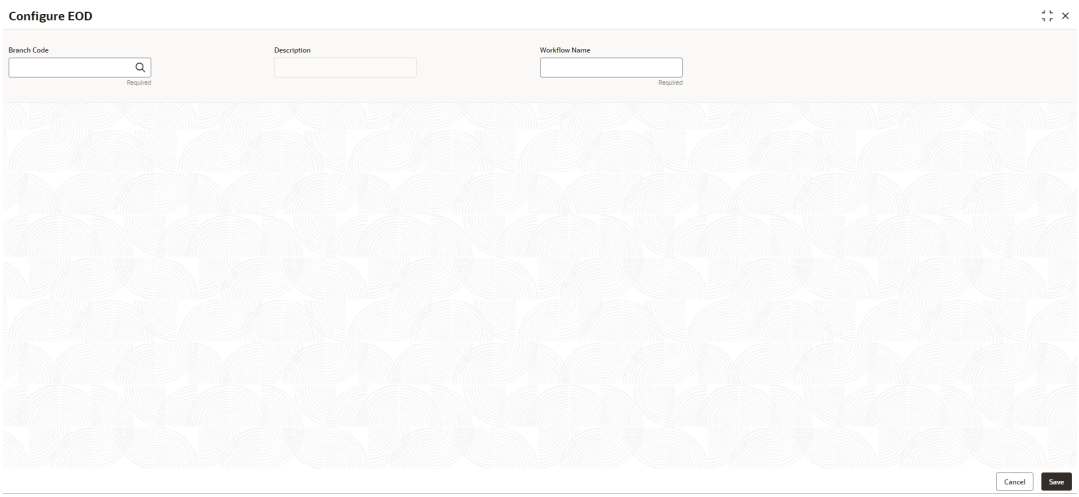
This topic describes the systematic instructions to create / configure the EOD work-flow with a branch.

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.

**Figure 1-11 Configure EOD**




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

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

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

**Table 1-11 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.

## 1.6.2 View Branch EOD

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

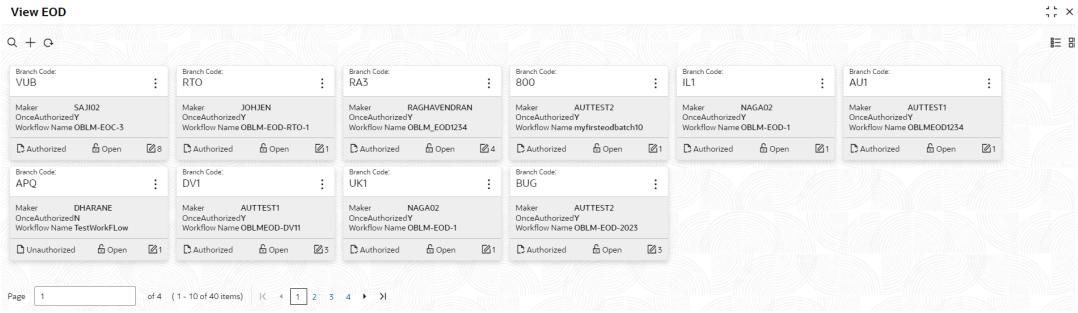
The user can configure EOD using Configure EOD screen.

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.

**Figure 1-12 View EOD**




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

**Table 1-12 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. |

**Table 1-12 (Cont.) View EOD – Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

## 1.6.3 Invoke Branch EOD

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

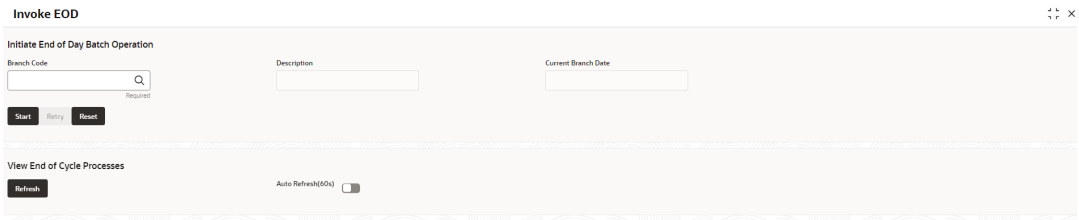
The work-flow mapping can be configured using Configure Branch EOD screen.

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 1-13 Invoke EOD**




3. specify the fields on **Invoke EOD** screen.

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

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

**Table 1-13 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. |

**Table 1-13 (Cont.) Invoke EOD – Field Description**

| Field | Description |
|---|---|
| **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.

# 1.7 Checklists

This topic describes the information to configure an Checklists.

Checklists are to-do lists that must be completed to proceed to next stage. Checklists can be configured for a particular process within their respective stage.

This topic contains the following subtopics:

- Checklists Maintenance
  This topic describes the systematic instructions to view the list and configure the checklists maintenance.
- Checklists Linkage Maintenance
  This topic describes the systematic instructions to view the list and configure the checklists linkage maintenance.

## 1.7.1 Checklists Maintenance

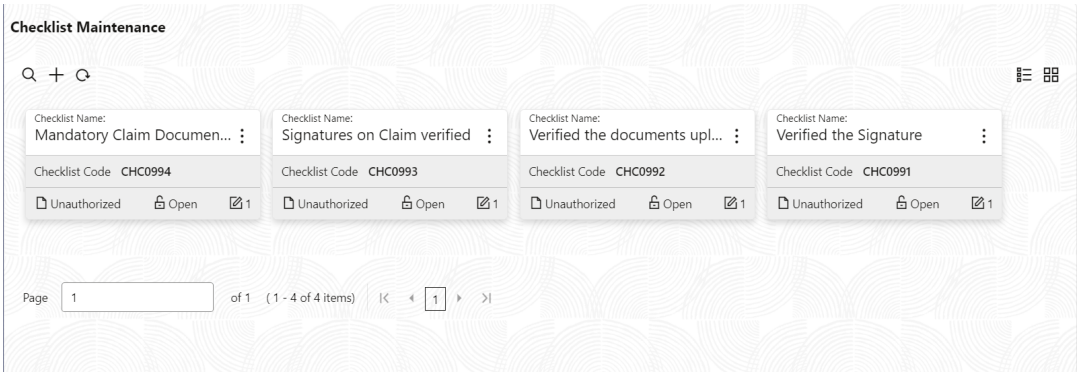
This topic describes the systematic instructions to view the list and configure the checklists maintenance.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Checklists**.
2. Under **Checklists**, click **Checklists Maintenance**.

   The **Checklists Maintenance** screen displays.

**Figure 1-14 Checklists Maintenance**




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

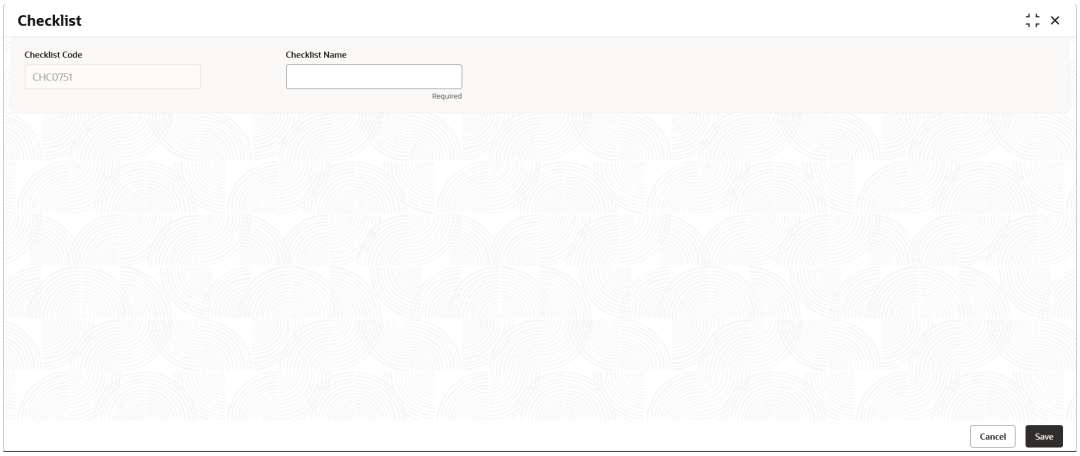
**Table 1-14 Checklists Maintenance – Field Description**

| Field | Description |
|---|---|
| **Checklist Name** | Displays the name of the checklist. |
| **Checklist Code** | Displays the code of the checklist maintained. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. Click to configure the new checklists maintenance.

The **Checklists** screen displays.

**Figure 1-15 Checklists**




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

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

**Table 1-15 Checklists Maintenance – Field Description**

| Field | Description |
|---|---|
| **Checklist Code** | Displays the auto-generated code for each new checklist. This is system generated code. |
| **Checklist Name** | Specify the description of the checklist to be maintained. This is user specific. |

4. Click **Save** to save the details.
5. Click **Cancel** to discard the changes and close the screen.

## 1.7.2 Checklists Linkage Maintenance

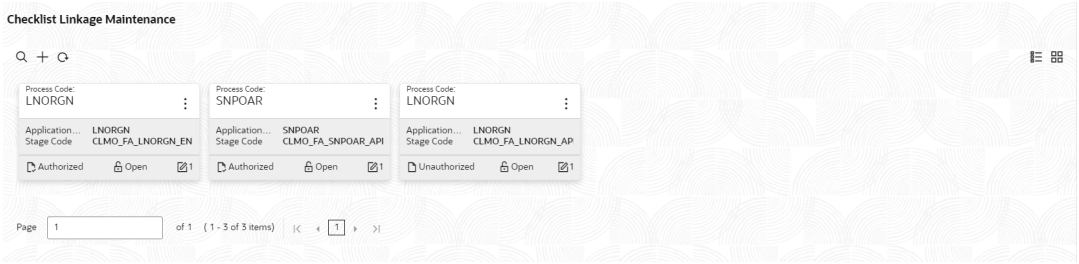
This topic describes the systematic instructions to view the list and configure the checklists linkage maintenance.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Checklists**.
2. Under **Checklists**, click **Checklists Linkage Maintenance**.

   The **Checklists Linkage Maintenance** screen displays.

**Figure 1-16 Checklists Linkage Maintenance**




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

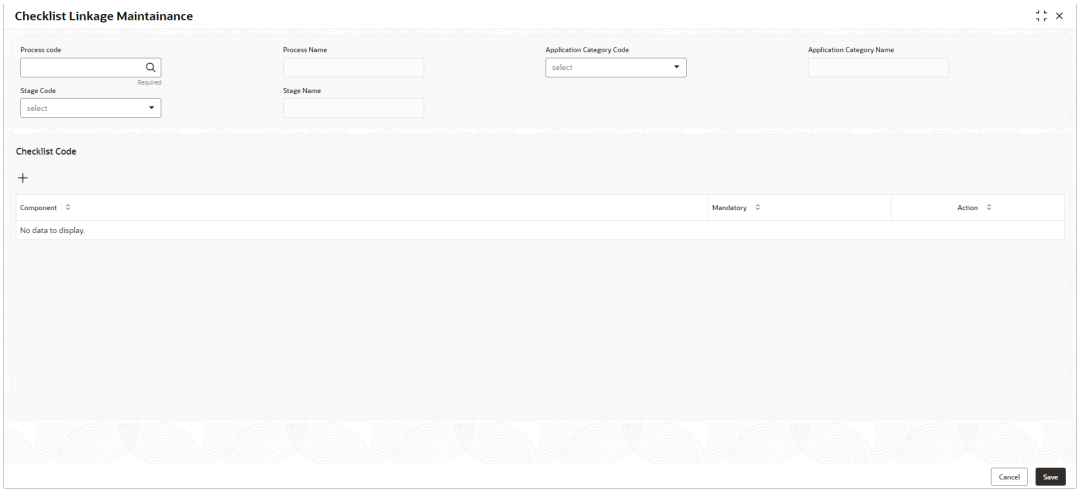
**Table 1-16 Checklists Linkage Maintenance – Field Description**

| Field | Description |
|---|---|
| **Process Code** | Displays the process code. |
| **Application Category Code** | Displays the application category code |
| **Stage Code** | Displays the stage code. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. Click to configure the new checklists linkage maintenance.

The **Checklists Linkage Maintenance** screen displays.

**Figure 1-17 Checklists Linkage Maintenance**




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

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

**Table 1-17 Checklists Linkage Maintenance – Field Description**

| Field | Description |
|---|---|
| **Process Code** | Select the process code to maintain the checklists.<br>This retrieves all the process codes. |
| **Process Name** | Displays the description of the process code.<br>It is read-only. Populates description of the process code. |
| **Application Category Code** | Select the application category code from the drop-down list.<br>This is day 0 data for that specific process code. |
| **Application Category Name** | Displays the description of the application category.<br>It is read-only. Populates the configured application category description. |
| **Stage Code** | Select the stage code from the drop-down list for which checklists needs to be maintained.<br>It is read-only. Populates the configured stage description. |
| **Stage Name** | Displays the description of the stage code to be maintained.<br>It is read-only. Populates the configured stage description. |

4. Click to add a row and provide the checklist code details.
5. Click **Save** to save the details.
6. Click **Cancel** to discard the changes and close the screen.

# 1.8 Country Code

This topic describes the information to configure the Country code.

Country Codes within the system can be configured to represent the various countries in which the financial institution conducts business. They play a pivotal role in determining specific functionalities that may differ from one country to another. These functionalities could encompass activities such as IBAN checks, transaction processing limits, and the information disclosed to intermediate banks during transaction processing.

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.

## 1.8.1 Create Country Code

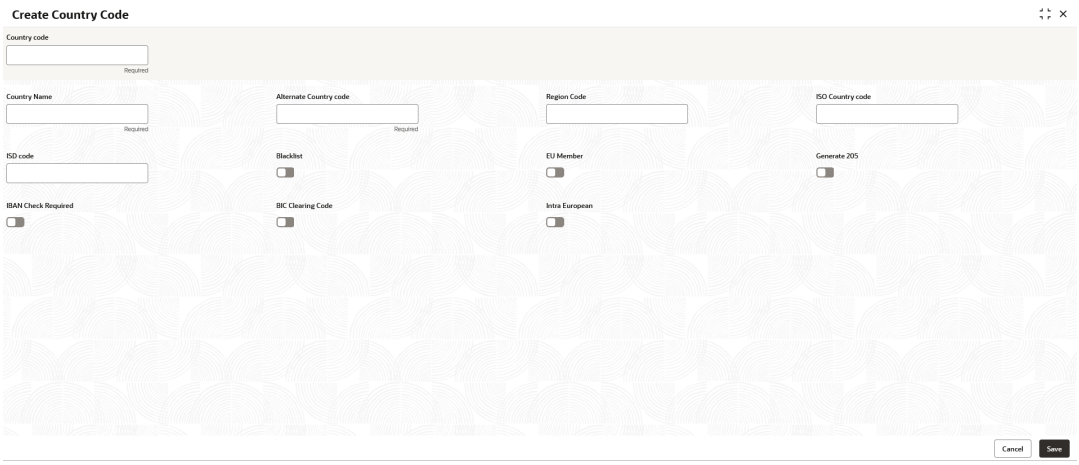
This topic describes the systematic instructions to configure a country code.

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.

**Figure 1-18 Create Country Code**




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

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

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

**Table 1-18 Create Country Code – Field Description**

| Field | Description |
|---|---|
| **Country Code** | Specify a unique code to identify the country. |
| **Country Name** | Specify the name of the country. |
| **Alternate Country Code** | Specify the alternate country code. This is for information purposes only and will not be printed on any customer correspondence.<br>For example you can have US as the alternate code for USA. |
| **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. This field is utilized by the system to identify financial transactions where the recipient resides in a blacklisted country, potentially triggering additional approval processes.<br>If selected, indicates the country is blacklisted. |
| **EU Member** | By default, this is disabled.<br>If selected, indicates the country is recognized by Swift as a part of the Intra European countries. |
| **Generate 205** | By default, this is disabled.<br>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.<br>In many european banks, IBAN is required in financial transactions to ensure money is routed to the correct destination. If this feature is enabled, users must provide the IBAN mandatorily, and the IBAN check validation algorithm is activated when the financial transaction is initiated. |
| **BIC Clearing Code** | By default, this is disabled.<br>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.<br>If selected, indicates the country is an intra European country. |

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

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

## 1.8.2 View Country Code

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

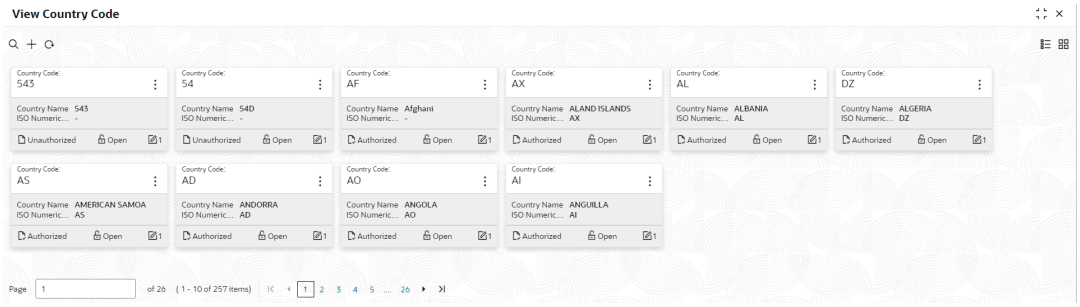
The user can configure country code using Create Country Code screen.

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.

**Figure 1-19 View Country Code**




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

**Table 1-19 View Country Code – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.9 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.

# 1.9.1 Create Currency Definition

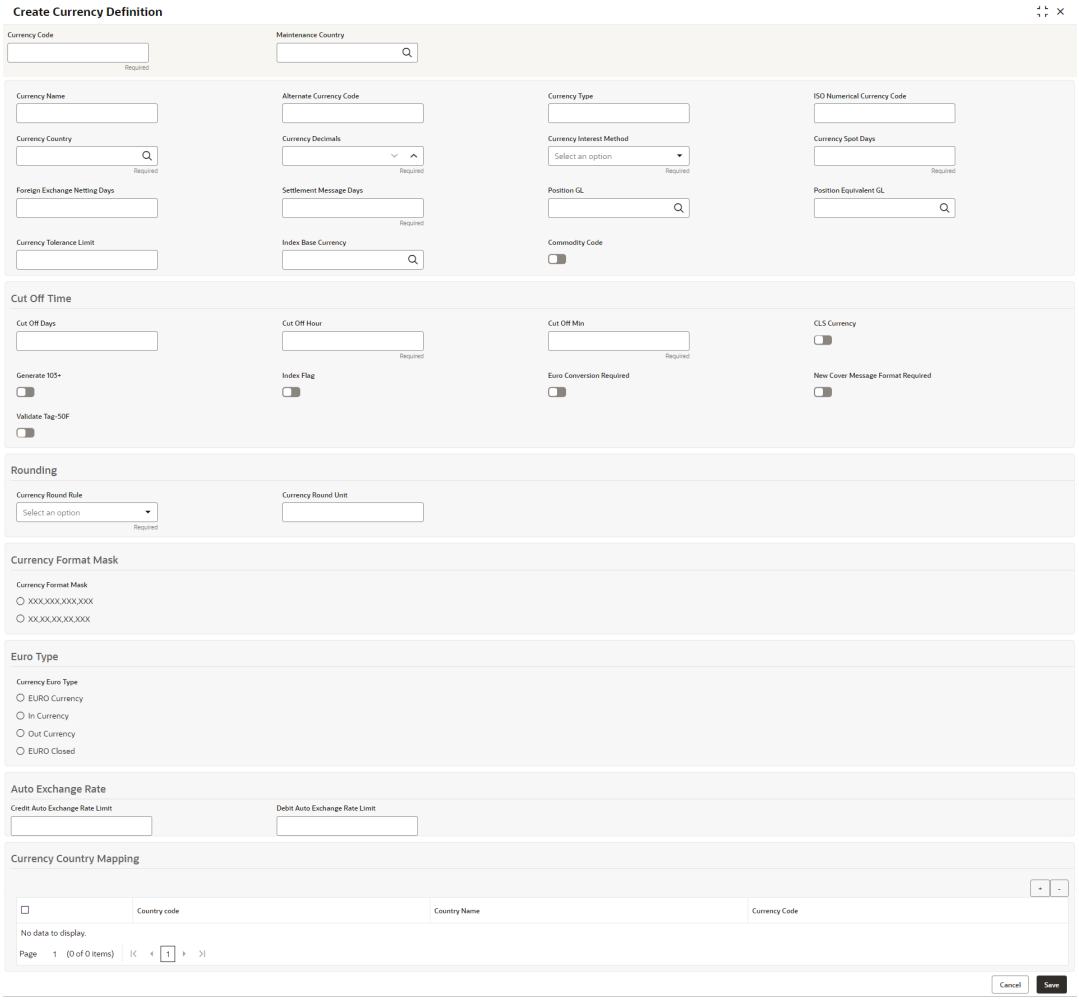
This topic describes the systematic instructions to define currency.

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 1-20 Create Currency Definition**




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

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

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

**Table 1-20 Create Currency Definition – Field Description**

| Field | Description |
|---|---|
| **Currency Code** | Specify the currency code which is the SWIFT code assigned to each currency. |
| **Maintenance Country** | Click **Search** and select the required maintenance country. This is the country for which the currency is being maintained. |
| **Currency Name** | Specify the detailed name of the currency being mantained. |
| **Alternate Currency Code** | Specify the code of the alternate currency. |
| **Currency Type** | Specify the currency type to which the currency is classified as per the bank's requirement. If customer account mask uses currency then the value in the currency type field would be used during the generation of customer account numbers. |
| **ISO Numerical Currency Code** | Specify the numerical currency code as per International Standardization Organization. |
| **Currency Country** | Click **Search** icon to view and select the required currency country to indicate the country to which the currency belongs. |
| **Currency Decimals** | Specify the number of decimal units up to which the currency can be denominated. |
| **Currency Interest Method** | Select the currency interest method from the drop-down list. This indicates the interest method for calcualtions to be used for processing transactions that involve this currency. |
| **Currency Spot Days** | Specify the number of spot working days applicable for the currency transaction settlements. |
| **Foreign Exchange Netting Days** | Specify the number of days for the foreign exchange netting. This is the cut off day before which all transactions relating to a customer are collated, netted and a single payment message is sent. |
| **Settlement Message Days** | Select the settlement message days which indicates the working days prior to which the settlement messages are to be generated. |
| **Position GL** | Click **Search** icon to view and select the required position GL for the foreign currency if opted for position accounting. |
| **Position Equivalent GL** | Search and select the required position equivalent GL for the foreign currency, if opted for position accounting. |
| **Currency Tolerance Limit** | Specify the percentage of currency tolerance limit when maintaining an **In** Currency, or the **Euro**. |
| **Index Base Currency** | Click **Search** icon to view and select the required index base currency which is the currency that should be used to handle index-based securities traded by the banks, wherein the deals are done in index currency and their settlement is done through the local currency. |
| **Commodity Code** | By default, this is disabled.<br>If selected, it indicates that maintained currency code is a commodity code which is restricted not to populate in payment. |
| **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. This indicates the local time of the bank by which all payment transactions involving a currency should be generated. |
| **Cut Off Min** | Specify the minute of the hour for the cut off. This indicates the local time of the bank by which all payment transactions involving a currency should be generated. |

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

| Field | Description |
|---|---|
| **CLS Currency** | By default, this is disabled.<br>By default, this is disabled. If selected, it allows 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.<br>If selected, generate outgoing MT 103 messages in the MT 103 + format. If you are enabling this option for a specific currency, ensure to also enable this option:<br>• For your bank branch in the Branch Parameters Maintenance.<br>• For the customer of the contract, in the BIC Code Maintenance.<br>• For the product used by the contract, in the Product Preferences.<br>Consequently, while processing transactions in the specified currency for such a customer, branch and product, for which the MT 103+ option is enabled, the system generates outgoing payment messages in the MT 103 + format.<br><br>**Note:**<br>Since the system is also capable of processing incoming MT 103 messages in the MT 103 + format. Therefore, during the upload process for your branch, the system considers an MT 103 payment message to be of MT 103+ format for those customer, currency and product combinations, for which the MT 103+ option has been enabled. |
| **Index Flag** | By default, this is disabled.<br>If selected, derive index rate of the currency in Lending module. |
| **Euro Conversion Required** | By default, this is disabled.<br>If selected, indicates the Euro conversion is required. |
| **New Cover Message Format Required** | By default, this is disabled.<br>If selected, indicates a new cover message format is required. |
| **Validate Tag-50F** | By default, this is disabled.<br>If selected, indicate that validations need to 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. This refers to the method to be followed for rounding off fractional units of a currency. The rounding preferences available are:<br>• **Truncate** - The amount is truncated to the number of decimals specified for the currency<br>• **Round Up** - The amount is rounded up based on the number of decimals and the nearest rounding unit<br>• **Round Down** - The amount is rounded down based on the number of decimals and the nearest rounding unit |
| **Currency Round Unit** | Specify the currency round unit. If you have selected **Round Up** or **Round Down** in the rule field, user need to indicate the nearest unit to which the rounding should take place. The number of units specified here should not be greater than the number of decimals allowed for the currency. |

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

| Field | Description |
|---|---|
| **Currency Format Mask** | Select one of the currency format. Specify the format in which amounts in this currency are to be displayed for contracts in this currency. The available options are available:<br>• 999,999,999<br>• 9,999, 999, 99<br>The system defaults to the 999,999,999 format. |
| **Currency Euro Type** | Select one of the currency euro type. When maintaining a currency in the currency fefinition screen, user have to specify the **Type** of the currency with relation to transition phase of the European Economic and Monetary Union (EMU). User can do this in the **Euro Type** field. User specifications in this field enable you to handle the first phase of the EMU, which commenced on 01 January 1999.The available options are:<br>• **EURO Currency**<br>• **In Currency**<br>• **Out Currency**<br>• **EUTO Closed**<br>National currencies of **In** countries are referred to as **In** currencies. When maintaining other currencies, user have to choose the **Out Ccy** option under euro type.<br>When the transition period ends, the national currencies of the participating countries would cease to exist as valid legal tenders. The euro would be the only legal tender in the participating countries. Consequently, the Euro changes made to Oracle FLEXCUBE will no longer be required.<br>User can turn off the changes at the end of the transition period by:<br>• Closing all **In** currencies<br>• Choosing the **Euro Closed** option (for the Euro). |
| **Credit Auto Exchange Rate Limit** | Click **PC** button in the currency definition screen to invoke **Limits** screen. Specify the credit automatic exchange rate limit. The transaction amount of a PC contract must not exceed the limit specified here. |
| **Debit Auto Exchange Rate Limit** | Click **PC** button in the currency definition screen to invoke **Limits** screen. Specify the debit automatic exchange rate limit. The transaction amount of a PC contract must not exceed the limit specified here. |
| **Country Code** | Click **Search** icon to view and select the required country code. Specify the clearing zone country code. Alternatively, you can select the country code from the option list. The list displays all the country codes maintained in the system. |
| **Country Name** | Specify the name of the country. The system displays the name of the clearing zone country. |
| **Currency Code** | Click **Search** icon to view and select the required currency code. The system displays the currency code maintained in the system. |

**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.

## 1.9.2 View Currency Definition

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

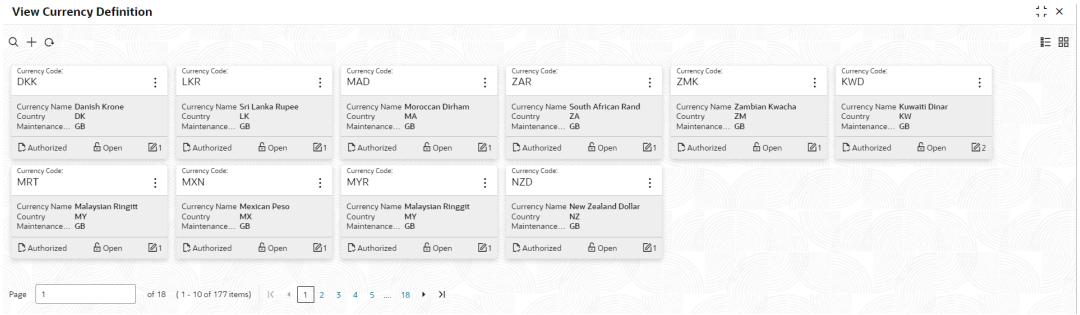
The user can configure currency definition using Create Currency Definition screen.

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

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

   The **View Currency Definition** screen displays.

**Figure 1-21 View Currency Definition**




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

**Table 1-21 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |

**Table 1-21 (Cont.) View Currency Definition – Field Description**

| Field | Description |
|---|---|
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.10 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.

## 1.10.1 Create Currency Exchange Rate

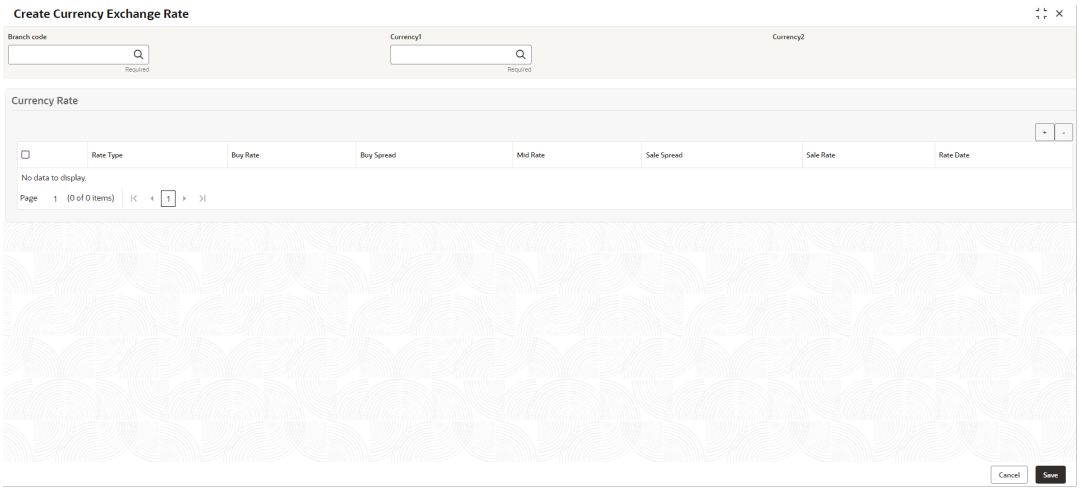
This topic describes the systematic instructions to configure a currency exchange rate.

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.

**Figure 1-22 Create Currency Exchange Rate**




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

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

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

**Table 1-22 Create Currency Exchange Rate – Field Description**

| 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. |

**Table 1-22 (Cont.) Create Currency Exchange Rate – Field Description**

| Field | Description |
|---|---|
| **Buy Rate** | Displays the Buy Rate for the Currency Exchange. Buy Rate is calculated based on Spread Definition maintained in the Currency Pair Maintenance screen.<br>The effective spread is calculated using any of the following two methods:<br>a. **Percentage**:<br>If the **Spread Definition** is selected as **Percentage**, then the buy rate is calculated as below:<br>Buy Rate = Mid Rate-Buy Spread%<br>Buy Spread% = Mid Rate*Buy Spread/100<br>For example, 50*5/100 is 2.5 which is Buy Spread. Now Buy Rate will be 50-2.5 which is 47.5.<br>b. **Points**<br>If you select **Spread Definition** as **Points** then the buy rate is calculated as below:<br>Buy Rate = Mid Rate-Buy Spread<br>For example, if Buy Spread is 5, then Buy Rate is 50-5 = 45 |
| **Buy Spread** | Specify the buy spread details. |
| **Mid Rate** | Specify the mid-rate details. |
| **Sale Spread** | Specify the sale spread details. |
| **Sale Rate** | Displays the Sale Rate for the Currency Exchange. Sale Rate is calculated based on Spread Definition maintained in the Currency Pair Maintenance screen.<br>The effective spread is calculated using any of the following two methods:<br>a. **Percentage**<br>If the **Spread Definition** is selected as **Percentage**, then the sale rate is calculated as below:<br>Sale Rate = Mid Rate+Sale Spread%<br>Sale Spread% = Mid Rate*Sale Spread/100<br>For example, 50*5/100 is 2.5 which is Sale Spread. Now Sale Rate will be 50+2.5 which is 52.5.<br>b. **Points**<br>If you select **Spread Definition** as **Points** then the sale rate is calculated as below:<br>Sale Rate = Mid Rate+Sale Spread<br>For example, if Sale Spread is 5 then Sale Rate is 50+5 = 55. |
| **Rate Date** | Select a rate date from the drop-down calendar. |

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.

## 1.10.2 View Currency Exchange Rate

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

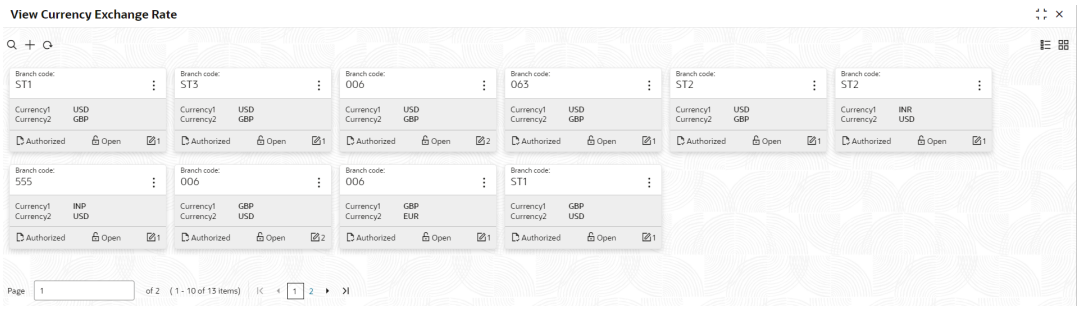
The user can configure currency exchange rate using Create Currency Exchange Rate screen.

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 1-23 View Currency Exchange Rate**




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

**Table 1-23 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.11 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.

## 1.11.1 Create Currency Holiday Master

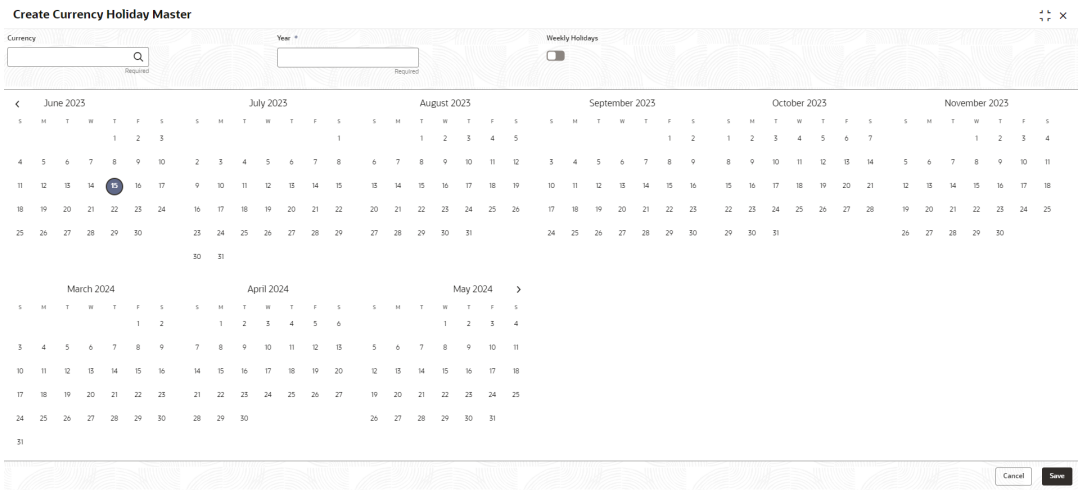
This topic describes the systematic instructions to configure a currency holiday.

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.

**Figure 1-24 Create Currency Holiday Master**




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

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

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

**Table 1-24 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.<br>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.

## 1.11.2 View Currency Holiday Master

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

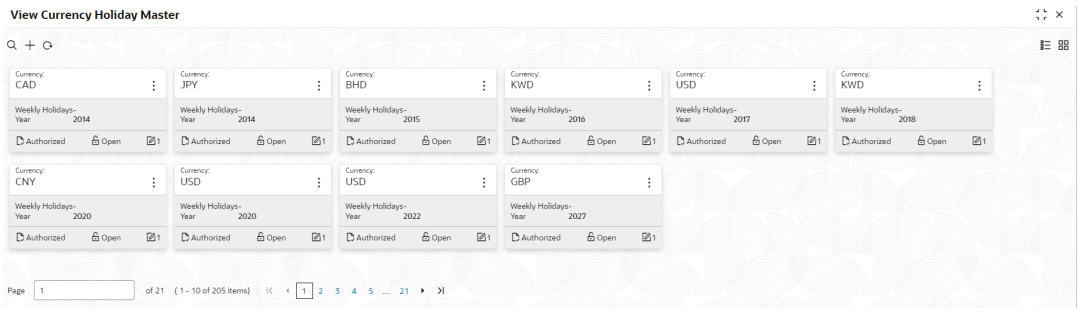
The user can configure currency holiday master using Create Currency Holiday Master screen.

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.

**Figure 1-25 View Currency Holiday Master**




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

**Table 1-25 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |

**Table 1-25 (Cont.) View Currency Holiday Master – Field Description**

| Field | Description |
|---|---|
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.12 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.

## 1.12.1 Create Currency Pair Definition

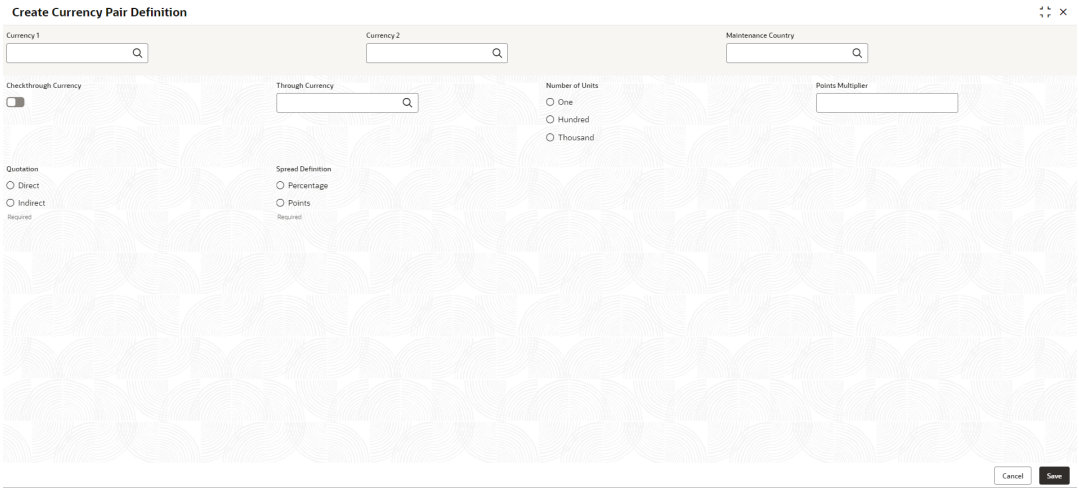
This topic describes the systematic instructions to define currency pair.

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.

**Figure 1-26 Create Currency Pair Definition**




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

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

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

**Table 1-26 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.<br>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.<br>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.<br>The available options are below:<br>• **One**<br>• **Hundred**<br>• **Thousand** |
| **Points Multiplier** | Specify the points multiplier. |

**Table 1-26 (Cont.) Create Currency Pair Definition – Field Description**

| Field | Description |
|---|---|
| **Quotation** | Select one of the required quotation:<br>• **Direct**: The exchange rate for the currency pair is quoted as follows:<br>Buy rate = mid rate - buy spread<br>Sell rate = mid rate + sell spread<br>Ccy 1 = Rate x Ccy 2<br>• **Indirect**: The exchange rate for the currency pair is quoted as follows:<br>Buy rate = mid rate + buy spread<br>Sell rate = mid rate - sell spread<br>Ccy 2 = Rate x Ccy 1 |
| **Spread Definition** | Select the required spread definition. The effective spread can be calculated using any of the following two methods:<br>• **Percentage**: Spread/100 x mid rate<br>• **Points**: Spread x points multiplier<br>The method of **Spread Definition** that user specify applies to two instances:<br>• While maintaining exchange rates for the currency pair.<br>• While maintaining customer spread for the currency pair. |

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.

## 1.12.2 View Currency Pair Definition

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

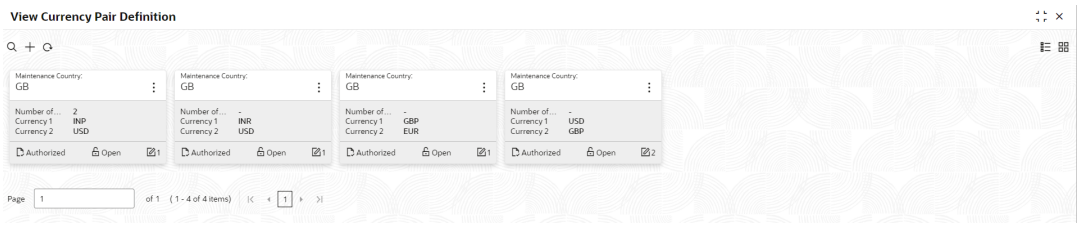
The user can configure currency pair definition using Create Currency Pair Definition screen.

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.

**Figure 1-27 View Currency Pair Definition**




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

**Table 1-27 View Currency Pair Definition – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.13 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.

## 1.13.1 Create Currency Rate Type

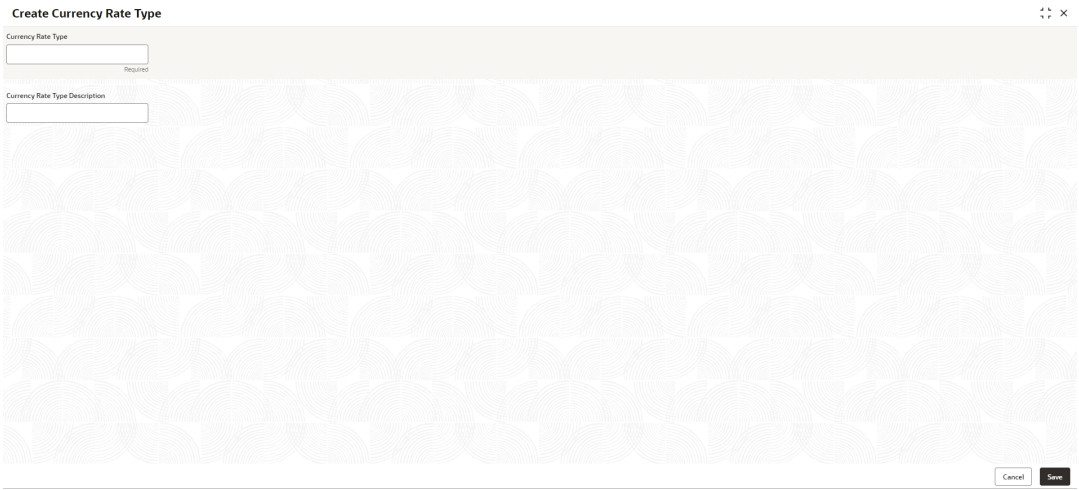
This topic describes the systematic instructions to configure currency rate type.

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 1-28 Create Currency Rate Type**




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

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

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

**Table 1-28 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.

## 1.13.2 View Currency Rate Type

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

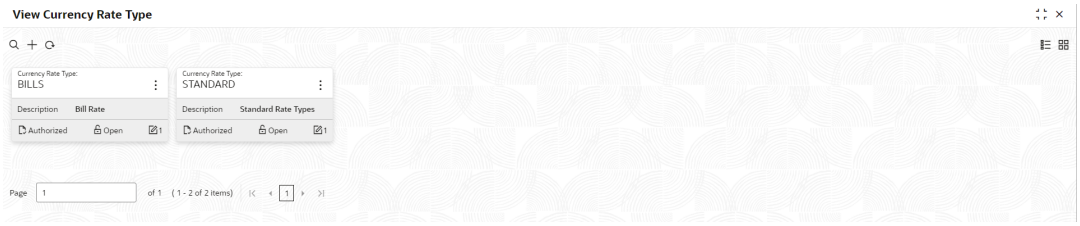
The user can configure currency rate type using Create Currency Rate Type screen.

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.

**Figure 1-29 View Currency Rate Type**




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

**Table 1-29 View Currency Rate Type – Field Description**

| Field | Description |
|---|---|
| **Currency Rate Type** | Displays the currency rate type. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.14 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.

## 1.14.1 Create Customer Access Group

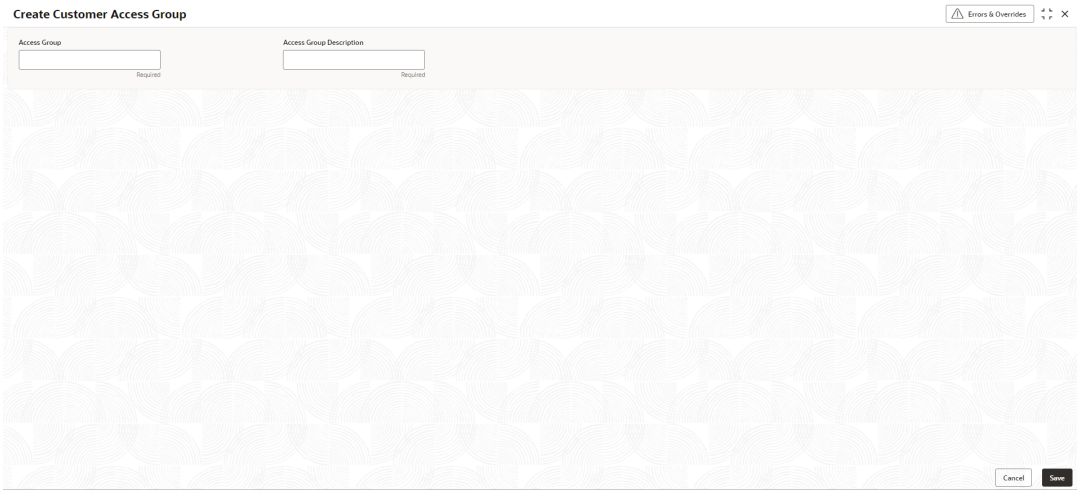
This topic describes the systematic instructions to configure a customer access group.

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.

**Figure 1-30 Create Customer Access Group**




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

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

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

**Table 1-30 Create 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.

## 1.14.2 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.

**Figure 1-31 View Customer Access Group**

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

**Table 1-31 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.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the record status of the access group.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.15 Customer Category

This topic describes the information to configure a Customer Category

The types of customer categories maintained will be utilized by the domains to enable preferential pricing, processing, validations, etc., for the entire category of customers. Currently, there is no processing available based on the 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.

# 1.15.1 Create Customer Category

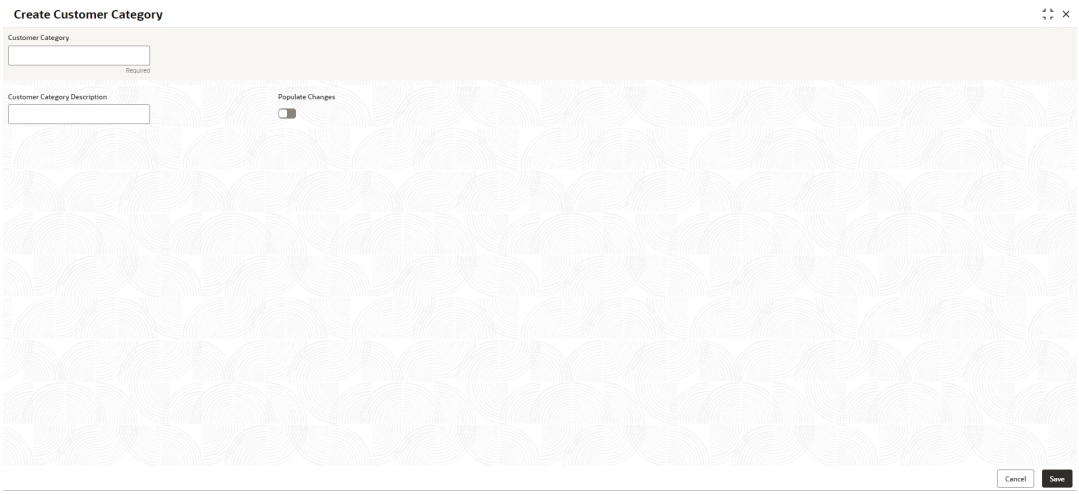
This topic describes the systematic instructions to configure a customer category.

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 1-32 Create Customer Category**




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

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

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

**Table 1-32 Create Customer Category – Field Description**

| Field | Description |
|---|---|
| **Customer Category** | Specify the customer category. This field is utilized by the system to identify the customer category. Various categories of customers such as Association, Trust, Individual, etc., can be maintained. |
| **Customer Category Description** | Specify the additional information about the customer category. |
| **Populate Changes** | By default, this is disabled. If this flag is enabled, any changes made to the category will be displayed. |

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

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

## 1.15.2 View Customer Category

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

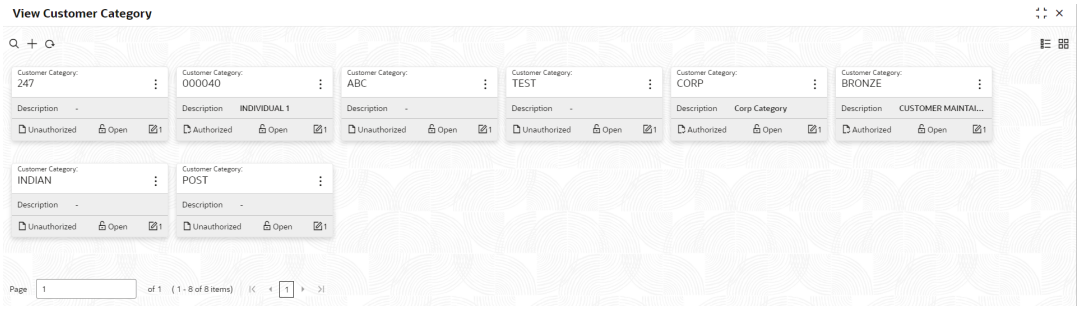
The user can configure customer category using Create Customer Category screen.

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 1-33 View Customer Category**




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

**Table 1-33 View Customer Category – Field Description**

| Field | Description |
|---|---|
| **Customer Category** | Displays the customer category. |
| **Authorization Status** | Displays the authorization status of the report.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the record status of the report.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.16 Data Segment

This topic describes the information to configure an Data Segment.

This topic contains the following subtopics:

- Create Data Segment
  This topic describes the systematic instructions to configure the data segment.

- View Data Segment
  This topic describes the systematic instructions to view the list of configured data segment.

## 1.16.1 Create Data Segment

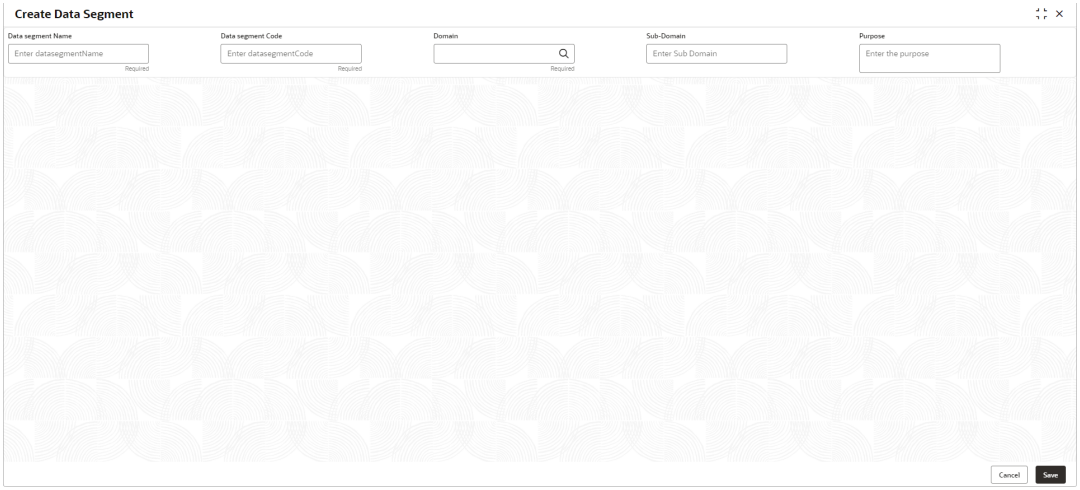
This topic describes the systematic instructions to configure the data segment.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Data Segment**.
2. Under **Data Segment**, click **Create Data Segment**.

   The **Create Data Segment** screen displays.

**Figure 1-34 Create Data Segment**




3. Specify the fields on **Create Data Segment** screen.

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

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

**Table 1-34 Create Data Segment – Field Description**

| Field | Description |
|---|---|
| **Data Segment Name** | Specify the data segment name to be maintained. |
| **Data Segment Code** | Specify the data segment code to be used. |
| **Domain** | Click **Search** icon and select the domain from the list. |
| **Sub-Domain** | Specify the sub domain details. |
| **Purpose** | Specify the purpose details. |

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

   The data segment is successfully created and can be viewed using the **View Data Segment** screen.

5. Click **Cancel** to discard the changes and close the screen.

## 1.16.2 View Data Segment

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

The user can configure an data segment using **Create Data Segment** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Data Segment**.
2. Under **Data Segment**, click **View Data Segment**.

   The **View Data Segment** screen displays.

**Figure 1-35 View Data Segment**

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

**Table 1-35 View Data Segment – Field Description**

| Field | Description |
|---|---|
| **Datasegment Name** | Displays the name of the datasegment. |
| **Datasegment Code** | Displays the code of the datasegment. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.17 ECA System

Other accounting systems maintain the External Credit Approval (ECA) process. For example, in any implementation, the third party system can be configured as an ECA system. This would mean that any transaction originating from the third party system , will need to be routed to the Account Core 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.

## 1.17.1 Create ECA System

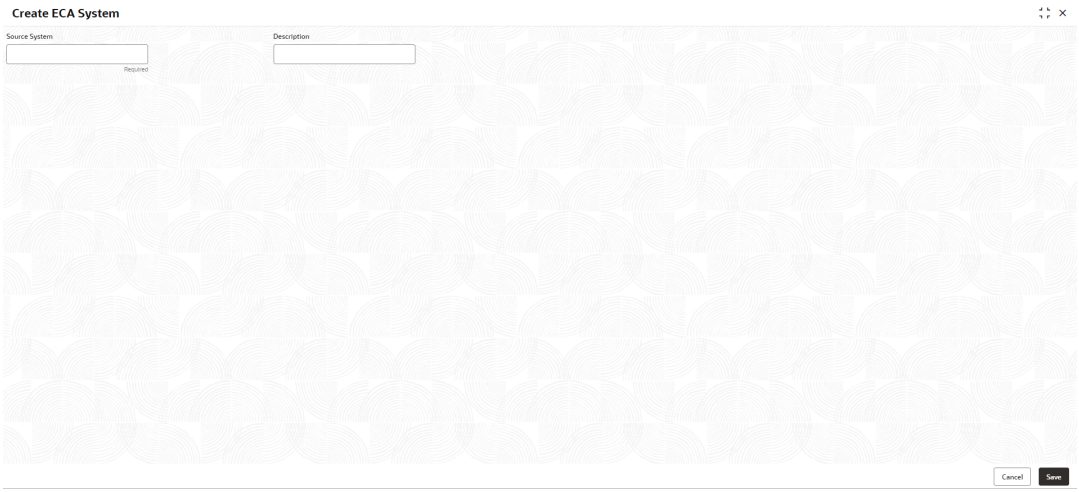
This topic describes the systematic instructions to configure ECA system details.

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.

**Figure 1-36 Create ECA System**




3. Specify the fields on **Create ECA System** screen.

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

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

**Table 1-36 Create ECA System – Field Description**

| Field | Description |
|---|---|
| **Source System** | Specify the external system being maintained. |
| **Description** | Specify a short description of the external system being maintained. |

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

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

## 1.17.2 View ECA System

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

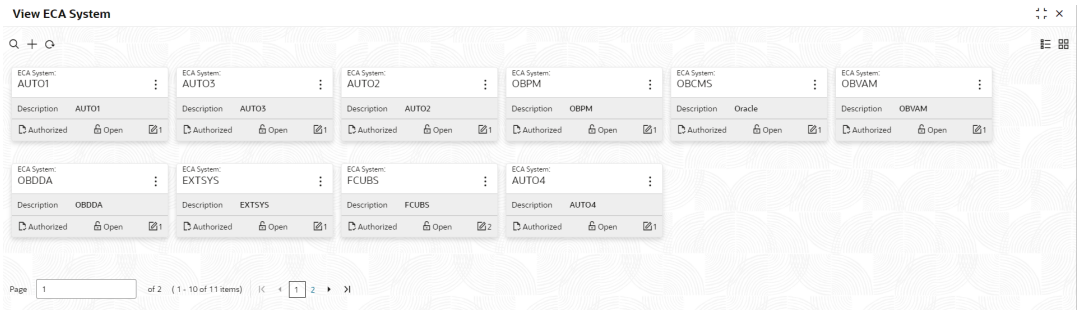
The user can configure ECA system using Create ECA System screen.

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 1-37 View ECA System**




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

**Table 1-37 View ECA System – Field Description**

| Field | Description |
|---|---|
| **ECA System** | Specify the external system being maintained. |
| **Description** | Specify a short description of the external system being maintained. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.18 External Bank Parameters

This topic describes the information to configure bank level parameters.

This will gather essential data crucial for configuring specific parameters for each bank entity user establish. It will also facilitate the separation of accounts and/or branches as required.

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.

## 1.18.1 Create External Bank Parameters

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

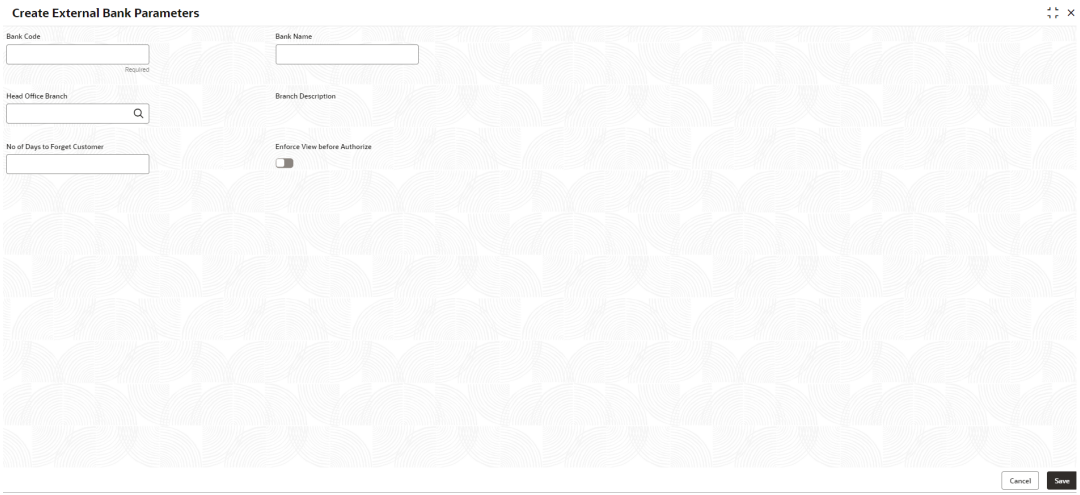
The **Bank Code** is auto-created for an entity when the entity is created.

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.

**Figure 1-38 Create External Bank Parameters**




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

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

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

**Table 1-38 Create External Bank Parameters – Field Description**

| Field | Description |
|---|---|
| **Bank Code** | Specify the three-digit bank code that uniquely identifies a specific bank within the system. |
| **Bank Name** | Specify the full name of the bank associated with the code provided. |

**Table 1-38 (Cont.) Create External Bank Parameters – Field Description**

| Field | Description |
|---|---|
| **Head Office Branch** | Click **Search** icon to view and select the required head office branch.<br>This will represent a three-digit code indicating the primary location linked with the bank code. |
| **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.<br>This field determines the duration for which a customer's record will persist in the system after they close all their accounts with the bank. Once the specified number of days has elapsed, the customer's record will be deleted from the system. |
| **Enforce View before Authorize** | Click the toggle to enable this feature.<br>If this button is toggled, dual authorization will be enabled. An authorized user must review all modifications made to any common core parameter before they are approved within the system |

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.

## 1.18.2 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 1-39 View External Bank Parameters**

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

**Table 1-39 View External Bank Parameters – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.19 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.

## 1.19.1 Create External Branch Parameters

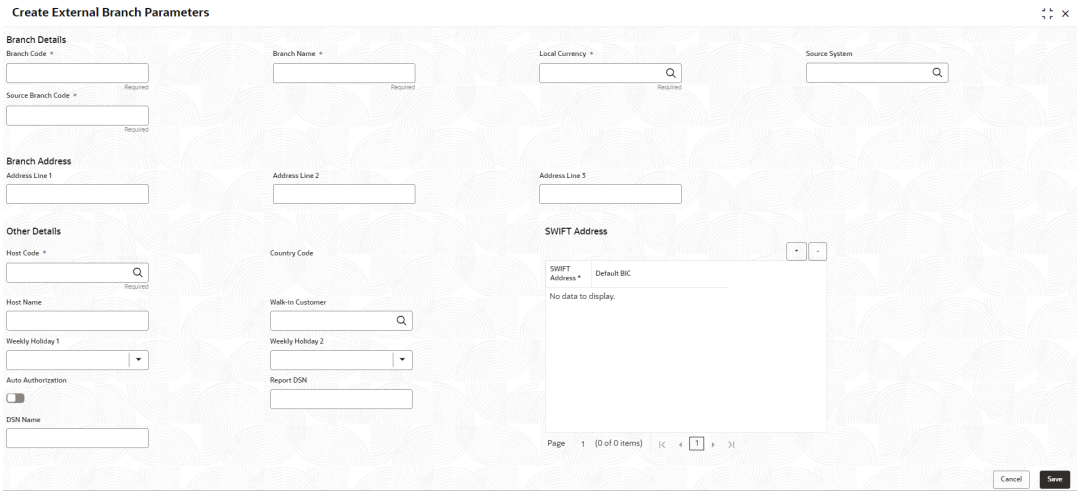
This topic describes the systematic instructions to configure the external branch parameters.

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.

**Figure 1-40 Create External Branch Parameters**




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

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

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

**Table 1-40 Create External Branch Parameters – Field Description**

| Field | Description |
|---|---|
| **Branch Code** | Specify a branch code. |
| **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.<br><br>**Note:**<br>There are two days of weekly holiday depending on the geographical zone. |

**Table 1-40 (Cont.) Create External Branch Parameters – Field Description**

| Field | Description |
|---|---|
| **Auto Authorization** | By default, it is disabled.<br>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. |

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.

## 1.19.2 View External Branch Parameters

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

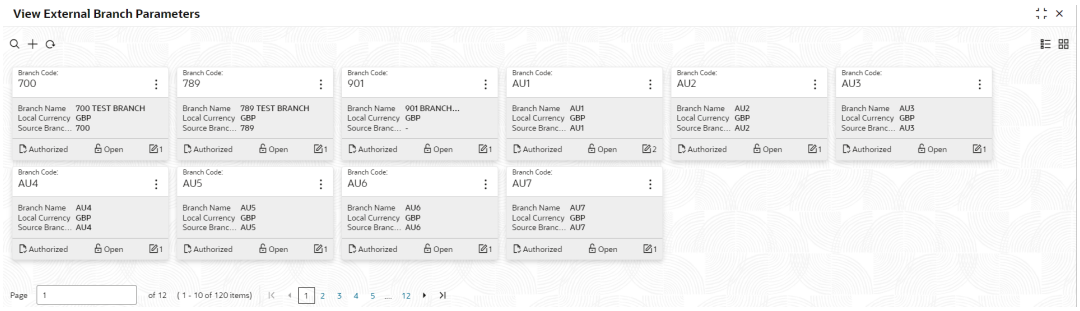
The user can configure external branch parameters using Create External Branch Parameters screen.

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.

**Figure 1-41 View External Branch Parameters**




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

**Table 1-41 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. |

**Table 1-41 (Cont.) View External Branch Parameters – Field Description**

| Field | Description |
|---|---|
| **Source Branch Code** | Displays the code of the source branch. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

> **Note:**
>
> The Branch Parameters for the Head Office (HO) Branch of the entity gets auto-created 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.

# 1.20 External Chart of Accounts

This topic describes the information to configure an external chart of accounts.

External Chart of accounts is a system that is used for maintaining General Ledgers (GL). It also processes accounting transactions from other product processors and processes each transactions by validating inter-branch transactions and unbalanced transaction. It can be integrated with enterprise GL system and handoff the processed transactions.

This topic contains the following subtopics:

- Create External Chart of Accounts
  This topic describes the systematic instructions to create and maintain external chart of accounts.
- View External Chart of Accounts
  This topic describes the systematic instructions to view the list of configured external chart of accounts.
- View Transaction Log
  This topic is used to view all the transaction entries posted by product processor. User can filter the transaction based on multiple filter criteria. This topic describes the systematic instructions to view all the transaction.
- Transaction Log Error Detail
  This topic is used to view the reason of failure for the particular transaction. Each failure can be filtered based on multiple filters available.
- Unbalanced Transaction Log
  This topis is used to view all the unbalanced transactions. The transactions for which Credit/ Debit Amount is not posted to preGL will be considered as Unbalanced Transaction.

- Inter Branch Entry Retry
  This topic allows user to view failed inter branch entry and initiate retry. This topic keeps track of all inter-branch transactions which got failed due to missing inter-branch parameters. Once the missing inter-branch parameters is added. User can retry the failed transaction
- Pre GL Balance Check
  This topic is used to check the balance amount between real and contingent amount for specific branch.
- Chart of Accounts Handoff
  This maintenance screen allows user to initiate the handoff job which will handover all transactions to external system and view the status.

## 1.20.1 Create External Chart of Accounts

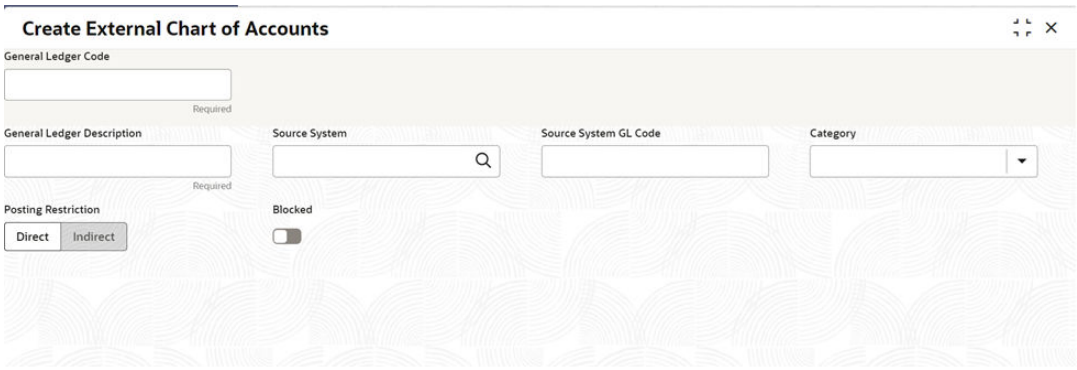
This topic describes the systematic instructions to create and maintain external chart of accounts.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **Create External Chart of Accounts**.

   The **Create External Chart of Accounts** screen displays.

**Figure 1-42 Create External Chart of Accounts**




3. Specify the fields on **Create External Chart of Accounts** screen.

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

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

**Table 1-42 Create External Chart of Accounts – Field Description**

| Field | Description |
|---|---|
| **General Ledger Code** | This is General Ledger Account number used to transfer the funds between accounts. This Account is mapped with multiple debit/credit transactions. |
| **General Ledger Description** | Specify the description of General Ledger Code. |
| **Source System** | This field denotes source system to which the GL code belongs. The Source System for which GL code associated. |
| **Source System GL Code** | Specify GL code of source system. |
| **Category** | Select the category from the drop-down list. |
| **Posting Restriction** | This field is used to denote that corresponding GL's posting restriction is direct or indirect.<br>By default, value is set to **Direct**. |
| **Blocked** | By default, this is disabled.<br>If selected, indicates the external chart of account is blocked.<br>By default, this is disabled. |

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

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

## 1.20.2 View External Chart of Accounts

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

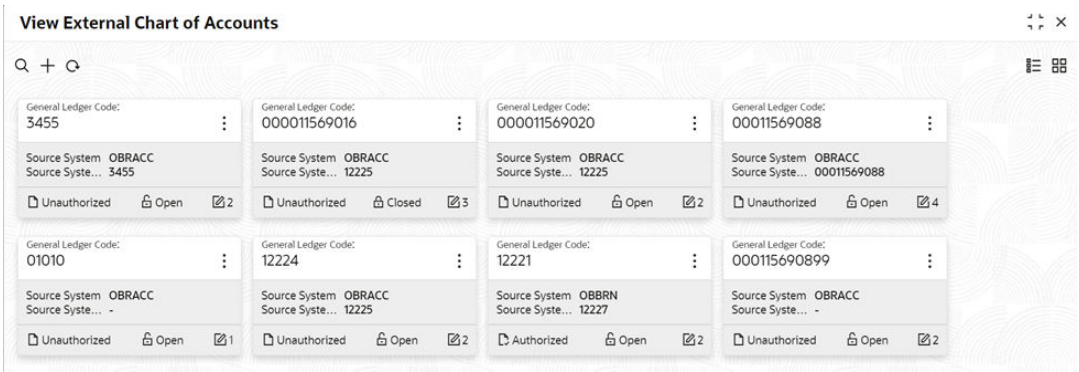
The user can configure external chart of accounts using Create External Chart of Accounts screen.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **View External Chart of Accounts**.

   The **View External Chart of Accounts** screen displays.

**Figure 1-43 View External Chart of Accounts**




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

**Table 1-43 View External Chart of Accounts – Field Description**

| Field | Description |
|---|---|
| **General Ledger Code** | This field denotes the GL Code. This is GL accounts used to transfer the funds between accounts. This account is mapped with multiple debit/ credit transactions |
| **Source System** | This field denotes the system to which GL Code belongs. For example - FCUBS etc. |
| **Source System GL Code** | This field denotes the GL code of the source system. |
| **Authorization Status** | This field denotes authorization status of the GL Code.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | This field denotes the record status of the GL Code.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

## 1.20.3 View Transaction Log

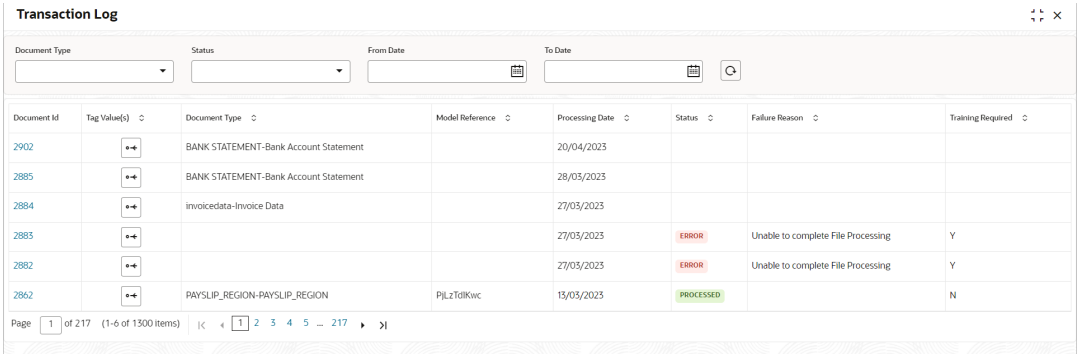
This topic is used to view all the transaction entries posted by product processor. User can filter the transaction based on multiple filter criteria. This topic describes the systematic instructions to view all the transaction.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **Transaction Log**.

   The **Transaction Log** screen displays.

**Figure 1-44 Transaction Log**




3. Specify the fields on **Transaction Log** screen.

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

**Table 1-44 Transaction Log – Field Description**

| Field | Description |
|---|---|
| **Transaction Reference Number** | Specify the reference number of the transaction.<br>Filter based on Transaction Reference Number. |
| **Transaction Branch** | Click **Search** icon and select transaction branch code of the transaction.<br>Filter based on Transaction Branch. |
| **General Ledger Code** | Click **Search** icon and select the general ledger code of the transaction.<br>Filter based on GL Code. |
| **Source System** | Click **Search** icon and select source system of the transaction.<br>Filter based on Source System. |
| **Event Code** | Click **Search** icon and select event code of the transaction.<br>Filter based on Event Code. |
| **Category** | Select the type of the category from the drop-down list. The options are:<br>• **Asset**<br>• **Liability**<br>• **Income**<br>• **Expense**<br>• **Contingent Asset**<br>• **Contingent Liability**<br>Filter based on GL Code Category. |
| **Product Processor** | Click **Search** icon and select the product processor of the transaction.<br>Filter based on Product Processor on which transaction is done. |
| **Module Code** | Click **Search** icon and select the module code of the transaction.<br>**Note:**<br>This filed appears when we click the **Advanced** button.<br>Filter based on Module. |
| **Product Code** | Click **Search** icon and select the product code of the transaction.<br>**Note:**<br>This field appears when we click the **Advanced** button.<br>Filter based on Product Code. |

**Table 1-44 (Cont.) Transaction Log – Field Description**

| Field | Description |
|---|---|
| **Amount Tag** | Click **Search** icon and select the amount tag of the transaction.<br><br>**Note:**<br>This field appears when we click the **Advanced** button.<br><br>Filter based on Amount Tag. |

4. Click the **Search** button to view the transaction details.
5. Click the **Reset** button to clear the search criteria.

## 1.20.4 Transaction Log Error Detail

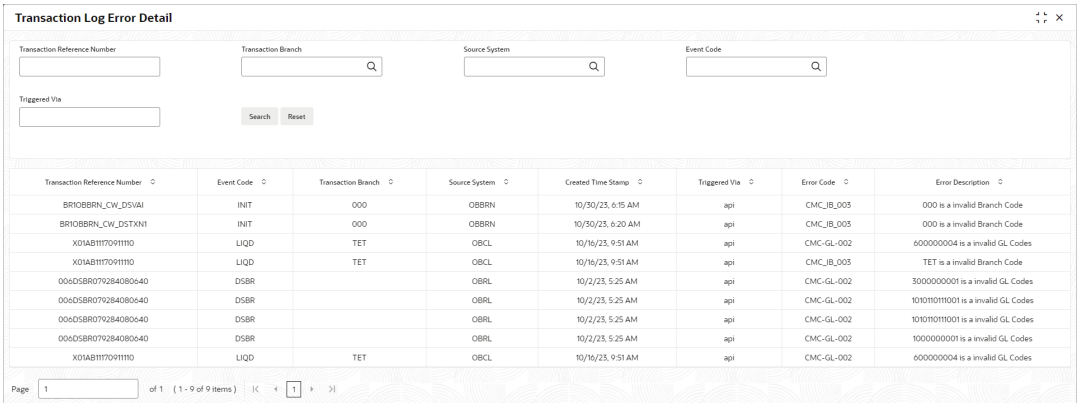
This topic is used to view the reason of failure for the particular transaction. Each failure can be filtered based on multiple filters available.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **Transaction Log Error Detail**.

   The **Transaction Log Error Detail** screen displays.

**Figure 1-45 Transaction Log Error Detail**




3. Specify the fields on **Transaction Log Error Detail** screen.

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

**Table 1-45 Transaction Log Error Detail – Field Description**

| Field | Description |
|---|---|
| **Transaction Reference Number** | Specify the reference number of the transaction to filter based on Transaction Reference Number.<br>Filter based on Transaction Reference Number. |

**Table 1-45 (Cont.) Transaction Log Error Detail – Field Description**

| Field | Description |
|---|---|
| **Transaction Branch** | Click the **Search** icon and select the branch code to filter based on Branch Code.<br>Filter based on Transaction Branch. |
| **Source System** | Click **Search** icon and select source system to filter based on source system.<br>FIter based on Source System. |
| **Event Code** | Click **Search** icon and select event code of the transaction.<br>Filter based on Event Code. |
| **Triggered Via** | It specify whether the transaction posted via online API or Batch. It has two values API or batch.<br>Filter based on Triggered Option. |

4. Click the **Search** button to view failed transactions during chart of accounts handoff.
5. Click the **Reset** button to clear the search criteria.

## 1.20.5 Unbalanced Transaction Log

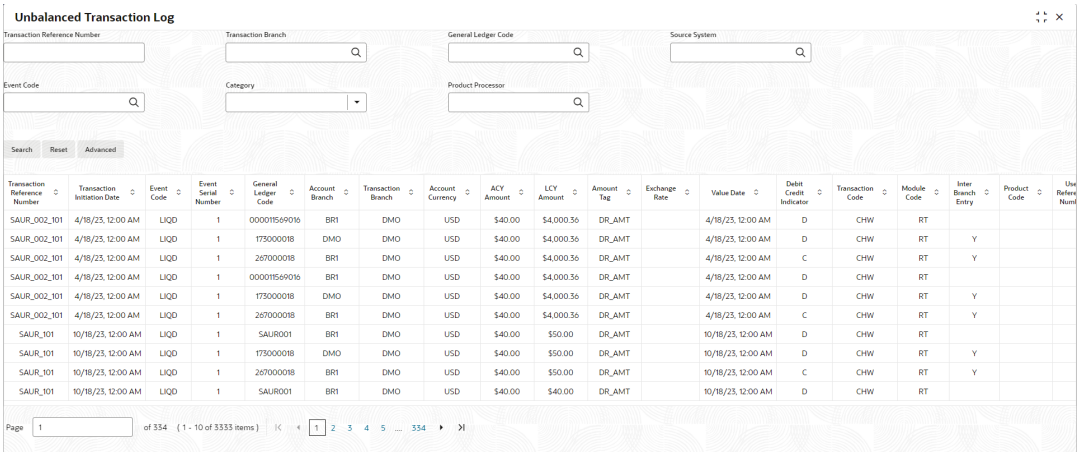
This topis is used to view all the unbalanced transactions. The transactions for which Credit/ Debit Amount is not posted to preGL will be considered as Unbalanced Transaction.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **Unbalanced Transaction Log**.

   The **Unbalanced Transaction Log** screen displays.

**Figure 1-46 Unbalanced Transaction Log**




3. Specify the fields on **Unbalanced Transaction Log** screen.

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

**Table 1-46 Unbalanced Transaction Log – Field Description**

| Field | Description |
|---|---|
| **Transaction Reference Number** | Specify the reference number of the transaction.<br>Filter based on Transaction Reference Number. |
| **Transaction Branch** | Click **Search** icon and select branch code of the transaction.<br>Filter based on Transaction Branch. |
| **General Ledger Code** | Click **Search** icon and select general ledger code of the transaction.<br>Filter based on GL Code. |
| **Source System** | Click **Search** icon and select source system of the transaction.<br>Filter based on Source System. |
| **Event Code** | Click **Search** icon and select event code of the transaction.<br>Filter based on Event Code. |
| **Category** | Select the type of category from the drop-down list. The options are:<br>• **Asset**<br>• **Liability**<br>• **Income**<br>• **Expense**<br>• **Contingent Asset**<br>• **Contingent Liability**<br>Filter based on GL Code Category. |
| **Product Processor** | Click **Search** icon and select the product processor of the transaction.<br>Filter based on Product Processor on which transaction is done. |
| **Module Code** | Click **Search** icon and select the module code of the transaction.<br>**Note:**<br>This field appears when we click the **Advanced** button.<br>Filter based on Module Code. |
| **Product Code** | Click **Search** icon and select the product code of the transaction.<br>**Note:**<br>This field appears when we click the **Advanced** button.<br>Filter based on Product Code. |
| **Amount Tag** | Click **Search** icon and select the amount tag of the transaction.<br>**Note:**<br>This field appears when we click the **Advanced** button.<br>Filter based on Amount Tag. |

4. Click the **Search** button to view the unbalanced details.
5. Click the **Reset** button to clear the search criteria.

## 1.20.6 Inter Branch Entry Retry

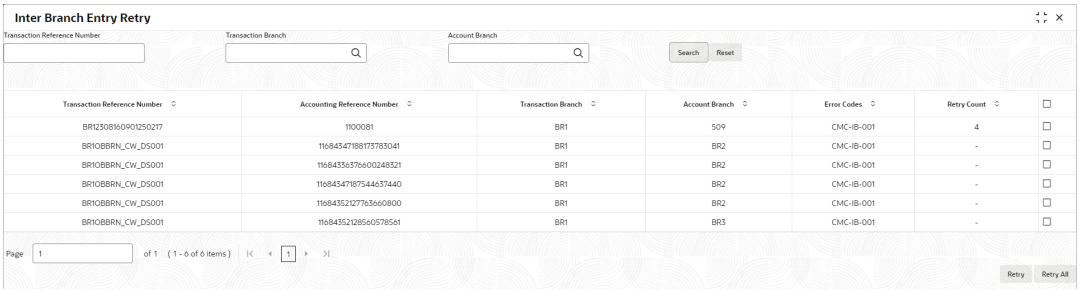
This topic allows user to view failed inter branch entry and initiate retry. This topic keeps track of all inter-branch transactions which got failed due to missing inter-branch parameters. Once the missing inter-branch parameters is added. User can retry the failed transaction

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **Inter Branch Entry Retry**.

   The **Inter Branch Entry Retry** screen displays.

**Figure 1-47 Inter Branch Entry Retry**




3. Specify the fields on **Inter Branch Entry Retry** screen.

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

**Table 1-47 Inter Branch Entry Retry – Field Description**

| Field | Description |
|---|---|
| **Transaction Reference Number** | Specify the transaction reference number to view the details. |
| **Transaction Branch** | Click the **Search** icon and select the Transaction branch from the list.<br>Filter based on Transaction Branch. |
| **Account Branch** | Click the **Search** icon and select the Account branch from the list.<br>Filter based on Account Branch. |

4. Click the **Search** button to search and view the inter branch entry retry.
5. Perform one of the following actions:
   a. Click **Retry All** to re-initiate the inter branch entries.
   b. Click **Retry** to re-initiate the inter branch entries.

   The **Inter Branch Entry** popup screen displays.
6. Click the **Reset** button to clear the search criteria.

# 1.20.7 Pre GL Balance Check

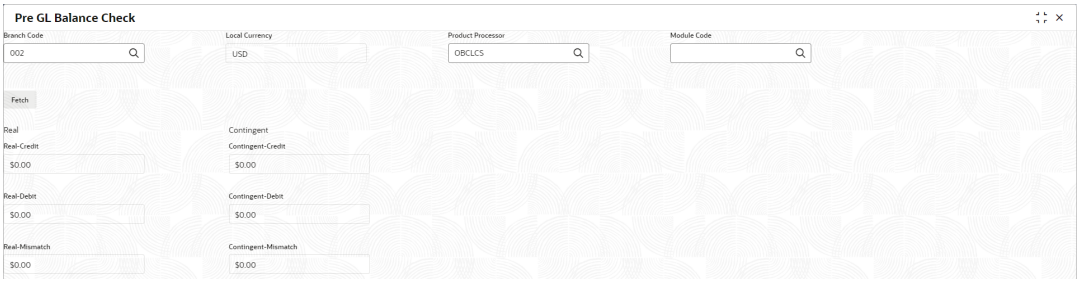
This topic is used to check the balance amount between real and contingent amount for specific branch.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **Pre GL Balance Check**.

   The **Pre GL Balance Check** screen displays.

**Figure 1-48 Pre GL Balance Check**




3. Specify the fields on **Pre GL Balance Check** screen.

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

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

**Table 1-48 Pre GL Balance Check – Field Description**

| Field | Description |
|---|---|
| **Branch Code** | Click the **Search** icon and select the branch code from the list to view the GL balance.<br>Filter based on Branch Code. |
| **Local Currency** | Auto populates the local currency based on the branch code selected.<br>Filter based on Local Currency. |
| **Product Processor** | Click the **Search** icon and select the product processor to which the GL balance to view.<br>Filter based on Product Processor. |
| **Module Code** | Click the **Search** icon and select the module code to which the GL balance to view.<br>Filter based on Module Code. |

4. Click the **Fetch** button to view the real and contingent balance.

# 1.20.8 Chart of Accounts Handoff

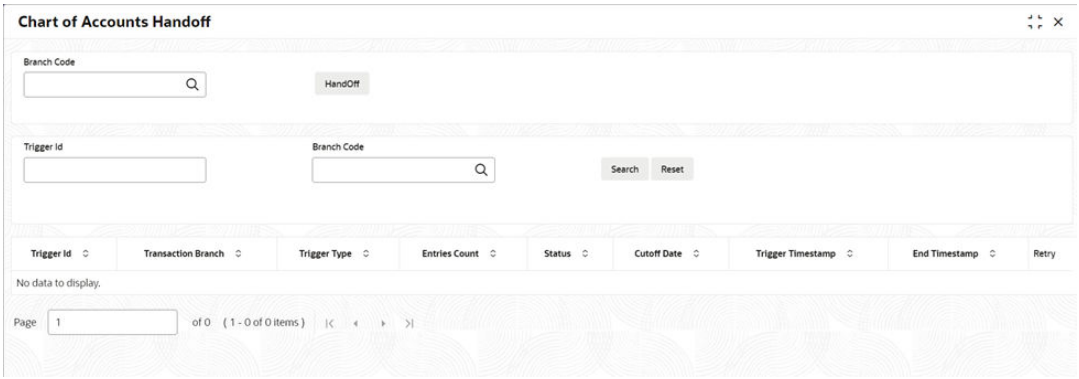
This maintenance screen allows user to initiate the handoff job which will handover all transactions to external system and view the status.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart of Accounts**.
2. Under **External Chart of Accounts**, click **Chart of Accounts Handoff**.

   The **Chart of Accounts Handoff** screen displays.

**Figure 1-49 Chart of Accounts Handoff**




3. Click the **Search** icon, and select the branch code from the list to initiate the handoff.
4. Click the **Handoff** button to initiate the handoff for the selected branch code.

   The **Handoff** initiated popup screen displays.
5. Specify the fields on **Chart of Accounts Handoff** screen to filter the account handoff.

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

**Table 1-49 Chart of Accounts Handoff – Field Description**

| Field | Description |
|---|---|
| **Trigger ID** | Specify the **Trigger ID** to view the particular handoff status.<br>Filter based on Trigger ID. |
| **Branch Code** | Branch code for which handoff to be done.<br>Filter based on Branch Code. |

6. Click **Search** button to search and view the account handoff details.
7. Click ⋮ and select the **Retry** to re-initiate the account handoff for the given trigger id.
8. Click the **Reset** button to clear the account handoff filter criteria.

# 1.21 External Customer

The **External Customer** feature enables the creation and viewing of customer information in a centralized location within the **Oracle Banking Microservices Architecture** framework. This repository stores vital customer details such as **CIF ID**, **Customer Name**, other essential information, ensuring quick reference, and easy access to pertinent data. This data will usually be populated through interfacing with third party application and additionally, bank users can create customer data with minimum attributes.

This topic contains the following subtopics:

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

## 1.21.1 Create External Customer

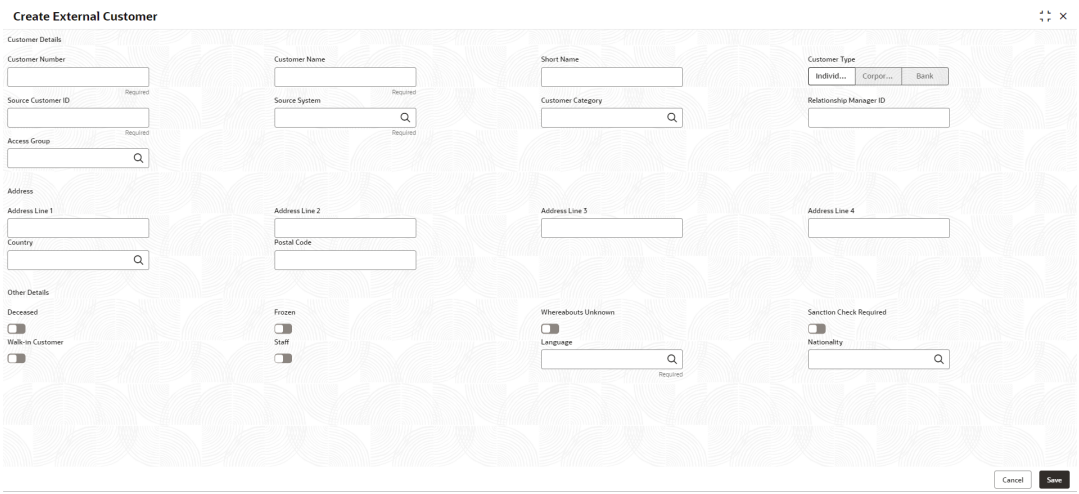
This topic describes the systematic instructions to create a customer using external customer.

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.

   **Figure 1-50 Create External Customer**




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

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

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

**Table 1-50 Create External Customer – Field Description**

| Field | Description |
|---|---|
| **Customer Number** | Each customer in the system is assigned a unique identifier, the **Customer Number** or **CIF ID**, for managing customer records. It facilitates efficient retrieval and identification of customer information. This facilitates streamlined processes such as account opening, transactions, and customer support and so on. |
| **Customer Name** | The **Customer Name** field represents the name of the individual or entity associated with the customer record. It typically includes the first name, middle name (if applicable), and last name of an individual, or the full name of an organization. Customers are identified and distinguished within the system using this field. |
| **Short Name** | The customer or entity name is represented in a shortened form in the **Short Name** field. It Customers or entities can be quickly identified in systems or communications through the use of initials, acronyms, or truncated versions of full names, as preferred by the user. |
| **Customer Type** | The **Customer Type** field is to categorize customers into groups based on specific criteria. This aids in understanding needs and tailoring products and services accordingly. Types include individuals, corporates, and bank. |
| **Source Customer ID** | The original system assigns a unique **Source Customer ID** to each source, which enables tracking across systems and is crucial for integration and ensuring consistency across platforms. |
| **Source System** | The **Source System** field indicates where a customer record originated, aiding in tracking, and managing data across systems. Valuable for integration, migration, and interoperability between systems. Click **Search** icon to view and select the required source system. |
| **Customer Category** | The **Customer Category** field is to categorize customers based on the specific criteria, aiding in organizing records. Categories vary by industry and may include retail, corporate, high-net-worth individuals, SMEs, and so on. This segmentation helps in understanding the customer base and customizing offerings to meet their unique needs. Click **Search** icon to view and select the required customer category. |
| **Relationship Manager ID** | The **Relationship Manager ID** field refers to a unique identifier assigned to a relationship manager within the system. This identifier helps in efficiently tracking and managing customer relationships. |
| **Address Line 1** | The **Address Line 1** field captures the primary address information of the customer or entity. It typically includes the street address, apartment number, suite, or any other pertinent details necessary to locate the physical location. |
| **Address Line 2** | The **Address Line 2** field provides supplementary address information, such as building name, floor, unit number, or additional details that further specify the location indicated in address line 1. |
| **Address Line 3** | The **Address Line 3** field serves as an additional space for capturing further details related to the customer's address, such as landmark, additional delivery instructions, or any other relevant information that helps to accurately identify the location. |
| **Address Line 4** | The **Address Line 4** field offers an extra space for recording additional details related to the customer's address. This could include specific instructions for delivery, reference points, or any other pertinent information that further clarifies the location provided in the previous address lines. |

**Table 1-50 (Cont.) Create External Customer – Field Description**

| Field | Description |
|---|---|
| **Country** | The **Country Code** field holds a standardized code representing the country linked to the address, following international standards like ISO 3166-1. It ensures consistent identification across systems, aiding in data validation and international communication. Click **Search** icon to view and select the required country.<br><br>**Note:**<br>For more details about country code configuration refer to the Country Code section. |
| **Postal Code** | The **Postal Code** field captures the numerical or alphanumeric code assigned to a specific geographic area for the efficient mail delivery. It helps in identifying the precise location of the address and facilitates accurate sorting and routing of mail and packages. |
| **Deceased** | The **Deceased** flag field indicates if a customer is deceased. When the flag is enabled, it signals that the associated individual has passed away. This flag is used to mark records as inactive and prompt actions like ceasing communications or updating account statuses, following organizational. This flag is disabled By default. |
| **Frozen** | **Frozen** indicates that the customer account or record has been suspended or restricted, preventing certain actions or transactions from being performed. This is disabled by default. |
| **Whereabouts Unknown** | **Whereabouts Unknown** indicates that the current location or whereabouts of the customer is uncertain or not known. This is disabled by default. |
| **Sanction Check Required** | **Sanction Check Required** indicates that further checks or due diligence are necessary to ensure compliance with sanctions regulations or other legal requirements regarding the customer. This is disabled by default. |
| **Walk-in Customer** | **Walk-in Customer** refers to a customer who visits a physical location, without a prior appointment or arrangement. This is disabled by default. |
| **Staff** | The **Staff** flag indicates whether the customer is an employee or staff member of the organization. This is disabled by default. |
| **Language** | The **Language** field specifies the preferred language of a communication for the customer. It indicates the language in which the organization should communicate with the customer. Click **Search** icon to view and select the required language.<br><br>**Note:**<br>For more details about language code configuration refer to the Language Code section |
| **Nationality** | The **Nationality** field indicates the country of citizenship or nationality of the customer. It specifies the country to which the customer belongs or is affiliated with in terms of citizenship. Click **Search** icon to view and select the required nationality. |

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.

## 1.21.2 View External Customer

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

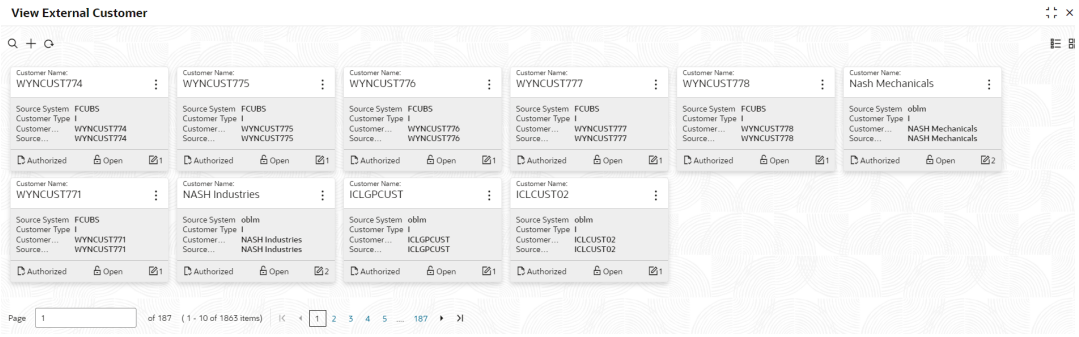
The user can configure external customer using Create External Customer screen.

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 1-51 View External Customer**




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

**Table 1-51 View External Customer – Field Description**

| Field | Description |
|---|---|
| **Customer Name** | The **Customer Name** field represents the name of the individual or entity associated with the customer record. It typically includes the first name, middle name (if applicable), and last name of an individual, or the full name of an organization. Customers are identified and distinguished within the system using this field. |
| **Source System** | The customer record's origin is indicated by the **Source System** field, facilitating tracking and management of data across systems. The **Source System** is valuable for integration, migration, and interoperability between platforms. Click **Search** icon to view and select it. |
| **Customer Type** | Customers are categorized into groups based on specific criteria in the **Customer Type** field. This aids in understanding needs and tailoring products and services accordingly. Types include individuals, corporates and bank. |

**Table 1-51 (Cont.) View External Customer – Field Description**

| Field | Description |
|---|---|
| **Customer Number** | Each customer in the system is assigned a unique identifier, called the **Customer Number** or **CIF ID**. This reference helps manage customer records efficiently, allowing for easy retrieval and identification of customer information. This facilitates streamlined processes such as account opening, transactions, and customer support. |
| **Source Customer ID** | The original system assigns a unique **Customer ID** to each source record, which facilitates tracking across databases and ensures consistency during data integration. |
| **Authorization Status** | The **Authorization Status** field denotes the status of authorization or approval for a certain action or process related to the customer's account or record. It indicates whether the customer has been granted authorization to proceed with a particular request, transaction, or activity within the organization's system.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | The **Record Status** field indicates the status of the customer record within the system. It provides information on whether the record is **Open** or **Closed** in its life cycle. |
| **Modification Number** | The system updates or modifies a record each time the **Modification Number** field is changed, reflecting the number of occurrences. This increases each time a modification is made to the record, serving as a sequential identifier. Users can track and audit changes to the record in this system, ensuring data integrity and version control by monitoring modifications over time. |

Click

icon to search for a customer in external customer and input search parameters.

Click

to perform the following actions:

- **Copy** - Copy selected record to create a new record with the same values.
- **Unlock** – Unlock to modify the external customer details. Once you unlocked, the record will be available for modification and authorization for the authorized user.
- **Close** - Close the record status.
- **View** - View external customer details.

# 1.22 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.

## 1.22.1 Create External Customer Account

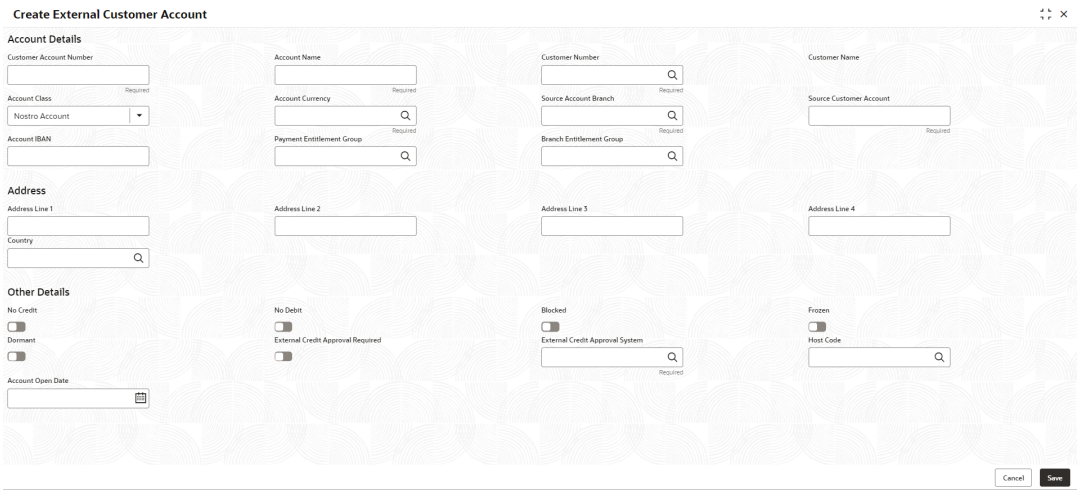
This topic describes the systematic instructions to configure external customer account details.

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.

**Figure 1-52 Create External Customer Account**




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

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

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

**Table 1-52 Create External Customer Account – Field Description**

| 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. |
| **Payment Entitlement Group** | Click **Search** and select the payment entitlement group for the customer account. |
| **Branch Entitlement Group** | Click **Search** and select the branch entitlement group for the customer account. |
| **Address Line 1-4** | Specify the address details. |
| **Country** | Click **Search** icon to view and select the required country. |
| **No Credit** | By default, this is disabled.<br>If selected, indicates the account does not have any credit facility. |
| **No Debit** | By default, this is disabled.<br>If selected, indicates the account does not have any debit facility. |
| **Blocked** | By default, this is disabled.<br>If selected, indicates the account status is blocked. |
| **Frozen** | By default, this is disabled.<br>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.<br>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. |

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.

## 1.22.2 View External Customer Account

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

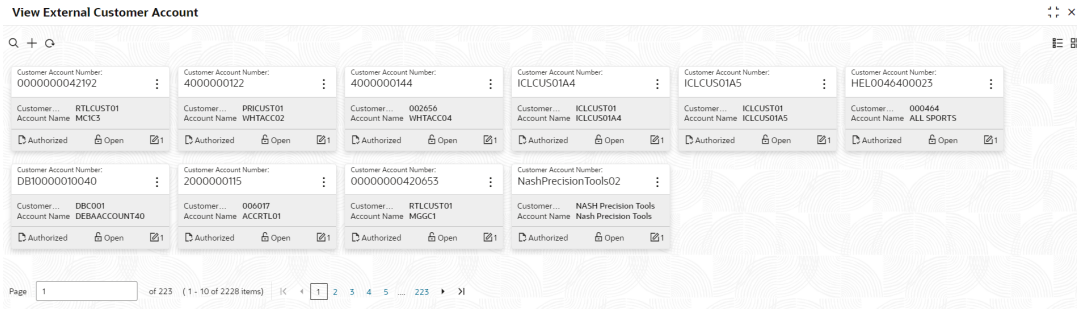
The user can configure external customer account using Create External Customer Account screen.

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.

**Figure 1-53 View External Customer Account**




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

**Table 1-53 View External Customer Account – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.23 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.

## 1.23.1 Create External Customer Account Structured Address

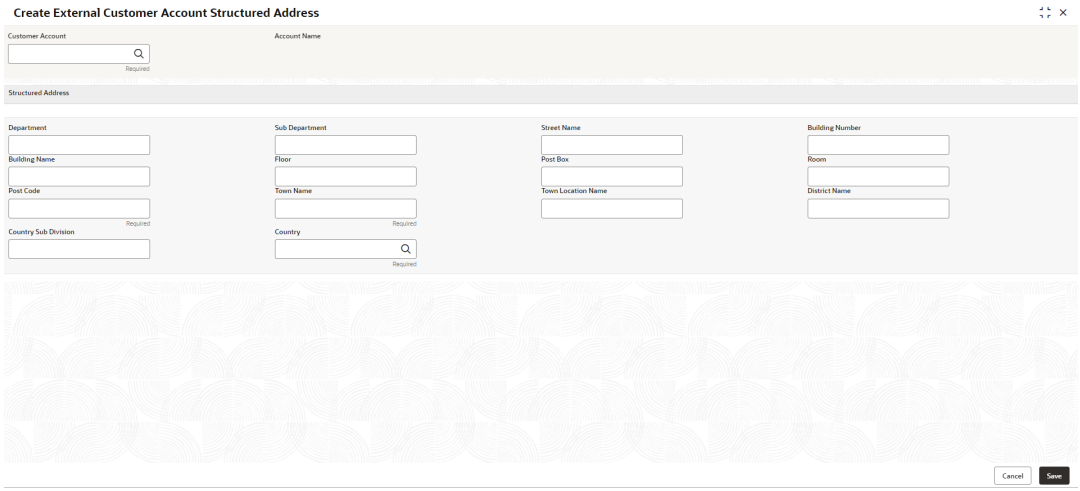
This topic describes the systematic instructions to configure external customer account structured address.

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 1-54 Create External Customer Account Structured Address**




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

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

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

**Table 1-54 Create External Customer Account Structured Address – Field Description**

| 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. |
| **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. |

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.

## 1.23.2 View External Customer Account Structured Address

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

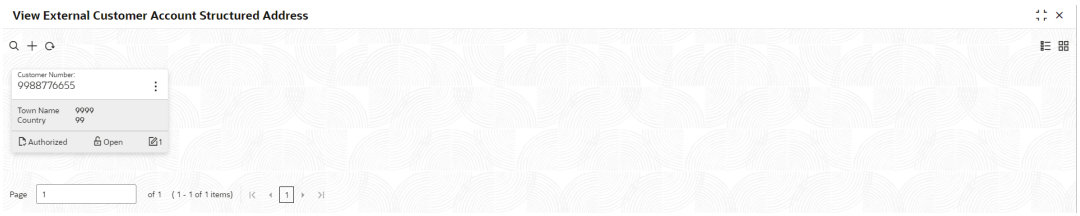
The user can configure external customer account structured address account using Create External Customer Account Structured Address screen.

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.

**Figure 1-55 View External Customer Account Structured Address**



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

**Table 1-55 View External Customer Account Structured Address – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.24 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.

## 1.24.1 View External Virtual Account Structured Address

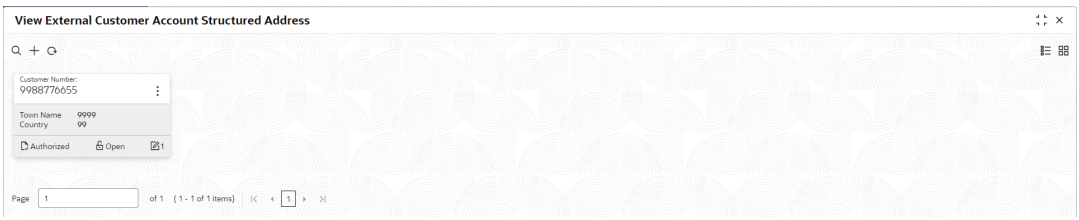
This topic describes the systematic instructions to view the list of configured virtual account structured addresses.

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.

**Figure 1-56 View External Virtual Account Structured Address**



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

**Table 1-56 View External Virtual Account Structured Address – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

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

# 1.25 External Deposit

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

This topic contains the following subtopics:

- Create External Deposit
  This topic describes the systematic instructions to configure create external deposit.
- View External Deposit
  This topic describes the systematic instructions to configure view external deposit.

## 1.25.1 Create External Deposit

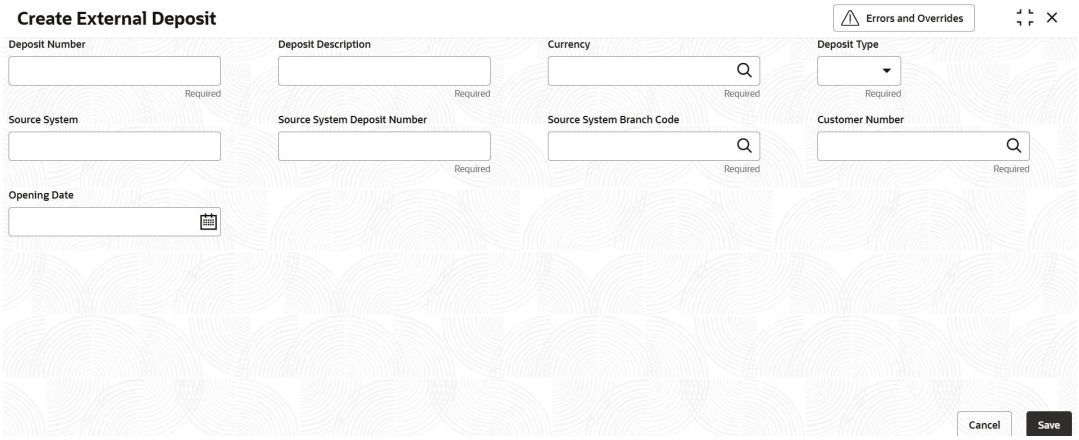
This topic describes the systematic instructions to configure create external deposit.

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

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Deposit**.
2. Under **External Deposit**, click **Create External Deposit**.

   The **Create External Deposit** screen displays.

**Figure 1-57 Create External Deposit**




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

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

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

**Table 1-57 Create External Deposit – Field Description**

| Field | Description |
|---|---|
| **Deposit Number** | Specify the Deposit Account Number. |
| **Deposit Description** | Specify the Deposit Description. |
| **Currency** | Specify the currency of the deposit from the available list which displays all the currencies maintained. User can select the appropriate one. |
| **Deposit Type** | Select the type of the Deposit:<br>• Regular Deposit<br>• Recurring Deposit<br>• Dual Currency Deposit |
| **Source System** | Specify the Source System where the deposit is created. |
| **Source System Deposit Number** | Specify the deposit number in the source system. |
| **Source System Branch Code** | Specify the branch code to which the deposit belong to in this field. Branch code can be selected from the list of branches available in the list. |
| **Customer Number** | Specify the customer identification (CIF) for whom you are creating the deposit. The adjoining option list displays all valid CIF maintained in the system. You can choose the appropriate one. |
| **Opening Date** | Specify the opening date of the deposit. |

## 1.25.2 View External Deposit

This topic describes the systematic instructions to configure view external deposit.

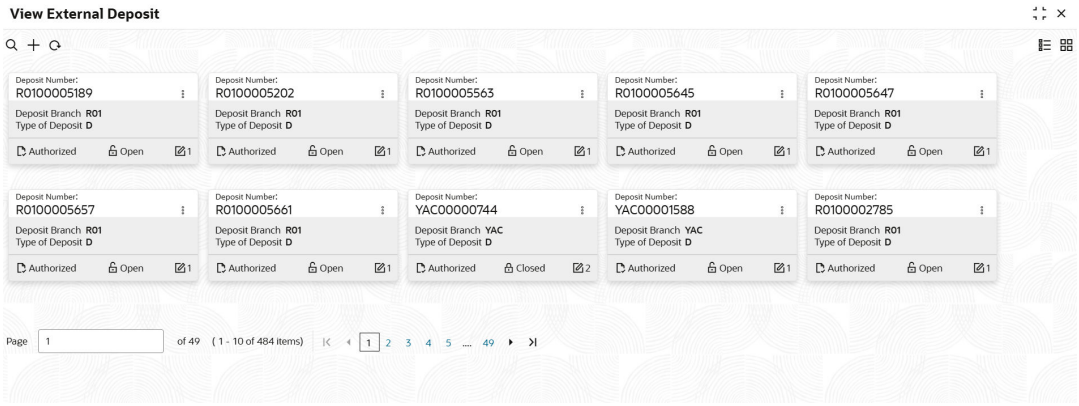
The user can configure country code using Create External Deposit screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Deposit**.
2. Under **External Deposit**, click **View External Deposit**.

   The **View External Deposit** screen displays.

**Figure 1-58 View External Deposit**




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

**Table 1-58 View External Deposit – Field Description**

| Field | Description |
|---|---|
| **Deposit Number** | Displays the code deposit account number. |
| **Type of Deposit** | Displays the type of deposit. |
| **Deposit Branch** | Displays the deposit branch. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.26 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.

## 1.26.1 Forget Customer

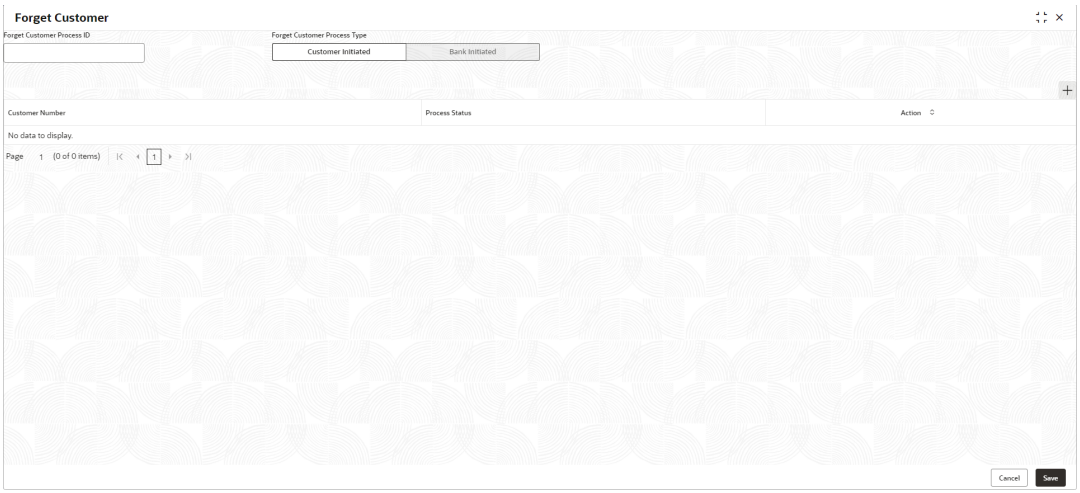
This topic describes the systematic instructions to configure a customer to be forgotten.

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 1-59 Forget Customer**




3. Specify the fields on **Forget Customer** screen.

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

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

**Table 1-59 Forget Customer – Field Description**

| Field | Description |
|---|---|
| **Forget Customer Process ID** | Specify a forget customer process ID. |

**Table 1-59 (Cont.) Forget Customer – Field Description**

| Field | Description |
|---|---|
| **Forget Customer Process Type** | Select one of the options:<br>• **Customer Initiated**: If selected, indicates the customer has initiated the process.<br>• **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. |

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.

## 1.26.2 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.

**Figure 1-60 View Forgotten Customer**

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

**Table 1-60 View Forgotten Customer – Field Description**

| Field | Description |
|---|---|
| **Process Type** | Indicates if the process is initiated by the customer/bank |
| **Process ID** | Displays the forgotten customer process ID. |

**Table 1-60 (Cont.) View Forgotten Customer – Field Description**

| Field | Description |
|---|---|
| **Maker** | Displays the name of the user who has configured the forgotten customer details. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.27 GL Parameter Maintenance

This topic describes the information to configure an GL parameter maintenance.

GL Parameter Maintenance is the configuration that is required to process preGL transactions. This holds the number of records to be processed, batch frequency and record consolidation to be performed. This maintenance is mandatory for preGL and only one record maintenance is allowed per environment.

This topic contains the following subtopics:

- Create GL Parameter
  This topic describes the systematic instructions to configure the GL parameter.
- View GL Parameter
  This topic describes the systematic instructions to view the list of configured GL parameters.

## 1.27.1 Create GL Parameter

This topic describes the systematic instructions to configure the GL parameter.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **GL Parameter Maintenance**.
2. Under **GL Parameter Maintenance**, click **Create GL Parameter**.

   The **Create GL Parameter** screen displays.

**Figure 1-61 Create GL Parameter**

3. Specify the fields on **Create GL Parameter** screen.

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

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

**Table 1-61 Create GL Parameter – Field Description**

| Field | Description |
|---|---|
| **Interbranch Entries Consolidation** | Select the toggle to enable the interbranch entries consolidation to GL parameter.<br>This will be a switch by default the value will be set as **N**. |
| **Scheduler Frequency(in milliseconds)** | Specify the time between two consecutive batch runs.<br>This text field holds the milliseconds. |
| **Consolidate Entries for Enterprise GL Handoff** | Select the toggle to enable the Consolidate Entries for Enterprise GL Handoff to GL parameter.<br>This will be a switch by default the value will be set as **N**. |
| **Max Request Size** | Specify the max request size for GL parameter.<br>This text field holds maximum request size. |

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

   The GL Parameter is successfully created and can be viewed using the **View GL Parameter** screen.

> **Note:**
>
> The user can maintain only one set of GL Parameter.

5. Click **Cancel** to discard the changes and close the screen.

## 1.27.2 View GL Parameter

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

The user can configure an amount text language using **Create GL Parameter** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **GL Parameter Maintenance**.
2. Under **GL Parameter Maintenance**, click **View GL Parameter**.

   The **View GL Parameter** screen displays.

**Figure 1-62 View GL Parameter**

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

**Table 1-62 View GL Parameter – Field Description**

| Field | Description |
|---|---|
| **IB Consolidation** | Displays the IB Consolidation flag for GL parameter. |
| **Log Schedule** | Displays the log schedule for GL parameter |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.28 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 relevant host code is tagged to the accounts so that the system knows which host system to call to post or update any information related to any transaction 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.

## 1.28.1 Create Host Code

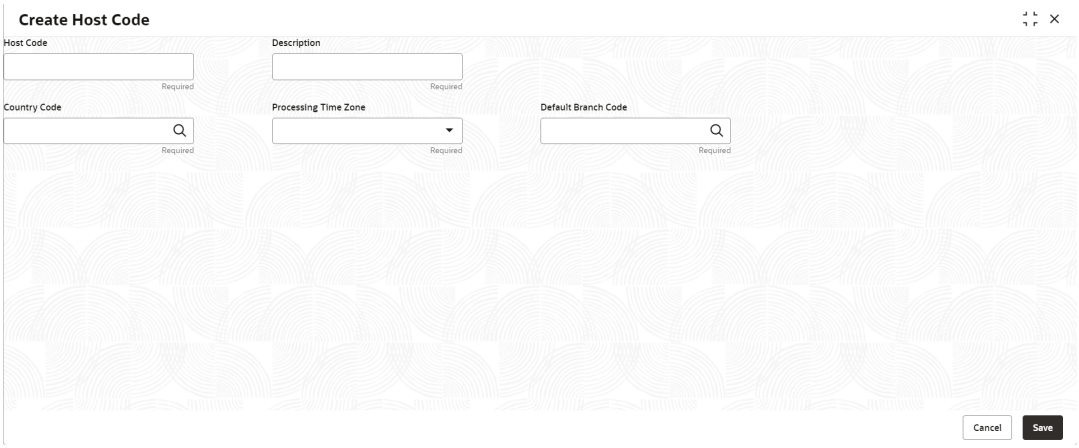
This topic describes the systematic instructions to configure host code.

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.

**Figure 1-63 Create Host Code**




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

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

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

**Table 1-63 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** | Select the time zone from the drop-down list.<br>The available options are:<br>• **Alaska Time (AST)**<br>• **Central Time (CT)**<br>• **Eastern Time (ET)**<br>• **Hawaii-Aleutian Time (HAT)**<br>• **Mountain Time (MT)**<br>• **Pacific Time (PT)**<br>• **Canada/Eastern (EST)**<br>• **Asia/Chongqing (CST)**<br>• **Europe/Zagreb (CET)**<br>• **Asia/Kolkata (IST)**<br>• **Europe/Helsinki (EET)**<br>• **US/Eastern** |
| **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.

## 1.28.2 View Host Code

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

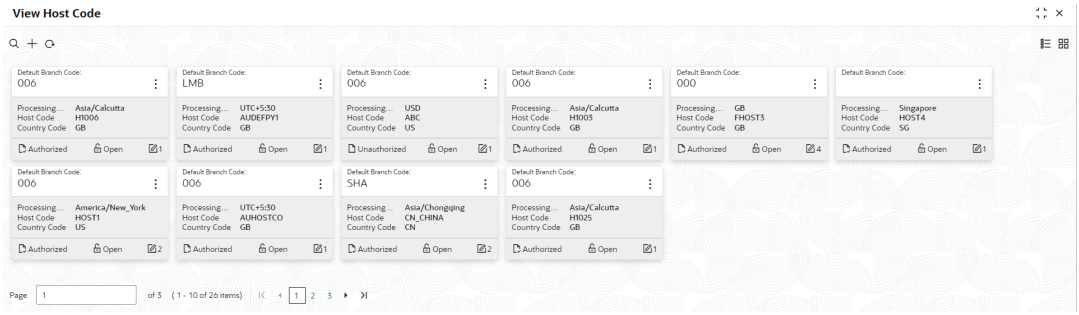
The user can configure host code using Create Host Code screen.

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 1-64 View Host Code**




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

**Table 1-64 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.29 Interest Rate

This topic describes the information to configure a Interest Rate.

When banks or financial institutions want to define rates that are common across multiple loans, such rates are referred to as Base rates

A base interest rate can be applied to a loan with or without spread to derive the final rate.

The Interest Rate Type maintained and further used in Product can be one of the following:

- Fixed
- Floating
- Create Interest Rate
  This topic describes the systematic instructions to configure a interest rate.
- View Interest Rate
  This topic describes the systematic instructions to view the list of configured Interest Rate Maintenance.

## 1.29.1 Create Interest Rate

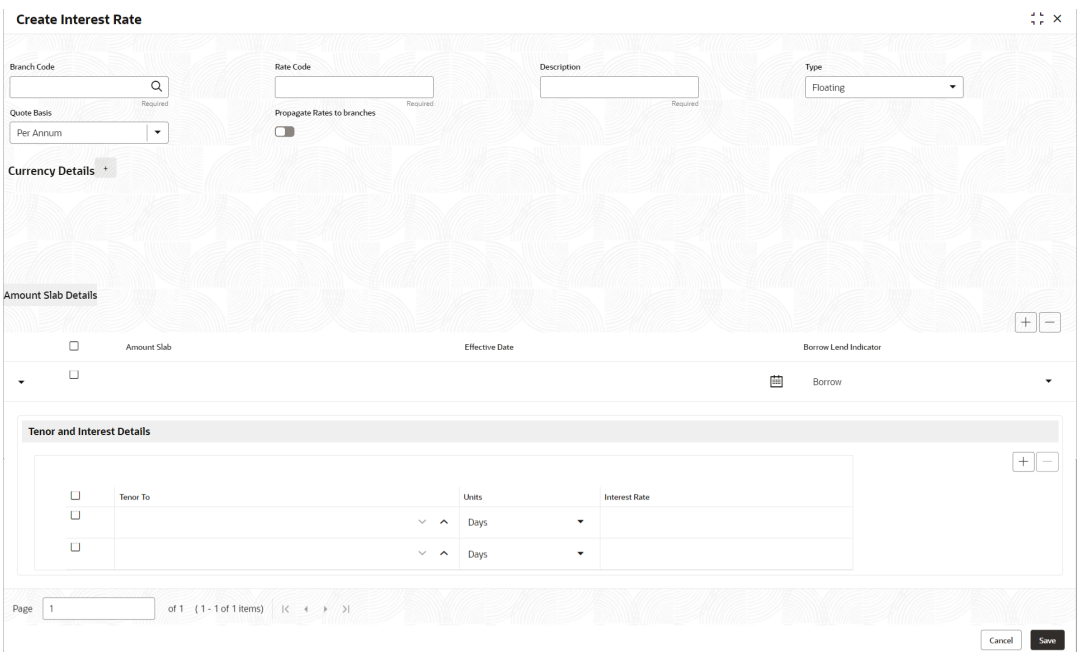
This topic describes the systematic instructions to configure a interest rate.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Interest Rate Maintenance**.
2. Under **Interest Rate Maintenance**, click **Create Interest Rate**.

   The **Create Interest Rate** screen displays.

**Figure 1-65 Create Interest Rate**




3. Specify the fields on **Create Interest Rate** screen.

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

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

**Table 1-65 Create Interest Rate – Field Description**

| Field | Description |
|---|---|
| **Branch Code** | Click the **Search** icon to view and select the branch from the list. The list displays all the branch code maintained in the system. |
| **Rate Code** | Specify the rate code for the selected branch. |
| **Description** | Specify the description of the rate code. |
| **Type** | Select the rate type from the drop-down list.<br>The available options are :<br>• **Fixed**<br>• **Floating** |
| **Quote Basis** | Select the quote basis for the rate from the drop-down list.<br>The available options are :<br>• **Per Annum**<br>• **Exponential-252**<br>• **Exponential-365**<br>• **Linear-360** |
| **Propagate Rates to branches** | Select the toggle to enable the propagate rates across all the branches of the bank.<br><br>**Note:**<br>When the rate code is modified at the **Head Office Branch** a corresponding rate code record will be created and replicated to all the branches. |
| **Currency Details** | Click **+** icon and popup screen appears to add the associates currencies to the rate code. |
| **Currency Code** | Click the **Search** icon to view and select the currency from the list. |
| **Description** | Displays the description of the selected currency code. |

4. Perform the following actions for Amount Slab Details:
   a. Click **+** button to add the new row to amount slab.

**Table 1-66 Amount Slab Details - Field Description**

| Field Name | Description |
|---|---|
| **Amount Slab** | Specify the amount for the rate code. |

**Table 1-66 (Cont.) Amount Slab Details - Field Description**

| Field Name | Description |
|---|---|
| **Effective Date** | Select the date from when the rate needs to be effective for the amount slab.<br><br>**Note:**<br>The effective date will be applicable until the new effective date Is provided for the rate. |
| **Borrow Lend Indicator** | Select the borrow lend indicator of the rate from the drop-down list.<br>The available options are:<br>• **Borrow** - The rate is applied for deposits taken by the bank<br>• **Lend**- The rate is applied for loans given to Customers. |

b. Select the rows and click **-** button to delete the rows added for amount slab.

5. Perform the following actions for Tenor and Interest Details:

a. Click **+** button to add the new row to tenor and interest details.

**Table 1-67 Tenor and Interest Details - Field Description**

| Field Name | Description |
|---|---|
| **Tenor To** | Specify the tenor upto which the interest rate needs to be effective. |
| **Units** | Select the units for the tenor slab from the drop-down list.<br>The available options are:<br>• **Days**<br>• **Weeks**<br>• **Months**<br>• **Years** |
| **Interest Rate** | Specify the interest rate of the rate code for the tenor. |

b. Select the rows and click **-** button to delete the rows added for tenor and interest details.

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

The Interest Rate Maintenance is successfully created and can be viewed using the View Interest Rate screen.

## 1.29.2 View Interest Rate

This topic describes the systematic instructions to view the list of configured Interest Rate Maintenance.

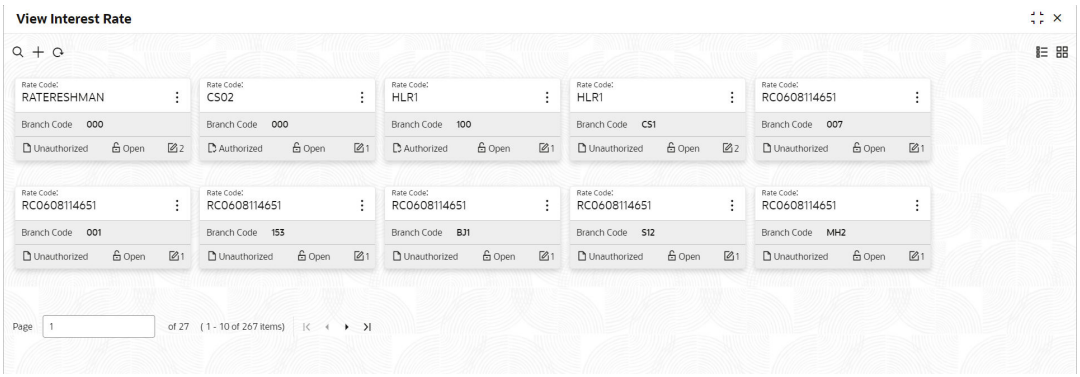
The user can configure Interest Rate using **Create Interest Rate** screen.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Interest Rate Maintenance**.
2. Under **Interest Rate Maintenance**, click **View Interest Rate**.

   The **View Interest Rate** screen displays.

**Figure 1-66 View Interest Rate**




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

**Table 1-68 View Interest Rate – Field Description**

| Field | Description |
|---|---|
| **Rate Code** | Displays the rate code. |
| **Branch Code** | Displays the branch code. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.30 Inter Branch Parameters Maintenance

This topic describes the information to configure an inter branch parameters maintenance.

This topic contains the following subtopics:

- Create Inter Branch Parameters
  This topic describes the systematic instructions to configure the inter branch parameters.
- View Inter Branch Parameters
  This topic describes the systematic instructions to view the list of configured inter branch parameters.

# 1.30.1 Create Inter Branch Parameters

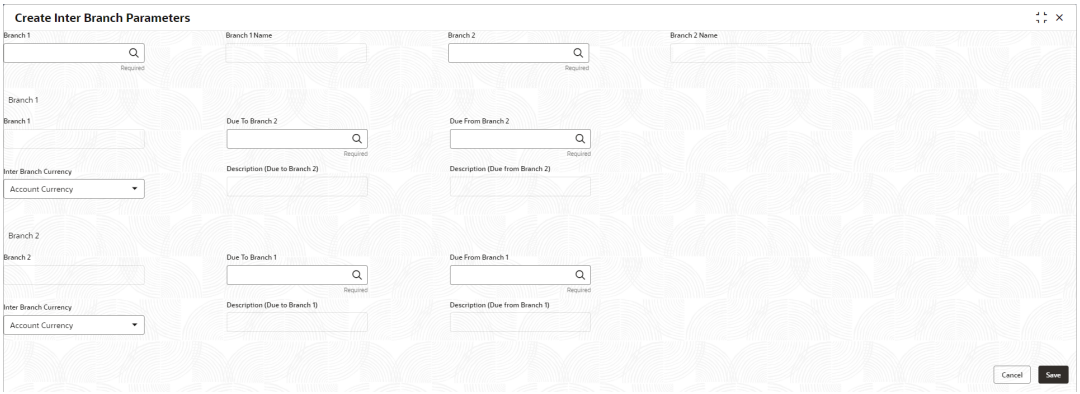
This topic describes the systematic instructions to configure the inter branch parameters.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Inter Branch Parameters**.
2. Under **Inter Branch Parameters**, click **Create Inter Branch Parameters**.

   The **Create Inter Branch Parameters** screen displays.

**Figure 1-67 Create Inter Branch Parameters**




3. Specify the fields on **Create Inter Branch Parameters** screen.

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

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

**Table 1-69 Create Inter Branch Parameters – Field Description**

| Field | Description |
|---|---|
| **Branch 1** | This field denotes the Branch 1 that need to be configured.<br>This is Branch Code of first branch. |
| **Branch 2** | This field denotes the Branch 2 that need to be configured.<br>This is Branch Code of second branch. |
| **Due To Branch 2** | This field holds the external chart of accounts number for Due to Branch 2 selected.<br>GL Code for Due to Branch 2. |
| **Due To Branch 1** | This field holds the external chart of accounts number for Due to Branch 1 selected.<br>GL Code for Due to Branch 1. |

**Table 1-69 (Cont.) Create Inter Branch Parameters – Field Description**

| Field | Description |
|---|---|
| **Due From Branch 2** | This field holds the external chart of accounts number for Due from Branch 2 selected.<br>GL Code for Due from Branch 2. |
| **Due From Branch 1** | This field holds the external chart of accounts number for Due from Branch 2 selected.<br>GL Code for Due from Branch 1. |
| **Inter Branch Currency** | This field will be switch and this indicates the external chart of accounts is blocked.<br>By default account currency will be selected. |

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

   The inter branch parameters is successfully created and can be viewed using the **View Inter Branch Parameters** screen.

5. Click **Cancel** to discard the changes and close the screen.

## 1.30.2 View Inter Branch Parameters

This topic describes the systematic instructions to view the list of configured inter branch parameters.

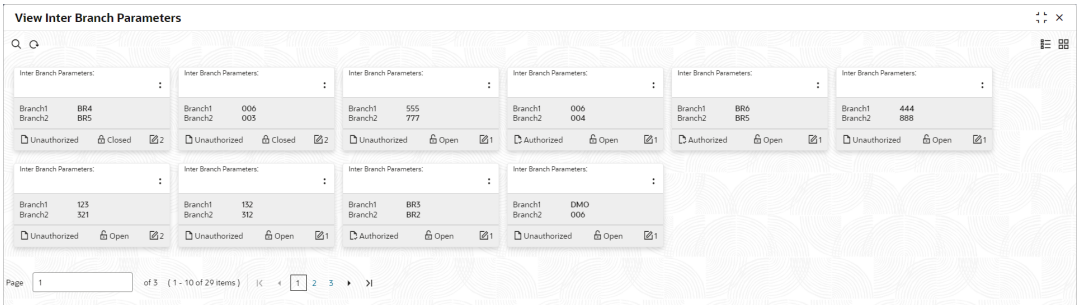
The user can configure an inter branch parameters using **Create Inter Branch Parameters** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Inter Branch Parameters**.
2. Under **Inter Branch Parameters**, click **View Inter Branch Parameters**.

   The **View Inter Branch Parameters** screen displays.

**Figure 1-68 View Inter Branch Parameters**




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

**Table 1-70 View Inter Branch Parameters – Field Description**

| Field | Description | Comments |
|---|---|---|
| **Branch 1** | This field denotes the Branch 1 that is configured. | Branch code for first branch. |
| **Branch 2** | This field denotes the Branch 2 that is configured. | Branch code of second branch. |
| **Authorization Status** | This field denotes authorization status of the GL Code.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** | Authorization status of the record. |
| **Record Status** | This field denotes the record status of the GL Code.<br>The options are:<br>• **Open**<br>• **Closed** | Record status of the record. |
| **Modification Number** | Displays the number of modification performed on the record. | Number of modification done on this record. |

# 1.31 Language Code

This topic describes the information to configure a language code.

Language maintenance ensures communication is conducted in the specified language. If **English** is selected, then all verbal equivalents of transaction amounts for financial transactions must be maintained in **English**, and the recitals for the transactions (as printed in statements) must also be maintained in **English**.

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.

## 1.31.1 Create Language Code

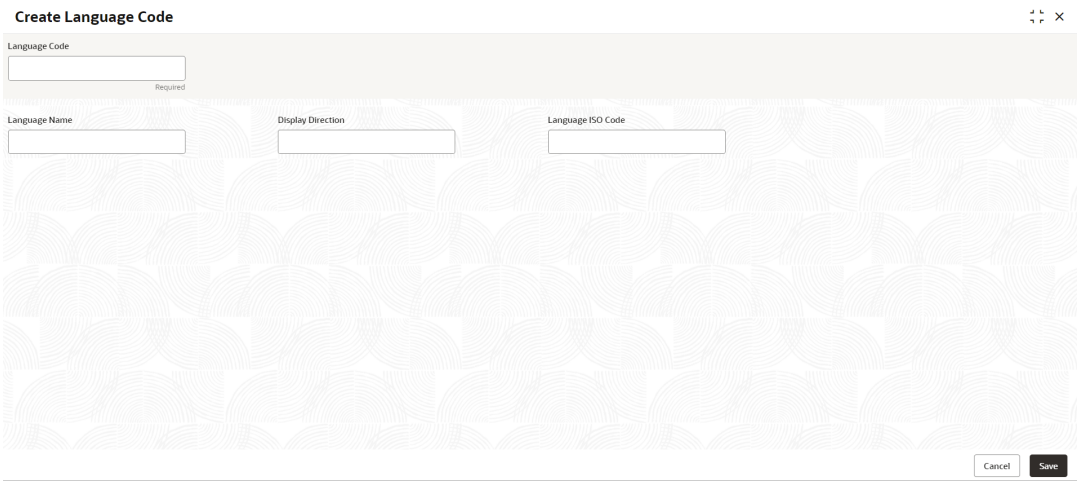
This topic describes the systematic instructions to configure a language code.

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 1-69 Create Language Code**




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

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

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

**Table 1-71 Create Language Code – Field Description**

| Field | Description |
|---|---|
| **Language Code** | Specify the code for the language.<br>Statement recitals and error messages are stored in tables according to their respective language codes. They are then displayed on-screen or included in statements based on the selected language code. |
| **Language Name** | Specify the name for the language associated with the language code. |
| **Display Direction** | Specify the display direction.<br>It is utilized by data structures to describe text in both left-to-right languages like English, Spanish, French, and German, as well as right-to-left languages such as Hebrew and Arabic |
| **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.

## 1.31.2 View Language Code

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

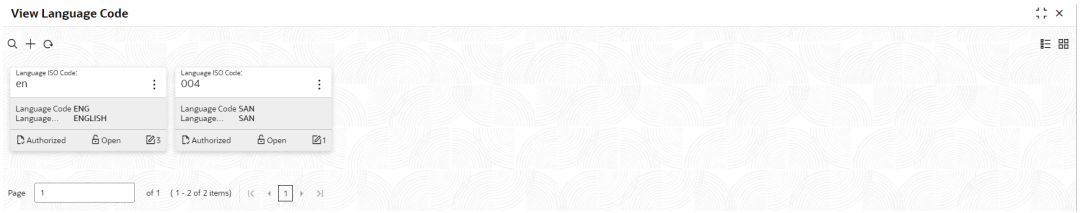
The user can configure language code using Create Language Code screen.

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.

**Figure 1-70 View Language Code**




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

**Table 1-72 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.32 Local Holiday

This topic describes the information to configure a local holiday.

Each **Local Holiday** table serves to dictate various system functionalities. Different local holiday tables can be established and allocated to different branches as required. Functions associated with local holiday tables include:

1. Confirming the Value Date of a transaction that occurs on a business day.
2. Ensuring that the Start Date, Maturity Date, or Schedule Date of a loan or deposit aligns with a business day.
3. Managing the process to ensure that an action is executed on a business day or postponed to the next or preceding business day if scheduled on a holiday.
4. Generating a repayment schedule and determining contract maturity dates in the future, considering only business days.

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.

# 1.32.1 Create Local Holiday

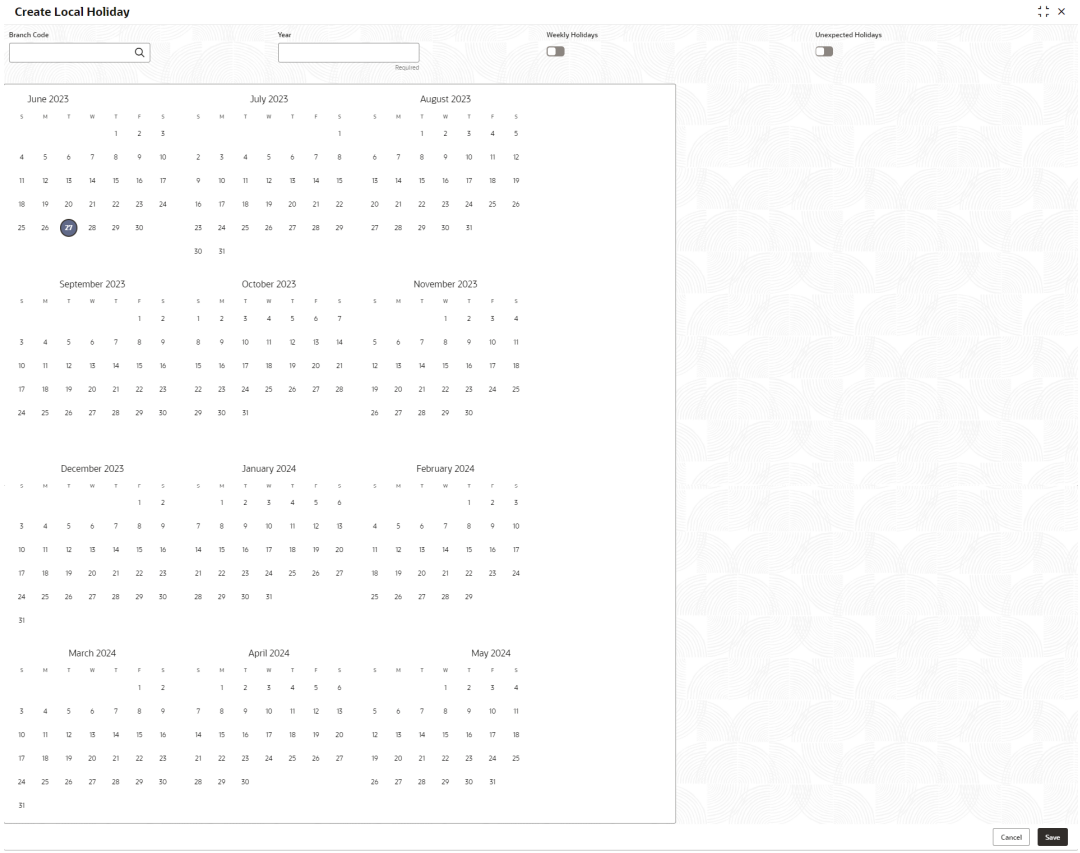
This topic describes the systematic instructions to configure local holidays.

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.

**Figure 1-71 Create Local Holiday**




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

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

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

**Table 1-73 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.<br>If selected, you can define weekly holidays. |
| **Unexpected Holidays** | By default, this is disabled.<br>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.

## 1.32.2 View Local Holiday

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

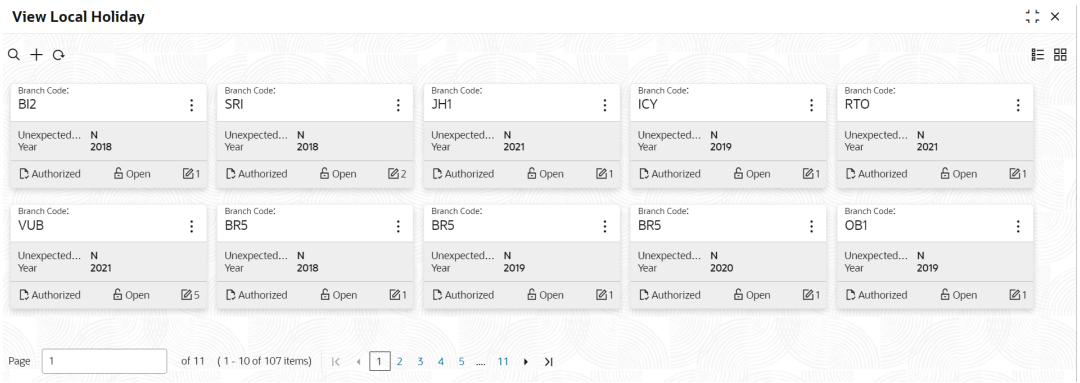
The user can configure local holiday using Create Local Holiday screen.

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.

**Figure 1-72 View Local Holiday**




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

**Table 1-74 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.33 Media

This topic describes the information to configure the media.

Disclosures, alerts, notices, and messages are generated at specific events in the lifecycle of Accounts/Parties. Users are required to maintain the various media through which these notifications would be generated. Once defined at this layer, the respective domains can utilize only those designated media for generating these notifications

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.

## 1.33.1 Create Media

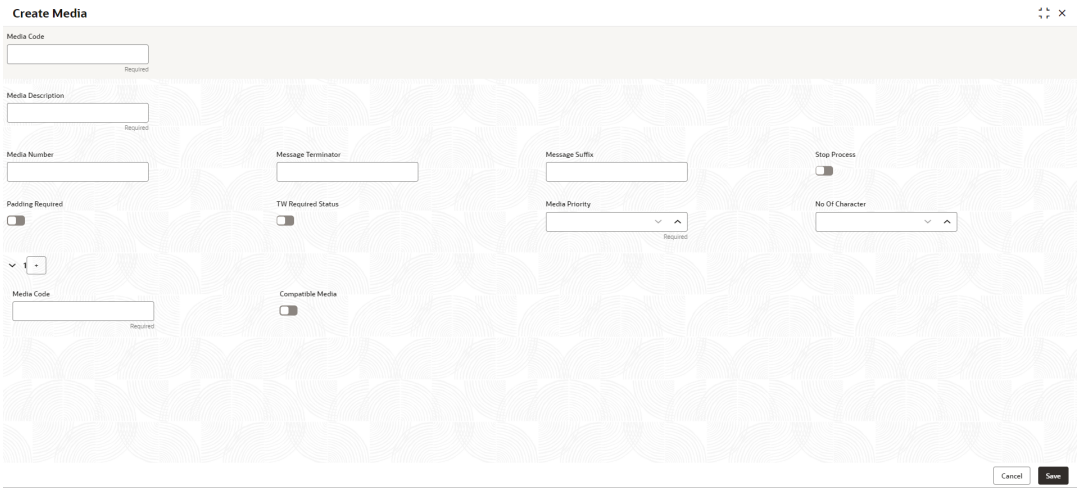
This topic describes the systematic instructions to configure media.

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.

**Figure 1-73 Create Media**




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

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

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

**Table 1-75 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.<br>If selected, halts the processing of incoming and outgoing messages. |
| **Padding Required** | By default, this option is disabled.<br>If selected, pads the characters in every outgoing messages. |
| **TW (Test Word) Required Status** | By default, this option is disabled.<br>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. |
| **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.<br>If selected, indicates the media is compatible. |

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.

## 1.33.2 View Media

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

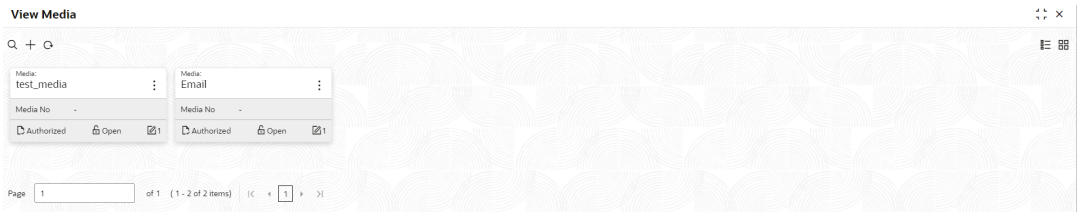
The user can configure media using Create Media screen.

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 1-74 View Media**




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

**Table 1-76 View Media – Field Description**

| Field | Description |
|---|---|
| **Media** | Displays the name of the media. |
| **Media Number** | Displays the number of the media. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.34 MIS Class

This topic describes the information to configure an MIS Class.

MIS Class renders the entire MIS reporting absolutely flexible. By defining a class of your choice, and linking several entities to it, user can generate management information as per requirement. It helps in generating reports based on configuration.

This topic contains the following subtopics:

- Create MIS Class
  This topic describes the systematic instructions to configure the MIS Class.
- View MIS Class
  This topic describes the systematic instructions to view the list of configured MIS Class.

## 1.34.1 Create MIS Class

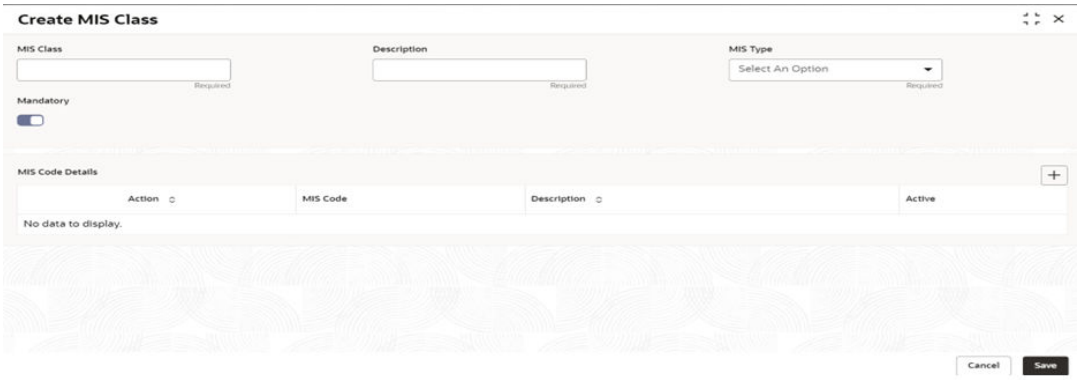
This topic describes the systematic instructions to configure the MIS Class.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Class**.
2. Under **MIS Class**, click **Create MIS Class**.

   The **Create MIS Class** screen displays.

**Figure 1-75 Create MIS Class**




3. Specify the fields on **Create MIS Class** screen.

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

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

**Table 1-77 Create MIS Class – Field Description**

| Field | Description |
|---|---|
| **MIS Class** | MIS Class across which the report must be generated.<br>For example, if industry code reports must be taken, MIS class can be **INDSTRYCD**. |
| **Description** | Provide MIS Class description for the above code. |

**Table 1-77 (Cont.) Create MIS Class – Field Description**

| Field | Description |
|---|---|
| **MIS Type** | Select the appropriate MIS type.<br>The available options are:<br>• **Transaction Class** - Refers to transactions created via modules like Foreign Exchange, Money Market etc. For profitability reports.<br>• **Composite Class** - Refers to customer accounts, Combination of customer and Transaction type of MIS class to view the details of different kind of expense codes based on customer & transaction based, as defined.<br>• **Customer Class** - For customer based classifications, MIS class belongs to a customer type for generating profitability report of a customer. |
| **Mandatory** | Select the toggle to make the MIS Code mandatory.<br>If mandatory toggle is enable, MIS codes to be linked to the class must be provided. |

4. Click **+** to add the MIS Code to the MIS Class respectively.
5. Click **Save** to save the details.

   The MIS Class is successfully created and can be viewed using the **View MIS Class** screen.
6. Click **Cancel** to discard the changes and close the screen.

## 1.34.2 View MIS Class

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

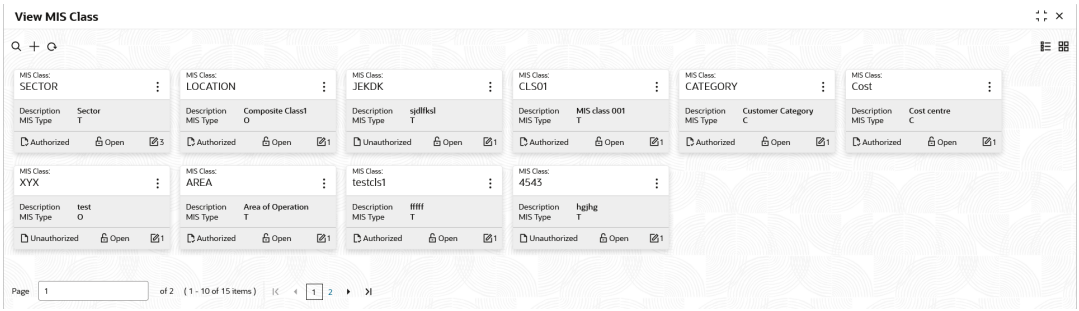
The user can configure an MIS Class using **Create MIS Class** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Class**.
2. Under **MIS Class**, click **View MIS Class**.

   The **View MIS Class** screen displays.

**Figure 1-76 View MIS Class**




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

**Table 1-78 View MIS Class – Field Description**

| Field | Description |
|---|---|
| **MIS Class** | Displays the configured MIS Class. |
| **Description** | Displays the description of the MIS Class. |
| **MIS Type** | Displays the type of MIS Class. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.35 MIS Group

This topic describes the information to configure an MIS Group.

MIS group simplifies the process by linking multiple MIS Classes or MIS Entities into a single group.

If we have 2 MIS classes of a Transaction and Composite, system can generate MIS by combining the 2 classes of Transaction and Composite and generate a single report.

This topic contains the following subtopics:

- Create MIS Group
  This topic describes the systematic instructions to configure the MIS group.
- View MIS Group
  This topic describes the systematic instructions to view the list of configured MIS group.

## 1.35.1 Create MIS Group

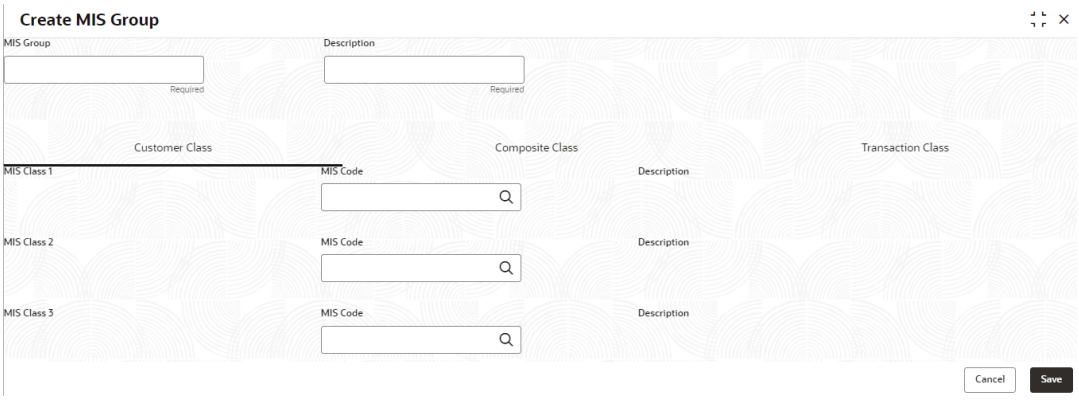
This topic describes the systematic instructions to configure the MIS group.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Group**.
2. Under **MIS Group**, click **Create MIS Group**.

   The **Create MIS Group** screen displays.

**Figure 1-77 Create MIS Group**




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

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

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

**Table 1-79 Create MIS Group – Field Description**

| Field | Description |
|---|---|
| **MIS Group** | Specify the MIS Group that need to be linked to an account/ product/transaction. MIS Group to be provided |
| **Description** | Specify the description about the mentioned MIS Group. |
| **Customer MIS** | Link the required MIS Code of Customer MIS Class, created in MIS Class maintenance screen. |
| **Transaction MIS** | Link the required MIS Code of Transaction MIS Class, created in MIS Class maintenance screen. |
| **Composite MIS** | Link the required MIS Code of Composite MIS Class, created in MIS Class maintenance screen. |

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

   The MIS Group is successfully created and can be viewed using the **View MIS Group** screen.

## 1.35.2 View MIS Group

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

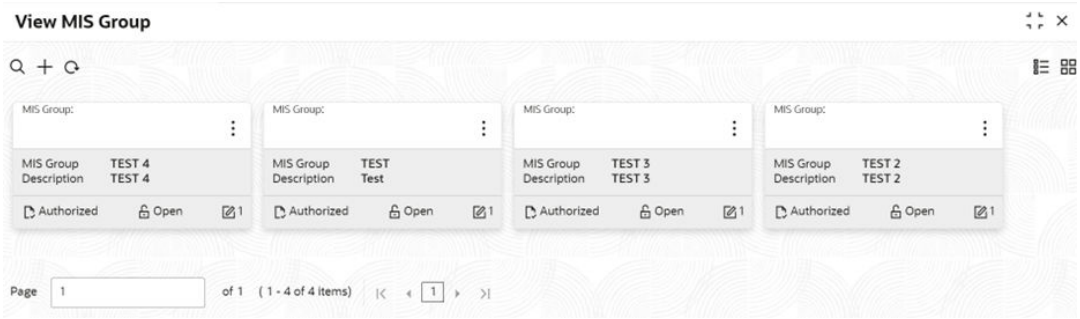
The user can configure an MIS Group using **Create MIS Group** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **MIS Group**.
2. Under **MIS Group**, click **View MIS Group**.

   The **View MIS Group** screen displays.

**Figure 1-78 View MIS Group**




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

**Table 1-80 View MIS Group – Field Description**

| Field | Description |
|---|---|
| **MIS Group** | Displays the name of the MIS group. |
| **Description** | Displays the description of the MIS group. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

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

## 1.36.1 Create MCA Linkage

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

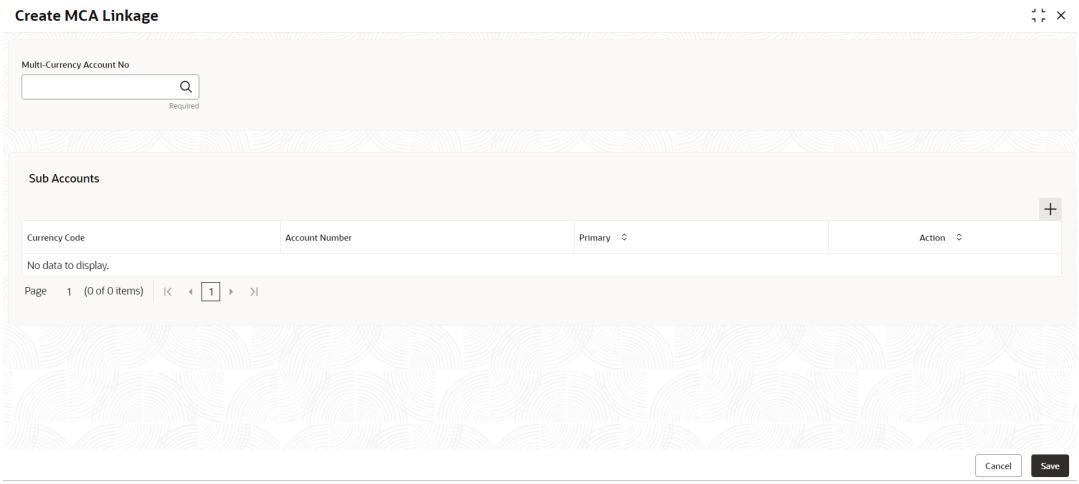
Specify **User ID** and **Password**, and login to **Home** screen.

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 1-79 Create MCA Linkage**




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

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

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

**Table 1-81 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.

## 1.36.2 View MCA Linkage

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

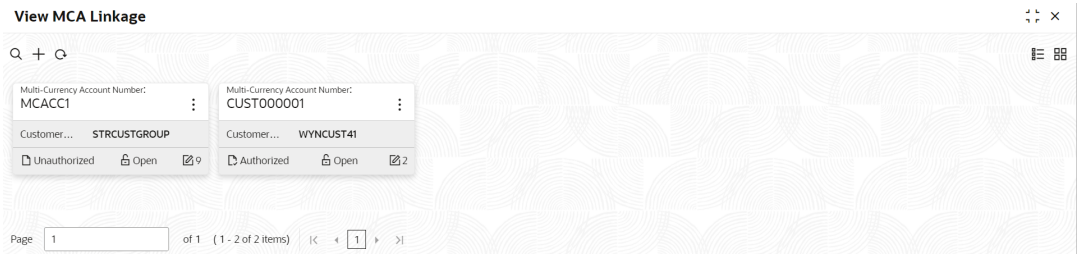
The user can configure MCA linkage using Create MCA Linkage screen.

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 1-80 View MCA Linkage**




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

**Table 1-82 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.37 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 for defining the stages of a particular process. You can define the required stages, the sequence of the stages, and indicate the first stage, as well as specify whether the stage is a manual task or a system task, etc.
- View Process Code
  This topic describes the systematic instructions to view the list of configured process codes.

# 1.37.1 Process Code Maintenance

This topic describes the systematic instructions for defining the stages of a particular process. You can define the required stages, the sequence of the stages, and indicate the first stage, as well as specify whether the stage is a manual task or a system task, etc.

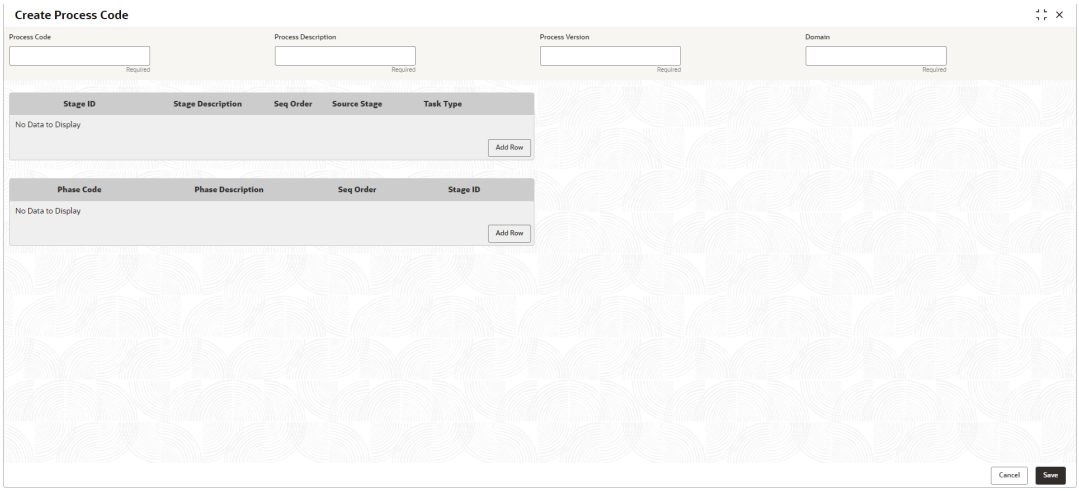
The process code information on this screen will be used in further business processing to construct the stages.

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.

**Figure 1-81 Process Code**




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

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

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

**Table 1-83 Process Code – Field Description**

| Field | Description |
|---|---|
| **Process Code** | Specify the process code. The process code defined here for a particular domain will be mapped in the Business Process Maintenance to define the business flow. |
| **Process Name** | Specify the process code description. |
| **Process Version** | Specify the process version. |
| **Domain** | Specify the domain to segregate the process based on domain. |
| **Stage ID** | Specify the unique stage ID. |

**Table 1-83 (Cont.) Process Code – Field Description**

| Field | Description |
|---|---|
| **Stage Description** | Specify the stage description. |
| **Seq Order** | Displays the sequential order of the stage in the entire process.The stage will be processed or displayed based on this sequence. |
| **Source Stage** | Select it to indicate if the specific stage is the first 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** | Phases are used to group together a set of sequential stages. |
| **Task Type** | Task Type can be **System Task** or **Manual Task.**.<br>• Select **System Task** if the task to be carried out by the system without manual intervention.<br>• Select **Manual Task** if the task which requires user intervention. |
| **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. |

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

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

## 1.37.2 View Process Code

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

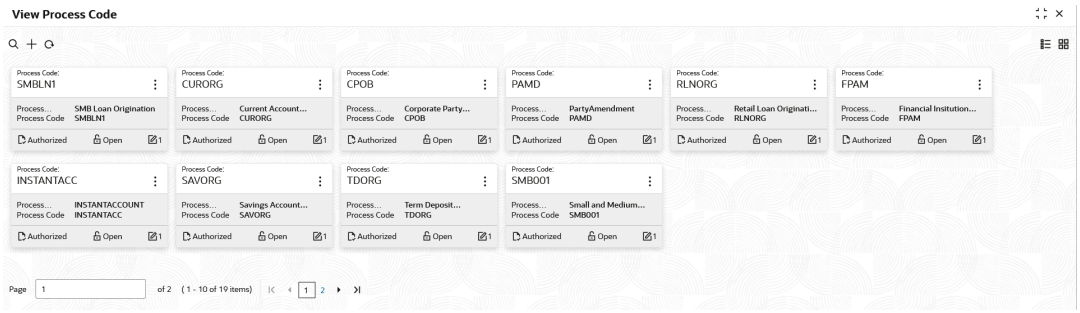
The user can configure process code using Process Code Maintenance screen.

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.

**Figure 1-82 View Process Code**



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

**Table 1-84 View Process Code – Field Description**

| Field | Description |
|---|---|
| **Process Code** | Displays the process code. |
| **Description** | Displays the description of process code. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.38 Priority Code

This topic describes the information to configure an Priority Code.

Priority Code defines the priority of the application. They can be mapped to a particular customer for specific process codes.

This topic contains the following subtopics:

- Priority Code Maintenance
  This topic describes the systematic instructions to view the list of configured Priority Code Maintenance.
- Customer Priority Maintenance
  This topic describes the systematic instructions to view the list of configured Customer Priority Maintenance.

## 1.38.1 Priority Code Maintenance

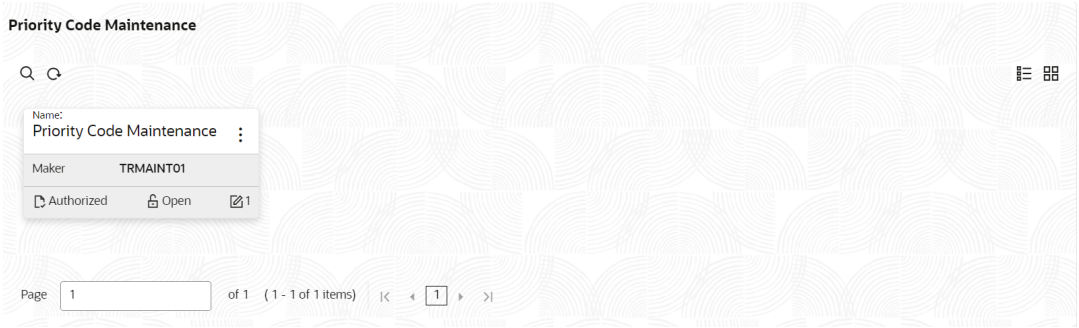
This topic describes the systematic instructions to view the list of configured Priority Code Maintenance.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Priority Code**.
2. Under **Priority Code**, click **Priority Code Maintenance**.

   The **Priority Code Maintenance** screen displays.

**Figure 1-83 Priority Code Maintenance**




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

**Table 1-85 Priority Code Maintenance – Field Description**

| Field | Description |
|---|---|
| **Name** | Displays the name of the priority code configured. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

## 1.38.2 Customer Priority Maintenance

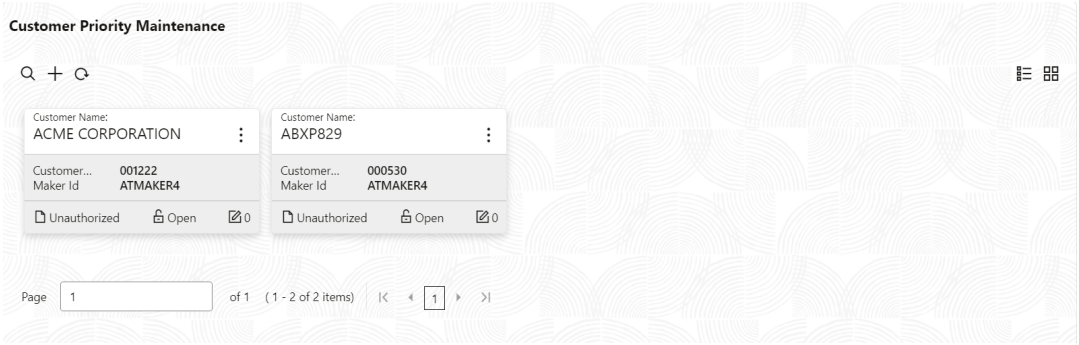
This topic describes the systematic instructions to view the list of configured Customer Priority Maintenance.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Priority Code**.
2. Under **Priority Code**, click **Customer Priority Maintenance**.

   The **Customer Priority Maintenance** screen displays.

**Figure 1-84 Customer Priority Maintenance**




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

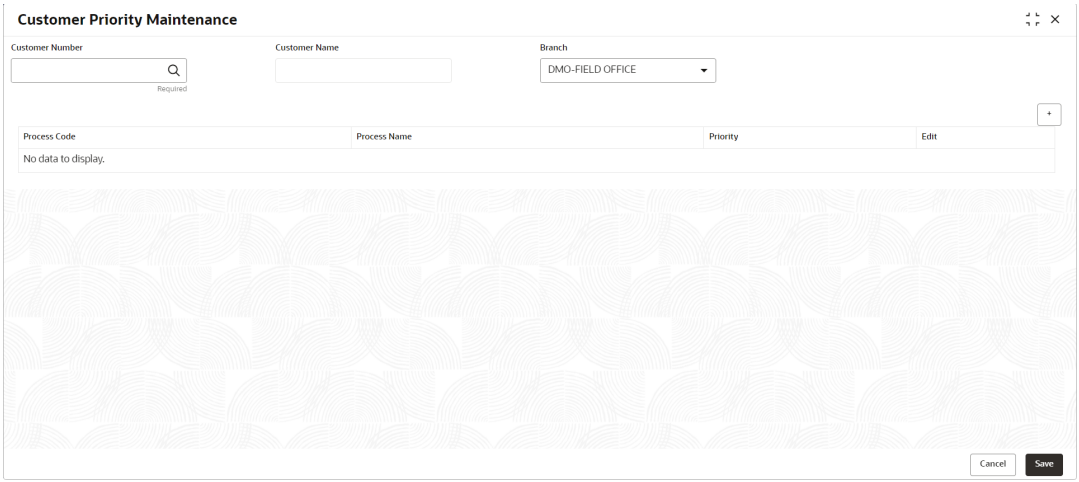
**Table 1-86 Customer Priority Maintenance – Field Description**

| Field | Description |
|---|---|
| **Customer Name** | Displays the name of the customer priority configured. |
| **Customer Code** | Displays the code of the customer priority. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. Click button to configure the new customer priority maintenance.

The **Customer Priority Maintenance** screen displays.

**Figure 1-85 Customer Priority Maintenance**




4. Specify the fields on **Customer Priority Maintenance** screen.

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

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

**Table 1-87 Customer Priority Maintenance – Field Description**

| Field | Description |
|---|---|
| **Customer Number** | Select the Customer number from list for which priority needs to be mapped.<br>Retrieves list of existing customers. |
| **Customer Name** | Displays the name of the selected customer.<br>It is read-only. Populates value of customer name. |
| **Branch** | Select the branch of the customer from the drop-down list. This is user specific. |
| + | Click '**+**' icon to add the new row for the process codes configuration.<br>This is for new customer priority mapping. |
| **Process Code** | Select the process code form the list for defining the priority.<br>Process code for that flow. |
| **Process Name** | Displays the name of the selected process code.<br>It is read-only. Populates value of process name. |
| **Priority** | Select the priority of the process code from the drop-down list.<br>Specific priority to be assigned. |
| **Edit** | Click the **Edit** action button to modify the details. |

# 1.39 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.

## 1.39.1 Create Pricing Source System

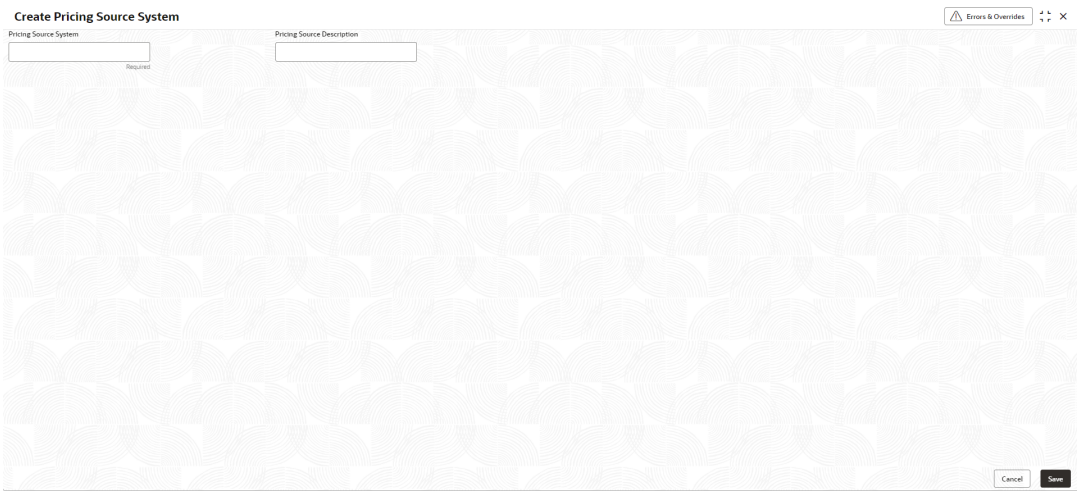
This topic describes the systematic instructions to configure pricing source system details.

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 1-86 Create Pricing Source System**




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

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

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

**Table 1-88 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.

## 1.39.2 View Pricing Source System

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

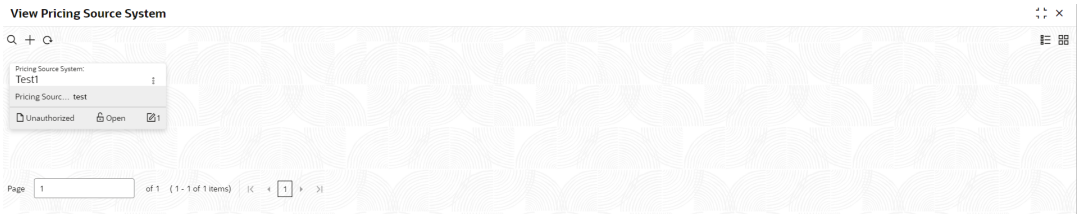
The user can configure the pricing source system using Create Pricing Source System screen.

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.

**Figure 1-87 View Pricing Source System**




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

**Table 1-89 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |

**Table 1-89 (Cont.) View Pricing Source System – Field Description**

| Field | Description |
|---|---|
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |

# 1.40 Resource Class

This topic describes the information to configure an Resource Class.

This topic contains the following subtopics:

- Create Resource Class
  This topic describes the systematic instructions to configure the resource class.
- View Resource Class
  This topic describes the systematic instructions to view the list of configured resource class.

## 1.40.1 Create Resource Class

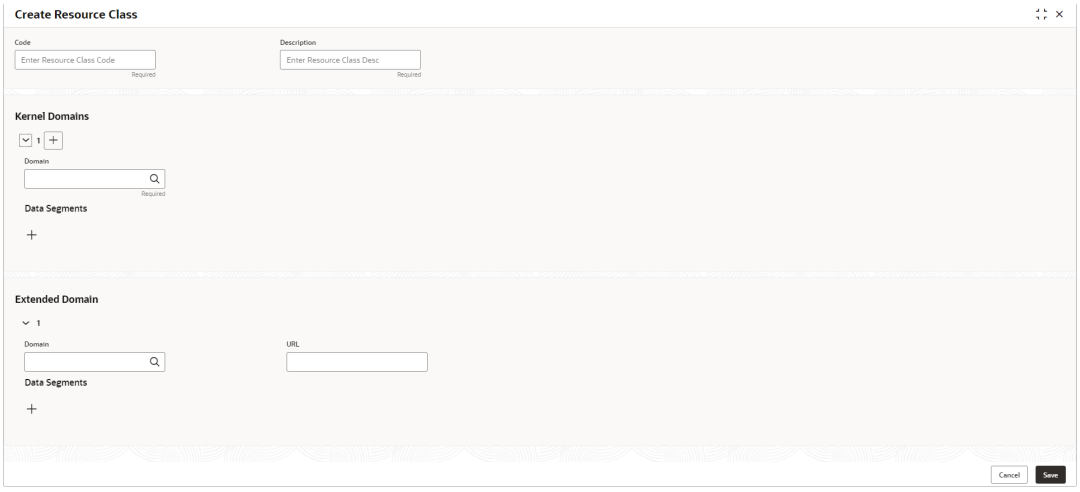
This topic describes the systematic instructions to configure the resource class.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Resource Class**.
2. Under **Resource Class**, click **Create Resource Class**.

   The **Create Resource Class** screen displays.

**Figure 1-88 Create Resource Class**




3. Specify the fields on **Create Resource Class** screen.

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

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

**Table 1-90 Create Resource Class – Field Description**

| Field | Description |
|---|---|
| **Code** | Specify the code of the resource class being created. |
| **Description** | This field indicates the description of the resource class code. |
| **Kernel Domains** | This section provides the information related to kernel domains. |
| | Click this icon to add the new kernel domain. |
| **Domains** | Click **Search** and select the domain product from the list. This list is factory shipped from the SMS services.add |
| **Data segments** | The data segments for the selected domain can be configured by clicking on the **+** sign. This list is fetched from the datasegments available in the core maintenance |
| **Extended Domain** | This section provides the information related to extended domains. |
| | Click this icon to add the new extended domain. |
| **Domains** | Click **Search** and select the extended domain product from the list. This list is factory shipped from the SMS services. |
| **URL** | Specify the URL of the selected extended domain. |
| **Data segments** | The data segments for the selected domain can be configured by clicking on the **+** sign. This list is fetched from the datasegments available in the core maintenance |

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

   The resource class is successfully created and can be viewed using the **View Resource Class** screen.

5. Click **Cancel** to discard the changes and close the screen.

## 1.40.2 View Resource Class

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

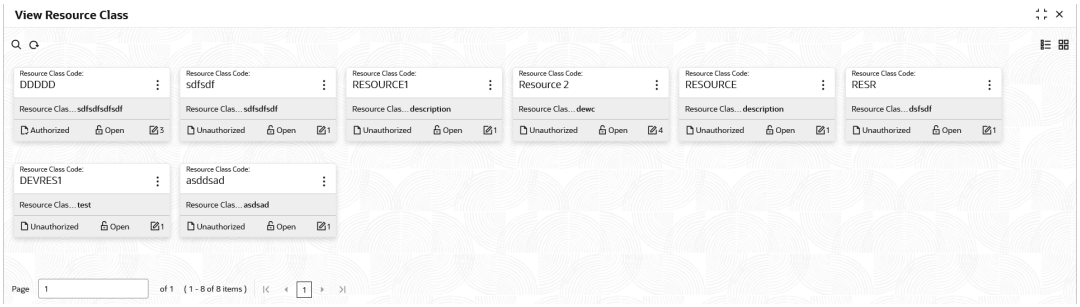
The user can configure an resource class using **Create Resource Class** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Resource Class**.
2. Under **Resource Class**, click **View Resource Class**.

The **View Resource Class** screen displays.

**Figure 1-89 View Resource Class**




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

**Table 1-91 View Resource Class – Field Description**

| Field | Description |
|---|---|
| **Resource Class Code** | Displays the code of the resource class. |
| **Resource Class Description** | Displays the description of the resource class. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.41 SLA Maintenance

This topic describes the information to configure an SLA maintenance.

This topic contains the following subtopics:

- Create SLA Maintenance
  This topic describes the systematic instructions to configure the SLA maintenance.
- View SLA Maintenance
  This topic describes the systematic instructions to view the list of configured SLA maintenance.

## 1.41.1 Create SLA Maintenance

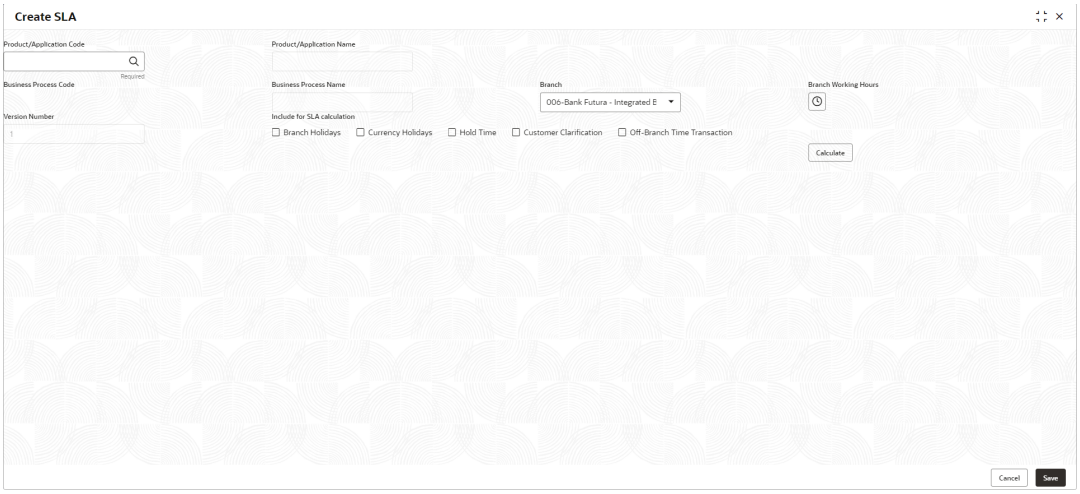
This topic describes the systematic instructions to configure the SLA maintenance.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **SLA Maintenance**.
2. Under **SLA Maintenance**, click **Create SLA Maintenance**.

   The **Create SLA Maintenance** screen displays.

**Figure 1-90 Create SLA Maintenance**




3. Specify the fields on **Create SLA Maintenance** screen.

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

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

**Table 1-92 Create SLA Maintenance – Field Description**

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

4. Click **Calculate** to view data will appear for the selected Business process code
5. Click **Save** to save the details.

   The SLA Maintenance is successfully created and can be viewed using the **View SLA Maintenance** screen.
6. Click **Cancel** to discard the changes and close the screen.

## 1.41.2 View SLA Maintenance

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

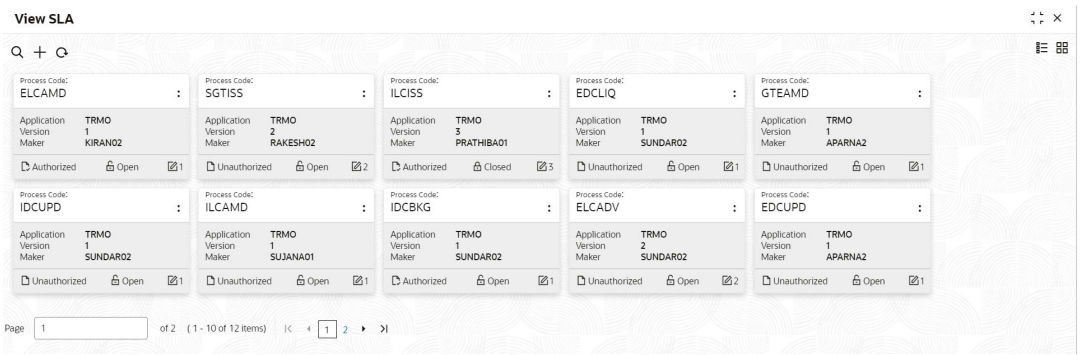
The user can configure an SLA maintenance using **Create SLA Maintenance** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **SLA Maintenance**.
2. Under **SLA Maintenance**, click **View SLA Maintenance**.

   The **View SLA Maintenance** screen displays.

**Figure 1-91 View SLA Maintenance**




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

**Table 1-93 View SLA Maintenance – Field Description**

| Field | Description |
|---|---|
| **Process Code** | Displays the process code of the SLA Maintenance configured. |
| **Application** | Displays the name of the application |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.42 Screenclass

The maintenance screens of Oracle Banking Microservices Architecture product which are based on Resource Segment Orchestrator uses the screen class maintenance to maintain the list of data segments that are part of the maintenance screens.

The process flow-based screens of Oracle Banking Microservices Architecture product also use the screen class maintenance screen as part of the Business process maintenance screen of the product. Accordingly the data segments maintained as part of the screen class will be loaded when the process flow based screens are loaded.

This topic contains the following subtopics:

- Create Screenclass
  This topic describes the systematic instructions to configure the Screenclass.
- View Screenclass
  The summary screen provides a list of configured **Screenclass Maintenance** screen. You can configure the Create Screenclass details using the. To process this screen, perform the following steps.

## 1.42.1 Create Screenclass

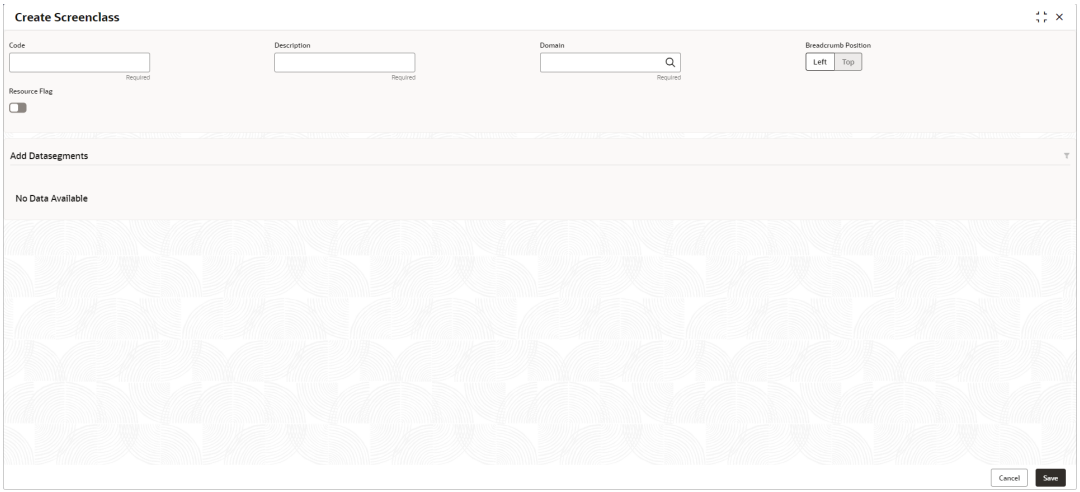
This topic describes the systematic instructions to configure the Screenclass.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Screenclass**.
2. Under **Screenclass**, click **Create Screenclass**.

   The **Create Screenclass** screen displays.

   **Figure 1-92 Create Screenclass**




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

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

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

**Table 1-94 Create Screenclass – Field Description**

| Field | Description |
|---|---|
| **Code** | Use this field to specify the screen class code that will be mapped to a resource class or used in the business process maintenance screen. |
| **Description** | This describes the list of data segments which are part of the screen class. |
| **Domain** | This describes the domain for which the screen class is created.<br>It is a pick list and examples of the domain are Oracle Banking Party nd Common Core. |
| **Breadcrumb Position** | The data segments of the screen class will be loaded as part of the breadcrumbs. The position of the breadcrumb can be on the top or left. |
| **Resource Flag** | Select the toggle to enable the resource class code.<br>This indicates that the Screen class is to be associated with a resource class. |
| **Resource Class Code** | Click **Search** icon and select the resource class code from the list. This indicates the resource class is mapped to the screen class. Based on the Resource class and the screen class mapping the data segments of the screen class are loaded when the resource is loaded. For example, the account class maintenance screen is a resource.<br><br>**Note:**<br>This field is active only if **Resource Flag** toggle is enabled. |

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

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

5. Click **Cancel** to discard the changes and close the screen.

## 1.42.2 View Screenclass

The summary screen provides a list of configured **Screenclass Maintenance** screen. You can configure the Create Screenclass details using the. To process this screen, perform the following steps.

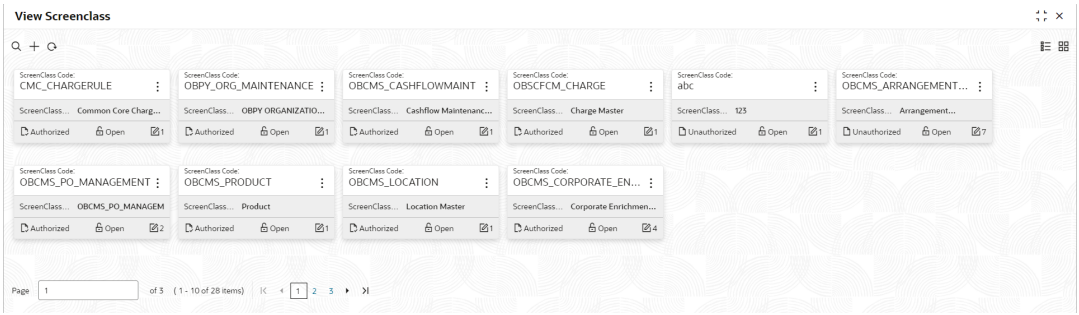
The user can configure an Screenclass using **Create Screenclass** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Screenclass**.
2. Under **Screenclass**, click **View Screenclass**.

   The **View Screenclass** screen displays.

**Figure 1-93 View Screenclass**




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

**Table 1-95 View Screenclass – Field Description**

| Field | Description |
|---|---|
| **Screenclass Code** | Displays the code of screenclass. |
| **Screenclass Description** | Displays the description of screenclass. |
| **Status** | Displays the status of the record. |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.43 State Code

This topic describes the information to configure an State Code.

The system utilizes this data during onboarding and maintenance activities to capture the state value. Moreover, the state captured in the residential address plays a crucial role in determining various statuses such as minor age limits, dormancy rules, etc., which are utilized by domains like Party and Accounts.

This topic contains the following subtopics:

- Create State Code
  This topic describes the systematic instructions to configure the State Code.
- View State Code
  This topic describes the systematic instructions to view the list of configured State Code.

## 1.43.1 Create State Code

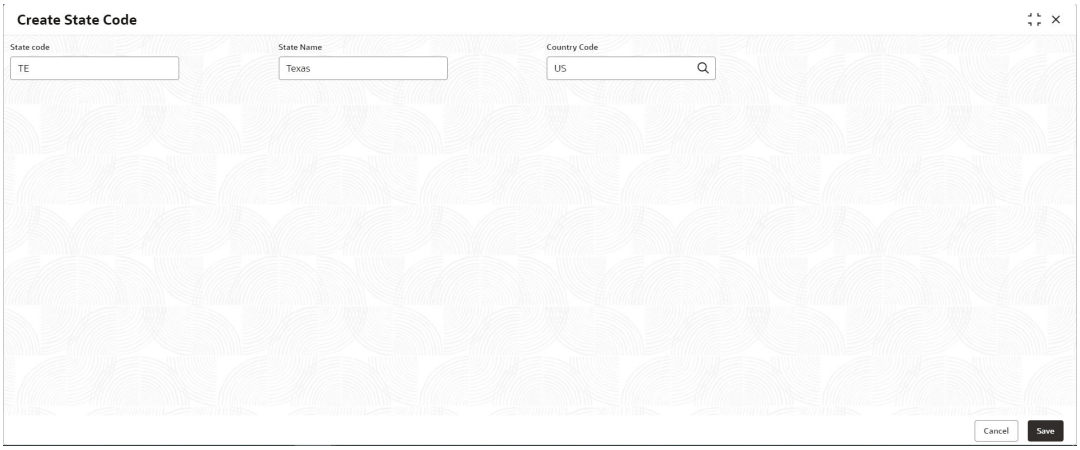
This topic describes the systematic instructions to configure the State Code.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **State Code**.
2. Under **State Code**, click **Create State Code**.

   The **Create State Code** screen displays.

**Figure 1-94 Create State Code**




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

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

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

**Table 1-96 Create State Code – Field Description**

| Field | Description |
|---|---|
| **State Code** | Specify the code of the state. This is a two-digit alphanumeric character that represents the state or mailing destination. |
| **State Name** | Specify the name of the state associated with the code provided. |
| **Country Code** | Click **Search** icon and select the country code for the state to be configured.<br>The country associated with the provided code is selected from the list of countries previously configured within the system. |

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

   The State Code is successfully created and can be viewed using the **View State Code** screen.

5. Click **Cancel** to discard the changes and close the screen.

## 1.43.2 View State Code

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

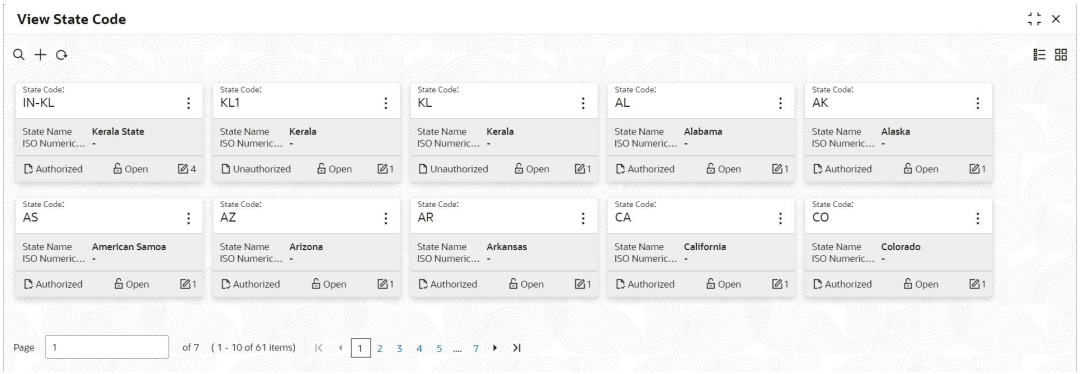
The user can configure an State Code using **Create State Code** screen.

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

1. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **State Code**.
2. Under **State Code**, click **View State Code**.

   The **View State Code** screen displays.

**Figure 1-95 View State Code**




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

**Table 1-97 View State Code – Field Description**

| Field | Description |
|---|---|
| **State Code** | Displays the State code. |
| **State Name** | Displays the name of state code. |
| **ISO Numeric** | Displays the ISO numeric. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.44 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.

## 1.44.1 View System Dates

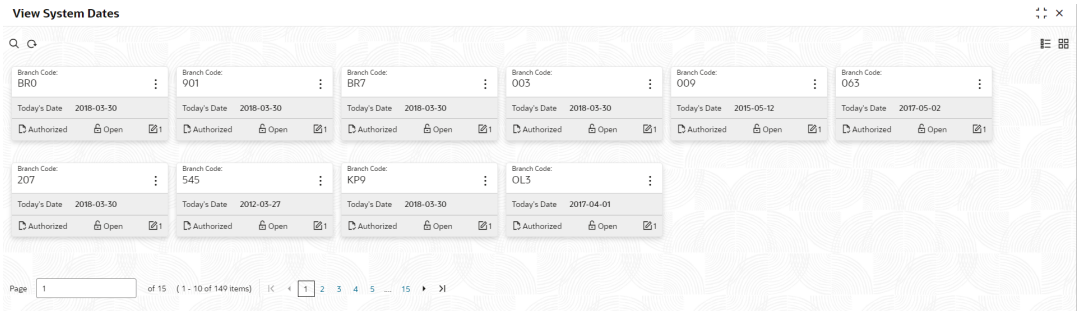
This topic describes the systematic instructions to view the list of configured system dates.

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.

**Figure 1-96 View System Dates**




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

**Table 1-98 View System Dates – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

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

# 1.45 Transaction Code

This topic describes the information to configure the transaction code.

In the **Transaction Code** screen, users can define transaction codes to represent various types of transactions. Examples include processing charges, interest payments to customers, interest collections from customers, deposit closures, loan closures, cash deposits, cheque deposits, cash withdrawals, and cheque withdrawals. Users can specify the transaction types relevant to their business in the bank within this screen. The descriptions associated with these transaction codes are printed on account statements, reports, and advices, helping customers understand the transactions that have occurred in their accounts.

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.

## 1.45.1 Create Transaction Code

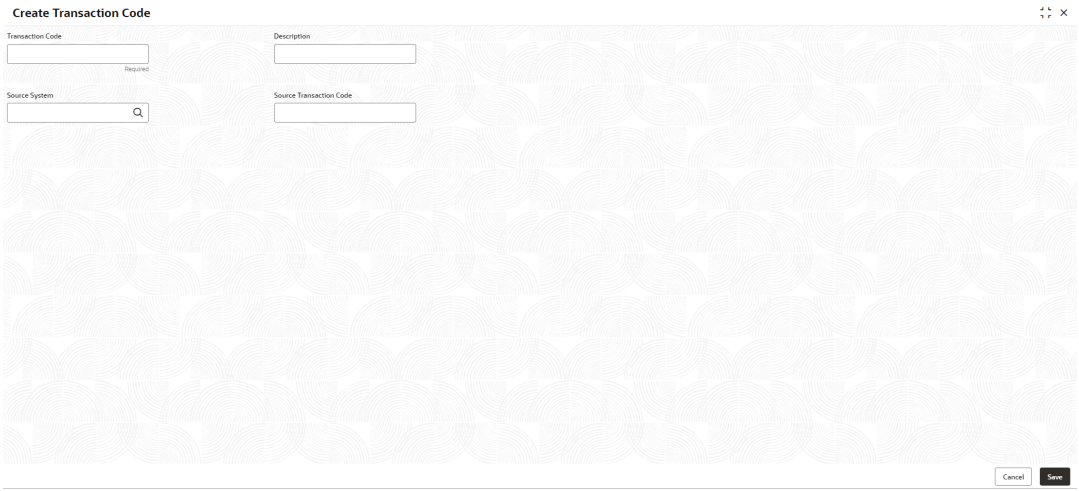
This topic describes the systematic instructions to configure transaction code details.

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 1-97 Create Transaction Code**




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

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

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

**Table 1-99 Create Transaction Code – Field Description**

| Field | Description |
|---|---|
| **Transaction Code** | Specify the transaction code details. The length of the transaction code field is 3 alpha numeric characters.<br>For example, CWD, which stands for Cash Withdrawal. |

**Table 1-99 (Cont.) Create Transaction Code – Field Description**

| Field | Description |
|---|---|
| **Description** | Specify the relevant description for the transaction code that helps customers to understand.<br>For example, the transaction code CWD could be described as Cash Withdrawal. |
| **Source System** | Banks might use a separate application for managing transaction codes. If so, each transaction code in the external system must be mapped to the transaction codes in this application. In this field, users need to specify the name of the external system. |
| **Source Transaction Code** | Specify the transaction code maintained in the application referenced in the source system field. |

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

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

## 1.45.2 View Transaction Code

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

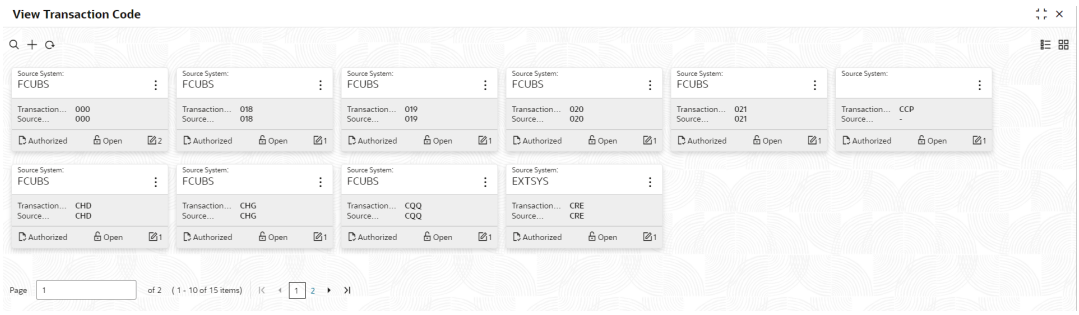
The user can configure transaction code using Create Transaction Code screen.

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.

**Figure 1-98 View Transaction Code**




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

**Table 1-100 View Transaction Code – Field Description**

| Field | Description |
|---|---|
| **Source System** | Displays the source system details. |
| **Transaction Code** | Displays the transaction code details. |

**Table 1-100 (Cont.) View Transaction Code – Field Description**

| Field | Description |
|---|---|
| **Source Transaction Code** | Displays the source transaction code associated with the transaction code. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.46 Upload Source

**Upload Source** screen facilitates the maintenance of external systems like Oracle Digital Banking Experience, Oracle Banking Liquidity Management, and so on which can send transactions data to the common core.

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.

## 1.46.1 Create Upload Source

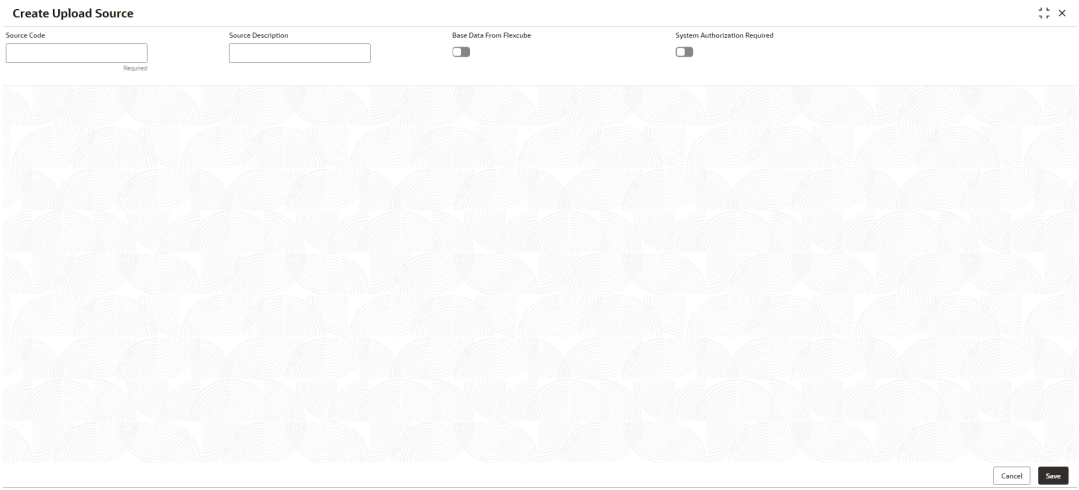
This topic describes the systematic instructions to create upload source.

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 1-99 Create Upload Source**




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

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

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

**Table 1-101 Create Upload Source – Field Description**

| Field | Description |
|---|---|
| **Source Code** | Specify the source code. This is a unique code created to identify for the external systems. |
| **Source Description** | Specify a brief description about the external system. |
| **Base Data from Flexcube** | This is a flag to decide whether a base data is coming from the Oracle Banking FLEXCUBE.<br><br>**Note:**<br>By default, this is disabled. |
| **System Authorization Required** | This is a flag to decide whether transactions coming from specified external system (Source code) 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.

## 1.46.2 View Upload Source

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

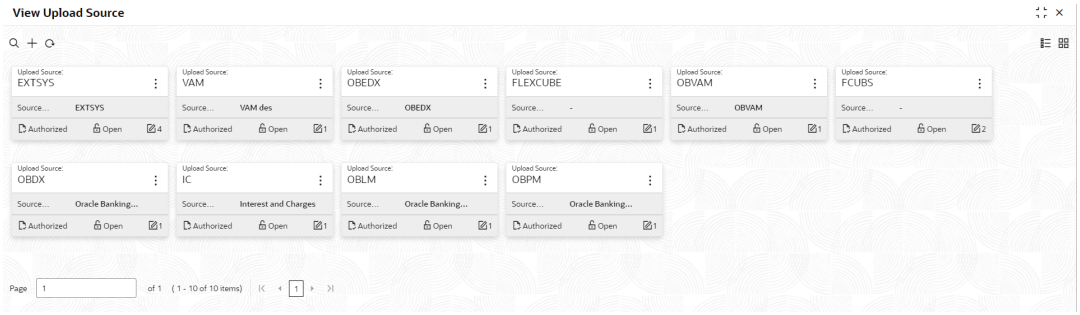
The user can configure upload source using Create Upload Source screen.

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.

**Figure 1-100 View Upload Source**




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

**Table 1-102 View Upload Source – Field Description**

| Field | Description |
|---|---|
| **Source Code** | Specify the source code. This is a unique code created to identify for the external systems. |
| **Source Description** | Specify a brief description about the external system. |
| **Base data from Flexcube** | This is a flag to decide whether the base data is coming from Oracle Banking FLEXCUBE.<br><br>**Note:**<br>By default, this flag is disabled. |
| **System Authorization Required** | This is a flag to decide whether transactions coming from specified external system (Source code) requires authorization. |

# 1.47 Upload Source Preference

**Upload Source Preference** can set preferences for upload of a data from an external source. Example an external exchange rate source is sending exchange rates to the common core system.

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.

## 1.47.1 Create Upload Source Preference

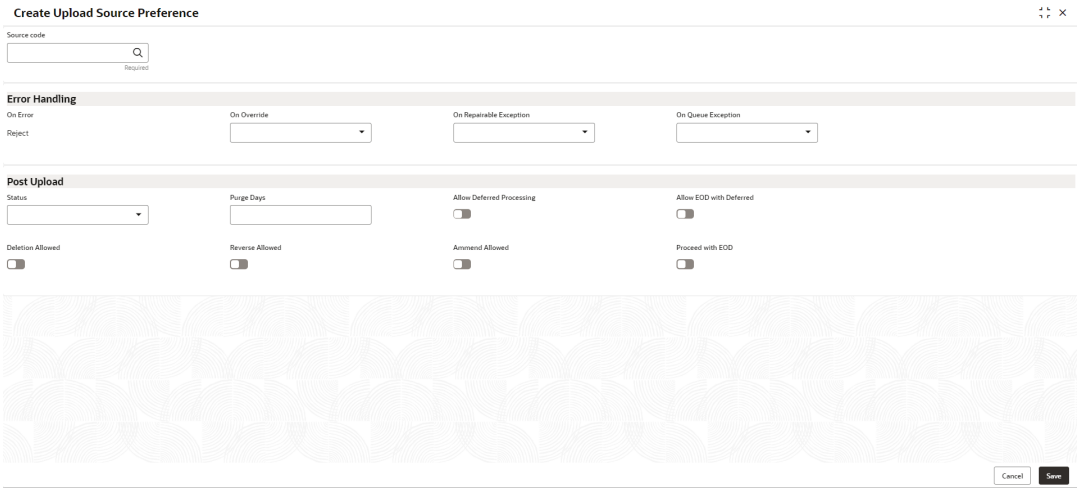
This topic describes the systematic instructions to configure upload source preference.

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.

**Figure 1-101 Create Upload Source Preference**




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

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

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

**Table 1-103 Create Upload Source Preference – Field Description**

| Field | Description |
|---|---|
| **Source Code** | Click **Search** icon to view and select the required source code. |
| **On Error** | Defaulted to reject. |

**Table 1-103 (Cont.) Create Upload Source Preference – Field Description**

| Field | Description |
|---|---|
| **On Override** | System generates override messages in case it encounters any discrepancies during data upload. You can select any of the following:<br>• **Ignore**: Select this option to ignore such error messages and continue with the upload process.<br>• **Override**: Select this option to log the override and proceed with the upload process.<br>• **Reject**: Select this option to reject the record. |
| **On Repairable Exception** | In case a serious error occurs during data upload, the system generates an error message. Select **Reject** to reject a record. |
| **On Queue Exception** | Select the queue exception from the drop-down list. |
| **Post Upload** | Specify the fields. |
| **Status** | Select a status from the drop-down list. You can perform the following:<br>• Select **Authorize** to automatically authorize the data that is uploaded into the system.<br>• Select **Unauthorized** to un-authorize a record. The record will not be authorized automatically on upload. You have to manually authorize the data. |
| **Purge Days** | Specify the purging days if the purging of the data uploaded is required. |
| **Allow Deferred Processing** | By default, this is disabled.<br>If selected, defers process the upload source preference. |
| **Allow EOD with Deferred** | By default, this is disabled.<br>If selected, processes the EOD with deferred. |
| **Deletion Allowed** | By default, this is disabled.<br>If selected, deletes the upload source preferences. Check this option to delete the process log. |
| **Reverse Allowed** | By default, this is disabled.<br>If selected, reverses the upload source preferences. |
| **Amend Allowed** | By default, this is disabled.<br>If selected, amends the upload source preferences. |
| **Proceed with EOD** | By default, this is disabled.<br>If selected, proceeds with the EOD. |

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.

## 1.47.2 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.

**Figure 1-102 View Upload Source Preference**

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

**Table 1-104 View Upload Source Preference – Field Description**

| Field | Description |
|---|---|
| **Source Code** | Click **Search** icon and select a source code maintained. Depending on the source code selection, the data is uploaded from that source into. |
| **Status** | Displays the status of the post upload. |
| **Purge Days** | Specify the days maintained for purging of the data uploaded. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

# 1.48 Limits and Collaterals

This section contains the details of the limits and collaterals data that are replicated from the ELCM system.

This topic contains the following subtopics:

- View Liability Summary
  The View Liability Summary screen provides the list of authorized liabilities and liability allowed customer linkages from the ELCM system.
- View Facility Summary
  The View Facility Summary screen provides the list of authorized facilities from the ELCM system.
- View Collaterals Summary
  The View Collaterals Summary screen provides the list of authorized collaterals from the ELCM system.
- View Liability Customer Summary
  The View Liability Customer Summary screen provides the list of authorized liability customer linkages from the ELCM system.

- View Collaterals Pool Summary
  The View Collaterals Pool Summary screen provides the list of authorized collateral pool from the ELCM system.
- Data Retrieval from Limits Collaterals System
- Initial data replication from ELCM to common core
  This section lists down the endpoints which can be used for initial data replication from ELCM to common core.

## 1.48.1 View Liability Summary

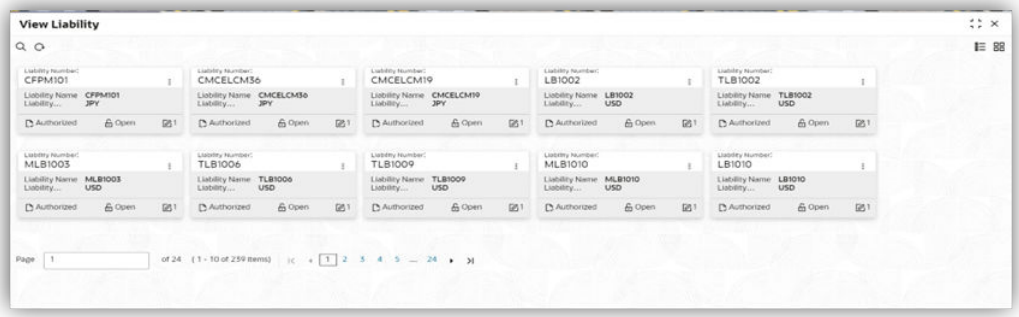
The View Liability Summary screen provides the list of authorized liabilities and liability allowed customer linkages from the ELCM system.

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

1. From **Home** screen, click **Core Maintenance**, under **Core Maintenance**, click **Limits and Collaterals**.
2. Under **Liability**, click **View Liability**.

   The **View Liability** summary screen is displayed.

**Figure 1-103 View Liability**




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

**Table 1-105 View Liability - Field Description**

| Field | Description |
|---|---|
| **Liability Number** | Displays the liability number. |
| **Liability Name** | Displays the liability name. |
| **Liability Branch** | Displays the liability branch. |
| **Liability Currency** | Displays the liability currency. |
| **Main Liability ID** | Displays the main liability ID. |
| **Revision Date** | Displays the revision date of the liability. |
| **Credit Rating** | Displays the credit rating. |
| **Overall Limit** | Displays the overall limit. |
| **Source System** | Displays the source system of the liability. |

**Table 1-105 (Cont.) View Liability - Field Description**

| Field | Description |
|---|---|
| **Source System Liability Number** | Displays the source system liability number. |
| **Utilization Amount** | Displays the utilization amount. |
| **Block Amount** | Displays the block amount. |
| **Availability Flag** | Displays the availability flag. |
| **Liability Expiry Date** | Displays the liability expiry date. |
| **Customer Number** | Displays the customer numbers tagged to the liability. |
| **Default Liability** | Displays the default liability. |

## 1.48.2 View Facility Summary

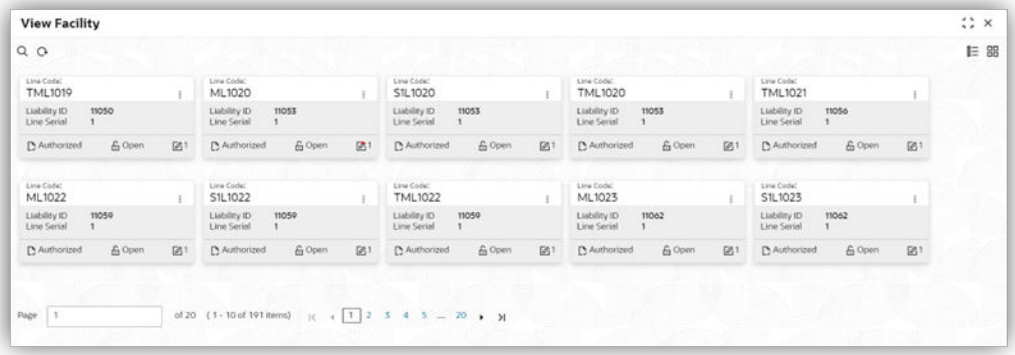
The View Facility Summary screen provides the list of authorized facilities from the ELCM system.

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

1. From **Home** screen, click **Core Maintenance**, under **Core Maintenance**, click **Limits and Collaterals**.
2. Under **Facility**, click **View Facility**.

   The **View Facility** summary screen is displayed.

**Figure 1-104 View Facility**




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

**Table 1-106 View Facility - Field Description**

| Field | Description |
|---|---|
| **Liability ID** | Displays the liability Id. |
| **Line Code** | Displays the line code. |
| **Line Serial** | Displays the line serial. |
| **Host Code** | Displays the host code. |

**Table 1-106 (Cont.) View Facility - Field Description**

| Field | Description |
|---|---|
| **Source System** | Displays the source system. |
| **Source System Liab ID** | Displays the source system liability Id. |
| **Main Line ID** | Displays the main line Id. |
| **Line Currency** | Displays the line currency. |
| **Line Start Date** | Displays the line start date. |
| **Line Expiry Date** | Displays the line expiry date. |
| **Availability Flag** | Displays the availability flag. |
| **Booking Date** | Displays the booking date. |
| **Interest Calculated Account** | Displays the interest calculated account. |
| **Limit Amount Basis** | Displays the limit amount basis. |
| **Interest Required** | Displays the interest required. |
| **Limit Amount** | Displays the limit amount. |
| **Collateral Contribution** | Displays the collateral contribution. |
| **Liability Branch** | Displays the liability branch. |
| **Branch** | Displays the base branch. |
| **Description** | Displays the description. |
| **Commitment Reference Number** | Displays the commitment reference number. |
| **Commitment Settle Branch** | Displays the commitment settle branch. |
| **Commitment Settle Account** | Displays the commitment settle account. |
| **Facility Type** | Displays the facility type. |
| **PPC Reference Number** | Displays the PPC reference number. |
| **PPC Project ID** | Displays the PPC Project Id. |
| **DSP Effective Line Amount** | Displays the effective line amount. |
| **Bulk PMT Required** | Displays the bulk payment required. |
| **Source System Line Code** | Displays the source system line code. |
| **Source System Line Serial** | Displays the source system line serial. |
| **Unadvised** | Displays the unadvised value. |
| **Revolving Line** | Displays the revolving line. |
| **Transfer Amount** | Displays the transfer amount. |
| **Block Amount** | Displays the block amount. |
| **Liability Number** | Displays the liability number. |
| **Util Amount** | Displays the utilization amount. |
| **Approved Amount** | Displays the approved amount. |

## 1.48.3 View Collaterals Summary

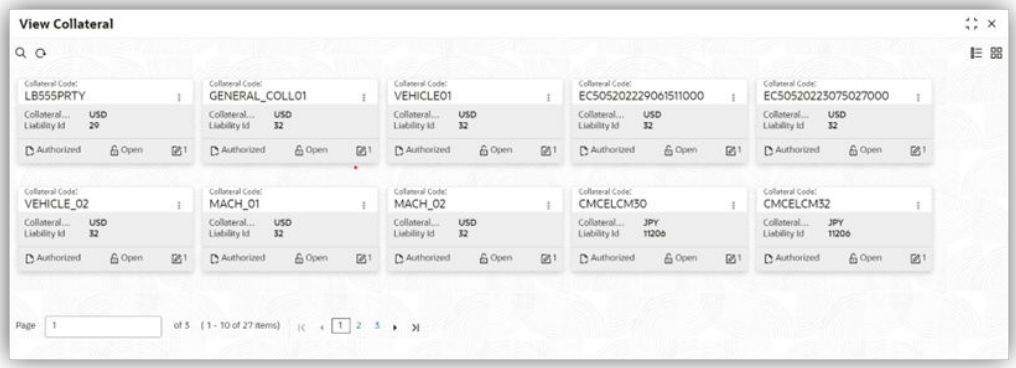
The View Collaterals Summary screen provides the list of authorized collaterals from the ELCM system.

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

1. From **Home** screen, click **Core Maintenance**, under **Core Maintenance**, click **Limits and Collaterals**.
2. Under **Collaterals**, click **View Collaterals**.

   The **View Collaterals** summary screen is displayed.

**Figure 1-105 View Collaterals**




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

**Table 1-107 View Collaterals - Field Description**

| Field | Description |
|---|---|
| **Liability ID** | Displays the liability Id. |
| **Collateral Code** | Displays the collateral code. |
| **Description** | Displays the collateral description. |
| **Collateral Currency** | Displays the collateral currency. |
| **Collateral Value** | Displays the collateral value. |
| **Limit Contribution** | Displays the limit contribution. |
| **Host Code** | Displays the host code. |
| **Source System** | Displays the source system of the liability. |
| **Source System Liability Number** | Displays the source system liability number. |
| **Utilization Amount** | Displays the utilization amount. |
| **Block Amount** | Displays the block amount. |
| **Start Date** | Displays the start date. |
| **End Date** | Displays the end date. |
| **Taken Over** | Displays the taken over. |
| **Interest Rate** | Displays the interest rate. |
| **Available** | Displays the availability. |
| **Branch Code** | Displays the branch code. |
| **Liability Branch** | Displays the liability branch. |
| **Customer Number** | Displays the customer number tagged to the collateral. |
| **Collateral Type** | Displays the collateral type. |
| **Source System Collateral Code** | Displays the source system collateral code. |
| **Haircut** | Displays the haircut valued. |
| **Collateral Category** | Displays the collateral category. |

## 1.48.4 View Liability Customer Summary

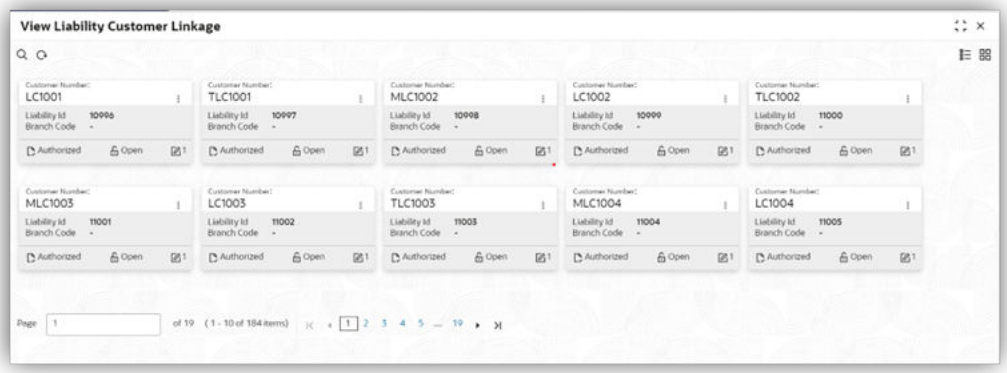
The View Liability Customer Summary screen provides the list of authorized liability customer linkages from the ELCM system.

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

1. From **Home** screen, click **Core Maintenance**, under **Core Maintenance**, click **Limits and Collaterals**.
2. Under **Liability Customer**, click **View Liability Customer Linkage**.

   The **View Liability Customer Linkage** summary screen is displayed.

**Figure 1-106 View Liability Customer Linkage**




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

**Table 1-108 View Liability Customer Linkage - Field Description**

| Field | Description |
|---|---|
| **Branch Code** | Displays the branch code. |
| **Customer Number** | Displays the customer number. |
| **Liability ID** | Displays the liability Id. |
| **Host Code** | Displays the host code. |
| **Source System** | Displays the source system. |
| **Source System Liability ID** | Displays the source system liability Id. |
| **Source System Customer Number** | Displays the source system customer number. |

## 1.48.5 View Collaterals Pool Summary

The View Collaterals Pool Summary screen provides the list of authorized collateral pool from the ELCM system.

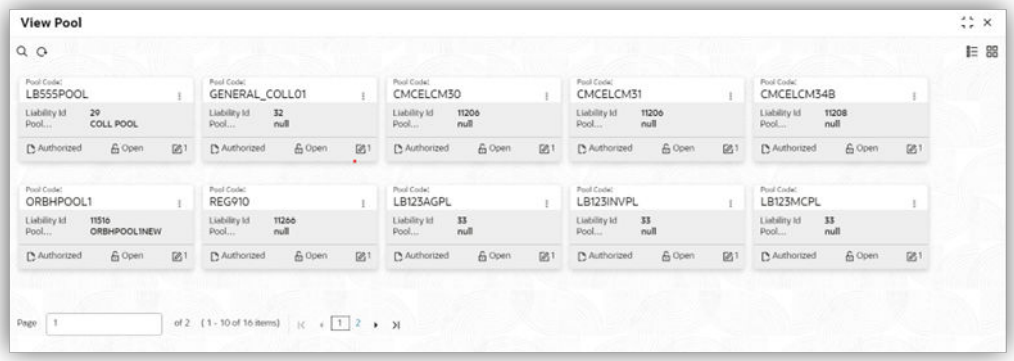
Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Core Maintenance**, under **Core Maintenance**, click **Limits and Collaterals**.

2. Under **Collaterals Pool**, click **View Pool**.

   The **View Pool** summary screen is displayed.

**Figure 1-107 View Pool**




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

**Table 1-109 View Pool - Field Description**

| Field | Description |
|---|---|
| **Branch Code** | Displays the branch code. |
| **Pool Code** | Displays the collateral pool code. |
| **Liability ID** | Displays the liability Id. |
| **Host Code** | Displays the host code. |
| **Source System** | Displays the source system. |
| **Source System Liability ID** | Displays the source system liability Id. |
| **Source System Pool code** | Displays the source system pool code. |
| **Pool Description** | Displays the pool description. |
| **Pool Currency** | Displays the pool currency. |
| **Pool Amount** | Displays the pool amount. |
| **Liability branch** | Displays the liability branch. |
| **Util amount** | Displays the utilization amount. |
| **Block amount** | Displays the block amount. |

## 1.48.6 Data Retrieval from Limits Collaterals System

### List of endpoints to retrieve data

This section lists down the endpoints that are available for other product processors to retrieve the data from limits collateral services. These services gives the data based on the query parameters passed.

| Domain | Endpoint | Parameters to be passed |
|---|---|---|
| **Liability** | /web/v1/liability/ fetchLiabilityByParams | Mandatory parameter : Customer Number<br>Optional parameters : Liability Number , Liability Currency , Liability Id, Record Status |
| **Facility** | /web/v1/facility/ fetchByParams | Mandatory parameter : Customer Number<br>Optional parameters : Liability Number , Line code , Line Description , Record status |
| **Collaterals** | /web/v1/collaterals/ fetchByParams | Mandatory parameter : Customer Number<br>Optional parameters : Liability Number , Collateral code , Line Description , Record status |
| **Collaterals Pool** | /web/v1/pool/fetchByParams | Mandatory parameter : Customer Number<br>Optional parameters : Liability Number , Pool code , Record status |

## 1.48.7 Initial data replication from ELCM to common core

This section lists down the endpoints which can be used for initial data replication from ELCM to common core.

### List of endpoints for initial data replication

The REST services picks up all the authorized records from the ELCM system and creates them in the common core system via OBRH. The end points used for initial data replication are listed below.

| Domain | Endpoint |
|---|---|
| **Liability** | FCUBS - ELCMRest/ELObmaReplicationService/ CreateBulkLiability |
| **Facility** | FCUBS - ELCMRest/ELObmaReplicationService/ CreateBulkFacility |
| **Collaterals** | FCUBS - ELCMRest/ELObmaReplicationService/ CreateBulkCollaterals |
| **Collaterals Pool** | FCUBS - ELCMRest/ELObmaReplicationService/ CreateBulkPool |
| **Liability Customer Linkage** | FCUBS - ELCMRest/ELObmaReplicationService/ CreateBulkLiabCust |

2

# 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.

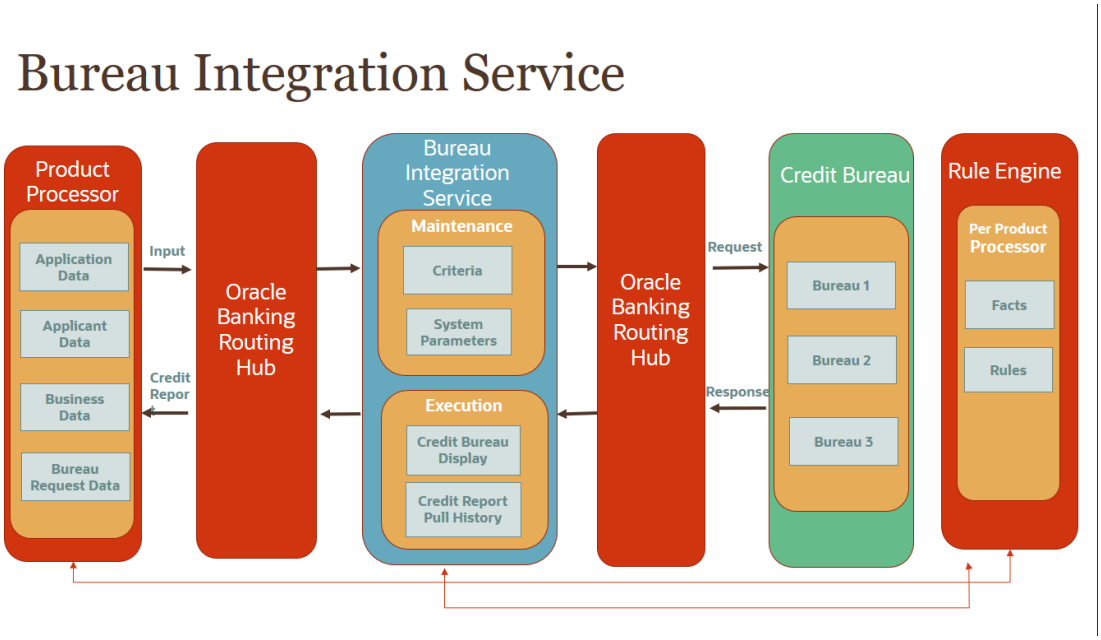
A new bureau can be added with only a configuration and without any change in the code. Two lookup types are required to be created in the bureau integration service. One for bureau and another for bureau product type. The additional maintenance required is configuration of the new bureau in the routing 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 2-1 Bureau Integration Service**




- Overview
  This topic describes the overview about the Decision service.
- System Parameter
  This topic describes the information about the system parameter configured in Bureau Integration service.
- Lookup
  This topic describes the information about the lookup feature in Bureau Integration service.

- Product Processor
  This topic describes the information about the product processor.
- Criteria
  This topic describes the information about the criteria to identify the Credit Bureau.
- Credit Bureau Display
  This topic describes the information about Credit Bureau display.
- 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.

# 2.1 Overview

This topic describes the overview about the Decision service.

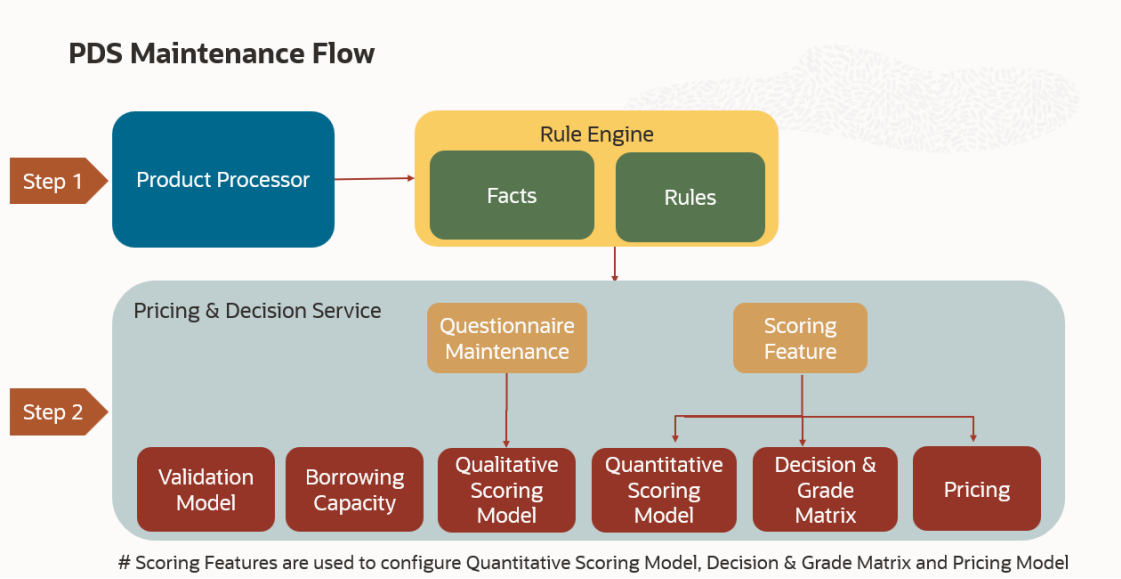
The Decision service provides automatic decision making capabilities that can allow lenders to develop simple business processes and strengthen the decision-making process.

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 2-2 PDS Maintenance Flow**




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.

# 2.2 System Parameter

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

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.

## 2.2.1 Create System Parameter

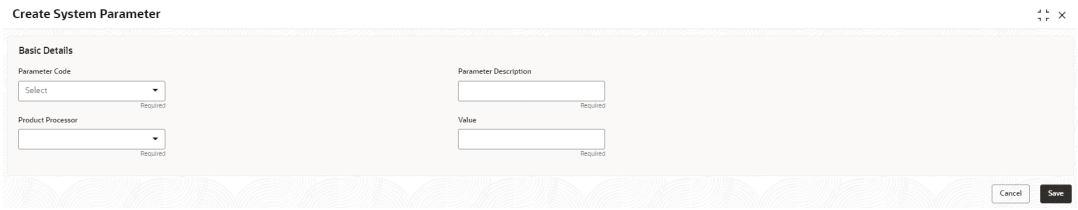
This topic describes the systematic instructions to create system parameter by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click **Create System Parameter**.

   The **Create System Parameter** screen displays.

   **Figure 2-3 Create System Parameter**




3. On **Create System Parameter** screen, specify the fields.

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

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

**Table 2-1 Create System Parameter - 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. |

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

   The **System Parameter** is successfully created and can be viewed using the View System Parameter screen.

## 2.2.2 View System Parameter

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

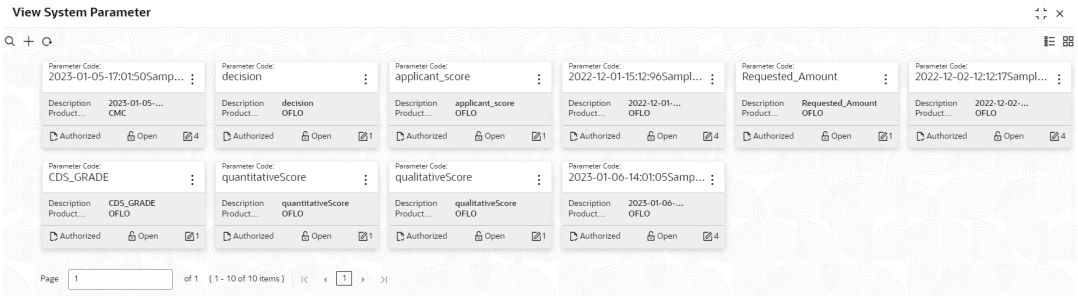
The user can configure the system parameter using the Create System Parameter screen. The status of the created system parameter is displayed as **Unauthorized** and **Open.**Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click **View System Parameter**.

   The **View System Parameter** screen displays.

**Figure 2-4 View System Parameter**




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

**Table 2-2 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. |

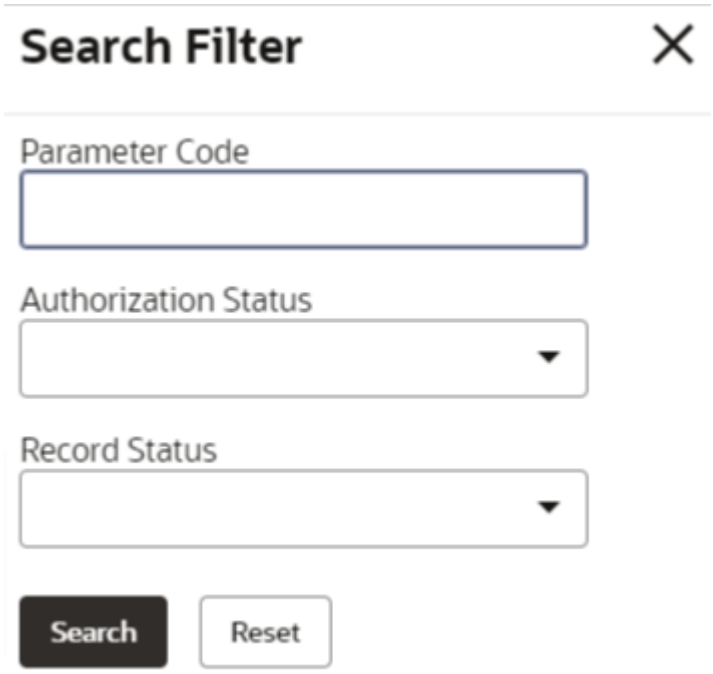
**Table 2-2 (Cont.) View System Parameter - Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View System Parameter**, click icon.

   The **View System Parameter - Search** screen displays.

**Figure 2-5 View System Parameter - Search**




4. On **View System Parameter - Search** screen, specify the **Search Filter** to fetch the required system parameter.

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

**Table 2-3 View System Parameter - Search - Field Description**

| Field | Description |
|---|---|
| **Parameter Code** | Specify the parameter code. |

**Table 2-3 (Cont.) View System Parameter - Search - Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Select the authorization status from the drop-down list.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

5. Click **Search** to display the required system parameter.

6. On **View System Parameter** screen, click ⋮ icon to **Unlock**, **Delete**, **Authorize** or **View** the created system parameter.

7. Click **Unlock** to modify the created system parameter.

   The **System Parameter Maintenance - Modify** screen displays.

**Figure 2-6 System Parameter Maintenance - Modify**

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

**Table 2-4 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.<br>User can modify the same. |
| **Value** | Displays the value for the created system parameter.<br>User can modify the same. |

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

9. Click **View** to view the created system parameter code.

   The **System Parameter Maintenance - View** screen displays.

**Figure 2-7 System Parameter Maintenance - View**

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

**Table 2-5 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. |

# 2.3 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 lookup 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 lookup for Bureau Integration Service.

## 2.3.1 Create Lookup

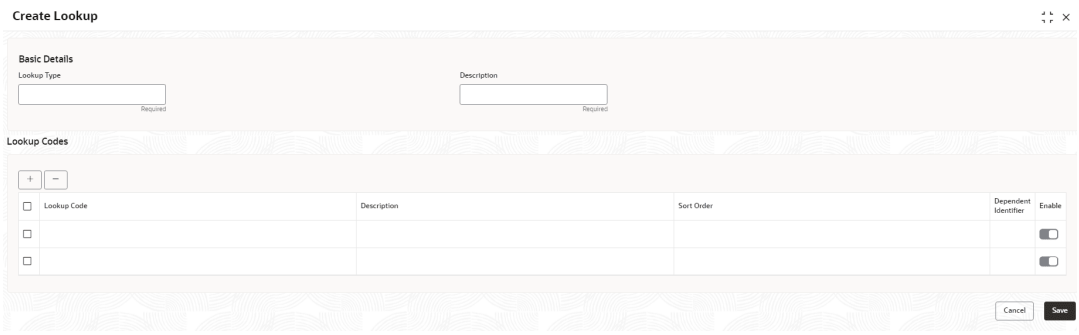
This topic describes the systematic instructions to create lookup definitions by updating various details in Bureau Integration Service.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **Create Lookup**.

   The **Create Lookup** screen displays.

**Figure 2-8 Create Lookup**




3. On **Create Lookup** screen, specify the fields.

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

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

**Table 2-6 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. |

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

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

# 2.3.2 View Lookup

This topic describes the systematic instructions to view the list of configured lookup for Bureau Integration Service.

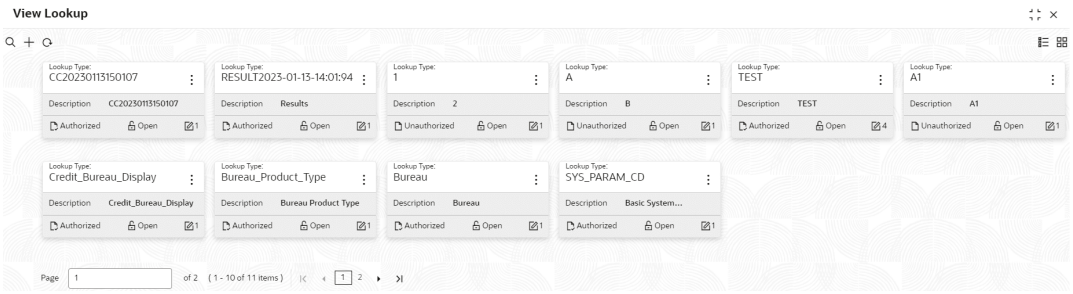
The user can configure the lookup using the Create Lookup screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **View Lookup**.

   The **View Lookup** screen displays.

**Figure 2-9 View Lookup**




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

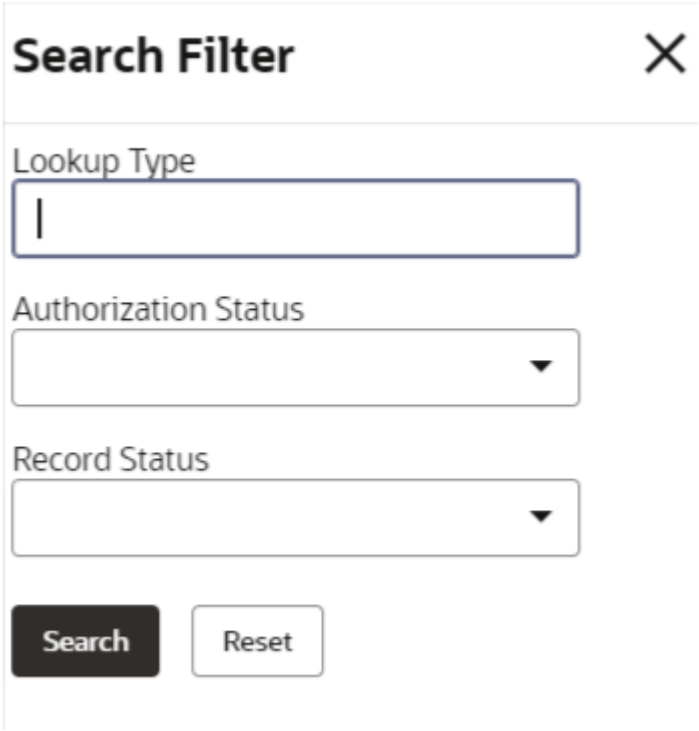
**Table 2-7 View Lookup – Field Description**

| Field | Description |
|---|---|
| **Lookup Type** | Displays the lookup type. |
| **Description** | Displays the description of the lookup. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View Lookup** screen, click icon.

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

**Figure 2-10 View Lookup - Search**




4. On **View Lookup - Search** screen, specify the **Search Filter** to fetch the required lookup.

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

**Table 2-8 View Lookup – Search – Field Description**

| Field | Description |
|---|---|
| **Lookup Type** | Specify the lookup type name. |
| **Authorization Status** | Select the authorization status from the drop-down list.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

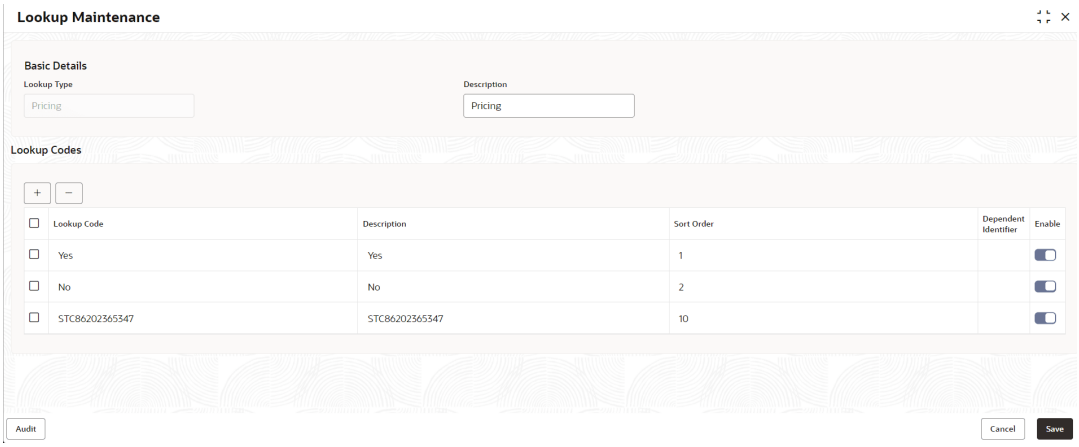
5. Click **Search** to display the required lookup.

6. On **View Lookup** screen, click ⋮ icon to **Unlock**, **Delete**, **Authorize** or **View** the created lookup.

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

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

**Figure 2-11 Lookup Maintenance - Modify**




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

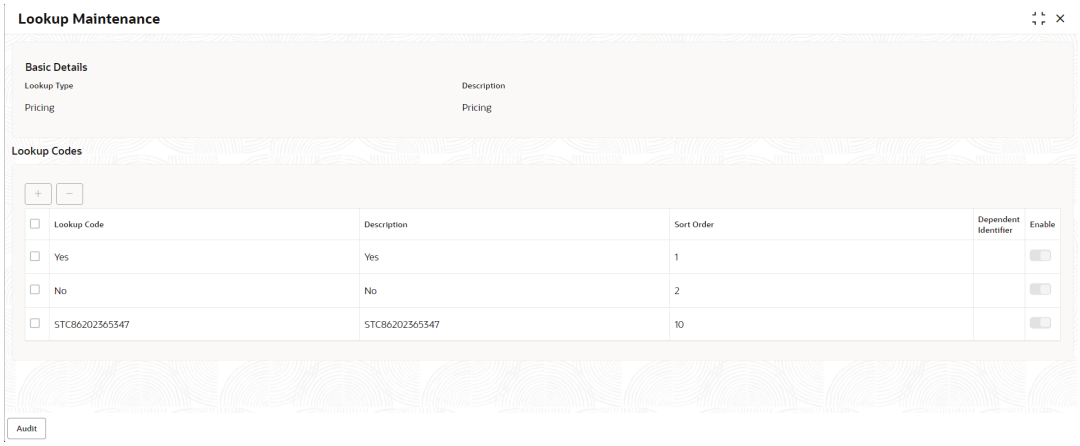
**Table 2-9 Lookup Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Lookup Type** | Displays lookup type name. |
| **Description** | Displays the short description of the lookup.<br>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.<br>User can modify the same. |
| **Description** | Displays the description for the created lookup. |
| **Sort Order** | Displays the sort order for the created lookup.<br>User can modify the same. |
| **Dependent Identifier** | Displays the dependent Identifier for the created lookup.<br>User can modify the same. |
| **Enable** | Indicates if the lookup is enabled or not.<br>User can modify the same. |

8. Click **Save** to update the modified fields.
9. Click **View** to view the created lookup code.

   The **Lookup Maintenance - View** screen displays.

**Figure 2-12 Lookup Maintenance - View**




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

**Table 2-10 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. |
| **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. |

# 2.4 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.
- 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.

# 2.4.1 Create Product Processor

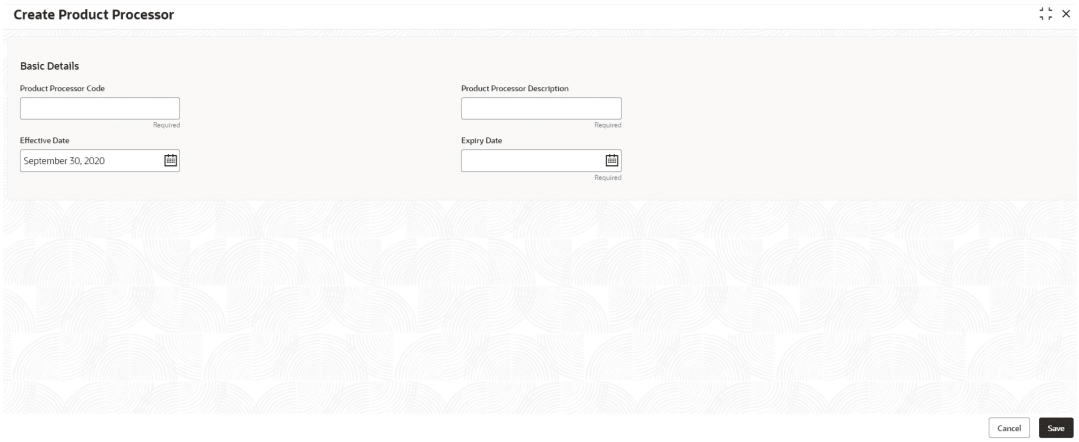
This topic describes the systematic instructions to create product processor by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **Create Product Processor**.

   The **Create Product Processor** screen displays.

**Figure 2-13 Create Product Processor**




3. On **Create Product Processor** screen, specify the fields.

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

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

**Table 2-11 Create Product Processor - Field Description**

| 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. |

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

   The **Product Processor** is successfully created and can be viewed using the View Product Processor screen.

# 2.4.2 View Product Processor

This topic describes the systematic instructions to view the list of product processor.

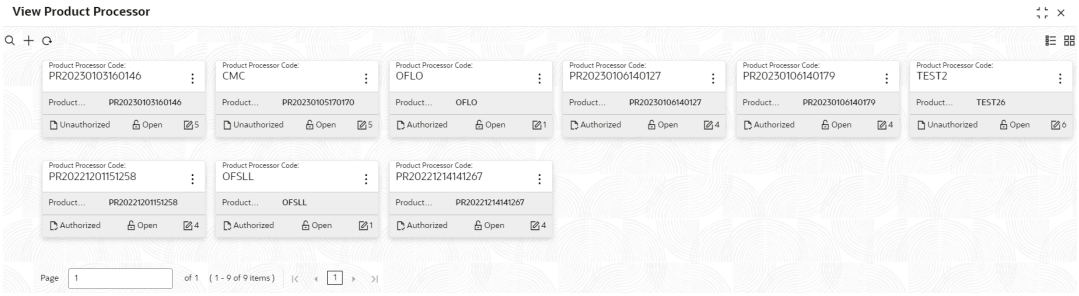
The user can create the product processor using the Create Product Processor screen. The status of the created system parameter is displayed as **Unauthorized** and **Open.** Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **View Product Processor**.

   The **View Product Processor** screen displays.

**Figure 2-14 View Product Processor**




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

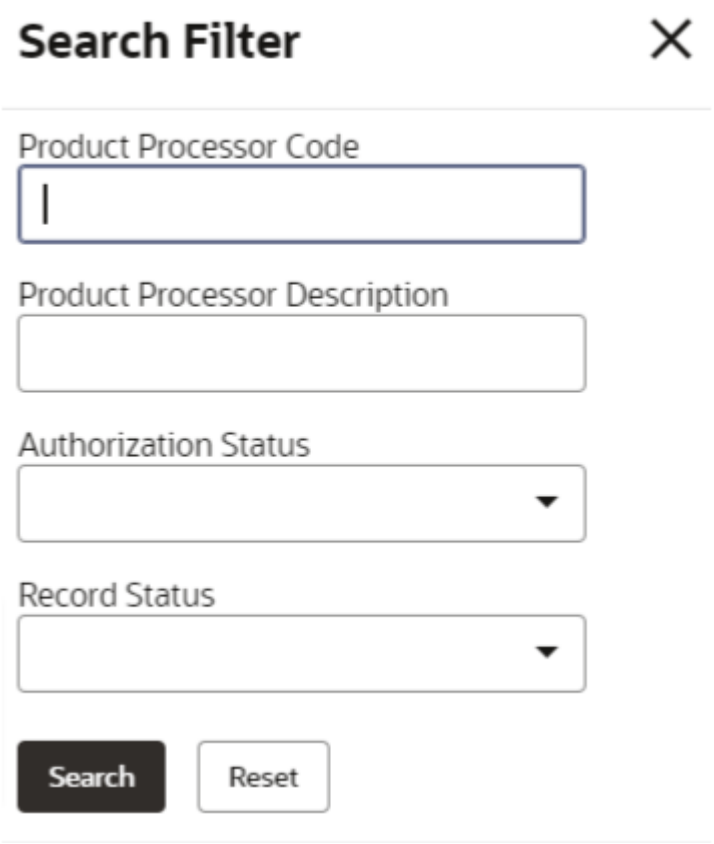
**Table 2-12 View Product Processor - Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View Product Processor** screen, click icon.

   The **View Product Processor - Search** screen displays.

**Figure 2-15 View Product Processor - Search**




4. On **View Product Processor - Screen** screen, specify the **Search Filter** to fetch the required product processor.

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

**Table 2-13 View Product Processor - Search - Field Description**

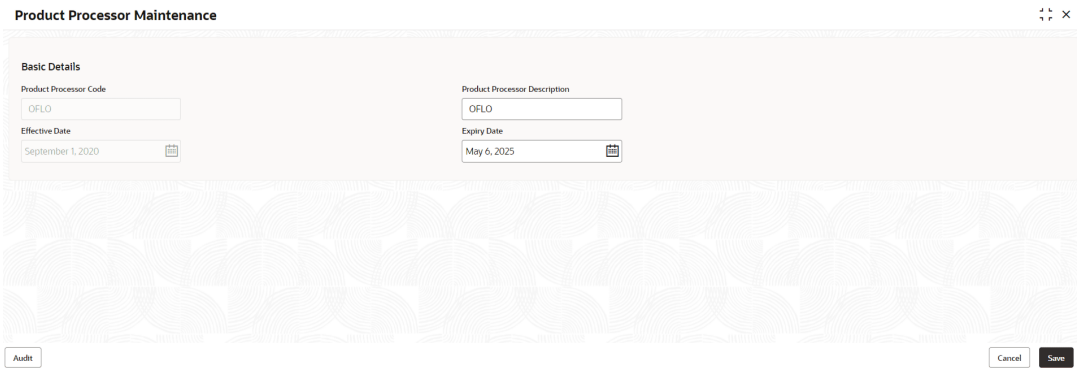
| Field | Description |
|---|---|
| **Product Processor Code** | Specify the product processor code. |
| **Product Processor Description** | Specify the product processor description. |
| **Authorization Status** | Select the authorization status of the product processor.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status of the product processor.<br>The available options are:<br>• **Open**<br>• **Closed** |

5. Click **Search** to display the required product processor.

6. On **View Product Processor** screen, click icon to **Unlock**, **Delete**, **Authorize** or **View** the created product processor.
7. Click **Unlock** to modify the created product processor.

   The **Product Processor Maintenance - Modify** screen displays.

**Figure 2-16 Product Processor Maintenance - Modify**




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

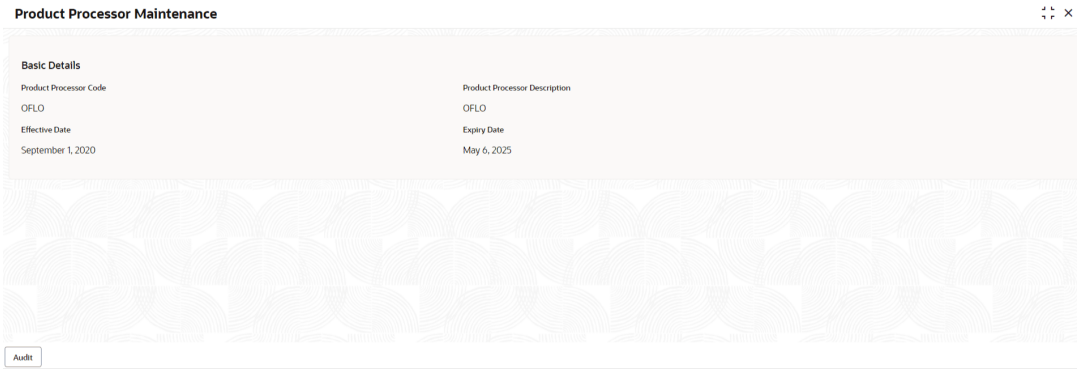
**Table 2-14 Product Processor Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Product Processor Code** | Displays the product processor code. |
| **Product Processor Description** | Displays the product processor description.<br>User can modify the same. |
| **Effective Date** | Displays the effective date of the created product processor.<br>User can modify the same before authorization if it is future dated. |
| **Expiry Date** | Displays the expiry date of the created product processor.<br>User can modify the same. |

8. Click **Save** to update the modified fields.
9. Click **View** to view the created product processor.

   The **Product Processor Maintenance - View** screen displays.

**Figure 2-17 Product Processor Maintenance - View**




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

**Table 2-15 Product Processor Maintenance - View - Field Description**

| 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. |

# 2.5 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.

# 2.5.1 Create Bureau Criteria

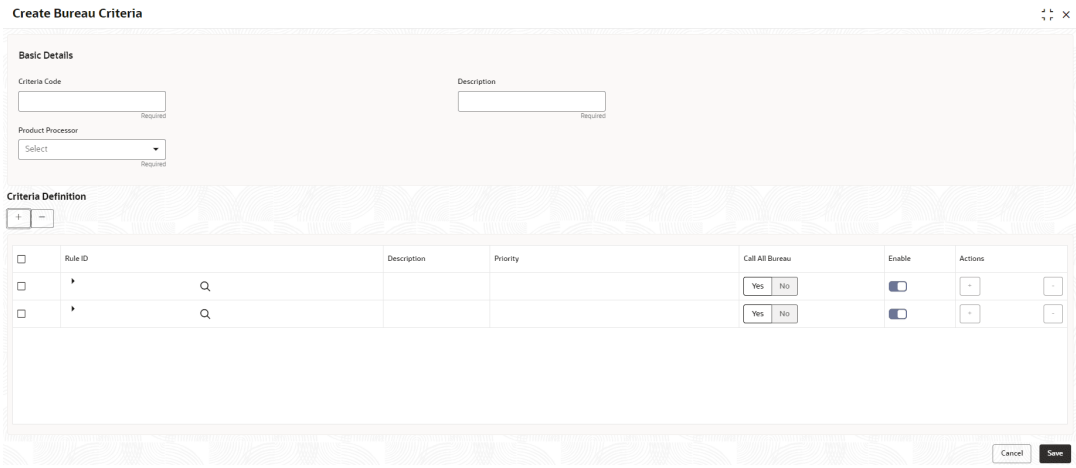
This topic describes the systematic instructions to create bureau criteria by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Criteria**, under **Criteria**, click **Create Bureau Criteria**.

   The **Create Bureau Criteria** screen displays.

**Figure 2-18 Create Bureau Criteria**




3. Specify the fields on **Create Bureau Criteria** screen.

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

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

**Table 2-16 Create Bureau Criteria – Field Description**

| 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. |

**Table 2-16 (Cont.) Create Bureau Criteria – Field Description**

| Field | Description |
|---|---|
| | 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. |
| **Rule ID** | Select the rule ID from the drop down list.<br><br>**Note:**<br>This field is enabled if the **Call All Bureau** toggle is **OFF**. |
| | Click to get the information about the rules.<br><br>**Note:**<br>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.<br><br>**Note:**<br>This field is enabled if the **Call All Bureau** toggle is **OFF**. |
| **Priority** | Specify the priority of the criteria.<br><br>**Note:**<br>This field is enabled if the **Call All Bureau** toggle is **OFF**. |

**Table 2-16 (Cont.) Create Bureau Criteria – Field Description**

| Field | Description |
|---|---|
| **Enable** | Click the toggle status to enable the rule criteria.<br><br>**Note:**<br>This field is enabled if the **Call All Bureau** toggle is **OFF**. |

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

   The **Criteria** are successfully created and can be viewed using the View Bureau Criteria screen.

## 2.5.2 View Bureau Criteria

This topic describes the systematic instructions to view the bureau criteria.

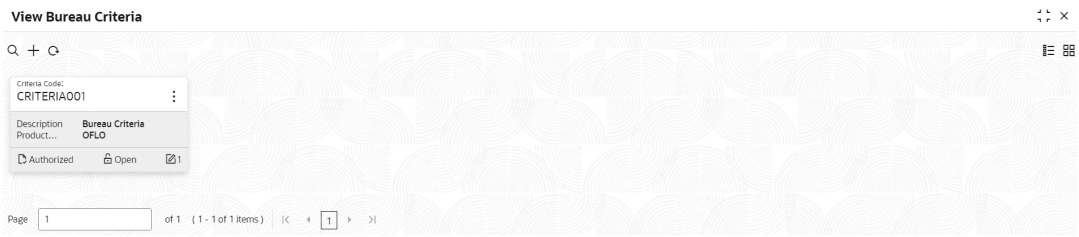
The user can configure the bureau criteria using the Create Bureau Criteria screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the criteria, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Criteria**, under **Criteria**, click **View Bureau Criteria**.

   The **View Bureau Criteria** screen displays.

**Figure 2-19 View Bureau Criteria**




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

**Table 2-17 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. |

**Table 2-17 (Cont.) View Bureau Criteria – Field Description**

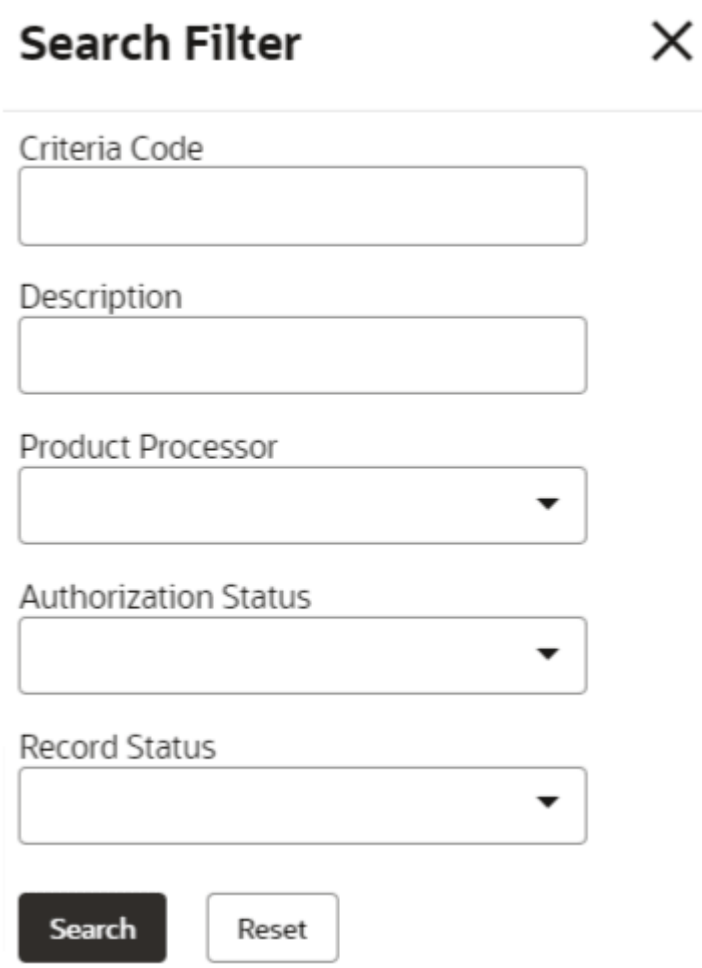
| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View Bureau Criteria** screen, click

icon.

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

**Figure 2-20 View Criteria - Search**




4. On **View Bureau Criteria** screen, specify the **Search Filter** to fetch the required criteria code.

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

**Table 2-18 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.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

5. Click **Search** to display the required criteria code.

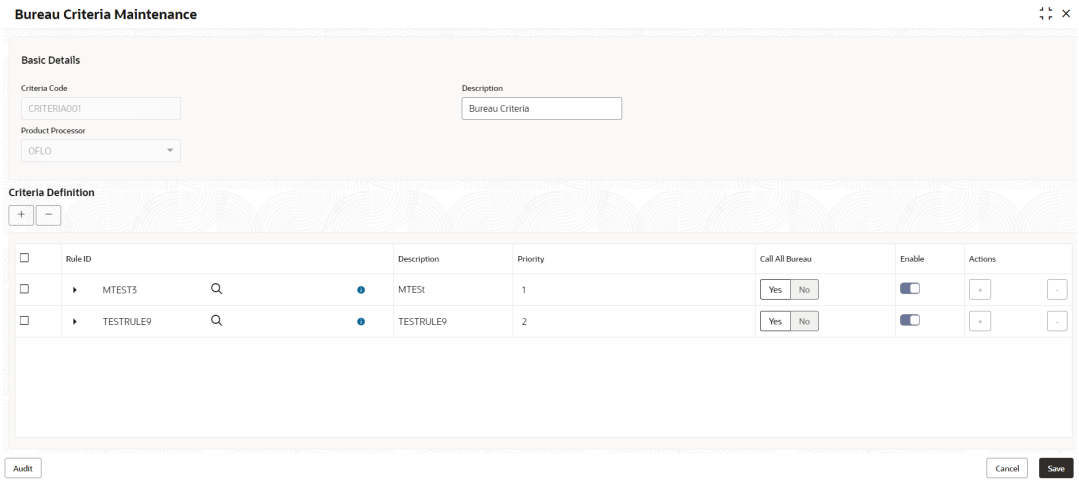
6. On **View Bureau Criteria** screen, click

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

7. Click **Unlock** to modify the following fields.

The **Bureau Criteria Maintenance - Modify** screen displays.

**Figure 2-21 Bureau Criteria Maintenance - Modify**




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

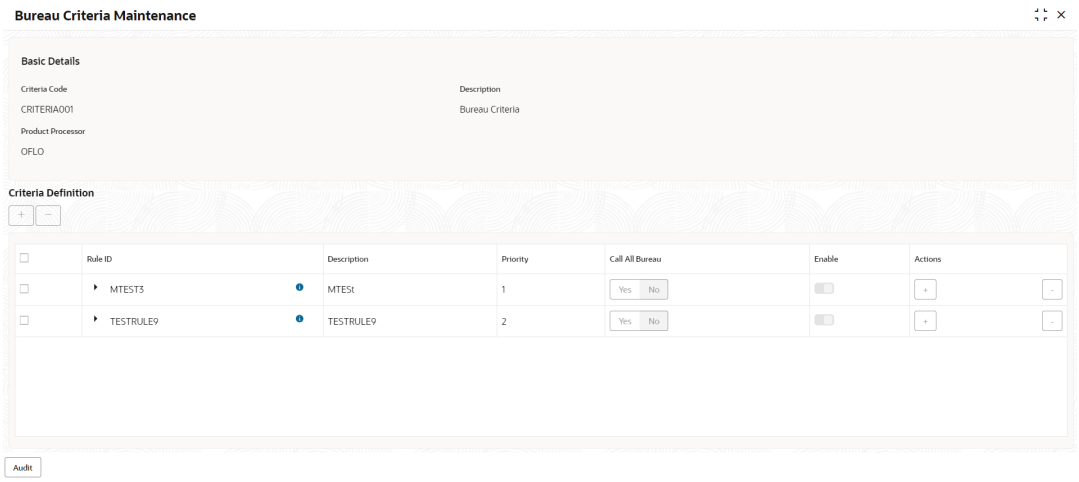
**Table 2-19 Bureau Criteria Maintenance - Modify - Field Description**

| 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. |

8. Click **Save** to update the modified fields.
9. Click **View** to view the created criteria code.

The **Bureau Criteria Maintenance - View** screen displays.

**Figure 2-22 Bureau Criteria Maintenance - View**




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

**Table 2-20 Bureau Criteria Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Criteria Code** | 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. |

# 2.6 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.

## 2.6.1 View Credit Bureau Report

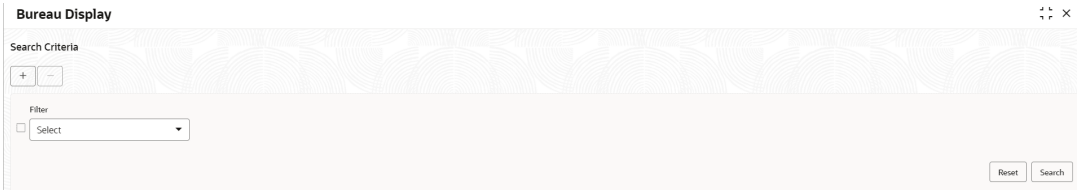
This topic describes the systematic instructions to view the credit bureau report based on the various filter options provided.

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 2-23 Credit Bureau Display**




3. Specify the fields on **Credit Bureau Display** screen.

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

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

**Table 2-21 Credit Bureau Display- Field Description**

| Field | Description |
|---|---|
| **Filter** | Select the required option based on which you can search for the credit bureau reports from the drop-down list.<br>The options are:<br>• **External Reference Number**<br>• **Inquiry ID**<br>• **Inquiry Date**<br>• **Bureau Name**<br>• **Product Processor**<br>• **Application Number**<br>• **Bureau Report ID** |
| **Value** | Specify the required details or select the appropriate option for the selected filter option.<br><br>**Note:**<br>This field appears once the user select the filter option as **Inquiry Date** and value as Date Range. |

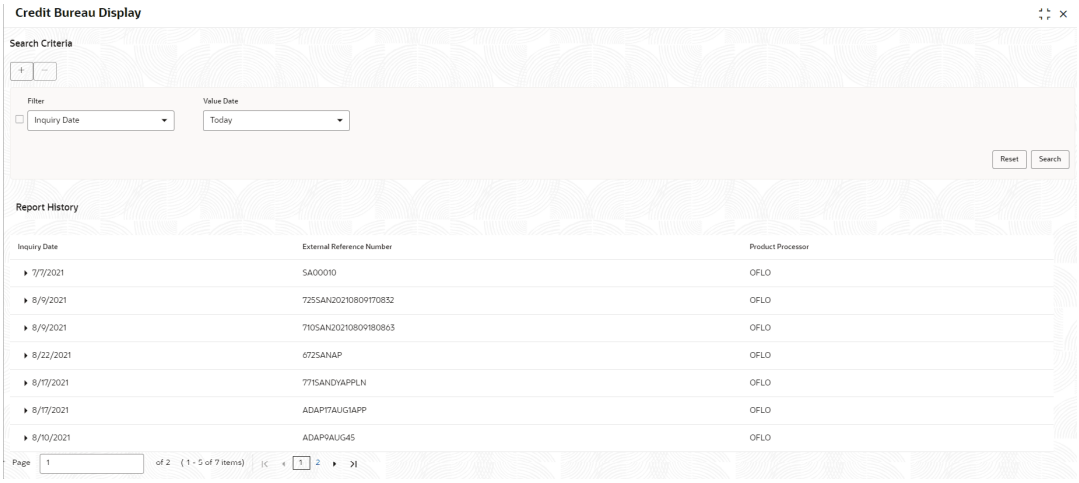
**Table 2-21 (Cont.) Credit Bureau Display- Field Description**

| Field | Description |
|---|---|
| **From Date** | Select the start date of the period during which the report was generated.<br><br>**Note:**<br>This field appears if the user select the filter option as **Inquiry Date** and value as **Date Range**. |
| **To Date** | Select the end date of the period during which the report was generated.<br><br>**Note:**<br>This field appears if the user select the filter option as **Inquiry Date** and value as **Date Range**. |

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.

**Figure 2-24 Credit Bureau Display - Report History**




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

**Table 2-22 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. |

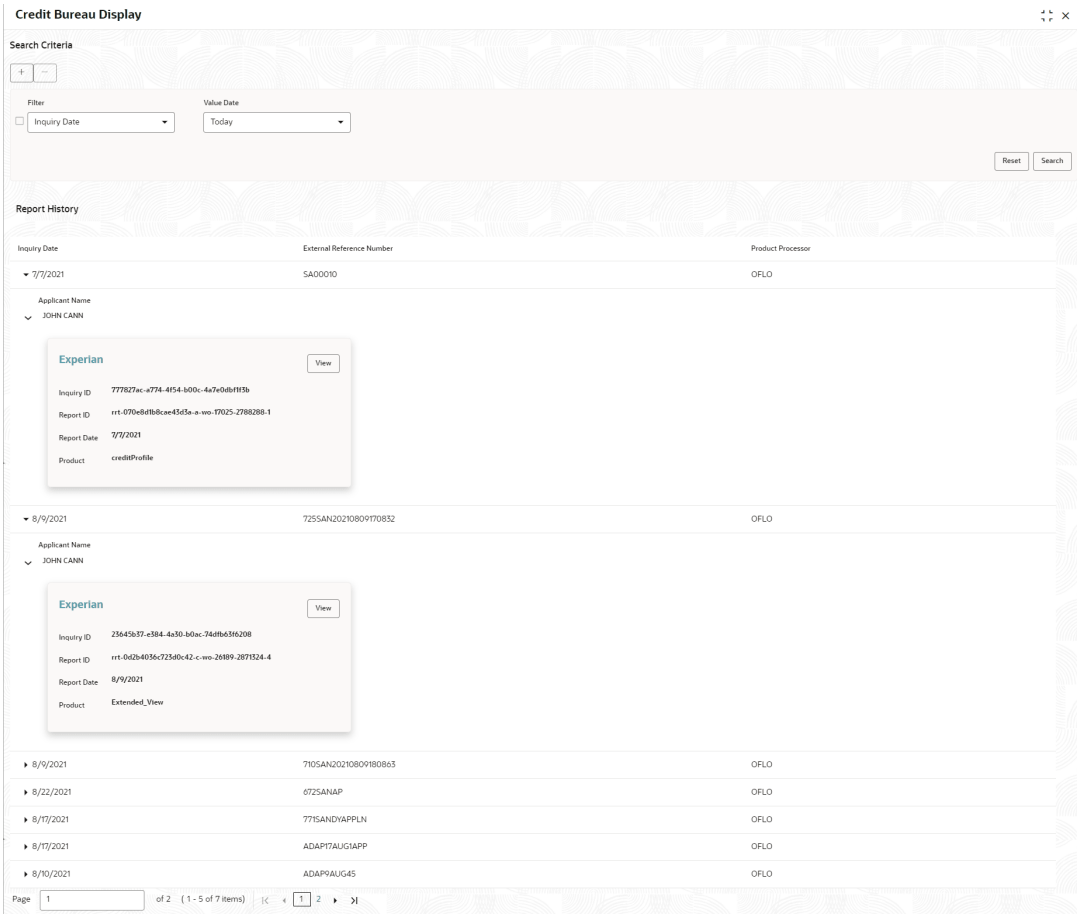
**Table 2-22 (Cont.) Credit Bureau Display - Report History – Field Description**

| Field | Description |
|---|---|
| **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 2-25 Credit Bureau Display - List of Report**




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

**Table 2-23 Create Bureau Display - List of Report – Field Description**

| 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. |

**Table 2-23 (Cont.) Create Bureau Display - List of Report – Field Description**

| Field | Description |
|---|---|
| **View** | Click **View** to view the credit bureau report. |

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

   The **Create Bureau Display - Bureau Report** displays.

**Figure 2-26 Create Bureau Display - Bureau Report**

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

**Table 2-24 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. |

# 2.7 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.

# 2.7.1 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.

## 2.7.1.1 Service Consumers

This topic describes systematic instructions to configure the service consumers.

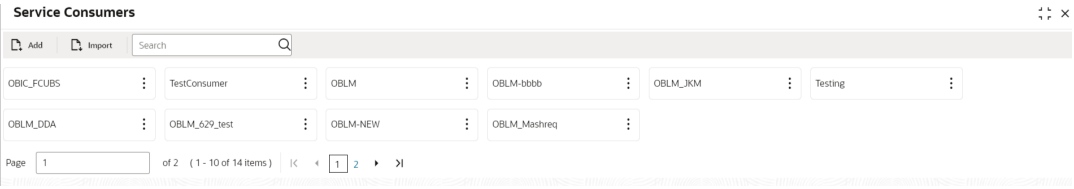
The **Service Consumer** is an Oracle product that invokes Oracle Banking Routing Hub API. Oracle Banking Routing Hub analyses, evaluates the destination product processor and, transforms the data into a format of the same.
The **Service Consumer** comprises the source and destination integration details.

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 2-27 Service Consumers**

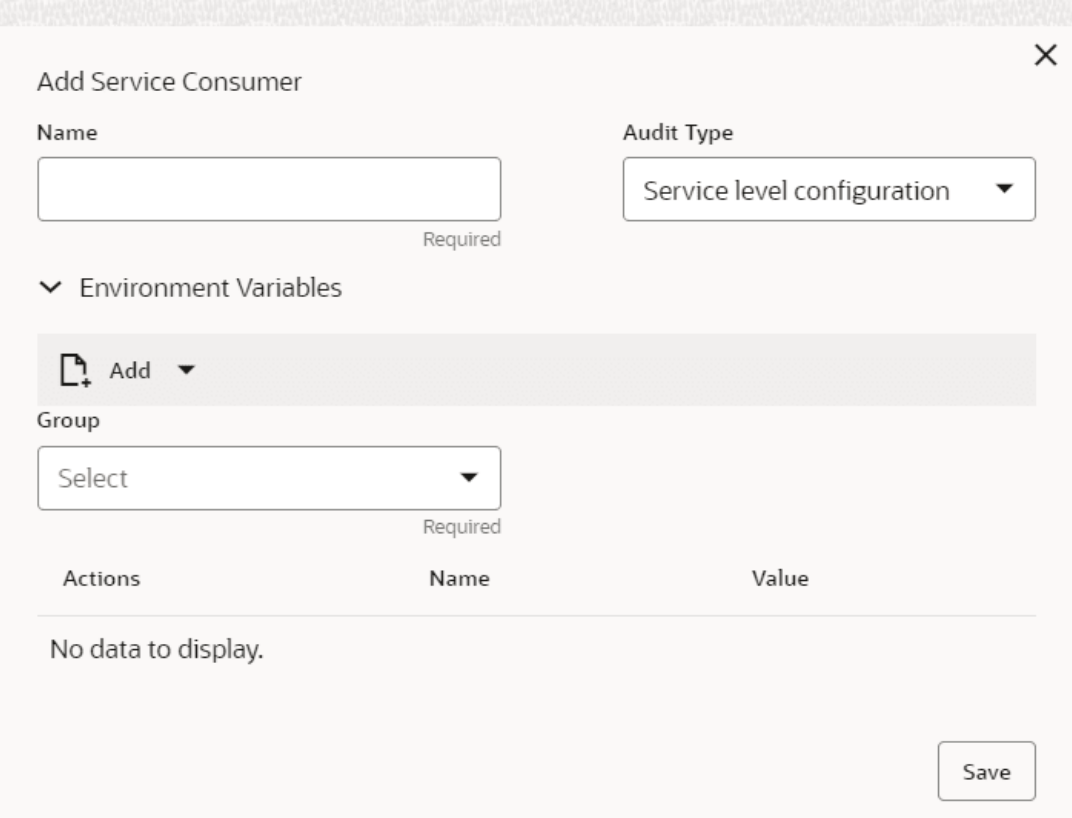



**Add Service Consumer**

3. Click **Add**.

   The **Add Service Consumer** screen displays.

**Figure 2-28 Add Service Consumer**




4. Specify the fields on **Add Service Consumer** screen.

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

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

**Table 2-25 Add Service Consumer - Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name of the service consumer.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |

**Table 2-25 (Cont.) Add Service Consumer - Field Description**

| Field | Description |
|---|---|
| **Add** | To add, refer to step 5.<br>Select the group from the drop-down list.<br>The available options are:<br>• **Group**<br>• **Variable** |
| **Group** | Select the group from the drop-down list. |
| **Action** | Displays the action.<br>The user can edit or delete the header. |
| **Name** | Displays the name of the header. |
| **Value** | Displays the value of the header. |

**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 2-29 Add Environment Group**

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

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

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

**Table 2-26 Add Environment Group - Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name of the environment group.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |

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.

**Figure 2-30 Add Environment Variable**

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

**Note:**

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

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

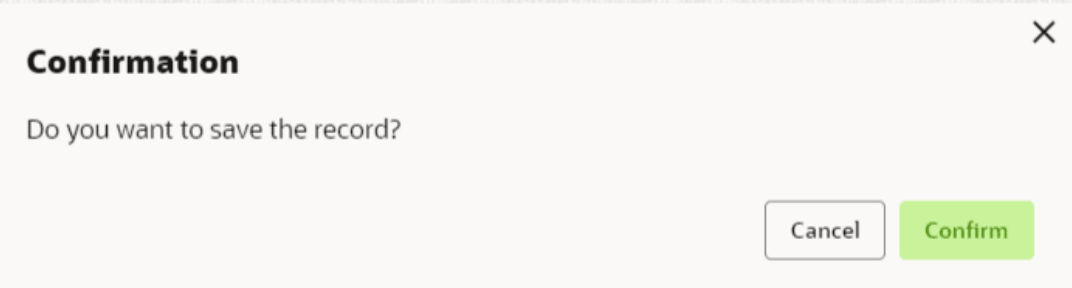
**Table 2-27 Add Environment Variable - Field Description**

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

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

   The **Confirmation** screen displays.

**Figure 2-31 Confirmation - Add Service Consumers**



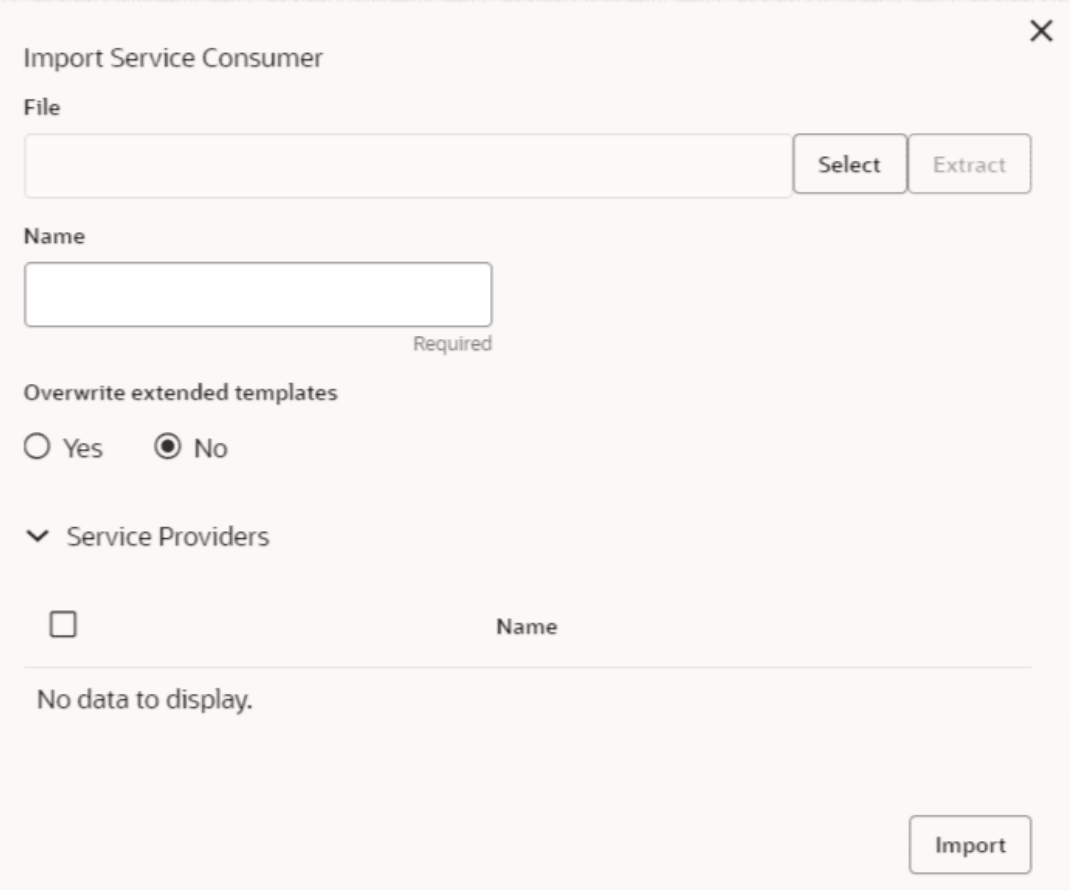

7. Click **Confirm** to save the record.

**Import Service Consumer**

8. Click **Import**.

   The **Import Service Consumer** screen displays.

**Figure 2-32 Import Service Consumer**




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

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

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

**Table 2-28 Import Service Consumer - Field Description**

| Field | Description |
|---|---|
| **File** | Select the file using **Select**.<br><br>**Note:**<br>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. |

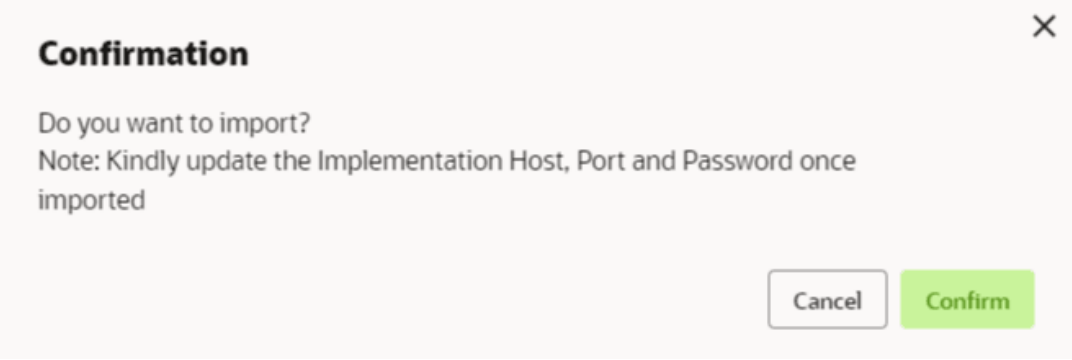
**Table 2-28 (Cont.) Import Service Consumer - Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name of the service provider.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |
| **Name** | Displays the list of service providers names that are present in JSON file. |

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

    The **Confirmation** screen displays.

**Figure 2-33 Confirmation - Import Service Consumer**




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

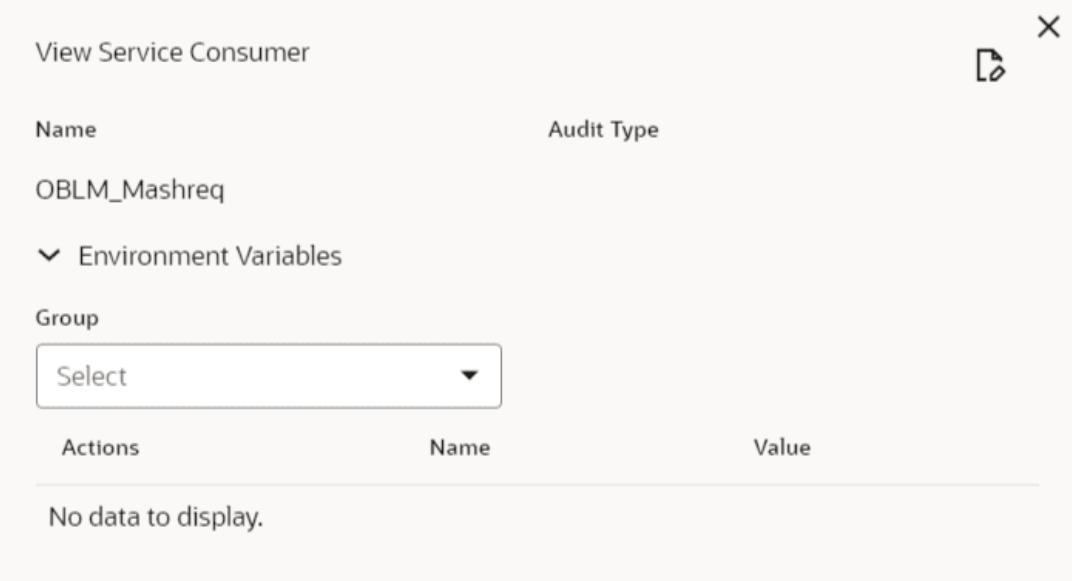
> **Note:**
>
> Below data needs to be changed after importing provider configuration file:
> • Implementation Host and Port
> • Implementation Authentication Password

**View Service Consumer**

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

    The **View Service Consumer** screen displays.

**Figure 2-34 View Service Consumer**



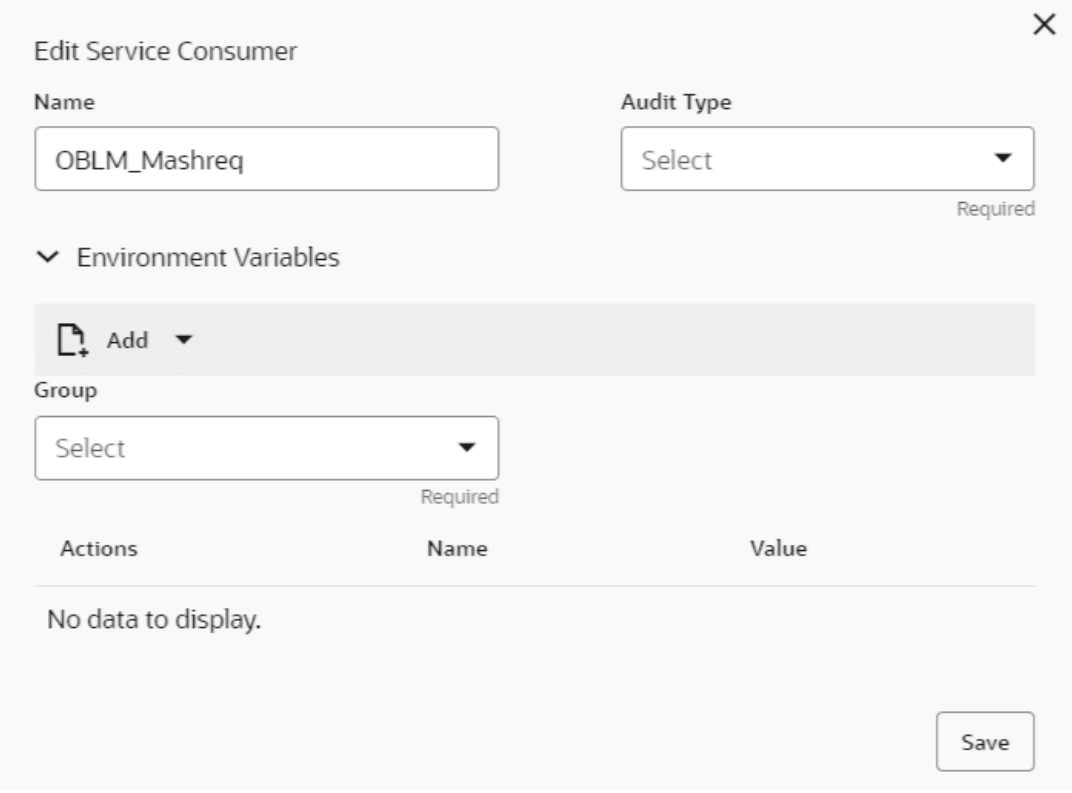

The user can click edit button to edit the **Service Consumer**.

**Edit Service Consumer**

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

The **Edit Service Consumer** screen displays.

**Figure 2-35 Edit Service Consumer**



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

    The **Confirmation** screen displays.

**Figure 2-36 Confirmation - Edit Service Consumer**

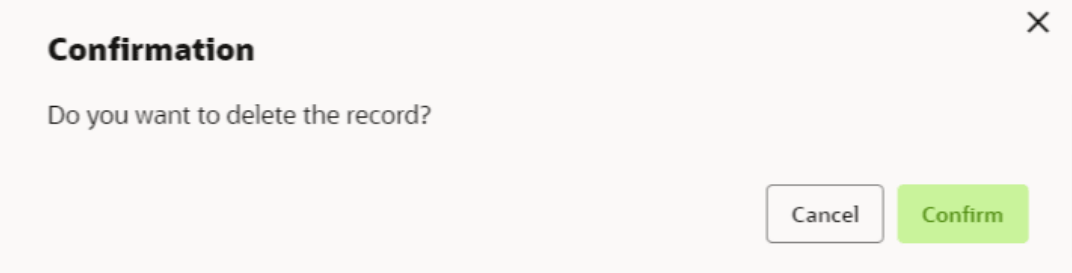
15. Click **Confirm** to save the record.

**Delete Service Consumer**

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

    The **Confirmation** screen displays.

**Figure 2-37 Confirmation - Delete Service Consumer**



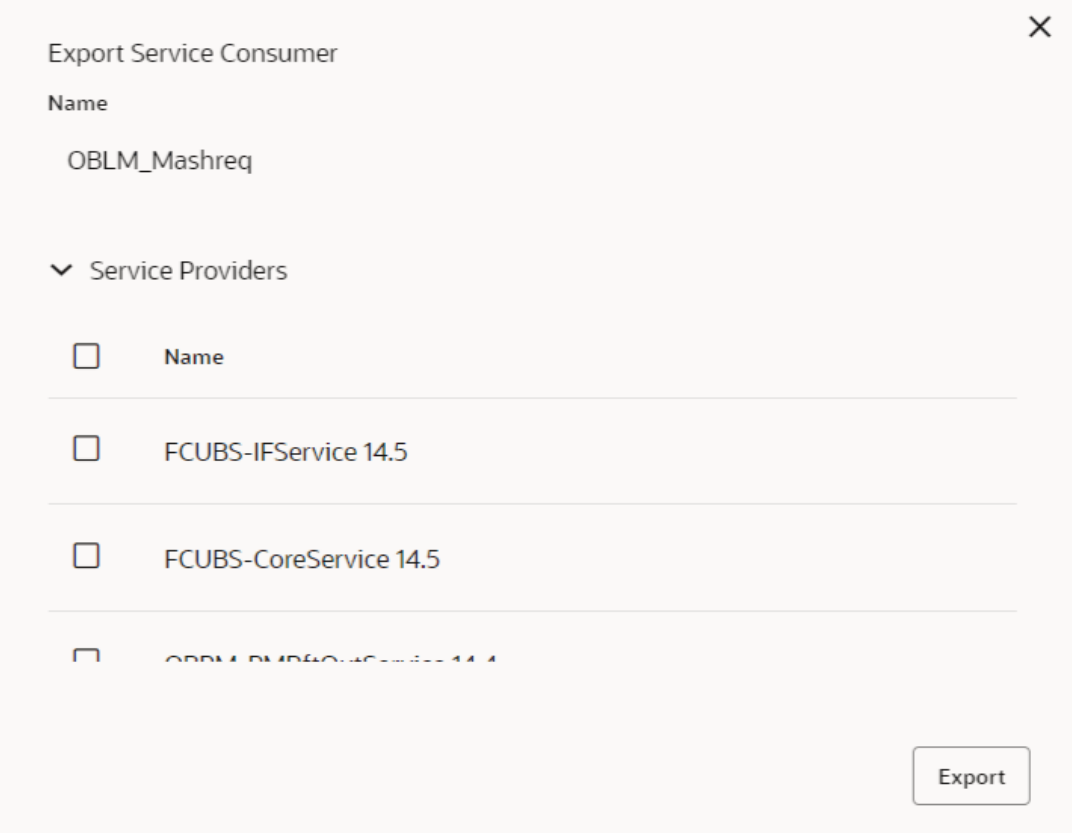

17. Click **Confirm** to delete the record.

**Export Service Consumer in JSON**

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

    The **Export Service Consumer** screen displays.

**Figure 2-38 Export Service Consumer - JSON**



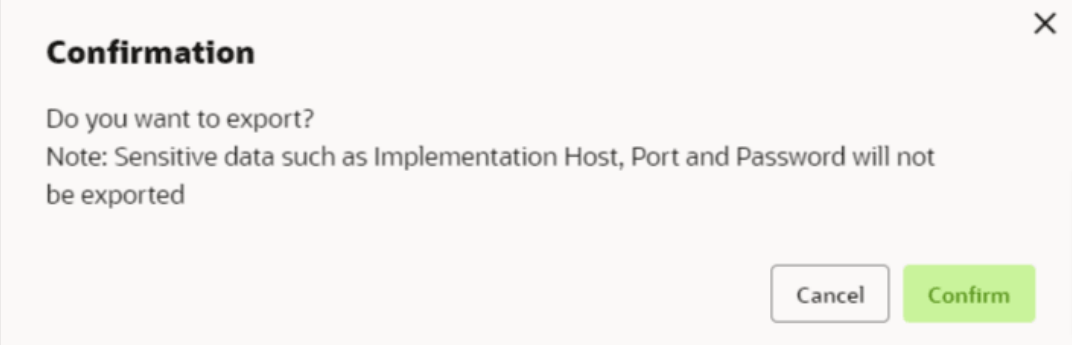

**Note:**

- 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 2-39 Confirmation - Export Service Consumer in JSON**



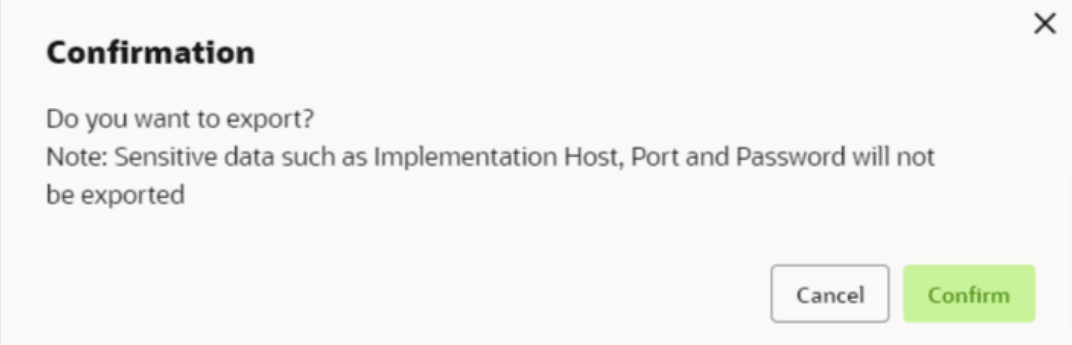

20. Click **Confirm** to export in JSON.

**Export Service Consumer in SQL**

21. Click **Export** and select **SQL**.

    The **Confirmation** screen appears.

**Figure 2-40 Confirmation**




> **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.

## 2.7.1.2 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.

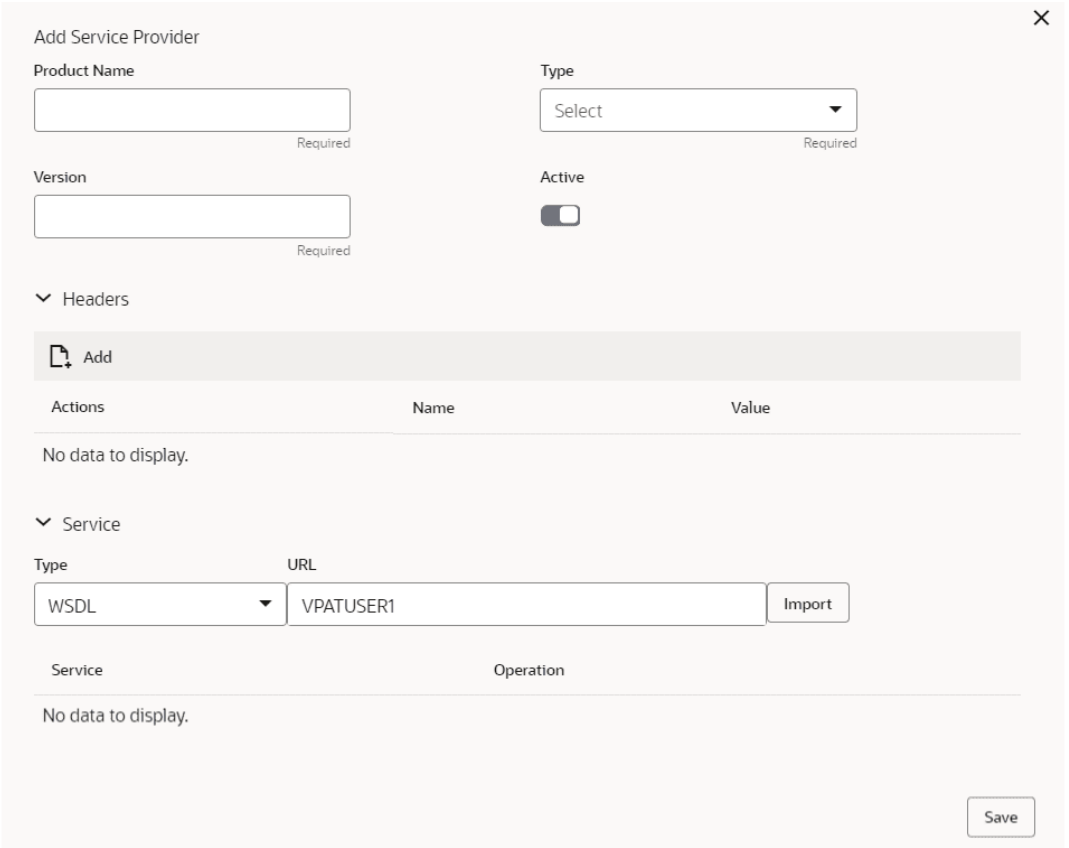
**Figure 2-41 Service Providers**

**To Add Service Provider**

4. Click **Add**.

   The **Add Service Provider** screen displays.

**Figure 2-42 Add Service Provider**




5. Specify the fields on **Add Service Provider** screen.

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

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

**Table 2-29 Add Service Provider - Field Description**

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

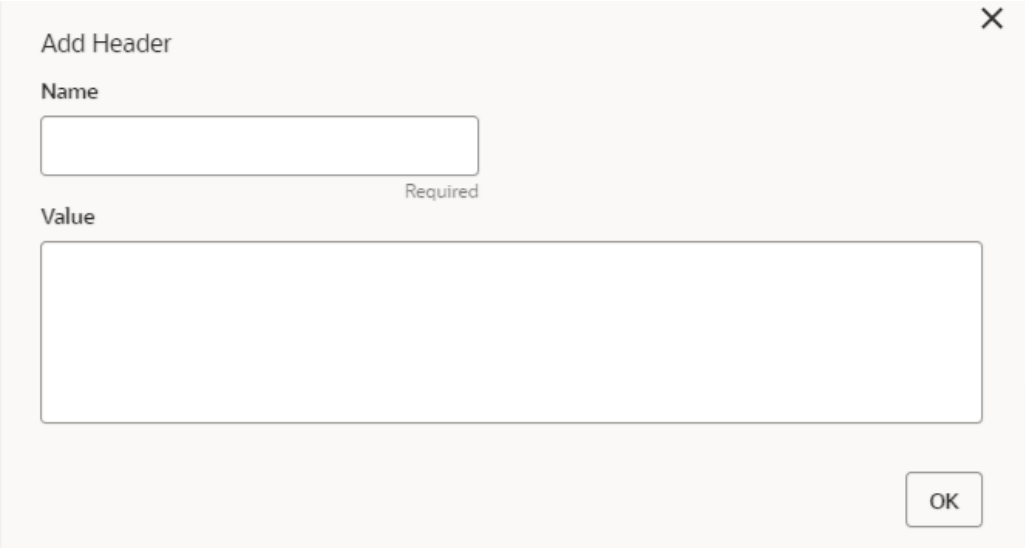
**Headers**

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 2-43 Add Header**




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

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

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

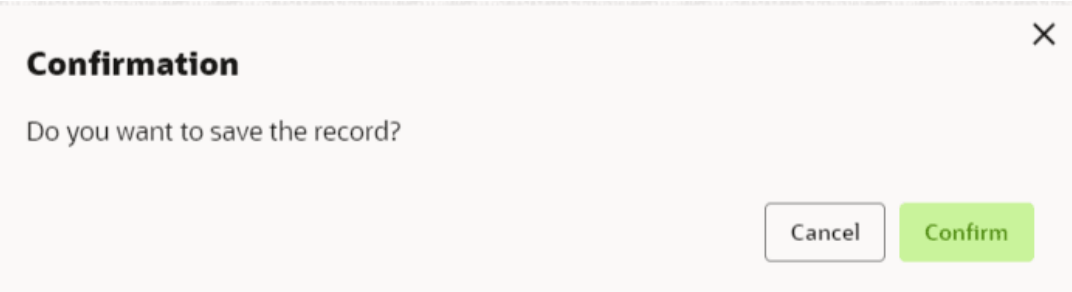
**Table 2-30 Add Header - Field Description**

| 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 2-44 Confirmation**



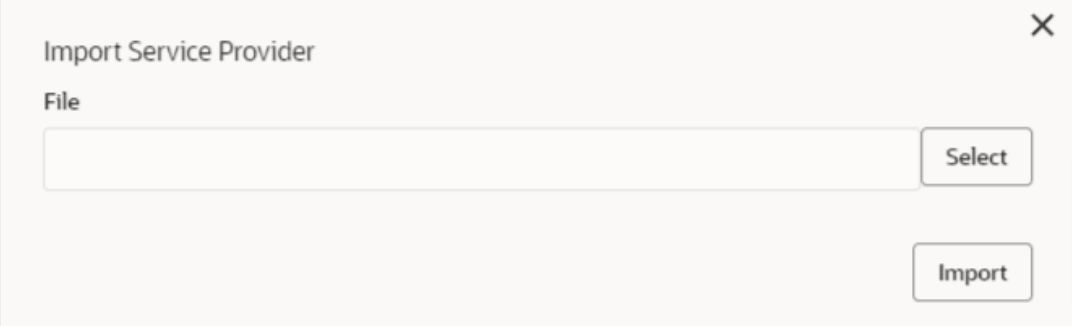

8. Click **Confirm** to save the record.

**Import Service Provider**

9. Click **Import**.

   The **Import Service Provider** screen displays.

**Figure 2-45 Import Service Provider**




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

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

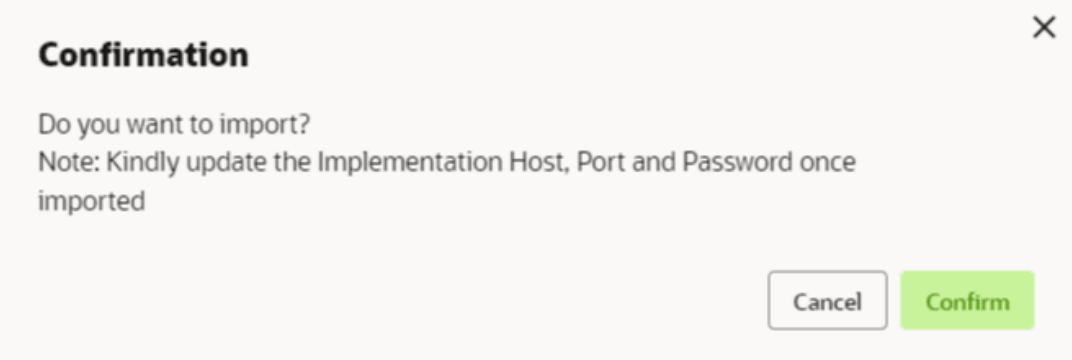
**Table 2-31 Import Service Provider - Field Description**

| Field | Description |
|---|---|
| **File** | Select the file using **Select** button.<br><br>**Note:**<br>Allows only to select one file and accepts only JSON file. |

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

    The **Confirmation** screen displays.

**Figure 2-46 Confirmation - Import**




> **Note:**
>
> Below data needs to be changed after importing provider configuration file:
>
> - Implementation Host and Port
> - Implementation Authentication Password

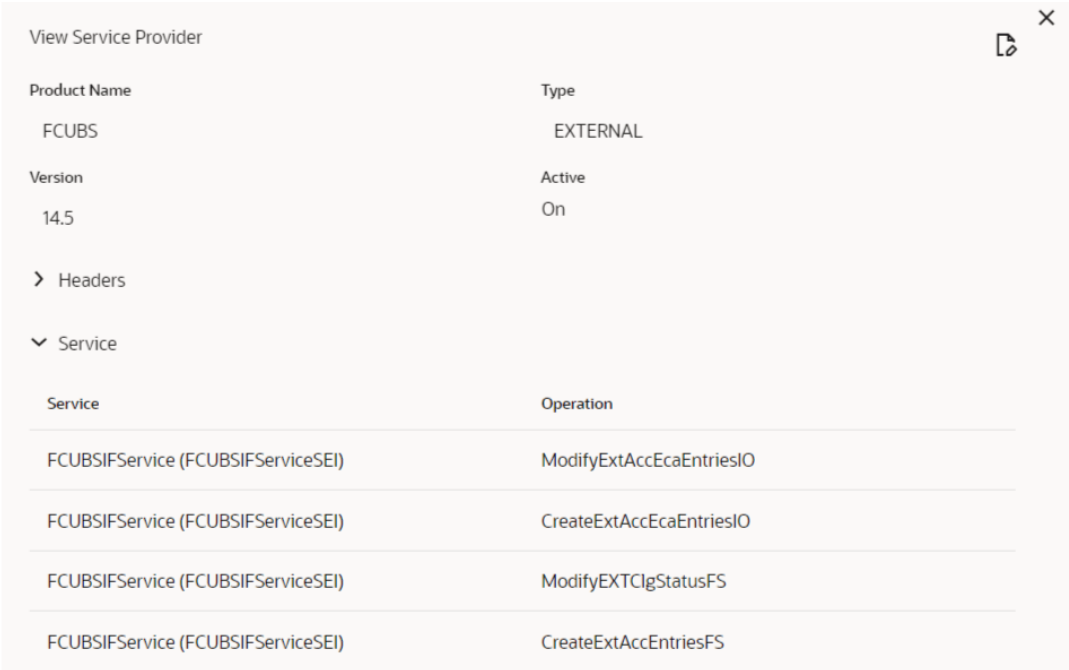
11. Click **Confirm** to import the record.

**View Service Provider**

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

    The **View Service Provider** screen displays.

**Figure 2-47 View Service Provider**



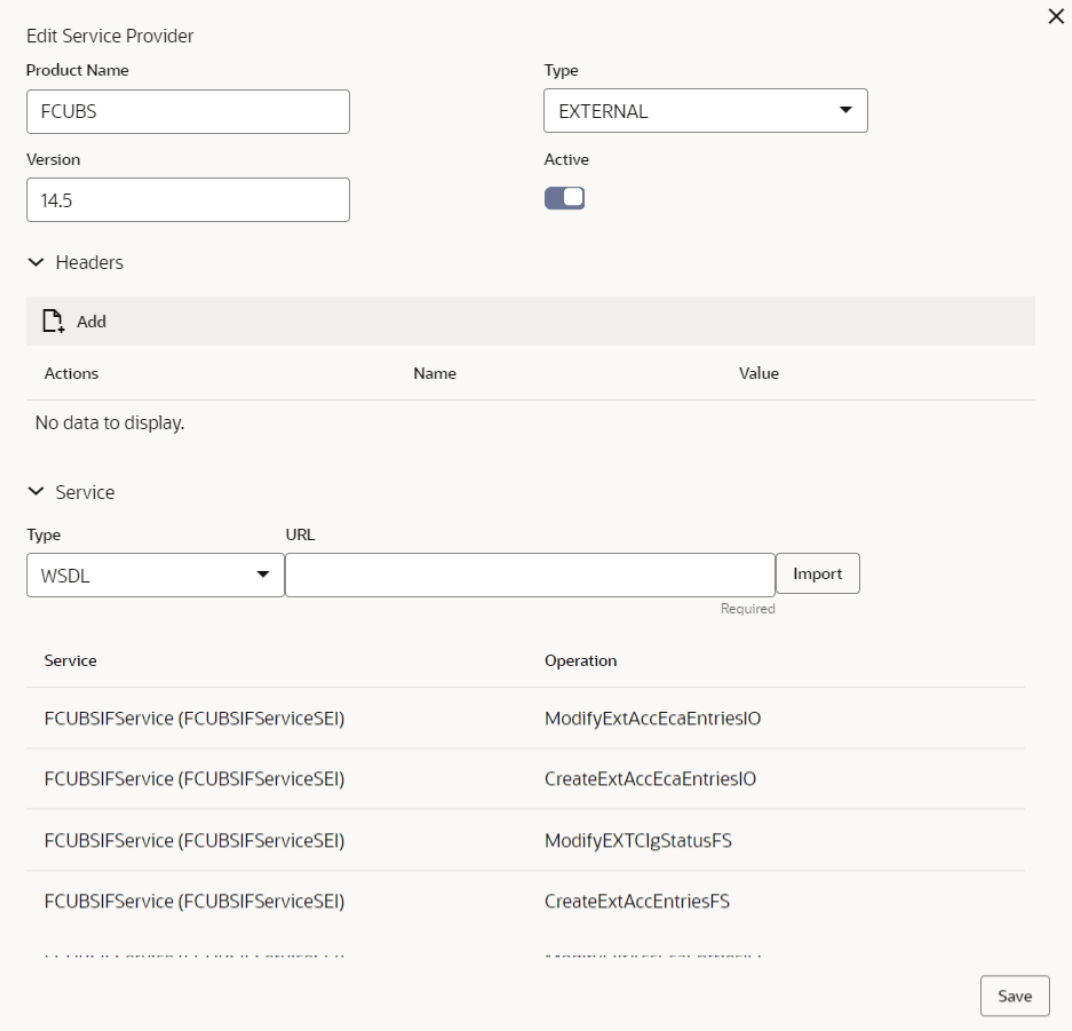
The user can click edit button to edit the **Service Provider**.

**Edit Service Provider**

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

    The **Edit Service Provider** screen displays.

**Figure 2-48 Edit Service Provider**




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

    The **Confirmation** screen displays.

**Figure 2-49 Confirmation - Edit Service Provider**

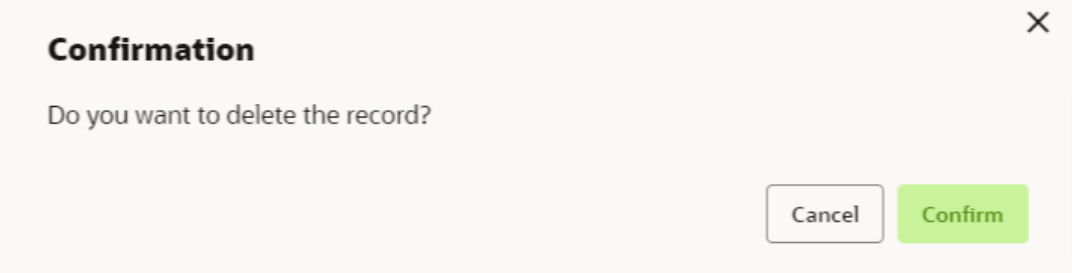
15. Click **Confirm** to save the record.

**Delete Service Provider**

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

    The **Confirmation** screen displays.

**Figure 2-50 Confirmation - Delete Service Provider**



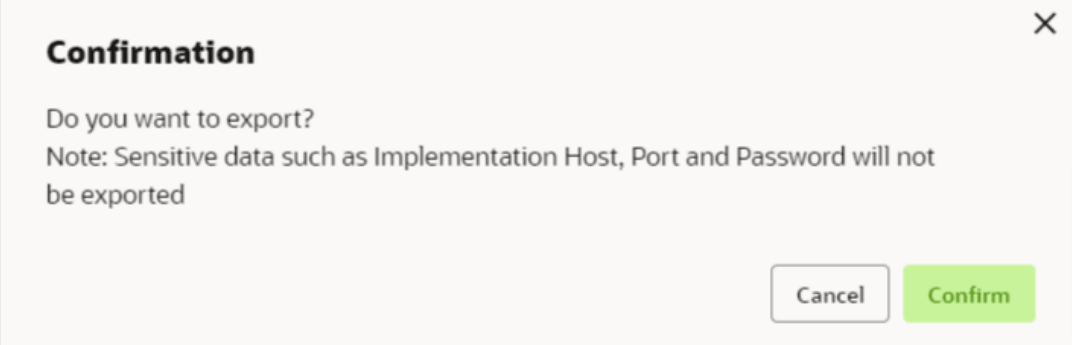

17. Click **Confirm** to delete the record.

**Export Service Provider**

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

    The **Confirmation** screen displays.

**Figure 2-51 Confirmation - Export Service Provider**



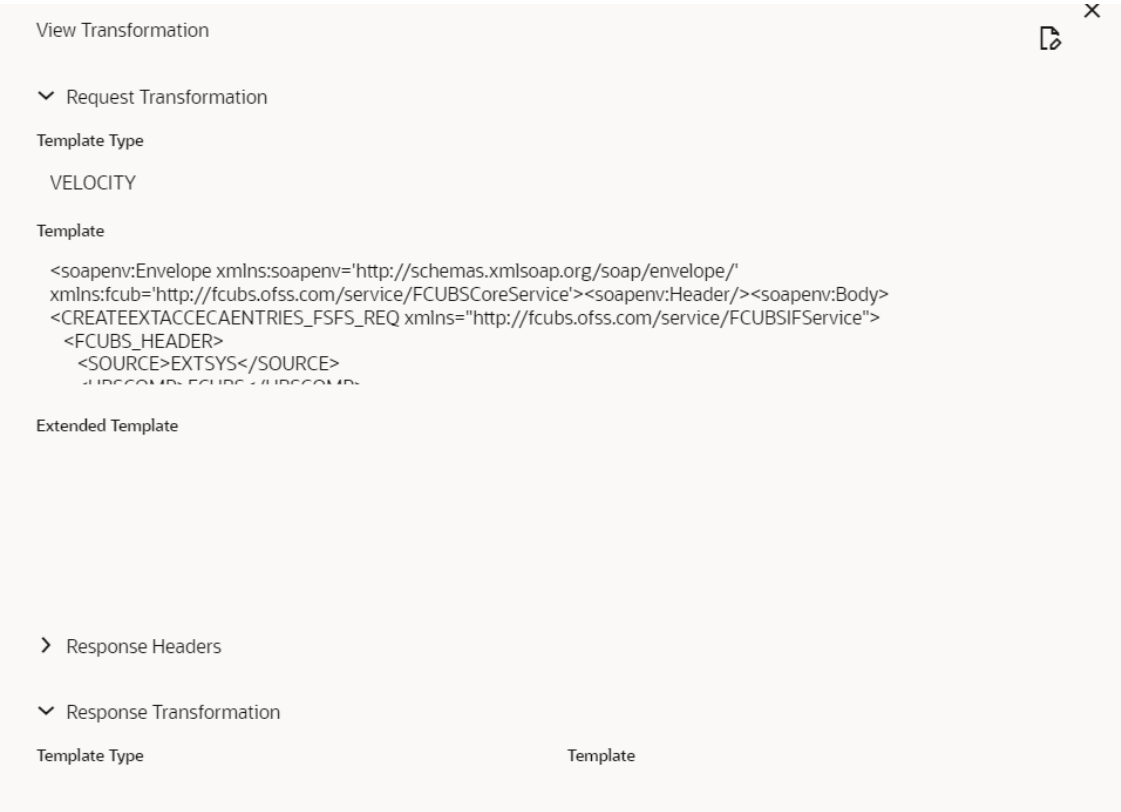

> **Note:**
>
> The following data cannot be exported:
>
> - Implementation Host
> - Implementation Port
> - Implementation Authentication Password
>
> The above data needs to be configured manually after importing the configuration file. Same has been mentioned in Import section.

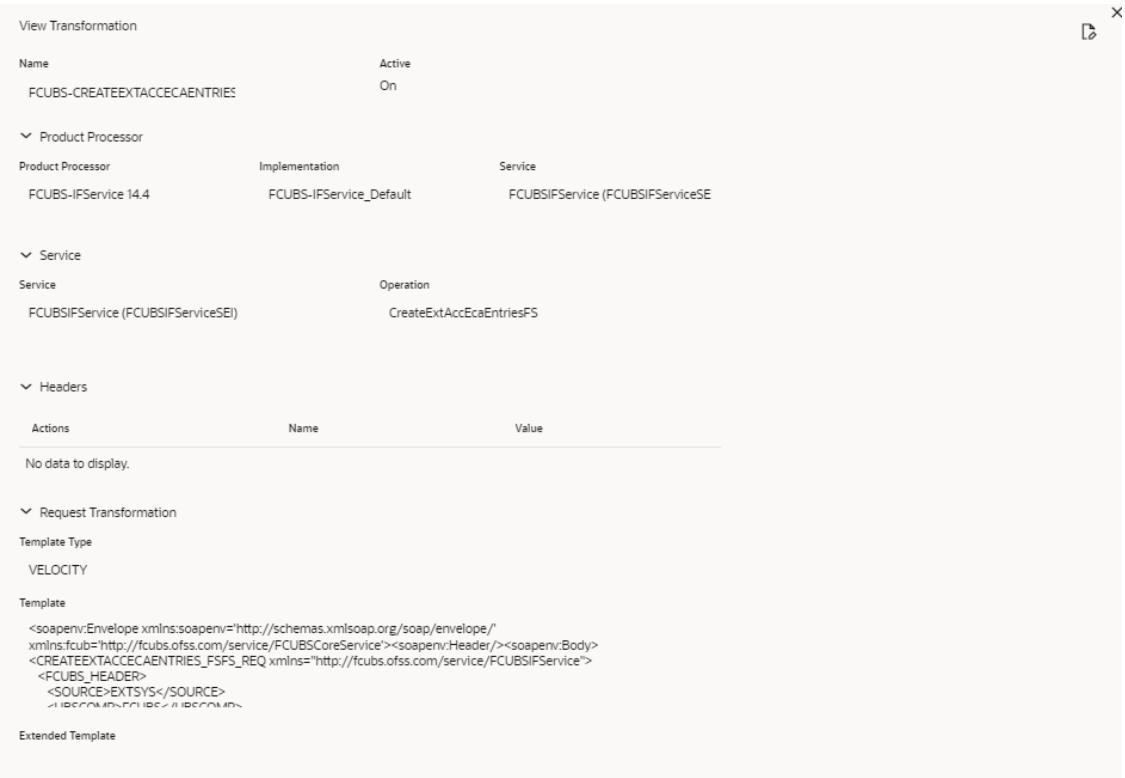
19. Click **Confirm** to export the record.

## 2.7.1.3 Experian Configuration

This topic provides the figures for the Experian configuration.

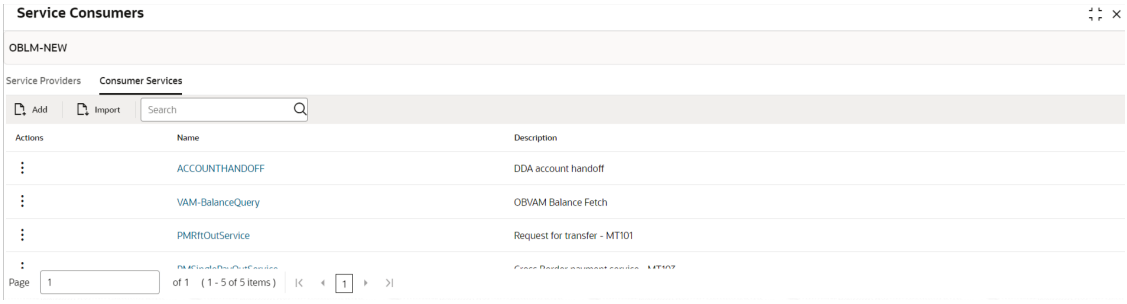
**Experian Fetch Credit Report**






### Experian Sandbox

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

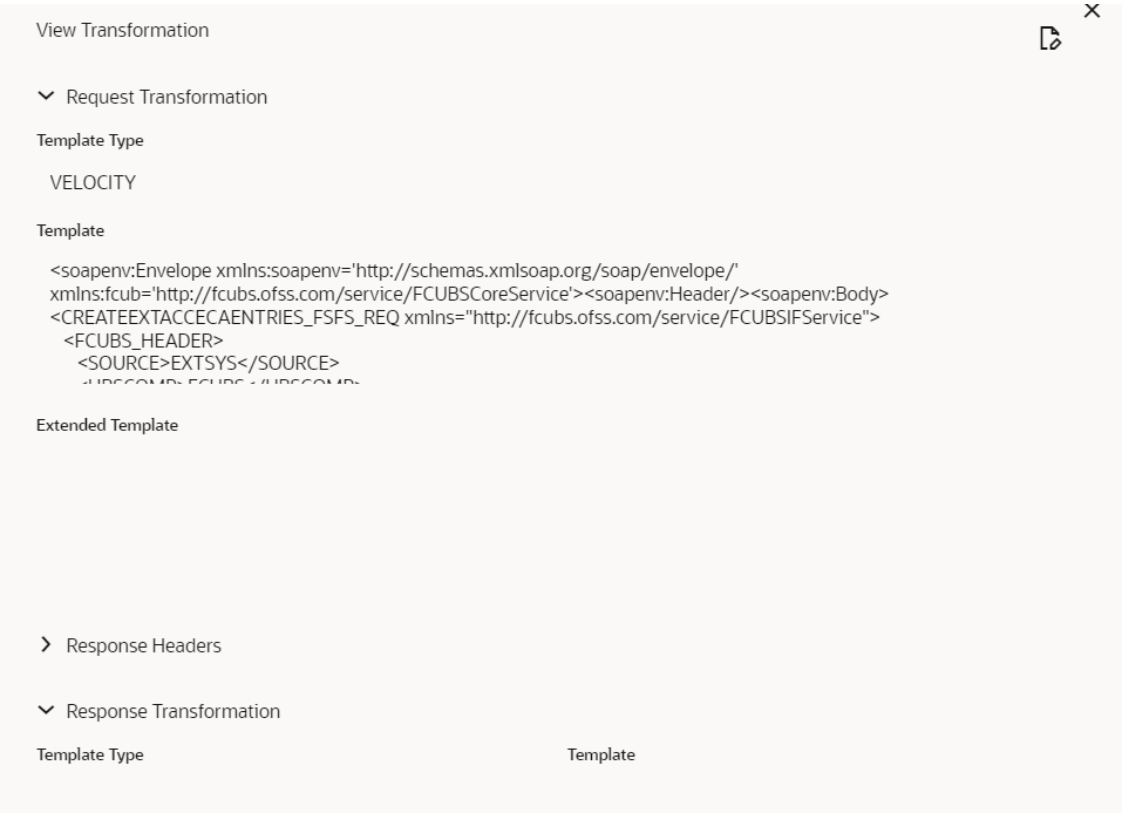


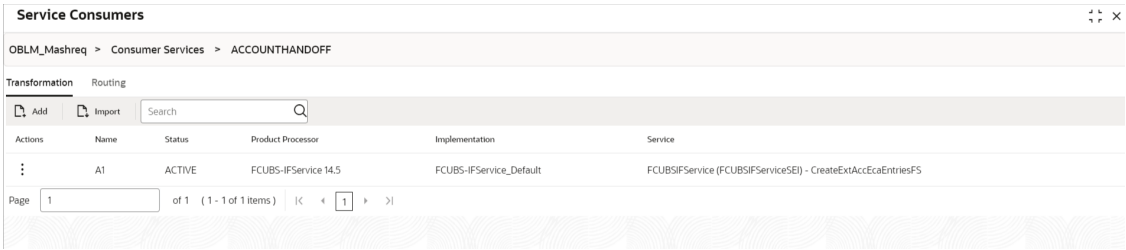

## 2.7.1.4 Equifax Configuration

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.

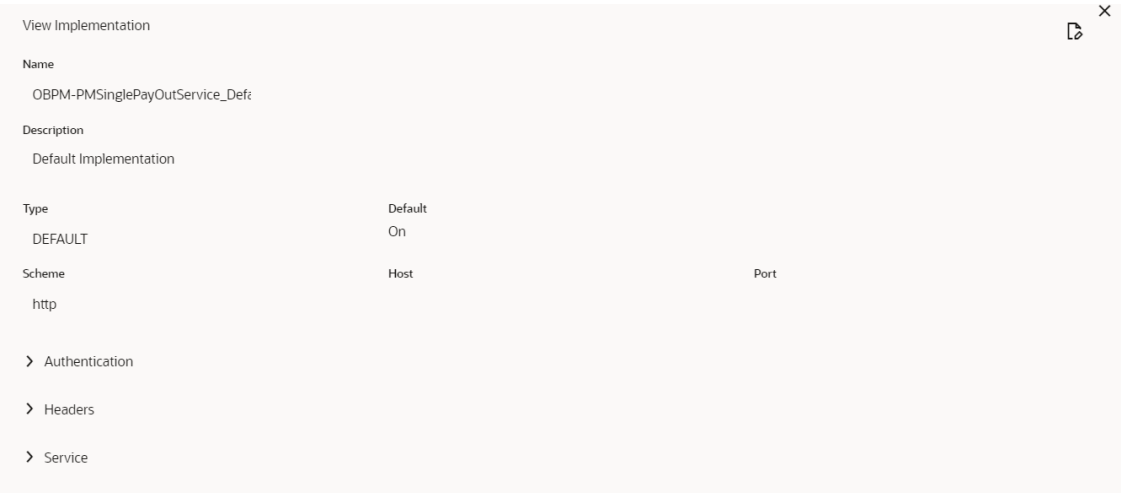
### Equifax Fetch Credit Report




### Equifax Sandbox

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




## 2.7.1.5 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.

## 2.7.1.6 Troubleshooting

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

**Oracle Banking Origination issues faced during cmc-obcbs-service and cmc-obrh-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]`

# 3 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.
- System Parameter
  This topic describes the information about the system parameter configured in Decision service.
- Lookup
  This topic describes the information about the lookup feature in Decision service.
- Product Processor
  This topic describes the information about the product processor.
- Borrowing Capacity
  This topic describes the information about the total amount the applicant is eligible to borrow.
- Strategy Configuration
  This topic describes the information about the strategy configuration.
- 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.
- Validation Model
  This topic describes the information about the Validation model.
- Qualitative Scoring Model
  This topic describes the information about the Qualitative scoring model for the Decision service.
- Questionnaire
  This topic describes the information about the questionnaire used for credit analysis.
- Counter
  This topic describes the information about the counter feature.

- Charge Code
  This topic describes the information about the charge code feature.
- Execution Summary
  This topic describes the information to view the decisions, credit score and pricing for the processed application.
- Integrating Decision Service with Oracle Banking Routing Hub
  This topic describes the information to integrate the Decision service with Oracle Banking Routing Hub.

# 3.1 Overview

This topic describes the overview about the Decision service.

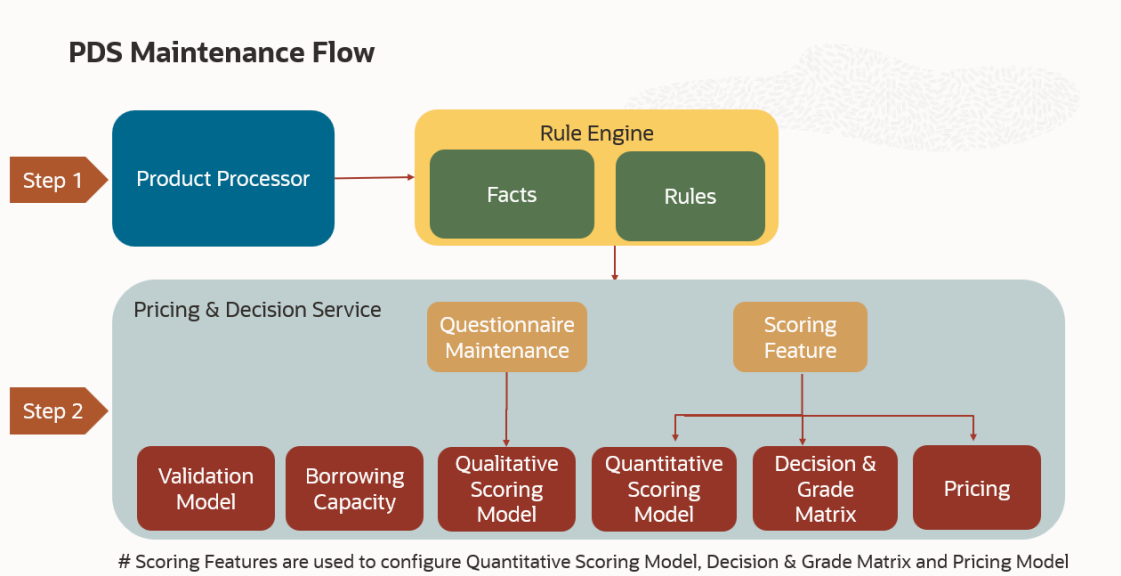
The Decision service provides automatic decision making capabilities that can allow lenders to develop simple business processes and strengthen the decision-making process.

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 3-1 PDS Maintenance Flow**



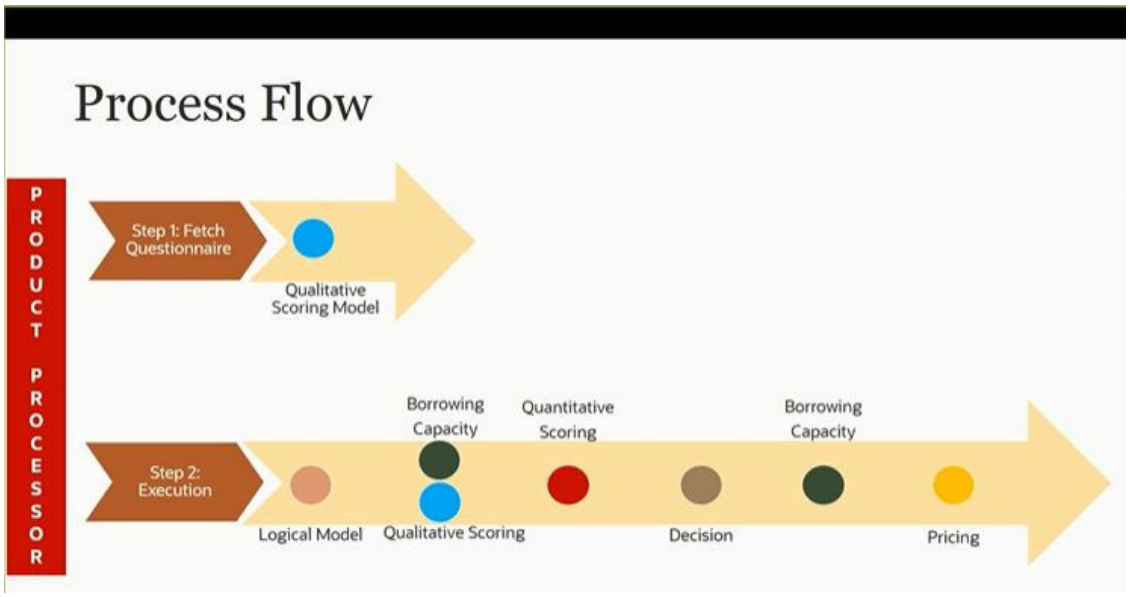

Decision service can be called from various product processor such as Collections, Deposits, Loans, Insurance, Trade Finance or Payment etc. This product processor calls the decision service and the decision service intern uses the rule engine to configure various complex rules.

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.

# 3.2 Process Flow

This topic describes the information about the entire process flow for the Decision service.

**Figure 3-2 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.

### Validation Model

First step in execution of the credit decision is validation 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.

## 3.3 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 for the same module like for origination, that is, 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

# 3.4 System Parameter

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

System Parameter 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:**

- qualitativeScore
- quantitativeScore
- applicant_score
- Requested Amount
- CDS GRADE

The fact associated to these system parameters are used programmatically and added in the pool of facts. To define the system parameters, the keys of the system parameters have to be defined in a lookup called SYSPARAM.

This topic contains the following subtopics:

- Create System Parameter
  This topic describes the systematic instructions to create system parameter by updating the various details.
- View System Parameter
  This topic describes the systematic instructions to view the list of configured system parameter.

## 3.4.1 Create System Parameter

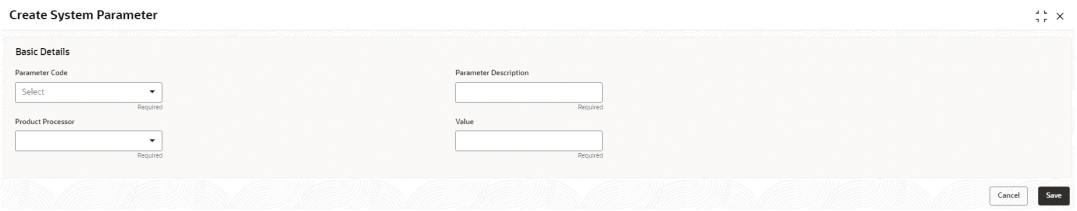
This topic describes the systematic instructions to create system parameter by updating the various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click **Create System Parameter**.

   The **Create System Parameter** screen displays.

**Figure 3-3 Create System Parameter**



3. On **Create System Parameter** screen, specify the fields.

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

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

**Table 3-1 Create System Parameter - 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. |

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

   The **System Parameter** is successfully created and can be viewed using the View System Parameter screen.

## 3.4.2 View System Parameter

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

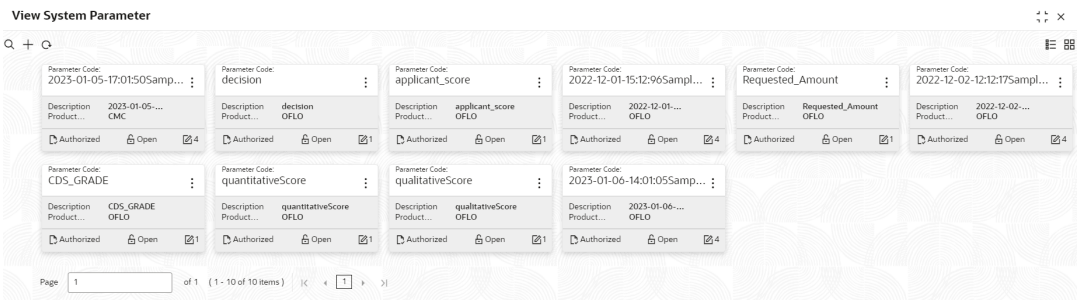
The user can configure the system parameter using the Create System Parameter screen. The status of the created system parameter is displayed as **Unauthorized** and **Open**. Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click **View System Parameter**.

   The **View System Parameter** screen displays.

**Figure 3-4 View System Parameter**




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

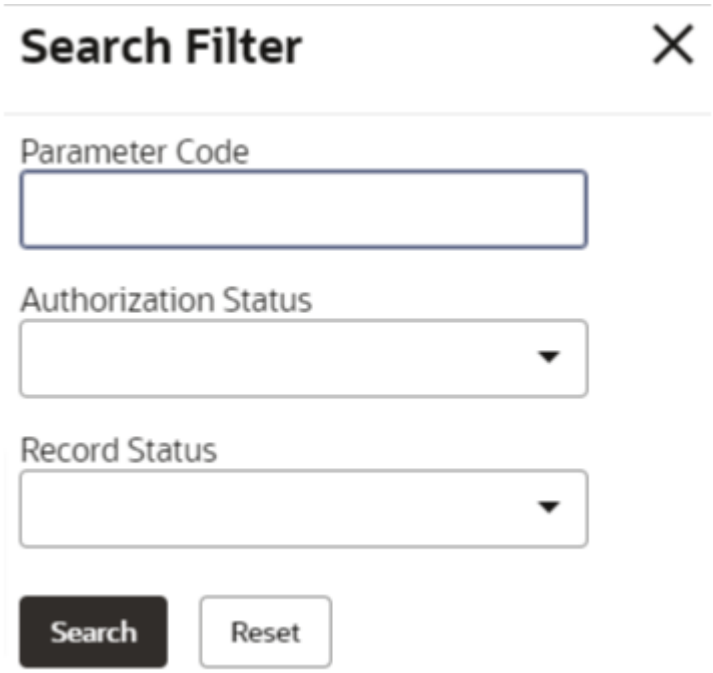
**Table 3-2 View System Parameter - Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View System Parameter** screen, click icon.

   The **View System Parameter - Search** screen displays.

**Figure 3-5 View System Parameter - Search**




4. On **View System Parameter - Search** screen, specify the **Search Filter** to fetch the required system parameter.

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

**Table 3-3 View System Parameter - Search – Field Description**

| Field | Description |
|---|---|
| **Parameter Code** | Specify the parameter code. |
| **Authorization Status** | Select the authorization status from the drop-down list.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

5. Click **Search** to display the required system parameter.

6. On **View System Parameter** screen, click icon to **Unlock**, **Delete**, **Authorize** or **View** the created parameters.

7. Click **Unlock** to modify the created system parameter.

   The **System Parameter Maintenance - Modify** screen displays.

**Figure 3-6 System Parameter Maintenance - Modify**

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

**Table 3-4 System Parameter Maintenance - Modify - 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** to view the created system parameter.

   The **System Parameter Maintenance - View** screen displays.

**Figure 3-7 System Parameter Maintenance - View**

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

**Table 3-5 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. |

# 3.5 Lookup

This topic describes the information about the lookup feature in Decision 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
  - Decision: Like Approve, Decline, Manual.
  - Colour – like red, green etc. Colour is used to highlight the decision i.e. Approve to be highlighted in Green, Reject can be highlighted in Red. The colour and decision combination is configurable.
  - Grade like A, B, C etc.
  - Strategy Configuration Code
  - ScoringModelType,
  - ExecutionSteps,
  - ExecutionModes,
  - BWCExecStage,
  - QuestionType,
  - QuestionSubType
- Dependent lookup based on another selection
  - Pricing lookup - Based on decision, Pricing should have different behaviour based on decision.

This topic contains the following subtopics:

- Create Lookup
  This topic describes the systematic instructions to create lookup definitions by updating various details.
- View Lookup
  This topic describes the systematic instructions to view the list of configured lookup for Decision Service.

## 3.5.1 Create Lookup

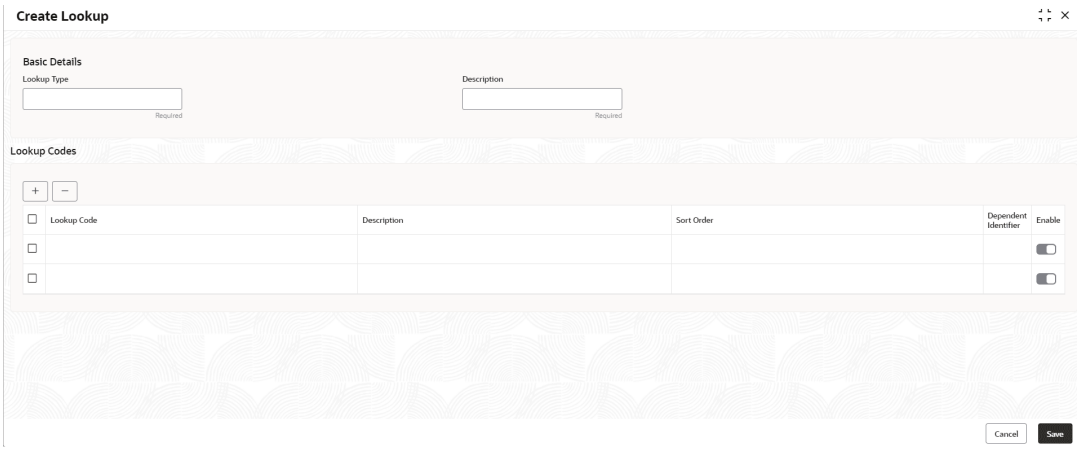
This topic describes the systematic instructions to create lookup definitions by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision** , click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **Create Lookup**.

   The **Create Lookup** screen displays.

**Figure 3-8 Create Lookup**




3. On **Create Lookup** screen, specify the fields.

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

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

**Table 3-6 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. |

**Table 3-6 (Cont.) Create Lookup - Field Description**

| Field | Description |
|---|---|
| **- 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. |

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

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

## 3.5.2 View Lookup

This topic describes the systematic instructions to view the list of configured lookup for Decision Service.

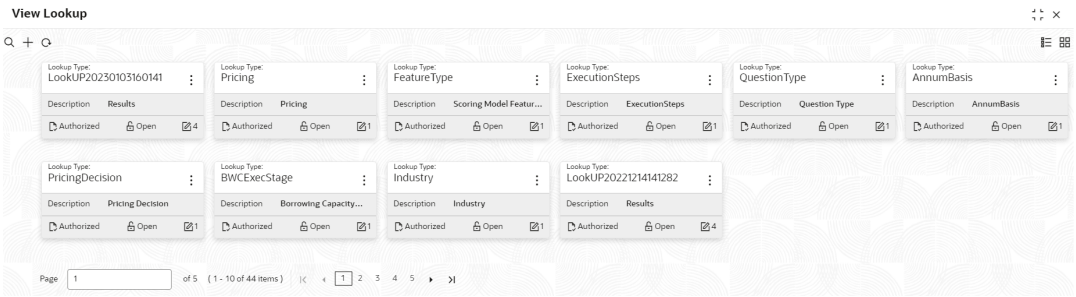
The user can configure the lookup using the Create Lookup screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision** , click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **View Lookup**.

   The **View Lookup** screen displays.

**Figure 3-9 View Lookup**




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

**Table 3-7 View Lookup - Field Description**

| Field | Description |
|---|---|
| **Lookup Type** | Displays the lookup type. |
| **Description** | Displays the description of the lookup type. |

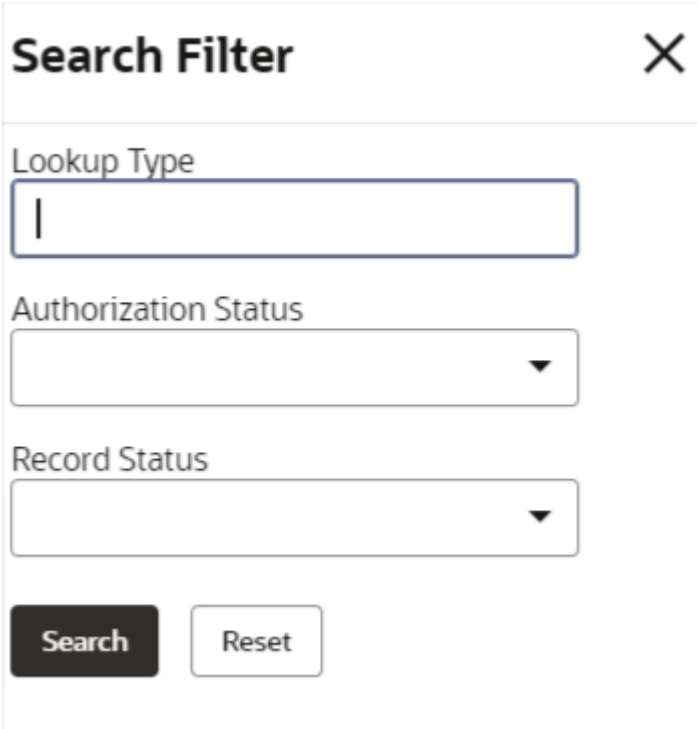
**Table 3-7 (Cont.) View Lookup - Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View Lookup** screen, click icon.

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

**Figure 3-10 View Lookup - Search**




4. On **View Lookup - Search** screen, specify the **Search Filter** to fetch the required lookup.

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

**Table 3-8 View Lookup – Search – Field Description**

| Field | Description |
|---|---|
| **Lookup Type** | Specify the lookup type name. |

**Table 3-8 (Cont.) View Lookup – Search – Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Select the authorization status of the lookup.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status of the lookup.<br>The options are:<br>• **Open**<br>• **Closed** |

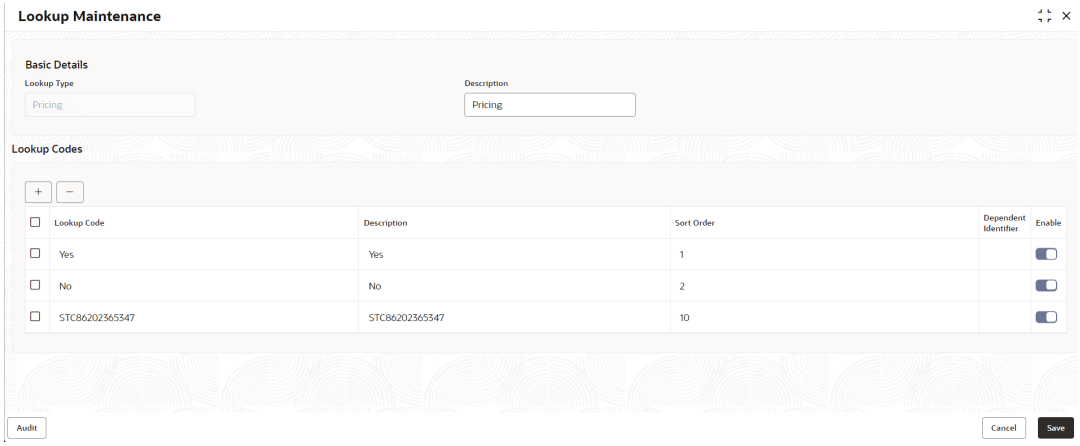
5. Click **Search** to display the required lookup.

6. On **View Lookup** screen, click ⋮ icon to **Unlock**, **Delete**, **Authorize** or **View** the created lookup.

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

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

**Figure 3-11 Lookup Maintenance - Modify**




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

**Table 3-9 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. |

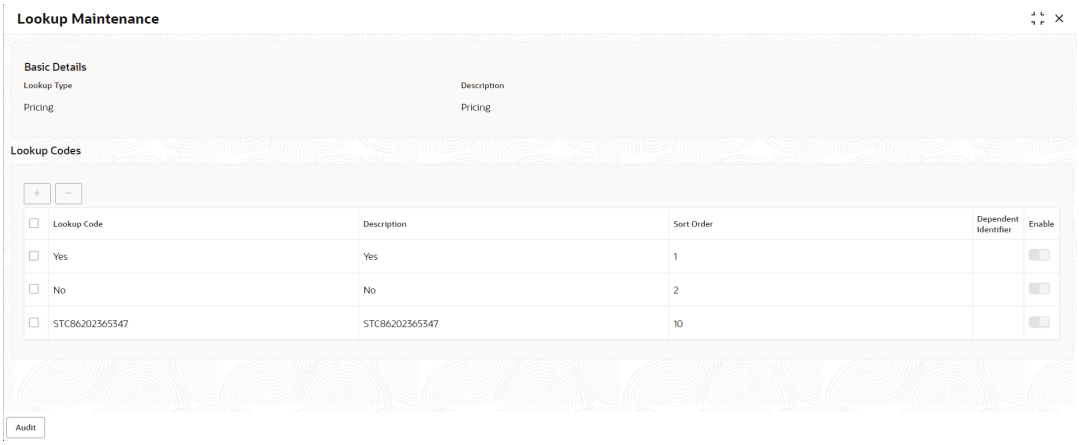
**Table 3-9 (Cont.) Lookup Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **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.
9. Click **View** to view the created lookup code.

   The **Lookup Maintenance - View** screen displays.

**Figure 3-12 Lookup Maintenance - View**




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

**Table 3-10 Lookup Maintenance - View - Field Description**

| 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. |

# 3.6 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.
- 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.

## 3.6.1 Create Product Processor

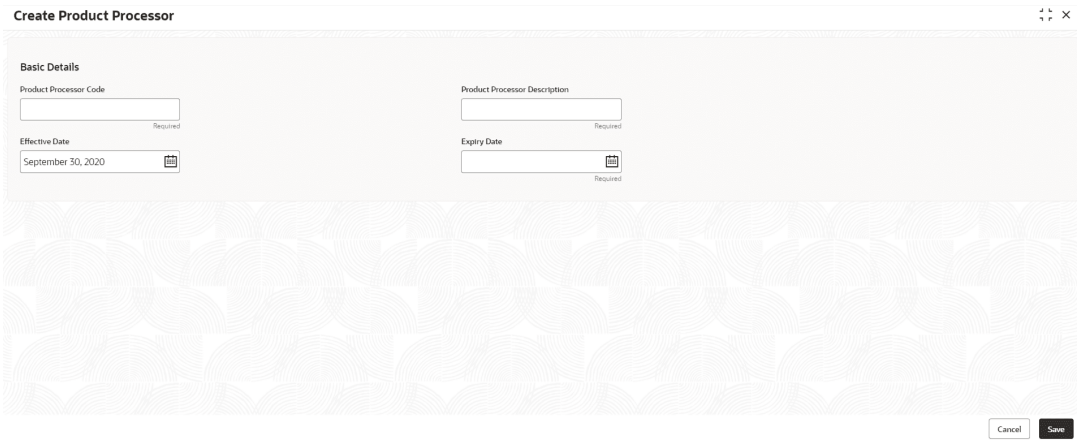
This topic describes the systematic instructions to create product processor by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **Create Product Processor**.

   The **Create Product Processor** screen displays.

**Figure 3-13 Create Product Processor**




3. On **Create Product Processor** screen, specify the fields.

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

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

**Table 3-11 Create Product Processor - Field Description**

| 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. |

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

   The **Product Processor** is successfully created and can be viewed using the View Product Processor screen.

## 3.6.2 View Product Processor

This topic describes the systematic instructions to view the list of product processor.

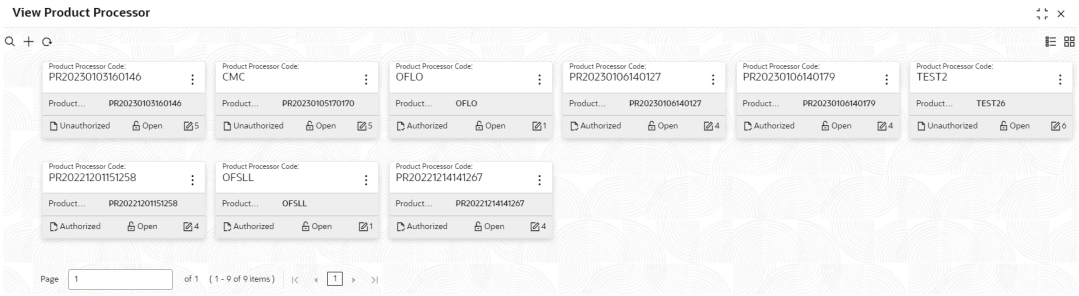
The user can create the product processor using the Create Product Processor screen. The status of the created system parameter is displayed as **Unauthorized** and **Open.** Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **View Product Processor**.

   The **View Product Processor** screen displays.

**Figure 3-14 View Product Processor**




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

**Table 3-12 View Product Processor - Field Description**

| Field | Description |
|---|---|
| **Product Processor Code** | Displays the product processor code. |
| **Product Processor Description** | Displays the description of the product processor. |

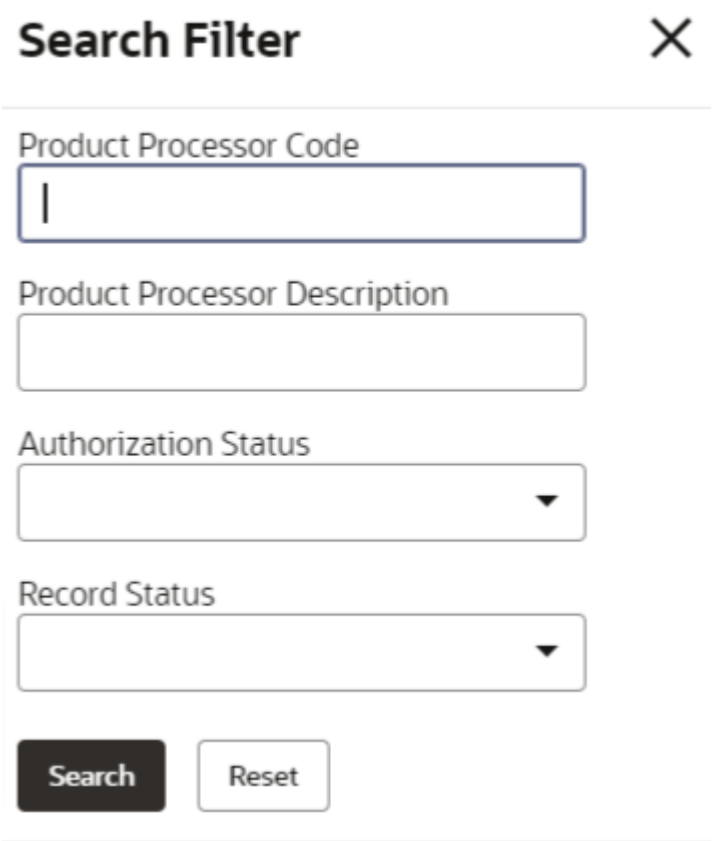
**Table 3-12 (Cont.) View Product Processor - Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View Product Processor** screen, click icon.

   The **View Product Processor - Search** screen displays.

**Figure 3-15 View Product Processor - Search**




4. On **View Product Processor - Screen** screen, specify the **Search Filter** to fetch the required product processor.

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

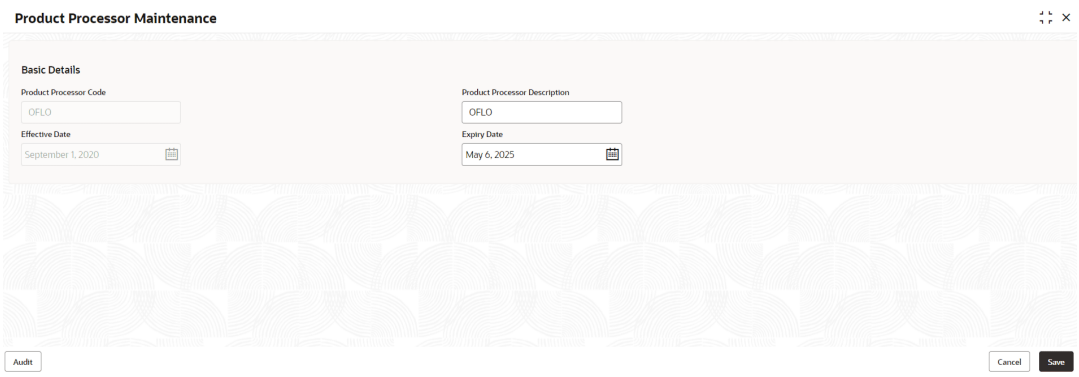
**Table 3-13 View Product Processor - Search - Field Description**

| 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.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status of the product processor.<br>The available options are:<br>• **Open**<br>• **Closed** |

5. Click **Search** to display the required product processor.
6. On **View Product Processor** screen, click ⋮ icon to **Unlock**, **Delete**, **Authorize** or **View** the created product processor.
7. Click **Unlock** to modify the created product processor.

   The **Product Processor Maintenance - Modify** screen displays.

**Figure 3-16 Product Processor Maintenance - Modify**




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

**Table 3-14 Product Processor Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Product Processor Code** | Displays the product processor code. |
| **Product Processor Description** | Displays the product processor description.<br>User can modify the same. |
| **Effective Date** | Displays the effective date of the created product processor.<br>User can modify the same before authorization if it is future dated. |

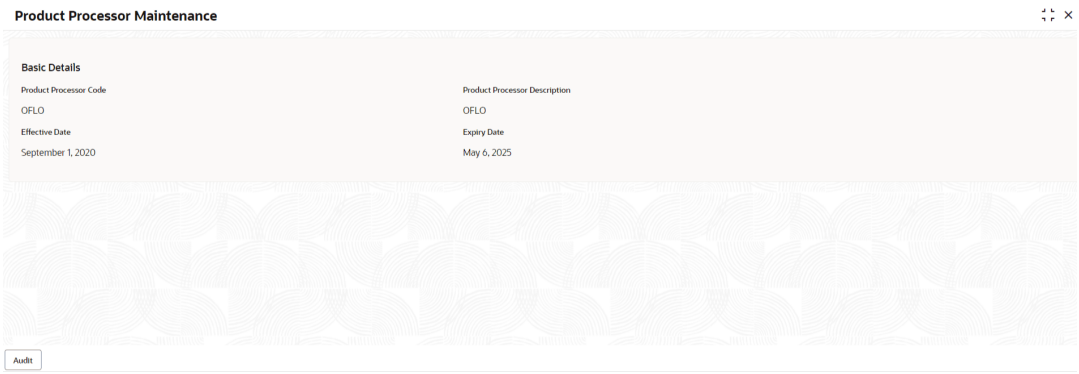
**Table 3-14 (Cont.) Product Processor Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Expiry Date** | Displays the expiry date of the created product processor.<br>User can modify the same. |

8. Click **Save** to update the modified fields.
9. Click **View** to view the created product processor.

   The **Product Processor Maintenance - View** screen displays.

**Figure 3-17 Product Processor Maintenance - View**




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

**Table 3-15 Product Processor Maintenance - View - Field Description**

| 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. |

# 3.7 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.

## 3.7.1 Create Borrowing Capacity

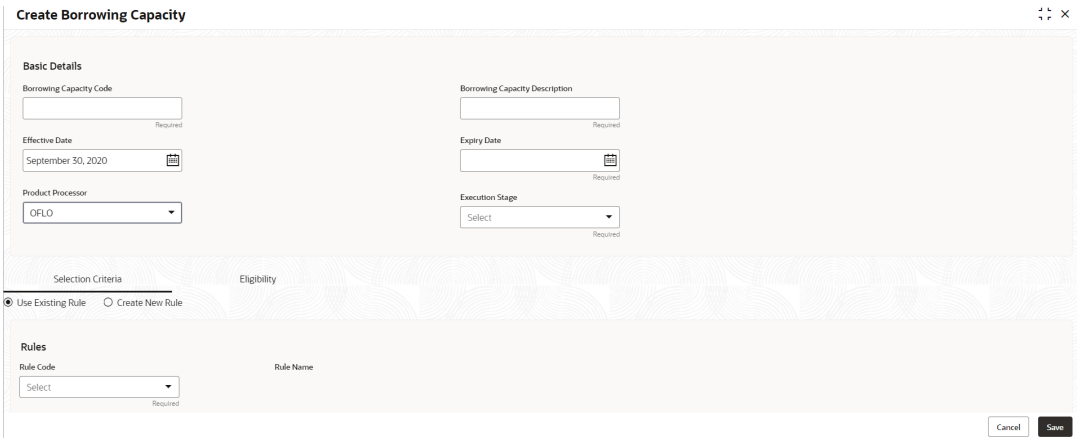
This topic describes the systematic instructions to define the borrowing capacity based on the various input.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Borrowing Capacity**, under **Borrowing Capacity**, click **Create Borrowing Capacity**.

   The **Create Borrowing Capacity** screen displays.

**Figure 3-18 Create Borrowing Capacity**




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

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

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

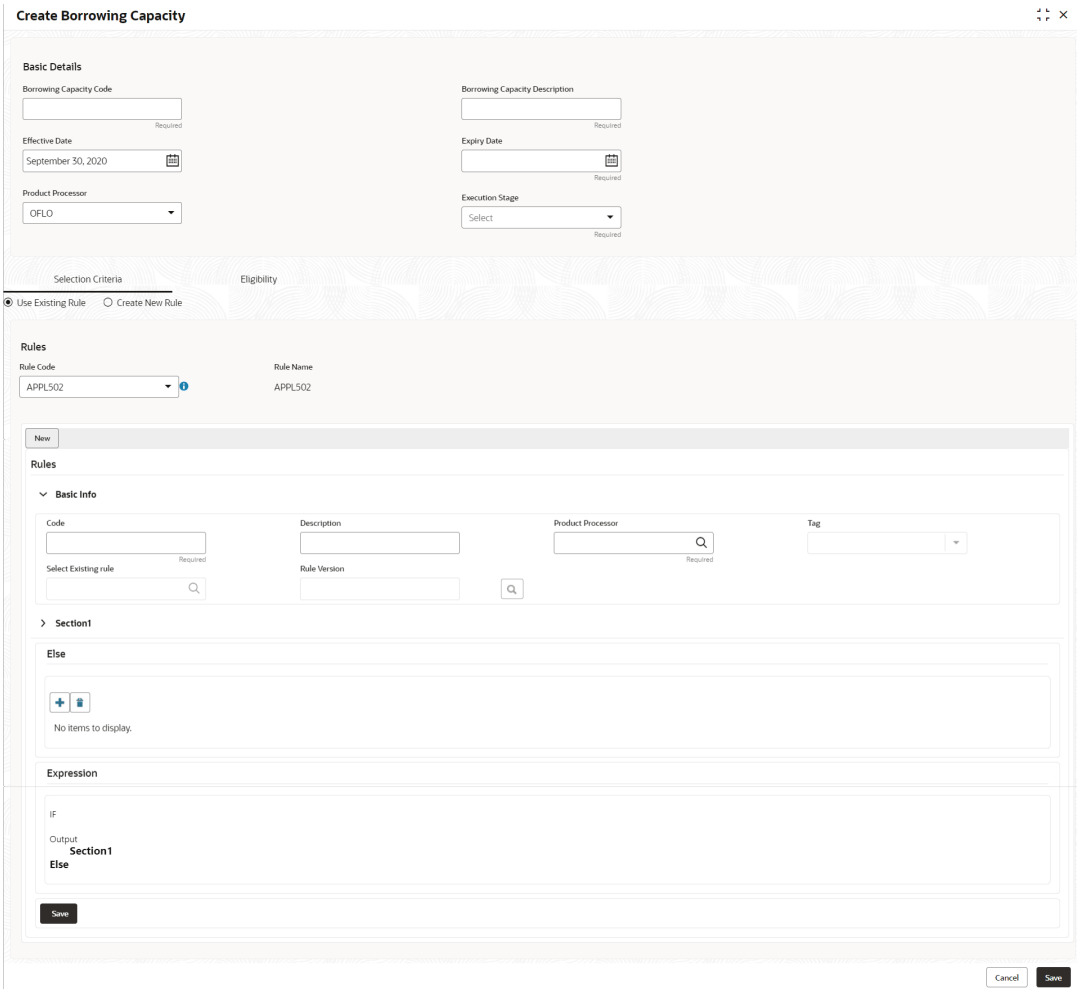
**Table 3-16 Create Borrowing Capacity - Field Description**

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

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

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

**Figure 3-19 Create Borrowing Capacity - Selection Criteria**




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

**Table 3-17 Create Borrowing Capacity - Selection Criteria - Field Description**

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

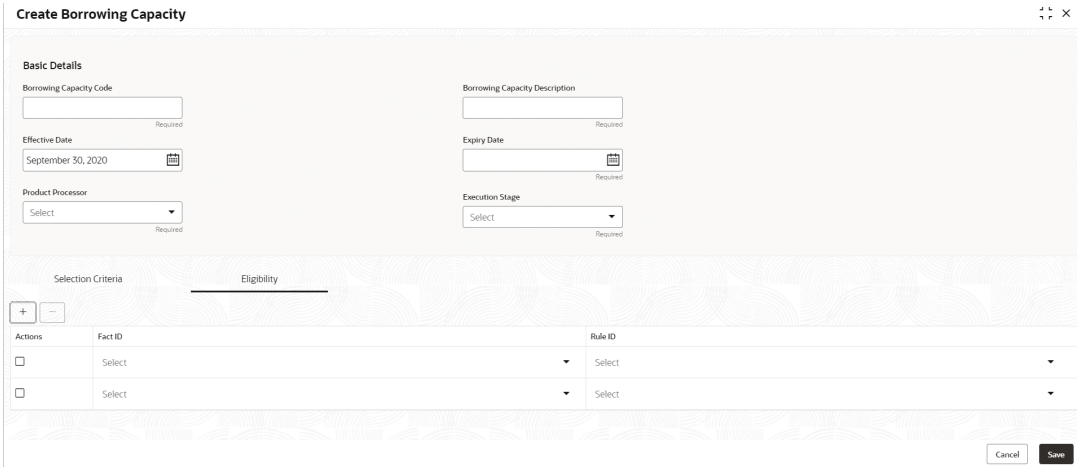
**Table 3-17 (Cont.) Create Borrowing Capacity - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Fact / Rules** | Select the fact or rule from the drop-down list.<br>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.<br>The available options are:<br>• **<**<br>• **>**<br>• **+**<br>• **=**<br>• **%**<br>• **!=**<br>• **-**<br>• **>=**<br>• **<=**<br>• *****<br>• **/**<br>• **Contains**<br>• **In**<br>• **Matches**<br>• **NotMatches**<br>• **NotContains**<br>• **Notin** |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Output** | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Expression** | Displays the expression updated in the expression builder. |

5. On **Create Borrowing Capacity** screen, click the **Eligibility** to define eligibility.

   The **Create Borrowing Capacity - Eligibility** screen displays.

**Figure 3-20 Create Borrowing Capacity - Eligibility**




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

**Table 3-18 Create Borrowing Capacity - Eligibility - Field Description**

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

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

   The **Borrowing Capacity** is successfully created and can be viewed using the View Borrowing Capacity screen.

## 3.7.2 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**.

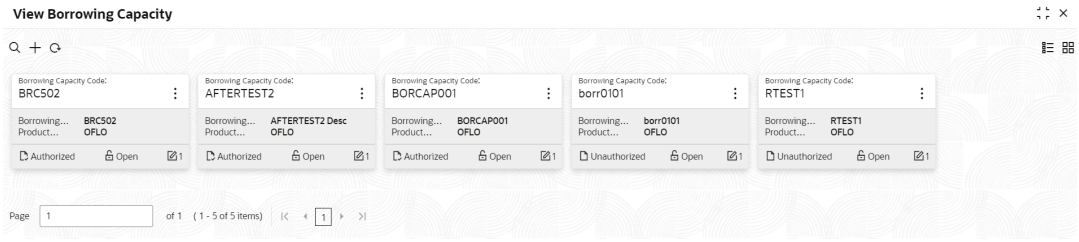
Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.

2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Borrowing Capacity**, under **Borrowing Capacity**, click **View Borrowing Capacity**.

   The **View Borrowing Capacity** screen displays.

**Figure 3-21 View Borrowing Capacity**




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

**Table 3-19 View Borrowing Capacity – Field Description**

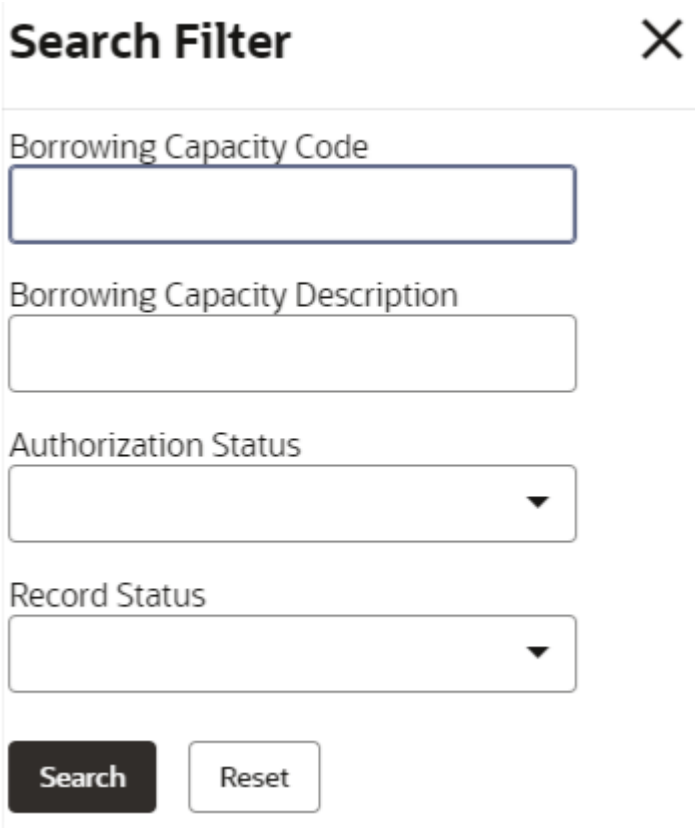
| Field | Description |
|---|---|
| **Borrowing Capacity Code** | Displays the borrowing capacity code. |
| **Borrowing Capacity Description** | Displays the borrowing capacity description. |
| **Product Processor** | Displays the product processor. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

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

icon.

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

**Figure 3-22 View Borrowing Capacity - Search**




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

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

**Table 3-20 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.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

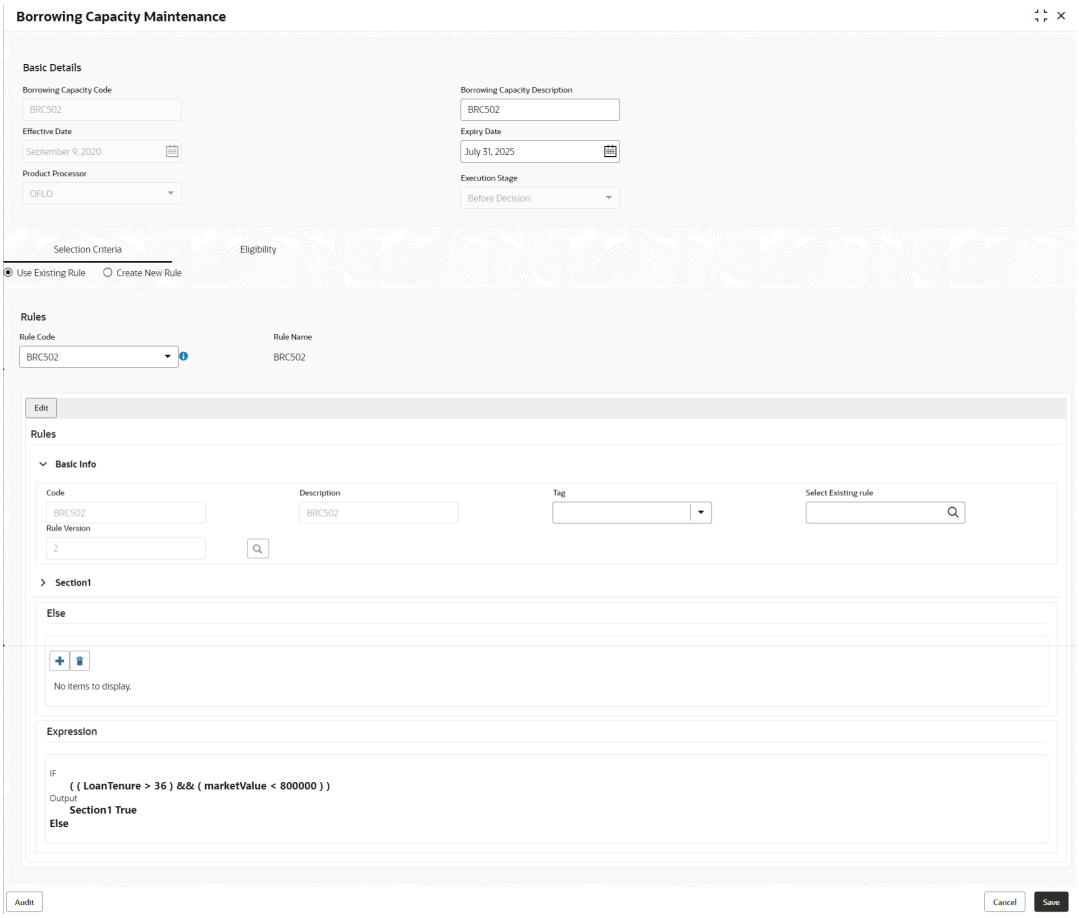
5. Click **Search** to display to required borrowing capacity.
6. On **View Borrowing Capacity** screen, click

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

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

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

**Figure 3-23 Borrowing Capacity Maintenance - Modify**




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

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

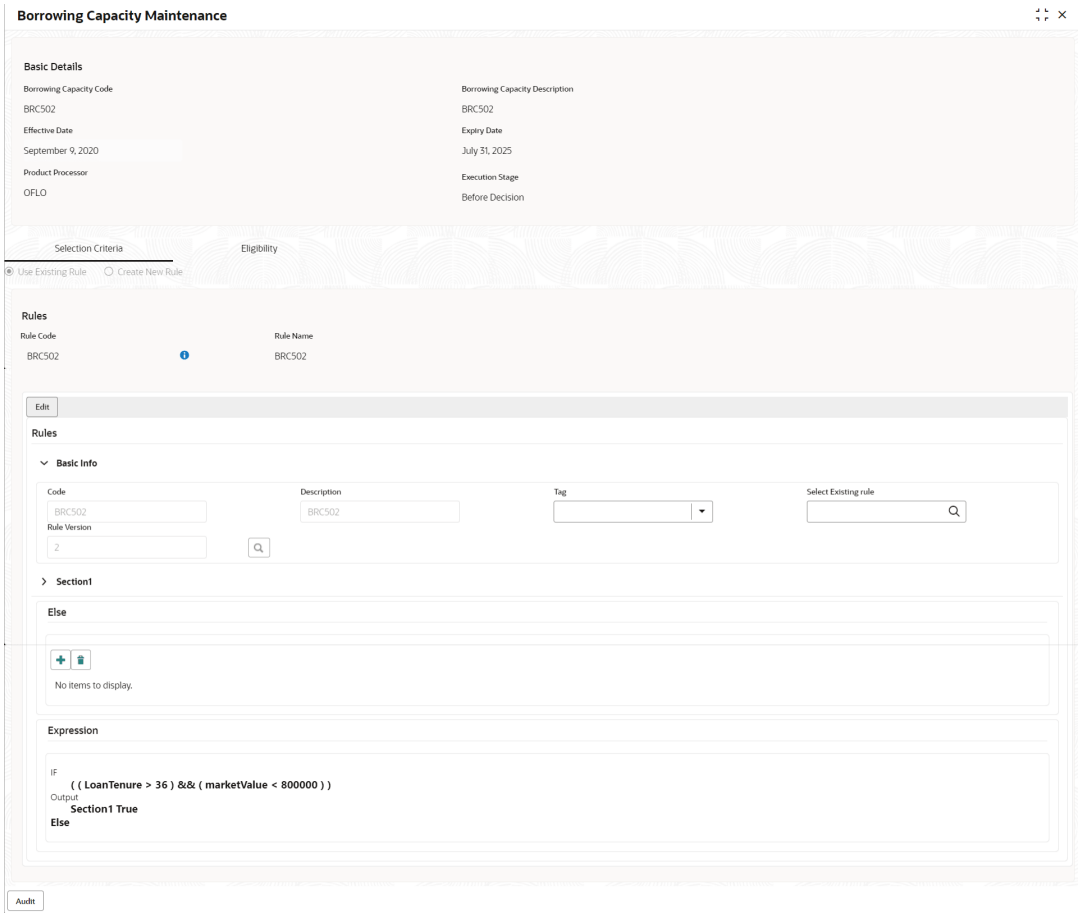
**Table 3-21 Borrowing Capacity Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Borrowing Capacity Code** | Displays the model code for the created borrowing capacity. |
| **Borrowing Capacity Description** | The user can modify the model description for the created borrowing capacity. |
| **Effective Date** | The user can modify effective date for the borrowing capacity. |
| **Expiry Date** | The user can modify date of the created borrowing capacity. |
| **Product Processor** | Displays the product processor for the borrowing capacity. |
| **Execution Stage** | Displays execution stage for the borrowing capacity. |
| **Use Existing Rule** | Indicates if the existing rule is linked. |
| **Rule Code** | The user can modify the rule code for the created borrowing capacity. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created borrowing capacity. |
| **Create New Rule** | The user can modify the rule code for the created borrowing capacity. |
| **Code** | Specify the new rule code for borrowing capacity. |
| **Description** | Specify the rule description for the borrowing capacity. |
| **Fact / Rules** | Displays the fact or rule for the created borrowing capacity. |
| **Operator** | Displays the comparison operator for the created borrowing capacity. |
| **Data Type** | Displays the data type for the fact or rule for the created borrowing capacity. |
| **Output** | Displays the output for the created borrowing capacity. |
| **Expression** | Displays the expression updated in the expression builder for the created borrowing capacity. |
| **Fact ID** | The user can modify the fact ID of the created borrowing capacity. |
| **Rule ID** | The user can modify the rule ID of the created borrowing capacity. |
| | Click this icon to get the information about the rule. |

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

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

**Figure 3-24 Borrowing Capacity Maintenance – View**




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

**Table 3-22 Borrowing Capacity Maintenance - View - Field Description**

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

**Table 3-22 (Cont.) Borrowing Capacity Maintenance - View - Field Description**

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

# 3.8 Strategy Configuration

This topic describes the information about the strategy configuration.

Decision service is used for multiple purposes such as borrowing capacity, borrowing capacity plus pricing, only pricing, only decision, logical plus decision etc. System should have an ability to configure the strategy like when the decision service is being called for borrowing capacity, should the request pass through the logical check. In addition, the product processor can configure different strategies for different product types or customer types. Strategy configuration allows the product processor to configure the strategy as per its requirements for all the modes for which decision service can be called. Separate strategy can be defined for origination, servicing or collection. In addition, multiple strategy can be defined for the same module like for origination i.e. multiple strategy can be defined. This maintenance allows the product processor to configure the strategy according to its need for all the modes for which the decision service can be called for.

This topic contains the following subtopics:

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

# 3.8.1 Create Strategy Configuration

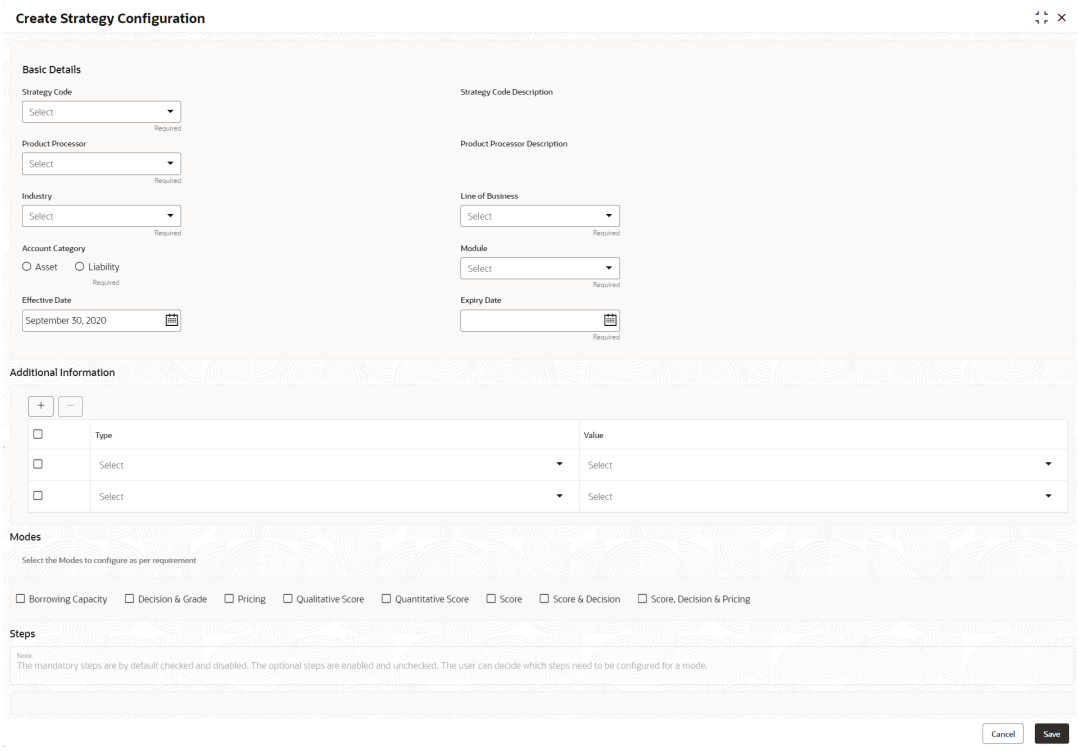
This topic describes the systematic instructions to create strategy configuration as per the requirement.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Strategy Configuration**, under **Strategy Configuration**, click **Create Strategy Configuration**.

   The **Create Strategy Configuration** screen displays.

**Figure 3-25 Create Strategy Configuration**




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

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

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

**Table 3-23 Create Strategy Configuration - Field Description**

| Field | Description |
|---|---|
| **Strategy Code** | Specify the unique strategy code. |
| **Strategy Code Description** | Specify the short description for the strategy code. |
| **Product Processor** | Specify the product processor for which the strategy is being configured. |
| **Product Processor Description** | Displays the product processor description. |
| **Industry** | Select the industry type from the drop-down list .<br>The values are configurable based on the lookup values maintained.<br>The available options are:<br>• **Banking Industry**<br>• **Insurance**<br>• **Trade Finance** |
| **Line Of Business** | Select the line of business type from the drop-down list .<br>The values are configurable based on the lookup values maintained.<br>The available options are:<br>• **Corporate**<br>• **Retail**<br>• **SMEnt** |
| **Account Category** | Indicates whether the strategy created is for asset or Liabilities. |
| **Module** | Select the module from the drop-down list .<br>The values are configurable based on the lookup values maintained.<br>The available options are:<br>• **Collection**<br>• **Origination**<br>• **Servicing** |
| **Effective Date** | Specify the effective date. |
| **Expiry Date** | Specify the expiry date. |
| **+ button** | Click to add a new facts. |
| **- button** | Click to delete a row that is already added. |
| **Type** | Select the fact type from the drop-down list. |
| **Value** | Select the value configured for the fact type from the drop-down list. The values are configurable based on the lookup values maintained. |

**Table 3-23 (Cont.) Create Strategy Configuration - Field Description**

| Field | Description |
|---|---|
| **Modes** | Select the modes from the drop-down list.<br>The available options are:<br>• **Borrowing Capacity**<br>• **decision & Grade**<br>• **Pricing**<br>• **Qualitative Score**<br>• **Quantitative Score**<br>• **Score**<br>• **Score and Decision**<br>• **Score, Decision & Pricing**<br>If the **Module** is selected as **Collection**, then below options are available.<br>• **Decision & Grade**<br>• **Qualitative Score**<br>• **Quantitative Score**<br>• **Score**<br>• **Score and Decision** |
| **Steps** | Steps are defined based on the modes selected.<br>Example:<br>If **Borrowing Capacity** mode is selected, the check box for borrowing capacity is by default selected and disabled. You can select the other steps. |

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

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

## 3.8.2 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 **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Strategy Configuration**, under **Strategy Configuration**, click **View Strategy Configuration**.

   The **View Strategy Configuration** screen displays.

**Figure 3-26 View Strategy Configuration**

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

**Table 3-24 View Strategy Configuration - Field Description**

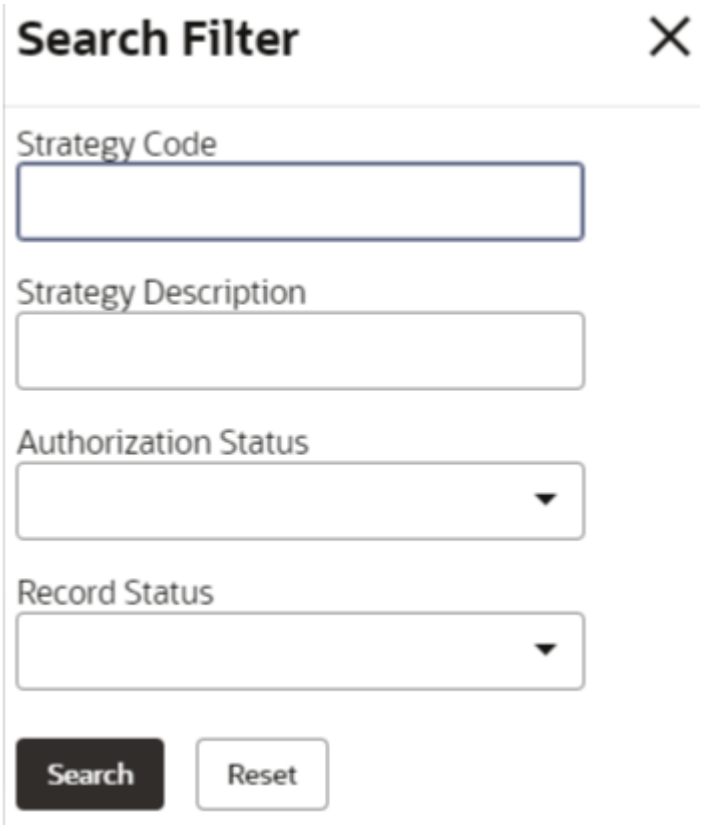
| Field | Description |
|---|---|
| **Strategy Code** | Displays the strategy code. |
| **Strategy Description** | Displays the description of the strategy. |
| **Product Processor** | Displays the product processor of the strategy. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View Strategy Configuration** screen, click

icon.

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

**Figure 3-27 View Strategy Configuration - Search**




4. On **View Strategy Configuration - Search** screen, specify the **Search Filter** to fetch the required strategy configuration.

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

**Table 3-25 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.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

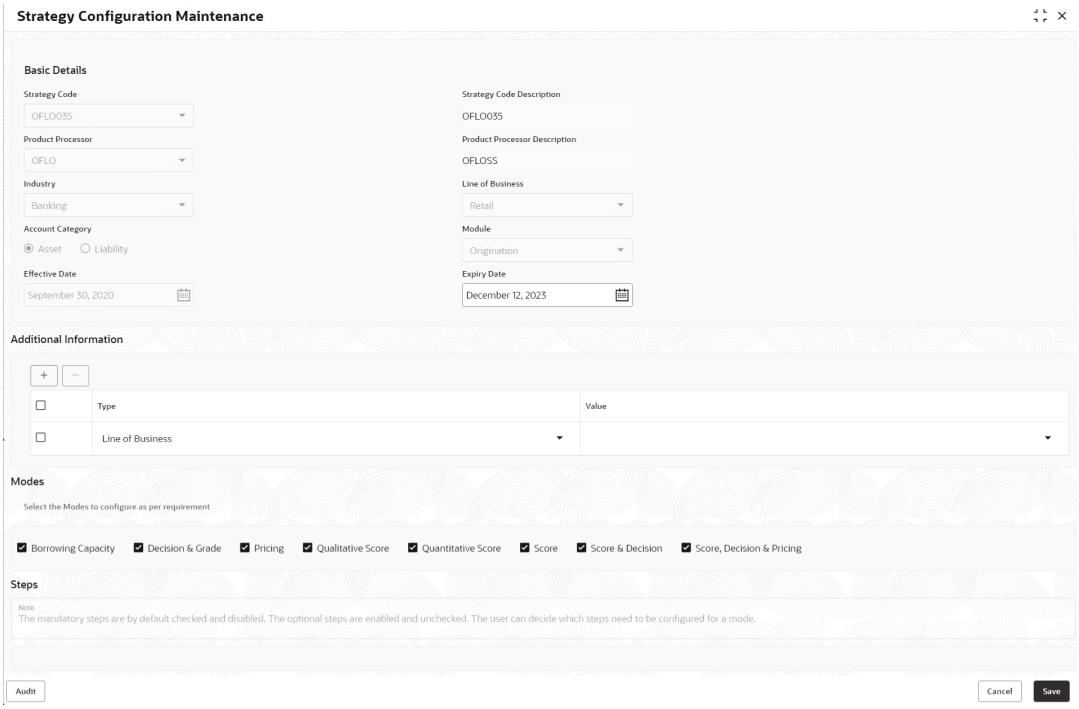
5. Click **Search** to display the required strategy configuration.
6. On **View Strategy Configuration** screen, Click

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

7. Click **Unlock** to modify the created strategy configuration.

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

**Figure 3-28 Strategy Configuration Maintenance - Modify**




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

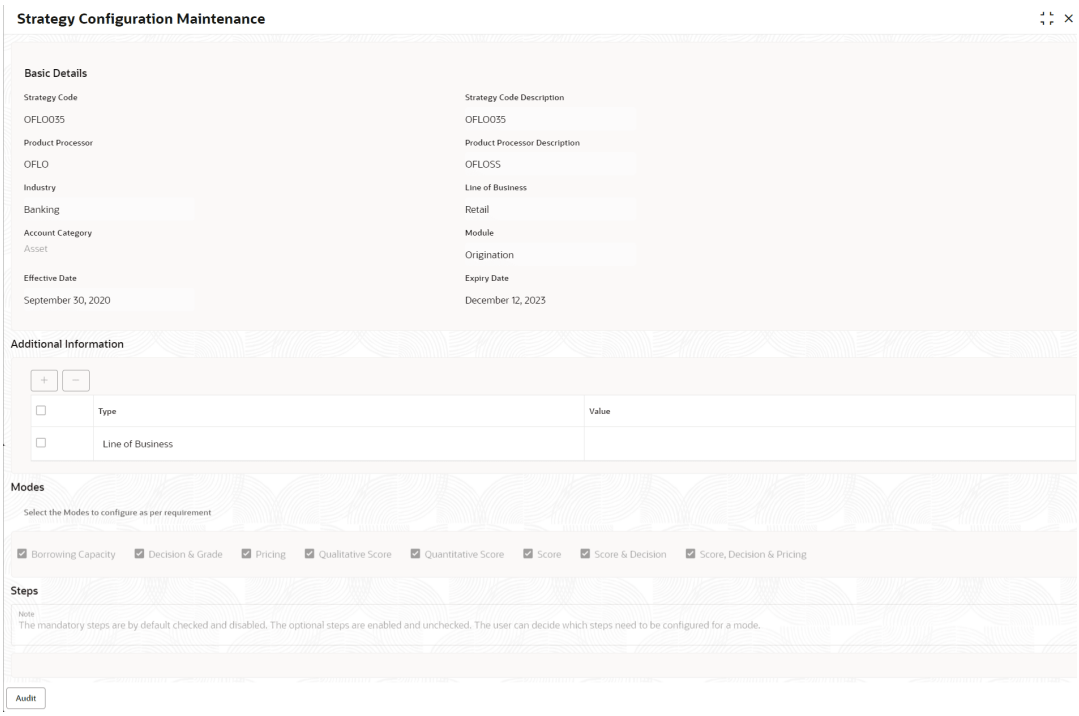
**Table 3-26 Strategy Configuration Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Strategy Code** | Displays the created strategy code. |
| **Strategy Code Description** | Displays the created strategy code description. |
| **Product Processor** | Displays the product processor for the created strategy configuration. |
| **Product Processor Description** | Displays the product processor description for the created strategy configuration. |
| **Account Category** | Displays the account category for the created strategy configuration. |
| **Module** | Displays the module for the created strategy configuration. |
| **Effective Date** | Displays the effective date for the created strategy configuration. |
| **Expiry Date** | Select the expiry date for the created strategy configuration. |
| **Type** | Displays the fact type for the created strategy configuration. |
| **Value** | Displays the fact value for the created strategy configuration. |
| **Steps** | Specify the steps defined for the created strategy configuration. |

8. Click **Save** to update the modified fields.
9. Click **View** to view the created strategy configuration.

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

**Figure 3-29 Strategy Configuration Maintenance - View**




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

**Table 3-27 Strategy Configuration Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Strategy Code** | Displays the created strategy code. |
| **Strategy Code Description** | Displays the created strategy code description. |
| **Product Processor** | Displays the product processor for the created strategy configuration. |
| **Product Processor Description** | Displays the product processor description for the created strategy configuration. |
| **Account Category** | Displays the account category for the created strategy configuration. |
| **Module** | Displays the module for the created strategy configuration. |
| **Effective Date** | Displays the effective date for the created strategy configuration. |
| **Expiry Date** | Displays the expiry date for the created strategy configuration. |
| **Type** | Displays the fact type for the created strategy configuration. |
| **Value** | Displays the fact value for the created strategy configuration. |
| **Steps** | Displays the steps defined for the created strategy configuration. |

# 3.9 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.

## 3.9.1 Create Scoring Feature

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

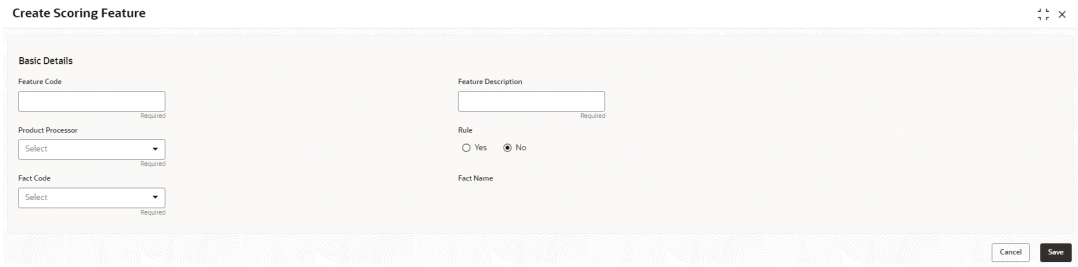
This score applies to applications during origination and based on the information received from the product processor.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Scoring Feature**, under **Scoring Feature**, click **Create Scoring Feature**.

   The **Create Scoring Feature** screen displays.

**Figure 3-30 Create Scoring Feature**




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

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

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

**Table 3-28 Create Scoring Feature - Field Description**

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

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

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

## 3.9.2 View Scoring Feature

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

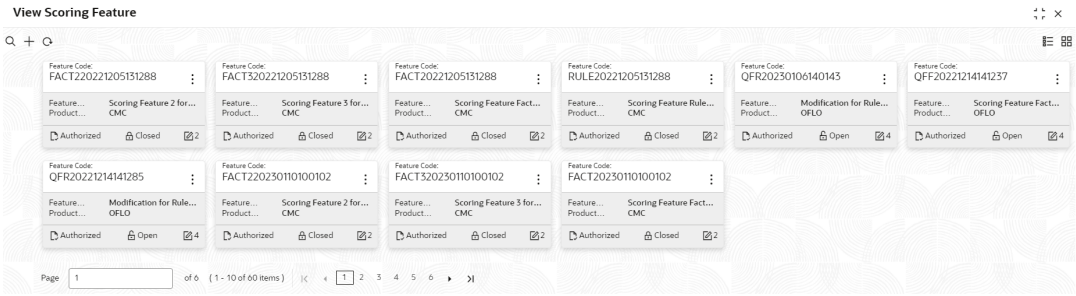
The user can configure the scoring feature using the Create Scoring Feature screen. The status of the created scoring feature is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance** under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Scoring Feature**, under **Scoring Feature**, click **View Scoring Feature**.

   The **View Scoring Feature** screen displays.

**Figure 3-31 View Scoring Feature**




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

**Table 3-29 View Scoring Feature – Field Description**

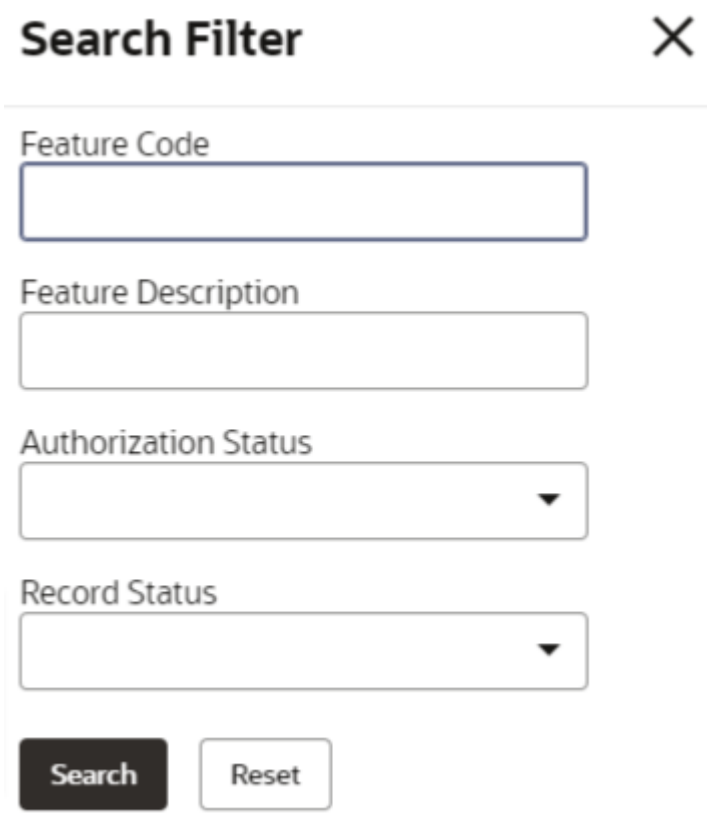
| Field | Description |
|---|---|
| **Feature Code** | Displays the feature code. |
| **Feature Description** | Displays the description of the feature. |
| **Product Processor** | Displays the product processor for which the feature is created. |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

3. On **View Scoring Feature** screen, Click

icon.

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

**Figure 3-32 View Scoring Feature - Search**




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

**Table 3-30 View Scoring Feature - Search – Field Description**

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

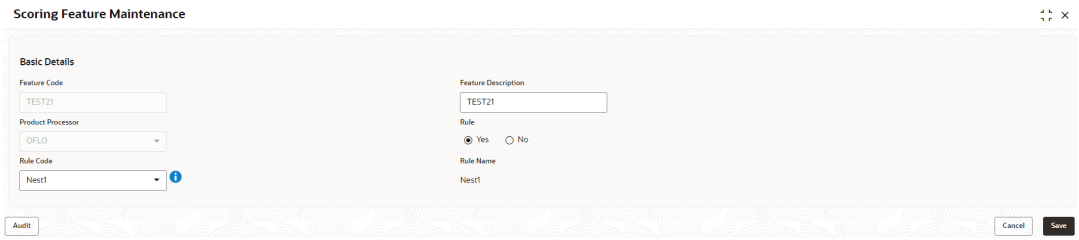
4. Click **Search** to display the required scoring feature.
5. On **View Scoring Feature** screen, click

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

6. Click **Unlock** to modify the created scoring feature..

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

**Figure 3-33 Scoring Feature Maintenance - Modify**




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

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

**Table 3-31 Scoring Feature Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Feature Code** | Displays the feature code. |
| **Feature Description** | The user can modify the feature description. |
| **Product Processor** | Displays 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.<br>This field is displayed, if the **Rule** is selected as **Yes**. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the feature.<br>This field is displayed, if the **Rule** is selected as **Yes**. |
| **Fact Code** | The user can modify the fact code of the feature.<br>This field is displayed, if the **Rule** is selected as **No**. |
| **Fact Name** | Displays the fact name of the feature.<br>This field is displayed, if the **Rule** is selected as **No**. |

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

# 3.10 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.

## 3.10.1 Create Quantitative Scoring Model

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

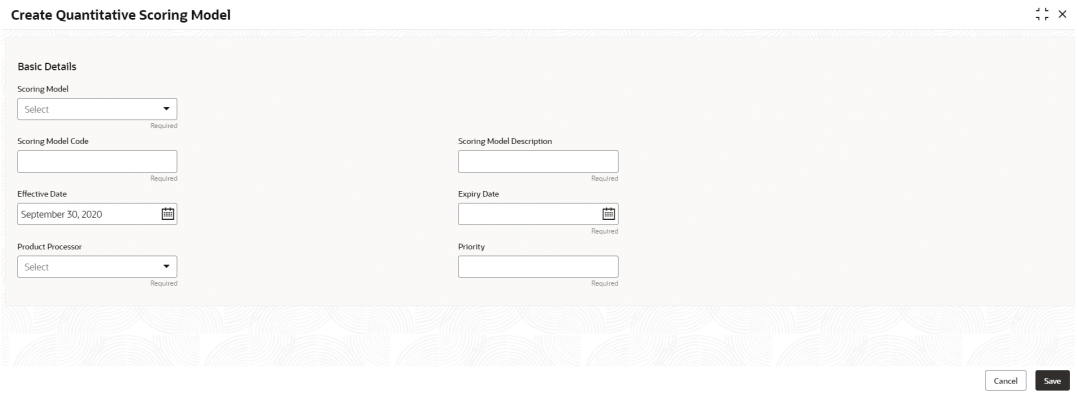
The parameters driving the scoring models are configurable. The user can create quantitative scoring model by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Quantitative Scoring Model**, under **Quantitative Scoring Model**, click **Create Quantitative Scoring Model**.

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

**Figure 3-34 Create Quantitative Scoring Model**




3. On **Create Quantitative Scoring Model** screen, specify the fields.

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

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

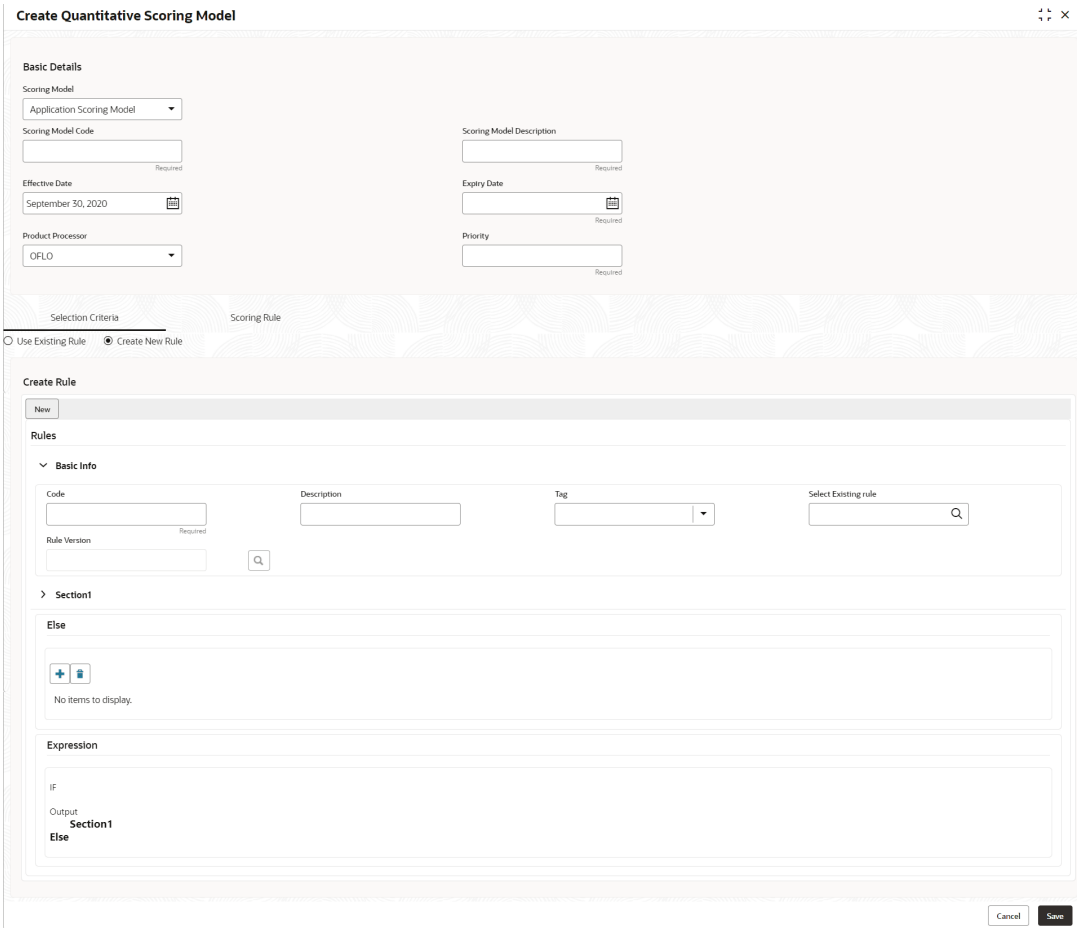
**Table 3-32 Create Quantitative Scoring Model - Field Description**

| Field | Description |
|---|---|
| **Scoring Model** | Select the scoring model from the drop-sown list.<br>The available options are:<br>• **Application Scoring Model**<br>• **Applicant Scoring Model**<br>• **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. |

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

   The **Create Quantitative Scoring Model - Selection Criteria** screen displays.

**Figure 3-35 Create Quantitative Scoring Model - Selection Criteria**




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

**Table 3-33 Create Quantitative Scoring Model - Selection Criteria - Field Description**

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

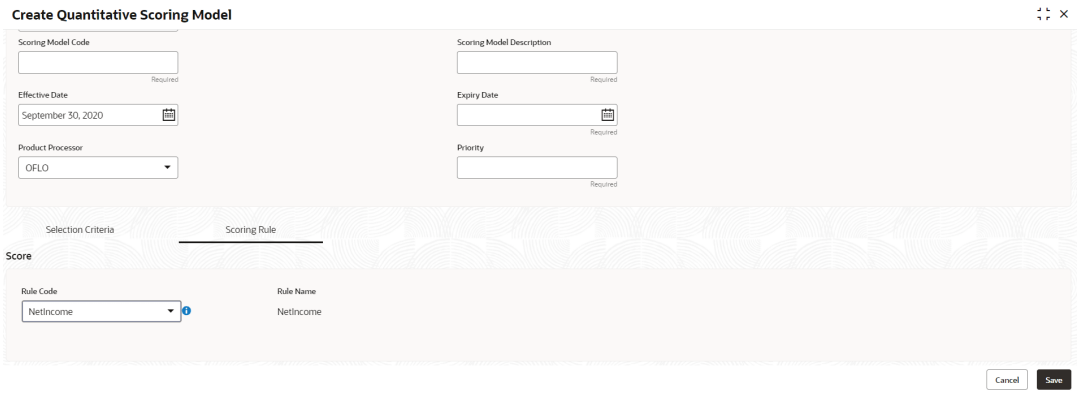
**Table 3-33 (Cont.) Create Quantitative Scoring Model - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Fact / Rules** | Select the fact or rule from the drop-down list.<br>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.<br>The available options are:<br>• **<**<br>• **>**<br>• **+**<br>• **=**<br>• **%**<br>• **!=**<br>• **-**<br>• **>=**<br>• **<=**<br>• *****<br>• **/**<br>• **Contains**<br>• **In**<br>• **Matches**<br>• **NotMatches**<br>• **NotContains**<br>• **Notin** |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Output** | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Expression** | Displays the expression updated in the expression builder. |

5. 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 3-36 Create Quantitative Scoring Model - Scoring Rule**




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

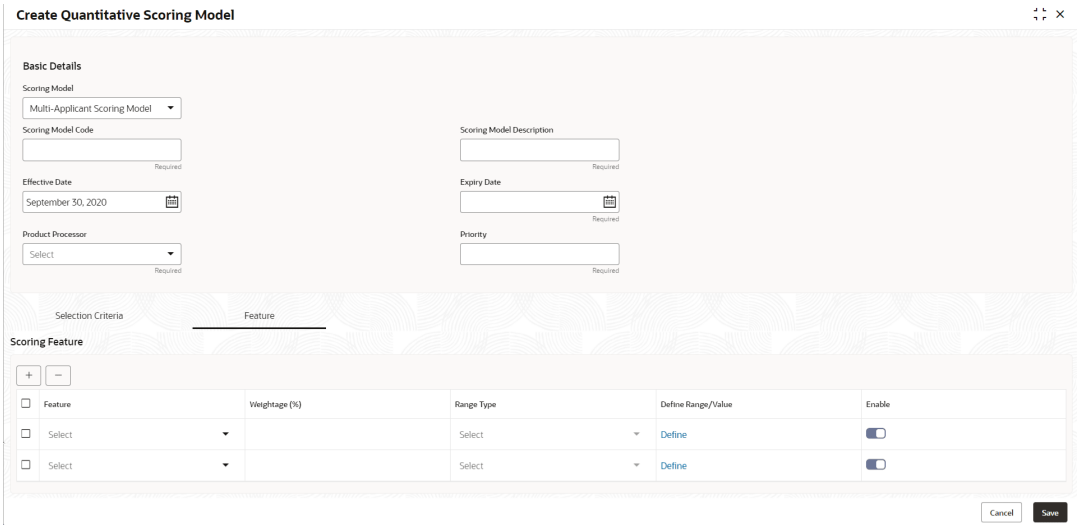
**Table 3-34 Create Quantitative Scoring Model - Scoring Rule - Field Description**

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

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

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

**Figure 3-37 Create Quantitative Scoring Model - Feature**




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

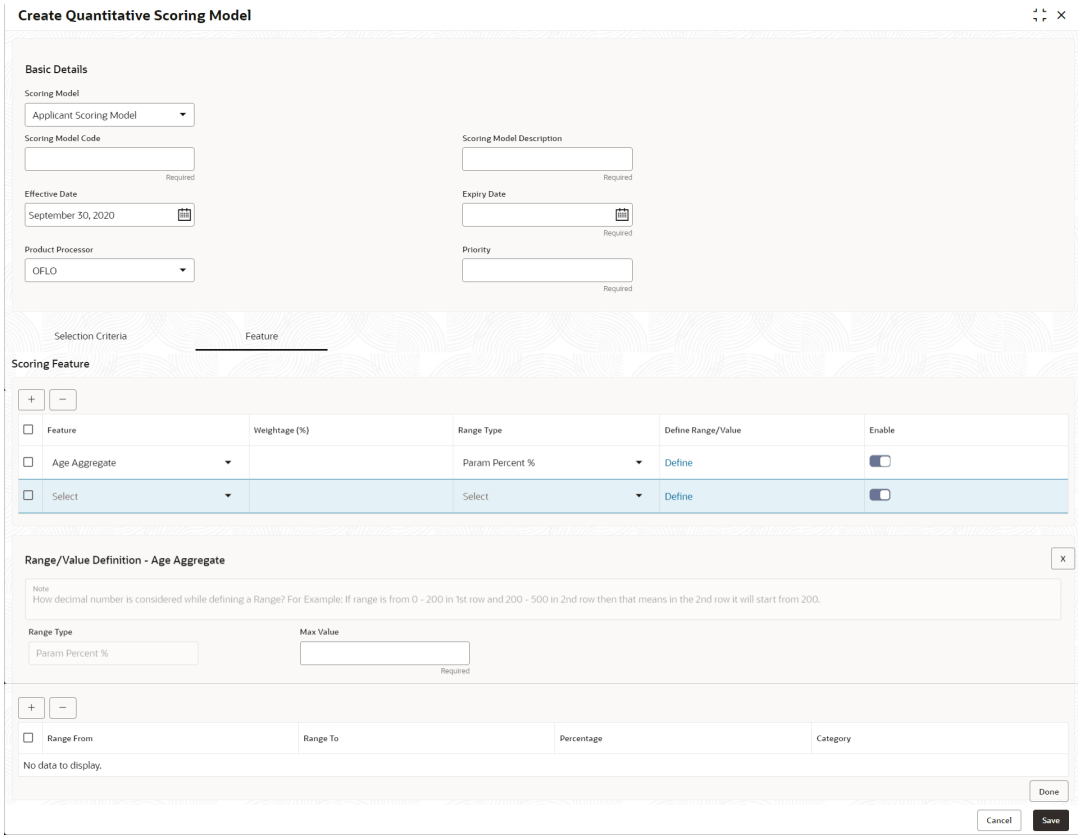
**Table 3-35 Create Quantitative Scoring Model - Feature - Field Description**

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

7. 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 3-38 Create Quantitative Scoring Model - Define Link - Numeric Feature**




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

**Table 3-36 Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description**

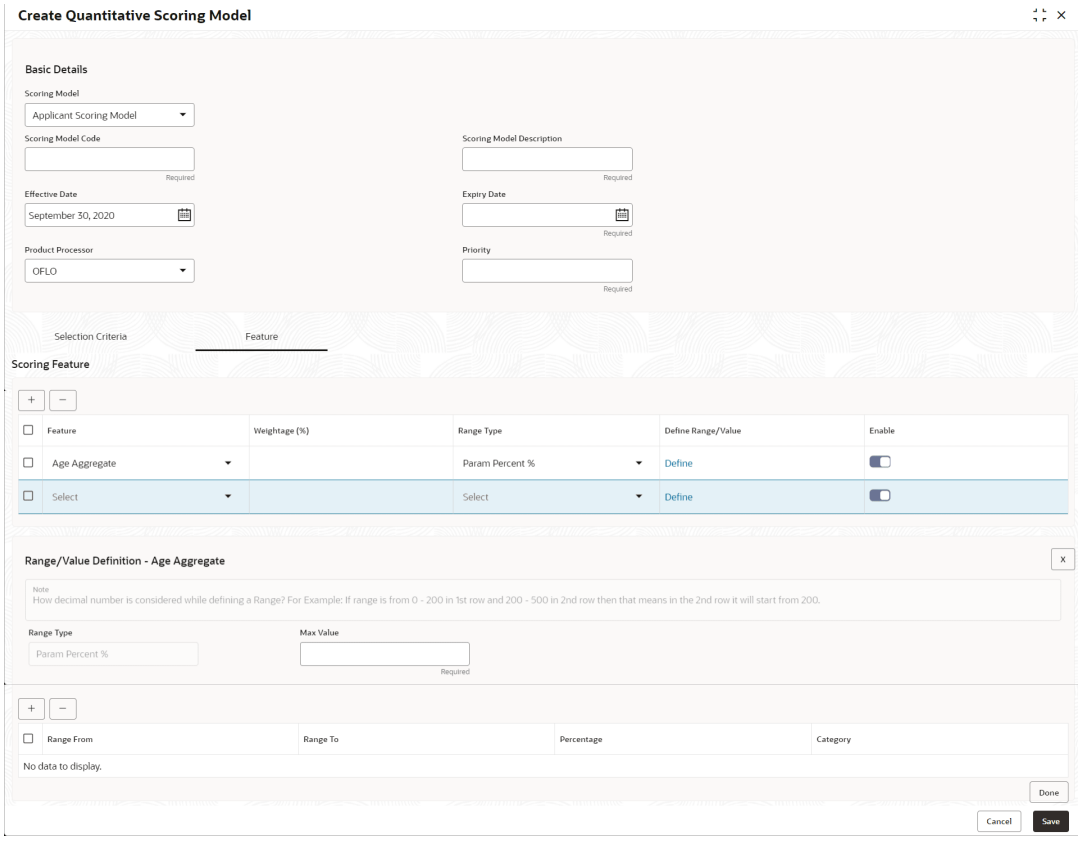
| Field | Description |
|---|---|
| **Range Type** | Displays the range type selected. |
| **Max Value** | Specify the maximum value on which scoring has to be done, if range type ID is Max Value % or Param %. |
| **+ icon** | Click this icon to add a new row. |
| **- icon** | Click this icon to delete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

**Table 3-36 (Cont.) Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description**

| Field | Description |
|---|---|
| **Category** | Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained.<br>The available options are:<br>• **Strong**<br>• **Medium**<br>• **Weak** |

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

**Figure 3-39 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature**




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

**Table 3-37 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature - Field Description**

| Field | Description |
|---|---|
| **Range Type** | Displays the range type selected. The default value for the same is **Value**. |
| **Max Value** | Specify the maximum value for the range type. |

**Table 3-37 (Cont.) Create Quantitative Scoring Model - Define Link –Alphanumeric Feature - Field Description**

| Field | Description |
|---|---|
| **+ icon** | Click this icon to add a new row. |
| **- icon** | Click this icon to delete a row, which is already added. |
| **Value** | Specify the value of the feature. |
| **Score** | Specify the score assigned for each range value. |
| **Category** | Specify the category for each range or value from the drop-down list. The available options are:<br>• **Strong**<br>• **Medium**<br>• **Weak** |

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

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

## 3.10.2 View Quantitative Scoring Model

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

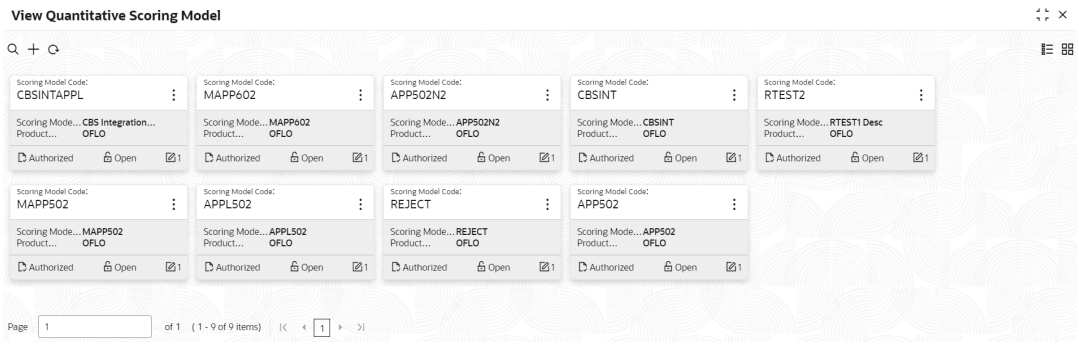
The user can configure the qualitative scoring model using the Create Quantitative Scoring Model screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Quantitative Scoring**, under **Quantitative Scoring Model**, click **View Quantitative Scoring Model**.

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

**Figure 3-40 View Quantitative Scoring Model**




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

**Table 3-38 View Quantitative Scoring Model – Field Description**

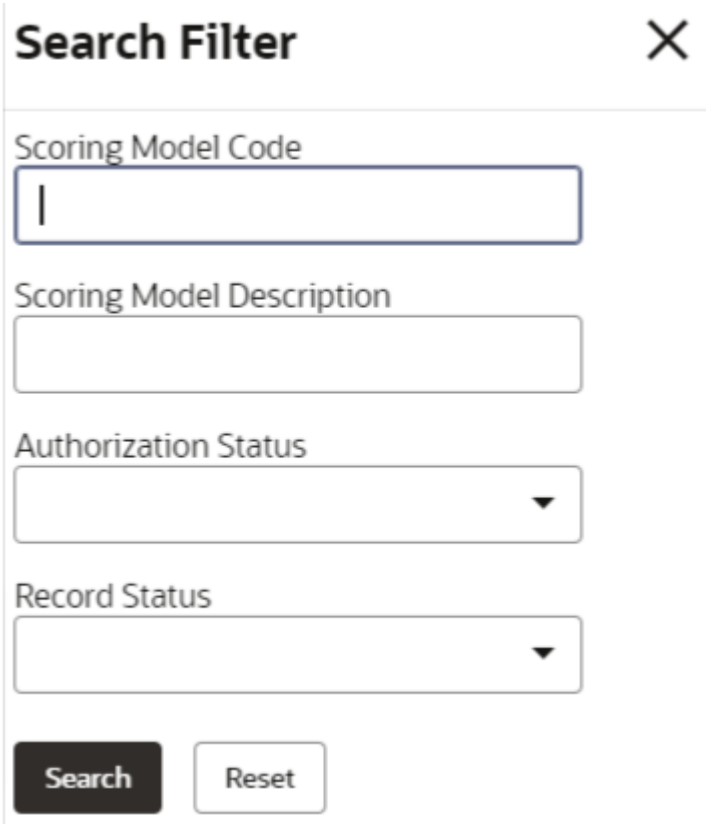
| Field | Description |
|---|---|
| **Scoring Model Code** | Displays the scoring model code. |
| **Scoring Model Description** | Displays the description of the scoring model. |
| **Product Processor Code** | Displays the product processor code |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

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

icon.

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

**Figure 3-41 View Quantitative Scoring Model - Search**



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

**Table 3-39 View Quantitative Scoring Model - Search – Field Description**

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

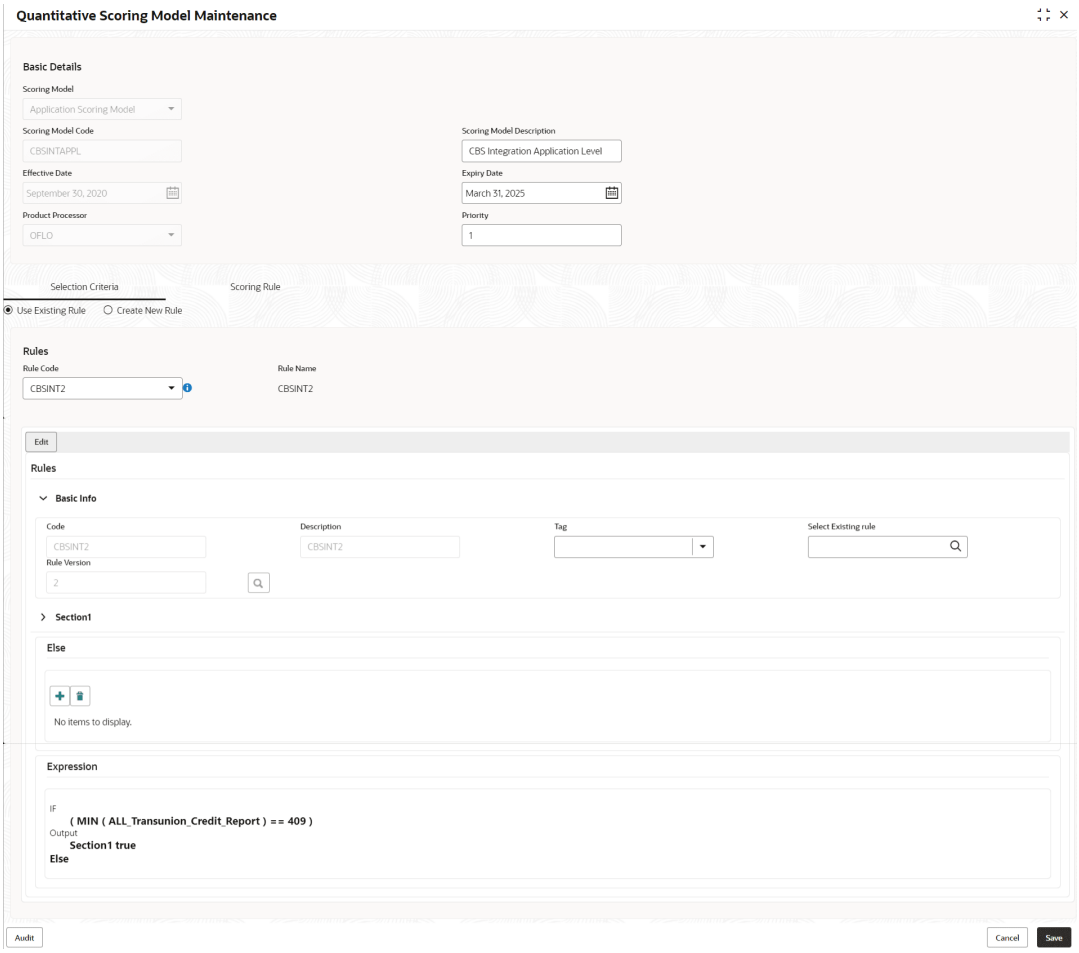
4. On **View Quantitative Scoring Model** screen, click

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

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

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

**Figure 3-42 Quantitative Scoring Model Maintenance - Modify**




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

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

**Table 3-40 Quantitative Scoring Model Maintenance - Modify - Field Description**

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

**Table 3-40 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Product Processor** | Displays the product processor for the created quantitative scoring model. |
| **Priority** | The user can modify the priority of the created quantitative scoring model. |
| **Use Existing Rule** | The user can modify the existing rule if linked. |
| **Rule Code** | Displays the rule code for the created quantitative scoring model. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created quantitative scoring model. |
| **Code** | Displays the rule code. |
| **Description** | Displays the rule description. |
| **+ icon** | This icon can add new expression. |
| **Fact / Rules** | Displays the fact or rule of the created quantitative scoring model. |
| **Operator** | Displays the comparison operator of the created quantitative scoring model. |
| **Data Type** | Displays the data type for the fact or rule for the created quantitative scoring model. |
| **Output** | Displays the output for the created quantitative scoring model. |
| **Expression** | Displays the expression updated in the expression builder for the created quantitative scoring model. |
| **Feature** | This tab is enabled for the **Applicant Scoring Model**. |
| **+ icon** | This icon adds new row. |
| **- icon** | This icon deletes a row, which is already added. |
| **Feature** | Displays the feature for the created quantitative scoring model. |
| **Weightage (%)** | The user can modify the weightage assigned to each feature for the created quantitative scoring model. |
| **Range Type** | Displays the range type for the created quantitative scoring model. |
| **Define Range/Value** | Displays the range/value defined for the created quantitative scoring model. |
| **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. |

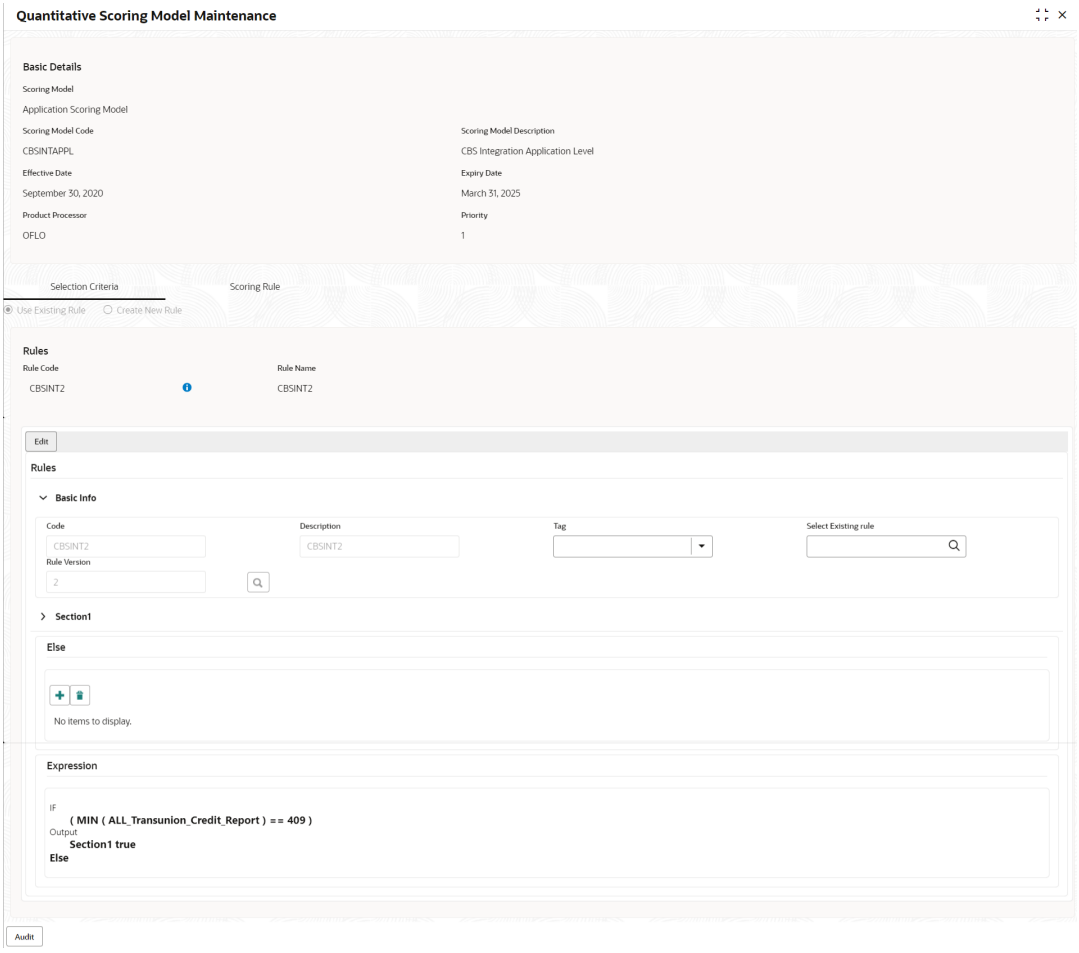
**Table 3-40 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created quantitative scoring model. |

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

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

**Figure 3-43 Quantitative Scoring Model Maintenance – View**




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

**Table 3-41 Quantitative Scoring Model Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Scoring Model** | Displays the application scoring model. |
| **Scoring Model Code** | Displays the qualitative scoring model code for the created quantitative scoring model. |
| **Scoring Model Description** | Displays the quantitative scoring model description for the created quantitative scoring model. |
| **Effective Date** | Displays the effective date of the created quantitative scoring model.<br>The user can modify the same before authorization. |
| **Expiry Date** | Displays the expiry date of the created quantitative scoring model.<br>The user can modify the same before authorization. |
| **Product Processor** | Displays the product processor for the created quantitative scoring model. |
| **Priority** | The user can modify the priority of the created quantitative scoring model. |
| **Use Existing Rule** | The user can modify the existing rule if linked. |
| **Rule Code** | Displays the rule code for the created quantitative scoring model. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created quantitative scoring model. |
| **Create New Rule** | Displays the rule code for the created quantitative scoring model. |
| **Code** | Displays the rule code. |
| **Description** | Displays the rule description. |
| **+ icon** | This icon can add new expression. |
| **Fact / Rules** | Displays the fact or rule of the created quantitative scoring model. |
| **Operator** | Displays the comparison operator of the created quantitative scoring model. |
| **Data Type** | Displays the data type for the fact or rule for the created quantitative scoring model. |
| **Output** | Displays the output for the created quantitative scoring model. |
| **Expression** | Displays the expression updated in the expression builder for the created quantitative scoring model. |
| **Feature** | This tab is enabled for the **Applicant Scoring Model**. |
| **+ icon** | This icon adds new row. |
| **- icon** | This icon deletes a row, which is already added. |
| **Feature** | Displays the feature for the created quantitative scoring model. |
| **Weightage (%)** | Displays the weightage assigned to each feature for the created quantitative scoring model. |
| **Range Type** | Displays the range type for the created quantitative scoring model. |
| **Define Range/ Value** | Displays the range/value defined for the created quantitative scoring model. |
| **Range From** | The user can modify the minimum range of value based on which scoring is done. |
| **Range To** | The user can modify the maximum range of value based on which scoring is done |
| **Score** | Displays the score for each range or value. |

**Table 3-41 (Cont.) Quantitative Scoring Model Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Category** | Displays the category for the created quantitative scoring model. |
| **Enable** | Displays parameter for the created quantitative scoring model. |
| **Scoring Rule** | This tab is enabled for the **Application Scoring Model**. |
| **Rule Code** | Displays the rule code for the created quantitative scoring model. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created quantitative scoring model. |

# 3.11 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.

## 3.11.1 Create Decision Grade Matrix

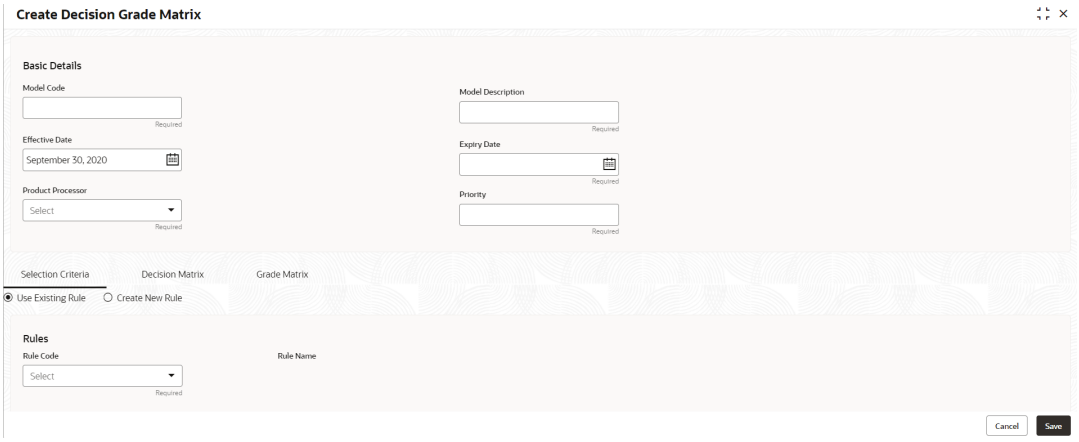
This topic describes the systematic instructions to create decision and grade matrix by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Decision Grade Matrix**, under **Decision Grade Matrix**, click **Create Decision Grade Matrix**.

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

**Figure 3-44 Create Decision Grade Matrix**




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

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

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

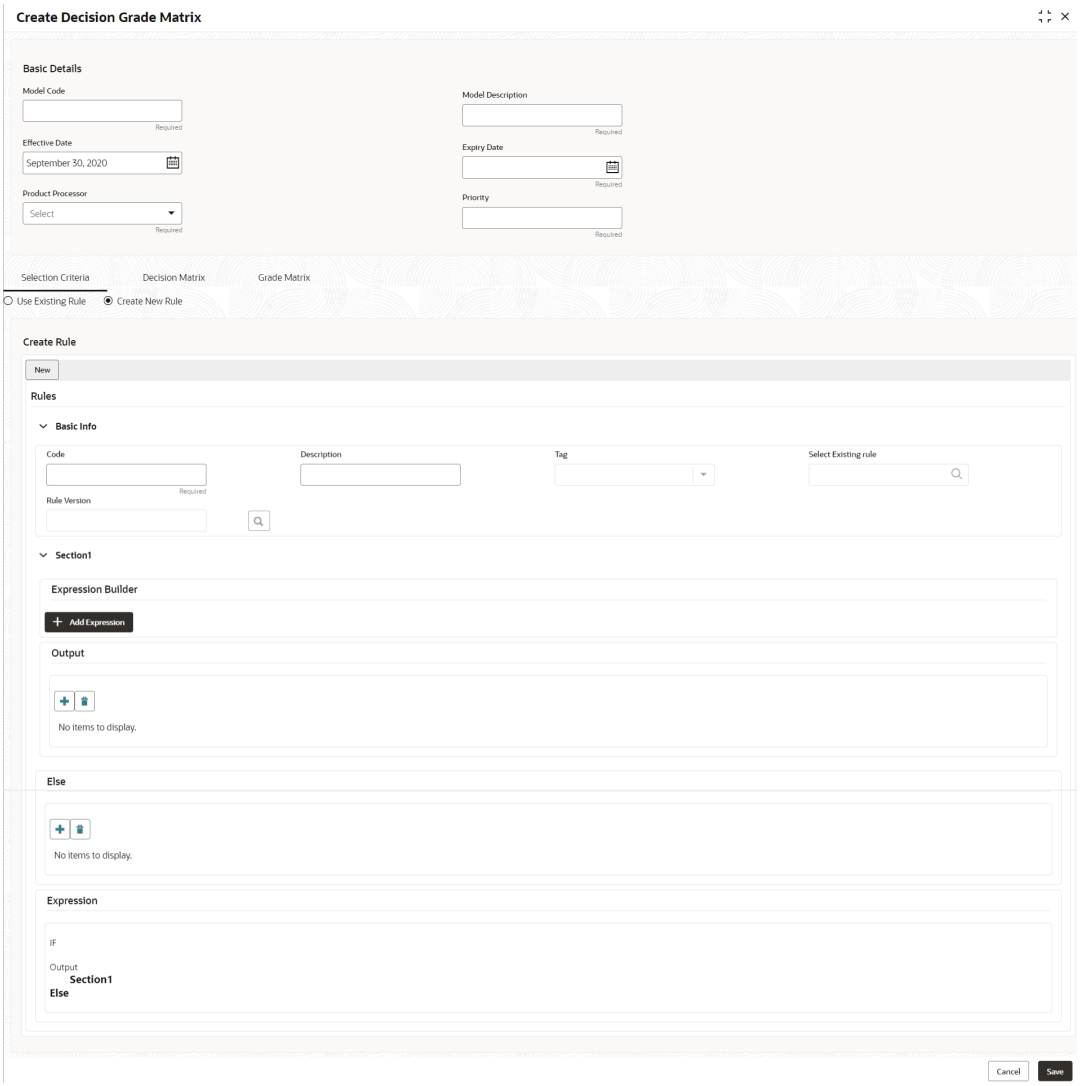
**Table 3-42 Create Decision Grade Matrix - Field Description**

| 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. |

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

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

**Figure 3-45 Create Decision Grade Matrix - Selection Criteria**




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

**Table 3-43 Create Decision Grade Matrix - Selection Criteria - Field Description**

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

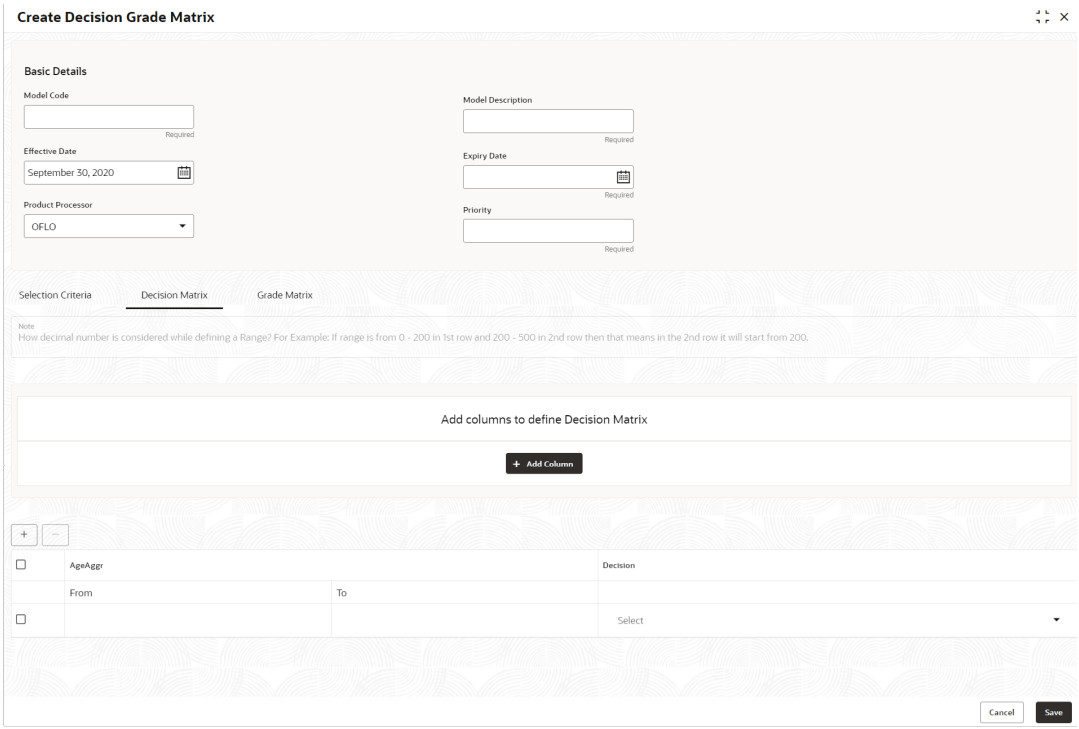
**Table 3-43 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Fact / Rules** | Select the fact or rule from the drop-down list.<br>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:<br>• **<**<br>• **>**<br>• **+**<br>• **=**<br>• **%**<br>• **!=**<br>• **-**<br>• **>=**<br>• **<=**<br>• ***<br>• **/**<br>• **Contains**<br>• **In**<br>• **Matches**<br>• **NotMatches**<br>• **NotContains**<br>• **Notin** |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Output** | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Expression** | Displays the expression updated in the expression builder. |

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

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

**Figure 3-46 Create Decision Grade Matrix - Decision Matrix**




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

**Table 3-44 Create Decision Grade Matrix - Decision Matrix - Field Description**

| Field | Description |
|---|---|
| **Add Column** | Click this button to add features for which decision has to be maintained.<br>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.<br>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.<br>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:<br>• **Yes** - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.<br>• **No** - If this option is selected, the system displays the list of decision lookup values. |
| **+ icon** | Click this icon to add a new row. |
| **- icon** | Click this icon to delete a row, which is already added. |

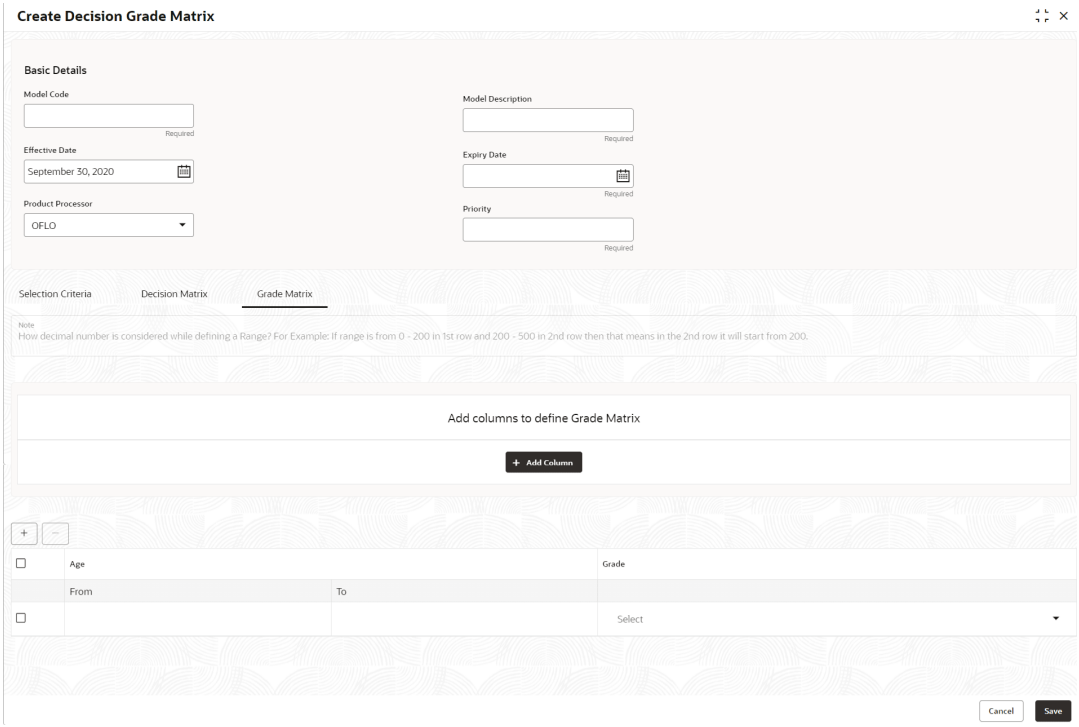
**Table 3-44 (Cont.) Create Decision Grade Matrix - Decision Matrix - Field Description**

| Field | Description |
|---|---|
| **Score From** | Specify the minimum range of score for the decision. |
| **Score To** | Specify the maximum range of score for the decision. |
| **Decision** | Specify the decision of an application from the drop-down list.<br>The values are configurable based on the look up values maintained<br>The available options are:<br>• **Approved**<br>• **Manual**<br>• **Rejected** |
| **Rule** | Displays the rules based on which decision is to be made.<br>This field is enabled if **Link a Rule?** option is updated as **Yes**. |

6. 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 3-47 Create Decision Grade Matrix - Grade Matrix**




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

**Table 3-45 Create Decision Grade Matrix - Grade Matrix - Field Description**

| Field | Description |
|---|---|
| **Add Column** | Click **Add Column**, for addition of features for which decision has to be maintained. |
| **Link a Rule?** | Select the appropriate radio button to link a rule to the features.<br>The options are:<br>• **Yes** - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.<br>• **No** - If this option is selected, the system displays the list of decision lookup values. |
| | Click this icon to delete a column, which is already added. |
| **+ icon** | Click this icon to add a new row. |
| **- icon** | Click this icon to delete a row, which is already added. |
| **Score From** | Specify the minimum range of score for the grade. |
| **Score To** | Specify the maximum range of score for the grade. |
| **Grade** | Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained.<br>The available options are:<br>• **A**<br>• **B**<br>• **C** |
| **Value** | Specify the value for which the grade has to be maintained.<br>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.<br>This field is enabled if **Link a Rule?** option is updated as **Yes**. |

7. 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.

## 3.11.2 View Decision Grade Matrix

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

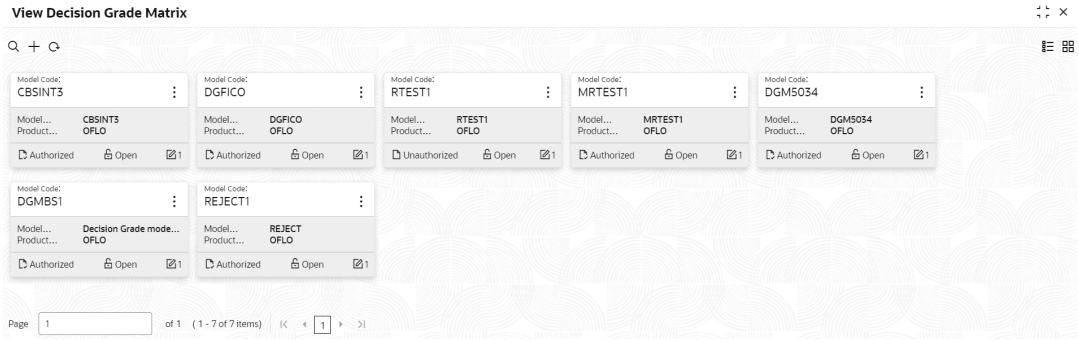
The user can create the decision grade matrix using the Create Decision Grade Matrix screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the matrix, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Decision Grade Matrix**, under **Decision Garde Matrix**, click **View Decision Grade Matrix**.

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

**Figure 3-48 View Decision Grade Matrix**




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

**Table 3-46 View Decision Grade Matrix – Field Description**

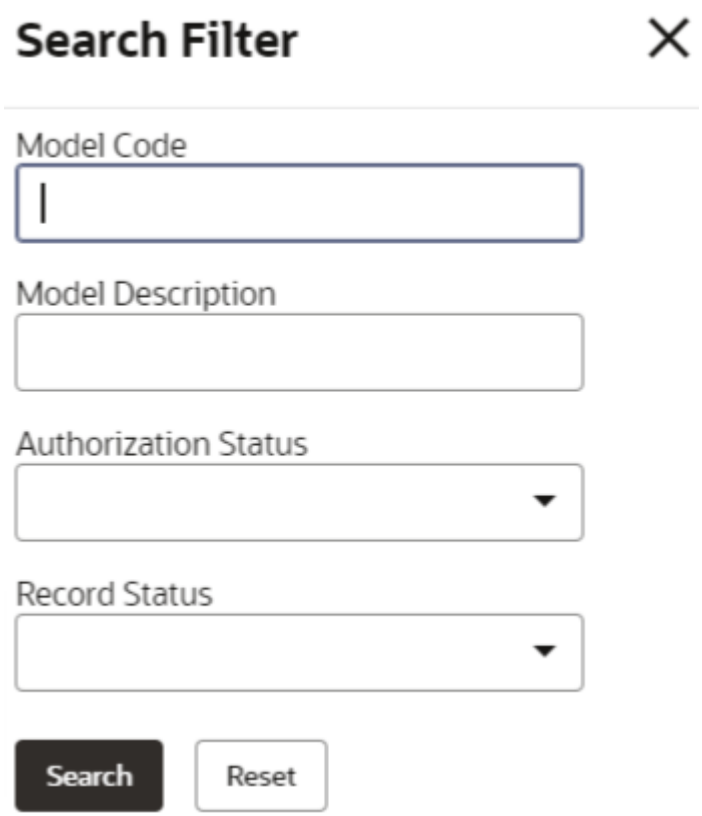
| Field | Description |
|---|---|
| **Model Code** | Displays the model code. |
| **Model Description** | Displays the model description. |
| **Product Processor** | Displays the product processor for which the model is created. |
| **Record Status** | Displays the status of the record. |
| **Modification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

3. On **View Decision Grade Matrix** screen, click

icon.

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

**Figure 3-49 View Decision Grade Matrix - Search**




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

**Table 3-47 View Decision Grade Matrix - Search – Field Description**

| Field | Description |
|---|---|
| **Model Code** | Specify the model code. |
| **Model Description** | Specify the model description. |
| **Authorization Status** | Select the authorization status from the drop-down list.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

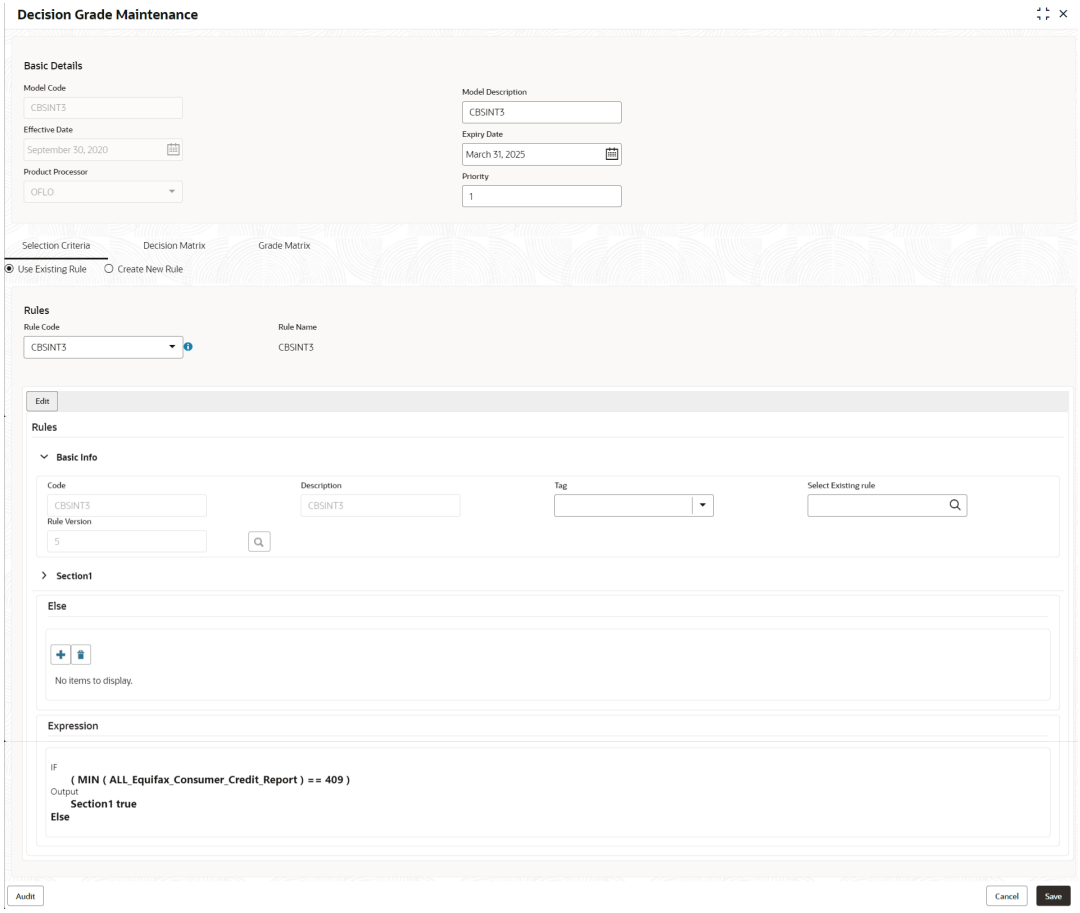
4. On **View Decision Grade Matrix** screen, click

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

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

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

**Figure 3-50 Decision Grade Maintenance - Modify**




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

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

**Table 3-48 Decision Grade Maintenance - Modify - Field Description**

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

**Table 3-48 (Cont.) Decision Grade Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Priority** | The user can modify the priority of the created decision grade matrix. |

**Table 3-49 Selection Criteria - Field Description**

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

**Table 3-50 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 3-51 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:<br>• **Yes** - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.<br>• **No** - If this option is selected, the system displays the list of decision lookup values. |
| **+ icon** | Click this icon to add new row. |
| **- icon** | Click this icon to delete a row, which is already added. |

**Table 3-51 (Cont.) Decision Matrix - Field Description**

| Field | Description |
|---|---|
| **Score From** | Specify the minimum range of score for the decision. |
| **Score To** | Specify the maximum range of score for the decision. |
| **Decision** | Specify the decision of an application. The values configurable based on the lookup values maintained.<br>The available options are:<br>• **Approved**<br>• **Manual**<br>• **Rejected** |
| **Rule** | Displays the rules based on which decision is to be made.<br>This field is enabled if **Link a Rule?** option is updated as **Yes**. |

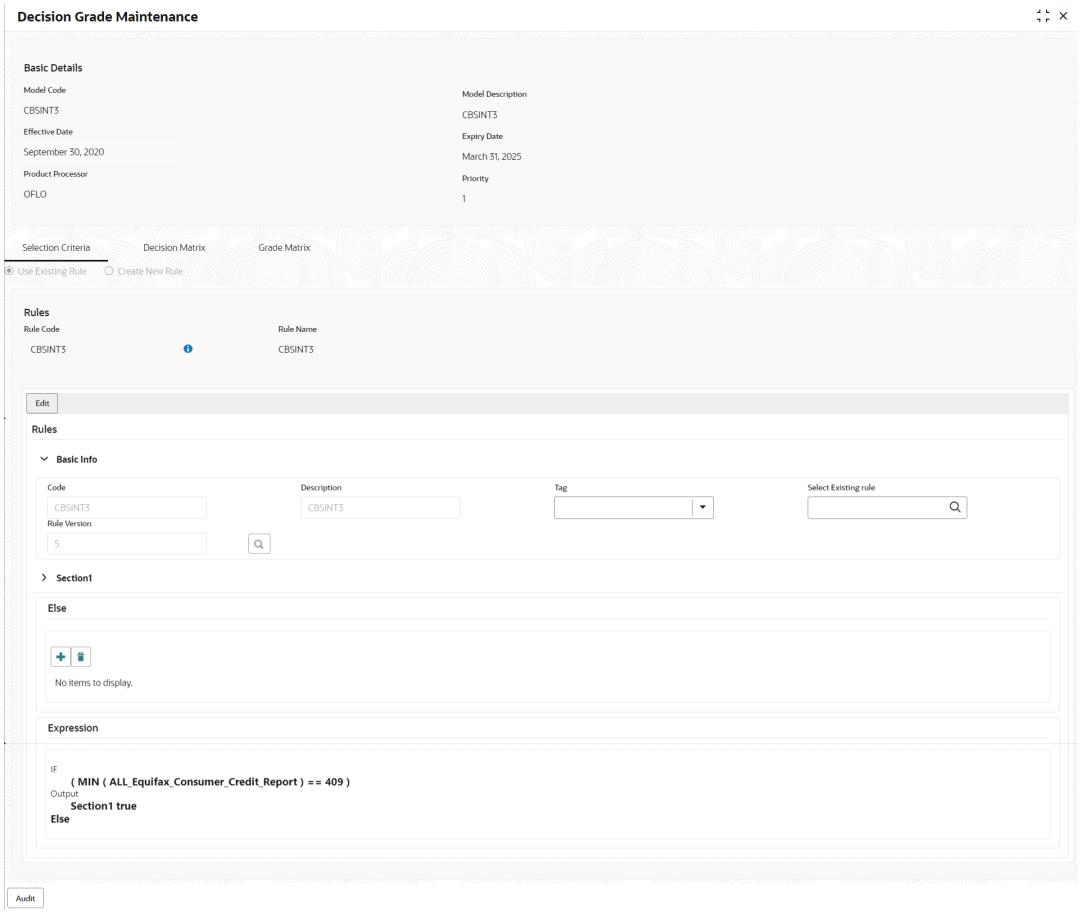
**Table 3-52 Grade Matrix - Field Description**

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

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

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

**Figure 3-51 Decision Grade Maintenance – View**




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

**Table 3-53 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 3-54 Selection Criteria - Field Description**

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

**Table 3-54 (Cont.) Selection Criteria - Field Description**

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

**Table 3-55 Expression Builder - Field Description**

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

**Table 3-56 Decision Matrix - Field Description**

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

**Table 3-57 Grade Matrix - Field Description**

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

# 3.12 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.

## 3.12.1 Create Pricing Model

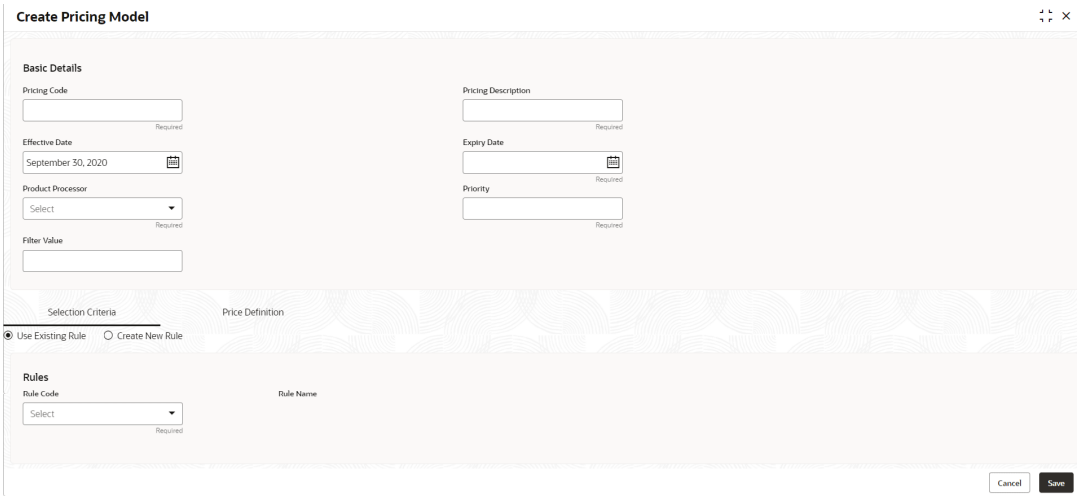
This topic describes the systematic instructions to create pricing model based on various pricing parameter by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Pricing Model**, under **Pricing Model**, click **Create Pricing Model**.

   The **Create Pricing Model** screen displays.

**Figure 3-52 Create Pricing Model**




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

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

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

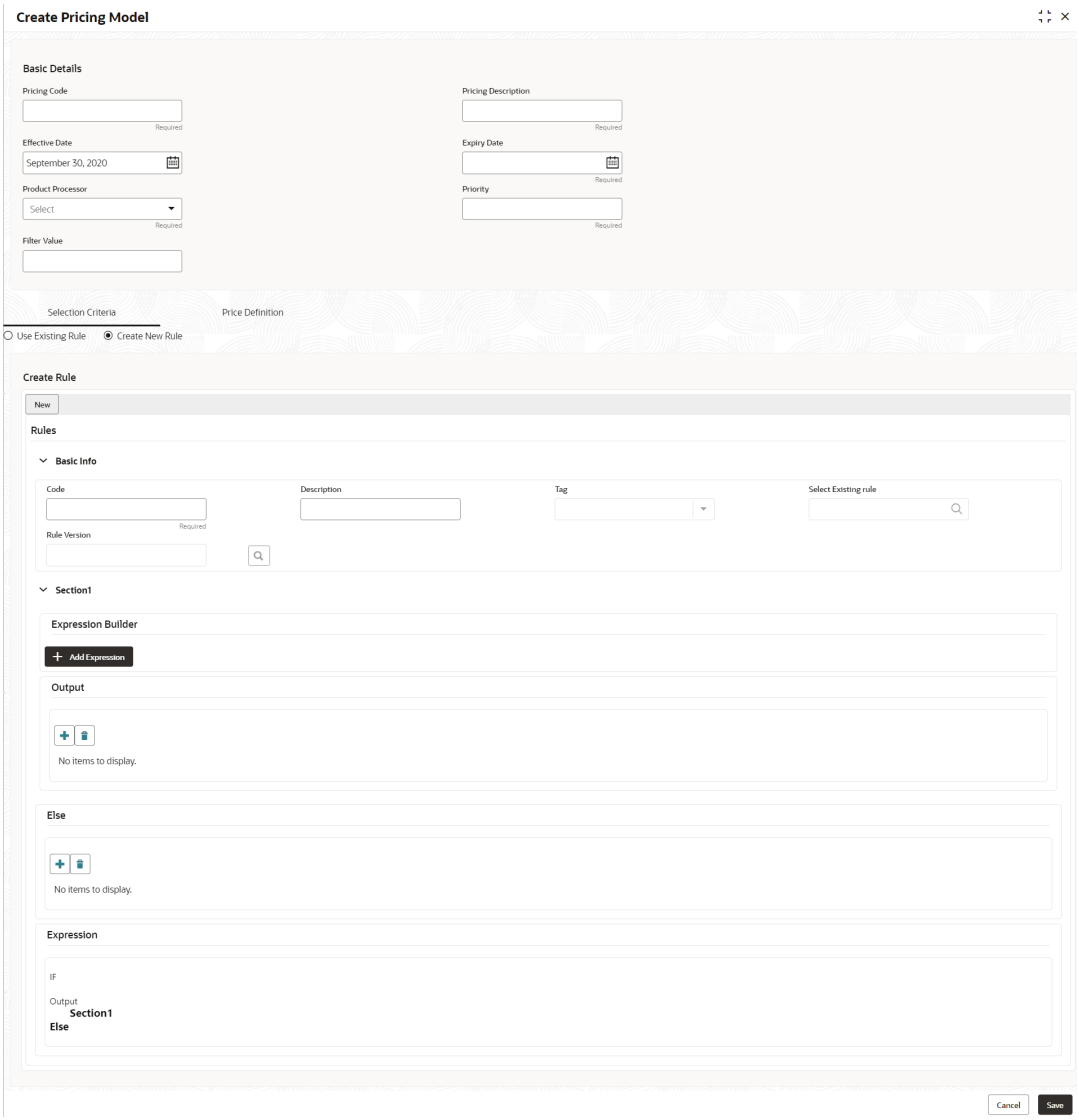
**Table 3-58 Create Pricing Model - Field Description**

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

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

   The **Create Pricing Model - Selection Criteria** screen displays.

**Figure 3-53 Create Pricing Model – Selection Criteria**




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

**Table 3-59 Create Pricing Model – Selection Criteria - Field Description**

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

**Table 3-59 (Cont.) Create Pricing Model – Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Code** | Specify the rule code. |
| **Description** | Specify the rule description. |
| **+ icon** | Click this icon to add new expression. |
| **Fact / Rules** | Select the fact or rule from the drop-down list.<br>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.<br>The available options are:<br>• **<**<br>• **>**<br>• **+**<br>• **=**<br>• **%**<br>• **!=**<br>• **-**<br>• **>=**<br>• **<=**<br>• *****<br>• **/**<br>• **Contains**<br>• **In**<br>• **Matches**<br>• **NotMatches**<br>• **NotContains**<br>• **Notin** |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |

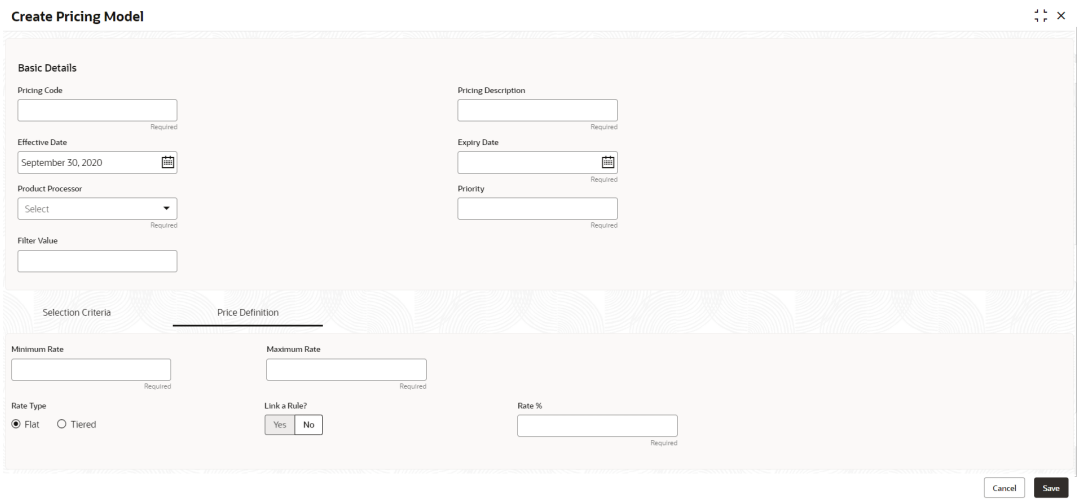
**Table 3-59 (Cont.) Create Pricing Model – Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Output** | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Expression** | Displays the expression updated in the expression builder. |

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

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

**Figure 3-54 Create Pricing Model – Price Definition (Flat)**




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

**Table 3-60 Create Pricing Model – Price Definition (Flat) - Field Description**

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

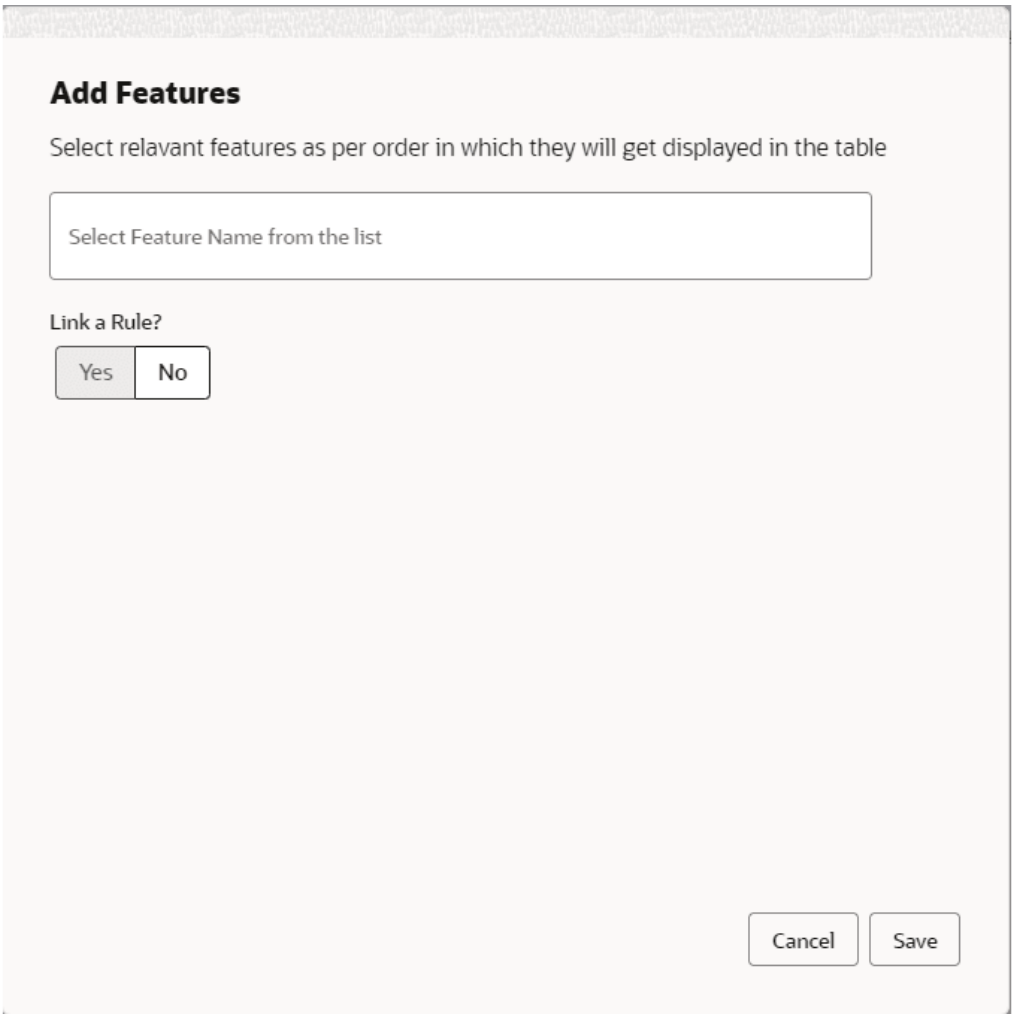
**Table 3-60 (Cont.) Create Pricing Model – Price Definition (Flat) - Field Description**

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

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

   The **Add Features** screen displays.

**Figure 3-55 Add Features**

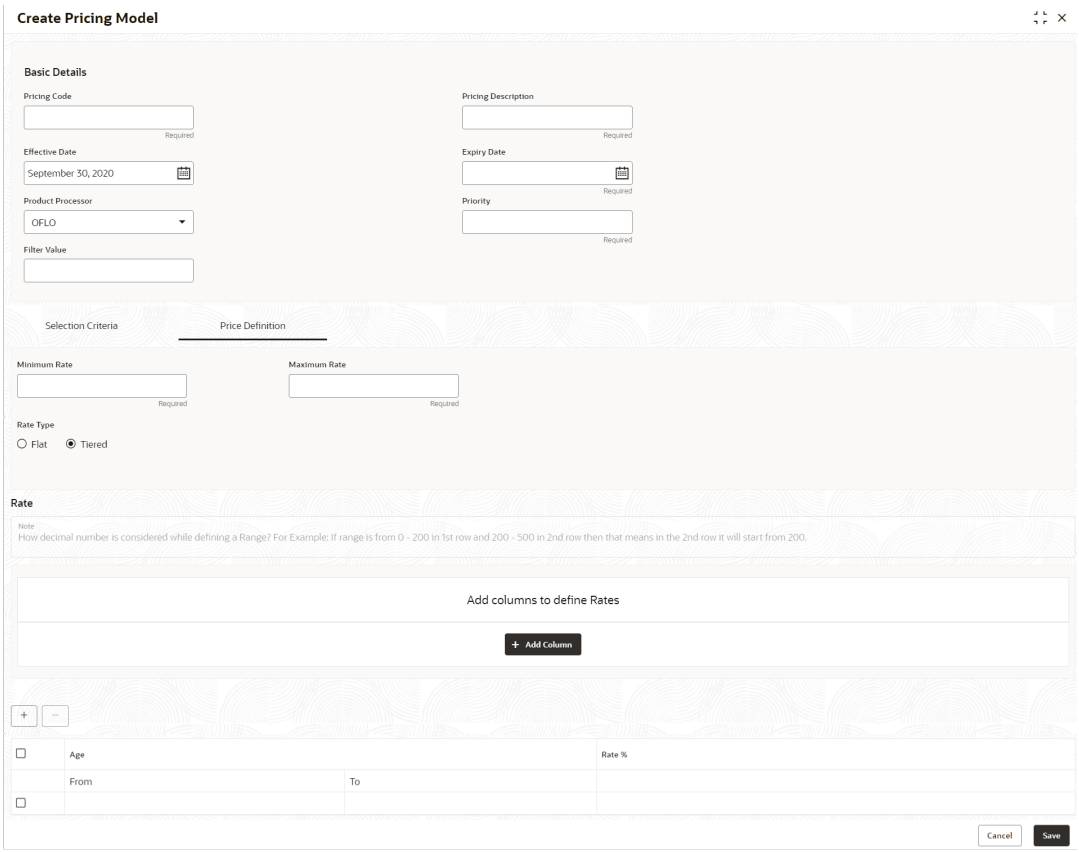



9. Select the feature names from the list. (‘n’ number of features can be selected)

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

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

**Figure 3-56 Create Pricing Model – Price Definition (Tiered)**




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

**Table 3-61 Create Pricing Model – Price Definition (Tiered) - Field Description**

| Field | Description |
|---|---|
| **Minimum Rate** | Specify the minimum rate applicable for the defined pricing code. |
| **Maximum Rate** | Specify the maximum rate applicable for the defined pricing code. |
| **Rate Type** | Select the rate type from the drop-down list as **Tiered**. |
| **<Numeric Feature> From** | Specify the minimum numeric value of feature to which the interest rate is applicable. |
| **<Numeric Feature> To** | Specify the maximum numeric value of feature to which the interest rate is applicable. |
| **<Character Feature> Value** | Specify the alphabetic value for which the interest rate is applicable. |
| **Rate %** | Specify the interest rate applicable for the defined tier.<br>This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **No**. |

**Table 3-61 (Cont.) Create Pricing Model – Price Definition (Tiered) - Field Description**

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

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

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

## 3.12.2 View Pricing Model

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

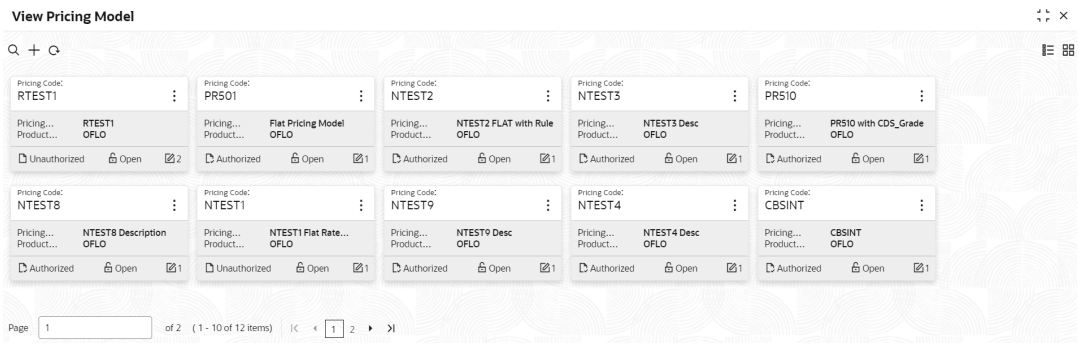
The user can create the pricing model using the Create Pricing Model screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click .**Pricing**, under **Pricing**, click **View Pricing Model**.

   The **View Pricing Model** screen displays.

**Figure 3-57 View Pricing Model**




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

**Table 3-62 View Pricing Model – Field Description**

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

**Table 3-62 (Cont.) View Pricing Model – Field Description**

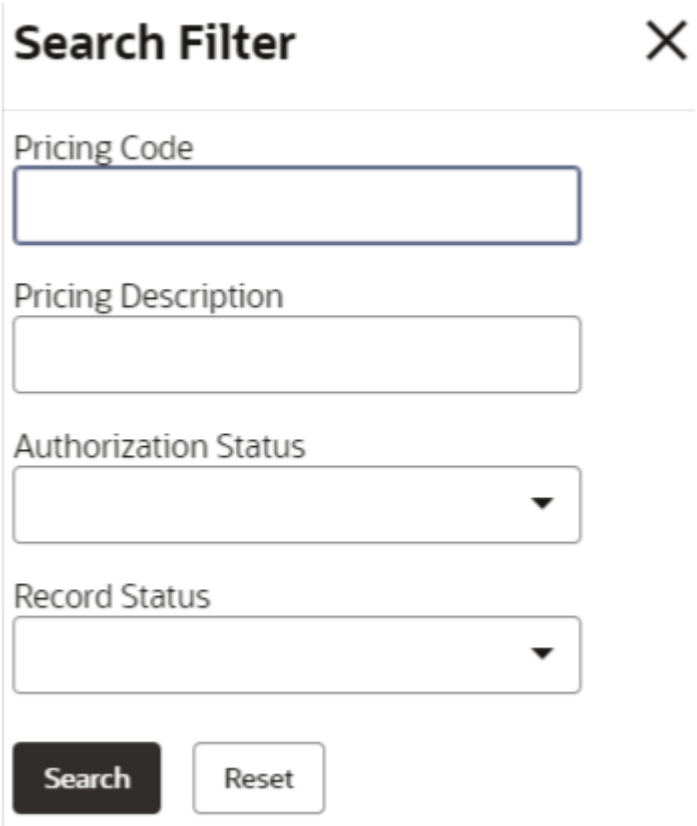
| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed**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

3. On **View Pricing Model** screen, click

icon.

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

**Figure 3-58 View Pricing Model - Search**



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

**Table 3-63 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.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

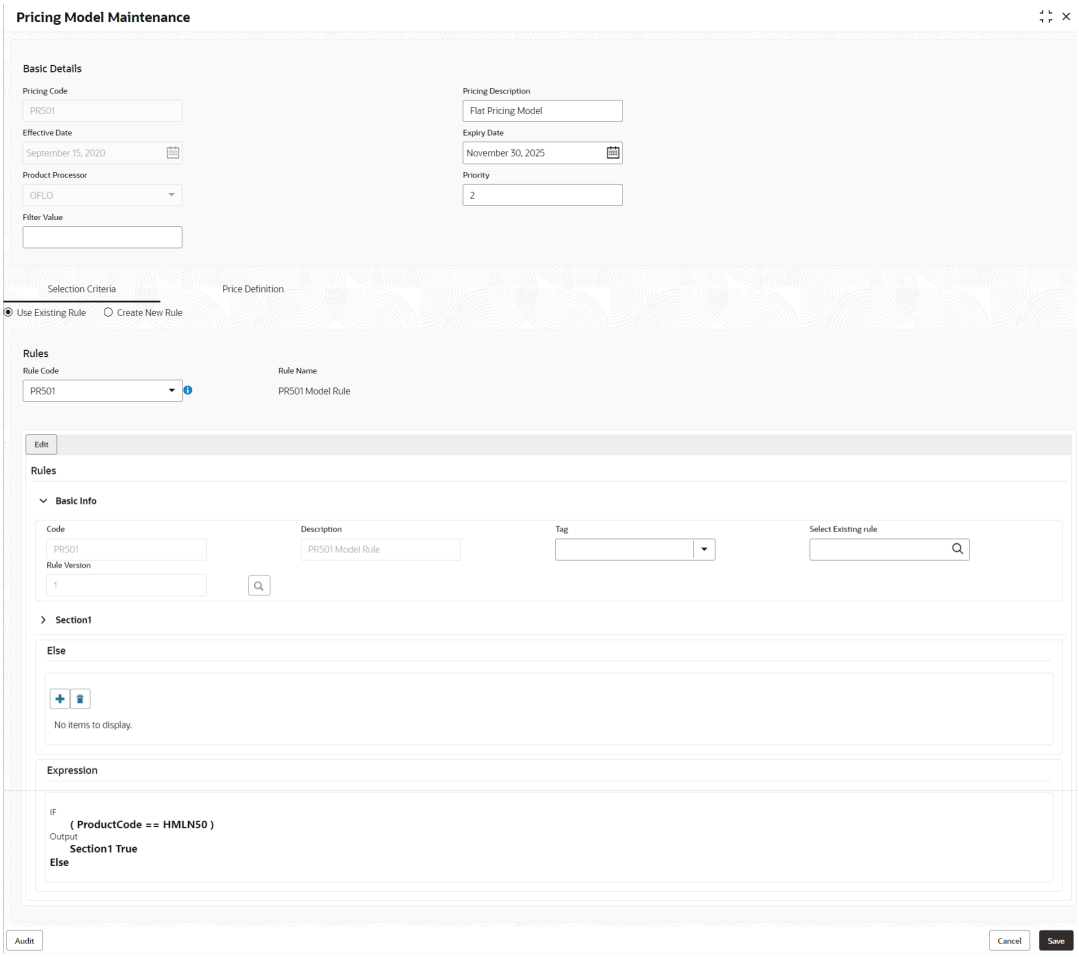
4. On **View Pricing Model - Search** screen, click

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

5. Click **Unlock** to modify the created pricing model.

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

**Figure 3-59 Pricing Model Maintenance - Modify**




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

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

**Table 3-64 Pricing Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Pricing Code** | Displays the pricing code for the created quantitative pricing model. |
| **Pricing Description** | Specify the pricing description for the created pricing model. |
| **Effective Date** | Specify the effective date for the created pricing model. |
| **Expiry Date** | Specify the expiry date for the created pricing model. |
| **Product Processor** | Displays the product processor for the created pricing model. |
| **Priority** | Specify the priority of the created pricing model. |
| **Use Existing Rule** | Specify the existing rule if linked. |
| **Rule Code** | Specify the rule code for the created pricing model. |

**Table 3-64 (Cont.) Pricing Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name. |
| **Create New Rule** | Specify the new rule linked to the pricing model. |
| **Code** | Specify the new rule code for the created pricing model. |
| **Description** | Specify the rule description for the created pricing model. |
| **+ icon** | Click this icon can add new expression. |
| **Fact / Rules** | Displays the fact or rule of the created pricing model. |
| **Operator** | Displays the comparison operator of the created pricing model. |
| **Data Type** | Displays the data type for the fact or rule for the created pricing model. |
| **Output** | Displays the output for the created pricing model. |
| **Expression** | Displays the expression updated in the expression builder for the created pricing model. |
| **Pricing Definition** | The below listed fields appear in **Pricing Definition** tab. |
| **Minimum Rate** | Specify the minimum rate applicable for the defined pricing model. |
| **Maximum Rate** | Specify the maximum rate applicable for the defined pricing model. |
| **Rate Type** | Select the range type for the created pricing model from the drop-down list.<br>The available options are:<br>• **Flat**<br>• **Tiered** |
| **Rate%** | Specify the interest rate application for the defined pricing.<br><br>**Note:**<br>This field appears once the user select the **Rate Type** option as **Flat** and **Link a Rule?** option as **Yes**. |
| **Rule** | Select the rule for the defined pricing.<br><br>**Note:**<br>This field appears once the user select the **Rate Type** option as **Flat** and **Link a Rule?** option as **Yes**. |

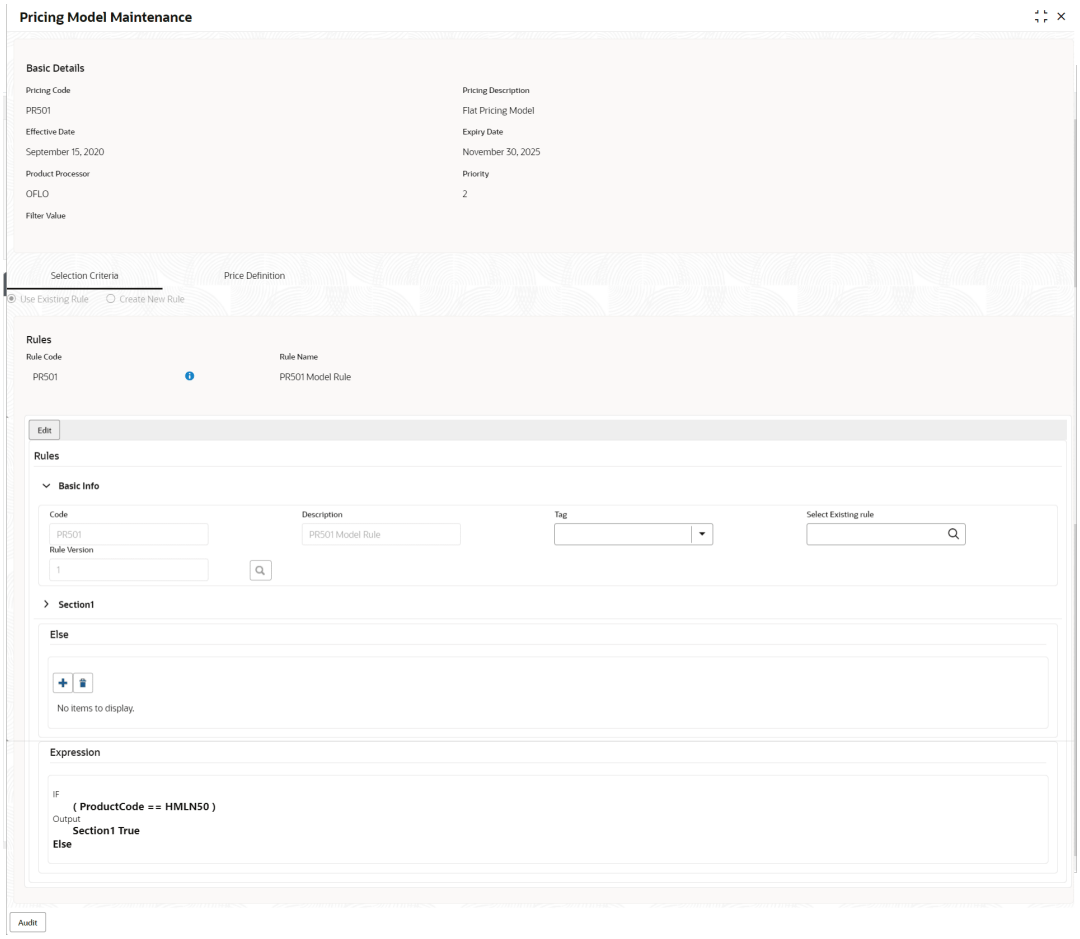
**Table 3-64 (Cont.) Pricing Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **<Numeric Feature> From** | Specify the minimum numeric value of feature to which the interest rate is applicable.<br><br>**Note:**<br>This field displays if the **Rate Type** is selected as **Tiered**. |
| **<Numeric Feature> To** | Specify the maximum numeric value of feature to which the interest rate is applicable.<br><br>**Note:**<br>This field displays if the **Rate Type** is selected as **Tiered**. |
| **<Character Feature> Value** | Specify the alphabetic value for which the interest rate is applicable.<br><br>**Note:**<br>This field displays if the **Rate Type** is selected as **Tiered**. |
| **Rate%** | Specify the interest rate applicable for the defined tier.<br><br>**Note:**<br>This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **No**. |
| **Rule** | Select the rule for the defined tier.<br><br>**Note:**<br>This field appears once the user select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **Yes**. |

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

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

**Figure 3-60 Pricing Model Maintenance - View**




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

**Table 3-65 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. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name. |

**Table 3-65 (Cont.) Pricing Model Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **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. |
| **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:<br>• **Flat**<br>• **Tiered** |
| **Rate%** | Displays the interest rate application for the defined pricing.<br><br>**Note:**<br>This field appears once the user select the **Rate Type** as **Flat** and **Link a Rule?** option as **Yes**. |
| **Rule** | Displays the rule for the defined pricing.<br><br>**Note:**<br>This field appears once you select the **Rate Type** option as **Flat** and **Link a Rule?** option as **Yes**. |
| **<Numeric Feature> From** | Displays the minimum numeric value of feature to which the interest rate is applicable.<br><br>**Note:**<br>This field displays if the **Rate Type** is selected as **Tiered**. |

**Table 3-65 (Cont.) Pricing Model Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **<Numeric Feature> To** | Displays the maximum numeric value of feature to which the interest rate is applicable.<br><br>**Note:**<br>This field displays if the **Rate Type** is selected as **Tiered**. |
| **<Character Feature> Value** | Displays the alphabetic value for which the interest rate is applicable.<br><br>**Note:**<br>This field displays if the **Rate Type** is selected as **Tiered**. |
| **Rate%** | Displays the interest rate applicable for the defined tier.<br><br>**Note:**<br>This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **No**. |
| **Rule** | Displays the rule for the defined tier.<br><br>**Note:**<br>This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **Yes**. |

# 3.13 Validation Model

This topic describes the information about the Validation 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 Validation model. Multiple levels of rule can be setup in Validation 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 Validation Model
  This topic describes the systematic instructions to create Validation model based on the various input.

- View Validation Model
  This topic describes the systematic instructions to view the list of configured validation model.

## 3.13.1 Create Validation Model

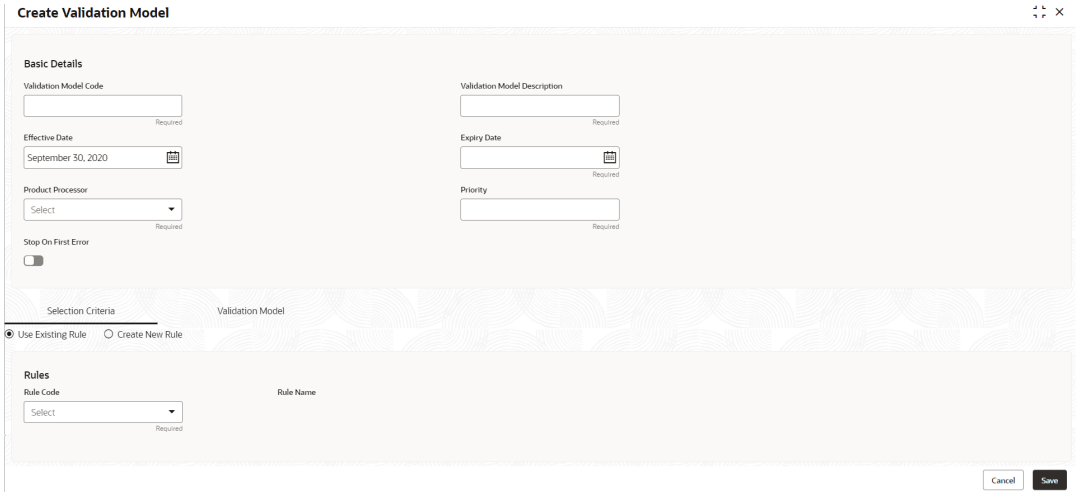
This topic describes the systematic instructions to create Validation model based on the various input.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Validation Model**, under **Validation Model**, click **Create Validation Model**.

   The **Create Validation Model** screen displays.

**Figure 3-61 Create Validation Model**




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

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

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

**Table 3-66 Create Validation Model - Field Description**

| Field | Description |
|---|---|
| **Validation Model Code** | Specify the unique Validation model code. |
| **Validation Model Description** | Specify a short description for the Validation model. |
| **Effective Date** | Specify the effective date. |
| **Expiry Date** | Specify the expiry date. |

**Table 3-66 (Cont.) Create Validation Model - Field Description**

| Field | Description |
|---|---|
| **Product Processor** | Specify the product processor for which the Validation model is being created. |
| **Priority** | Specify the priority of the pricing. |

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

   The **Create Validation Model - Selection Criteria** screen displays.

**Figure 3-62 Create Validation Model - Selection Criteria**

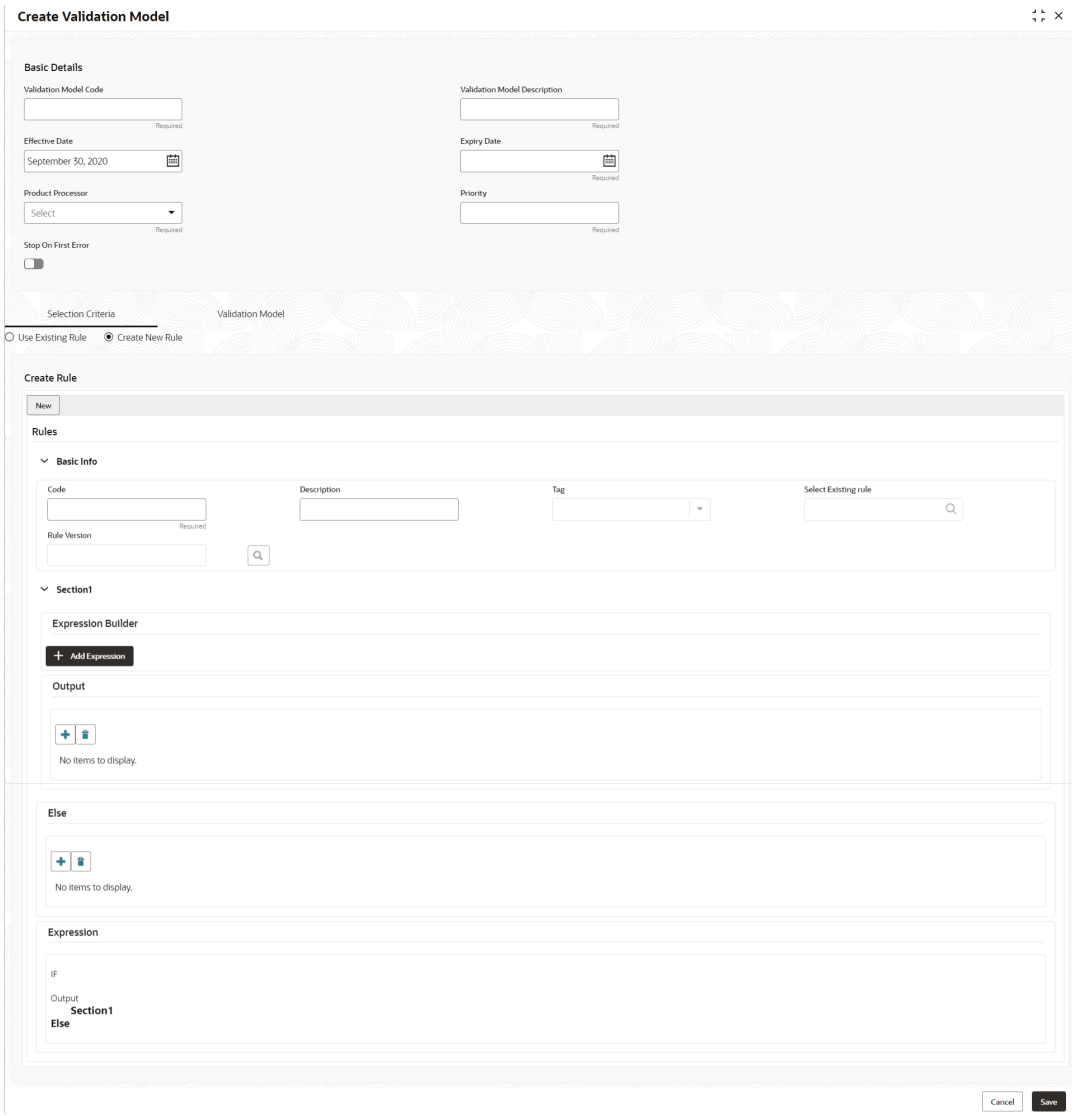


**Table 3-67 Create Validation Model - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Use Existing Rule** | By default, this option is enabled. Indicates if the existing rule is linked. |
| **Rule Code** | Select the rule code from the drop down list. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code. |
| **Create New Rule** | Select this option to create new rule. |
| **Code** | Specify the rule code. |
| **Description** | Specify the rule description. |
| **+ icon** | Click this icon to add new expression. |
| **Fact / Rules** | Select the fact or rule from the drop-down list.<br>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.<br>The available options are:<br>• **<**<br>• **>**<br>• **+**<br>• **=**<br>• **%**<br>• **!=**<br>• **-**<br>• **>=**<br>• **<=**<br>• *****<br>• **/**<br>• **Contains**<br>• **In**<br>• **Like**<br>• **Matches**<br>• **NotMatches**<br>• **NotContains**<br>• **Notin** |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option displays if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |

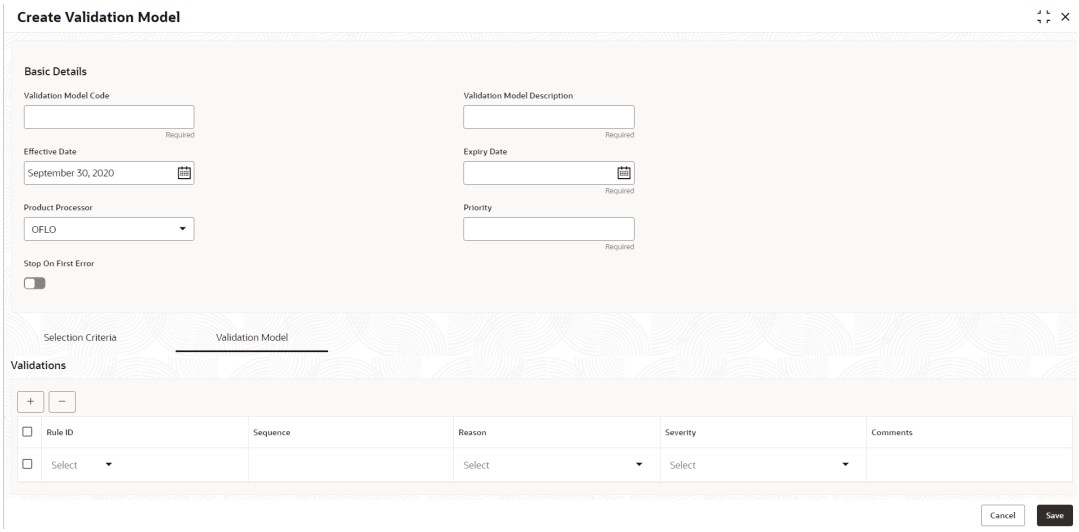
**Table 3-67 (Cont.) Create Validation Model - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Output** | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Expression** | Displays the expression updated in the expression builder. |

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

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

**Figure 3-63 Create Validation Model – Validation Model**




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

**Table 3-68 Create Validation Model – Validation Model - Field Description**

| Field | Description |
|---|---|
| **+ icon** | Click this icon to add a new row. |
| **- icon** | Click this icon to delete a row, which is already added. |
| **Rule ID** | Select the rule ID from the drop down list.<br>All rules configured in the rule engine for the selected product processor are obtained. |

**Table 3-68 (Cont.) Create Validation Model – Validation Model - Field Description**

| Field | Description |
|---|---|
| | Click this icon to get the information about the rule. |
| **Sequence** | Specify the sequence of execution of rules. |
| **Reason** | Select the reason from the drop down list. |
| **Comments** | Specify the comments. |

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

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

## 3.13.2 View Validation Model

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

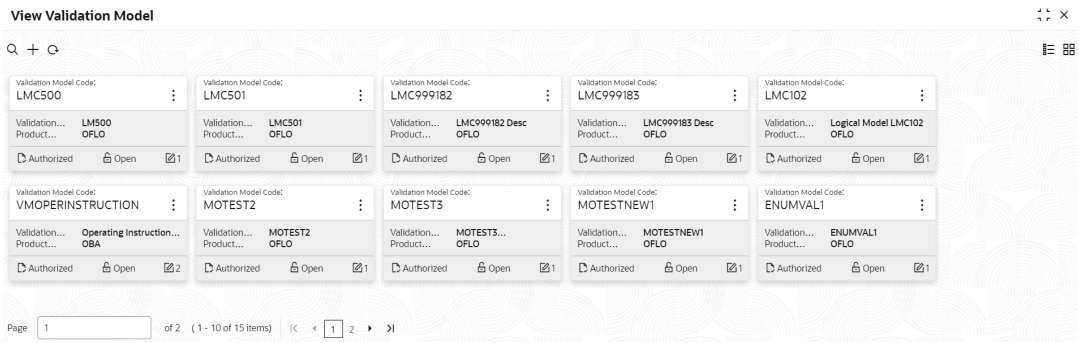
The user can configure the validation model using the Create Validation Model screen. The status of the created validation model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Validation Model**, under **Validation Model**, click **View Validation Model**.

   The **View Validation Model** screen displays.

**Figure 3-64 View Validation Model**




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

**Table 3-69 View Validation Model – Field Description**

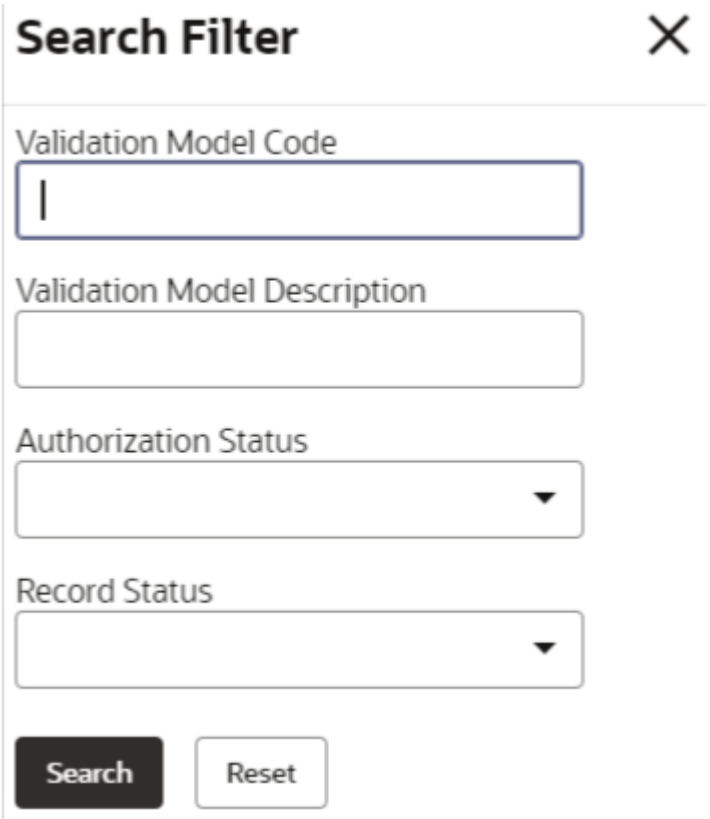
| Field | Description |
|---|---|
| **Validation Model Code** | Displays the validation model code. |
| **Validation Model Description** | Displays the description of the validation model. |
| **Product Processor Code** | Displays the product processor code. |
| **Authorization Status** | Select the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

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

icon.

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

**Figure 3-65 View Validation Model - Search**



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

**Table 3-70 View Validation Model - Search – Field Description**

| Field | Description |
|---|---|
| **Validation Model Code** | Specify the validation model code. |
| **Validation Model Description** | Specify the description of the validation model. |
| **Authorization Status** | Select the authorization status from the drop-down list.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

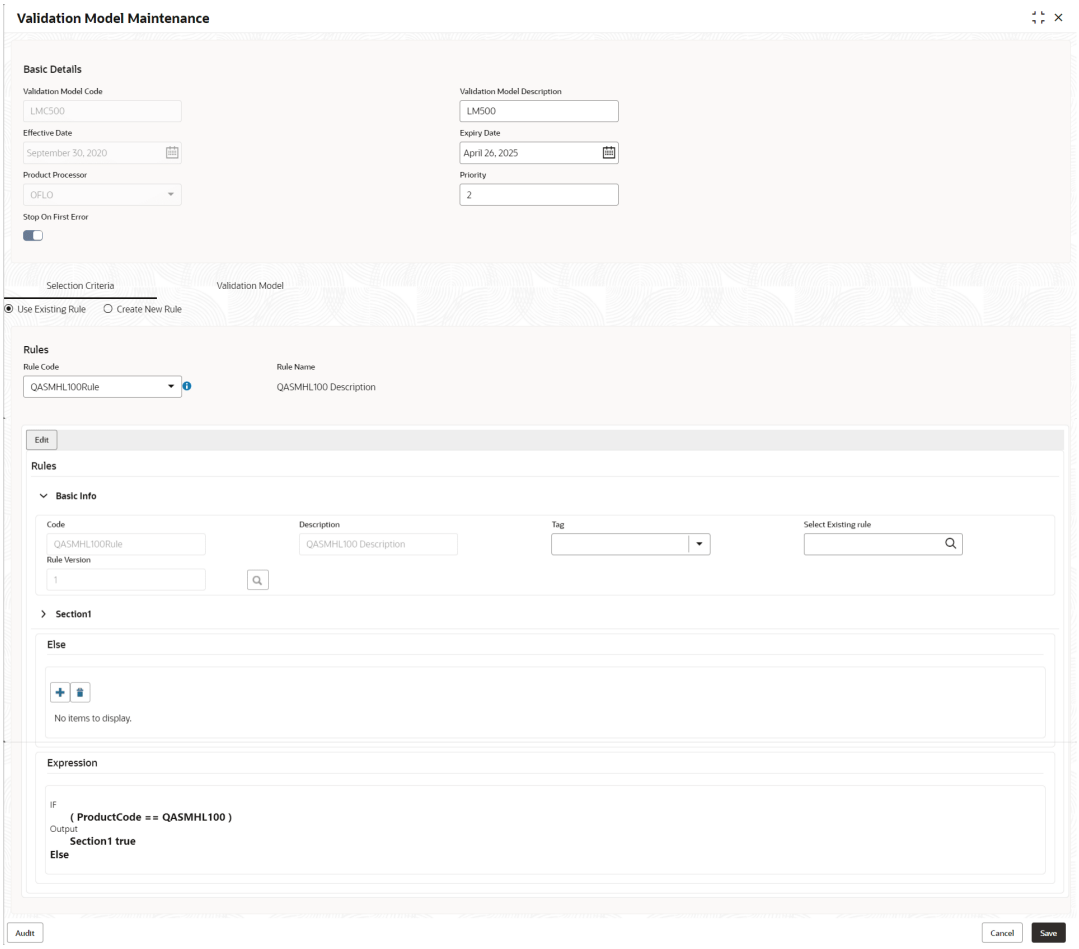
4. On **View Validation Model** screen, click

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

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

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

**Figure 3-66 Validation Model Maintenance - Modify**




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

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

**Table 3-71 Validation Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Validation Model Code** | Displays the created validation model code. |
| **Validation Model Description** | The user can modify the description for the created validation model. |
| **Effective Date** | The user can modify effective date for the created validation model. |
| **Expiry Date** | The user can modify expiry date for the created validation model. |
| **Product Processor** | Displays the product processor for the created validation model. |
| **Priority** | The user can modify the priority of the created validation model. |

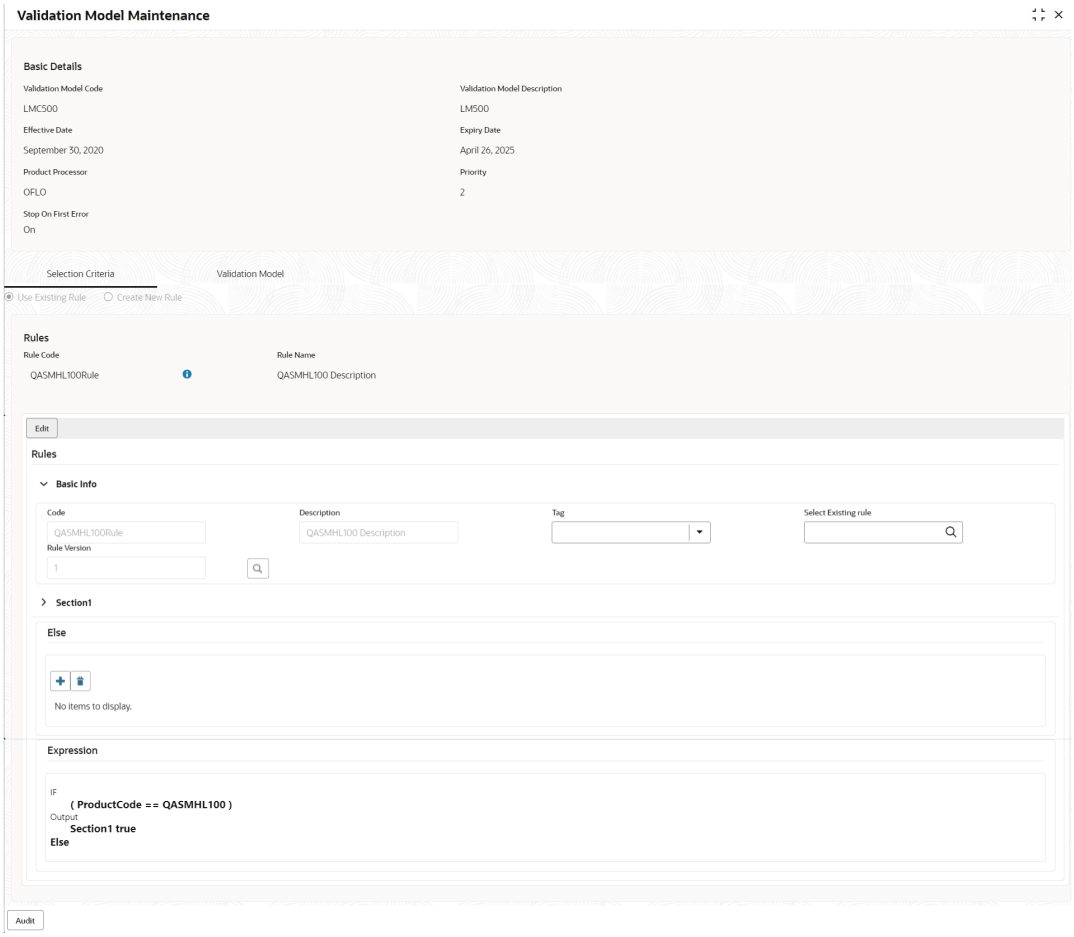
**Table 3-71 (Cont.) Validation Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Use Existing Rule** | The user can modify the existing rule if linked. |
| **Rule Code** | The user can modify the rule code for the created validation model. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name. |
| **Create New Rule** | The user can modify the new rule linked to the validation model. |
| **Code** | Specify the new rule code for the created validation model. |
| **Description** | Specify the rule description for the created validation model. |
| **+ icon** | This icon can add new expression. |
| **Fact / Rules** | Displays the fact or rule of the created validation model. |
| **Operator** | Displays the comparison operator of the created validation model. |
| **Data Type** | Displays the data type for the fact or rule for the created validation model. |
| **Output** | Displays the output for the created validation model. |
| **Expression** | Displays the expression updated in the expression builder for the created validation model. |
| **Rule ID** | The user can modify the rule ID of the created validation model. |
| | Click this icon to get the information about the rule. |
| **Sequence** | Displays the sequence of the created validation model. |
| **Reason** | The user can modify the reason of the created validation model. |
| **Comments** | The user can modify the comments of the created validation model. |

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

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

**Figure 3-67 Validation Model Maintenance - View**




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

**Table 3-72 Validation Model Maintenance - View - Field Description**

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

**Table 3-72 (Cont.) Validation Model Maintenance - View - Field Description**

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

# 3.14 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.

# 3.14.1 Create Qualitative Scoring Model

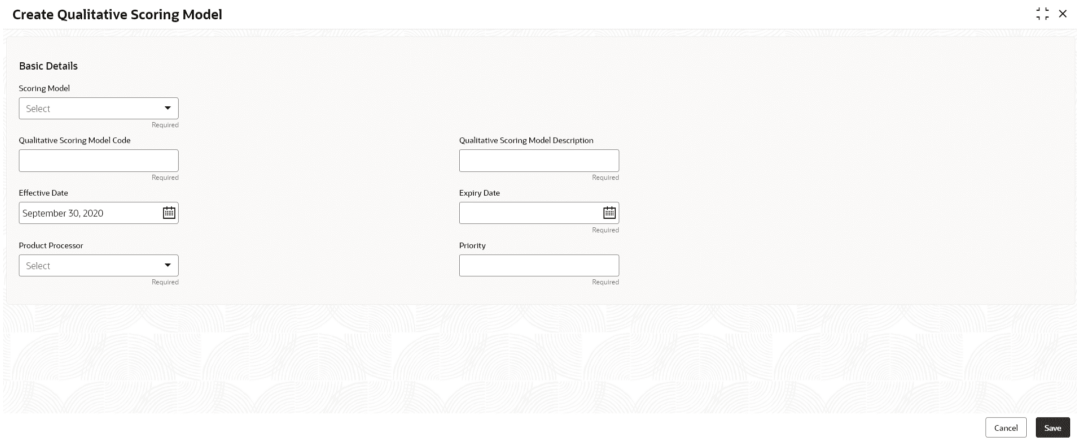
This topic describes the systematic instructions to configure the qualitative scoring model based on the various scoring parameters.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Qualitative Scoring**, under **Qualitative Scoring Model**, click **Qualitative Scoring Model**.

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

**Figure 3-68 Create Qualitative Scoring Model**




3. On **Create Qualitative Scoring Model** screen, specify the fields.

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

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

**Table 3-73 Create Qualitative Scoring Model - Field Description**

| Field | Description |
|---|---|
| **Scoring Model** | Select the scoring model from the drop-sown list.<br>The available options are:<br>• **Application Scoring Model**<br>• **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. |

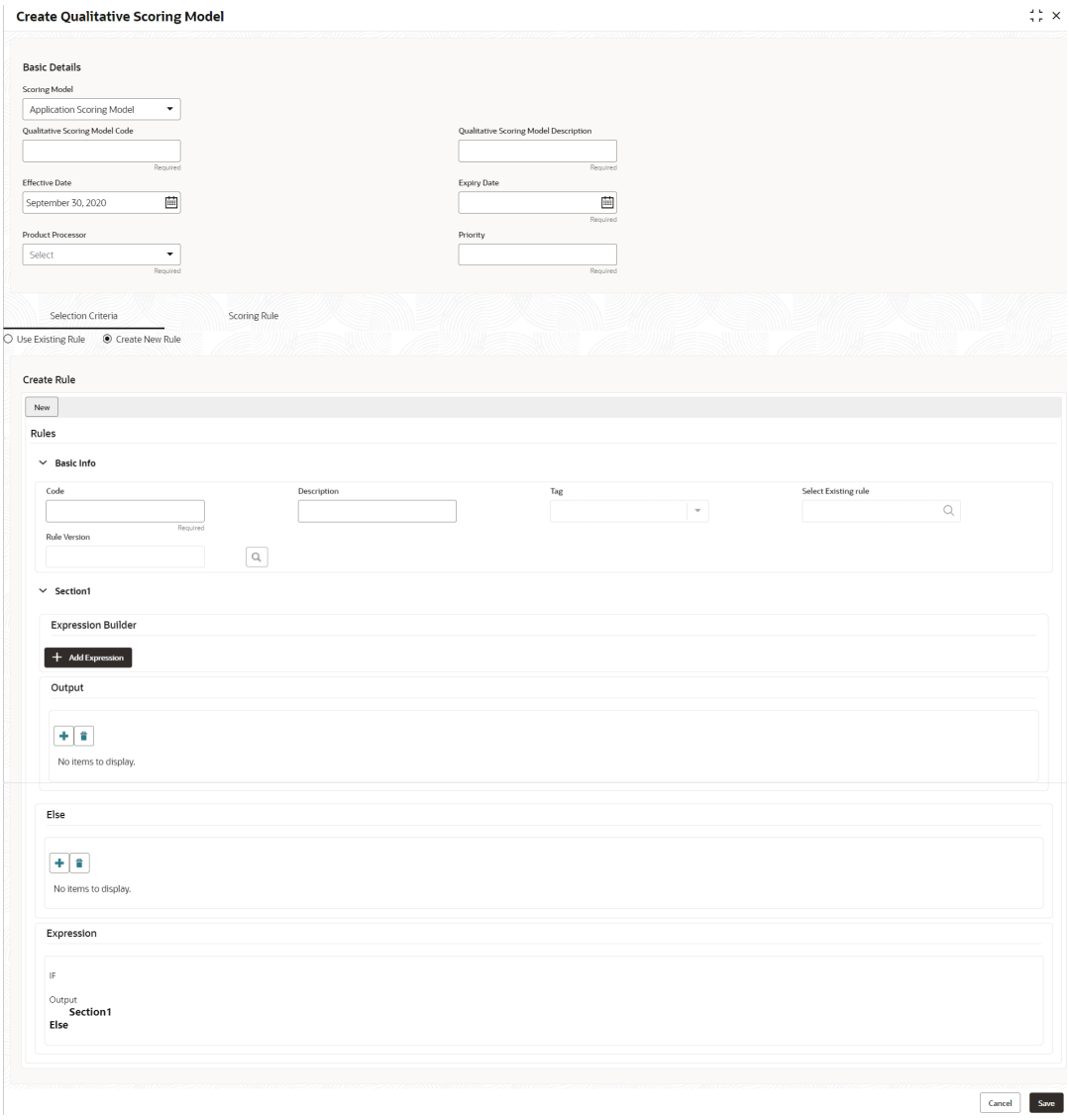
**Table 3-73 (Cont.) Create Qualitative Scoring Model - Field Description**

| Field | Description |
|---|---|
| **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. |

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

The **Create Qualitative Scoring Model - Selection Criteria** screen displays.

**Figure 3-69 Create Qualitative Scoring Model - Selection Criteria**




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

**Table 3-74 Create Qualitative Scoring Model - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Use Existing Rule** | By default, this option is enabled. Indicates if the existing rule is linked. |
| **Rule Code** | Select the rule code from the drop down list. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code. |
| **Create New Rule** | Select this option to create new rule. |
| **Code** | Specify the rule code. |
| **Description** | Specify the rule description. |
| **+ icon** | Click this icon to add new expression. |
| **Fact / Rules** | Select the fact or rule from the drop-down list.<br>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.<br>The available options are:<br>• **<**<br>• **>**<br>• **+**<br>• **=**<br>• **%**<br>• **!=**<br>• **-**<br>• **>=**<br>• **<=**<br>• *****<br>• **/**<br>• **Contains**<br>• **In**<br>• **Matches**<br>• **NotMatches**<br>• **NotContains**<br>• **Notin** |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |

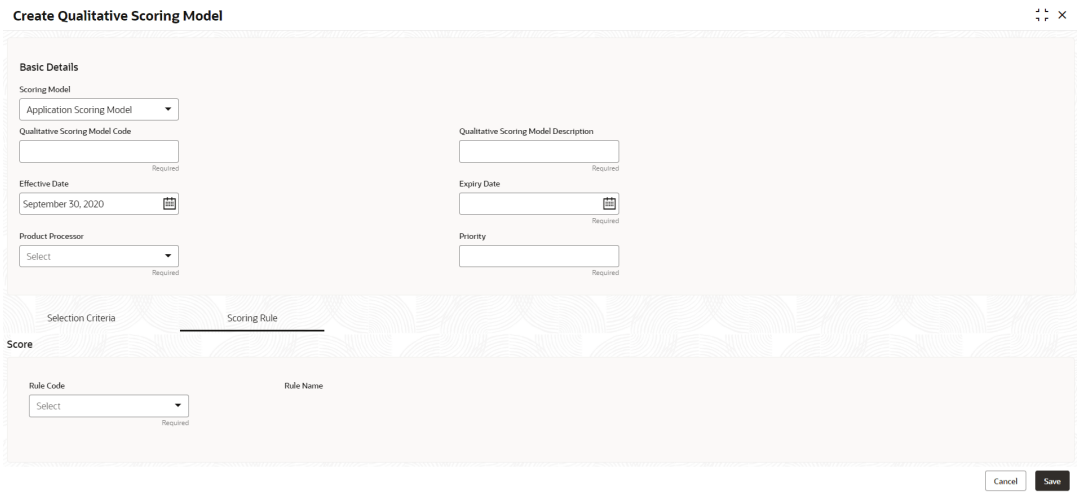
**Table 3-74 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Output** | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Expression** | Displays the expression updated in the expression builder. |

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

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

**Figure 3-70 Create Qualitative Scoring Model - Scoring Rule**




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

**Table 3-75 Create Qualitative Scoring Model - Scoring Rule - Field Description**

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

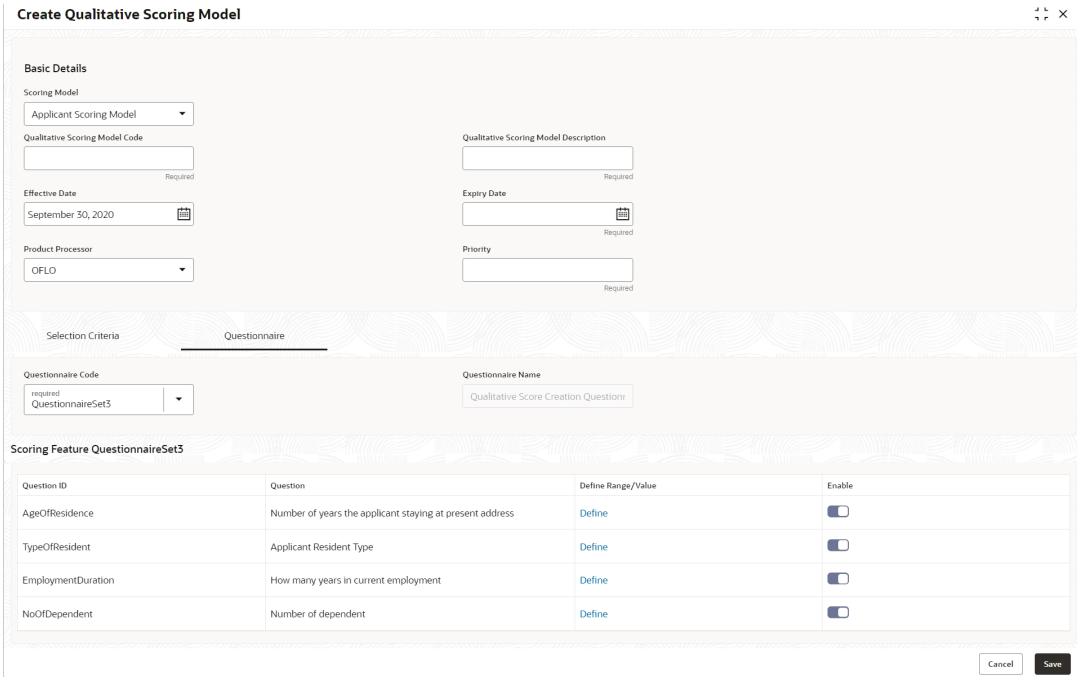
**Table 3-75 (Cont.) Create Qualitative Scoring Model - Scoring Rule - Field Description**

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

6. 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 3-71 Create Qualitative Scoring Model - Questionnaire**




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

**Table 3-76 Create Qualitative Scoring Model - Questionnaire - Field Description**

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

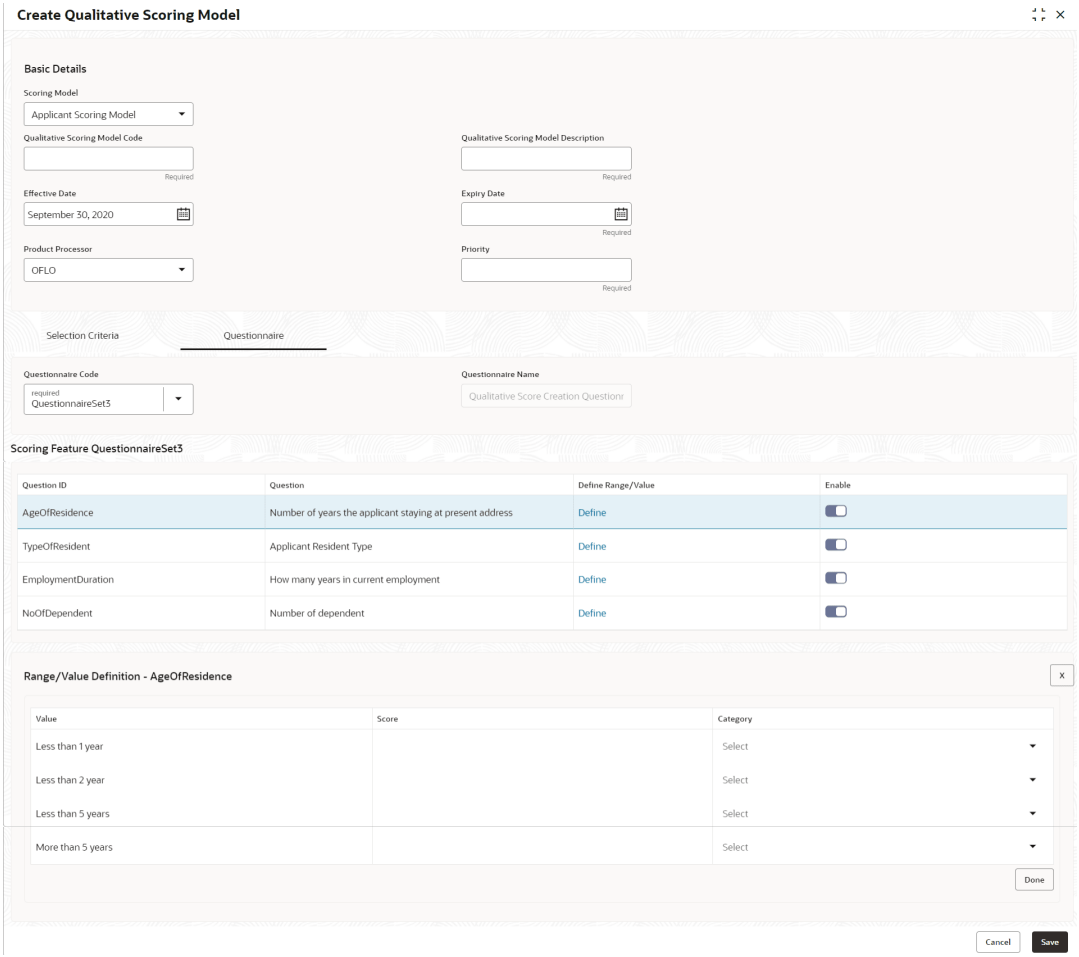
**Table 3-76 (Cont.) Create Qualitative Scoring Model - Questionnaire - Field Description**

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

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

   The **Create Qualitative Scoring Model - Define Link** screen displays.

**Figure 3-72 Create Qualitative Scoring Model - Define Link**




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

**Table 3-77 Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description**

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

**Table 3-77 (Cont.) Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description**

| Field | Description |
|---|---|
| **Category** | Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained.<br>The available options are:<br>• **Strong**<br>• **Medium**<br>• **Weak** |

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

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

## 3.14.2 View Qualitative Scoring Model

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

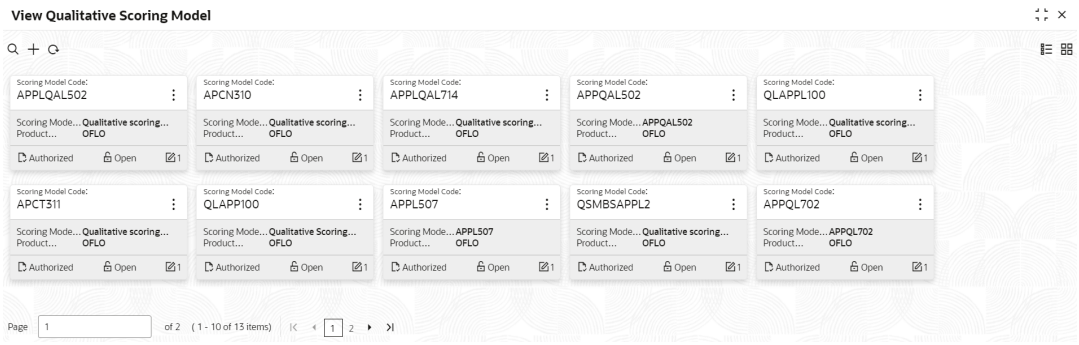
The user can configure the qualitative scoring model using the **Create Qualitative Scoring Model** screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Qualitative Scoring**, under **Qualitative Scoring Model**, click **View Qualitative Scoring Model**.

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

**Figure 3-73 View Qualitative Scoring Model**




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

**Table 3-78 View Qualitative Scoring Model – Field Description**

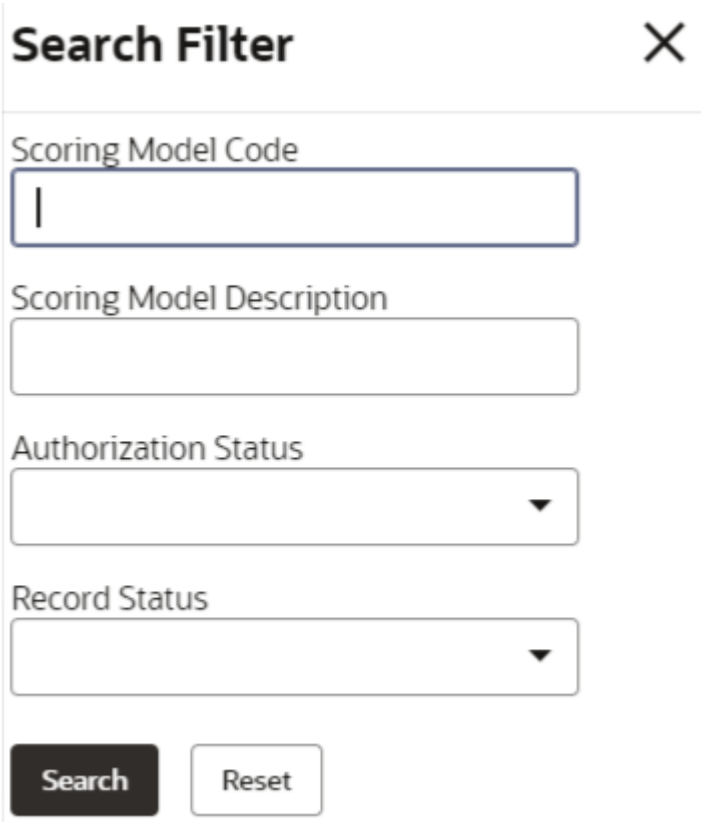
| Field | Description |
|---|---|
| **Scoring Model Code** | Displays the scoring model code. |
| **Scoring Model Description** | Displays the description of the scoring model. |
| **Product Processor Code** | Displays the product processor code |
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

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

icon.

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

**Figure 3-74 View Qualitative Scoring Model - Search**



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

**Table 3-79 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.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list. The available options are:<br>• **Open**<br>• **Closed** |

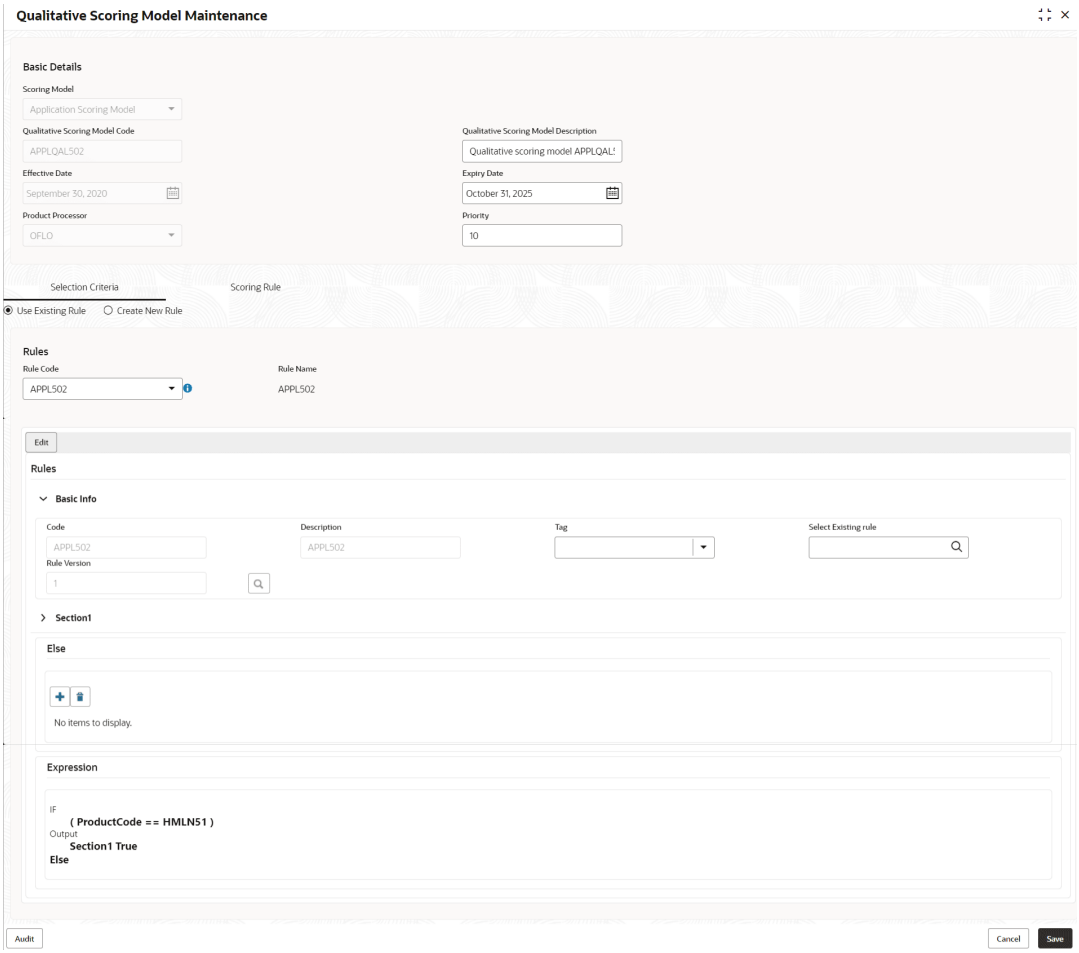
4. On **View Qualitative Scoring Model** screen, click

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

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

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

**Figure 3-75 Qualitative Scoring Model Maintenance - Modify**




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

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

**Table 3-80 Qualitative Scoring Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Scoring Model** | Displays the scoring model for the created qualitative scoring model. |
| **Qualitative Scoring Model Code** | Displays the qualitative scoring model code for the created qualitative scoring model. |
| **Qualitative Scoring Model Description** | The user can modify the qualitative scoring model description for the created qualitative scoring model. |
| **Effective Date** | Displays the effective date of the created qualitative scoring model. User can modify the same before authorization. |
| **Expiry Date** | Displays the expiry date of the created qualitative scoring model. User can modify the same before authorization. |

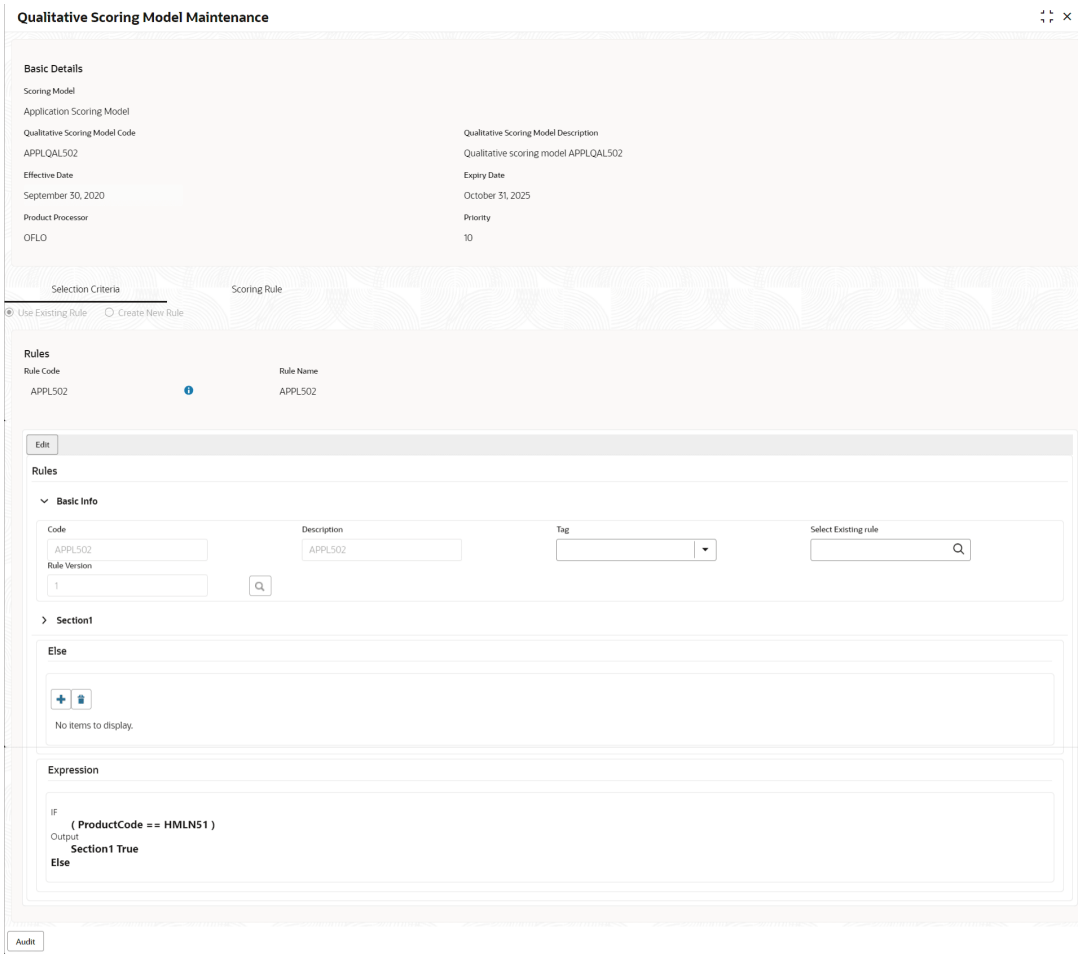
**Table 3-80 (Cont.) Qualitative Scoring Model Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Product Processor** | Displays the product processor for the created qualitative scoring model. |
| **Priority** | The user can modify the priority of the created qualitative scoring model. |
| **Use Existing Rule** | User can modify the existing rule if linked. |
| **Rule Code** | Displays the rule code for the created qualitative scoring model. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created qualitative scoring model. |
| **Code** | Displays the rule code. |
| **Description** | Displays the rule description. |
| **+ icon** | Click this icon to add new expression. |
| **Fact / Rules** | Displays the fact or rule of the created qualitative scoring model. |
| **Operator** | Displays the comparison operator of the created qualitative scoring model. |
| **Data Type** | Displays the data type for the fact or rule for the created qualitative scoring model. |
| **Output** | Displays the output for the created qualitative scoring model. |
| **Expression** | Displays the expression updated in the expression builder for the created qualitative scoring model. |
| **Rule Code** | User can modify the rule code for the created qualitative scoring model. |
| **Rule Name** | Displays the name for the created qualitative scoring model. |
| **Questionnaire** | This tab is applicable for **Applicant Scoring Model**. |
| **Questionnaire Code** | User can modify the questionnaire code for the created qualitative scoring model. |
| **Questionnaire Name** | Displays the questionnaire name for the created qualitative scoring model. |
| **Question ID** | Displays the question ID for the created qualitative scoring model. |
| **Question** | Displays the question for the created qualitative scoring model. |
| **Define Range/Value** | User can modify the defined range or value. |
| **Value** | Displays the defined value for the created qualitative scoring model. |
| **Score** | User can modify the score for the created qualitative scoring model. |
| **Category** | User can modify the category for the created qualitative scoring model. |
| **Enable** | Displays if the question ID is enabled or not. |

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

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

**Figure 3-76 Qualitative Scoring Model Maintenance – View**




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

**Table 3-81 Qualitative Scoring Model Maintenance - View - Field Description**

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

**Table 3-81 (Cont.) Qualitative Scoring Model Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Rule Code** | Displays the rule code for the created qualitative scoring model. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created qualitative scoring model. |
| **Code** | Displays the rule code. |
| **Description** | Displays the rule description. |
| **+ icon** | Click this icon to add new expression. |
| **Fact / Rules** | Displays the fact or rule of the created qualitative scoring model. |
| **Operator** | Displays the comparison operator of the created qualitative scoring model. |
| **Data Type** | Displays the data type for the fact or rule for the created qualitative scoring model. |
| **Output** | Displays the output for the created qualitative scoring model. |
| **Expression** | Displays the expression updated in the expression builder for the created qualitative scoring model. |
| **Rule Code** | Displays the rule code for the created qualitative scoring model. |
| **Rule Name** | Displays the name for the created qualitative scoring model. |
| **Questionnaire** | This tab is applicable for **Applicant Scoring Model**. |
| **Questionnaire Code** | Displays the questionnaire code for the created qualitative scoring model. |
| **Questionnaire Name** | Displays the questionnaire name for the created qualitative scoring model. |
| **Question ID** | Displays the question ID for the created qualitative scoring model. |
| **Question** | Displays the question for the created qualitative scoring model. |
| **Define Range/Value** | Displays the defined range or value. |
| **Value** | Displays the defined value for the created qualitative scoring model. |
| **Score** | Displays the score for the created qualitative scoring model. |
| **Category** | Displays the category for the created qualitative scoring model. |
| **Enable** | Displays if the question ID is enabled or not. |

# 3.15 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.

## 3.15.1 Create Questionnaire

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

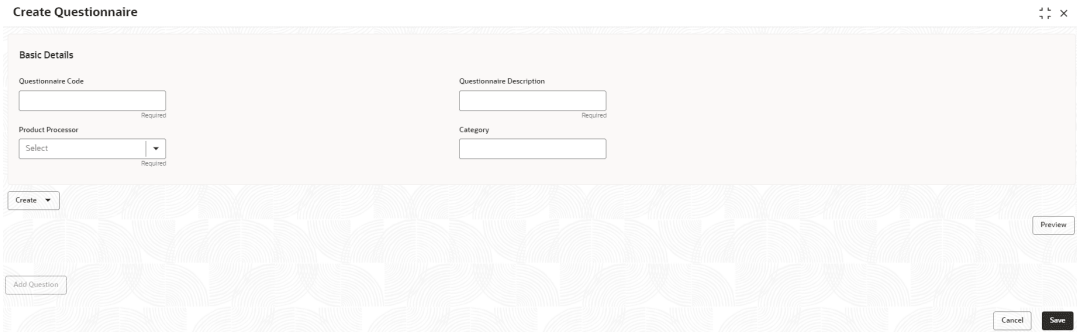
This questionnaire can be further linked to define qualitative scoring model.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Questionnaire**, under **Questionnaire**, click **Create Questionnaire**.

   The **Create Questionnaire** screen displays.

**Figure 3-77 Create Questionnaire**




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

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

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

**Table 3-82 Create Questionnaire - Field Description**

| Field | Description |
|---|---|
| **Questionnaire Code** | Specify the questionnaire code. |

**Table 3-82 (Cont.) Create Questionnaire - Field Description**

| Field | Description |
|---|---|
| **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.<br>The available options are:<br>• **Single Select**<br>• **Multi Select**<br>• **Input**<br>• **Date** |
| **Select Sub-Type** | Select the sub-type from the drop-down list.<br>The available options are:<br>• **Yes/No**<br>• **Check box**<br>• **Rapid Button**<br>• **Drop down** |
| **Short Name** | Specify the short name of the question. This will be displayed in the Execution Summary. |
| **Answer Code** | Displays the answer code. |
| **Answer Option** | Specify all the expected response for the question configured. |
| **Add** | Click **Add** to add the expected response to the question. |
| **Update** | Click **Update** to edit the response. |
| **Remove** | Click remove to remove the response. |
| **Required** | By default, this option is enabled. Indicates whether the question is mandatory or optional. |
| **Done** | Click **Done** to save the data. |
| **Preview** | Click **Preview** to view the questions configured for the questionnaire along with the response choice. |
| | Click this icon to view the responses configured for the questionnaire. |
| | Click this icon to move the position of the questions. |
| | Click this icon to expand, copy or remove question. |

**Table 3-82 (Cont.) Create Questionnaire - Field Description**

| Field | Description |
|---|---|
| Copy | Click this icon to copy the question. |
| Remove Question | Click this icon to remove the question. |
| **Add Question** | By Clicking **Add Question**, the user can add another question. |

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

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

## 3.15.2 View Questionnaire

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

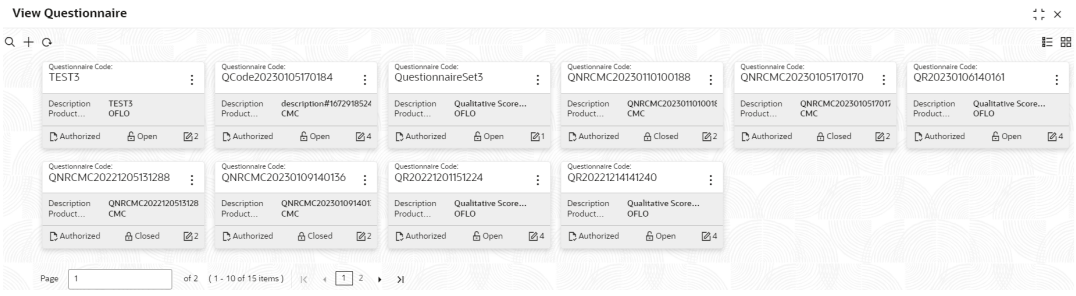
The user can create the questionnaire using the Create Questionnaire screen. The status of the created questionnaire is displayed as **Unauthorized** and **Open**. Once the checker authorizes the questionnaire, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Questionnaire**, under **Questionnaire**, click **View Questionnaire**.

   The **View Questionnaire** screen displays.

**Figure 3-78 View Questionnaire**




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

**Table 3-83 View Questionnaire – Field Description**

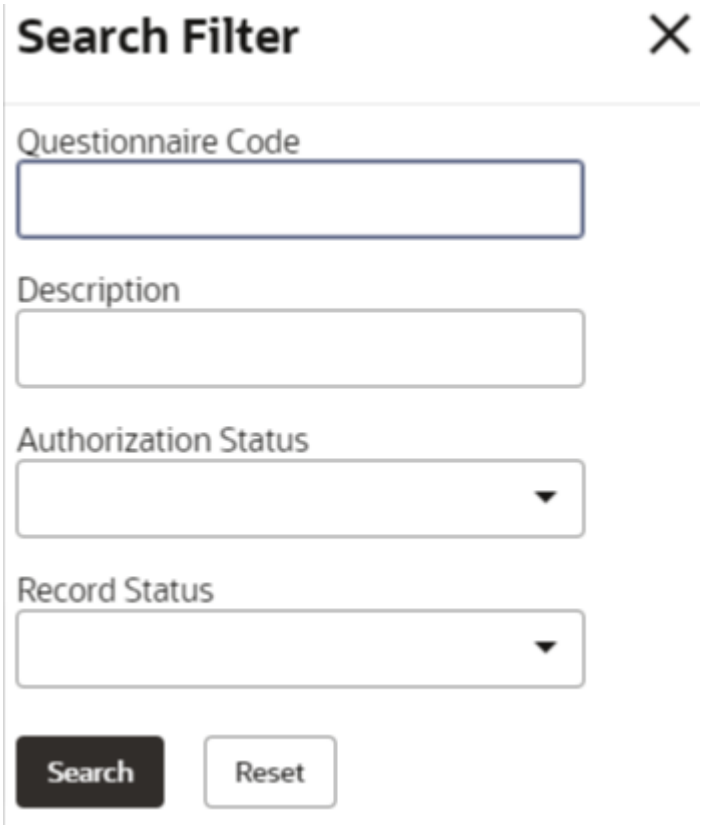
| Field | Description |
|---|---|
| **Questionnaire Code** | Displays the questionnaire code. |
| **Questionnaire Description** | Displays the description of the questionnaire. |
| **Product Processor Code** | Displays the product processor code for which the questionnaire is created. |
| **Authorization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

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

icon.

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

**Figure 3-79 View Questionnaire - Search**




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

**Table 3-84 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.<br>The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list.<br>The available options are:<br>• **Open**<br>• **Closed** |

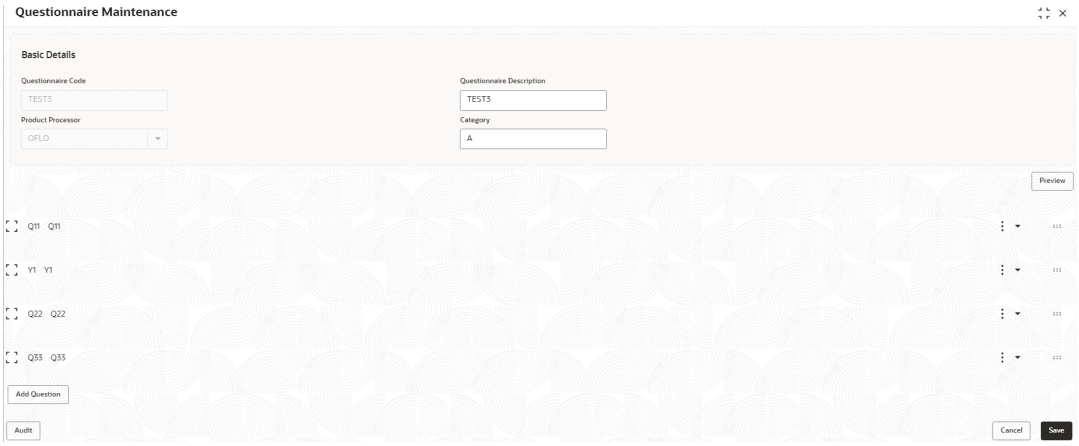
4. On **View Questionnaire** screen, click

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

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

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

**Figure 3-80 Questionnaire Maintenance - Modify**




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

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

**Table 3-85 Questionnaire Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Questionnaire Code** | Displays the questionnaire code. |
| **Questionnaire Description** | The user can modify the questionnaire description. |
| **Product Processor** | Displays the product processor for the created questionnaire. |
| **Category** | The user can modify the category of the created questionnaire. |
| **Preview** | Click **Preview** to display the questions configured for the questionnaire along with the response choice. |
| | Click this icon to expand copy or remove question. |
| | Click this icon to move the position of the questions. |
| | Click this icon to see the question details. |
| **Question Code** | Displays the question code for the created questionnaire. |

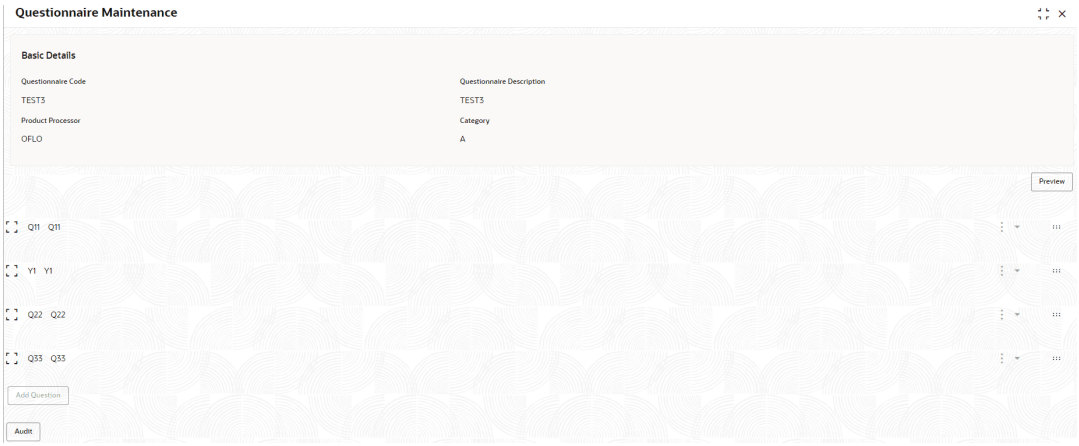
**Table 3-85 (Cont.) Questionnaire Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Question Description** | The user can modify the question code for the created questionnaire. |
| **Select-Type** | Displays the type of questionnaire. |
| **Short Name** | User can modify the short name of the created questionnaire. |
| **Answer Code** | Displays the answer code. |
| **Answer Option** | User can modify all the expected response for the question configured. |
| **Required** | User can modify if the question is mandatory or optional. |

6. Click **Save** to update the modified fields.
7. Click **View** to view the created logical model.

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

**Figure 3-81 Questionnaire Maintenance – View**




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

**Table 3-86 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 3-86 (Cont.) Questionnaire Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Required** | Displays if the question is mandatory or optional. |

# 3.16 Counter

This topic describes the information about the counter feature.

In many scenarios, charges are levied based on the number of transactions like ATM Transaction, Branch Cash Withdrawal etc. System should be able to give charge benefit based on the count of transaction.

To support the charge based on count, PDS will be enhanced where the Count of transaction will be maintained for an event which later can be used to give relationship pricing.

This topic contains the following subtopics:

- Create Counter
  This topic describes the systematic instructions to create counter by updating various details.
- View Counter
  This topic describes the systematic instructions to view the counter.

## 3.16.1 Create Counter

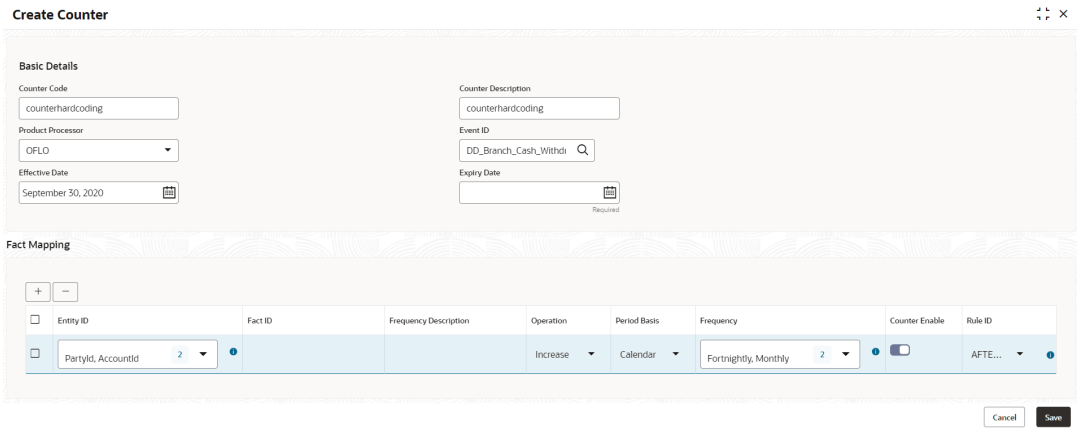
This topic describes the systematic instructions to create counter by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Counter**, under **Counter**, click **Create Counter**.

   The **Create Counter** screen displays.

**Figure 3-82 Create Counter**




3. On **Create Counter** screen, Specify the fields.

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

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

**Table 3-87 Create Counter - Field Description**

| Field | Description |
|---|---|
| **Counter Code** | Specify the unique counter code. |
| **Counter Description** | Specify the description for the counter. |
| **Product Processor** | Select the product processor from the drop-down list for which code is being created |
| **Event ID** | Click on icon and select the id from the list. |
| **Effective Date** | Specify the effective date. |
| **Expiry Date** | Specify the expiry date. |
| **Entity ID** | Select the options from the drop-down list. The available options are:<br>• **PartyID**<br>• **AccountID**<br>• **CollateralID** |
| | Click this icon to get the information about the rule. |
| **Fact ID** | Specify the fact ID for the selected entity. |
| **Frequency Description** | Specify the description of the fact ID selected. |
| **Operation** | Select the value from the drop-down list. The available options are:<br>• **Increase**<br>• **Decrease** |
| **Period Basis** | Select from the drop-down list The available options are:<br>• **Calendar**<br>• **Anniversary**<br>. |
| **Frequency** | Select the value from the drop-down list. The available options are:<br>• **Daily**<br>• **Weekly**<br>• **Monthly**<br>• **Quarterly**<br>• **Half Yearly**<br>• **Yearly** |

**Table 3-87 (Cont.) Create Counter - Field Description**

| Field | Description |
|---|---|
| | Click this icon to get the information about the rule. |
| **Counter Enable** | Click the toggle status to enable the counter. |
| **Rule ID** | Select the rule Id from the drop-down list. |
| | Click this icon to get the information about the rule. |

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

   The **Create Counter** is successfully created and can be viewed using the View Counter screen.

## 3.16.2 View Counter

This topic describes the systematic instructions to view the counter.

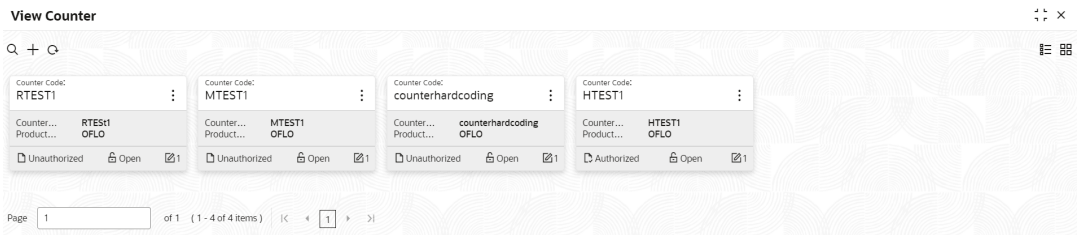
The user can configure the lookup using the Create Counter screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Counter**, under **Counter**, click **View Counter**.

   The **View Counter** screen displays.

**Figure 3-83 View Counter**




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

**Table 3-88 View Counter**

| Field | Description |
|---|---|
| **Counter Code** | Displays the counter code. |

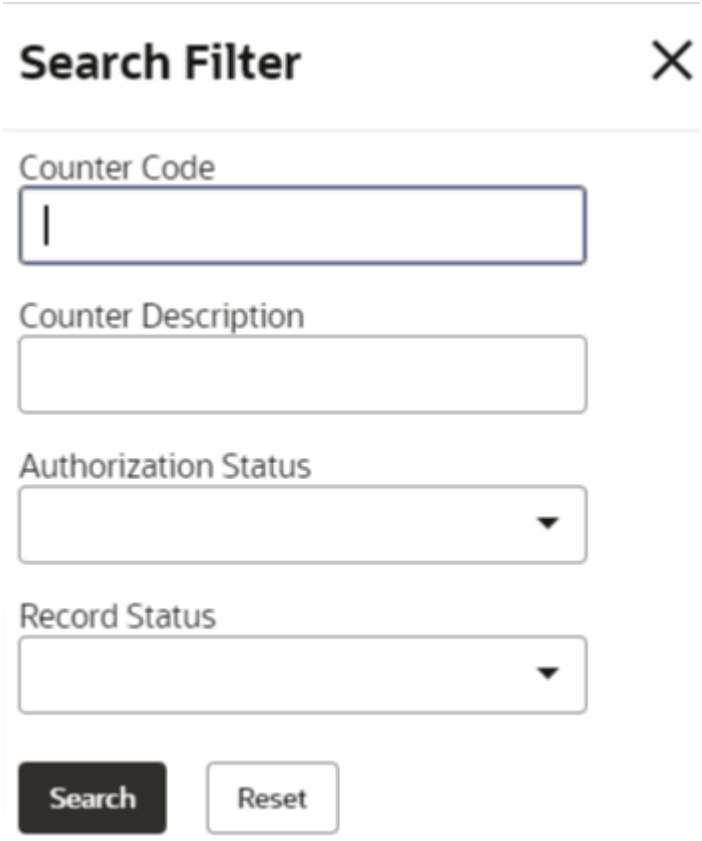
**Table 3-88 (Cont.) View Counter**

| Field | Description |
|---|---|
| **Counter Description** | Displays the description of the counter code. |
| **Product Processor** | Displays the product processor of the counter. |
| **Status** | Displays the status of the record. |
| **Modification Number** | Displays the number of modifications performed on the record. |

3. On **View Lookup** screen, click icon.

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

**Figure 3-84 View Counter - Search**




4. On **View Counter - Search** screen, specify the **Search Filter** to fetch the required lookup.

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

**Table 3-89 View Counter – Search – Field Description**

| Field | Description |
|---|---|
| **Counter Code** | Specify the counter code. |
| **Counter Description** | Specify the counter description. |

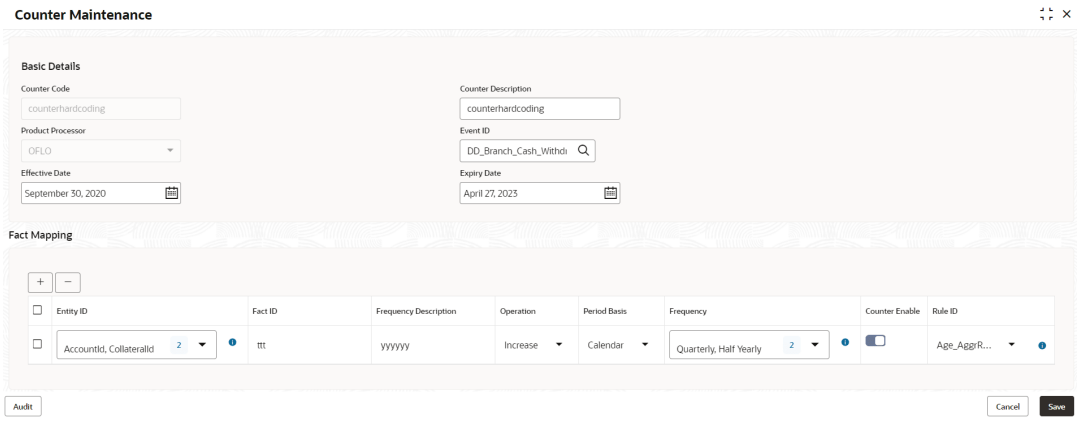
**Table 3-89 (Cont.) View Counter – Search – Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Select the authorization status from the drop-down list. The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status from the drop-down list. The available options are:<br>• **Open**<br>• **Closed** |

5. Click **Search** to display the required lookup.
6. On **View Counter** screen, click ⋮ icon to **Unlock**, **Delete**, **Authorize**, or **View** the created counter.
7. Click **Unlock** to modify the following fields.

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

**Figure 3-85 Lookup Maintenance - Modify**




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

**Table 3-90 Counter Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Counter Code** | Displays the created counter code. |
| **Counter Description** | Displays the Counter Description.<br>User can modify the same. |
| **Product Processor** | Displays the product processor of the created Counter code. |

**Table 3-90 (Cont.) Counter Maintenance - Modify - Field Description**

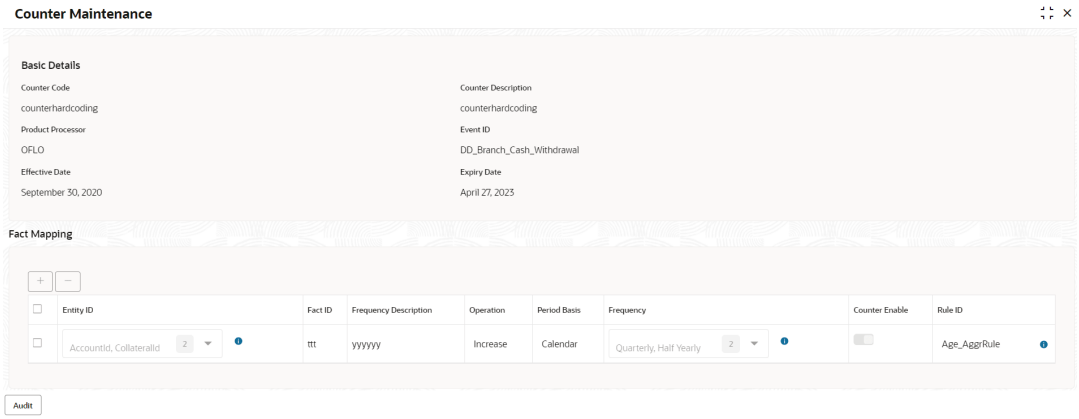
| Field | Description |
|---|---|
| **Effective Date** | Displays the effective date of the created counter.<br>User can modify the same before authorization if it is future dated. |
| **Expiry Date** | Displays the expiry date of the created counter.<br>User can modify the same. |
| **Entity ID** | Displays the Entity IDs selected for created counter.<br>User can modify the same. |
| | User can modify the same |
| | Click to get the information about the rule. |
| **Fact ID** | Displays the Fact IDs selected for created counter.<br>User can modify the same. |
| **Frequency Description** | Displays the frequency description for the created counter.<br>User can modify the same. |
| **Operation** | Displays the frequency for the created counter.<br>User can modify the same. |
| **Period Basis** | Displays the period basis selected. |
| **Frequency** | Displays the frequency for the created counter.<br>User can modify the same. |
| | Displays the number of frequencies selected. |
| | Click to get the information about the rule. |
| **Rule ID** | Displays the Rule ID for selected for the created Counter. |
| | Click to get the information about the rule. |

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

9. Click **View** to view the created counter.

   The **Counter Maintenance - View** screen displays.

**Figure 3-86 Counter Maintenance - View**




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

**Table 3-91 Counter Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Counter Code** | Displays the created counter code. |
| **Counter Description** | Displays the created counter description. |
| **Product Processor** | Displays the product processor of the created counter. |
| **Event ID** | Displays the ID for the created counter. |
| **Effective Date** | Displays the effective date for the created counter. |
| **Expiry Date** | Displays the expiry date for the created counter. |
| **Entity ID** | Displays the entity IDs for the created counter. |
| | Displays the number of the IDs selected. |
| | Click to get the information about the rule. |
| **Fact ID** | Displays the fact IDs for the created counter. |
| **Frequency Description** | Displays the frequency description of the created counter. |
| **Operation** | Displays the operation for the created counter. |
| **Period Basis** | Displays the period basis. |

**Table 3-91 (Cont.) Counter Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Frequency** | Displays the frequencies selected for the created counter. |
| | Displays the number for frequencies selected. |
| | Click to get the information about the rule. |
| **Rule ID** | Displays the rule ID for the created counter. |
| | Click to get the information about the rule. |

# 3.17 Charge Code

This topic describes the information about the charge code feature.

Fee definition can be simple like fixed amount or fixed percentage but can be complex which is based on various attributes like customer segment, count of transaction, amount of transaction etc.

This topic contains the following subtopics:

- Create Charge Code
  This topic describes the systematic instructions to create charge code by updating various details.
- View Charge Code
  This topic describes the systematic instructions to view the charge code for Decision Service.

## 3.17.1 Create Charge Code

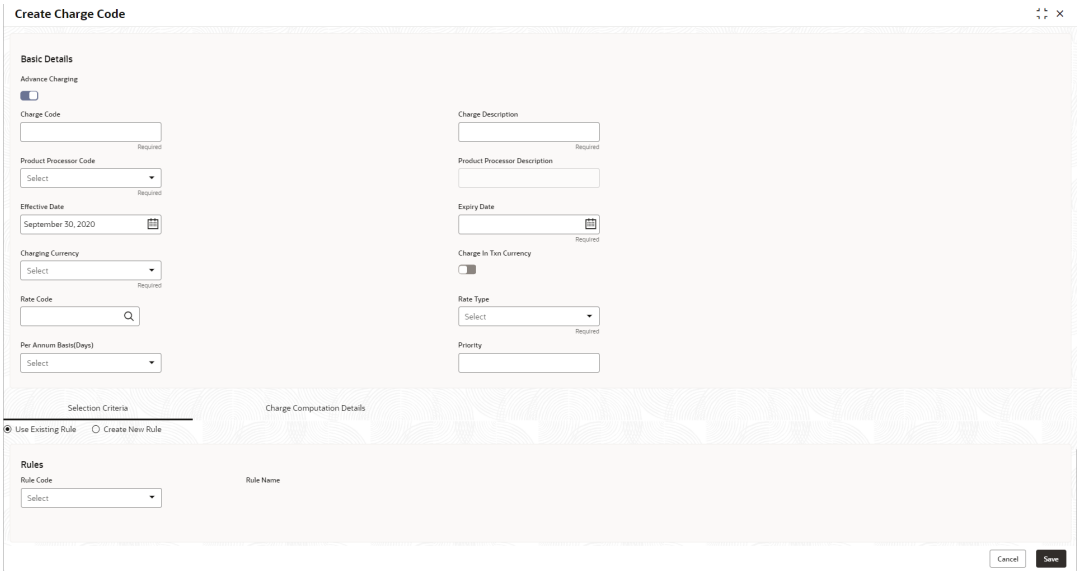
This topic describes the systematic instructions to create charge code by updating various details.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Charge Code**, under **Charge Code**, click **Create Charge Code**.

   The **Create Charge Code** screen displays.

**Figure 3-87 Create Charge Code**




3. On **Create Charge Code** screen, Specify the fileds.

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

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

**Table 3-92 Create Charge Code - Field Description**

| Field | Description |
|---|---|
| **Advance Charging** | Click the toggle status to enable the parameter. Indicates the definition is for advance or simple. By default, the status will be off. |
| **Charge Code** | Specify the unique code for the charge. |
| **Charge Description** | Specify a short description for the charge code. |
| **Product processor Code** | Select the product processor from the drop-down list for which the charge is being created. |
| **Product Processor Description** | Displays the description of the product processor code defined. |
| **Effective Date** | Specify the effective date. |
| **Expiry Date** | Specify the expiry date. |
| **Charging Currency** | Select the currency from the drop-down list. |
| **Charge In Txn Currency** | Click the toggle status to enable this parameter. Indicates the charge is to be charged of fee currency or transaction currency. By default, the status will be off. |
| **Rate Code** | Click on search and select from the list. |

**Table 3-92 (Cont.) Create Charge Code - Field Description**

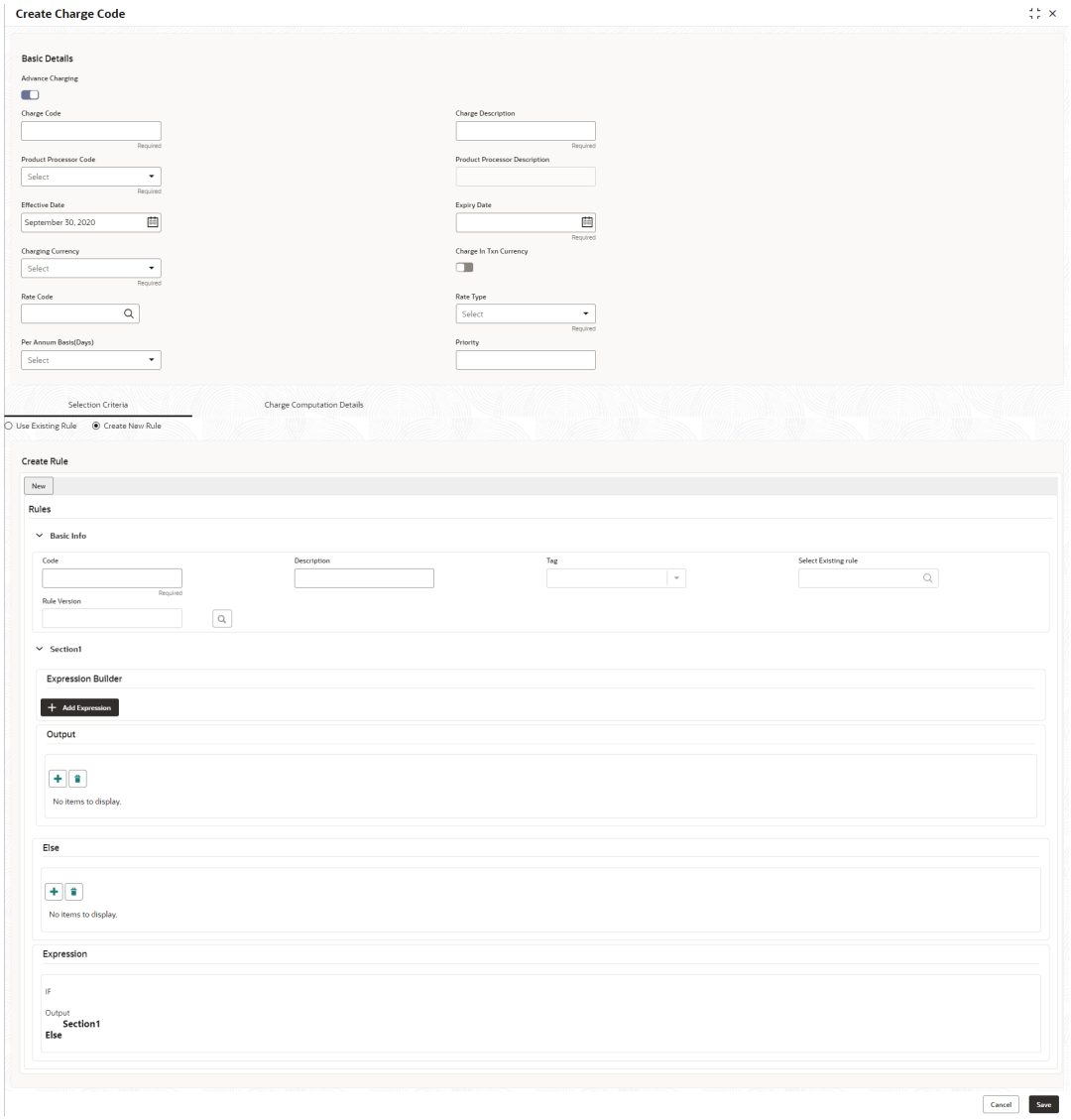
| Field | Description |
|---|---|
| **Rate Type** | Select the rate type from the drop-down list. The available options are:<br>• **Buy**<br>• **Sell**<br>• **Mid** |
| **Per Annum Basis (Days)** | Select the days from the drop-down list. The available options are:<br>• **360**<br>• **365**<br>• **366** |
| **Priority** | Specify the priority of the charge code.<br>This field is visible only if the **Advance Charging** toggle is enabled. |

4. On **Create Charge Code** screen, click **Selection Criteria** tab to define selection criteria rules.

   The **Create Charge Code - Selection Criteria** screen displays.

> **Note:**
>
> This tab is visible only if the **Advance Pricing** toggle is enabled.

**Figure 3-88 Create Charge Code - Selection Criteria**




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

**Table 3-93 Create Charge Code - Selection Criteria - Field Description**

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

**Table 3-93 (Cont.) Create Charge Code - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Code** | Specify the rule code. |
| **Description** | Specify the rule description. |
| **+ icon** | Click this icon to add new expression. |
| **Fact / Rules** | Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option. |
| **Operator** | Select the comparison operator from the drop-down list.<br>The available options are:<br>• **<**<br>• **>**<br>• **+**<br>• **=**<br>• **%**<br>• **!=**<br>• **-**<br>• **>=**<br>• **<=**<br>• *****<br>• **/**<br>• **Contains**<br>• **In**<br>• **Matches**<br>• **NotMatches**<br>• **NotContains**<br>• **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.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |

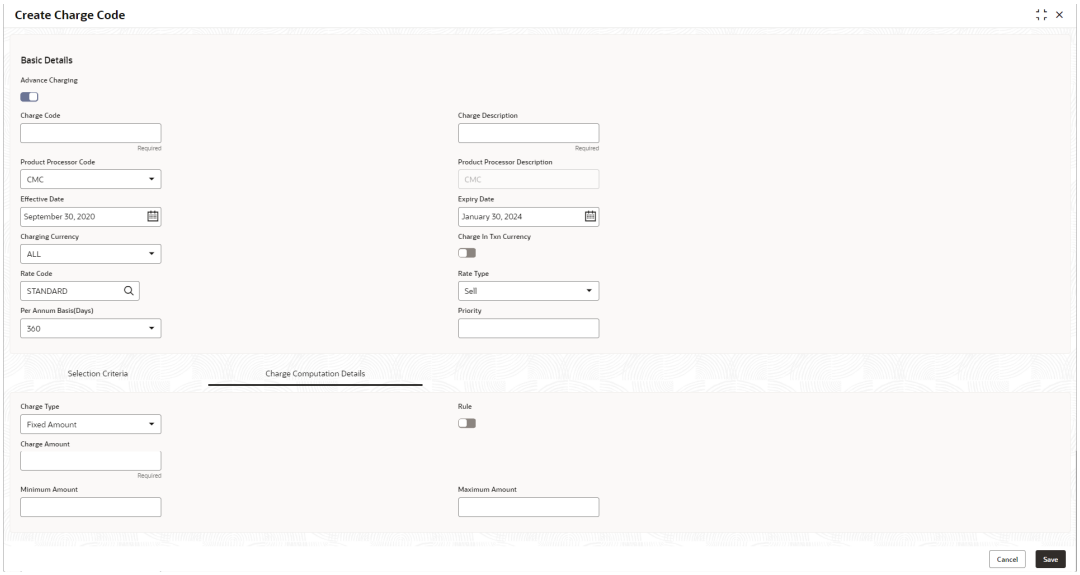
**Table 3-93 (Cont.) Create Charge Code - Selection Criteria - Field Description**

| Field | Description |
|---|---|
| **Output** | Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>• **Rules**<br>The below option appears if the **Data Type** is selected as **Boolean**.<br>• **True**<br>• **False** |
| **Expression** | Displays the expression updated in the expression builder. |

5. On **Create Charge Code** screen, click **Charge Computation Details** to define computation details.

   The **Create Charge Code - Charge Computation Details** screen displays.

**Figure 3-89 Create Charge Code - Charge Computation Details**




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

**Table 3-94 Create Charge Code - Charge Computation Details - Field Description**

| Field | Description |
|---|---|
| **Charge Type** | Select the type from the drop-down list. The available options are:<br>• **Fixed Amount**<br>• **Fixed Percentage**<br>• **Tiered** |
| **Charge Amount** | Specify the amount for the charge type.<br>This field is visible if the **Charge Type** is selected as **Fixed Amount**. |
| **Percentage (%)** | Specify the percentage for the charge type.<br>This field is visible if the **Charge Type** is selected as **Fixed Percentage**. |
| **Minimum Amount** | Specify the minimum amount to be charged.<br>This field will not be visible if the **Charge Type** is selected as **Fixed Amount**. |
| **Maximum Amount** | Specify the maximum amount to be charged.<br>This field will not be visible if the **Charge Type** is selected as **Fixed Amount**. |
| **Tiered Charge Type** | Select the tiered charge type from the drop-down list. The available options are:<br>• **Amount**<br>• **Percentage**<br>• **Amount or Percentage**<br>This field is visible if the **Charge Type** is selected as **Tiered**.<br>The below option appears if the **Advance Charging** is enabled.<br>• **Rule**<br>• **Amount or Rule**<br>• **Percentage or Rule** |
| **Tier Type** | Select from tier type the drop-down list. The available options are:<br>• **Cumulative**<br>• **Slab**<br>This field is visible if the **Charge Type** is selected as **Tiered**. |
| **Charge Per Count** | Click on toggle status to enable the parameter.<br>This field is visible if the **Charge Type** is selected as **Tiered** and **Tier Charge Type** as **Amount**, **Amount or Rule**, and **Rule**. |
| **Tier Criteria** | Select the tier criteria from the drop-down list. The available options are:<br>• **Amount**<br>• **Period**<br>• **Amount or Period**<br>The system will not allow use to select the above options if the **Tier Type** is selected as **Slab**. |
| **+ icon** | Click to add a new row. |
| **- icon** | Click to delete the row. |

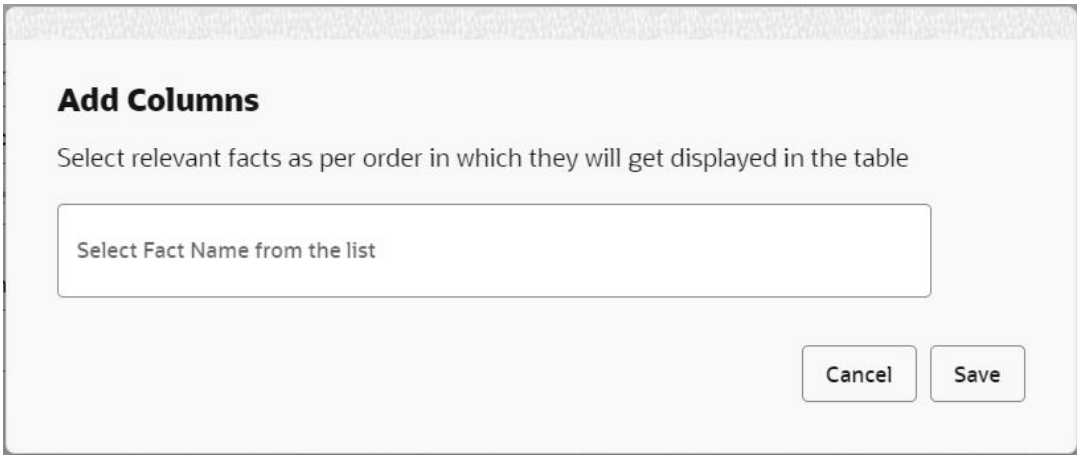
**Table 3-94 (Cont.) Create Charge Code - Charge Computation Details - Field Description**

| Field | Description |
|---|---|
| **Amount / Period / Amount or Period - From** | Specify the start value of the count range.<br>This field is visible only if the **Charge Type**is selected as **Tiered**. |
| **Amount / Period / Amount or Period - To** | Specify the final value of the count range<br>This field is visible only if the **Charge Type** is selected as **Tiered**. |
| **Amount** | Specify the amount.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount**. |
| **Percentage** | Specify the charge percentage.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Percentage**. |
| **Output Option** | Select the option from which the output must be displayed.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount or Percentage**. |
| **Output** | Specify the output.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount or Percentage**. |
| **Basis of** | Select from the drop-down list.<br>This field is visible only if **Charge Type** is selected as **Tiered** and **Advance Charging** is enabled. |
| **Rule** | Toggle to enable if the rule is applicable.<br>This field is visible only if the **Advance Charging** and **Rule** is enabled and **Charge Type** is selected as **Fixed Amount** or **Fixed Percentage**. |
| **Rule ID** | Select the rule from the drop-down list.<br>This filed is visible if the **Advance Charging** and **Rule** is enabled. |

6. Select the **Charge Type** as **Tiered** to link the features.
7. Click **+ Add/Edit column** to select and link the facts.

   The **+ Add/Edit column** pop-up screen displays.

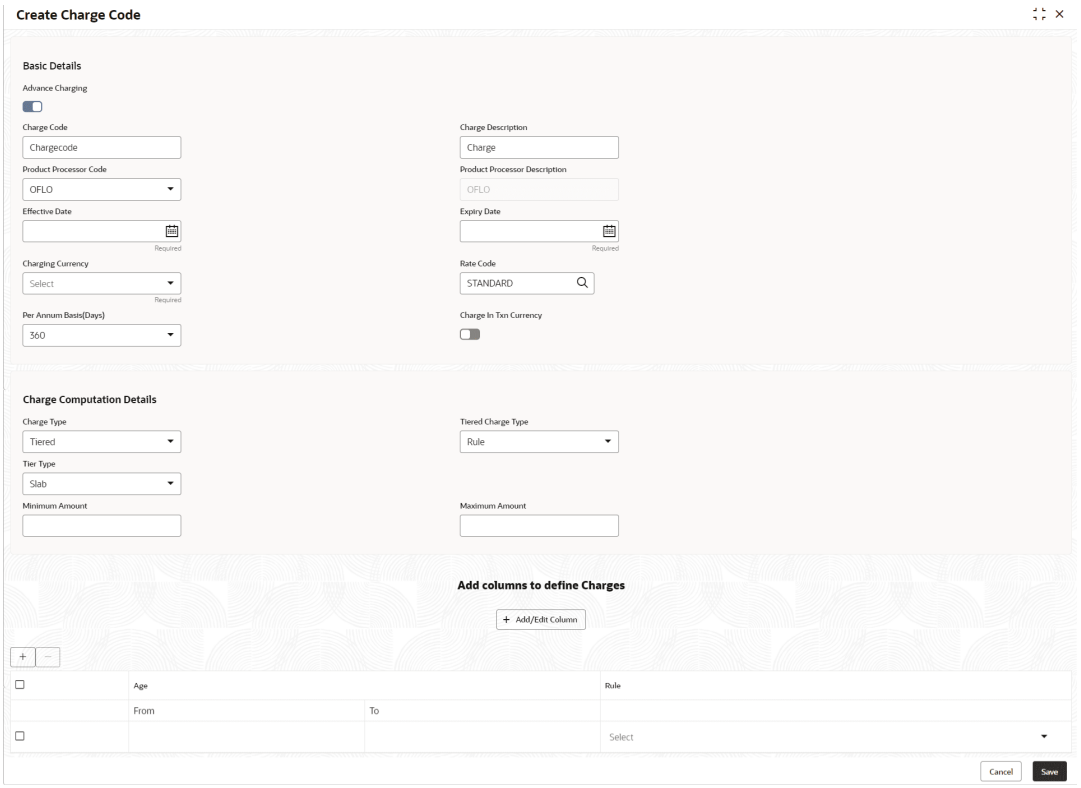
**Figure 3-90 Add Columns**




8. Select the facts names from the list. ( 'n' number of facts can be selected)
9. Click **Save** to link the features for defining the tiered charge type.

   The **Create Charge Code - Charge Computation Details (Tiered)** screen displays.

**Figure 3-91 Create Charge Code - Charge Computation Details (Tiered)**




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

**Table 3-95 Create Charge Code - Charge Computation Details (Tiered)**

| Field | Description |
|---|---|
| **+ icon** | Click this icon to add a new row. |
| **- icon** | Click this icon to delete a row, which is already added. |
| **<Numeric Feature>From** | Specify the minimum numeric value of the facts selected. |
| **<Numeric Feature>To** | Specify the maximum numeric value of the facts selected. |
| **<Numeric Feature>Value** | Specify the value of the facts selected. |
| **Rule** | Select the rule from the drop-down list. |
| | Click this icon to get the information about the rule. |

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

    The **Create Charge Code** is successfully created and can be viewed using View Charge Code screen.

## 3.17.2 View Charge Code

This topic describes the systematic instructions to view the charge code for Decision Service.

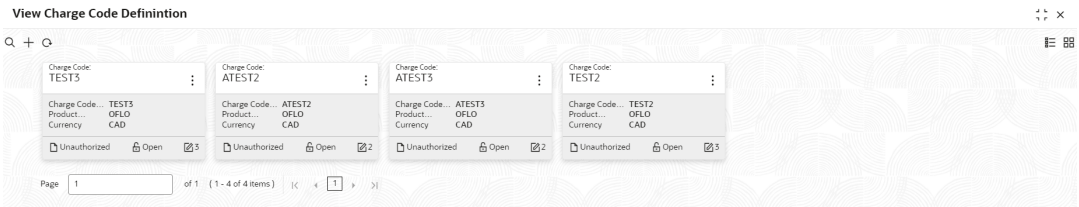
The user can configure the lookup using the Create Charge Code screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

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

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Charge Code**, under **Charge Code**, click **View Charge Code**.

   The **View Charge Code** screen displays.

**Figure 3-92 View Charge Code**




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

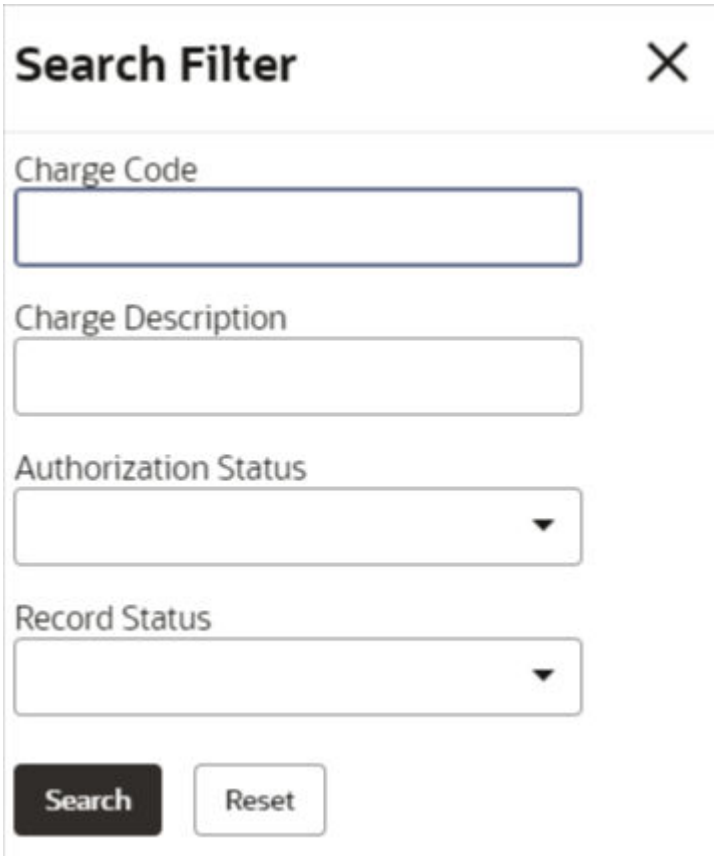
**Table 3-96 View Charge Code**

| Field | Description |
|---|---|
| **Charge Code** | Displays the charge code. |
| **Charge Code Description** | Displays the description of the charge code. |
| **Product Processor Code** | Displays the product processor of the charge code. |
| **Charging Currency** | Displays the currency of the charge code. |
| **Status** | Displays the status of the record. |
| **Modification Number** | Displays the number of modifications performed on the record. |

3. On **View Charge Code** screen, click icon.

   The **View Charge Code - Search** screen displays.

**Figure 3-93 View Charge Code - Search**




4. On **View Charge Code - Search** screen, specify the **Search Filter** to fetch the required lookup.

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

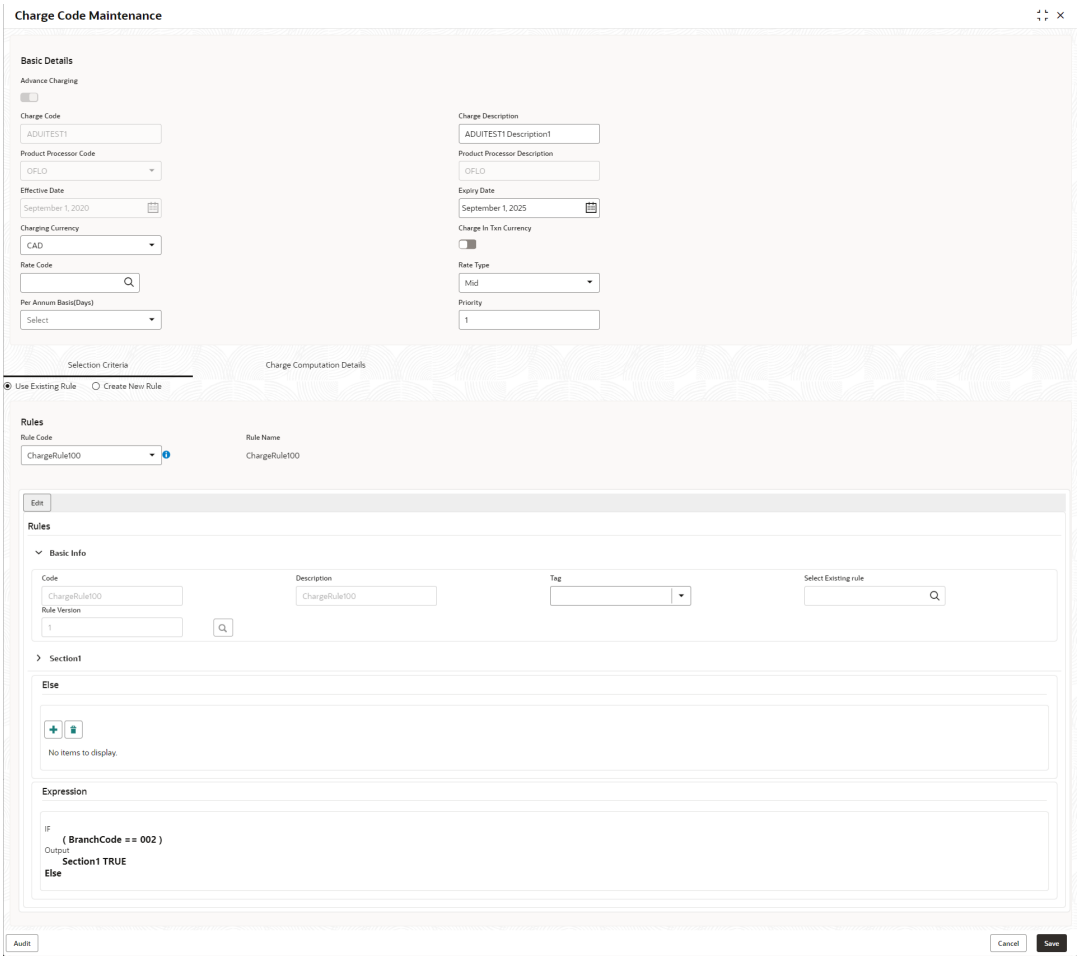
**Table 3-97 View Charge Code – Search – Field Description**

| Field | Description |
|---|---|
| **Charge Code** | Specify the charge code. |
| **Charge Code Description** | Specify the short description for the charge code. |
| **Authorization Status** | Select the authorization status of the parameters. The available options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Select the record status of the parameters. The available options are:<br>• **Open**<br>• **Closed** |

5. Click **Search** to display the required charge code.
6. On **View Charge Code** screen, click icon to **Unlock**, **Delete**, **Authorize**, or **View** the created charge code.
7. Click **Unlock** to modify the following fields.

   The **Charge Code Maintenance - Modify** screen displays.

**Figure 3-94 Charge Code Maintenance - Modify**




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

**Table 3-98 Charge Code Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Advance Charging** | Displays the toggle status. |
| **Charge Code** | Displays the created charge code. |
| **Charge Description** | Displays the description for the created charge code.<br>User can modify the same. |
| **Product Processor Code** | Displays the product processor of the created charge code. |
| **Product Processor Description** | Displays the product processor of the created charge code. |
| **Effective Date** | Displays the effective date for the created charge code.<br>User can modify the same if the date is future dated. |

**Table 3-98 (Cont.) Charge Code Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **Expiry Date** | Displays the expiry date for the created charge code.<br>User can modify the same. |
| **Charging Currency** | Displays the type of the currency.<br>User can modify the same. |
| **Charge in Txn Currency** | Displays the toggle status for the created charge code.<br>User can modify the same. |
| **Rate Code** | Displays the rate code for the created charge code.<br>User can modify the same. |
| **Rate Type** | Displays the rate type for the created charge code.<br>User can modify the same. |
| **Per Annum Basis (Days)** | Displays the numbers of the days for the created code.<br>User can modify the same. |
| **Priority** | Displays the priority of the created charge code.<br>User can modify the same. |
| **Use Existing Rule** | Indicates if the existing rule is linked. |
| **Rule Code** | The user can modify the rule code for the created charge code. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created charge code. |
| **Create New Rule** | The user can modify the rule code for the created charge code. |
| **Code** | Specify the new rule code for charge code. |
| **Description** | Specify the rule description for the charge code. |
| **Fact / Rules** | Displays the fact or rule for the created charge code. |
| **Operator** | Displays the comparison operator for the created charge code. |
| **Data Type** | Displays the data type for the fact or rule for the created charge code. |
| **Output** | Displays the output for the created charge code. |
| **Expression** | Displays the expression updated in the expression builder for the created charge code. |
| **Fact ID** | The user can modify the fact ID of the created charge code. |
| **Rule ID** | The user can modify the rule ID of the created charge code. |

**Table 3-98 (Cont.) Charge Code Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| | Click this icon to get the information about the rule. |
| **Charge Type** | Displays the type for the created charge code.<br>User can modify the same. |
| **Charge Amount** | Displays the amount for the created charge code.<br>User can modify the same.<br>This field is displayed if the **Charge Type** is selected as **Fixed Amount**. |
| **Percentage (%)** | Displays the percentage for the created charge code.<br>User can modify the same.<br>This field is displayed if the **Charge Type** is selected as **Fixed Percentage.** |
| **Minimum Amount** | Displays the minimum amount.<br>User can modify the same.<br>This field will be displayed if the **Charge Type** is selected as **Fixed Percentage** or **Tiered** and **Tier Charge Type** as **Percentage/Amount or Percentage**. |
| **Maximum Amount** | Displays the maximum amount.<br>User can modify the same.<br>This field will be displayed if the **Charge Type** is selected as **Fixed Percentage or Tiered** and **Tier Charge Type** as **Percentage/Amount or Percentage**. |
| **Tiered Charge Type** | Displays the charge type for the created charge code.<br>User can modify the same.<br>This field is displayed if the **Charge Type** is selected as **Tiered**. |
| **Tier Type** | Displays the tier type for the created charge code.<br>User can modify the same.<br>This field is displayed if the **Charge Type** is selected as **Tiered**. |
| **Change Per Count** | Displays the toggle status for the created charge code.<br>User can modify the same.<br>This field is displayed if the **Charge Type** is selected as **Tiered** and **Tier Charge Type** as **Amount**, **Amount or Rule**, or **Rule**. |
| **Tier Criteria** | Displays the tier criteria for the created charge code.<br>User can modify the same.<br>This field is displayed if the **Charge Type** is selected as **Tiered**. |
| **+ button** | Click to add a new row. |

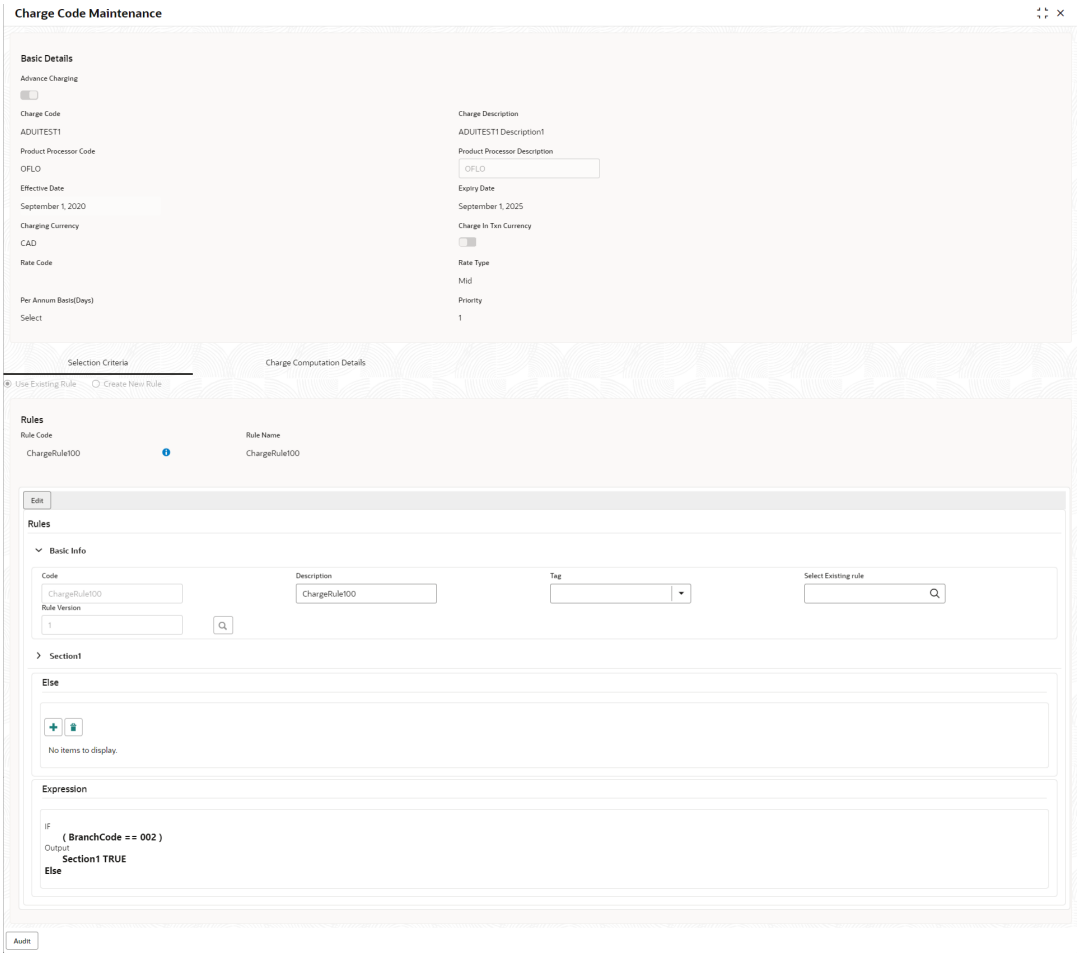
**Table 3-98 (Cont.) Charge Code Maintenance - Modify - Field Description**

| Field | Description |
|---|---|
| **- button** | Click to delete the row. |
| **Amount / Period / Amount or Period - From** | Displays the start value of the count range.<br>User can modify the same.<br>This field is visible only if the **Charge Type** is selected as **Tiered**. |
| **Amount / Period / Amount or Period - To** | Displays the final value of the count range.<br>User can modify the same.<br>This field is visible only if the **Charge Type** is selected as **Tiered**. |
| **Amount** | Displays the charge amount.<br>User can modify the same.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount**. |
| **Percentage** | Displays the charge percentage.<br>User can modify the same.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Percentage**. |
| **Output Option** | Displays the output option selected.<br>User can modify the same.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount or Percentage**. |
| **Output** | Displays the output.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount or Percentage**. |
| **Basis of** | Displays the basis of selected from the drop-down list.<br>User can modify the same.<br>This field is visible only if **Charge Type** is selected as **Tiered** and **Advance Charging** is enabled. |
| **Rule ID** | Displays the rule selected. |
| | Click this icon to get the information about the rule. |

8. Click **Save** to update the modified fields.
9. Click **View** to view the created charge code.

   The **Charge Code Maintenance - View**

**Figure 3-95 Charge Code Maintenance - View**




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

**Table 3-99 Charge Code Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Charge Code** | Displays the created charge code. |
| **Charge Description** | Displays the description for the created charge code. |
| **Product Processor Code** | Displays the product processor of the created charge code. |
| **Product Processor Description** | Displays the product processor of the created charge code. |
| **Effective Date** | Displays the effective date for the created charge code. |
| **Expiry Date** | Displays the expiry date for the created charge code. |
| **Charging Currency** | Displays the type of the currency. |
| **Charge in Txn Currency** | Displays the toggle status for the created charge code. |

**Table 3-99 (Cont.) Charge Code Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Rate Code** | Displays the rate code for the created charge code. |
| **Rate Type** | Displays the rate type for the created charge code. |
| **Per Annum Basis (Days)** | Displays the numbers of the days for the created code. |
| **Priority** | Displays the priority of the created charge code. |
| **Use Existing Rule** | Indicates if the existing rule is linked. |
| **Rule Code** | Displays the rule code for the created charge code. |
| | Click this icon to get the information about the rule. |
| **Rule Name** | Displays the rule name of the rule code for the created charge code. |
| **Create New Rule** | Displays the rule code for the created charge code. |
| **Code** | Displays the rule code for charge code. |
| **Description** | Displays the rule description for the charge code. |
| **Fact / Rules** | Displays the fact or rule for the created charge code. |
| **Operator** | Displays the comparison operator for the created charge code. |
| **Data Type** | Displays the data type for the fact or rule for the created charge code. |
| **Output** | Displays the output for the created charge code. |
| **Expression** | Displays the expression updated in the expression builder for the created charge code. |
| **Fact ID** | Displays the fact ID of the created charge code. |
| **Rule ID** | Displays the rule ID of the created charge code. |
| | Click this icon to get the information about the rule. |
| **Charge Type** | Displays the type for the created charge code. |
| **Charge Amount** | Displays the amount for the created charge code.<br>This field is displayed if the **Charge Type** is selected as **Fixed Amount**<br>. |
| **Percentage (%)** | Displays the percentage for the created charge code.<br>This field is displayed if the **Charge Type** is selected as **Fixed Percentage**. |

**Table 3-99 (Cont.) Charge Code Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Minimum Amount** | Displays the minimum amount.<br>This field will be displayed if the **Charge Type** is selected as **Fixed Percentage** or **Tiered** and **Tier Charge Type** as **Percentage/Amount or Percentage**. |
| **Maximum Amount** | Displays the maximum amount.<br>This field will be displayed if the **Charge Type** is selected as **Fixed Percentage or Tiered** and **Tier Charge Type** as **Percentage/Amount or Percentage**. |
| **Tiered Charge Type** | Displays the charge type for the created charge code.<br>This field is displayed if the **Charge Type** is selected as **Tiered**. |
| **Tier Type** | Displays the tier type for the created charge code.<br>This field is displayed if the **Charge Type** is selected as **Tiered**. |
| **Change Per Count** | Displays the toggle status for the created charge code.<br>This field is displayed if the **Charge Type** is selected as **Tiered** and **Tier Charge Type** as **Amount**, **Amount or Rule**, or **Rule** |
| **Tier Criteria** | Displays the tier criteria for the created charge code.<br>This field is displayed if the **Charge Type** is selected as **Tiered**. |
| **Amount / Period / Amount or Period - From** | Displays the start value of the count range.<br>This field is visible only if the **Charge Type** is selected as **Tiered**. |
| **Amount / Period / Amount or Period - To** | Displays the final value of the count range.<br>This field is visible only if the **Charge Type** is selected as **Tiered**. |
| **Amount** | Displays the charge amount.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount**. |
| **Percentage** | Displays the charge percentage.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Percentage**. |
| **Output Option** | Displays the output option selected.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount or Percentage**. |
| **Output** | Displays the output.<br>This field is visible only if the **Charge Type** is selected as **Tiered** and **Tiered Charge Type** as **Amount or Percentage**. |

**Table 3-99 (Cont.) Charge Code Maintenance - View - Field Description**

| Field | Description |
|---|---|
| **Basis of** | Displays the basis of selected from the drop-down list.<br>This field is visible only if **Charge Type** is selected as **Tiered** and **Advance Charging** is enabled. |
| **Rule ID** | Displays the rule selected. |
| | Click this icon to get the information about the rule. |

# 3.18 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.

## 3.18.1 View Execution Summary

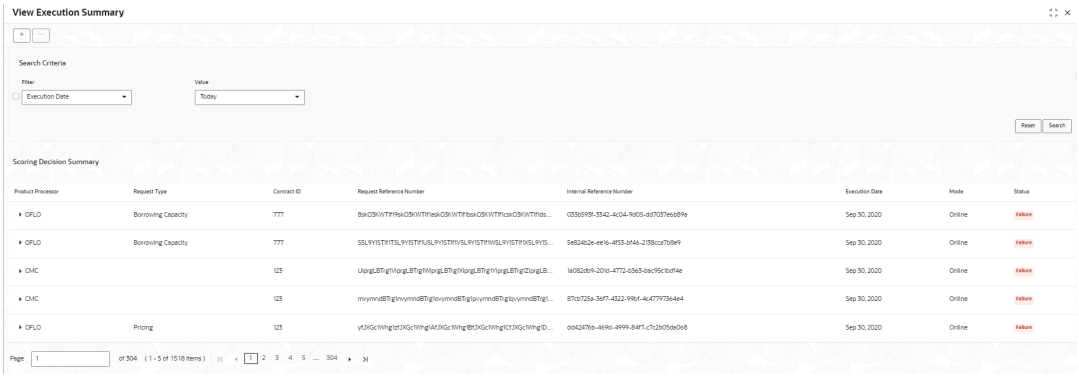
This topic describes the systematic instructions to view the execution summary based on the various filter options provided.

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.

**Figure 3-96 View Execution Summary**



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

**Table 3-100 View Execution Summary - Field Description**

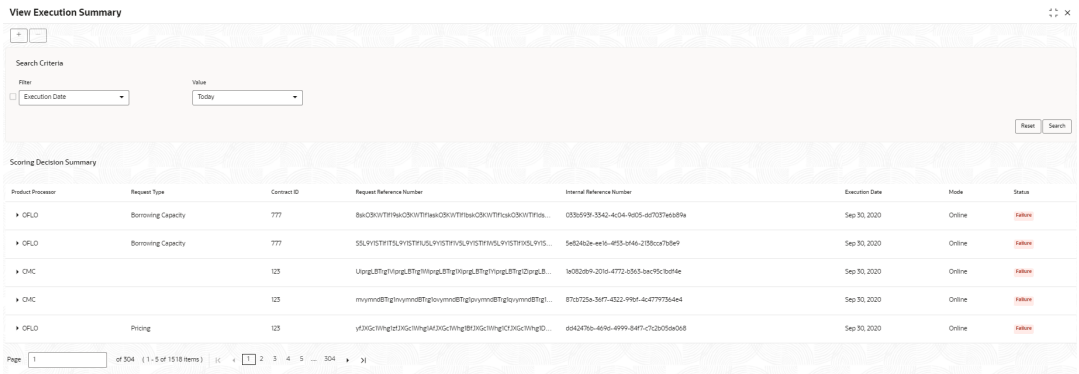
| Field | Description |
|---|---|
| **+ icon** | Click the icon to add a new row. |
| **- icon** | Click the icon to delete a row, which is already added. |
| **Filter** | Select the required option to search for the execution summary.<br>The available options are:<br>• Reference Number<br>• Internal Reference Number<br>• Decision<br>• Batch/Online<br>• Product Processor<br>• Status<br>• Request Type<br>• Execution Date<br>• Contract ID |
| **Value** | Specify the required details or select an appropriate option for the selected filter option.<br>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.<br>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.<br>This field appears if you select the filter option as **Execution Date** and value as **Date Range.** |

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 3-97 Scoring Decision Summary**




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

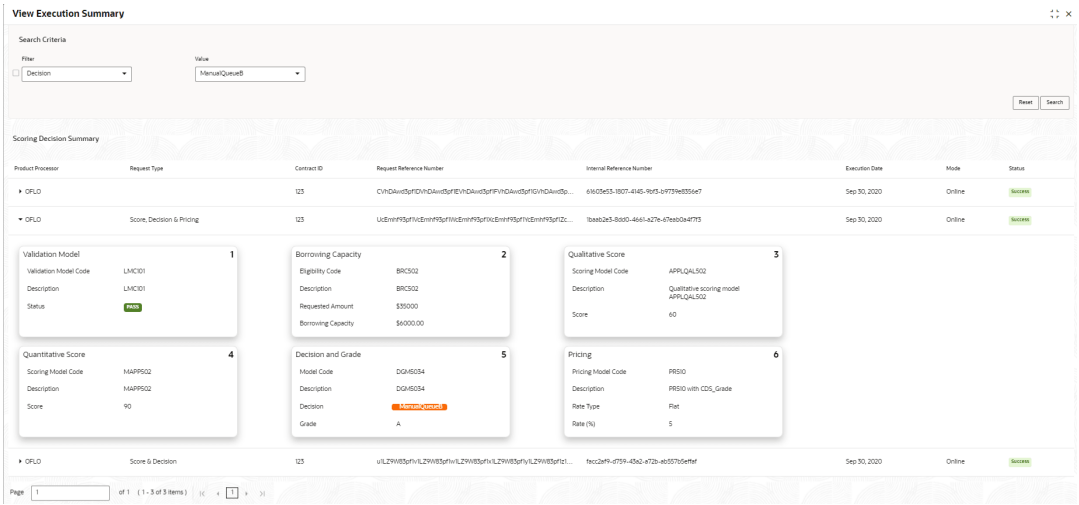
**Table 3-101 Scoring Decision Summary - Field Description**

| 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. |

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 validation processing fails, then the **Fail** status is shown in the **Validation Model** widget, and the reason for failure is displayed by a click on the widget.

**Figure 3-98 View Execution Summary**




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

**Table 3-102 View Execution Summary - Field Description**

| Field | Description |
|---|---|
| **Validation Model Widget** | Displays the status of the validation model processed. |
| **Validation Model Code** | Displays the validation model code, resolved for credit decision. |
| **Description** | Displays the validation model description, resolved for the credit decision. |
| **Status** | Displays the status of the validation model processed.<br>• For status **Pass**, the color is shown as **Green**.<br>• 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.<br>• When **Is Application Decision Required** is **Yes**, the application level decision scoring code is displayed.<br>• When **Is Application Decision Required** is **No**, the applicant level decision scoring code is displayed.<br>• 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.<br>• 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.<br>• When **Is Application Decision Required** is **No**, the score is displayed by resolving the applicant level scoring model.<br>• 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. |
| **Scoring Model Code** | Displays the scoring model code, resolved for credit decision.<br>• When **Is Application Decision Required** is **Yes**, the applicationlevel decision scoring code is displayed.<br>• When **Is Application Decision Required** is **No**, the applicant level decision scoring code is displayed.<br>• 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. |

**Table 3-102 (Cont.) View Execution Summary - Field Description**

| Field | Description |
|---|---|
| **Score** | Displays the quantitative credit score, post credit decision of the application.<br>• 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.<br>• When **Is Application Decision Required** is **No**, the score is displayed by resolving the applicant level scoring model.<br>• 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. |

Click on the **Validation Model** widget, the following fields are displayed. The details for the request which was clicked on the landing page is displayed.

**Figure 3-99 Validation Model Widget**

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

**Table 3-103 Validation Model Widget - Field Description**

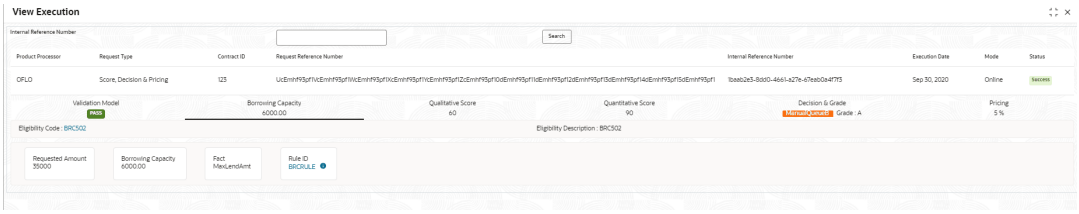
| Field | Description |
|---|---|
| **Product Processor** | Displays the name of the product processor that sent the request.<br>This field will be shown on click of each widget. |
| **Request Type** | Displays the request type sent by the product processor.<br>This field will be shown on click of each widget. |

**Table 3-103 (Cont.) Validation Model Widget - Field Description**

| Field | Description |
|---|---|
| **Contract ID** | Displays the contract ID sent by the product processor.<br>This field will be shown on click of each widget. |
| **Request Reference Number** | Displays the request reference number sent by product processor.<br>This field will be shown on click of each widget. |
| **Internal Reference Number** | Displays the internal reference number of the application.<br>This field will be shown on click of each widget. |
| **Execution Date** | Displays the execution date of the processing application.<br>This field will be shown on click of each widget. |
| **Mode** | Displays the mode of execution of the application.<br>This field will be shown on click of each widget. |
| **<Validation Model Code>** | Displays the validation model code that is resolved for credit decision.<br>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 validation model. |
| **Status** | Displays the status of validation model. |
| **Rule ID** | Displays the rule ID executed for validation model processing.<br>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 validation model processing. |
| **Status** | Displays the status of the rule execution. In case the status is failed, the reason for failure is displayed as **Reason <>**.<br>The options are:<br>• **Pass**<br>• **Not Executed** - This status is displayed against a rule if the **Stop on Failure** is set as **ON** and previous rule sequence has failed. |

The following fields are displayed once the user click the **Borrowing Capacity** widget.

**Figure 3-100 Borrowing Capacity Widget**




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

**Table 3-104 Borrowing Capacity Widget - Field Description**

| Field | Description |
|---|---|
| **<Eligibility Code>** | Displays the eligibility code resolved for calculating the borrowing capacity.<br>Click the hyperlink to view the rule executed to resolve the borrowing capacity. |
| **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. |
| **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. |

The following fields are displayed once you click the **Qualitative Score** widget.

**Figure 3-101 Qualitative Score Widget – Bar Graph View**

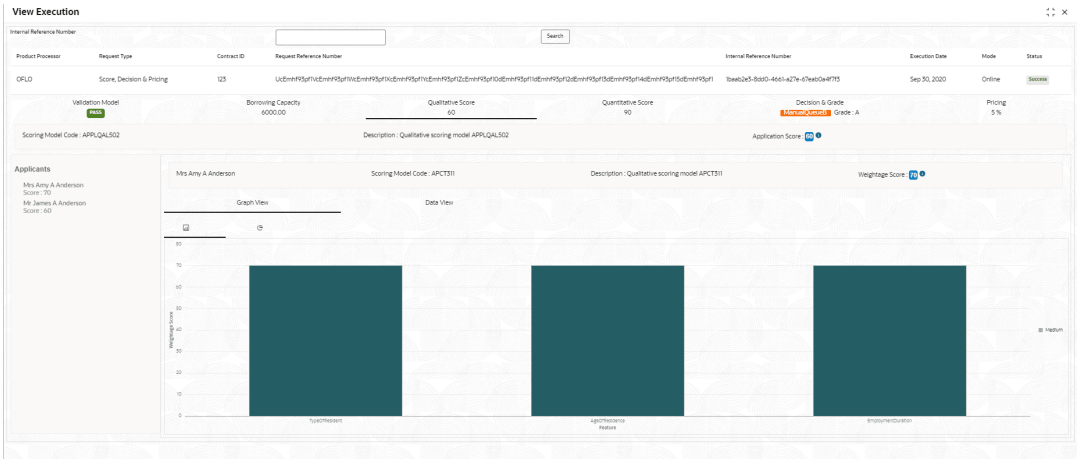



**Figure 3-102 Qualitative Score Widget – Pie Graph View**

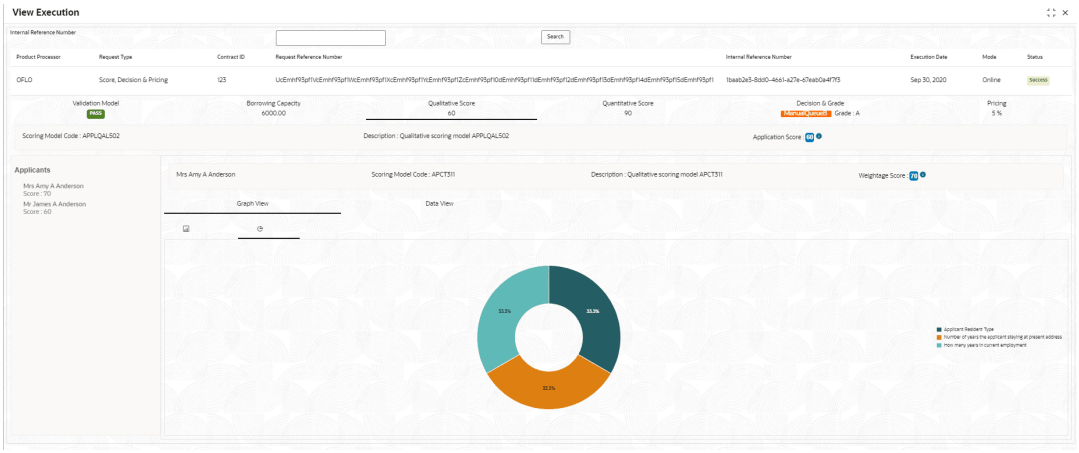
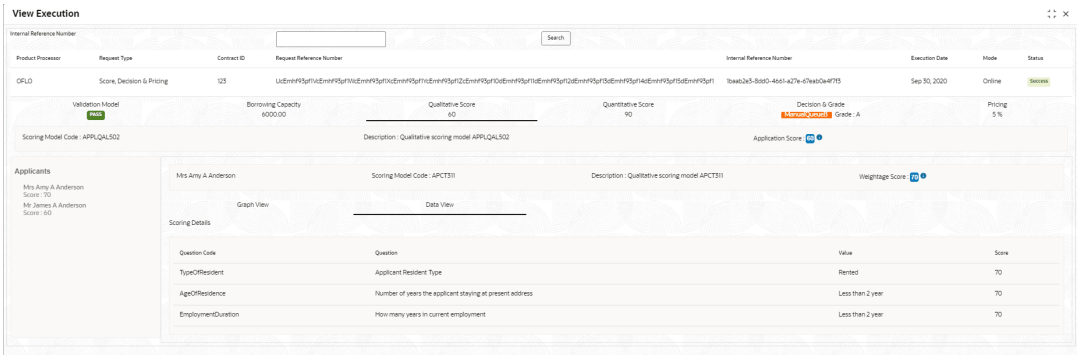



**Figure 3-103 Qualitative Score Widget – Data View**




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

**Table 3-105 Qualitative Score Widget - Field Description**

| Field | Description |
|---|---|
| **<Scoring Model Code>** | Displays the scoring model code resolved for credit decision.<br>• When **Is Application Decision Required** is **Yes**, the application level decision scoring code is displayed.<br>• When **Is Application Decision Required** is **No**, the applicant level decision scoring code is displayed.<br>• 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. |
| **Weightage Score/ Application Score** | Displays the qualitative credit score post credit decision of the application.<br>• 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.<br>• 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.<br>• 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. |
| | Hover this icon to get the information about the formula for calculation of score. |
| **<Applicant Name>** | Displays the applicant names present in the application. |
| **<Score>** | Displays the weighted credit score post credit decision of the application.<br>The score is calculated for each applicant by resolving the applicant level scoring model. |
| **<Applicant Name>** | 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. |
| | Hover this icon to get the information about the formula for calculation of score. |

**Table 3-105 (Cont.) Qualitative Score Widget - Field Description**

| Field | Description |
|---|---|
| **Graph View** | Two graphical views are available.<br>• **Bar Graphs**<br>The details are shown as a graphical representation as bar charts.<br>• List of question ID on the **X**-axis<br>• Score on the **Y**-axis.<br>Based on the evaluation of the category, the questions are shown in a particular color based on the maintenance done in the lookups screen.<br>• **Pie Charts**<br>The details are shown as a graphical representation as pie charts.<br>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. |
| **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.<br>In case any question was optional for which the response was not received, **NA** will be displayed. |

The following fields are displayed once you click the **Quantitative Score** widget.

**Figure 3-104 Quantitative Score Widget – Bar Graph View**

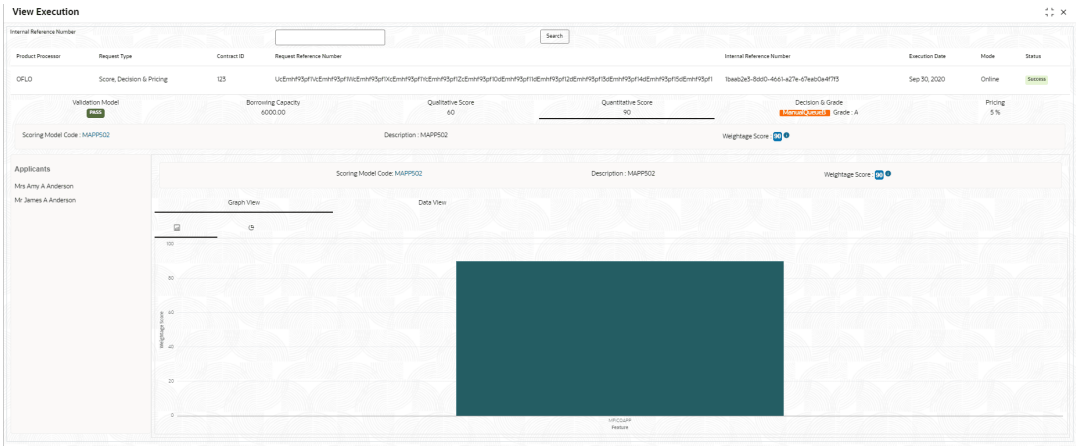


**Figure 3-105 Quantitative Score Widget – Pie Graph View**

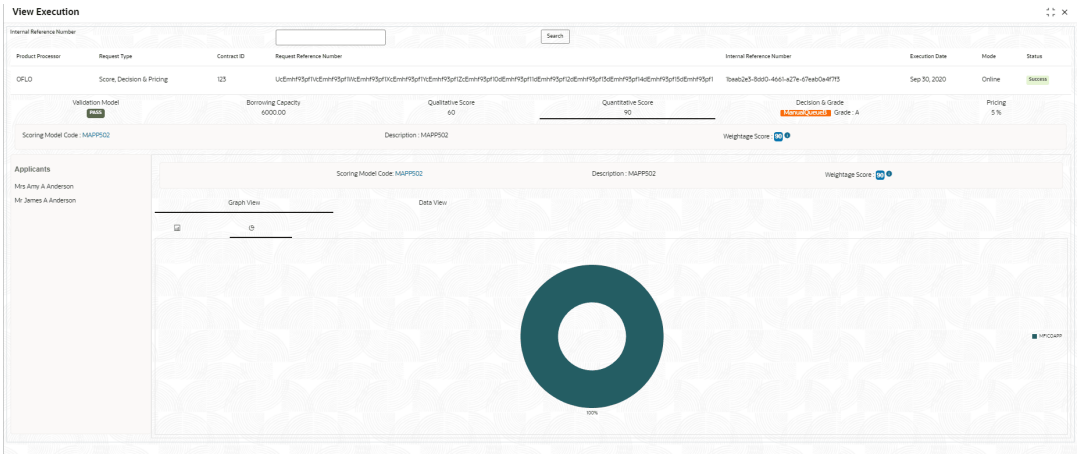
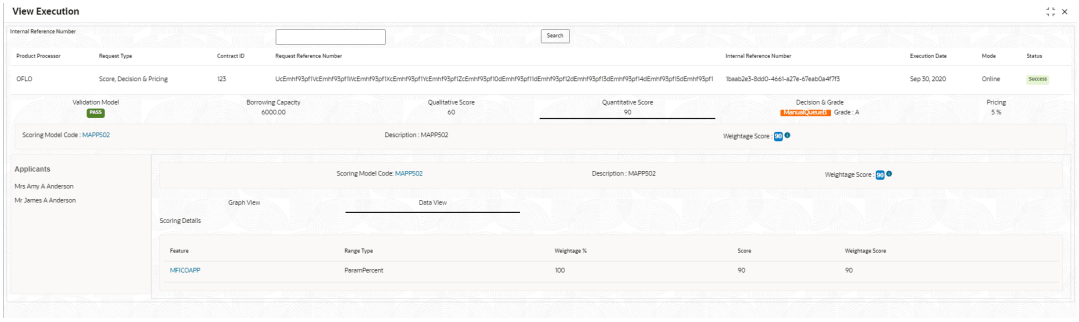



**Figure 3-106 Quantitative Score Widget – Data View**




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

**Table 3-106 Quantitative Score Widget - Field Description**

| Field | Description |
|---|---|
| **<Scoring Model Code>** | Displays the scoring model code resolved for credit decision.<br>• When **Is Application Decision Required** is **Yes,** the applicationlevel decision scoring code is displayed.<br>• When **Is Application Decision Required** is **No,** the applicant level decision scoring code is displayed.<br>• When **Is Application Decision Required** is **No** and **Is Primary Applicant** is **No,** the multi applicant level scoring code is displayed.<br>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. |

**Table 3-106 (Cont.) Quantitative Score Widget - Field Description**

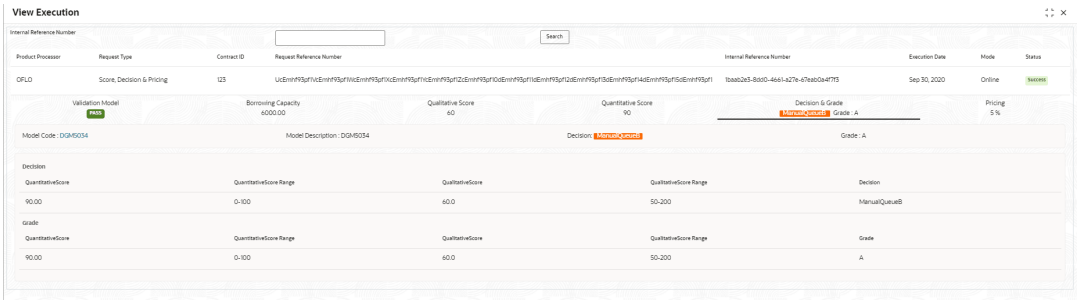
| Field | Description |
|---|---|
| **Description** | Displays the scoring model description resolved for credit decision. |
| **Weightage Score** | Displays the weightage score post credit decision of the application.<br>• When **Is Application Decision Required** is **Yes**, the system performs the 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.<br>• When **Is Application Decision Required** is **No**, the score is displayed by resolving the applicant level scoring model.<br>• When **Is Application Decision Required** is **No** and **Is Primary Applicant** is **No**, the score is displayed by resolving multi applicant level scoring model.<br>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>** | Displays the applicant names present in the application. |
| **<Score>** | Displays the weighted credit score post credit decision of the application.<br>The score is calculated for each applicant by resolving the applicant level scoring model.<br>In case of multi applicant scenario, weightage score per applicant is not shown. |
| **<Applicant Name>** | Displays the applicant names present in the application. |
| **Scoring Model Code** | Displays the applicant level scoring model code resolved for credit decision.<br>Applicant level scoring model is applicable for the below case.<br>• If **Is Application Decision required** is **Yes**<br>• If **Is Application Decision Required** is **No,** and **Is Primary Applicant** is **Yes**<br>Multi applicant level scoring model is applicable in the below case.<br>If **Is Application Decision Required** is **No,** and **Is Primary Applicant** is **No**.<br>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 applicant scoring model description. |
| **Weightage Score** | Displays the weighted credit score post credit decision of the application.<br>The weightage score is calculated for each applicant by resolving the applicant scoring model.<br>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 3-106 (Cont.) Quantitative Score Widget - Field Description**

| Field | Description |
|---|---|
| | Hover this icon to get the information about the formula for calculation of score. |
| **Graph View** | Two graphical views are available.<br>• **Bar Graphs**<br>The details are shown as a graphical representation as bar charts.<br>• List of features on the **X**-axis<br>• Weightage Score on the **Y**-axis.<br>Based on the evaluation of the category, the feature are shown in a particular color based on the maintenance done in the lookups screen.<br>**Note:**<br>For Multi Applicant scoring model all graphs is shown in the same color, as category evaluation is not applicable.<br>• **Pie Charts**<br>The details are shown as a graphical representation as pie charts.<br>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. |
| **Weightage Score** | Displays the weighed credit score post credit decision of the application. |

The following fields are displayed once you click the **Decision and Grade** widget.

**Figure 3-107 Decision and Grade Widget**




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

**Table 3-107 Decision and Grade Widget - Field Description**

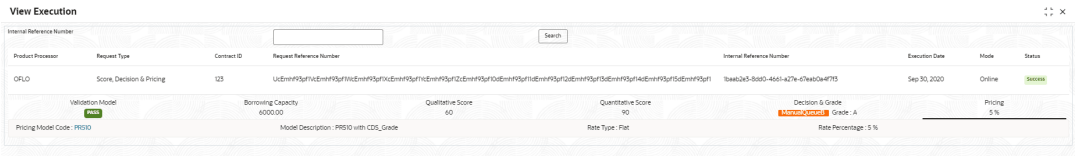
| Field | Description |
|---|---|
| **<Model Code>** | Displays the model code resolved for credit decision and grade. |
| **Show Rule Log** | Click to see the rule log. |
| | Click to expand the rule. |
| **Expression** | Displays the expression of the rule. |
| **Input** | Displays the input of the rule. |
| **Value** | Displays the value of the rule. |
| **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.<br>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. |
| **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.<br>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. |

**Table 3-107 (Cont.) Decision and Grade Widget - Field Description**

| Field | Description |
|---|---|
| **Value** | Displays the value of the rule. |
| **Qualitative Score** | Displays the qualitative score calculated for the application.<br>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. |

The following fields are displayed once you click the **Pricing** widget.

**Figure 3-108 Pricing Widget**




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

**Table 3-108 Pricing Widget - Field Description**

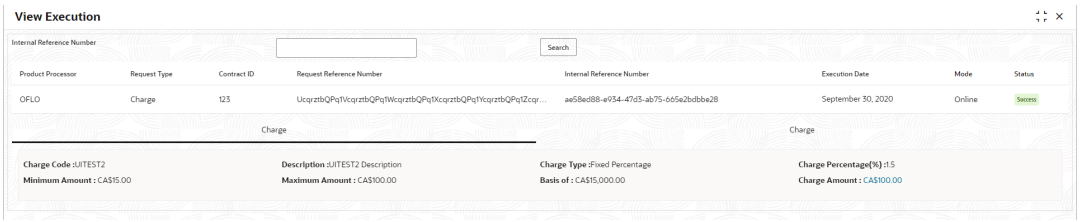
| Field | Description |
|---|---|
| **<Pricing Model Code>** | Displays the pricing model code resolved for credit decision.<br>Click the hyperlink to view the rule executed to resolve the pricing model. |
| **Show Rule Log** | Click to see the rule log. |
| | Click to expand the rule. |
| **Expression** | Displays the expression of the rule. |
| **Input** | Displays the input of the rule. |
| **Value** | Displays the value of the rule. |
| **Model Description** | View the pricing model description resolved for credit decision. |
| **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. |

**Table 3-108 (Cont.) Pricing Widget - Field Description**

| Field | Description |
|---|---|
| **Loan Amount Range** | View the range resolved for the loan amount value. |
| **Loan Tenure Range** | View the range resolved for the loan tenure value. |
| **Rate %** | View the rate applicable post credit decision. |

The following fields are displayed once you click the **Charge** widget.

**Figure 3-109 Charge Widget**




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

**Table 3-109 Charge Widget - Field Description**

| Field | Description |
|---|---|
| **<Charge Code>** | Displays the Charge code evaluated for credit decision. |
| **Description** | Displays the description of the charge code. |
| **Charge Type** | Displays the type of the charge code. |
| **Charge Percentage(%)** | Displays of percentage of the charge code. |
| **Minimum Amount** | Displays the minimum amount. |
| **Maximum Amount** | Displays the maximum amount. |
| **Basis of** | Displays the attribute on which the percentage is applied |
| **Charge Amount** | Displays the charge amount computated.<br>Click the hyperlink to view the rule executed to resolve the pricing model. |
| **Logic** | Displays the logic on which the charge amount has been calculated. |
| **Amount** | Displays the amount. |
| **Charge Amount** | Displays the charge amount calculated. |
| **Charge to be Applied** | Displays the charge applied. |

# 3.19 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

## 3.19.1 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.

### 3.19.1.1 Service Consumers

This topic describes systematic instructions to configure the service consumers.

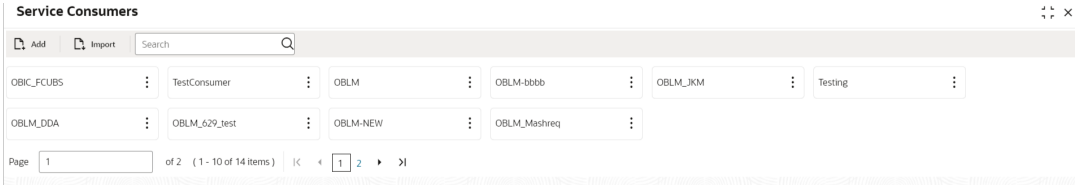
The **Service Consumer** is an Oracle product that invokes Oracle Banking Routing Hub API. Oracle Banking Routing Hub analyses, evaluates the destination product processor and, transforms the data into a format of the same.
The **Service Consumer** comprises the source and destination integration details.

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 3-110 Service Consumers**

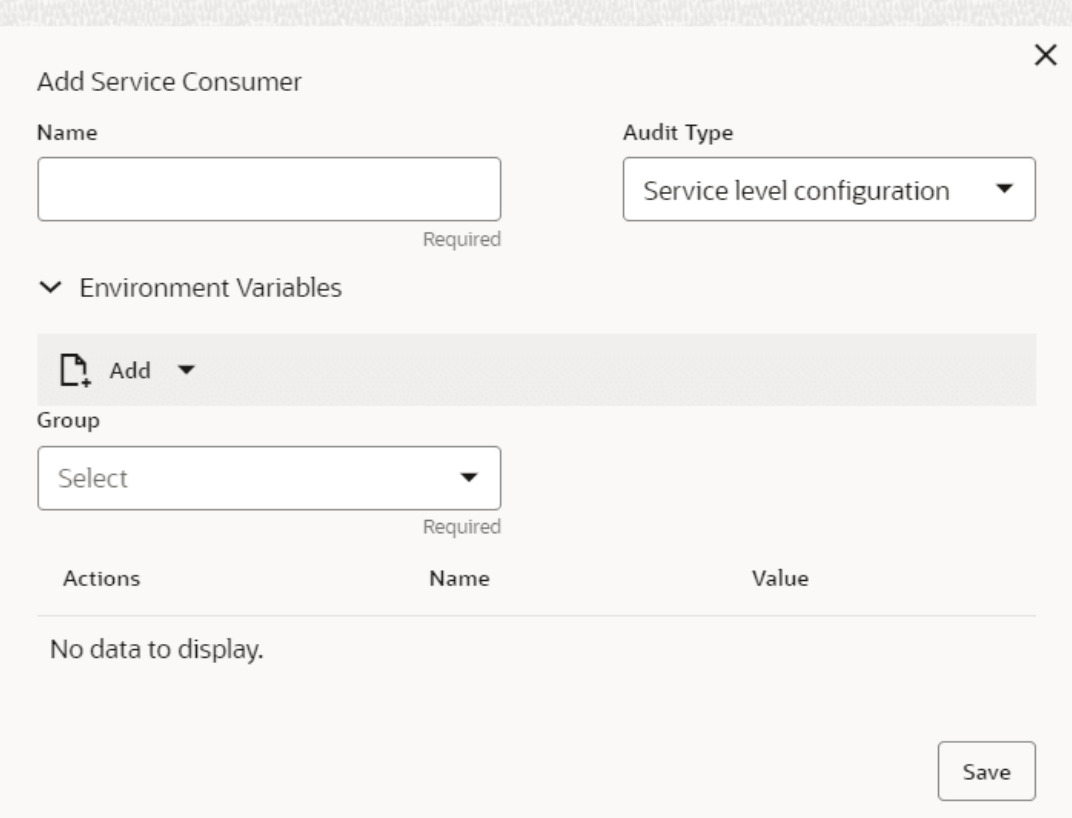



**Add Service Consumer**

3. Click **Add**.

   The **Add Service Consumer** screen displays.

**Figure 3-111 Add Service Consumer**




4. Specify the fields on **Add Service Consumer** screen.

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

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

**Table 3-110 Add Service Consumer - Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name of the service consumer.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |

**Table 3-110 (Cont.) Add Service Consumer - Field Description**

| Field | Description |
|---|---|
| **Add** | To add, refer to step 5.<br>Select the group from the drop-down list.<br>The available options are:<br>• **Group**<br>• **Variable** |
| **Group** | Select the group from the drop-down list. |
| **Action** | Displays the action.<br>The user can edit or delete the header. |
| **Name** | Displays the name of the header. |
| **Value** | Displays the value of the header. |

**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 3-112 Add Environment Group**

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

> **Note:**
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-111 Add Environment Group - Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name of the environment group.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |

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.

**Figure 3-113 Add Environment Variable**

d. Specify the fields on **Add Environment Variable** screen and click **OK**.

**Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

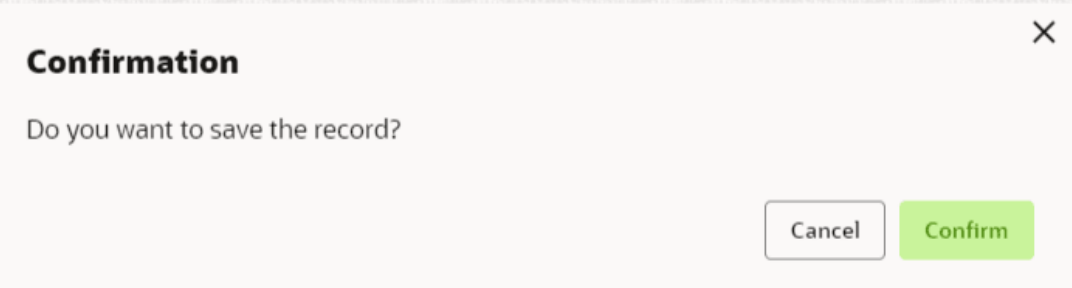
**Table 3-112 Add Environment Variable - Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name of the environment variable.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |
| **Value** | Specify the value of the environment variable.<br>The value can either be hardcoded or Velocity mapping. |

6. Click **Save** to save the details.

   The **Confirmation** screen displays.

**Figure 3-114 Confirmation - Add Service Consumers**



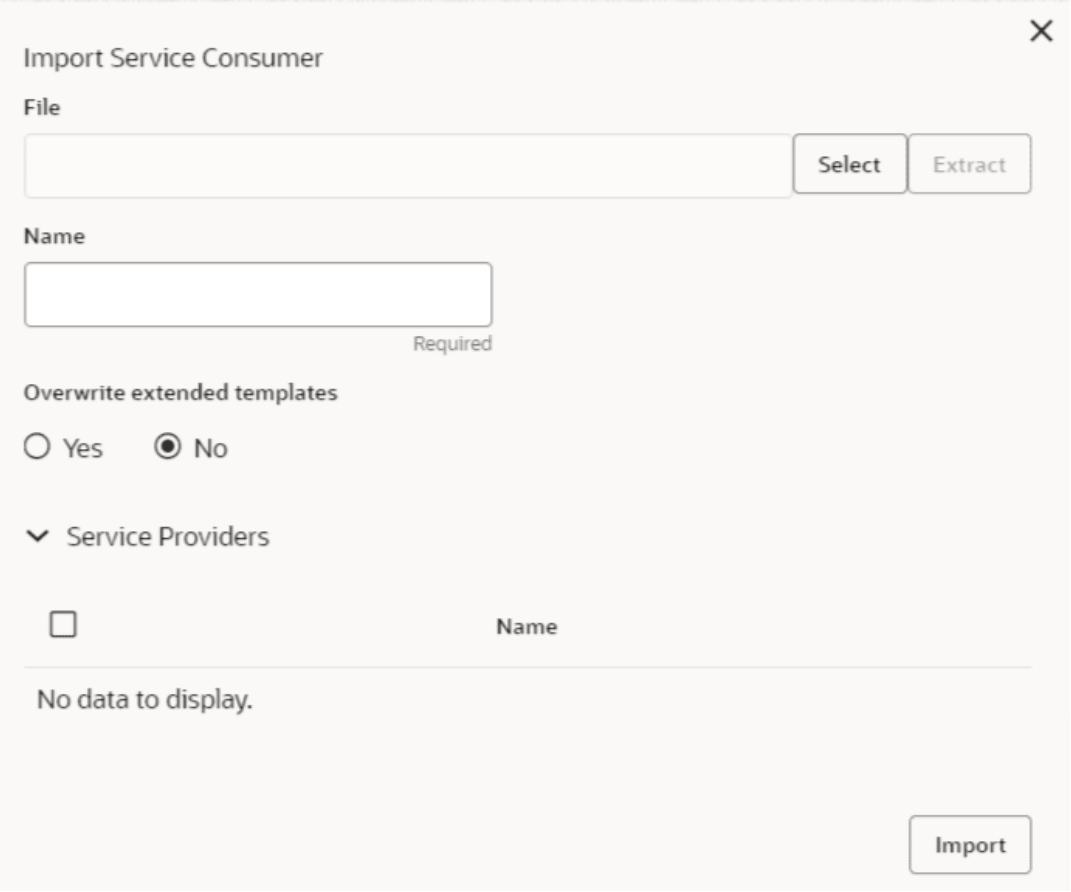

7. Click **Confirm** to save the record.

**Import Service Consumer**

8. Click **Import**.

   The **Import Service Consumer** screen displays.

**Figure 3-115 Import Service Consumer**




9. Specify the fields on **Import Service Consumer** screen and click **OK**.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-113 Import Service Consumer - Field Description**

| Field | Description |
|---|---|
| **File** | Select the file using **Select**.<br><br>**Note:**<br>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. |

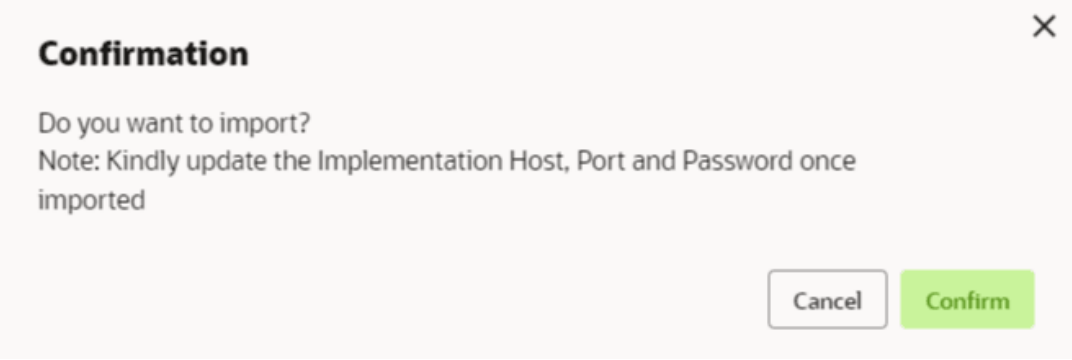
**Table 3-113 (Cont.) Import Service Consumer - Field Description**

| Field | Description |
|---|---|
| **Name** | Specify the name of the service provider.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |
| **Name** | Displays the list of service providers names that are present in JSON file. |

10. Click **Import** to import the selected file.

    The **Confirmation** screen displays.

**Figure 3-116 Confirmation - Import Service Consumer**




11. Click **Confirm** to import the service consumer.

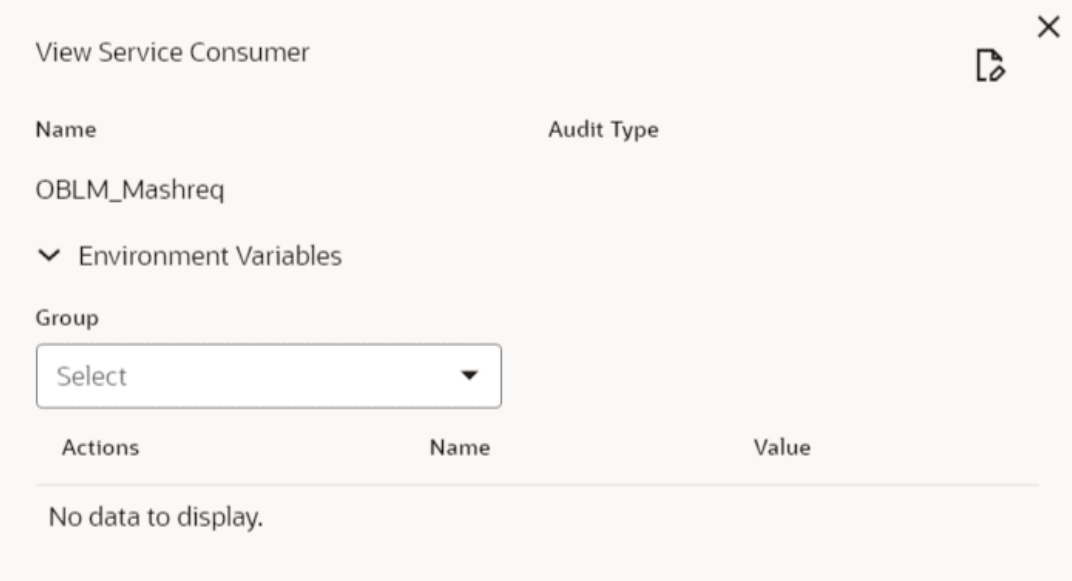
> **Note:**
>
> Below data needs to be changed after importing provider configuration file:
> - Implementation Host and Port
> - Implementation Authentication Password

**View Service Consumer**

12. Click 3 dots button (operation menu) and click **View**.

    The **View Service Consumer** screen displays.

**Figure 3-117 View Service Consumer**



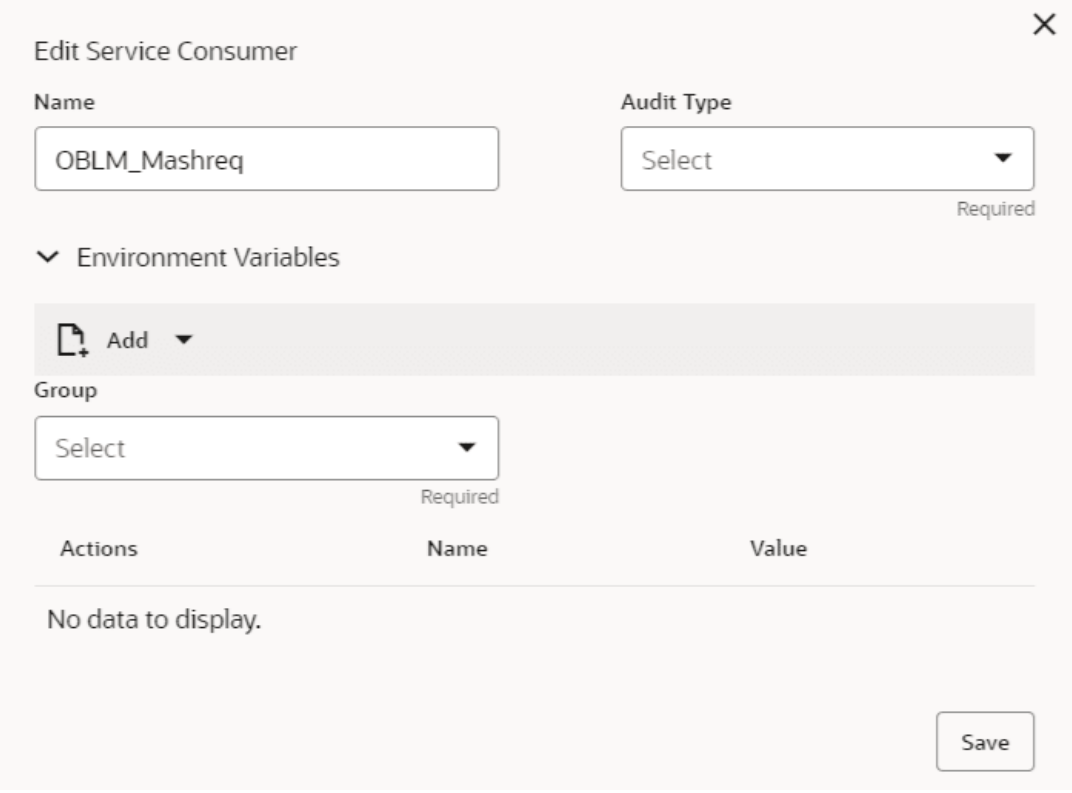

The user can click edit button to edit the **Service Consumer**.

**Edit Service Consumer**

13. Click 3 dots button (operation menu) and click **Edit**.

The **Edit Service Consumer** screen displays.

**Figure 3-118 Edit Service Consumer**



14. Click **Save** once the edit is done.

    The **Confirmation** screen displays.

**Figure 3-119 Confirmation - Edit Service Consumer**

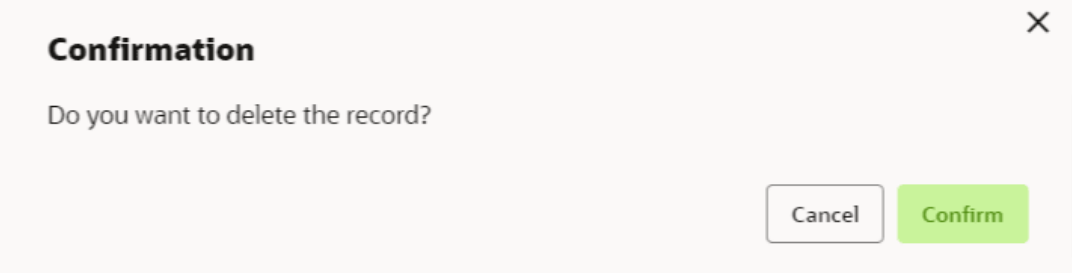
15. Click **Confirm** to save the record.

**Delete Service Consumer**

16. Click 3 dots button (operation menu) and click **Delete**.

    The **Confirmation** screen displays.

**Figure 3-120 Confirmation - Delete Service Consumer**



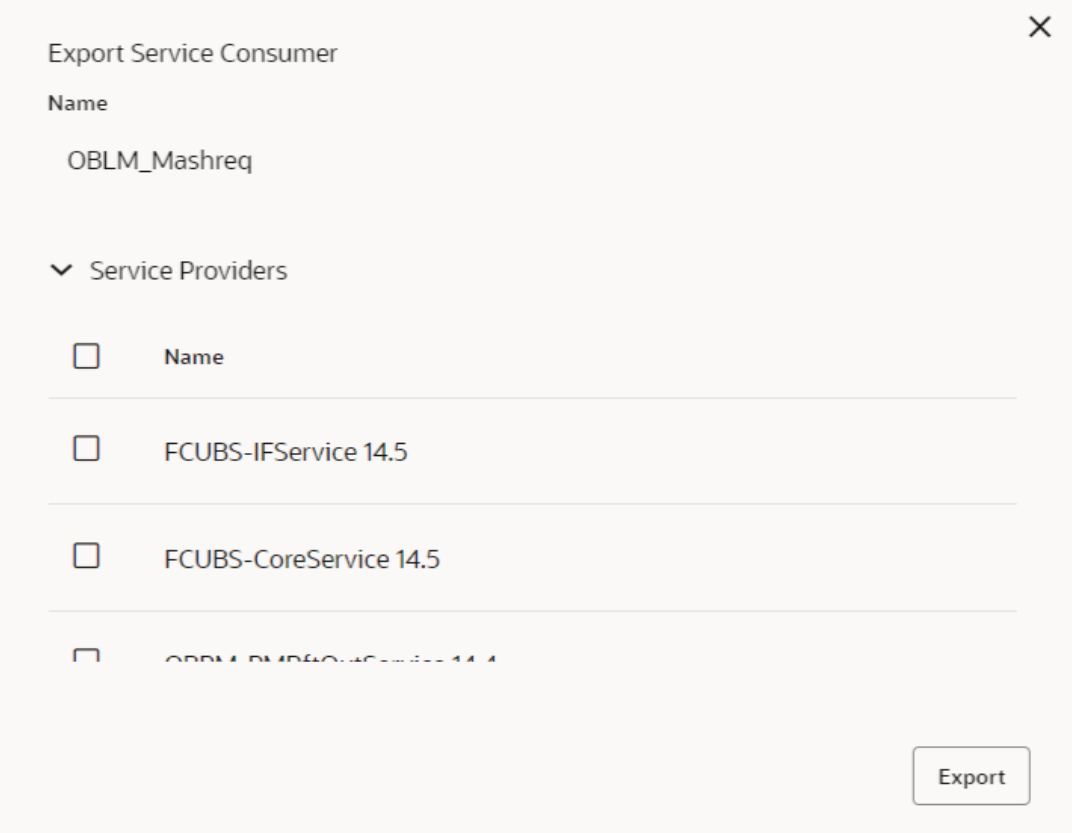

17. Click **Confirm** to delete the record.

**Export Service Consumer in JSON**

18. Click 3 dots button (operation menu) and click **Export**. Select **JSON**.

    The **Export Service Consumer** screen displays.

**Figure 3-121 Export Service Consumer - JSON**



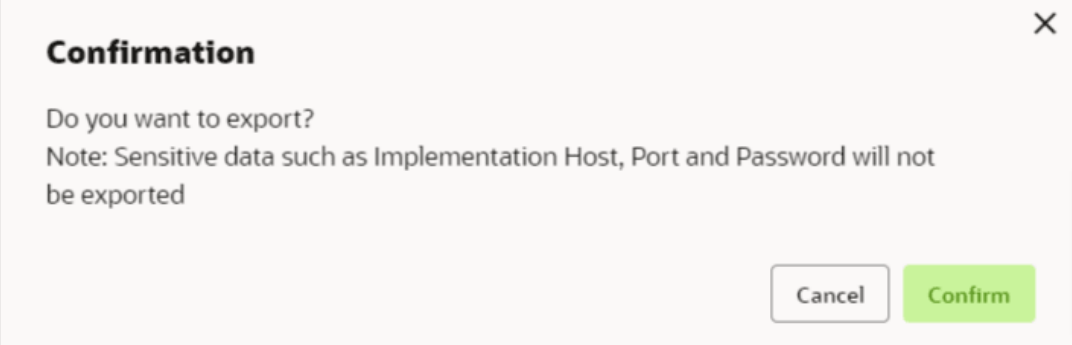

**Note:**

- 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 3-122 Confirmation - Export Service Consumer in JSON**



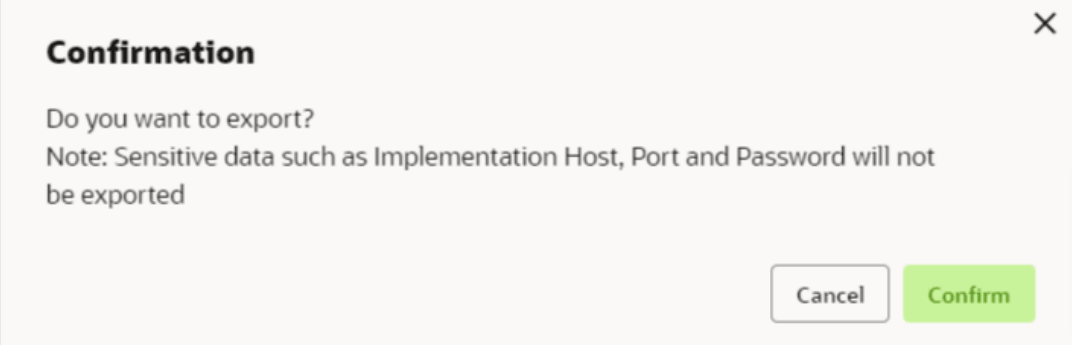

20. Click **Confirm** to export in JSON.

**Export Service Consumer in SQL**

21. Click **Export** and select **SQL**.

    The **Confirmation** screen appears.

**Figure 3-123 Confirmation**




> **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.

## 3.19.1.2 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.

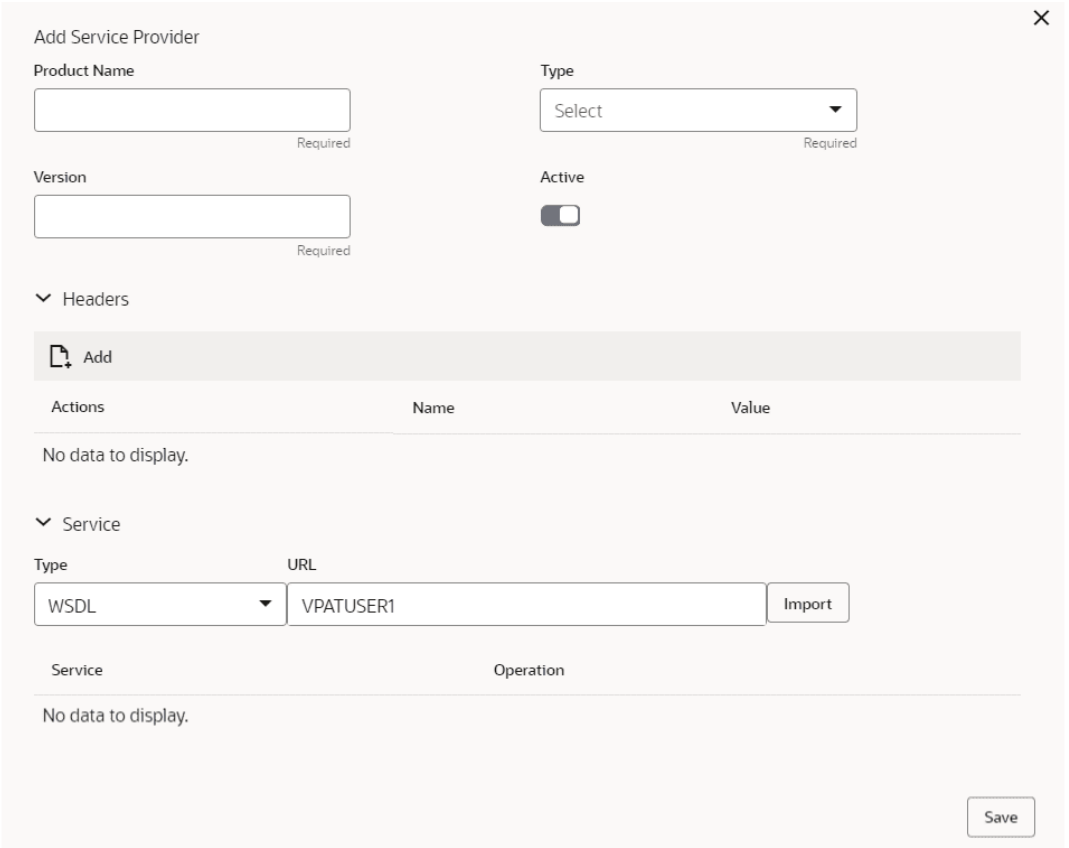
**Figure 3-124 Service Providers**

**To Add Service Provider**

4. Click **Add**.

   The **Add Service Provider** screen displays.

**Figure 3-125 Add Service Provider**




5. Specify the fields on **Add Service Provider** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-114 Add Service Provider - Field Description**

| Field | Description |
|---|---|
| **Product Name** | Specify the product name of the service provider.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• No numeric value at beginning and no space allowed. |
| **Type** | Select the type of service provider from drop-down list<br>The available options are:<br>• **INTERNAL**<br>• **EXTERNAL** |
| **Version** | Specify the provider version.<br><br>**Note:**<br>• Enter 0 to maximum of 255 characters.<br>• Only numeric or decimal values are allowed. |
| **Active** | Predefined values are Active / Inactive<br>If provider is marked as inactive, then all related routes will be stopped. |
| **Add** | To add, refer to step 4. |
| **Actions** | Displays the action.<br>The user can edit or delete the header. |
| **Name** | Displays the name of the header. |
| **Value** | Displays the value of the header. |
| **Type** | Select the type of service from drop-down list.<br>The available options are:<br>• **WSDL**<br>• **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. |

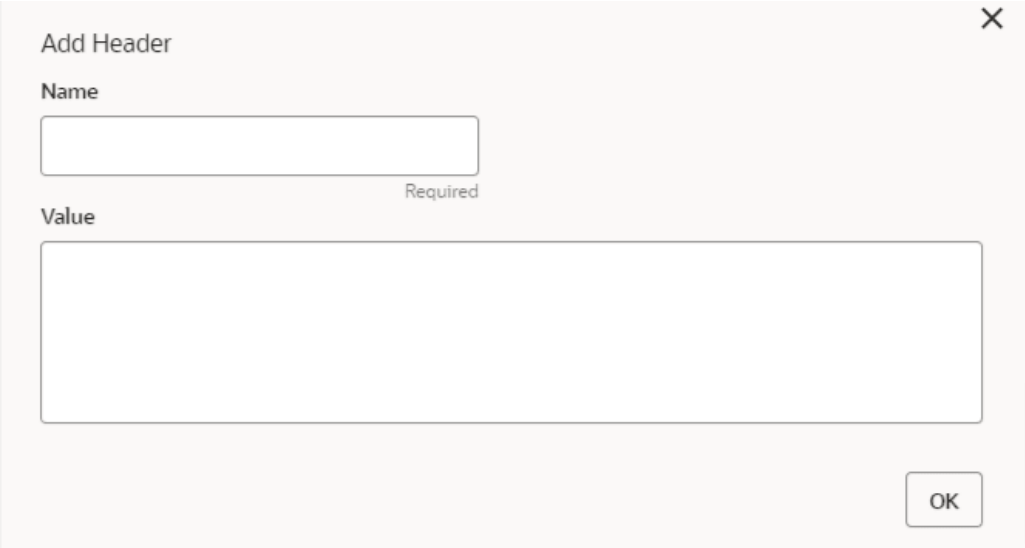
**Headers**

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 3-126 Add Header**




   b. Specify the fields on **Add Header** screen and click **OK**.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

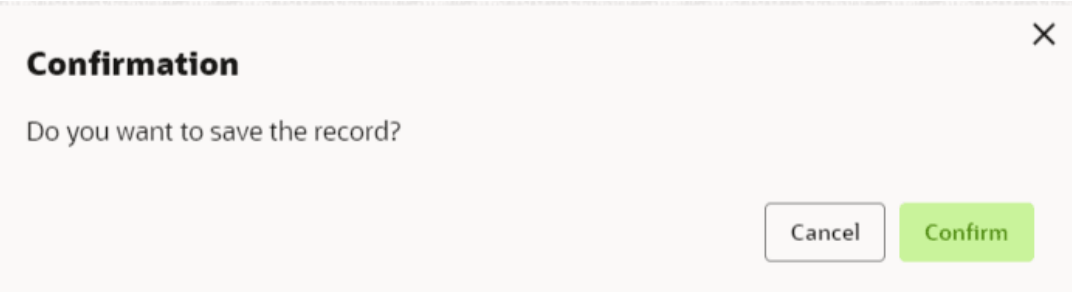
**Table 3-115 Add Header - Field Description**

| 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 3-127 Confirmation**



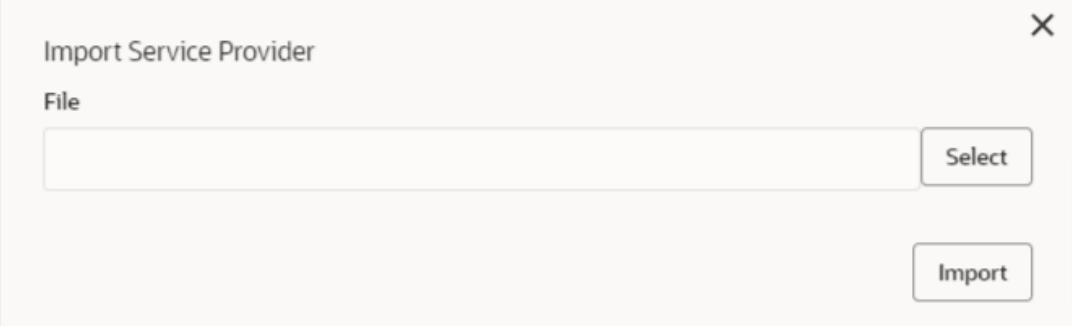

8. Click **Confirm** to save the record.

**Import Service Provider**

9. Click **Import**.

   The **Import Service Provider** screen displays.

**Figure 3-128 Import Service Provider**




> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

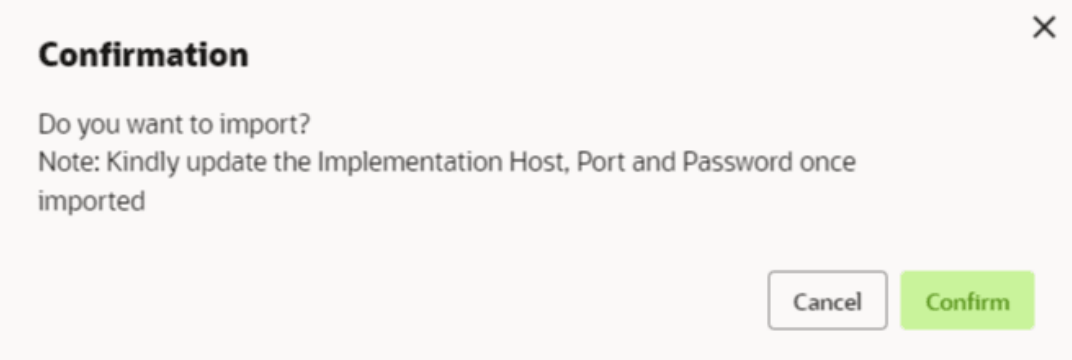
**Table 3-116 Import Service Provider - Field Description**

| Field | Description |
|---|---|
| **File** | Select the file using **Select** button.<br><br>**Note:**<br>Allows only to select one file and accepts only JSON file. |

10. Click **Import** to import the selected file.

    The **Confirmation** screen displays.

**Figure 3-129 Confirmation - Import**




> **Note:**
>
> Below data needs to be changed after importing provider configuration file:
>
> - Implementation Host and Port
> - Implementation Authentication Password

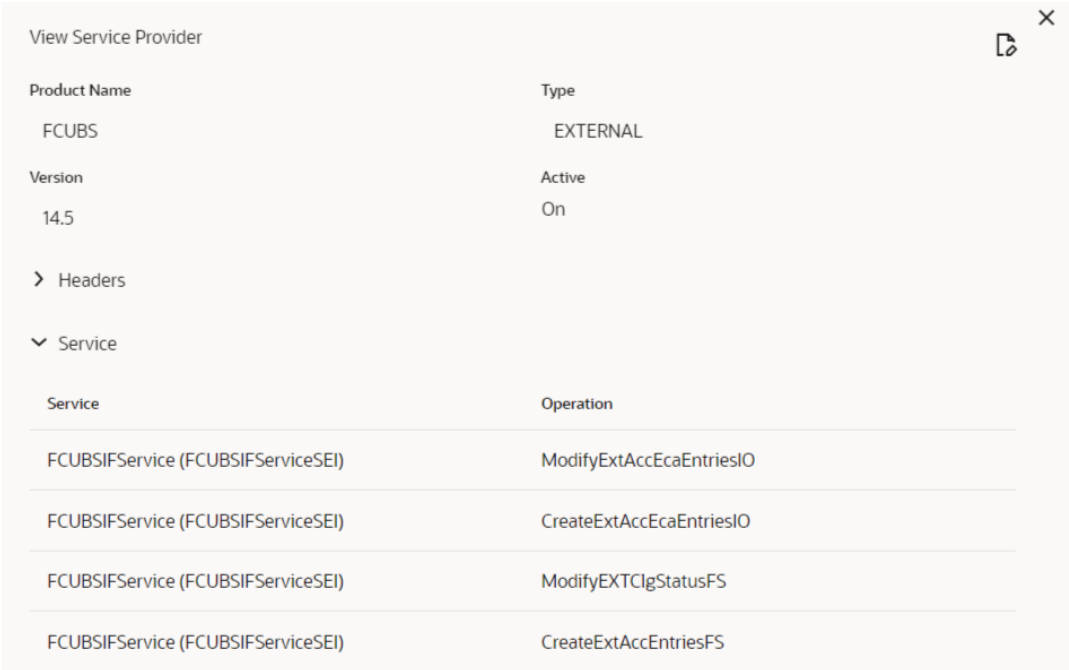
11. Click **Confirm** to import the record.

**View Service Provider**

12. Click 3 dots button (operation menu) and click **View**.

    The **View Service Provider** screen displays.

**Figure 3-130 View Service Provider**



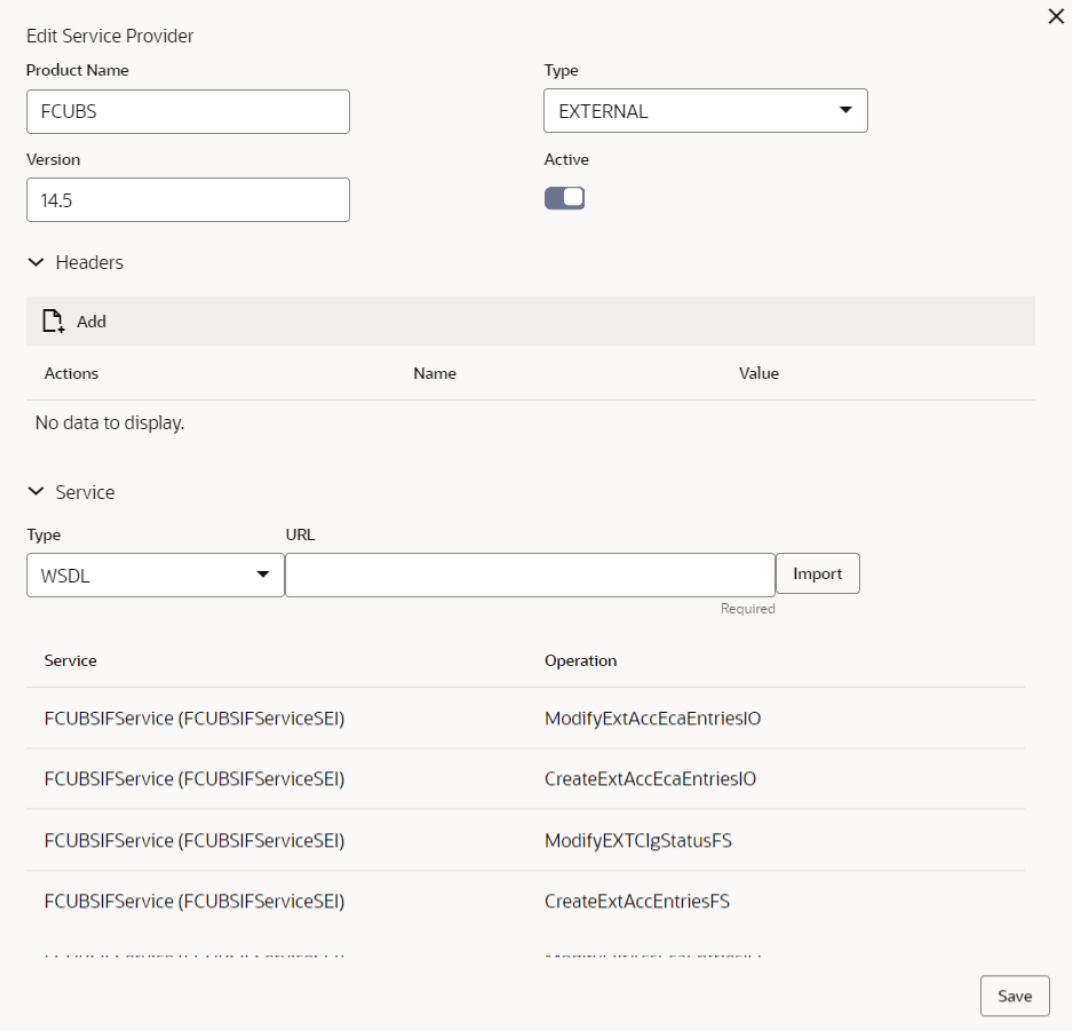
The user can click edit button to edit the **Service Provider**.

**Edit Service Provider**

13. Click 3 dots button (operation menu) and click **Edit**.

    The **Edit Service Provider** screen displays.

**Figure 3-131 Edit Service Provider**




14. Click **Save** once the edit is done.

    The **Confirmation** screen displays.

**Figure 3-132 Confirmation - Edit Service Provider**

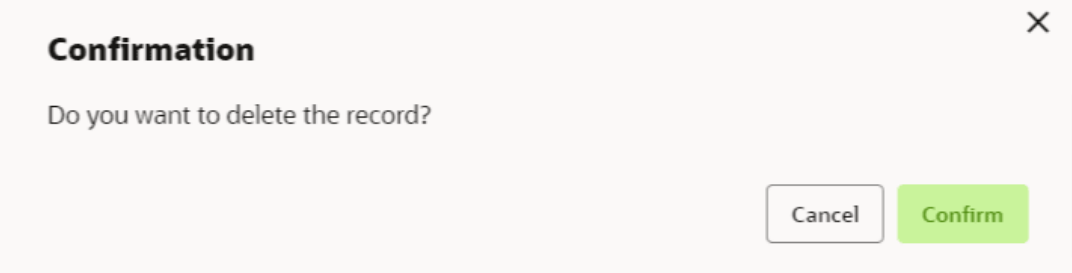
15. Click **Confirm** to save the record.

**Delete Service Provider**

16. Click 3 dots button (operation menu) and click **Delete**.

    The **Confirmation** screen displays.

**Figure 3-133 Confirmation - Delete Service Provider**



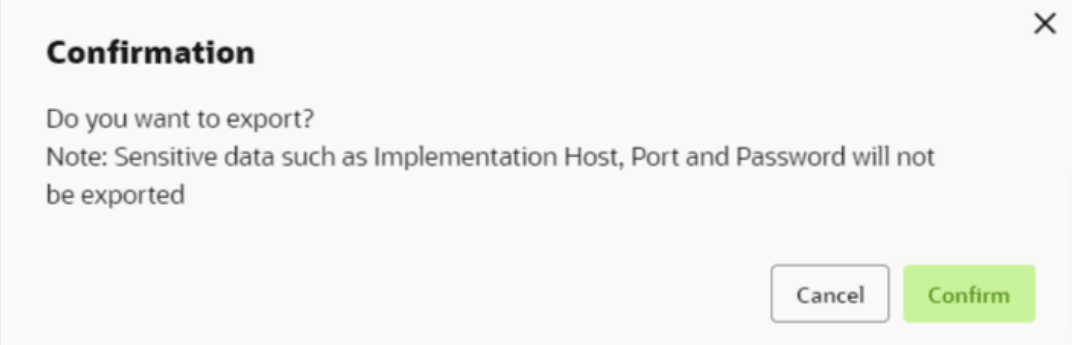

17. Click **Confirm** to delete the record.

**Export Service Provider**

18. Click 3 dots button (operation menu) and click **Export**.

    The **Confirmation** screen displays.

**Figure 3-134 Confirmation - Export Service Provider**




> **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.

# 3.19.2 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.

## 3.19.2.1 Fetch Credit Decision

This topic describes about the figures for the fetch credit decision.

**Figure 3-135 Fetch Credit Decision – Header**

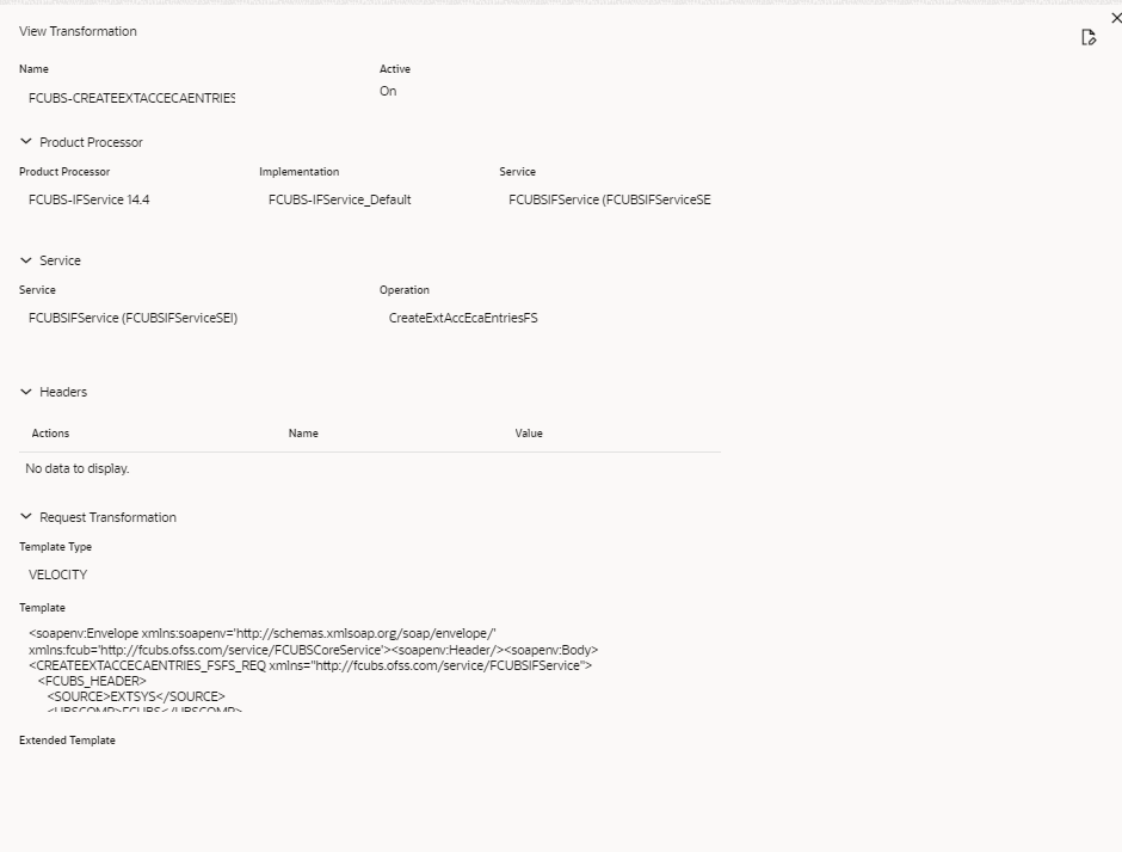


**Figure 3-136 Fetch Credit Decision – Transformation**

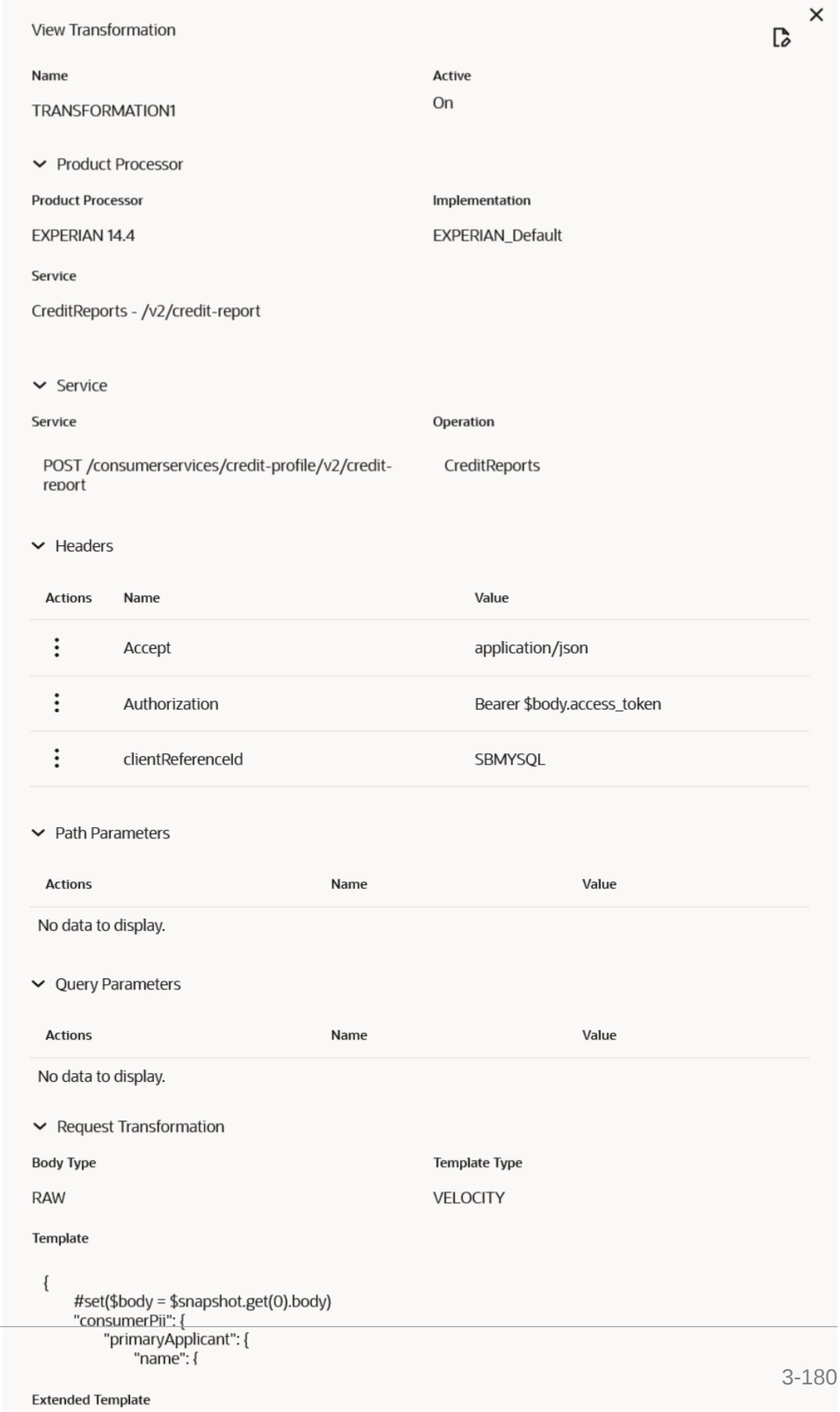
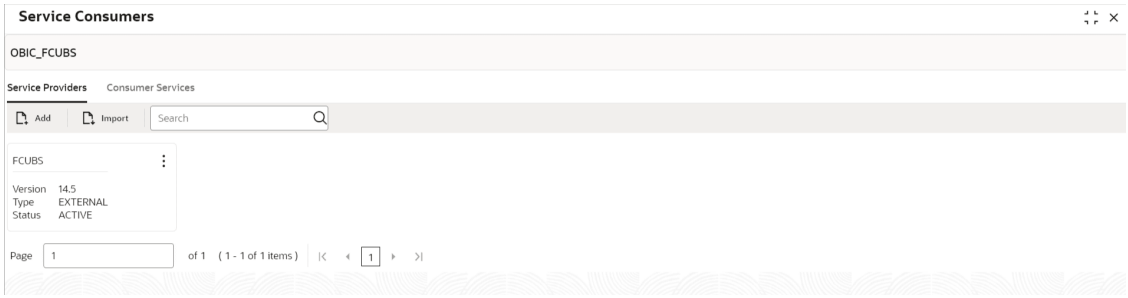


**Figure 3-137 Consumer Services**



4

# 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.

## 4.1 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.
- Model Import and Export Maintenance
  Models can be moved from one environment to another environment using Model import and export.

### 4.1.1 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.

## 4.1.1.1 View Use Case Definition

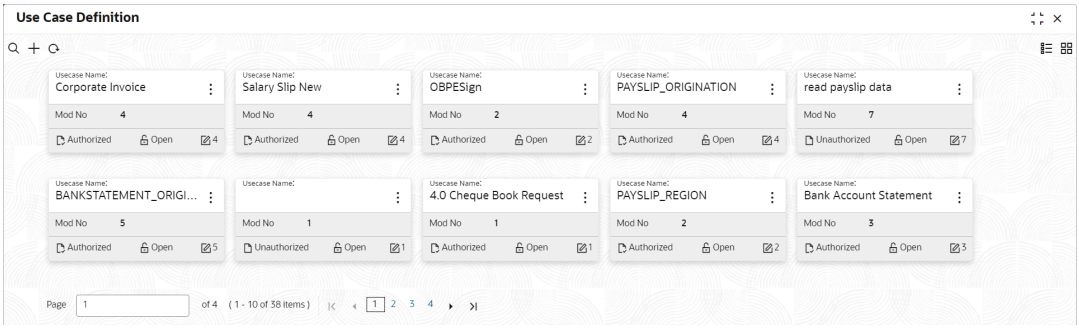
This topic describes the systematic instructions to view the list of defined use cases.

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 4-1 Use Case Definition**




For more information on fields, refer to the field description table.

**Table 4-1 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

## 4.1.1.2 Tag Maintenance

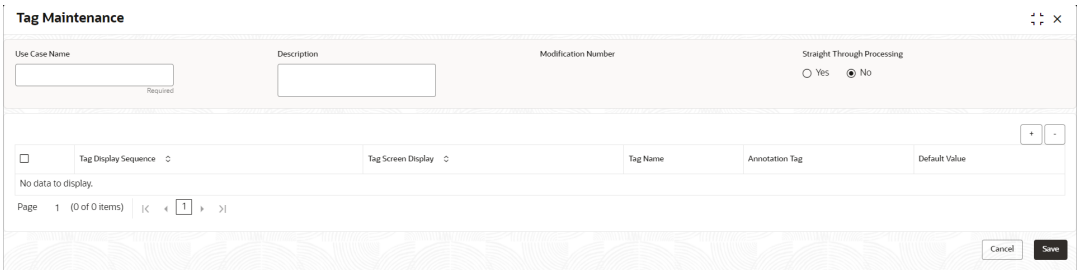
This topic describes the systematic instructions to define use cases and maintain entities or tags for the use case.

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.

**Figure 4-2 Tag Maintenance**




4. specify the fields on **Tag Maintenance** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 4-2 Tag Maintenance – Field Description**

| Field | Description |
|---|---|
| **Use Case Name** | Specify unique use case name.<br>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.<br>• **Yes** = Unattended<br>• **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. |

**Table 4-2 (Cont.) Tag Maintenance – Field Description**

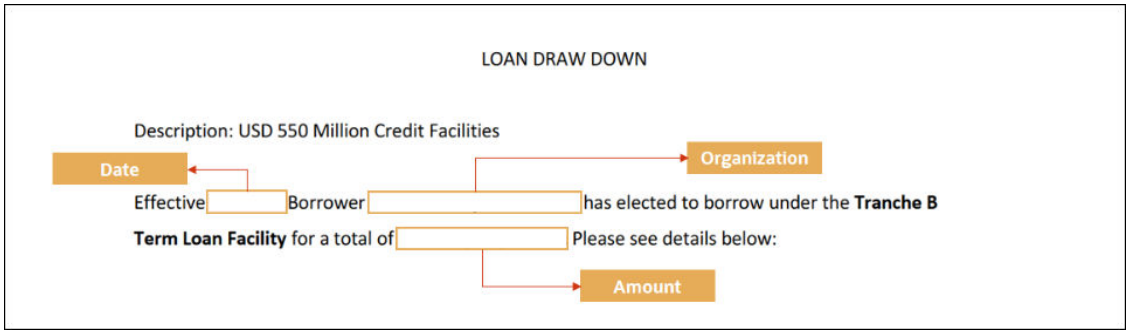
| Field | Description |
|---|---|
| **Annotation Tag** | Used to identify tags to be used in training. |
| **Default Value** | Default value for tags not used for training. |

## 4.1.2 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 4-3 Loan Draw Down**




- Annotator
  This topic describes the systematic instructions to perform the annotations on a source document for a use case.

### 4.1.2.1 Annotator

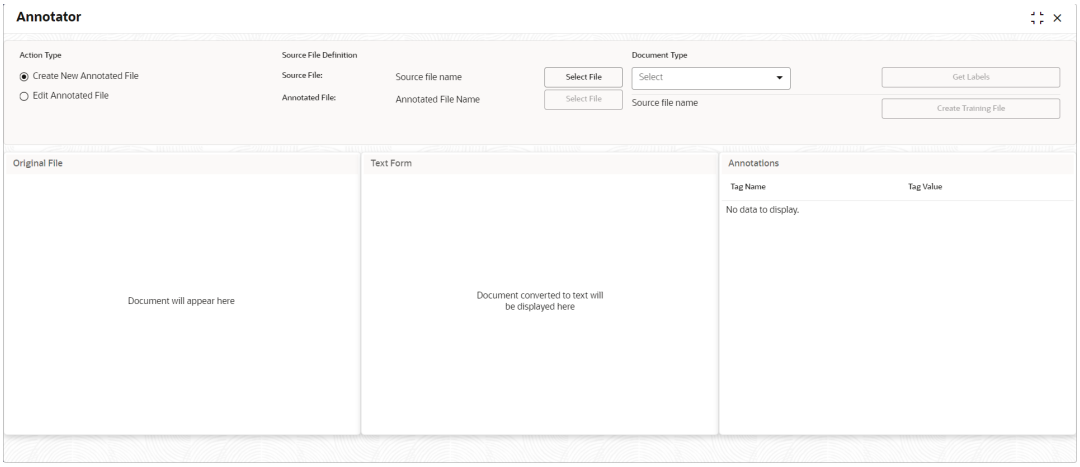
This topic describes the systematic instructions to perform the annotations on a source document for a use case.

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 4-4 Annotator**




3. Specify the fields on **Annotator** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 4-3 Annotator – Field Description**

| Field | Description |
|---|---|
| **Action Type** | Select the action type.<br>The available options are:<br>• **Create New Annotated File**<br>• **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,<br>• Create annotated text file in the defined NER train path as maintained under use case definition.<br>• Create text file in the defined DOC train path as maintained under use case definition. |

**Annotate the Source Files:**

4. Select the **Action Type** as **Create New Annotated File**.
5. Select the **Document Type** from drop-down list.
6. Click **Select File** button next to **Source File** field.

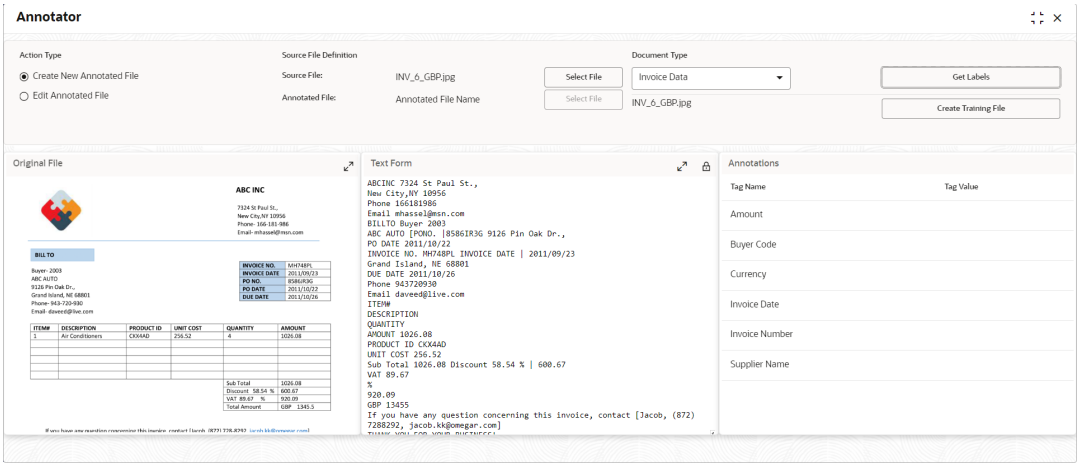
   The **Windows Explorer** popup screen displays.
7. Navigate and select the source document to be annotated.

The **Original File** section displays the source document and the **Text Form** section displays the text version of the document.

8. Click **Get Labels**.

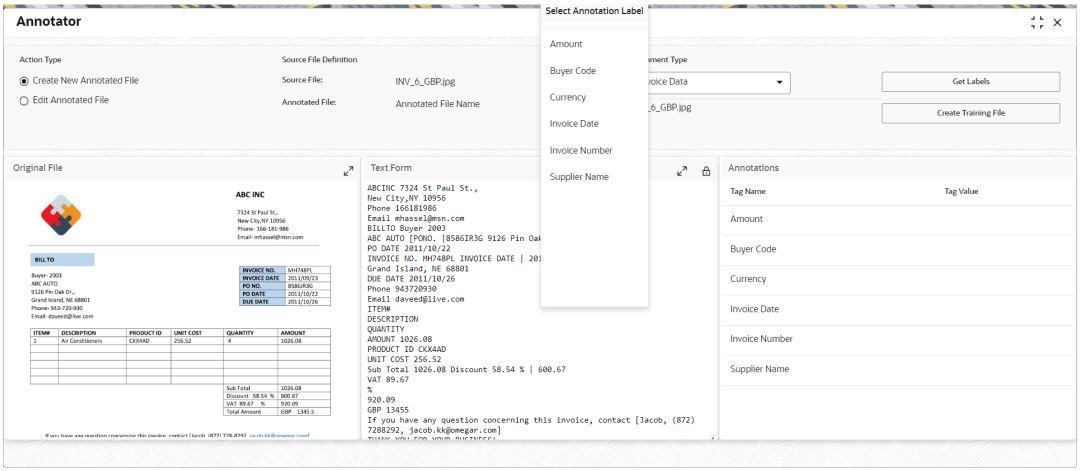
   The **Annotations** section displays all the maintained tags for the selected Document Type.

**Figure 4-5 Annotator - List of Tags**




9. Identify and select the information within the **Text Form** section.
10. Right-click to display the list of tags.

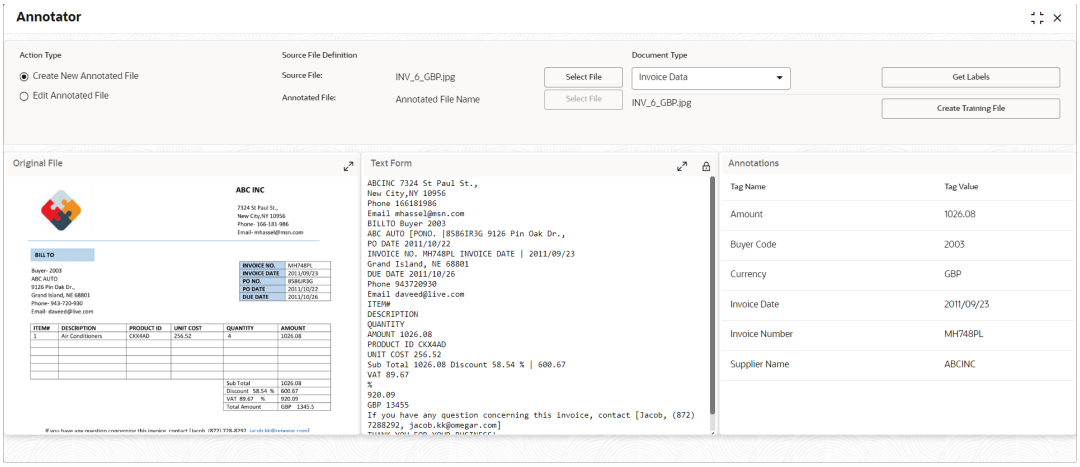
**Figure 4-6 Annotator - Select Annotation Label**




11. Select the relevant tag.

    The **Annotations** section displays the information under Tag Name and Tag Value fields.

**Figure 4-7 Annotator - Annotations**




12. Repeat the above steps for all the displayed tags as per availability of information in the source document.
13. Select a **Tag Name** from the **Annotations** section and Right-click to delete the **Tag Value**.
14. Once all the tags are assigned the relevant information, click **Create Training File** to create the annotated file and end the process.

- Edit Annotated File
  This topic describes the systematic instructions to Edit the annotations on a source document for a use case.

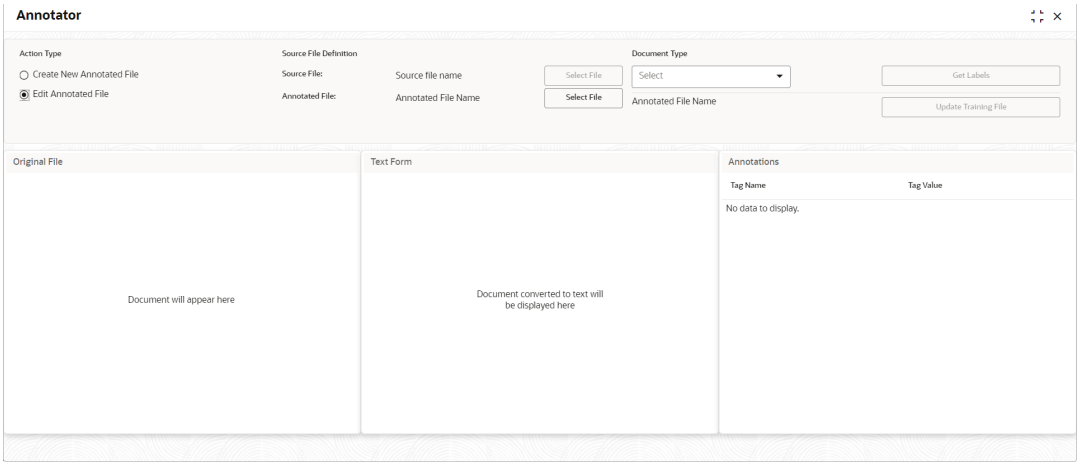
## 4.1.2.1.1 Edit Annotated File

This topic describes the systematic instructions to Edit the annotations on a source document for a use case.

1. On **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, click **Annotator**.
3. Select the **Action Type** as **Edit Annotated File**.

   The **Edit Annotated File** screen displays.

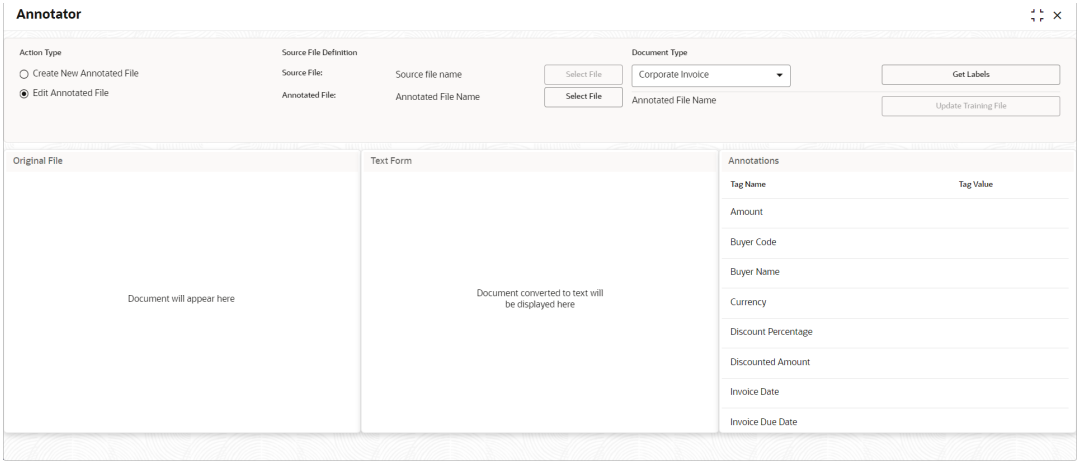
**Figure 4-8 Edit Annotated File**



4. Select the **Document Type** from drop-down list and Click **Get Lables**.

   The **Annotations** screen displays.

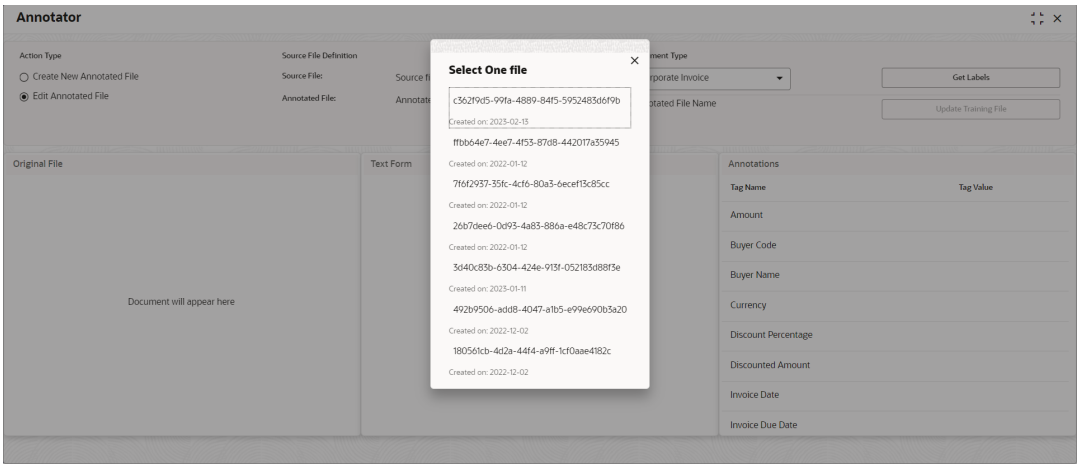
**Figure 4-9 Edit Annotated File - Annotations**




5. Click **Select File** button next to **Source File** field.

   The popup screen displays.

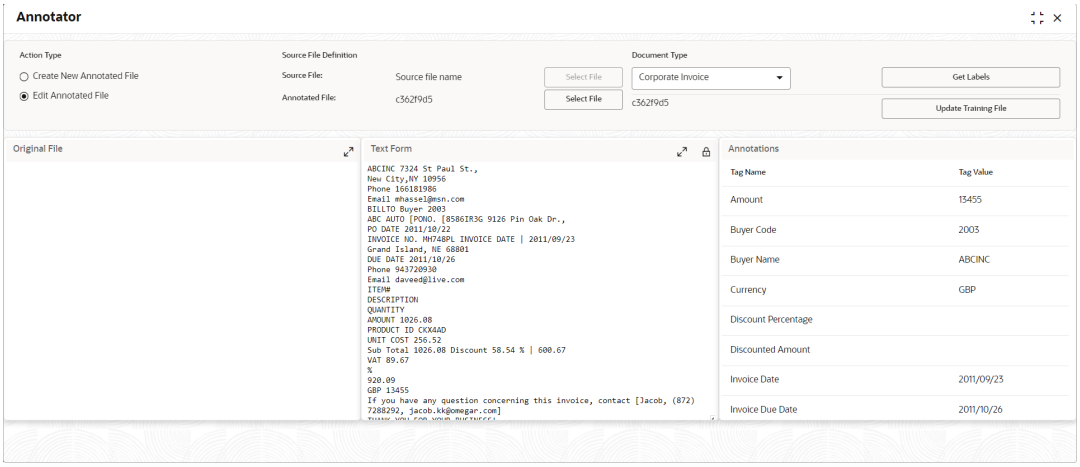
**Figure 4-10 Edit Annotated File - Select File Popup**




6. Navigate and select the source document to be annotated.

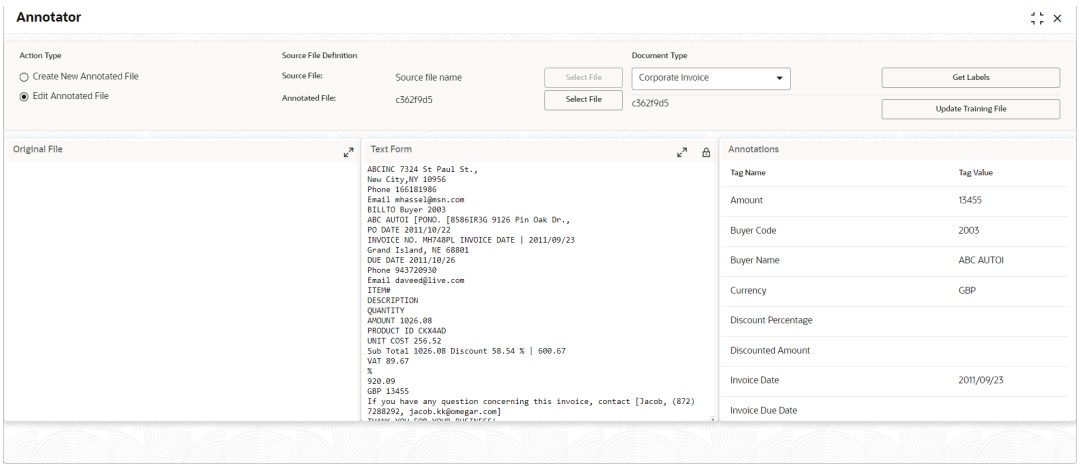
   The **Original File** section displays the source document and the **Text Form** section displays the text version of the document.

**Figure 4-11 Edit Annotated File - Text Form**




7. Identify and select the information within the **Text Form** section to edit the original value.
8. Right-click to display the list of tags.

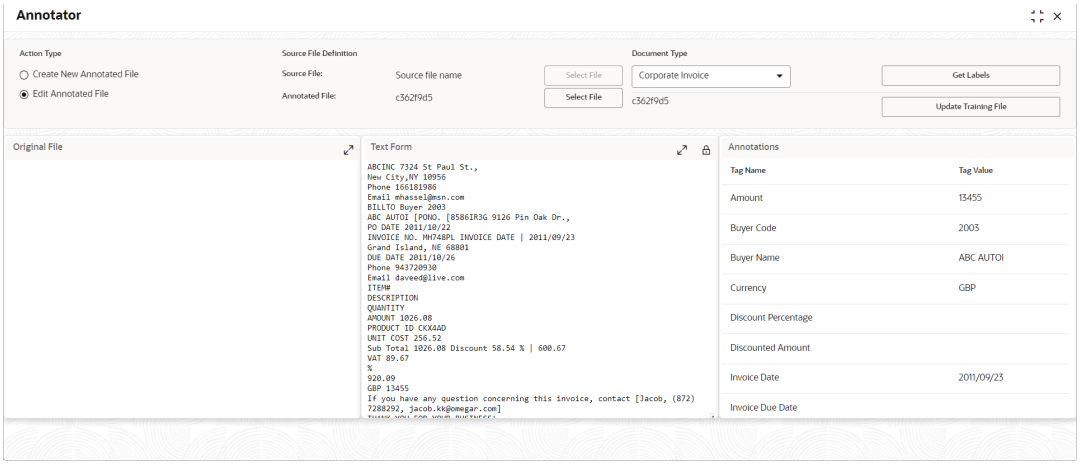
**Figure 4-12 Edit Annotated File - Select Annotation Label**




9. Select the relevant tag.

   The **Annotations** section displays the information under Tag Name and Tag Value fields.

**Figure 4-13 Edit Annotated File - Annotations**




10. Click on **Update Training File** to save **Edit Annotated File** successfully.

## 4.1.3 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.

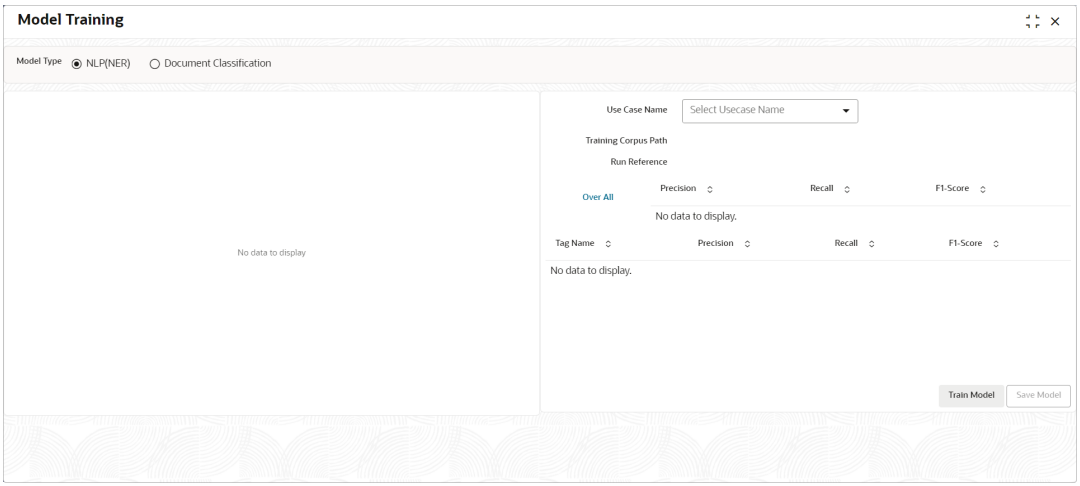
Each defined use case have its own training corpus available in the path set up in the use case definition.

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.

**Figure 4-14 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.

## 4.1.4 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.

### 4.1.4.1 Model Management Maintenance

This topic describes the systematic instructions to maintain the model management.

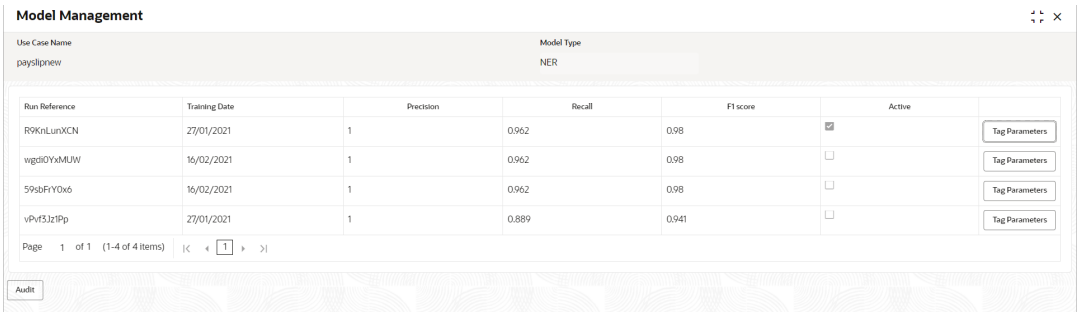
The user can unlock and choose the active model run reference to use as part of business processing.

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 4-15 Model Management**



3. Specify the fields on **Model Management** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

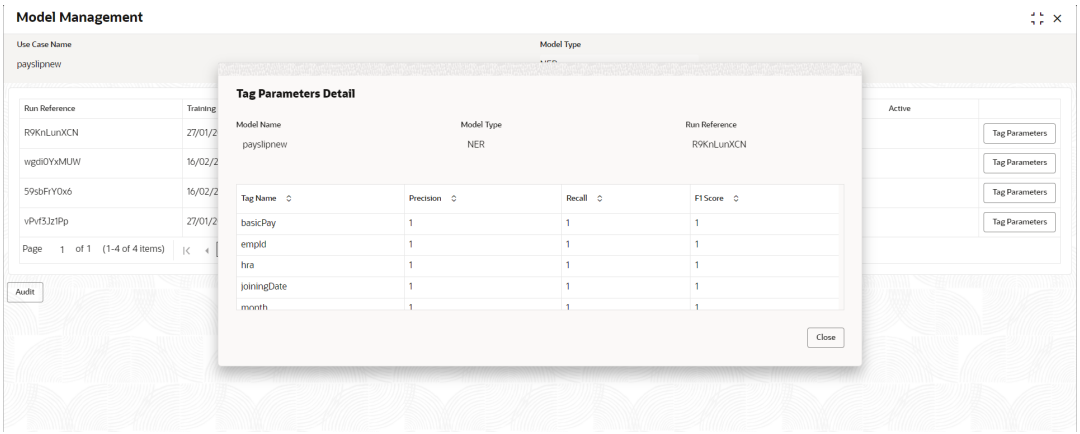
**Table 4-4 Model Management – Field Description**

| 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 4-16 Tag Parameters Detail**




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.

## 4.1.4.2 View Model Management

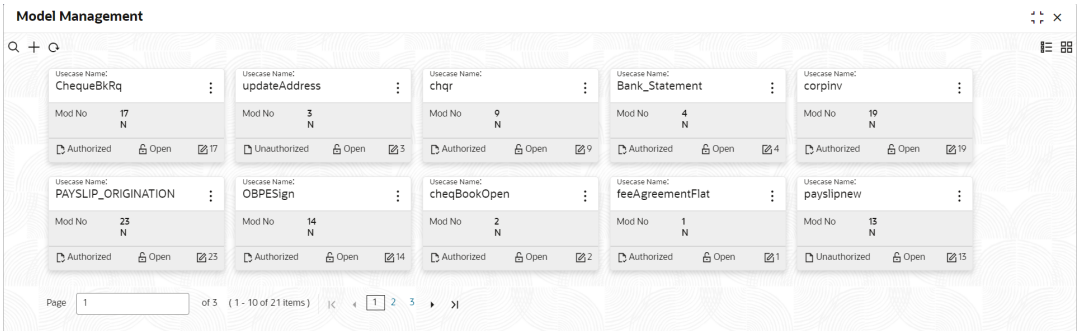
This topic describes the systematic instructions to view the list of use case models.

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 4-17 Model Management**




For more information on fields, refer to the field description table.

**Table 4-5 Model Management – Field Description**

| 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 record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

## 4.1.5 Model Import and Export Maintenance

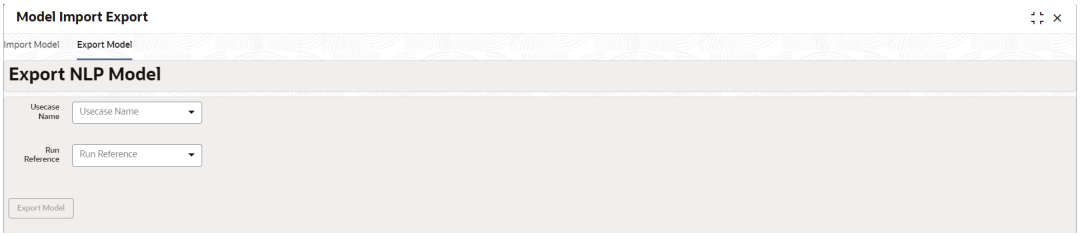
Models can be moved from one environment to another environment using Model import and export.

Using this functionality models can be trained in one environment and be used in another. To process this screen, perform the following steps:

1. On **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **NLP Toolkit**.
2. Under **NLP Toolkit**, Click **Model Import Export**.

   The **Model Import Export** screen displays.

**Figure 4-18 Model Import Export**



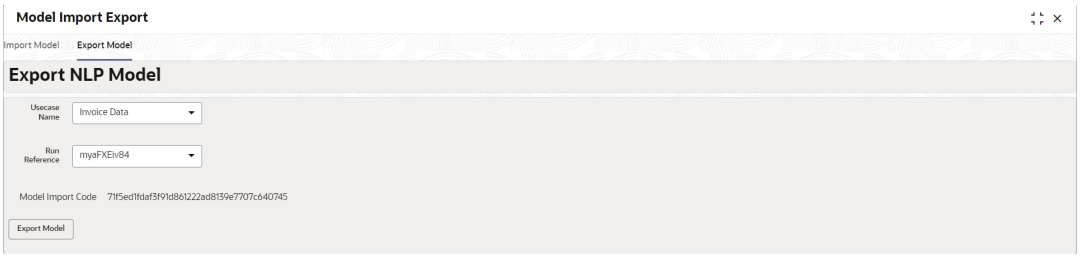

### Export Model

Use Export Model option on the screen for exporting a model. Model will be exported to a file. Perform following steps for process:

3. Select the **Export Model** section in the **Model Import Export** screen.

   The **Export Model** screen displays.

**Figure 4-19 Export Model**




4. Specify the required details in the **Export Model** screen.

**Table 4-6 Export Model - Field Description**

| Field | Description |
|---|---|
| **Usecase** | Select the required usecase from the dropdown list. |
| **Run Reference** | Select the run reference from the dropdown list. |

5. Click on the **Export Model** button and **Model file** will be downloaded.

> **Note:**
>
> Please note down the Model Import Code, as it is required while importing model.

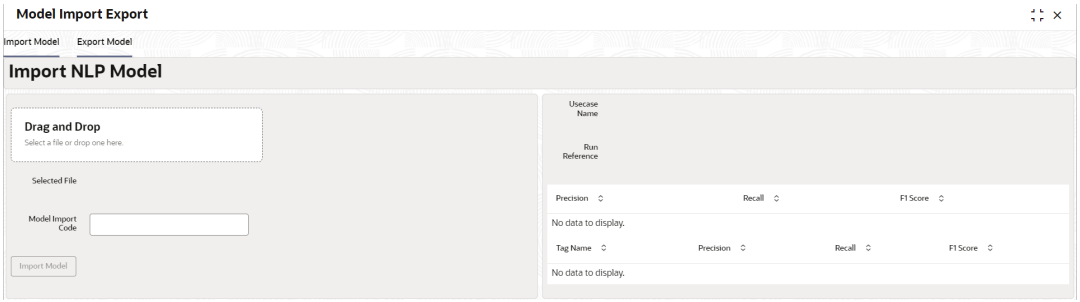
### Import Model

Use Import Model option on the screen for importing a model. Model will be imported using model file created while exporting model. Perform following steps for process:

6. On the **Model Import Export** screen select the **Import Model** section.

   The **Import Model** screen displays.

**Figure 4-20 Import Model**




7. Click on **Drag and Drop** option and select the export model to be uploaded.
8. Specify the **Model Import code** to be imported.
9. Click **Import Model** to upload the model successfully.

# 4.2 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.

## 4.2.1 Upload Document

This topic describes the systematic instructions to upload a document.

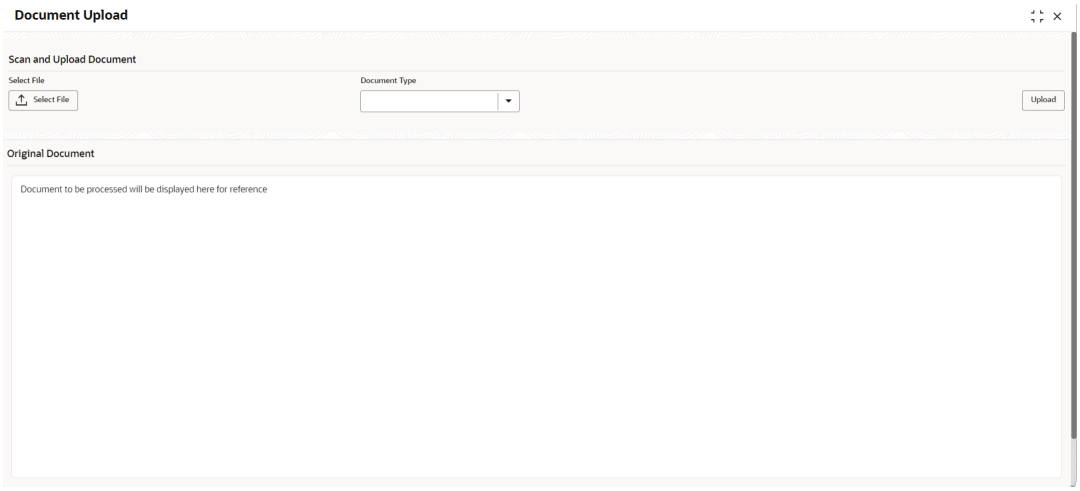
The user can upload the source document which is consumed by the NLP model and defined tags/entities are recognized. The information collected by this model is used in further business processing.

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.

**Figure 4-21 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**.

## 4.2.2 Transaction Log

This topic describes the systematic instructions to view all the uploaded transactions that are interpreted by the NLP models.

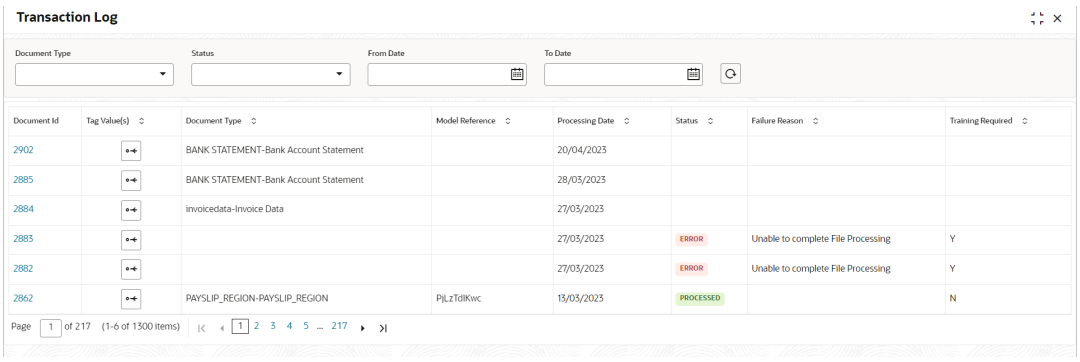
The user can filter the displayed transactions based on the Document Type and Status.

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.

**Figure 4-22 Transaction Log**




3. Specify the fields on **Transaction Log** screen.

   For more information on fields, refer to the field description table.

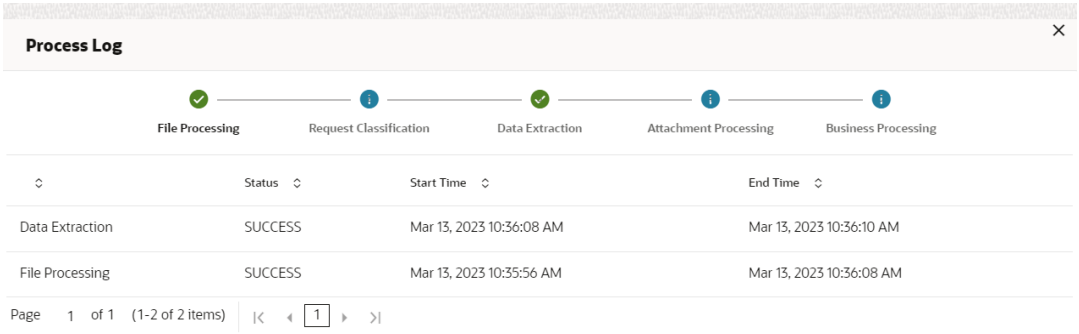
**Table 4-7 Transaction Log – Field Description**

| 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.

**Figure 4-23 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.

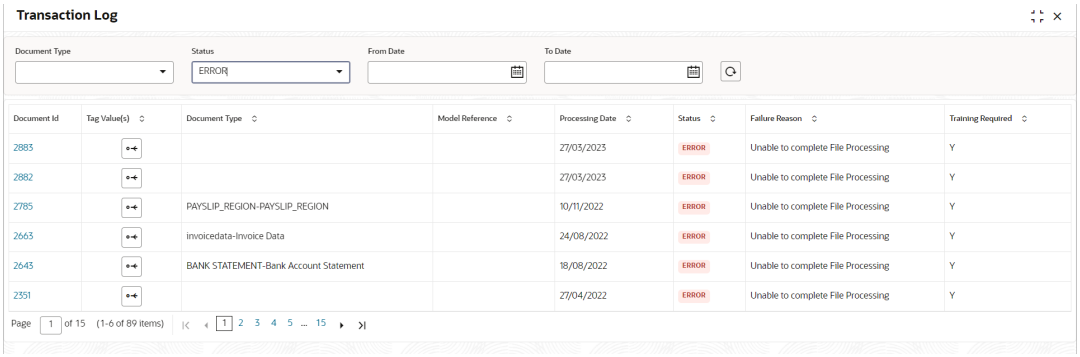
**Figure 4-24 Processed Status**

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.

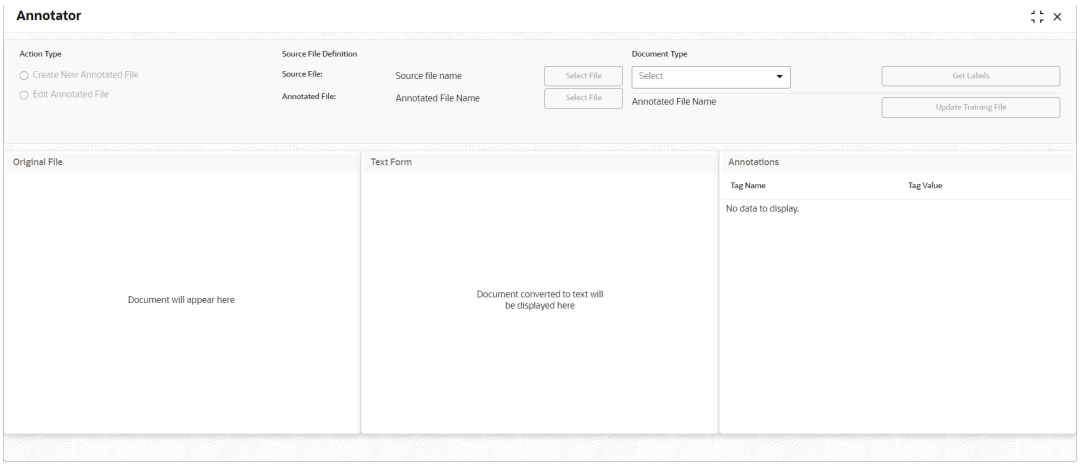
**Figure 4-25 Error Status**




7. 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.

**Figure 4-26 Annotator**




# 4.3 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.

## 4.3.1 Classification Training Service

This topic describes about the payload details for document classification model training service.

**Input Payload**

| Name | in | Type | Required | 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,
  "f1score": 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
f1score:
type: number
model_fold_performances:
type: array
items:
$ref: "#/definitions/ModelFoldPerfromancesDTO"
tag_perfomances:
type: array
items:
$ref: "#/definitions/MltbTagPerfomancesDTO"
```

## 4.3.2 NER Training Service

This topic describes the payload details for NER model training service.

**Input Payload**

**Input Payload**

| name | in | Type | Required | 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 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,
  "f1score": 0,
  "model_fold_performances": [
  {
   "fold_no": 0,
   "eval_metric": "string",
   "value": 0
  }
 ],
 "tag_perfomances": [
  {
   "name": "string",
   "precision": 0,
   "recall": 0,
   "f1score": 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

## 4.3.3 Classification Processing Service

This topic describes about the payload details for the document classification model processing service.

**Input Payload**

| Name | in | Type | Required | 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
```

## 4.3.4 NER Processing Service

This topic describes the payload details for NER model processing service

**Input Payload**

**Input Payload**

| name | in | Type | Required | 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

## 4.3.5 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**

**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 use case> | <existing use case> |
| DESCRIPTION | Use Case Description | - | - |
| SERVICE_TYPE | Service Type | Training | Processing |
| SERVICE_DEFN | Mapped Service API | <New Service API> | <New Service API> |
| METHOD_TYPE | Method Type | POST | POST |
| APP_ID | Sub Domain ID | - | - |
| RECORD_STAT | Record Status | O | O |
| AUTH_STAT | Authorized Status | A | A |
| 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 Date> |
| CHECKER_ID | Authorizer Name | SYSTEM | SYSTEM |
| CHECKER_DT_STAM | Authorizer Date stamp | <Application Date> | <Application Date> |

**New Use Case**

**New Use case**
Insert a new record into the table CMC_TM_ML_SERVICE_DEFN.

| 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.<br>• 'Processing' - Use this value for model execution Service.<br>• 'Business' - Use this value for business Service. |
| SERVICE_DEFN | Mapped Service API | <The newly created 3P NLP service API> |
| METHOD_TYPE | Method Type | POST |
| APP_ID | Sub Domain ID | NULL |
| RECORD_STAT | Record Status | O |
| 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> |
| CHECKER_ID | Authorizer Name | SYSTEM |
| CHECKER_DT_STAMP | Authorizer Date stamp | <Application Date> |

## 4.3.6 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.

**Table 4-8 Each 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 | 'Business' - Use this value for business Service. |

**Table 4-8 (Cont.) 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.adaptor.GenericAdaptor for all the business service calls<br>Use oracle.fsgbu.cmc.nlp.pipeline.services.adaptor.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, docId:123 , branchCode : 000 |
| METHOD_TYPE | Method Type | POST |
| APP_ID | Sub Domain ID | NULL |
| RECORD_STAT | Record Status | O |
| 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> |
| CHECKER_ID | Authorizer Name | SYSTEM |
| CHECKER_DT_STAMP | Authorizer Date stamp | <Application Date> |

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 appId, 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.

5

# 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.
- Model Monitoring and Auto Training
  This topic describes about the Model Monitoring and Auto Training.


## 5.1 Use Case On-Boarding

This topic describes the information about the Use Case On-Boarding.

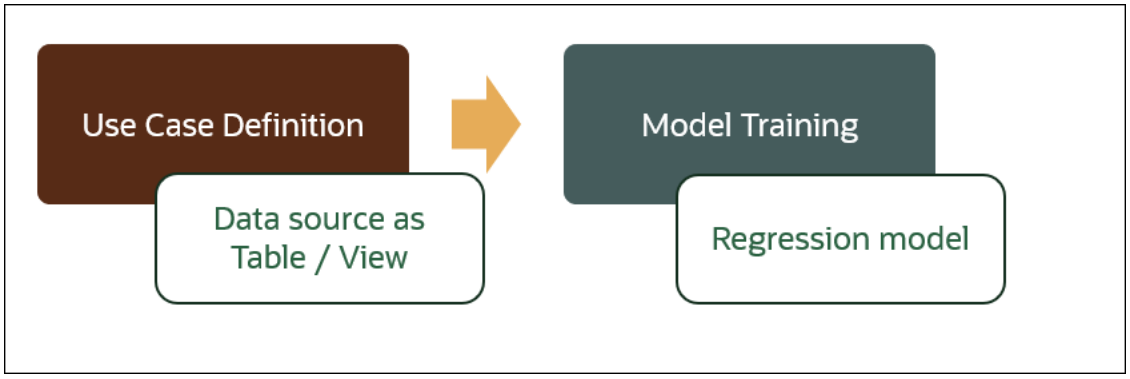
On-boarding a new business case onto the Machine Learning framework involves two broad stages as given below.

**Model Definition**
One-time setup of use case definition captures the data source, target columns, and type of use case.

**Model Training**

**Model Training**
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.




# 5.2 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.
- Time Series Forecast
  This topic describes the information about the time series forecast.
- 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.

## 5.2.1 Timeseries

This topic describes the information about the timeseries.

Timeseries are the use cases involving the date sequence data to forecast for future dates.

**Table 5-1 Case ID Details**

| CASE ID | CCY | BALANCE |
|---|---|---|
| 17-Aug | USD | 6723.00 |
| 18-Aug | USD | 250.00 |
| 19-Aug | USD | 2654.00 |
| 20-Aug | USD | 20.00 |
| 21-Aug | USD | ? |

> **Note:**
>
> The CASE ID can either be a DATE or a Sequence.

## 5.2.2 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.

## 5.2.3 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.

### 5.2.3.1 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 5-2 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. |

**Table 5-2 (Cont.) Forecast REST Service – Field Description**

| Field | Description |
|---|---|
| **Target Column** | Specify the model will train and forecast future values of this column.<br><br>**Note:**<br>Column name is a function of table/view design. |
| **Unique Identifier** | Specify the column name to uniquely identify a sequence.<br><br>**Note:**<br>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.<br><br>**Note:**<br>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. |

## 5.2.4 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

**Table 5-3 Example - Case Details**

| CASE ID | BRANCH | MARITAL STATUS | INCOME | SAVING | LUXURY SPEND |
|---|---|---|---|---|---|
| 12345 | BRT | Y | 15000 | 6723 | 1000 |
| 12346 | BRT | N | 17500 | 250 | 750 |
| 12347 | CSR | D | 25000 | 2654 | 1900 |

**Table 5-3 (Cont.) Example - Case Details**

| CASE ID | BRANCH | MARITAL STATUS | INCOME | SAVING | LUXURY SPEND |
|---|---|---|---|---|---|
| 12348 | CSR | N | 16567 | 20 | 2500 |

> **Note:**
>
> The CASE ID must uniquely identify a row.

## 5.2.5 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.

**Table 5-4 List of Algorithm**

| 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 |

> **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.

## 5.2.6 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.

**Table 5-5 Sample Classification**

| CASE ID | BRANCH | MARITAL STATUS | INCOME | SAVING | CHURN |
|---|---|---|---|---|---|
| 12345 | BRT | Y | 15000 | 6723 | 0 |
| 12346 | BRT | N | 17500 | 250 | 1 |

**Table 5-5 (Cont.) Sample Classification**

| CASE ID | BRANCH | MARITAL STATUS | INCOME | SAVING | CHURN |
|---|---|---|---|---|---|
| 12347 | CSR | D | 25000 | 2654 | 1 |
| 12348 | CSR | N | 16567 | 20 | 0 |

> **Note:**
>
> CASE ID must be unique to identify a row.

## 5.2.7 Classification Algorithms Supported

This topic describes the information about the Classification Algorithms Supported.

The following algorithms are available as part of the framework.

**Table 5-6 List of Algorithms**

| 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 |

> **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.

# 5.3 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.

**Table 5-7 Example - Customer details**

| CUSTOMER ID | BRANCH | MARITAL STATUS | INCOME | SAVING | LUXURY SPEND |
|---|---|---|---|---|---|
| 12345 | BRT | Y | 15000 | 6723 | 1000 |
| 12346 | BRT | N | 17500 | 250 | 750 |
| 12347 | CSR | D | 25000 | 2654 | 1900 |
| 12348 | GRF | N | 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.

# 5.4 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.

## 5.4.1 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.

### 5.4.1.1 Model Definition Maintenance

This topic provides the systematic instructions to maintain the use case details, define the use case type, and data source details.

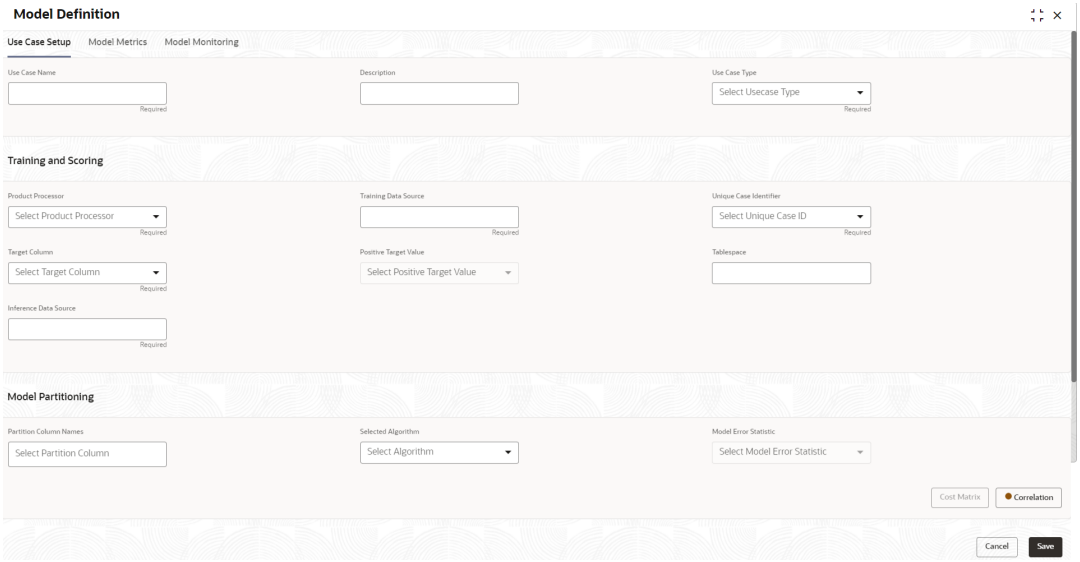
Specify **User ID** and **Password**, and login to **Home** screen.

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 5-1 Model Definition**




3. Specify the fields on **Model Definition** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 5-8 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.<br>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. |

**Table 5-8 (Cont.) Model Definition – Field Description**

| Field | Description |
|---|---|
| **Unique Identifier** | Select the column name to uniquely identify a record.<br><br>**Note:**<br>Column name is a function of table/view design. |
| **Target Column** | Select the value of the column which is predicted by training the model.<br><br>**Note:**<br>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. |
| **Inference Data Source** | Specify the Table or View that capture the data to be used for making predictions.<br>Inference data source will be the current data where we are trying to predict the target using the built model, unlike the training data where target is already provided. |
| **Partition Column Names** | Specify the column names to slice data.<br>Refer Partitioned Model for details. |
| **Selected Algorithm** | Select the algorithm from the list and build the model.<br>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.<br>By Default, the value is selected as RMSE for REGRESSION.<br>The user can also select MAE.<br><br>**Note:**<br>It will be disabled for CLASSIFICATION |

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 5-9 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 5-10 Classification Type - Penalty**

| Actual Value | Predicted Value | Penalty Cost |
|---|---|---|
| 1 | 0 | 6 |
| 0 | 1 | 2 |

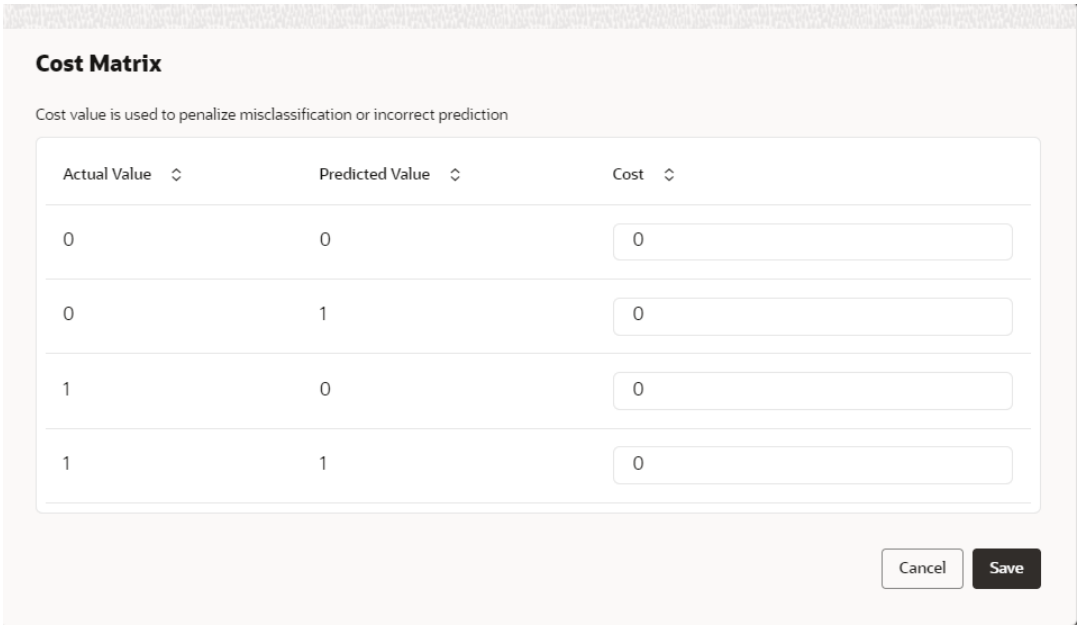
The default is zero cost for all combinations.

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.

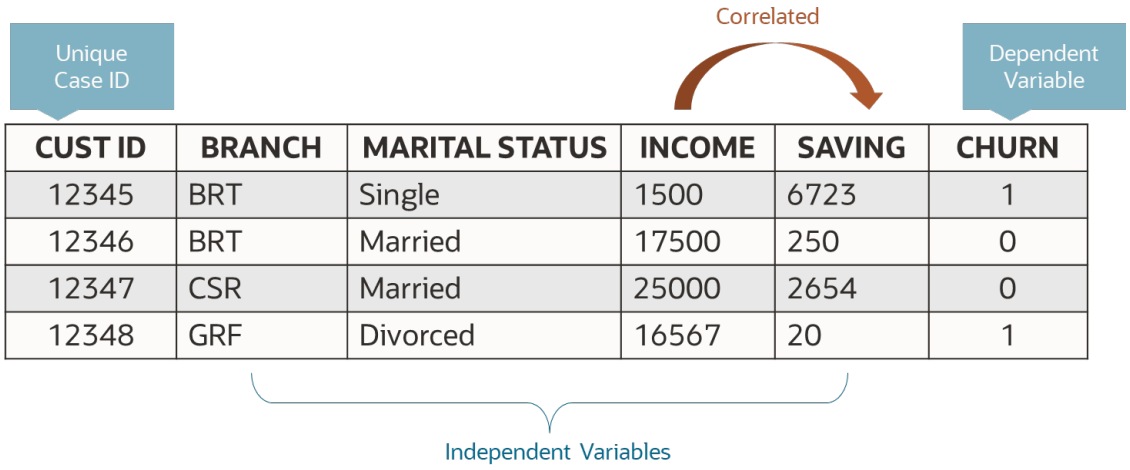
**Figure 5-2 Cost Matrix**




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.

**Figure 5-3 Correlation**




Multicollinearity may not affect the accuracy of the model as much, but we might lose reliability in model interpretation.

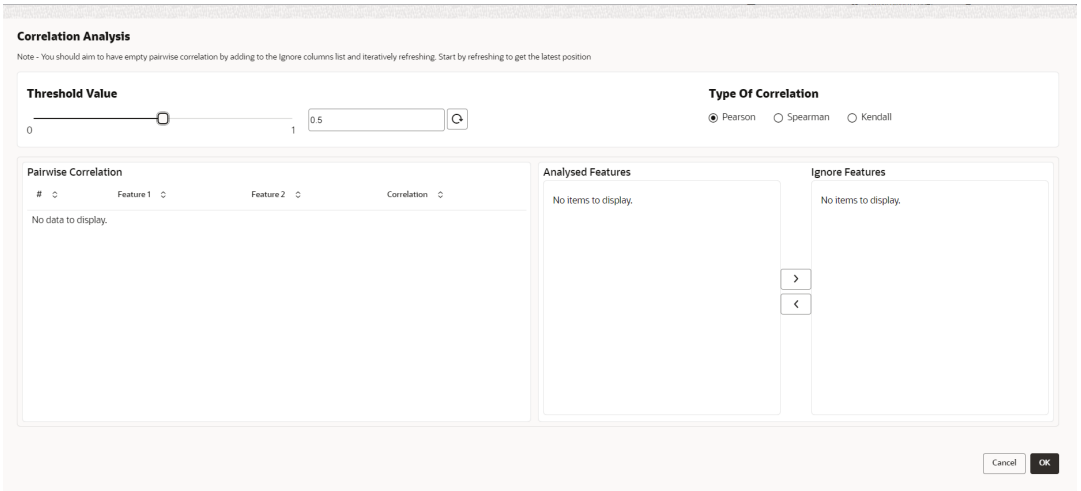
Irrespective of CLASSIFICATION or REGRESSION, all use cases must be evaluated for Correlation.

This button will display Orange mark if evaluation is pending.

8. Click **Correlation** button to launch the screen.

   The **Correlation Analysis** screen displays.

**Figure 5-4 Correlation Analysis**




9. Select the required fields on **Correlation Analysis** screen.

   For more information on fields, refer to the field description table.

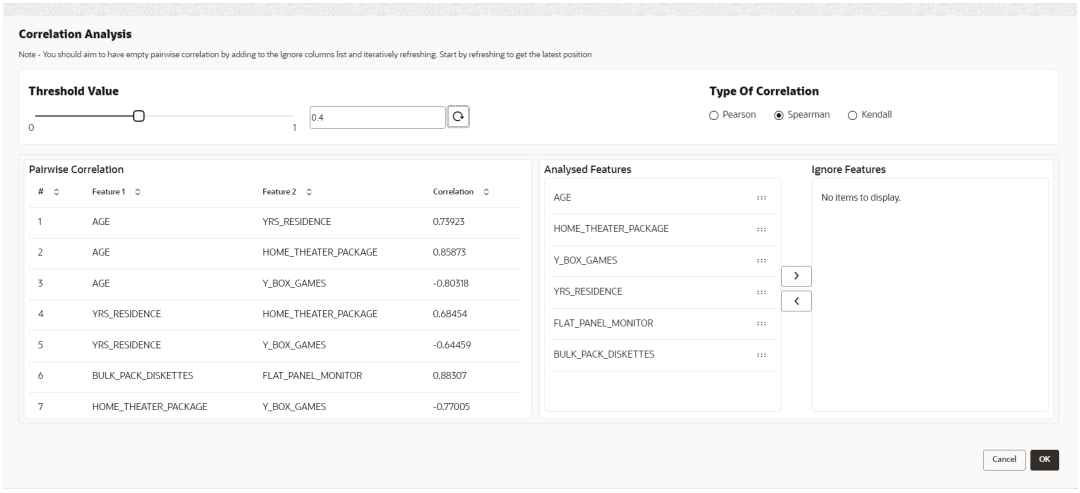
**Table 5-11 Correlation Analysis – Field Description**

| Field | Description |
|---|---|
| **Threshold Value** | Select the threshold value.<br>The Value can be set between 0.1 to 0.9.<br><br>**Note:**<br>By default, the value is set as 0.5. |
| **Type of Correlation** | Select the type of correlation.<br>By default, the option is selected as Pearson.<br>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. |

10. Click to initiate the evaluation process.

    The **Correlation Analysis - Pairwise Correlation** screen displays.

**Figure 5-5 Correlation Analysis - Pairwise Correlation**




11. Move ONE of the Analyzed Features to Ignore Features List.

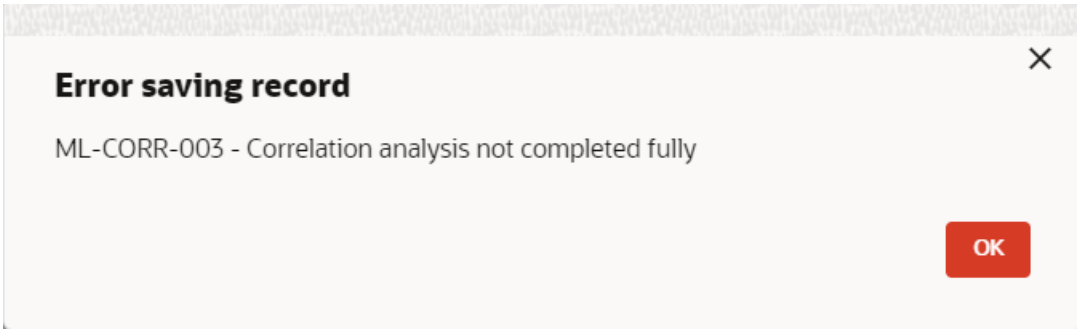
12. Click and re-evaluate Correlation as mentioned in Step 8.

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 5-6 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.

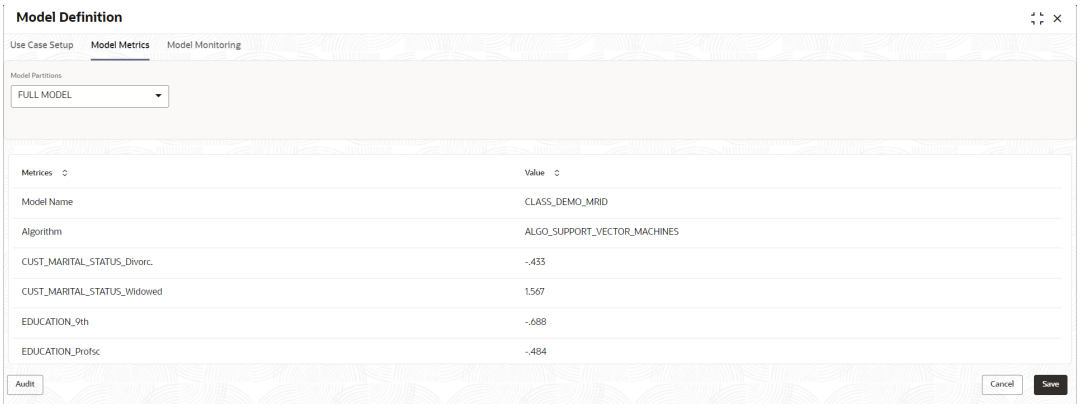
**Model Metrices**

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.

**Figure 5-7 Model Metrices**




For more information on fields, refer to the field description table.

**Table 5-12 Model Metrices – Field Description**

| Field | Description |
|---|---|
| **Model Partitions** | Select the model partitions from the drop-down list.<br>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. |
| **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.<br>Some attributes are common for all models as below.<br>Model Name<br>Algorithm<br>INF_TIME (Inference Time)<br><Model metric>(Train)<br><Model metric>(Test) |
| **Value** | Displays the value of the attribute. |

## 5.4.1.2 View Model Definition

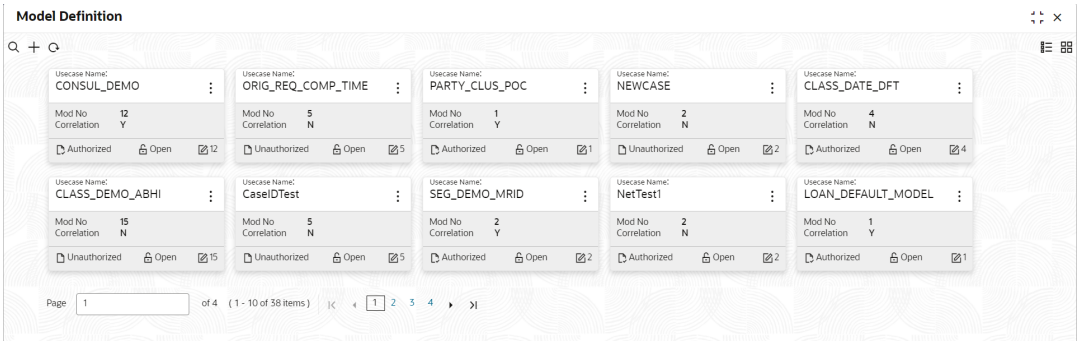
This topic describes the systematic instructions to view the list of defined use cases.

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 5-8 Model Definition**




For more information on fields, refer to the field description table.

**Table 5-13 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. |

**Table 5-13 (Cont.) Model Definition – Field Description**

| Field | Description |
|---|---|
| **Authorization Status** | Displays the authorization status of the record.<br>The options are:<br>• **Authorized**<br>• **Rejected**<br>• **Unauthorized** |
| **Record Status** | Displays the status of the record.<br>The options are:<br>• **Open**<br>• **Closed** |
| **Modification Number** | Displays the number of modification performed on the record. |

## 5.4.2 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.

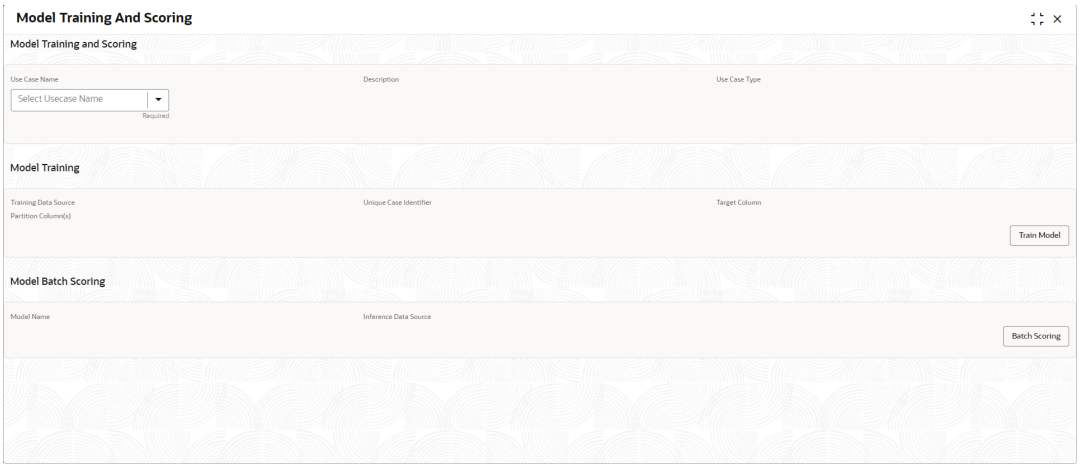
The predicted values persist in the database and are available in the prediction column maintained for the user case.

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 5-9 Model Training and Scoring**




For more information on fields, refer to the field description table.

**Table 5-14 Model Training and Scoring – Field Description**

| Field | Description |
|---|---|
| **Use Case Name** | Select the Use Case name from the drop-down list. |

**Table 5-14 (Cont.) Model Training and Scoring – Field Description**

| Field | Description |
|---|---|
| **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. |
| **Inference Data Source** | Displays the Inference data source. |

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.

# 5.5 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.

# 5.6 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 re-training. After each re-training run, you should review the model details discussed under Model Explainability

**Table 5-15 Use Case Modifications**

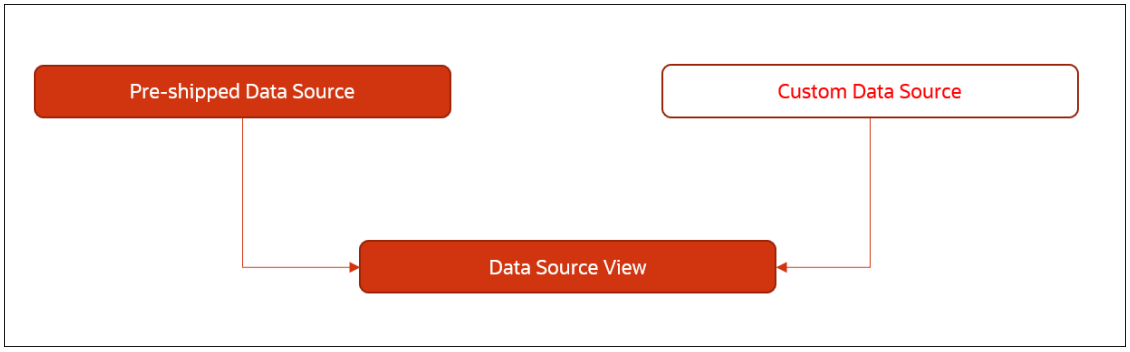
| Use Case Modification | Model Re-training Required | Correlation Analysis Required |
|---|---|---|
| Data Source replaced by another data source | Yes | Yes |
| New column Added to existing data source | Yes | Yes |
| New columns Added to custom data source | Yes | Yes |
| Existing column removed from 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 |

# 5.7 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.

**Figure 5-10 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.

# 5.8 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.

# 5.9 Model Monitoring and Auto Training

This topic describes about the Model Monitoring and Auto Training.

The underlying data on which a machine learning model is initially trained will eventually undergo changes in distribution over time. This shift in the data distribution away from the original distribution is referred to as data drift.

Not if, but when the underlying data drift is significant enough, the current model may lose its efficacy in predicting outcomes, on setting model decay.

Monitoring of deployed models is required to detect data drift and trigger model re-build or re-training.

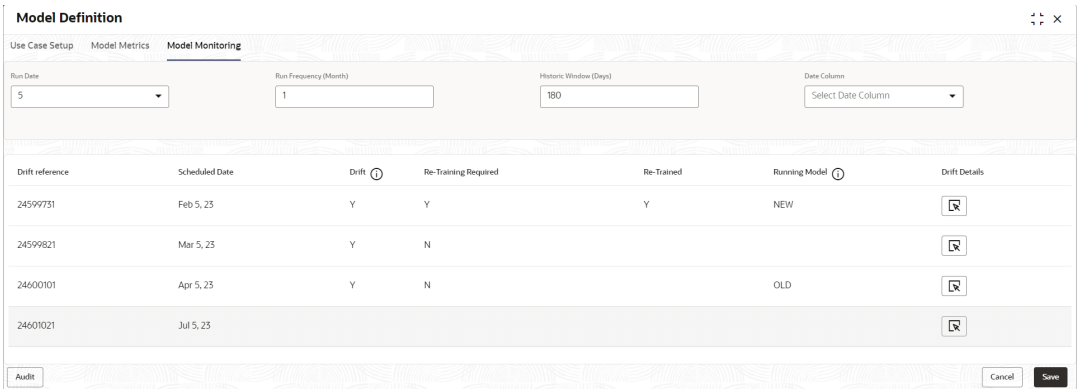
Regression and Classification use case types are eligible for setting up model monitoring.

> **Note:**
>
> Model monitoring expects the presence of an existing trained model as a pre-requisite

1. On **Home** screen, click **Machine Learning**. Under **Machine Learning**, click **Model Definition**.
2. Under **Model Definition**, Click **Model Definition Summary**.
3. Click ⋮ on the Use case tile to **Unlock**.
4. Select **Model Monitoring** tab in the **Model Definition** screen.

   The **Model Monitoring** screen displays.

**Figure 5-11 Model Monitoring**




5. This screen allows you to setup Model monitoring for the use case.

   For more information on fields, refer to the field description table.

**Table 5-16 Model Monitoring – Field Description**

| Field | Description |
|---|---|
| **Run Case** | Run date is the calendar date used with 'Run Frequency (Month)' to set up a recurring monitoring schedule. On the schedule date, model monitoring routine will analyze the underlying data to detect presence/absence of data drift and trigger model re-build.<br>Permissible values: 1 – 31 and default is 15<br><br>**Note:**<br>This field is mandatory. |
| **Run Frequency (Month)** | Specify the run frequency in months.<br>Example: if we want to schedule a run on 17th of every 6 months, then we set up<br>Run Date: 17<br>Run Frequency (Month): 6<br>6 is the set default, the value. Minimum value is 1<br><br>**Note:**<br>This field is mandatory. |
| **Historic Window (Days)** | Historic window in days determine how far back should we consider, to define the window of data evaluation.<br>Example: A value of 90 would mean a historic window from T-90 days to T Day, T being the system date. Default is set at 180.<br><br>**Note:**<br>This field is mandatory. |
| **Date Column** | This field captures the date column in the data source which should be considered for determining the historic window. Keep it empty If the data source does not have a date column. In the absence of a date column in the data source, system will consider the entire available data available in the data source. |

6. The following fields are populated for reference once the model monitoring routine is executed on the scheduled date.

**Table 5-17 Model Evaluation - Field Description**

| Field | Description |
|---|---|
| **Drift Reference** | Displays the Unique Drift Reference ID, populated by the model monitoring routine initial run |
| **Scheduled Date** | Displays the scheduled date after the initial run of the model monitoring routine. |
| **Drift** | Initially it will be empty and will get populated once the model monitoring routine runs and determines the presence or absence of drift. Display value is Y or N. |
| **Re-Training Required** | Model monitoring routine determines the re-training requirement and populates Y or N values. |
| **Re-Trained** | Model monitoring routine populates the status of re-training with Y or N values. |
| **Running Model** | The model monitoring routine evaluates both the existing and the new model, it re-trained, to determine which model best fits the contemporary changed data. Final values are OLD, if existing model is retained or NEW, for revised re-trained model. |

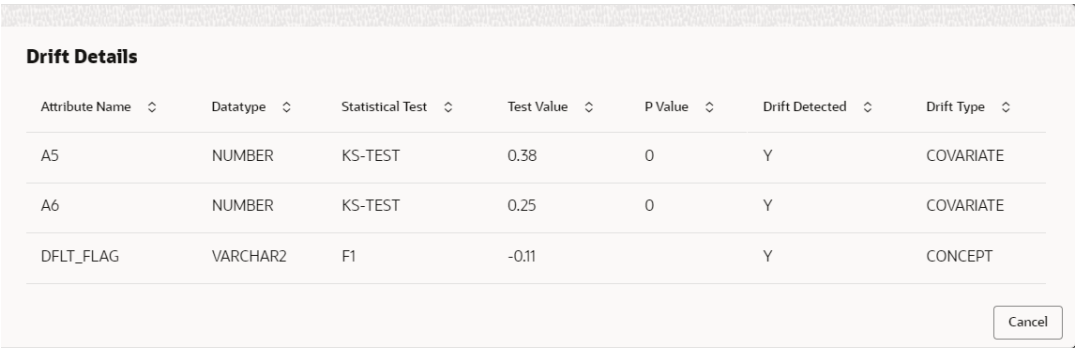
7. Click to view drift details.

The Drift Details button will be enabled only if drift is detected; otherwise, it will continue to be disabled.

The model monitoring routine identifies the drift in the data distribution using statistical hypothesis tests. Drift is of two types - Concept drift for target and data drift for the data attributes. Concept drift decides if the current model is to be re-trained or not. If concept drift is detected, this screen displays the analysis and statistical test values for both the concept drift and data drift of the attributes that contribute to the model.

The **Drift Details** screen displays.

**Figure 5-12 Drift Details**




For more information on fields, refer to the field description table.

**Table 5-18 Drift Details - Field Description**

| Field | Description |
|---|---|
| **Attribute Name** | Displays the attributes used in the model |
| **Data type** | Displays the data type of the attribute. |
| **Statistical Test** | Displays the statistical tests results.<br>The available options are:<br>• **F1** - concept drift<br>• **KS-TEST** - Numerical feature attributes<br>• **CHI-SQR** - categorical feature attributes |
| **Test Value** | Displays the numerical statistical test result |
| **P Value** | The P Value determines the statistical significance. Will be null for F1 statistical test. |
| **Drift Detected** | Indicates whether drift has been detected with a Y or N. |
| **Drift Type** | Displays either concept or covariate (data) drift type. |

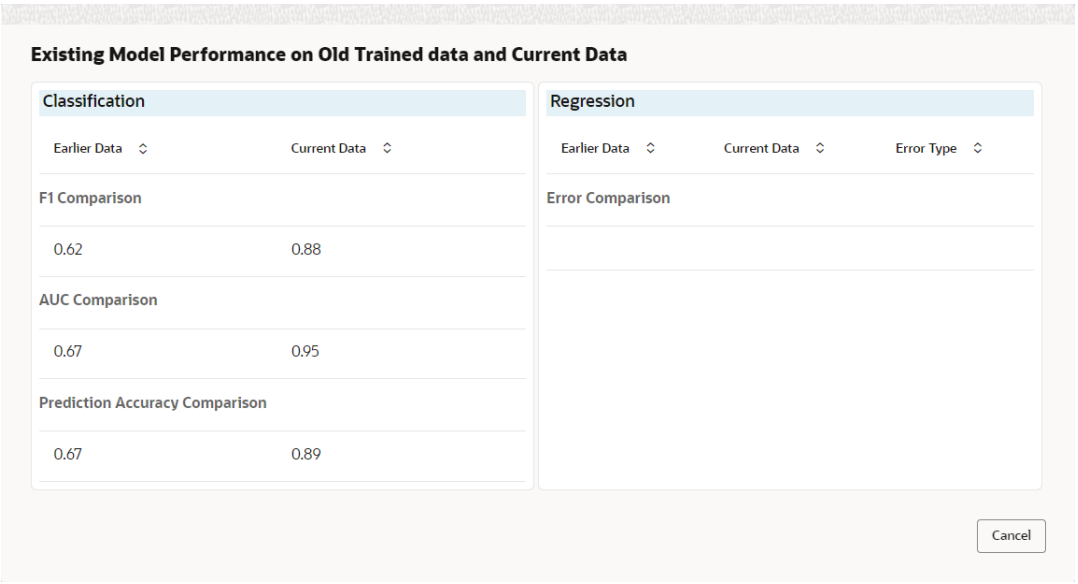
8. Select the relevant **Drift Reference** record.

Click from Drift header to view the comparative Model Performance Screen to understand how the decision of drift is arrived at.

Existing model is used to predict on an earlier data sample and the current data sample. The results of both the prediction are captured and displayed.

Classification models are compared on F1, AUC and Prediction accuracy while Regression, models are evaluated on prediction error.

**Figure 5-13 Existing Model Performance on Old Trained data and Current Data**

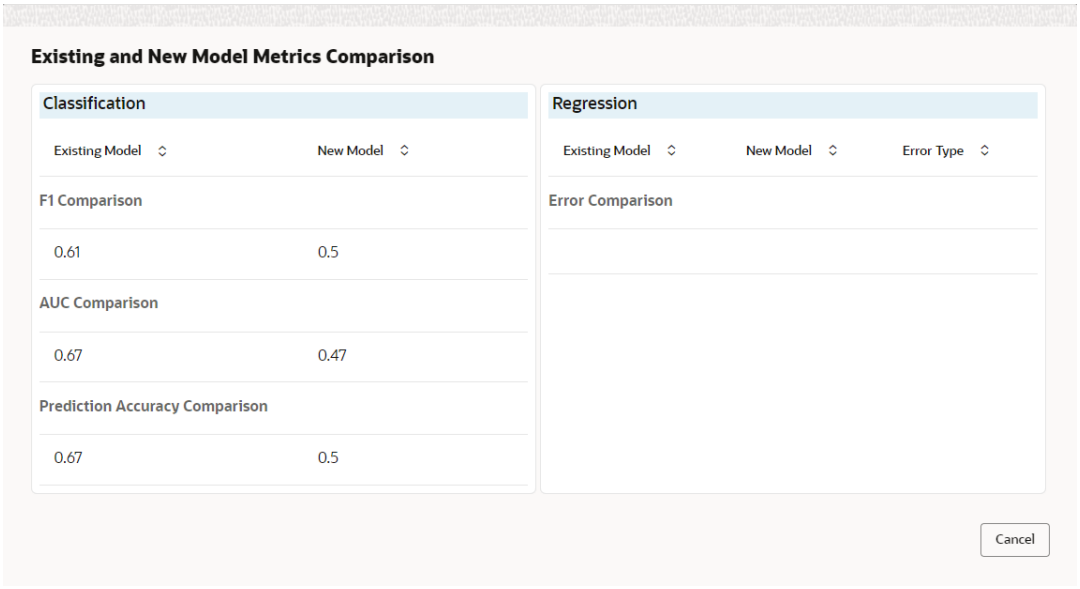



9. Select relevant **Drift Reference** record.

Click from Running Model header to view the comparative performance of the re-trained model vs current model, in order to understand how the system decided on which model best fit the current data distribution.

Classification models are evaluated on F1, AUC and Prediction accuracy while Regression models, are evaluated on prediction error.

**Figure 5-14 Existing and New Model Metrics Comparison**



6

# 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.
- Interest Rate File Upload
  This topics describes the information to perform the bulk upload for the interest rate maintenance in common core.

## 6.1 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 marked as **Required** are mandatory.

**Table 6-1 Country Code File Upload – Records**

| Sequence | Attribute Name | Type | 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 |

# 6.2 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 marked as **Required** are mandatory.

**Table 6-2 Bank Core Parameters File Upload – Records**

| Sequence | Attribute Name | Type | 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 |

# 6.3 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:**
>
> The fields marked as **Required** are mandatory.

**Table 6-3 Branch Core Parameters File Upload – Master Records**

| Sequence | Attribute Name | Type | 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 |
| 8 | Walkin Customer | String | 20 | Denotes Walk-in customer |

**Table 6-3 (Cont.) Branch Core Parameters File Upload – Master Records**

| Sequence | Attribute Name | Type | Size | Description |
|---|---|---|---|---|
| 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 6-4 Branch Core Parameters File Upload – Child Record 1**

| Sequence | Attribute Name | Type | 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 6-5 Branch Core Parameters File Upload – Child Record 2**

| Sequence | Attribute Name | Type | 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 |

# 6.4 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:**
>
> The fields marked as **Required** are mandatory.

**Table 6-6 Currency Definition File Upload – Master Records**

| Sequence | Field name | Type | 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 Gl | 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 |
| 24 | Cr Auto Ex Rate Lmt | Number | 22 | Credit Auto Exchange Rate Limit |

**Table 6-6 (Cont.) Currency Definition File Upload – Master Records**

| Sequence | Field name | Type | Size | Description |
|---|---|---|---|---|
| 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 6-7 Currency Definition File Upload – Child Records**

| Sequence | Field name | Type | 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 |

# 6.5 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 marked as **Required** are mandatory.

**Table 6-8 BIC Directory File Upload – Master Records**

| Sequence | Field Name | Type | 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 |
| 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 |

**Table 6-8 (Cont.) BIC Directory File Upload – Master Records**

| Sequence | Field Name | Type | Size | Description |
|---|---|---|---|---|
| 26 | BE Indicator* | String | 1 | Denotes the BEI Indicator |

# 6.6 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:**
>
> The fields marked as **Required** are mandatory.

**Table 6-9 Local Holiday File Upload - Master Records**

| Sequence | Field Name | Type | 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 6-10 Local Holiday File Upload - Child Records**

| Sequence | Field Name | Type | Size | Description |
|---|---|---|---|---|
| 1 | Discriminator* | String | 1 | Denotes child record type. Default value is always “C” |
| 2 | Branch Code* | String | 3 | Branch Code |
| 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 |

# 6.7 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:**
>
> The fields marked as **Required** are mandatory.

**Table 6-11 Currency Holiday File Upload - Master Records**

| Sequence | Field Name | Type | 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 |

**Table 6-12 Currency Holiday File Upload - Child Records**

| Sequence | Field Name | Type | 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 |

# 6.8 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:**
>
> The fields marked as **Required** are mandatory.

**Table 6-13 External Customer File Upload - Master Records**

| Sequence | Field Name | Type | 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 customerâ€™s whereabouts are unknown |
| 9 | RmId | 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 |
| 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 |

**Table 6-13 (Cont.) External Customer File Upload - Master Records**

| Sequence | Field Name | Type | Size | Description |
|---|---|---|---|---|
| 25 | Pincode* | String | 15 | Denotes the postal code details of the customer |

# 6.9 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:**
>
> The fields marked as **Required** are mandatory.

**Table 6-14 External Customer Account File Upload - Master Records**

| Sequence | Field Name | Type | 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 |
| 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 | Gl Stat Blocked* | String | 1 | Indicates the account status is blocked |

**Table 6-14 (Cont.) External Customer Account File Upload - Master Records**

| Sequence | Field Name | Type | Size | Description |
|---|---|---|---|---|
| 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 |

# 6.10 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 marked as **Required** are mandatory.

**Table 6-15 Exchange Rate File Upload - Master Records**

| Sequence | Field Name | Type | Size | Description |
|---|---|---|---|---|
| 1 | Discriminator* | String | 1 | Denotes master record type. Default value is always â€œPâ€ |
| 2 | Action* | String | 10 | Denotes file operation type. Allowed values are new/modify |

**Table 6-15 (Cont.) Exchange Rate File Upload - Master Records**

| Sequence | Field Name | Type | Size | Description |
|---|---|---|---|---|
| 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 6-16 Exchange Rate File Upload - Child Records**

| Sequence | Field Name | Type | Size | Description |
|---|---|---|---|---|
| 1 | Discriminator* | String | 1 | Denotes child record type. Default value is always â€œCâ€ |
| 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 |

# 6.11 Interest Rate File Upload

This topics describes the information to perform the bulk upload for the interest rate maintenance in common core.

**File Type Supported** - CSV

**File Naming Convention** - CmcIntRate<UniqueName>.csv

> **Note:**
>
> Replace the <UniqueName> for each file upload.

> **Note:**
>
> The fields marked as **Required** are mandatory.

**Table 6-17 Interest Rate File Upload – Master Records**

| Sequence | Field name | Type | Size | Description |
|---|---|---|---|---|
| 1 | Rate Code* | String | 10 | Denotes the rate code |
| 2 | Description* | String | 120 | Denotes Rate description |
| 3 | Branch Code* | String | 3 | Displays the branch code |
| 4 | Quote Basis for Loans* | Number | 1 | Select the quote basis for loans from the drop down list |
| 5 | Propagate Rate to Branches* | String | 1 | If this is checked then the rate code is propagated to all the other branches from head office branch |
| 6 | Type* | String | 1 | Denotes the Rate Code is of Fixed or Floating in the usage perspective |
| 7 | Maker ID* | String | 12 | Sender or maker of the external customer configuration create service. |
| 8 | Maker Date Stamp* | DATE | - | Timestamp of the creation. |
| 9 | Checker ID* | String | 12 | Approver/ authorizer of the external customer configuration. |
| 10 | Checker Date Stamp* | DATE | - | Timestamp of the approval. |
| 11 | Record Status* | CHAR | 1 | External customer configuration status - active/open or inactive/closed |
| 12 | Authorisation Status* | CHAR | 1 | Authorization status - authorized or unauthorized |
| 13 | Once Authorised* | CHAR | 1 | Determines if the record has been authorized at least once. |
| 14 | Modification Number* | Number | 4 | Modification Number. |

**Table 6-18 Interest Rate File Upload – Child Records 1**

| Sequence | Field name | Type | Size | Description |
|---|---|---|---|---|
| 1 | Rate Code* | String | 10 | Denotes the rate code |
| 2 | Branch Code* | String | 3 | Denotes the branch code |
| 3 | Currency Code* | String | 3 | Denotes the Currency Code |
| 4 | Amount Slab* | Number | 22,3 | Denotes the Amount Slab |
| 5 | Effective Date* | DATE | - | Denotes the Effective Date |
| 6 | Borrow Lend Indicator* | CHAR | 1 | Denotes Borrow Lend Indicator |

**Table 6-19 Interest Rate File Upload – Child Records 2**

| Sequence | Field name | Type | Size | Description |
|---|---|---|---|---|
| 1 | Rate Code* | String | 10 | Denotes the rate code |
| 2 | Branch Code* | String | 3 | Displays the branch code |
| 3 | Currency Code* | String | 3 | Denotes the Currency Code |
| 4 | Amount Slab* | Number | 22,3 | Denotes the Amount Slab |
| 5 | Effective Date* | DATE | - | Denotes the Effective Date |
| 6 | Borrow Lend Indicator* | CHAR | 1 | Denotes Borrow Lend Indicator |
| 7 | Tenor To* | Number | 5 | Denotes Tenor To |
| 8 | Units* | String | 1 | Denotes Tenor Units |
| 9 | Interest Rate* | Number | 13,8 | Denotes the Interest Rate |

7

# Rules Framework

This topic describes about the rules framework.

This Rules framework is used for creation and evaluation of business rules, creation of facts, which are the building blocks in business rules.

This topic contains the following subtopics:

- Fact
  This topic describes about the Fact.
- Rule
  This topic describes about the Rule.

## 7.1 Fact

This topic describes about the Fact.

Fact is the information-carrying block, used for creating the rules.

Fact can be of the following type:

- NUMBER
- TEXT
- BOOLEAN
- DATE
- ARRAY
- ENUM

This topic contains the following subtopics:

- Create Fact
  This topic describes the systematic instructions to configure fact.
- View Fact
  This topic describes the systematic instructions to view the list of fact.

### 7.1.1 Create Fact

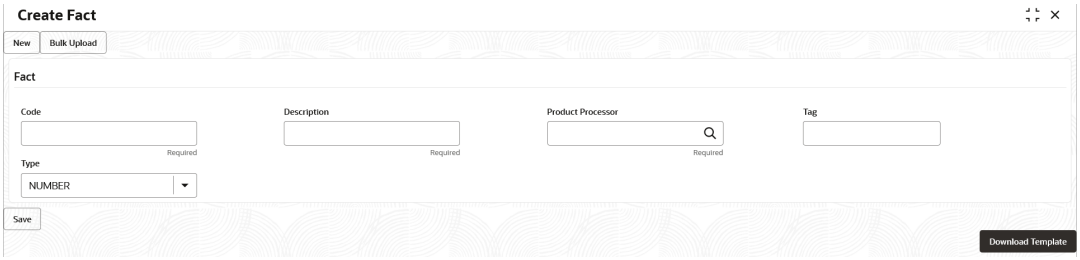
This topic describes the systematic instructions to configure fact.

Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**,click **Fact**.
2. Under **Fact**, click **Create Fact**.
3. Click **New** to create a single fact.

   The **Create Fact** screen displays.

**Figure 7-1 Create Fact**




4. Specify the fields on **Create Fact** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 7-1 Create Fact – Field Description**

| Field | Description |
|---|---|
| **Code** | Specify the alphanumeric code without space for the fact. |
| **Description** | Specify the description of the fact. |
| **Product Processor** | Click **Search** and select the product processor from the list. |
| **Tag** | Specify the tag for fact. |
| **Type** | Select the type of the fact from the dropdown list.<br>The available options are:<br>• **Number**<br>• **Text**<br>• **Boolean**<br>• **Date**<br>• **Array**<br>• **ENUM** |

5. Click **Save** to save the details of fact.

**Bulk Upload**

6. Click **Bulk Upload** to create a multiple fact.

   The **Bulk Upload** screen displays.

**Figure 7-2 Bulk Upload**

7. Click **Download Template** to download the sample file.

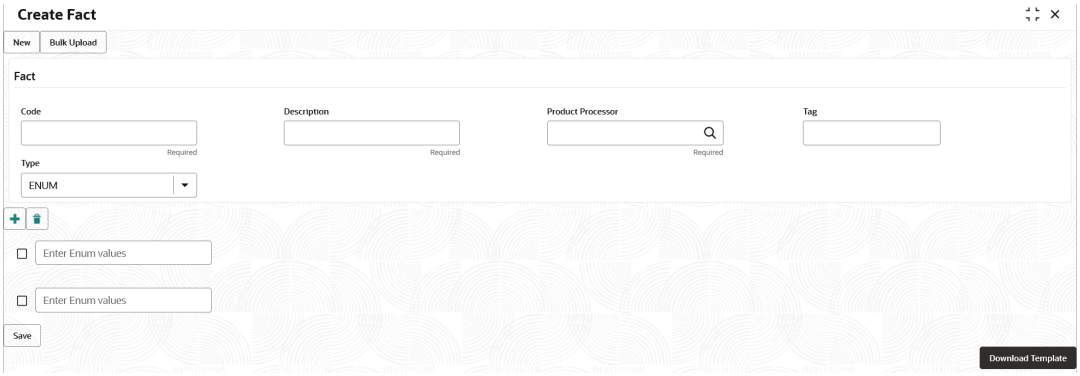
   Specify all the Facts details to be created in the sample file and save the file.

8. Click **Drag and Drop** and select the file from the browser.
9. Click **Upload**.

**Create ENUM Type Fact**

10. Select the type as **ENUM FACT** from the drop-down list.

    The **Create Fact** screen displays.




11. Specify the fields on **Create Fact** screen.
12. Click to add the list of ENUM fact values.
13. Click to delete the list of ENUM fact values.
14. Click **Save** to save the details the facts.

    The Fact is successfully created and can be viewed using **View Fact** screen.

## 7.1.2 View Fact

This topic describes the systematic instructions to view the list of fact.

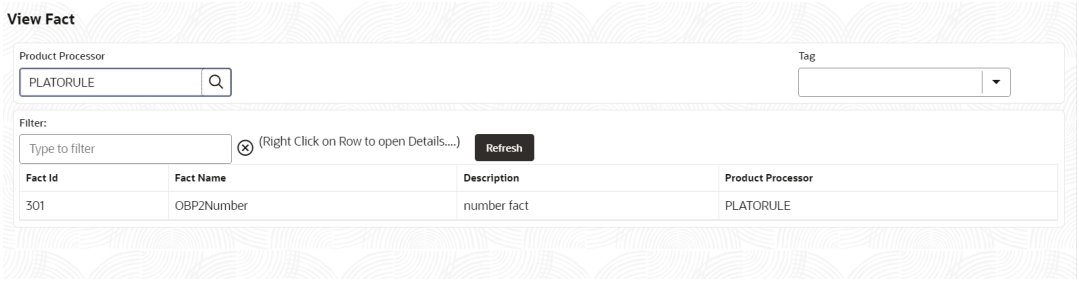
The user can configure fact using **Create Fact** screen.

Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Fact**.
2. Under **Fact**, click **View Fact**.

   The **View Fact** screen displays.

**Figure 7-3 View Fact**




For more information on fields, refer to the field description table.

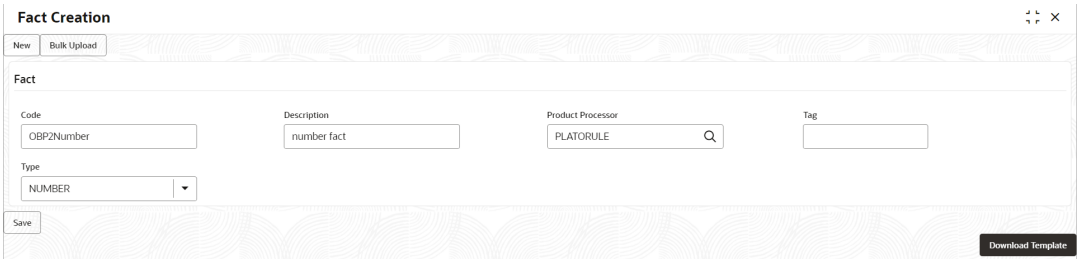
**Table 7-2 View Fact – Field Description**

| Field | Description |
|---|---|
| **Product Processor** | Displays the product processor. |
| **Fact ID** | Displays the Fact ID. |
| **Fact Name** | Displays the name of the fact. |
| **Description** | Displays the description of the fact. |

3. Specify the Fact details in **Filter** textbox to filter the data.
4. Click **Refresh** to refresh the screen.
5. Right-click on the fact from the list and Click **View Details**.

   The **Fact Creation** screen displays.

**Figure 7-4 fact Creation**




6. Specify the fields on **Fact Creation** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 7-3 Fact Creation – Field Description**

| Field | Description |
|---|---|
| **Code** | Specify the alphanumeric code without space for the fact. |
| **Description** | Specify the description of the fact. |
| **Product Processor** | Select the product processor. |
| **Tag** | Specify the tag values. |
| **Type** | Select the type of the fact from the dropdown list.<br>The available options are:<br>• **Number**<br>• **Text**<br>• **Boolean**<br>• **Date**<br>• **Array**<br>• **ENUM** |

# 7.2 Rule

This topic describes about the Rule.

Rule enables the user to build the expression to perform the calculation with the facts created.

The type of rules supported are:

- **Logical**: Example (ACCOUNT_BAL > 124432 ) && ( VALID_TILL < VALID_DATE)
- **Arithmetic**: - Example: (CREDIT_BALANCE + TAX_CREDIT – INTEREST_AMOUNT)
- **Relational**: - Example: (FACT5 == ACCOUNT && TAX >= 10)
- **Nested**: - Example: ( RULE_ACCOUNT = TRUE ) && (ACCOUNT_BAL > 21234)
- **Multiple-If else**: - Example: IF ( ACCOUNT_BAL > 124432 ) then OUTPUT1 ELSE IF ( ACCOUNT_BAL < 124432 ) then OUTPUT2
- **Multiple Nesting**: - Example- INNERCHILDRULE : ( ACC_BAL > 30000 ) then OUTPUT = true
  - **CHILDRULE** : ( (INNERCHILDRULE == true) && (CBLSCORE > 5 ) ) then OUTPUT = true
  - **PARENTRULE**: ( (ACCTYPE == HOMELOAN ) && ( CHILDRULE == true ) )

**Steps to build a Nested Rule expression is explained with the below example**

The Rule Expression for Loan to Value (LTV) is Loan to Value (LTV) = (LOANAMOUNT / COLLATERAL_VALUE) *100

For now, the above expression is not supported directly, and LTV calculation is achieved by the below steps.

1. Create a Rule1 - LOAN_TO_COLLATERAL

   **Expression** - LOANAMOUNT/COLLATERAL_VALUE
2. Create a rule2 - Loan to Value (LTV)

   **Expression** - LOAN_TO_COLLATERAL *100

This topic contains the following subtopics:

- Create Rule
  This topic describes the systematic instructions to configure rule.
- View Rule
  This topic describes the systematic instructions to view the list of rule.
- Evaluate Rule
  This topic describes about the Evaluate Rule.
- Rule Group
  This topic describes about the Rule Group.
- View Audit Rule
  This topic describes the View Audit Rule.

## 7.2.1 Create Rule

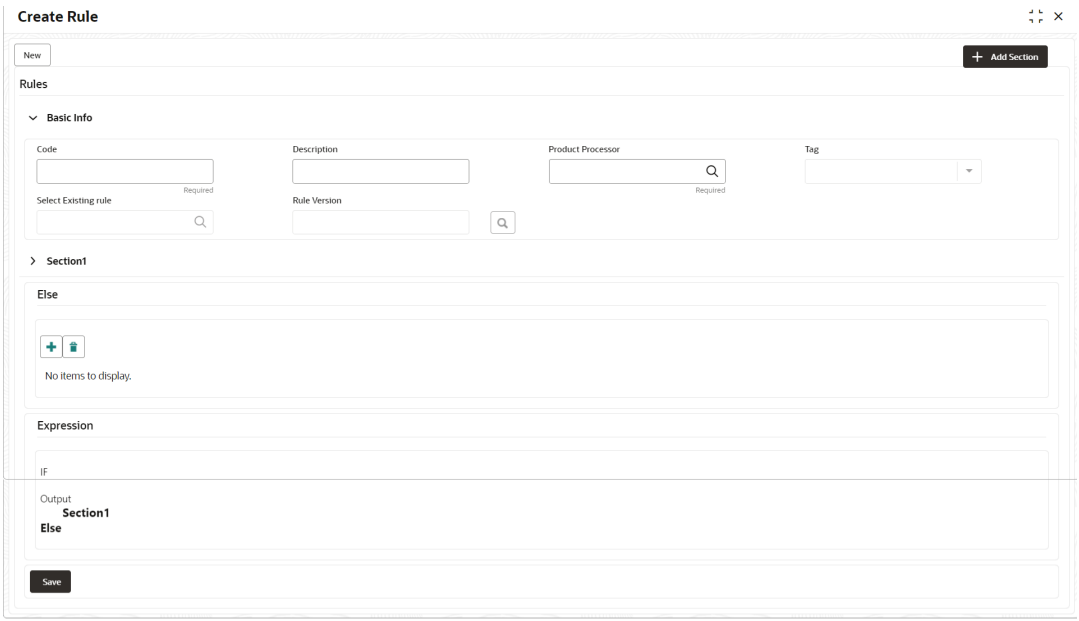
This topic describes the systematic instructions to configure rule.

Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Rule**.
2. Under **Rule**, click **Create Rule**.

   The **Create Rule** screen displays.

**Figure 7-5 Create Rule**




3. Specify the fields on **Create Rule** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 7-4 Create Rule – Field Description**

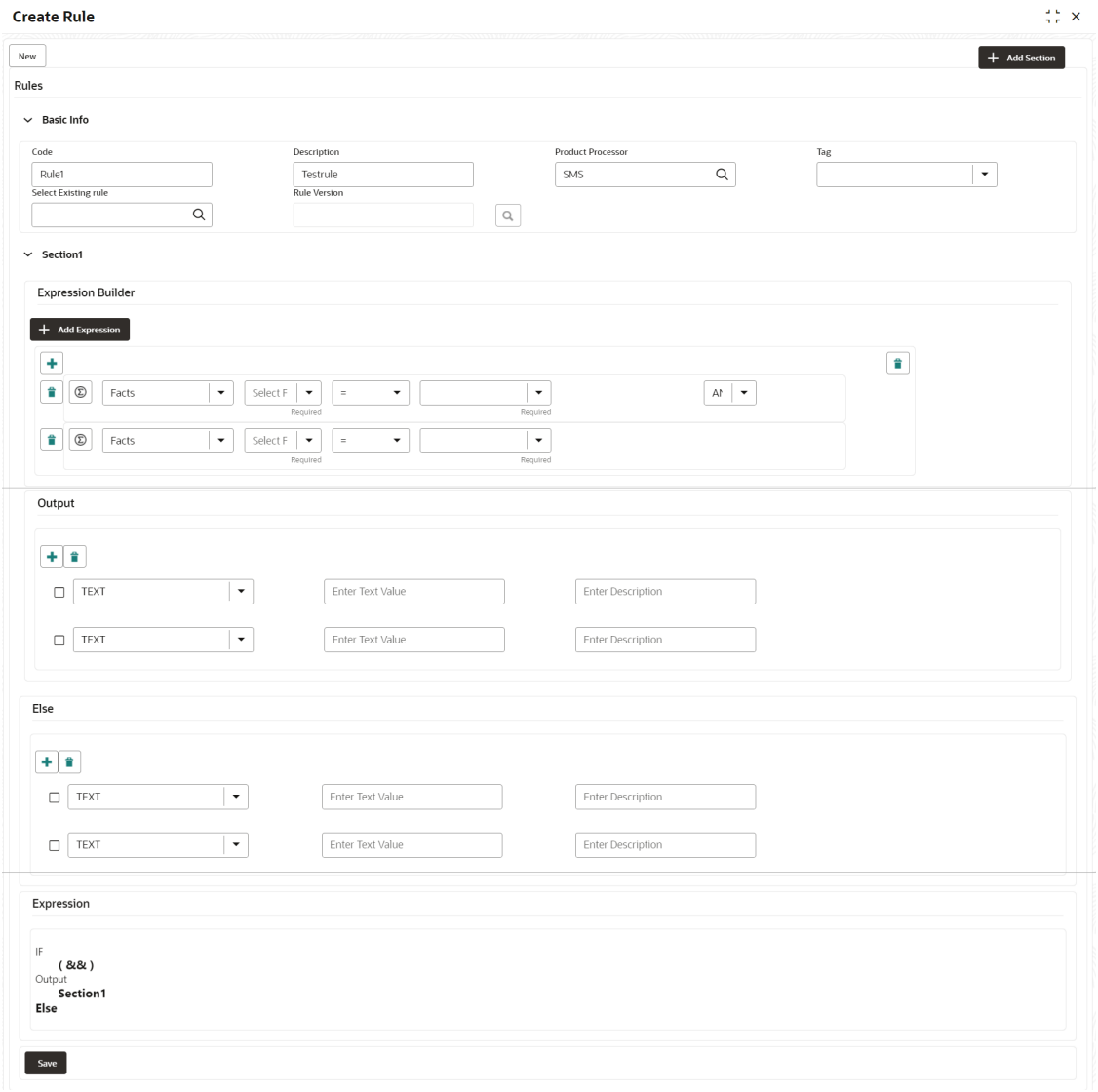
| Field | Description |
|---|---|
| **Code** | Specify the alphanumeric code without space for the rule. |
| **Description** | Specify the description of the rule. |
| **Product Processor** | Click **Search** and select the product processor. |
| **Tag** | Select the tag from the drop-down list. |
| **Select Existing Rule** | Click **Search** and select the existing rule. |
| **Add Section** | Click **Add Section** to create the multiple rule condition. |
| **Expression Builder** | Select the expressions to build the rule. |
| **Add Expression** | Click **Add Expression** to create the expression for the rule. |
| **+** Icon | Click **+** icon to add new expression. |
| **Fact / Rules** | Select the fact or rule from the drop-down list. |
| **Operator** | Select the comparison operator from the drop-down list. |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>The below option appears if the Data Type is selected as Boolean.<br>• **True**<br>• **False** |
| Output | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact** |
| **Expression** | Displays the expression and output updated in the expression builder. |

4. Click **Save** to save the details of rule.

**Create Rule with multiple Output**
**Steps to build a Rule with multiple output is explained with the below example.**

The Rule Expression for Multiple output rule is: IF ( TotalIncome > 20000 ) && (TotalExpense < 8000 )

**Figure 7-6 Create Rule with Multiple Output**




5. Click **Save** to save the details the Rule.

   The Rule is successfully created and can be viewed using **View Rule** screen.

## 7.2.2 View Rule

This topic describes the systematic instructions to view the list of rule.

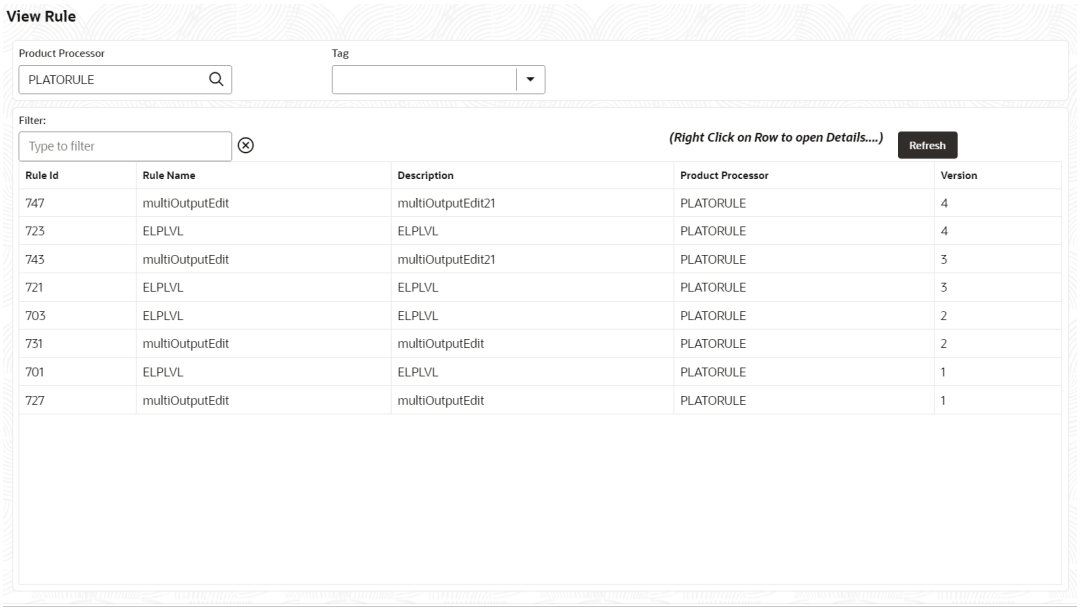
The user can configure fact using **Create Rule** screen.

Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Rule**.
2. Under **Rule**, click **View Rule**.

   The **View Rule** screen displays.

**Figure 7-7 View Rule**




For more information on fields, refer to the field description table.

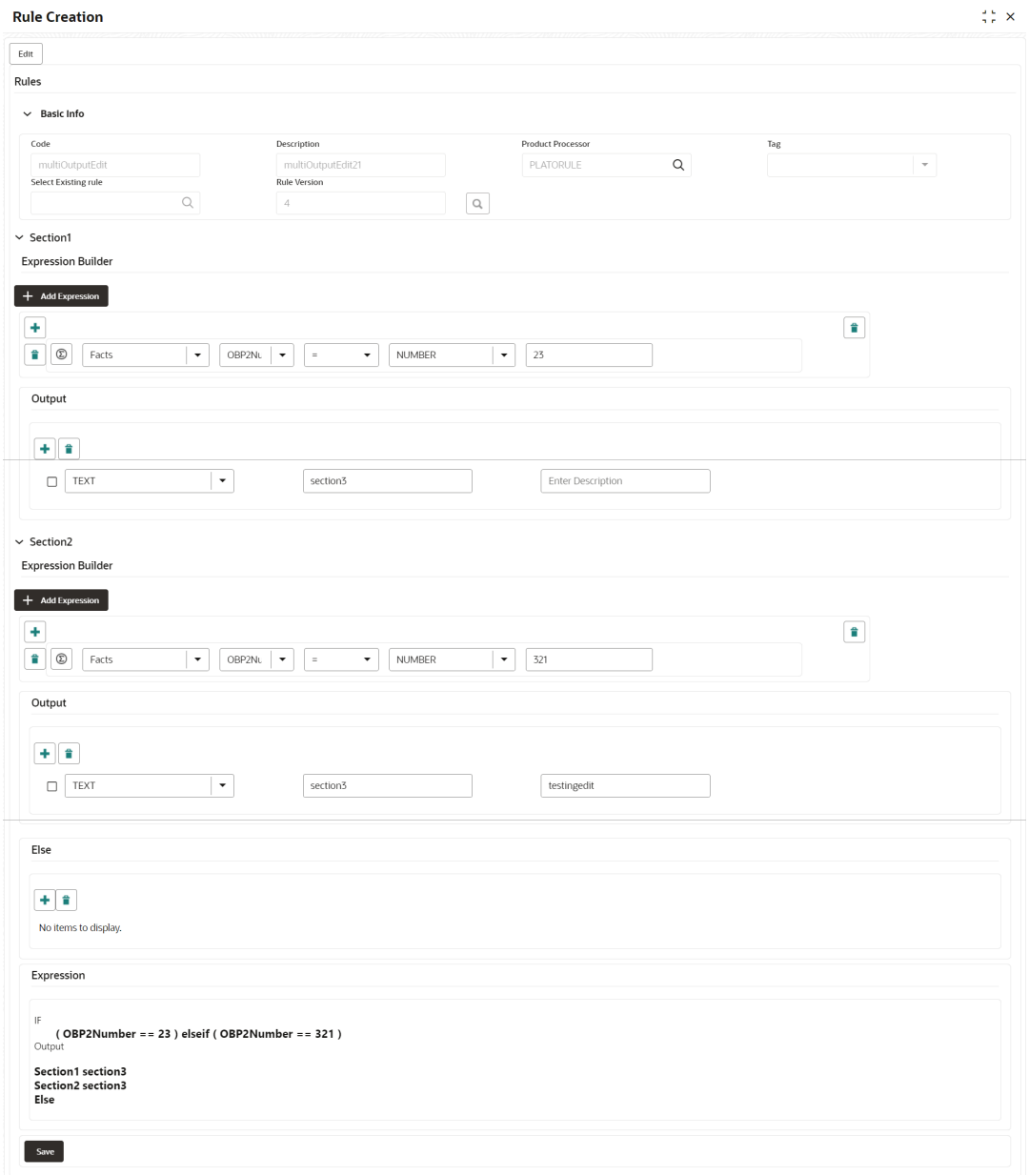
**Table 7-5 View Rule – Field Description**

| Field | Description |
|---|---|
| **Product Processor** | Displays the product processor. |
| **Rule ID** | Displays the Rule ID. |
| **Rule Name** | Displays the name of the rule. |
| **Description** | Displays the description of the rule. |

3. Specify the rule details in **Filter** textbox to filter the data.
4. Click **Refresh** to refresh the screen.
5. Right-click on the rule from the list and Click **View Details**.
6. Click **Edit** to edit the rule.

   The **Rule Creation** screen displays.

**Figure 7-8 Rule Creation**




7. Specify the fields on **Create Rule** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 7-6 Create Rule – Field Description**

| Field | Description |
|---|---|
| **Code** | Specify the alphanumeric code without space for the rule. |

**Table 7-6 (Cont.) Create Rule – Field Description**

| Field | Description |
|---|---|
| **Description** | Specify the description of the rule. |
| **Product Processor** | Click **Search** and select the product processor. |
| **Tag** | Select the tag from the drop-down list. |
| **Select Existing Rule** | Click **Search** and select the existing rule. |
| **Add Section** | Click **Add Section** to create the multiple rule condition. |
| **Expression Builder** | Select the expressions to build the rule. |
| **Add Expression** | Click **Add Expression** to create the expression for the rule. |
| **+** Icon | Click **+** icon to add new expression. |
| **Fact / Rules** | Select the fact or rule from the drop-down list. |
| **Operator** | Select the comparison operator from the drop-down list. |
| **Data Type** | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact**<br>The below option appears if the Data Type is selected as Boolean.<br>• **True**<br>• **False** |
| Output | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are:<br>• **Text**<br>• **Number**<br>• **Boolean**<br>• **Date**<br>• **Fact** |
| **Expression** | Displays the expression and output updated in the expression builder. |

8. Click **Save** to save the details of rule.

## 7.2.3 Evaluate Rule

This topic describes about the Evaluate Rule.

Once the rule has been created the evaluate API has to be invoked to evaluate the rule.

To evaluate a rule, **rule name & namespace** are the **mandatory** parameters passed to the API and **version** of the rule is an **optional** parameter. If the version of the rule is not passed to the API then by **default** the **latest version of the rule** is evaluated.

The evaluate API url to be invoked is:

**/rule-service/rules/evaluate/{namespace}/{ruleName}**

**Method**: POST

**Headers Required**

appId: PLATORULE

userId: ASHISH

Content-Type: application/json

**Request Body**

```
{
    "LOAN_AMOUNT": "15001",
    "LOAN_TYPE":"Auto_loan",
}
```

**Response**

```
{
    "ruleEvaluated": true,
    "result": "true",
    "ruleId": 8161,
    "ruleName": "DIVYARULE1",
    "outputDescription": "null",
    "responseType": null,
    "error": null,
    "req_id": "reqId_1652082090755"
}
```

## 7.2.4 Rule Group

This topic describes about the Rule Group.

Grouping individual rules by name and priority into a RuleGroup.

For the evaluating a RuleGroup, user will pass all the required Fact data to evaluate API & if the evaluate Group flag is set to false, the API will evaluate rule one by one based on priority and return for the rule which evaluates to true. If the evaluate Group flag is set to true then the API will evaluate rule one by one based on priority for all rules in the RuleGroup and return the response of all the rules.

Please find below an example for a Rule Group:

**RULEGROUP1:**

RULE1: (ACC_BAL > 400)

RULE2: (ACC_BAL < 10000)

RULE3: MIN (FICOSCORE

- Create Rule Group
  This topic describes the systematic instructions to configure rule group.
- View Rule Group
  This topic describes the systematic instructions to view the list of rule group.

## 7.2.4.1 Create Rule Group

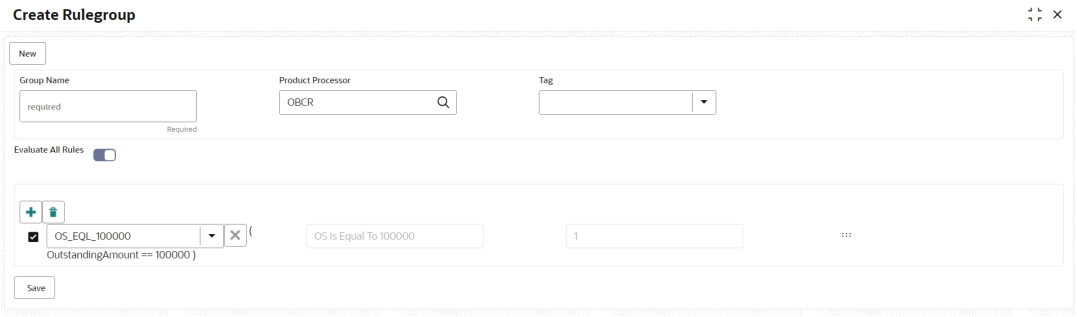
This topic describes the systematic instructions to configure rule group.

Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Rule**.
2. Under **Rule**, click **Create Rule Group**.

   The **Create Rule Group** screen displays.

**Figure 7-9 Create Rule Group**




3. Specify the fields on **Create Rule Group** screen.

> **Note:**
>
> The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 7-7 Create Rule Group– Field Description**

| Field | Description |
|---|---|
| **Group Name** | Specify the unique group name for the selected rules. |
| **Product Processor** | Click **Search** and select the product processor. |
| **Tag** | Specify the tag for rule group. |
| **Evaluate Group** | Select the toggle to evaluate the expression in sequence.<br><br>**Note:**<br>NOTE: If the toggle is disabled, the evaluation of the expression stops when the condition of expression is evaluated to **True**. |
| **+** Icon | Click **+** icon to add new expression. |

4. Click **Save** to save the details the Rule.

   The Rule is successfully created and can be viewed using **View Rule Group** screen.

## 7.2.4.2 View Rule Group

This topic describes the systematic instructions to view the list of rule group.

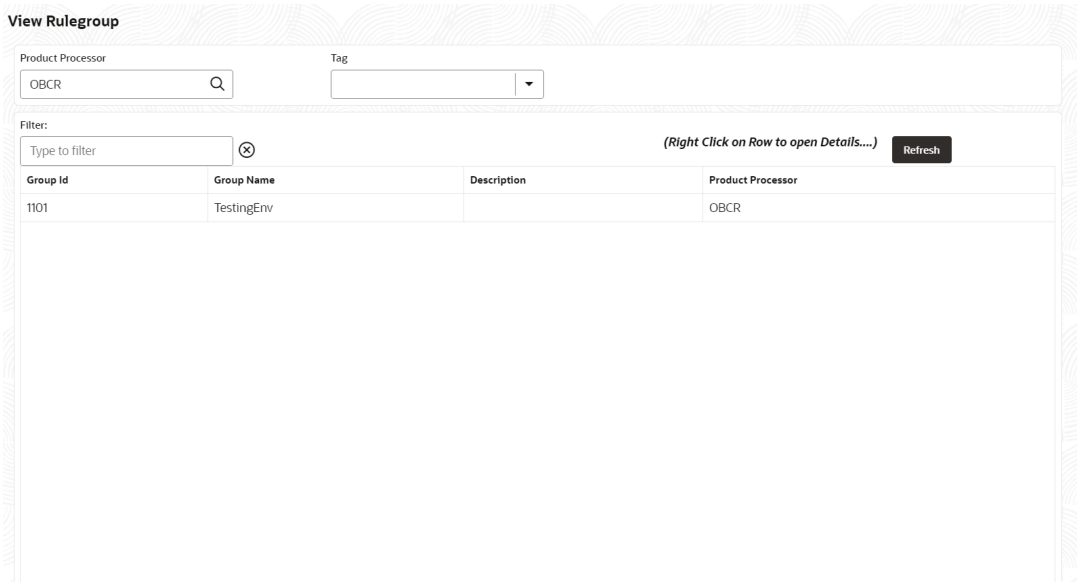
The user can configure fact using **Create Rule Group** screen.

Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Rule**.
2. Under **Rule**, click **View Rule Group**.

   The **View Rule Group** screen displays.

**Figure 7-10 View Rule Group**




For more information on fields, refer to the field description table.

**Table 7-8 View Rule Group – Field Description**

| Field | Description |
|---|---|
| **Product Processor** | Click **Search** and select the product processor. |
| **Tag** | Specify the tag for rule group. |
| **Group ID** | Displays the Group ID. |
| **Group Name** | Displays the name of the group. |
| **Description** | Displays the description of the group. |
| **Product Processor** | Displays the product processor. |

## 7.2.5 View Audit Rule

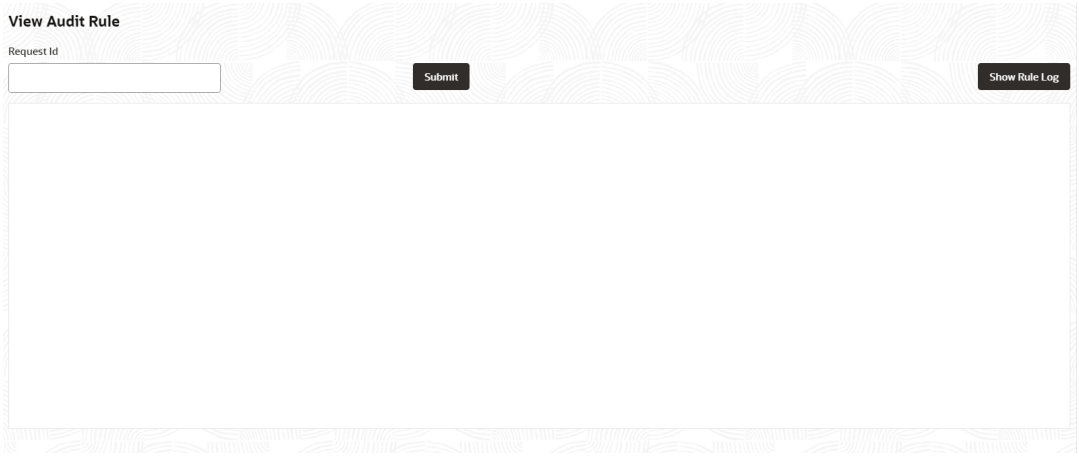
This topic describes the View Audit Rule.

Specify **User ID** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Rule**. Under **Rule**, click **View Audit Rule**.

   The **View Audit Rule** screen displays.

**Figure 7-11 View Audit Rule**




2. Specify the fields on **View Audit Rule** screen.

   For more information on fields, refer to the field description table.

**Table 7-9 View Audit Rule – Field Description**

| Field | Description |
|---|---|
| **Request ID** | Specify the request ID available from the output of evaluate API. |

3. Click **Submit** to view to details.
4. Click **Show Rule log**, to view the log rule for selected request ID.

8

# Document Verification Framework

This topic helps the user quickly get acquainted with the Document verification framework.

In this digital age, there is still a strong reliance on physical document verification, especially in large organizations such as government, enterprise companies, banks, and universities/ colleges.

Manual Verification of documents for Identification is laborious. Not only do we have to organize and categorize the files, extracting meaningful information manually takes a lot of time and effort.

These business organizations employ data entry teams whose sole purpose is to take these physical documents, manually re-type the information, and then save it into the system which is cumbersome. This can annoy customers as well as employees ultimately resulting in decreased productivity.

So, there is a strong need to digitize the information on the documents and extract the required data. This document verification framework has a set of APIs that allows you to extract required fields from the Identification documents automatically, thus saving a lot of time and effort.

**Prerequisites**

Document Verification framework is designed to extract the detailed information from the uploaded documents like Passport, National ID card, driving license, etc.

This topic contains the following subtopics:


- Text Extraction
  This topic provides the information about the Text Extraction.
- Image Processing
  This topic provides the information about the Image Processing.
- Document Verification API Details
  This topic provides the information about the Document Verification API Details.
- Validate Information API details
  This topic provides the information about the Validate Information API details.
- Recommendations For Better Performance
  This topic provides the information about the better quality of the source image, the higher the accuracy of extraction will be.


## 8.1 Text Extraction

This topic provides the information about the Text Extraction.

Optical character recognition or optical character reader (OCR) is the process of digitizing documents and extracting text from them. Widely used as a form of data entry from scanned documents – Here the text is first scanned, analyzed, and is finally translated into character codes. This machine-encoded text can be easily searched and edited electronically.

OCR has greatly improved the process of data entry. The need for the documents to be scanned is on a constant rise as it enables these documents to be viewed conveniently when required. The most popular application of OCR is Data entry for business documents, e.g. ID card, driving license, passport, cheque, invoice and salary slip.

**Benefits of OCR**:

1. **100% Text-searchable Documents** - One of the huge advantages of OCR data processing is that it makes the digitized documents completely text searchable. This helps professionals to quickly lookup numbers, addresses, names, and various other parameters that differentiate the document being searched.
2. **Reduced Cost** - Besides helping an organization in cutting down the cost of hiring manpower for data extraction, it also helps in reducing several other costs like printing, copying, shipping charge, etc.
3. **Reduced Errors** - It resolves the problem of data loss and inaccuracy and helps in reducing errors.
4. **More Storage Space** -The lesser the documents, the larger space. Organizations have always wanted to take the 'Paperless' approach and OCR just makes it possible. Also, the expenses of file cabinets are saved with this approach.
5. **Ready Availability** - By scanning the information of documents through OCR, the data can be made available in several different places. One can carry it in a USB drive and retrieve the wanted information with just a few clicks.
6. **Superior Data Security** - Data security is of utmost importance for any organization. Paper documents are easily prone to loss or destruction. However, this is not the case with data that is scanned, analyzed, and stored in digital formats. Furthermore, access to these digital documents can also be minimized to prevent mishandling of the digitized data.
7. **Massively Improves Customer Service** - Several inbound contact centers often provide information that their customers seek. While some call centers provide customers with the information they need, others will have to quickly access certain personal or order-related information of the customers to process their requests. Quick data accessibility becomes extremely important in such cases. This helps in systematically storing and retrieving the documents digitally at blazing speeds. With this, the waiting time is drastically reduced for the customers, thereby improving their experience.

## 8.2 Image Processing

This topic provides the information about the Image Processing.

Text Recognition depends on a variety of factors to produce good quality output. The text output highly depends on the quality of the input image. These guidelines help document extraction engine to produce accurate results.

Image Preprocessing comes into play to improve the quality of input image so that the engine gives an accurate output. The main objective of the Preprocessing phase is to make it easy for the system to distinguish a character from the background.

The preprocessing can be controlled using the configuration files and are explained at the bottom. The configuration varies between documents and country.

The following image processing operations are used to improve the quality of input image:

- **Image Scaling** – OCR gives accurate output for images with 300 DPI which describes the resolution. Keeping DPI lower than 200 will give unclear and incomprehensible results while keeping the DPI above 600 will unnecessarily increase the size of the output file without improving the quality of the file. Thus, a DPI of 300 works best for this purpose.

- **Image Skew Correction** – A Skewed image is defined as a document image that is not straight. Skewed images directly impact the line segmentation of the OCR engine which reduces its accuracy. These kinds of images are to be processed to correct text skew.
- **Background Cropping** – Background is cropped from scanned images if it contains any. This is really important as we want to remove unwanted areas from the image that does not contain text at all.
- **Noise Removal** – Noise is removed from images as it decreases the readability of text. The main objective of the Noise removal stage is to smoothen the image by removing small dots/patches which have high intensity than the rest of the image. Noise removal can be performed for both Colored and Binary images.
- **Binarization** – This involves converting a colored image into black and white pixels which can be achieved by fixing a threshold value.

# 8.3 Document Verification API Details

This topic provides the information about the Document Verification API Details.

Document Verification APIs are a function of image quality, image size, and Resolution. Each API has different requirements. The Framework is designed to extract details from documents like Passport, Driving License, National ID card, Salary slips etc.

This topic contains the following subtopics:

- Passport Extraction
  This topic provides the information about the Passport Extraction.
- Driving License Extraction
  This topic provides the information about the payload details for Driving License Details extraction service.
- National Identification Extraction
  This topic provides elaborates the payload details for National ID Card Details extraction service.
- Voter Identity Card Extraction
  This topic provides the information about the payload details for voter identity card extraction service.

## 8.3.1 Passport Extraction

This topic provides the information about the Passport Extraction.

Passport Extraction module extracts details in the passport like Country, Document Type, Name, First Name, Last Name, Gender, Date of Birth, Date of Issue and Date of expiry of the passport, Passport No and Issuing Authority if present in the passport along with Image metadata information like Image DPI, Resolution and Image Size. This module provides support for passports of various countries listed below:

- USA passport and passport-card
- UAE
- INDIA
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the passport/ passport-card (Incase of USA) are extracted using "/ extractInformation" API.

**Brief of Working**:

It takes "country", "document type" and "Base64 encoded image" of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. The output is represented in JSON format.

**Table 8-1 Passport Extraction API Format**

| Sl.No | Description | Comments |
|---|---|---|
| 1 | Format of input images it supports | jpg, jpeg, png, pdf |
| 2 | Output Format | JSON |
| 3 | Support multiple input files | Yes |

**Input Request:**

"/extractInformation" API -

For a single image: Base64 encoded image, Country, Document Type ("passport" in this case).

For multiple images: Array of the Base64 encoded images, Country, Document Type ("passport" in this case).

**Sample Input Request:**

```
{
          "country": "UAE",
          "docType": "passport",
          "docBase64s": [
          "------base64 encoded image string------"
       ]
}
```

> **Note:**
>
> In case of USA, there are 2 types of document: passport and passport-card. If the input document is of type passport-card, the docType should be mentioned as passport-card.

**Output Response:**

The output of "/extractInformation" API is the extracted details in the JSON format given below:

**Sample Output Response**:

```
{
  "documentDetails": [
    {
     "ImageInfo": {
        "file_size": "647.22 KB",
```

```
        "image_dpi": "150",
        "image_resolution": "704x541",
        "information": "Minimum 300 DPI is required. File size is proper."
      },
  "dateOfBirth": "7/11/2001",
  "dateOfExpiry": "11/6/2022",
  "dateOfIssue": "12/6/2017",
  "docType": "Passport",
  "firstName": "SHAMA",
  "gender": "F",
  "identificationNumber": "F0Z615883",
  "issuedCountry": "UNITED ARAB EMIRATES",
  "issuingAuthority": "",
  "lastName": "RASHED ABDULIALIL MOHAMED ALFAHIM",
  "name": "SHAMA RASHED ABDULIALIL MOHAMED ALFAHIM"
  }
 ]
}
```


> **Note:**
>
> Even if Country and DocType not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.

**Things to be taken care of:**

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "passport" only
- Specify the country name correctly for accurate extraction of details

## 8.3.2 Driving License Extraction

This topic provides the information about the payload details for Driving License Details extraction service.

Driving License Details Extraction module extracts information present in the Driving License such as Name, First Name, Last Name, Gender, Address, License No, Date of Birth, Date of Issue and Date of expiry of the license along with the image metadata information like Image DPI, Resolution and Size. Currently, we provide support for licenses of various countries listed below:

- UNITED STATES OF AMERICA
- UNITED KINGDOM
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the license are extracted using "/extractInformation" API.

**Brief of Working:**

The API accepts the "country", "document type" and "Base64 encoded image" of the license as input. It internally generates processed text from the license document and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, License No. and Address, etc. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size. The output is represented in JSON format.

**Input Request:**

"/extractInformation" API -

- For a single image: Base64 encoded image, Country, Document Type (“License" in this case).
- For multiple images: Array of the Base64 encoded images, Country, Document Type ("License" in this case).

**Sample Input Request:**

```
{
  "country": "US",
  "docType": "license",
  "docBase64s": [
    "------base64 encoded image------"
  ]
}
```

**Output Response:**

The output for "/extractInformation" API is the extracted details in the JSON format given below:

**Sample Output Response:**

```
{
 "documentDetails":
   [
    {
     "ImageInfo": {
      "file_size": "579.26 KB",
      "image_dpi": "",
      "image_resolution": "736x419",
      "information": "dpi info not available. Average Image Resolution. File
size is proper."
      },
    "address": "918 N ROXBURY BEVERLY HILS CA 90210",
    "dateOfBirth": "6/8/1911",
    "dateOfExpiry": "6/8/2012",
    "dateOfIssue": "2/7/2010",
    "docType": "license",
    "firstName": "LUCILLE",
    "gender": "F",
    "identificationNumber": "B2201793",
    "issuedCountry": "UNITED STATES OF AMERICA",
    "issuingAuthority": "CALIFORNIA",
    "lastName": "BALL",
    "name": "LUCILLE BALL"
```

```
    }
  ]
}
```

> **Note:**
>
> Even if Country and DocType not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.

**Things to be taken care of:**

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "license" only
- Specify the country name correctly for accurate extraction of details

## 8.3.3 National Identification Extraction

This topic provides elaborates the payload details for National ID Card Details extraction service.

National ID card Details Extraction module extracts details in the National Identity Card like Name, First Name, Last Name, Gender, Address (if present), Date of Birth, Date of Issue and Date of expiry of the NID, ID No , etc along with the image metadata information like Image DPI, Resolution and Size. This module provides support for NIDs of various countries listed below:

- USA
- South Africa
- Brazil
- Bangladesh
- India
- Kenya
- Portugal

All the details in the ID are extracted using "/extractInformation" API.

**Brief of Working:**

It takes "country", "document type" and "Base64 encoded image" of the NID as input. It internally generates processed text from the Identity document and extracts details like Name, First Name, Last Name, Gender, Address, DOB, DOI, DOE, and ID No. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size. The output is represented in JSON format.

**Input Request:**

"/extractInformation" API -

- For a single image: Base64 encoded image, Country, Document Type (“nid" in this case).

- For multiple images: Array of the Base64 encoded images, Country, Document Type ("nid" in this case).

**Sample Input Request:**

```
{
  "country": "BR",
  "docType": "nid",
  "docBase64s": [
    "------base64 encoded image------"
  ]
}
```

**Output Response:**

The output for "/extractInformation" API is the extracted details in the JSON format given below:

**Sample Output Response:**

```
{
  "documentDetails": [
     {
       "ImageInfo": {
         "file_size": "566.32 KB",
         "image_dpi": "72",
         "image_resolution": "680x453",
         "information": "Minimum 300 DPI is required. Poor Image Resolution.
File size is proper."
        },
       "dateOfBirth": "12/7/1960",
       "dateOfExpiry": "20/8/2030",
       "dateOfIssue": "",
       "docType": "NID",
       "firstName": "FERNANDA",
       "gender": "F",
       "identificationNumber": "000000005-9",
       "issuedCountry": "BRAZIL",
       "issuingAuthority": "",
       "lastName": "DE CARVALHO DA SILVA",
       "name": "FERNANDA DE CARVALHO DA SILVA"
     }
   ]
}
```

> **Note:**
>
> Even if Country and DocType not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.

**Things to be taken care of:**

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "nid" only
- Specify the country name correctly for accurate extraction of details

## 8.3.4 Voter Identity Card Extraction

This topic provides the information about the payload details for voter identity card extraction service.

VoterID card Details Extraction module extracts details in the Voter ID Card like **Name**, **First Name**, **Last Name**, **Gender**, **Date of Birth** and, **ID No.** along with the image metadata information like **Image DPI**, **Resolution**, and **Size**. Currently, we provide support for Voter IDs of various countries listed below:

- INDIA

All the details in the license are extracted using "/extractInformation" API.

**Brief of Working:**

It takes "country", "document type" and "Base64 encoded image" of the Voter ID as input. It internally generates processed text from the Identity document and extracts details like Name, First Name, Last Name, Gender, DOB, and ID No. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size. The output is represented in JSON format.

**Input Request:**

"/extractInformation" API -

- For a single image: Base64 encoded image, Country, Document Type (“voterid" in this case).
- For multiple images: Array of the Base64 encoded images, Country, Document Type ("voterid" in this case).

**Sample Input Request:**

```
{
   "country": "IND",
   "docType": "voterid", "docBase64s": [
     "------base64 encoded image    "
  ]
}
```

**Output Response:**

The output for "/extractInformation" API is the extracted details in the JSON format given below:

**Sample Output Response:**

```
{
    "documentDetails": [
        {
```

```
            "ImageInfo": {
                "file_size": "236.93 KB",
                "image_dpi": "300",
                "image_resolution": "317x500",
                "information": "Image DPI is proper. File size is proper."
            },
            "dateOfBirth": "15/2/1985",
            "dateOfExpiry": "",
            "dateOfIssue": "",
            "docType": "VOTERID",
            "firstName": "PREM",
            "gender": "M",
            "identificationNumber": "GDN0225185",
            "issuedCountry": "INDIA",
            "issuingAuthority": "",
            "lastName": "RAJ THAKUR",
            "name": "PREM RAJ THAKUR"
        }
    ]
}
```


> **Note:**
>
> Even if Country and DocType are not provided in the input request, the service tries to extract the Country Name and Document Type automatically. In case, if it is not able to extract it returns an exception/ error. This means either the quality of the document is not enough to extract all the details or resolution is poor.

**Things to be taken care of:**

- Make sure the base64 encoded image string of the input image is correct.
- Document Type provided in the input should be "voterid" only
- Specify the country name correctly for accurate extraction of details

# 8.4 Validate Information API details

This topic provides the information about the Validate Information API details.

Validate Information APIs are a function of image quality, image size, and Resolution. Each API has different requirements. The Framework is designed to extract details from documents like Passport, Driving License, National ID card, Salary slips etc. and to calculate similarity score of the extracted details with input key value pairs. It uses fuzzy matching logic for calculating similarity of input value & extracted value based on given keys. For Date of Birth, Date of Issue and Date of expiry keys similarity score is calculated by exact matching logic.

**Table 8-2 Validate Information API Input format**

| Sl. No | Description | Comments |
|---|---|---|
| 1 | Format of input images it supports | jpg, jpeg, png, pdf |
| 2 | Output format | JSON |
| 3 | Support multiple users' input key value pairs | Yes |

**Table 8-2 (Cont.) Validate Information API Input format**

| Sl. No | Description | Comments |
|---|---|---|
| 4 | Support multiple input files of different document types | Yes |

This topic contains the following subtopics:

- Passport Validation
  This topic provides the information about the payload details for Passport Details validation service.
- Driving License Validation
  This topic provides the information about the payload details for Driving License validation service.
- National Identification Validation
  This topic provides the information about the payload details for National Identification validation service.
- Voter Identity Card Validation
  This topic provides the information about the payload details for Voter Identity Card validation service.
- Pointers About Request and Response
  This topic provides the information about the Pointers about Request and Response.
- Things to be taken care of

## 8.4.1 Passport Validation

This topic provides the information about the payload details for Passport Details validation service.

Passport Validation module extracts details in the passport like Country, Document Type, Name, First Name, Last Name, Gender, Date of Birth, Date of Issue and Date of expiry of the passport, Passport No and Issuing Authority if present in the passport along with Image metadata information like Image DPI, Resolution and Image Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for passports of various countries listed below:

- USA passport and passport-card
- UAE
- INDIA
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the passport/ passport-card (in case of USA) are extracted and validated using "/validateInformation" API

**Brief of Working:**

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the

document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

**Input Request:**

"/validateInformation" API -

- Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("passport" in this case) for each document).

**Sample Input Request:**

```
{
    "country": "UAE",
    "search": [
        [
            {
              "key": "------name of key------"
             "value": "------value of key------"
            }
        ]
    ],
    "docs": [
        {
            "docType": "passport",
            "docBase64s": "------base64 encoded image string------"
        }
    ]
}
```

> **Note:**
>
> In case of USA, there are 2 types of documents: passport and passport-card. If the input document is of type passport-card, the docType should be mentioned as passport-card.

**Output Response:**

The output of "/validateInformation" API is the extracted details in the JSON format given below:

**Sample Output Response:**

```
{
    "documentDetails": [
        {
            "country": "UAE",
            "documents": {
                "document_1": [
                    [
                        {
                            "extractedValue": "7/11/2001",
```

```
                            "key": "dateOfBirth",
                            "similarityScore": 100.0,
                            "value": "7 Nov 2001"
                        },
                        {
                            "extractedValue": "12/6/2017",
                            "key": "dateOfissue",
                            "similarityScore": 100.0,
                            "value": "12 06 2017"
                        },
                        {
                            "extractedValue": "11/6/2022",
                            "key": "dateOfexpiry",
                            "similarityScore": 100.0,
                            "value": "11/06/2022"
                        },
                        {
                            "extractedValue": "SHAMA RASHED ABDULJALIL
MOHAMED ALFAHIM",
                            "key": "nAME",
                            "similarityScore": 56.41,
                            "value": "SHAMA RASHED ABDULIALIL"
                        },
                        {
                            "extractedValue": "UNITED ARAB EMIRATES",
                            "key": "issuedCountry",
                            "similarityScore": 100.0,
                            "value": "UNITED ARAB EMIRATES"
                        }
                    ]
                ]
            }
        }
    ]
}
```


## 8.4.2 Driving License Validation

This topic provides the information about the payload details for Driving License validation service.

Driving License Details Validation module extracts information present in the Driving License such as Name, First Name, Last Name, Gender, Address, License No, Date of Birth, Date of Issue and Date of expiry of the license along with the image metadata information like Image DPI, Resolution and Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for licenses of various countries listed below:

- UNITED STATES OF AMERICA
- UNITED KINGDOM
- CANADA
- AUSTRALIA
- BANGLADESH

All the details in the license are extracted and validated using "/validateInformation" API.

**Brief of Working:**

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

**Input Request:**

"/validateInformation" API -

- Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("license" in this case) for each document).

**Sample Input Request:**

```
{
    "country": "US",
    "search": [
        [
            {
             "key": "------name of key------"
            "value": "------value of key------"
            }
        ]
    ],
    "docs": [
        {
             "docType": "license",
             "docBase64s": "------base64 encoded image string------"
        }
    ]
}
```

**Output Response:**

The output of "/validateInformation" API is the extracted details in the JSON format given below:

**Sample Output Response:**

```
{
    "documentDetails": [
        {
            "country": "US",
            "documents": {
                "document_1": [
                    [
                        {
                            "extractedValue": "JELANI",
```

```
                    "key": "firstnAME",
                    "similarityScore": 75.0,
                    "value": "jelani s"
                },
                {
                    "extractedValue": "123 MAIN ST PHOENIX, AZ 85007",
                    "key": "ADDress",
                    "similarityScore": 80.0,
                    "value": "787 Main st, phoenix, AZ 85007"
                },
                {
                    "extractedValue": "1/1/1974",
                    "key": "dateOfbirth",
                    "similarityScore": 100.0,
                    "value": "1/1/1974"
                },
                {
                    "extractedValue": "1/3/2016",
                    "key": "dateOfissue",
                    "similarityScore": 100.0,
                    "value": "03-01-16"
                },
                {
                    "extractedValue": "M",
                    "key": "gender",
                    "similarityScore": 100.0,
                    "value": "M"
                },
                {
                    "extractedValue": "1/3/2024",
                    "key": "dateOfexpiry",
                    "similarityScore": 0.0,
                    "value": "03/03/24"
                }
            ]
        }
    }
]
}
```


## 8.4.3 National Identification Validation

This topic provides the information about the payload details for National Identification validation service.

National ID card Details Validation module extracts details in the National Identity Card like Name, First Name, Last Name, Gender, Address (if present), Date of Birth, Date of Issue and Date of expiry of the NID, ID No, etc along with the image metadata information like Image DPI, Resolution and Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for NIDs of various countries listed below:

- USA
- SOUTH AFRICA

- BRAZIL
- BANGLADESH
- CANADA
- INDIA
- KENYA
- PORTUGAL

All the details in the license are extracted and validated using "/validateInformation" API.

**Brief of Working:**

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

**Input Request:**

"/validateInformation" API -

- • Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("nid" in this case) for each document).

**Sample Input Request:**

```
{
    "country": "BR",
    "search": [
        [
            {
              "key": "------name of key------"
              "value": "------value of key------"
            }
        ]
    ],
    "docs": [
        {
          "docType": "nid",
            "docBase64s": "------base64 encoded image string------"
        }
    ]
}
```

**Output Response:**

The output of "/validateInformation" API is the extracted details in the JSON format given below:

**Sample Output Response:**

```
{
```

```
"documentDetails": [
   {
       "country": "BR",
       "documents": {
                   {
                       "extractedValue": "FERNANDA DE CARVALHO DA SILVA",
                       "key": "name",
                       "similarityScore": 68.97,
                       "value": "FERNANDA DE CARVALHO"
                   },
                   {
                       "extractedValue": "000000005-9",
                       "key": "identificationNumber",
                       "similarityScore": 100.0,
                       "value": "000000005-9"
                   },
                   {
                       "extractedValue": "NA",
                       "key": "date",
                       "similarityScore": 0.0,
                       "value": "12/7/1960"
                   },
                   {
                       "extractedValue": "BRAZIL",
                       "key": "issuedCountry",
                       "similarityScore": 100.0,
                       "value": "BRAZIL"
                   }
               ]
           ]
       }
   }
]
}
```


## 8.4.4 Voter Identity Card Validation

This topic provides the information about the payload details for Voter Identity Card validation service.

Voter ID card Details Validation module extracts details in the Voter ID Card like Name, First Name, Last Name, Gender, Date of Birth and, ID No along with the image metadata information like Image DPI, Resolution and Size. Then it calculates similarity scores for each input key value pairs with the extracted details. This module provides support for Voter IDs of various countries listed below:

- INDIA

All the details in the license are extracted and validated using "/validateInformation" API.

**Brief of Working:**

It takes "country", "key value pairs to be searched", "input documents" (including "document type" and "Base64 encoded image") of the passport as input. It internally generates processed text from the passport and extracts details like Name, First Name, Last Name, Gender, DOB, DOI and DOE, PP No. and Issuing Authority if present in the document. Along with the document details, it also gives image metadata information like Image DPI, Resolution and

Size, etc. Then it calculates similarity scores for each input key value pairs with the extracted details. The output is represented in JSON format.

**Input Request:**

"/validateInformation" API -

- Country, Array of key value pairs to be searched, Array of the documents (including Base64 encoded image and Document Type ("voterid" in this case) for each document).

**Sample Input Request:**

```
{
    "country": "IND",
    "search": [
        [
            {
             "key": "------name of key------"
            "value": "------value of key------"
            }
        ]
    ],
    "docs": [
        {
          "docType": "voterid",
            "docBase64s": "------base64 encoded image string------"
        }
    ]
}
```

**Output Response:**

The output of "/validateInformation" API is the extracted details in the JSON format given below:

**Sample Output Response:**

```
{
    "documentDetails": [
        {
            "country": "IND",
            "documents": {
                "document_1": [
                    [
                        {
                            "extractedValue": "PREM",
                            "key": "firstName",
                            "similarityScore": 100.0,
                            "value": "PREM"
                        },
                        {
                            "extractedValue": "PREM RAJ THAKUR",
                            "key": "name",
                            "similarityScore": 100.0,
                            "value": "Prem RAJ Thakur"
```

```
                    },
                    {
                        "extractedValue": "NA",
                        "key": "aDDress",
                        "similarityScore": 0.0,
                        "value": "Kanpur, India"
                    },
                    {
                        "extractedValue": "M",
                        "key": "GENDER",
                        "similarityScore": 0.0,
                        "value": "F"
                    },
                    {
                        "extractedValue": "GDN0225185",
                        "key": "identificationNumber",
                        "similarityScore": 90.0,
                        "value": "GAN0225185"
                    }
                ]
            ]
        }
    }
]
}
```


## 8.4.5 Pointers About Request and Response

This topic provides the information about the Pointers about Request and Response.

If "Country" is provided as empty string in the input request, the service return a message "Country is not provided in the input". If key "Country" is not provided/ is missing in the request, the service returns an exception/ error.

If input documents "Docs" are provided as empty list, the service return a message "Input documents are not provided". If key "Docs" is not provided/ is missing in the request, the service returns an exception/ error.

If either "DocType" is provided as empty string or key “DocType” not provided in the input request, the service returns an exception/ error.

If either the quality of the document is not enough to extract all the details or resolution is poor, the service returns an exception/ error.

If input key value pairs list “Search” is provided as empty list, the service returns empty result along with input country. If key “Search” is not provided/ is missing in the request, the service returns an exception/ error.

## 8.4.6 Things to be taken care of

- Make sure the base64 encoded image string of the input image is correct.
- Make sure the document type of the input image is correct.
- Specify the country name correctly for accurate extraction of details

# 8.5 Recommendations For Better Performance

This topic provides the information about the better quality of the source image, the higher the accuracy of extraction will be.

Keeping DPI lower than 200 will give unclear and incomprehensible results while keeping the DPI above 600 will unnecessarily increase the size of the output file without improving the quality of the file. Thus, a DPI of 300 works best for this purpose.

Following parameters determines the image quality:

- Min text-size 10 pts (below 8pts are removed by noise).
- Min resolution (dpi) of 300 works best for Text Extraction.
- Sharp and visible characters.
- Min image size of 200 kb.
- Less image noise e.g., the image with shadows.
- Image with background noise e.g., image containing background with text data in foreground.

# A

# Error Codes and Messages

**Table A-1 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. |
| CMC-ACC-SUBAC03 | Sub Accounts should have unique currency code. |
| CMC-BRN-018 | Exception occurred in ICFlipDate. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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). |
| 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. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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. |
| 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. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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. |
| CMC-EOD-003 | EOD flow is not maintained for $1 branch. |
| CMC-EOD-004 | EOD already invoked for today. |
| CMC-EOD-005 | Unable to invoke EOD. |
| CMC-EOD-006 | Retried EOD successfully. |
| CMC-EOD-007 | Failed to retry EOD. |
| CMC-EOD-008 | Pending maintenances exist. Failed to start EOD. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| CMC-EOD-009 | Failed during pending maintenance check. |
| CMC-EOD-010 | Pending transactions exist. Failed to start EOD. |
| CMC-EOD-011 | Failed during pending transaction check. |
| CMC-EOD-012 | Marked cutoff for the branch successfully. |
| CMC-EOD-013 | Branch not in Transaction Input. Cannot mark cutoff. |
| CMC-EOD-014 | Branch not in EOD stage. Cannot release cutoff. |
| 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-000 | Failed with error - $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-INDBML-007 | $1 and $2 are not similar |
| CMC-INDBML-008 | Invalid Table Name |
| CMC-INDBML-009 | Unable to save model monitoring details |
| CMC-LOV-001 | Invalid Source Code. |
| CMC-IB-001 | Branch Code 1 and Branch Code 2 cannot be same |
| CMC-IB-002 | $1 is a invalid GL Code |
| CMC-IB-003 | $1 is a invalid Branch Code |
| CMC-IB-004 | Accounting Reference numbers cannot be empty for retry |
| CMC-IB-005 | Accounting Reference number, Transaction Branch or Accounting Branch cannot be empty for retry all |
| CMC-IB-006 | Currency is not vaid |
| 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. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| CMC-LOV-006 | Invalid GLCode. |
| CMC-LOV-007 | Invalid Limit Currency. |
| CMC-LOV-008 | Invalid Year. |
| CMC-LOV-009 | Invalid Month. |
| CMC-LOV-010 | Amount Limit Exceeds. |
| CMC-LOV-011 | Invalid Version. |
| CMC-LOV-012 | Rate Type $1 is invalid. |
| CMC-NLP-000 | System is unable to process the request. |
| CMC-NLP-001 | Training File created successfully. |
| CMC-NLP-002 | Training File creation failed. |
| CMC-NLP-003 | Service definition not found for $1 for use case $2. |
| CMC-NLP-004 | Unsupported file type uploaded. Please upload supported file type. |
| CMC-NLP-005 | You do not have sufficient number of training files for use case $1 to train the model. |
| CMC-NLP-006 | Invalid training files are present in the training corpus. |
| CMC-NLP-007 | Error in processing step $1. |
| CMC-NLP-008 | Successfully completed the processing of process $1. |
| CMC-NLP-010 | Run Reference is already mapped with Usecase |
| CMC-NLP-011 | Usecase is not present. Cannot import model |
| CMC-NLP-012 | Model Import code is not valid. Please check again. |
| CMC-OBRH-001 | Record already exists. |
| CMC-OBRH-002 | Record saved successfully. |
| CMC-OBRH-003 | Record does not exist. |
| CMC-OBRH-004 | Invalid Payload. |
| CMC-OBRH-005 | Record deleted successfully. |
| CMC-OBRH-006 | Record modified successfully. |
| CMC-OBRH-007 | Data fetched successfully. |
| CMC-OBRH-008 | Data exported successfully. |
| CMC-OBRH-009 | Failed to get data. |
| CMC-OBRH-010 | Cannot start disabled route. |
| CMC-OBRH-011 | Data imported successfully. |
| CMC-OBRH-012 | Failed to import. |
| CMC-OBRH-013 | Failed to parse [$1]. |
| CMC-OBRH-014 | Data extracted successfully. |
| CMC-OBRH-015 | 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 | Imported WSDL successfully. |
| CMC-OBRH-019 | Imported Swagger successfully. |
| CMC-OBRH-020 | Failed to import [$1]. |
| CMC-OBRH-021 | Failed to export [$1]. |
| CMC-OBRH-022 | Request failed [$1]. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| CMC-OBRH-023 | Request is being processed |
| CMC-ORCH-001 | Failed to initiate. |
| CMC-ORCH-002 | Transaction is successfully initiated. |
| CMC-ORCH-003 | Invalid action, failed to initiate. |
| CMC-ORCH-004 | $1 is not submitted, transaction remains the same. |
| 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. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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. |
| 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. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| GCS-SAV-001 | Record already exists. |
| GCS-SAV-002 | Record Saved Successfully. |
| GCS-SAV-003 | The record is saved and validated successfully. |
| GCS-VAL-001 | The record is successfully validated. |
| ML-TS-001 | Invalid Data Source. |
| ML-TS-002 | Invalid datatype for case ID. |
| ML-TS-003 | Timeseries Model Training Failed. |
| ML-TS-004 | Use Case Name cannot have dash. |
| 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-CLS-001 | Mandatory IN Parameters are NULL. |
| ML-CLS-002 | Stratified Sampling Failed. |
| ML-CLS-003 | Stratified dataset Split Failed. |
| ML-CLS-004 | Correlation Check Failed. |
| ML-CLS-005 | Model Metrics Computation Failed. |
| ML-CLS-006 | Only Binary Target Class Supported for Generalized Linear Model. |
| ML-CLS-007 | Failed to Select Final Algorithm. |
| ML-CLS-008 | Dynamic Execute Statement Failed. |
| ML-CLS-009 | Classification Model Build Failed. |
| ML-CLS-010 | Classification Model Successfully Built. |
| ML-CLS-011 | No Trained Classification Model Found. |
| ML-CLS-012 | Failed to Predict. |
| ML-CLS-013 | Classification Batch Scoring Failed. |
| ML-CLS-014 | Successfully completed Batch scoring. Result are available at $1. |
| ML-CORR-001 | Correlation completed successfully. |
| ML-CORR-002 | Correlation Failed. |
| ML-CORR-003 | Correlation analysis not completed fully. |
| ML-UTIL-001 | Invalid Table Name. |
| ML-UTIL-002 | Invalid column Name(s). |
| 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. |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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. |
| 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.<br>Response structure from Bureau is different. |
| CBS_SYSPAR_001 | System parameter not maintained for the bureau for history call. |
| CBS_400 | Facts not found for Bureau identification Rule.<br>Empty response from criteria for given PPcode.<br>Empty response from Oracle Banking Routing Hub from bureau call.<br>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_NOT_FOUND | Bureau Details are not provided |
| CBS_BR_DTLS_NOT_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 |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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 |
| 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 |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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 or 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 |
| 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 |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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 |
| CDS-LML-028 | Invalid Rule Id |
| CDS-QUR-001 | Invalid Input for QuestionnaireId, 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 |

**Table A-1 (Cont.) Error Codes and Messages**

| Error Codes | Messages |
|---|---|
| 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 |
| CMC-GL-002 | $1 is a invalid GL Codes |
| CMC-GL-003 | $1 is a invalid Job Name |
| CMC-GL-004 | GL hand off job is already running for branch $1 |
| CMC-GL-005 | IB Entries are present for branch $1, cannot initiate job |
| CMC-GL-006 | Unbalanced Entries are present for branch $1, cannot initiate job |
| CMC-GL-007 | GL handOff job started successfully |
| CMC-GL-008 | branch code is required |
| CMC-GL-009 | Blocked GL cannot be used |
| CMC-GL-010 | Special character not allowed, GL code should be alphanumeric |
| CMC-GL-012 | Log Scheduler Frequency is not a valid number |
| CMC-GL-013 | Log Scheduler Frequency is not between 1 minute(60000) to 30 minutes(1800000) |
| CMC-GL-014 | Log Scheduler Frequency is not in increments of 1 minute |
| CMC-GL-011 | Job is already completed, cannot retry $1 |
| CMC-GL-MIS-001 | Generic Error, Failed to persist $1 MIS Linkage |
| CMC-GL-MIS-002 | This combination already exist for customer MIS,, customer: $1, effectiveDate: $2 |
| CMC-GL-MIS-003 | This combination already exist for transaction MIS, unitRefNo: $1, branchCode: $2, unitType: $3, effectiveDate: $4 |
| CMC-GL-MIS-004 | Invalid unitType: $1 |

# B

# Functional Activity Codes

**Table B-1 List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **External Chart of Accounts** | CMC_FA_EXT_CHART_ACC_NEW | CREATE | Create External Chart of Accounts |
| **External Chart of Accounts** | CMC_FA_EXT_CHART_ACC_AMEND | UNLOCK | Modify External Chart of Accounts |
| **External Chart of Accounts** | CMC_FA_EXT_CHART_ACC_AUTHORIZE | AUTHORIZE | Authorize External Chart of Accounts |
| **External Chart of Accounts** | CMC_FA_EXT_CHART_ACC_CLOSE | CLOSE | Close External Chart of Accounts |
| **External Chart of Accounts** | CMC_FA_EXT_CHART_ACC_DELETE | DELETE | Delete External Chart of Accounts |
| **External Chart of Accounts** | CMC_FA_EXT_CHART_ACC_VIEW | VIEW | View External Chart of Accounts |
| **External Chart of Accounts** | CMC_FA_EXT_CHART_ACC_REOPEN | REOPEN | Reopen External Chart of Accounts |
| **MIS Class** | CMC_FA_MIS_CLASS_NEW | CREATE | Create MIS Class |
| **MIS Class** | CMC_FA_MIS_CLASS_AMEND | UNLOCK | Modify MIS Class |
| **MIS Class** | CMC_FA_MIS_CLASS_AUTHORIZE | AUTHORIZE | Authorize MIS Class |
| **MIS Class** | CMC_FA_MIS_CLASS_CLOSE | CLOSE | Close MIS Class |
| **MIS Class** | CMC_FA_MIS_CLASS_DELETE | DELETE | Delete MIS Class |
| **MIS Class** | CMC_FA_MIS_CLASS_REOPEN | REOPEN | Reopen MIS Class |
| **MIS Class** | CMC_FA_MIS_CLASS_VIEW | VIEW | View MIS Class |
| **MIS Group** | CMC_FA_MIS_GROUP_NEW | CREATE | Create MIS Group |
| **MIS Group** | CMC_FA_MIS_GROUP_AMEND | UNLOCK | Modify MIS Group |
| **MIS Group** | CMC_FA_MIS_GROUP_AUTHORIZE | AUTHORIZE | Authorize MIS Group |
| **MIS Group** | CMC_FA_MIS_GROUP_DELETE | DELETE | Delete MIS Group |
| **MIS Group** | CMC_FA_MIS_GROUP_CLOSE | CLOSE | Close MIS Group |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **MIS Group** | CMC_FA_MIS_GROUP_REOPEN | REOPEN | Reopen MIS Group |
| **MIS Group** | CMC_FA_MIS_GROUP_VIEW | VIEW | View MIS Group |
| **Pricing Source System** | CMC_FA_PRC_SRC_SYS_SAVE | CREATE | Create Pricing Source |
| **Pricing Source System** | CMC_FA_PRC_SRC_SYS_MODIFY | UNLOCK | Modify Pricing Source |
| **Pricing Source System** | CMC_FA_PRC_SRC_SYS_AUTH | AUTHORIZE | Authorize Pricing Source |
| **Pricing Source System** | CMC_FA_PRC_SRC_SYS_DELETE | DELETE | Delete Pricing Source |
| **Pricing Source System** | CMC_FA_PRC_SRC_SYS_CLOSE | CLOSE | Close Pricing Source |
| **Pricing Source System** | CMC_FA_PRC_SRC_SYS_REOPEN | REOPEN | Reopen Pricing Source |
| **Pricing Source System** | CMC_FA_PRC_SRC_SYS_GETBYID | VIEW | View Pricing Source |
| **Transaction Code** | CMC_FA_TRN_CODE_CREATE | CREATE | Create Transaction Code |
| **Transaction Code** | CMC_FA_TRN_CODE_MODIFY | UNLOCK | Modify Transaction Code |
| **Transaction Code** | CMC_FA_TRN_CODE_AUTHORIZE | AUTHORIZE | Authorize Transaction Code |
| **Transaction Code** | CMC_FA_TRN_CODE_DELETE | DELETE | Delete Transaction Code |
| **Transaction Code** | CMC_FA_TRN_CODE_CLOSE | CLOSE | Close Transaction Code |
| **Transaction Code** | CMC_FA_TRN_CODE_REOPEN | REOPEN | Reopen Transaction Code |
| **Transaction Code** | CMC_FA_TRN_CODE_VIEW | VIEW | View Transaction Code |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_AMEND | UNLOCK | Modify Resource Class |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_AUTHORIZE | AUTHORIZE | Authorize Resource Class |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_AUTHQUERY | VIEW | Get all unauthorized records |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_CLOSE | CLOSE | Close Resource Class |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_DELETE | DELETE | Delete Resource Class |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Resource Class** | CMC_FA_RESOURCE_CLASS_REOPEN | REOPEN | Reopen Resource Class |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_NEW | NEW | Create new Resource Class |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_VIEW | VIEW | View Resource Class |
| **Resource Class** | CMC_FA_RESOURCE_CLASS_VIEWALL | VIEW | View All Resource Class |
| **cmc-resource-segment-orchestrator (API)** | CMC_FA_ORCHESTRATOR_CON_JSON | VIEW | Orchestrator Con Json |
| **cmc-resource-segment-orchestrator (API)** | CMC_FA_ORCHESTRATOR_INITIATE | INITIATE | Orchestrator Initiate |
| **cmc-resource-segment-orchestrator (API)** | CMC_FA_ORCHESTRATOR_INITIATE_EXIST_TXN | INITIATE | Orchestrator Initiate Exist Transaction |
| **cmc-resource-segment-orchestrator (API)** | CMC_FA_ORCHESTRATOR_SUBMIT | NEW | Orchestrator Submit |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_ACTIONS | ACTION | Action Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_AMEND | UNLOCK | Modify Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_AUTHORIZE | AUTHORIZE | Authorize Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_AUTHQUERY | AUTHORIZE QUERY | Authorize query Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_CLOSE | CLOSE | Close Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_DELETE | DELETE | Delete Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_HISTORY | HISTORY | History Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_NEW | CREATE | Create Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_REOPEN | REOPEN | Reopen Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_VALIDATE_LOV | VALIDATE LOV | Validate Lov Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_VIEW | VIEW | View Borrowing Capacity |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_VIEWALL | VIEW ALL | View all Borrowing Capacity |
| **Borrowing Capacity** | CMC_OBCDS_FA_BWC_VIEWCHANGES | VIEWCHANGES | Viewchanges Borrowing Capacity |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_AMEND | UNLOCK | Unlock Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_AUTHORIZE | AUTHORIZE | Authorize Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_AUTHQUERY | AUTHQUERY | Authorize query Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_CLOSE | CLOSE | Close Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_DELETE | DELETE | Delete Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_HISTORY | HISTORY | History Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_NEW | CREATE | Create Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_REJECT | REJECT | Reject Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_REOPEN | REOPEN | Reopen Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_VALIDATE_LOV | VALIDATE LOV | Validate Lov Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_VIEW | VIEW | View Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_VIEWALL | VIEW ALL | View All Counter |
| **Counter** | CMC_OBCDS_FA_COUNTERCONFIG_VIEWCHANGES | VIEWCHANGES | Viewchanges Counter |
| **Product Processor** | CMC_OBCDS_FA_PPR_ACTIONS | ACTION | Action Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_AMEND | UNLOCK | Unlock Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_AUTHORIZE | AUTHORIZE | Authorize Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_AUTHQUERY | AUTHQUERY | Authorize query Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_CLOSE | CLOSE | Close Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_DELETE | DELETE | Delete Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_HISTORY | HISTORY | History Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_NEW | CREATE | Create Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_REOPEN | REOPEN | Reopen Product Processor |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Product Processor** | CMC_OBCDS_FA_PPR_VALIDATE_LOV | VALIDATE LOV | Validate Lov Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_VIEW | VIEW | View Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_VIEWALL | VIEW ALL | View All Product Processor |
| **Product Processor** | CMC_OBCDS_FA_PPR_VIEWCHANGES | VIEWCHANGES | Viewchanges Product Processor |
| **Pricing Model** | CMC_OBCDS_FA_PRC_ACTIONS | ACTION | Action Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_AMEND | UNLOCK | Unlock Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_AUTHORIZE | AUTHORIZE | Authorize Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_AUTHQUERY | AUTHQUERY | Authorize query Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_CLOSE | CLOSE | Close Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_DELETE | DELETE | Delete Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_HISTORY | HISTORY | History Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_NEW | CREATE | Create Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_REOPEN | REOPEN | Reopen Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_VALIDATE_LOV | VALIDATE LOV | Validate Pricing Model LOV |
| **Pricing Model** | CMC_OBCDS_FA_PRC_VIEW | VIEW | View Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_VIEWALL | VIEWALL | Viewall Pricing Model |
| **Pricing Model** | CMC_OBCDS_FA_PRC_VIEWCHANGES | VIEWCHANGES | Viewchanges Pricing Model |
| **Charge Code** | CMC_OBCDS_FA_PRICINGDETAILS_AMEND | UNLOCK | Unlock Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICINGDETAILS_AUTHORIZE | AUTHORIZE | Authorize Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICINGDETAILS_AUTHQUERY | AUTHQUERY | Authorize query Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICINGDETAILS_CLOSE | CLOSE | Close Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICINGDETAILS_DELETE | DELETE | Delete Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICINGDETAILS_GETBYCODE | GETBYCODE | Getbycode Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICINGDETAILS_HISTORY | HISTORY | History Charge Code |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Charge Code** | CMC_OBCDS_FA_PRICING DETAILS_NEW | CREATE | Create Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICING DETAILS_REJECT | REJECT | Reject Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICING DETAILS_REOPEN | REOPEN | Reopen Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICING DETAILS_VALIDATE_LOV | VALIDATE LOV | Validate Charge Code LOV |
| **Charge Code** | CMC_OBCDS_FA_PRICING DETAILS_VIEW | VIEW | View Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICING DETAILS_VIEWALL | VIEWALL | Viewall Charge Code |
| **Charge Code** | CMC_OBCDS_FA_PRICING DETAILS_VIEWCHANGES | VIEWCHANGES | Viewchanges Charge Code |
| **Charge Code** | CMC_OBCDS_FA_GET_CHARGES | GET CHARGES | Get Charges Charge Code |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_ACTIONS | ACTION | Action Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_AMEND | UNLOCK | Unlock Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_AUTHORIZE | AUTHORIZE | Authorize Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_AUTHQUERY | AUTHQUERY | Authorize Query Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_CLOSE | CLOSE | Close Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_DELETE | DELETE | Delete Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_HISTORY | HISTORY | History Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_NEW | CREATE | Create Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_REOPEN | REOPEN | Reopen Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_VALIDATE_LOV | VALIDATE LOV | Validate Scoring Feature LOV |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_VIEW | VIEW | View Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_VIEWALL | VIEWALL | Viewall Scoring Feature |
| **Scoring Feature** | CMC_OBCDS_FA_QFT_VIEWCHANGES | VIEWCHANGES | Viewchanges Scoring Feature |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_ACTIONS | ACTION | Action on Qualitative Scoring Model |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_AMEND | UNLOCK | Unlock Qualitative Scoring Model |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_AUTHORIZE | AUTHORIZE | Authorize Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_AUTHQUERY | AUTHQUERY | Authorize query Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_CLOSE | CLOSE | Close Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_DELETE | DELETE | Delete Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_HISTORY | HISTORY | History Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_NEW | NEW | Create Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_REOPEN | REOPEN | Reopen Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_VALIDATE_LOV | VALIDATE LOV | Validate Qualitative ScroringModel LOV |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_VIEW | VIEW | View Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_VIEWALL | VIEWALL | View all Qualitative ScroringModel |
| **Qualitative Scoring Model** | CMC_OBCDS_FA_QUAL_VIEWCHANGES | VIEW | View Qualitative ScroringModel |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_ACTIONS | ACTION | Action Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_AMEND | UNLOCK | Unlock Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_AUTHORIZE | AUTHORIZE | Authorize Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_AUTHQUERY | AUTHQUERY | Authorize query Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_CLOSE | CLOSE | Close Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_DELETE | DELETE | Delete Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_HISTORY | HISTORY | History Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_NEW | CREATE | Create Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_REOPEN | REOPEN | Reopen Questionnaireseed |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_VALIDATE_LOV | VALIDATE LOV | Validate Questionnaireseed LOV |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_VIEW | VIEW | View Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_VIEWALL | VIEW ALL | View All Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUESTIONNAIRESEED_VIEWCHANGES | VIEWCHANGES | Viewchanges Questionnaireseed |
| **Questionnaire** | CMC_OBCDS_FA_QUES_ACTIONS | ACTION | Action Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_AMEND | UNLOCK | Unlock Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_AUTHORIZE | AUTHORIZE | Authorize Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_AUTHQUERY | AUTHQUERY | Authquery Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_CLOSE | CLOSE | Close Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_DELETE | DELETE | Delete Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_DISPLAY | DISPLAY | Display Question Display |
| **Questionnaire** | CMC_OBCDS_FA_QUES_DISPLAY_DUMMY | DISPLAY | Display Question Display |
| **Questionnaire** | CMC_OBCDS_FA_QUES_HISTORY | HISTORY | History Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_NEW | CREATE | Create Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_REOPEN | REOPEN | Reopen Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_VALIDATEQUSCODE | VALIDATE | Validate Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_VALIDATE_LOV | VALIDATE LOV | Validate Questionnaire LOV |
| **Questionnaire** | CMC_OBCDS_FA_QUES_VIEW | VIEW | View Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_VIEWALL | VIEW ALL | View All Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_VIEWCHANGES | VIEWCHANGES | Viewchanges Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_VIEWPPR | VIEW PPR | View PPR Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_QUES_VIEWQURCODE | VIEW | View Questionnaire |
| **Questionnaire** | CMC_OBCDS_FA_FETCH_QUESTIONNAIRE | FETCH | Fetch Questionnaire |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Questionnaire** | CMC_OBCDS_FA_FETCH_QUEST_REG | FETCH | Fetch Questionnaire |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_ACTIONS | ACTION | Action Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_AMEND | UNLOCK | Unlock Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_AUTHORIZE | AUTHORIZE | Authorize Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_AUTHQUERY | AUTHQUERY | Authorize query Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_CLOSE | CLOSE | Close Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_DELETE | DELETE | Delete Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_HISTORY | HISTORY | History Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_NEW | CREATE | Create Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_REOPEN | REOPEN | Reopen Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_VALIDATE_LOV | VALIDATE LOV | Validate Strategy Configuration LOV |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_VIEW | VIEW | View Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_VIEWALL | VIEW ALL | View All Strategy Configuration |
| **Strategy Configuration** | CMC_OBCDS_FA_STRATEGYCONFIG_VIEWCHANGES | VIEWCHANGES | Viewchanges Strategy Configuration |
| **View Execution Summary** | CMC_OBCDS_FA_SERVICE_LOG_VIEWALL | VIEW ALL | View All View Execution Summary |
| **View Execution Summary** | CMC_OBCDS_FA_FETCH_CREDIT_DECISION | FETCH | Fetch View Execution Summary |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_ACTIONS | ACTION | Action Decision Grade Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_AMEND | UNLOCK | Unlock Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_AUTHORIZE | AUTHORIZE | Authorize Decision Matrix |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_AUTHQUERY | AUTHQUERY | Authorize Query Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_CLOSE | CLOSE | Close Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_DELETE | DELETE | Delete Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_HISTORY | HISTORY | History Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_NEW | CREATE | Create Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_REOPEN | REOPEN | Reopen Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_VALIDATE_LOV | VALIDATE LOV | Validate Decision Matrix LOV |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_VIEW | VIEW | View Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_VIEWALL | VIEW ALL | View All Decision Matrix |
| **Decision Grade Matrix** | CMC_OBCDS_FA_DGM_VIEWCHANGES | VIEWCHANGES | Viewchanges Decision Matrix |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_ACTIONS | ACTION | Action Quantitative Scoring Model |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_AMEND | UNLOCK | Unlock Qualitative Scoring Model |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_AUTHORIZE | AUTHORIZE | Authorize Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_AUTHQUERY | AUTHQUERY | Authorize query Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_CLOSE | CLOSE | Close Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_DELETE | DELETE | Delete Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_HISTORY | HISTORY | History Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_NEW | CREATE | CreateQualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_REOPEN | REOPEN | Reopen Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_VALIDATE_LOV | VALIDATE LOV | Validate Qualitative ScroringModel LOV |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_VIEW | VIEW | View Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_VIEWALL | VIEW ALL | View All Qualitative ScroringModel |
| **Quantitative Scoring Model** | CMC_OBCDS_FA_DML_VIEWCHANGES | VIEWCHANGES | Viewchanges Qualitative ScroringModel |
| **Validation Model** | CMC_OBCDS_FA_LML_ACTIONS | ACTION | Action Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_AMEND | UNLOCK | Unlock Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_AUTHORIZE | AUTHORIZE | Authorize Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_AUTHQUERY | AUTHQUERY | Authorize query Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_CLOSE | CLOSE | Close Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_DELETE | DELETE | Delete Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_HISTORY | HISTORY | History Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_NEW | CREATE | Create Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_REOPEN | REOPEN | Reopen Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_VALIDATE_LOV | VALIDATE LOV | Validate Validation Model LOV |
| **Validation Model** | CMC_OBCDS_FA_LML_VIEW | VIEW | View Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_VIEWALL | VIEW ALL | View all Validation Model |
| **Validation Model** | CMC_OBCDS_FA_LML_VIEWCHANGES | VIEWCHANGES | Viewchanges Validation Model |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_ACTIONS | ACTION | Action Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_AMEND | UNLOCK | Unlock Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_AUTHORIZE | AUTHORIZE | Authorize Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_AUTHQUERY | AUTHQUERY | Authorize query Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_CLOSE | CLOSE | Close Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_CODE_VIEW | CODE VIEW | Code View Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_DELETE | DELETE | Delete Lookup |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_HISTORY | HISTORY | History Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_NEW | CREATE | Create Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_REOPEN | REOPEN | Reopen Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_VALIDATE_LOV | VALIDATE LOV | Validate Lov Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_VIEW | VIEW | View Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_VIEWALL | VIEW ALL | View All Lookup |
| **Lookup** | CMC_OBCDS_FA_LOOKUPS_VIEWCHANGES | VIEWCHANGES | Viewchanges Lookup |
| **System Parameter** | CMC_OBCDS_FA_PMT_ACTIONS | ACTION | Action System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_AMEND | UNLOCK | Unlock System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_AUTHORIZE | AUTHORIZE | Authorize System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_AUTHQUERY | AUTHQUERY | Authorize query System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_CLOSE | CLOSE | Close System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_DELETE | DELETE | Delete System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_HISTORY | HISTORY | History System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_NEW | CREATE | Create System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_REOPEN | REOPEN | Reopen System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_VALIDATE_LOV | VALIDATE LOV | Validate System Parameter LOV |
| **System Parameter** | CMC_OBCDS_FA_PMT_VIEW | VIEW | View System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_VIEWALL | VIEW ALL | View All System Parameter |
| **System Parameter** | CMC_OBCDS_FA_PMT_VIEWCHANGES | VIEWCHANGES | Viewchanges System Parameter |
| **cmc-charges-calculation-services (API)** | CMC_FA_GET_PRC_METHODS | GETPRCMETHODS | Provides all pricing categories |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_CATEGORY | GETPRCCATEGORY | Provides Price Methods for Given Price Category |
| **cmc-charges-calculation-services (API)** | CMC_FA_CHG_CALCULATE_CHARGES | GETCHARGES | Performs Charge Calculation |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_GETBYID | GETBYRESOURCEID | Retrieves the Datasegment Deatils by ResourceID |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_ACTIONS | GETPERMITTEDACTIONSONRES | Provides Action for Resource ID. |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_AGGREGATE | GETRESOURCEAGGREGATE | Get Aggregate Details of the Resource |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_HISTORY | GETRESOURCEHISTORY | Retrieves the History by Given Resource ID |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_GETALL | GETSUMMARY | Get all Valid Master Datasegment Details |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_GET_UNAUTH | GETUNAUTHRESOURCE | Retrieves the Unauthorized Resource by Given Resource ID |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_UNLOCK | REMOVERESOURCELOCK | Removes the Advisory Lock on the Resource |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_SUBMIT | SUBMITRESOURCE | Submit for the Resource |
| **cmc-charges-calculation-services (API)** | CMC_FA_PRC_SRC_SYS_ISVALID | VALIDATERESOURCE | Validates the Resource by Resource ID |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Price Rule** | CMC_FA_CHARGERULE_AUTHORIZE_RESOURCE | AUTHORIZERESOURCE | Authorize the Price Rule with given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_CLOSE | CLOSERESOURCE | Closes the Price Rule with given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_CREATE_RESOURCE | CREATERESOURCE | Creates New Price Rule |
| **Price Rule** | CMC_FA_CHARGERULE_DELETE_RESOURCE | DELETERESOURCE | Deletes the Price Rule Record for Given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_GET_BY_RESOURCEID | GETBYRESOURCEID | Provides Price Rule for given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_ACTION | GETPERMITTEDACTIONSONRES | Provides all Applicable Actions for Price Rule of given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_RESOURCE_AGGREGATE | GETRESOURCEAGGREGATE | Get Aggregate Details of the Price Rule |
| **Price Rule** | CMC_FA_CHARGERULE_RESOURCE_HISTORY | GETRESOURCEHISTORY | Retrieves the History for Price Rule with given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_SUMMARY | GETSUMMARY | Get all Price Rules Details |
| **Price Rule** | CMC_FA_CHARGERULE_UNAUTHORIZE_RESOURCE | GETUNAUTHRESOURCE | Retrieves the Unauthorized Price Rule for given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_AUTHORIZE_RESOURCE | REJECTRESOURCE | Rejects the Resource by given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_REMOVE_RESOURCE_LOCK | REMOVERESOURCELOCK | Unlocks the Price Rule with given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_REOPEN_RESOURCE | REOPENRESOURCE | Reopens the Price Rule with given Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_SUBMIT_RESOURCE | SUBMITRESOURCE | Submits the Price Rule for Provided Resource ID |
| **Price Rule** | CMC_FA_CHARGERULE_UPDATE_RESOURCE | UPDATERESOURCE | Updates Existing Price Rule |
| **Price Rule** | CMC_FA_CHARGERULE_VALIDATE_RESOURCE | VALIDATERESOURCE | Validates the Price Rule with Provided Resource ID |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_GET_ADVICE | GETEVENTADVICETYPESUMMARY | Get the Event Advice Type Summary Filtered from Transaction Controller Details for the Specified Event |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_GET_CHECKLIST | GETEVENTCHECKLISTSUMMARY | Get the Event CheckList Summary Filtered from Transaction Controller Details for the Specified Event |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_GET_CLAUSE | GETEVENTCLAUSESUMMARY | Get the Event Clauses Summary Filtered from Transaction Controller Details for the Specified Event |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_GET_DATASEGMENT | GETEVENTDATASEGMENTSUMMARY | Get the Event DataSegment Summary Filtered from Transaction Controller Details for the Specified Event |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_GET_DOCUMENT | GETEVENTDOCUMENTSUMMARY | Get the Event Document Summary Filtered from Transaction Controller Details for the Specified Event |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_GET | GETTRANSACTIONCONTROLLERS | Get the Complete Transaction Controller Details for the Given Query Params |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_NEW | SAVETRANSACTIONCONTROLLER | Based on the businessProcessCode, fetches the event and datasegment details and posts it into the TransactionController table. |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_DATASEGMENT | UPDATEDATASEGMENTSTATUS | For the specified referenceNumber, update status to COMPLETE/ INCOMPLETE/WIP for specified data segment in TransactionController |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_ADVICE | UPDATEEVENTADVICETYPESTATUS | For the specified reference Number and event, update status to COMPLETE/ INCOMPLETE/WIP for specified advice Type in Transaction Controller |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_CHECKLIST | UPDATEEVENTALLCHECKLISTSTATUS | For the specified reference Number and event, update status to COMPLETE/ INCOMPLETE/WIP for specified check List in TransactionController |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_EVENT | UPDATEEVENTALLDATASEGMENTSTATUS | For the specified reference Number and event, update status to COMPLETE/ INCOMPLETE/WIP for all data segments in TransactionController |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_CHECKLIST | UPDATEEVENTCHECKLISTSTATUS | For the specified reference Number and event, update status to COMPLETE/ INCOMPLETE/WIP for specified check List in TransactionController |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_CLAUSE | UPDATEEVENTCLAUSESTATUS | For the specified reference Number and event, update status to COMPLETE/ INCOMPLETE/WIP for specified clause in Transaction Controller |
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_EVENT_DS | UPDATEEVENTDATASEGMENTSTATUS | For the specified reference Number and event, update status to COMPLETE/ INCOMPLETE/WIP for specified datasegment in TransactionController |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-transactioncontroller-services (API)** | CMC_FA_TXN_CONTROLLER_PUT_DOCUMENT | UPDATEEVENTDOCUMENTSTATUS | For the specified reference Number and event, update status to COMPLETE/ INCOMPLETE/WIP for specified document Type in TransactionController |
| **Priority Code - Priority Code Maintenance** | CMC_MENU_FA_PRIORITY_CODE_MAINT_AMND | UNLOCK | Modify Priority Code Maintenance |
| **Priority Code - Priority Code Maintenance** | CMC_MENU_FA_PRIORITY_CODE_MAINT_AUTHORIZE | AUTHORIZE | Authorize Priority Code Maintenance |
| **Priority Code - Priority Code Maintenance** | CMC_MENU_FA_PRIORITY_CODE_MAINT_CLOSE | CLOSE | Close Priority Code Maintenance |
| **Priority Code - Priority Code Maintenance** | CMC_MENU_FA_PRIORITY_CODE_MAINT_REOPEN | REOPEN | Reopen Priority Code Maintenance |
| **Priority Code - Priority Code Maintenance** | CMC_MENU_FA_PRIORITY_CODE_MAINT_VIEW | VIEW | View Priority Code Maintenance |
| **Priority Code - Customer Priority Maintenance** | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_CREATE | CREATE | Create Customer Priority Maintenance |
| **Priority Code - Customer Priority Maintenance** | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_AMND | UNLOCK | Modify Customer Priority Maintenance |
| **Priority Code - Customer Priority Maintenance** | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_CLOSE | CLOSE | Close Customer Priority Maintenance |
| **Priority Code - Customer Priority Maintenance** | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_REOPEN | REOPEN | Reopen Customer Priority Maintenance |
| **Priority Code - Customer Priority Maintenance** | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_AUTHORIZE | AUTHORIZE | Authorize Customer Priority Maintenance |
| **Priority Code - Customer Priority Maintenance** | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_DELETE | DELETE | Delete Customer Priority Maintenance |
| **Priority Code - Customer Priority Maintenance** | CMC_MENU_FA_CUSTOMER_PRIORITY_MAINT_VIEW | VIEW | Customer Priority Maintenance |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Checklist - Checklist Maintenance** | TFPM_FA_SVR_COMM | CREATE | Create Checklist Maintenance |
| **Checklist - Checklist Maintenance** | TFPM_FA_SVR_COMM | UNLOCK | Unlock Checklist Maintenance |
| **Checklist - Checklist Maintenance** | TFPM_FA_SVR_COMM | AUTHORIZE | Authorize Checklist Maintenance |
| **Checklist - Checklist Maintenance** | TFPM_FA_SVR_COMM | CLOSE | Close Checklist Maintenance |
| **Checklist - Checklist Maintenance** | TFPM_FA_SVR_COMM | REOPEN | Reopen Checklist Maintenance |
| **Checklist - Checklist Maintenance** | TFPM_FA_SVR_COMM | VIEW | View Checklist Maintenance |
| **Checklist - Checklist Maintenance** | TFPM_FA_SVR_COMM | DELETE | Delete Checklist Maintenance |
| **Checklist - Checklist Linkage Maintenance** | TFPM_FA_SVR_COMM | CREATE | Create Checklist Linkage Maintenance |
| **Checklist - Checklist Linkage Maintenance** | TFPM_FA_SVR_COMM | UNLOCK | Unlock Checklist Linkage Maintenance |
| **Checklist - Checklist Linkage Maintenance** | TFPM_FA_SVR_COMM | AUTHORIZE | Authorize Checklist Linkage Maintenance |
| **Checklist - Checklist Linkage Maintenance** | TFPM_FA_SVR_COMM | CLOSE | Close Checklist Linkage Maintenance |
| **Checklist - Checklist Linkage Maintenance** | TFPM_FA_SVR_COMM | REOPEN | Reopen Checklist Linkage Maintenance |
| **Checklist - Checklist Linkage Maintenance** | TFPM_FA_SVR_COMM | VIEW | View Checklist Linkage Maintenance |
| **Checklist - Checklist Linkage Maintenance** | TFPM_FA_SVR_COMM | DELETE | Delete Checklist Linkage Maintenance |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_NEW | CREATE | Create New Float Rate Record |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_AMEND | UNLOCK | Unlock to Modifiy Float Rate Record |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_AUTHORIZE | AUTHORIZE | Authorize Float Rate Record |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_CLOSE | CLOSE | Close Float Rate Record |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_DELETE | DELETE | Delete Float Rate Record |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_REOPEN | REOPEN | Reopen Closed Float Rate Record |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_VIEW | VIEW | View Float Rate Record |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_CODE_LOV | LOV | Get Rate Code Details in LOV |
| **Float Rate Maintenance** | CMC_FA_FLOAT_RATE_PICKUP | RATEPICKUP | Pickup Float Rate based on Data Related to Rate Code, Branch Code, Effective Date, Amount Slab etc |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_AMEND | UNLOCK | Modify Currency Definition |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_AUTHORIZE | AUTHORIZE | Authorize Currency Definition |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_CLOSE | CLOSE | Close Currency Definition |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_DELETE | DELETE | Delete Currency Definition |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_NEW | CREATE | Create Currency Definition |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_REOPEN | REOPEN | Reopen Currency Definition |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_VIEW | VIEW | View Currency Definition |
| **Currency Definition** | CMC_FA_CURRENCY_DEFN_VIEW_NEW | VIEW | View Currency Definition |
| **Currency Pair Definition** | CMC_FA_CURRENCY_PAIR_DEFN_AMEND | UNLOCK | Modify Currency Pair Definition |
| **Currency Pair Definition** | CMC_FA_CURRENCY_PAIR_DEFN_AUTHORIZE | AUTHORIZE | Authorize Currency Pair Definition |
| **Currency Pair Definition** | CMC_FA_CURRENCY_PAIR_DEFN_CLOSE | CLOSE | Close Currency Pair Definition |
| **Currency Pair Definition** | CMC_FA_CURRENCY_PAIR_DEFN_DELETE | DELETE | Delete Currency Pair Definition |
| **Currency Pair Definition** | CMC_FA_CURRENCY_PAIR_DEFN_NEW | CREATE | Create Currency Pair Definition |
| **Currency Pair Definition** | CMC_FA_CURRENCY_PAIR_DEFN_REOPEN | REOPEN | Reopen Currency Pair Definition |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Currency Pair Definition** | CMC_FA_CURRENCY_PAIR_DEFN_VIEW | VIEW | View Currency Pair Definition |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_AMEND | UNLOCK | Modify Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_AUTHORIZE | AUTHORIZE | Authorize Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_CLOSE | CLOSE | Close Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_DELETE | DELETE | Delete Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_NEW | CREATE | Create Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_REOPEN | REOPEN | Reopen Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_VIEW | VIEW | View Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_NEW_SERVICE | CREATESERVICE | Create Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_AMEND_SERVICE | UNLOCKSERVICE | Modify Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_SERVICE_CLOSE | CLOSESERVICE | Close Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_MASTER_SERVICE_REOPEN | REOPENSERVICE | Reopen Currency Exchange Rate |
| **Currency Exchange Rate** | CMC_FA_CURRENCY_RATE_PURGE_TO_HISTORY | PURGE | Purge To History |
| **Currency Rate Type** | CMC_FA_CURRENCY_RATE_TYPE_AMEND | UNLOCK | Modify Currency Rate Type |
| **Currency Rate Type** | CMC_FA_CURRENCY_RATE_TYPE_AUTHORIZE | AUTHORIZE | Authorize Currency Rate Type |
| **Currency Rate Type** | CMC_FA_CURRENCY_RATE_TYPE_CLOSE | CLOSE | Close Currency Rate Type |
| **Currency Rate Type** | CMC_FA_CURRENCY_RATE_TYPE_DELETE | DELETE | Delete Currency Rate Type |
| **Currency Rate Type** | CMC_FA_CURRENCY_RATE_TYPE_NEW | CREATE | Create Currency Rate Type |
| **Currency Rate Type** | CMC_FA_CURRENCY_RATE_TYPE_REOPEN | REOPEN | Reopen Currency Rate Type |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Currency Rate Type** | CMC_FA_CURRENCY_RATE_TYPE_VIEW | VIEW | View Currency Rate Type |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_REOPEN_RESOURCE | REOPENRESOURCE | Reopen External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_CREATE | CREATE | Create External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_SUMMARY | SUMMARY | Summary External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_UPDATE | UPDATE | Update External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_CLOSE | CLOSE | Close External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_FETCH_BY_RESOURCEID | FETCHBYRESOURCEID | View External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_DELETE_RECORD | DELETE | Delete External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_VALIDATE_RECORD | VALIDATE | Validate External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_RESOURCE_AGGREGATE | RESOURCEAGGREGATE | Retrieve Aggregate Data for External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_PERMITTED_ACTIONS | PERMITTEDACTIONS | External Deposit Account Entity Actions |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_REMOVE_RESOURCELOCK | REMOVERESOURCELOCK | Remove Lock of Resource for an External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_GET_RESOURCE_HIST | GETRESOURCEHIST | Get Resource History for an External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_GET_UNAUTH_RESOURCES | GETUNAUTHRESOURCES | Retrieve Unauthorized External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_AUTHORIZE | AUTHORIZE | Authorize External Deposit Account |
| **External Deposit Account** | CMC_FA_EXTERNALDEPOSIT_SUBMIT | SUBMIT | Submit External Deposit Account |
| **External Virtual Account (API)** | CMC_FA_EXT_VIRTUAL_ACCOUNT_CREATE | CREATE | Create External Virtual Account |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **External Virtual Account (API)** | CMC_FA_EXT_VIRTUAL_ACCOUNT_MODIFY | MODIFY | Modify External Virtual Account |
| **External Virtual Account (API)** | CMC_FA_EXT_VIRTUAL_ACCOUNT_GETBYNATURALKEY | GET BY NATURAL KEY | Retrieve a Specific External Virtual Account |
| **External Virtual Account (API)** | CMC_FA_EXT_VIRTUAL_ACCOUNT_VIEWALL | GET ALL | Retrieve all External Virtual Accounts |
| **External Virtual Account (API)** | CMC_FA_EXT_VIRTUAL_ACCOUNT_CLOSE | CLOSE | Close an External Virtual Account |
| **External Virtual Account (API)** | CMC_FA_EXT_VIRTUAL_ACCOUNT_REOPEN | REOPEN | Reopen a Closed External Virtual Account |
| **External Virtual Account Structured Address (API)** | CMC_FA_EXT_VA_SERVICE_STR_ADDR_NEW | CREATE | Create structured address for an external virtual account |
| **External Virtual Account Structured Address (API)** | CMC_FA_EXT_VA_SERVICE_STR_ADDR_AMEND | MODIFY | Modify Structured Address of External Virtual aAccount |
| **External Virtual Account Structured Address (API)** | CMC_FA_EXT_VA_SERVICE_STR_ADDR_VIEWALL | GET ALL | Summary View |
| **External Virtual Account Structured Address (API)** | CMC_FA_EXT_VA_SERVICE_STR_ADDR_VIEW | GET BY NATURAL KEY | Specific Virtual Account's Structured Address View |
| **External Virtual Account Structured Address (API)** | CMC_FA_EXT_VA_SERVICE_STR_ADDR_CLOSE | CLOSE | Closing Structured Address of a Specific Virtual Account |
| **External Virtual Account Structured Address (API)** | CMC_FA_EXT_VA_SERVICE_STR_ADDR_REOPEN | REOPEN | Reopen Structured Address of Virtual Account |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **GL Parameter** | CMC_FA_MIS_PARAMETER_NEW | CREATE | Create GL Parameters |
| **GL Parameter** | CMC_FA_MIS_PARAMETER_VIEW | GET ALL | Get All GL Parameters |
| **GL Parameter** | CMC_FA_MIS_PARAMETER_AUTHORIZE | AUTHORIZE | Authorize GL Parameters |
| **GL Parameter** | CMC_FA_MIS_PARAMETER_CLOSE | CLOSE | Close GL Parameters |
| **GL Parameter** | CMC_FA_MIS_PARAMETER_REOPEN | REOPEN | Reopen GL Parameters |
| **GL Parameter** | CMC_FA_MIS_PARAMETER_AMEND | MODIFY | Modify GL Parameters |
| **GL Parameter** | CMC_FA_MIS_PARAMETER_DELETE | DELETE | Delete GL Parameters |
| **Inter Branch Parameters** | CMC_FA_INTERBRANCH_NEW | CREATE | Create Inter Branch Parameters |
| **Inter Branch Parameters** | CMC_FA_INTERBRANCH_VIEW | GET ALL | Get All Inter Branch Parameters |
| **Inter Branch Parameters** | CMC_FA_INTERBRANCH_AUTHORIZE | AUTHORIZE | Authorize Inter Branch Parameters |
| **Inter Branch Parameters** | CMC_FA_INTERBRANCH_CLOSE | CLOSE | Close Inter Branch Parameters |
| **Inter Branch Parameters** | CMC_FA_INTERBRANCH_REOPEN | REOPEN | Reopen Inter Branch Parameters |
| **Inter Branch Parameters** | CMC_FA_INTERBRANCH_AMEND | MODIFY | Modify Inter Branch Parameters |
| **Inter Branch Parameters** | CMC_FA_INTERBRANCH_DELETE | DELETE | Delete Inter Branch Parameters |
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_AUTHORIZE | AUTHORIZE | Authorize ECA System |
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_CLOSE | CLOSE | Close ECA System |
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_CREATE | CREATE | Create ECA System |
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_DELETE | DELETE | Delete ECA System |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_LOV | LOV | ECA System LOV |
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_MODIFY | MODIFY | Modify ECA System |
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_REOPEN | REOPEN | Reopen ECA System |
| **External System Services (ECA System APIs)** | CMC_FA_ECA_SYSTEM_VIEW | VIEW | View ECA System |
| **External System Services (Upload Source APIs)** | CMC_FA_UPLOAD_SOURCE_AMEND | AMEND | Amend Upload Source |
| **External System Services (Upload Source APIs)** | CMC_FA_UPLOAD_SOURCE_AUTHORIZE | AUTHORIZE | Authorize Upload Source |
| **External System Services (Upload Source APIs)** | CMC_FA_UPLOAD_SOURCE_CLOSE | CLOSE | Close Upload Source |
| **External System Services (Upload Source APIs)** | CMC_FA_UPLOAD_SOURCE_DELETE | DELETE | Delete Upload Source |
| **External System Services (Upload Source APIs)** | CMC_FA_UPLOAD_SOURCE_NEW | NEW | Create Upload Source |
| **External System Services (Upload Source APIs)** | CMC_FA_UPLOAD_SOURCE_VIEW | VIEW | View Upload Source |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **External System Services (Upload Source Preference APIs)** | CMC_FA_UPLOAD_SOURCE_PREF_AMEND | AMEND | Amend Upload Source Preference |
| **External System Services (Upload Source Preference APIs)** | CMC_FA_UPLOAD_SOURCE_PREF_AUTHORIZE | AUTHORIZE | Authorize Upload Source Preference |
| **External System Services (Upload Source Preference APIs)** | CMC_FA_UPLOAD_SOURCE_PREF_CLOSE | CLOSE | Close Upload Source Preference |
| **External System Services (Upload Source Preference APIs)** | CMC_FA_UPLOAD_SOURCE_PREF_DELETE | DELETE | Delete Upload Source Preference |
| **External System Services (Upload Source Preference APIs)** | CMC_FA_UPLOAD_SOURCE_PREF_NEW | NEW | Create New Upload Source Preference |
| **External System Services (Upload Source Preference APIs)** | CMC_FA_UPLOAD_SOURCE_PREF_REOPEN | REOPEN | Reopen Upload Source Preference |
| **External System Services (Upload Source Preference APIs)** | CMC_FA_UPLOAD_SOURCE_PREF_VIEW | VIEW | View Upload Source Preference |
| **Additional Attributes** | CMC_MENU_FA_ADDNL_FIELDS_MAINT | MENU | Additional Fields Maintenance |
| **SLA Maintenance** | CMC_FA_SLA_MAINT | CREATE | Create SLA |
| **SLA Maintenance** | CMN_WDFA_DASHBOARD_DEF | DASHBOARD | Service for SLA Breach |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **Data Segment** | CFPM_FA_DATA_SEGMENT_AMEND | MODIFY | API to Modify Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_AUTHORIZE | AUTHORIZE | API to Authorize Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_AUTHQUERY | VERIFY | API to Authquery Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_CLOSE | CLOSE | API to Close Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_DELETE | DELETE | API to Delete New Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_GETBY_DATA_SEGCODE | SAVE | API to Save New Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_GETBY_DOMAIN | FETCH | API to Get Data Segment List by Domain Name |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_GETDSLIBYDOM | FETCH | API to Get Data Segment Details List by Domain Name |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_NEW | SAVE | API to Save New Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_REOPEN | REOPEN | API to Reopen Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_VIEW | FETCH | API to View Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_VIEWALL | FETCH | API to Get all Data Segment Details |
| **Data Segment** | CFPM_FA_DATA_SEGMENT_GETBY_SUBDOMAIN | FETCH | API to Get Data Segment List by Domain Name Categorized by Subdomains |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_AUTHORIZE | AUTHORIZE | BIC Directory Authorize |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_CLOSE | CLOSE | BIC Directory Close |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_CREATE | CREATE | BIC Directory Create |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_DELETE | DELETE | BIC Directory Delete |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_LOV | VALIDATION | BIC Directory Lov Validation |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_MODIFY | UPDATE | BIC Directory Amendment |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_REOPEN | REOPEN | BIC Directory Reopen |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_VIEW | FETCH | BIC Directory View |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_CREATE_SERVICE | CREATE | BIC Directory Create Service |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_MODIFY_SERVICE | UPDATE | BIC Directory Amendment Service |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_REOPEN_SERVICE | REOPEN | BIC Directory Reopen Service |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_CLOSE_SERVICE | CLOSE | BIC Directory Close Service |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_VIEW_SERVICE | FETCH | BIC Directory ViewAll Service |
| **BIC Directory** | CMC_FA_BIC_DIRECTORY_AUTHORIZE | REJECT | BIC Directory Rejection API |
| **Checklist** | CFPM_FA_CHECKLIST_CREATE | CREATE | Checklist Create |
| **Checklist** | CFPM_FA_CHECKLIST_DELETE | DELETE | Checklist Submit |
| **Checklist** | CFPM_FA_CHECKLIST_FINAL_GET | FETCH | Checklist Latest Get |
| **Checklist** | CFPM_FA_CHECKLIST_ID_GET | FETCH | Checklist Get By ID |
| **Checklist** | CFPM_FA_CHECKLIST_SUBMIT | SUBMIT | Checklist Submit |
| **Checklist** | CFPM_FA_CHECKLIST_UPDATE | UPDATE | Checklist Update |
| **Checklist** | CMC_FA_CHECKLIST_GET_BY_ID | FETCH | Fetch Checklist Details by ID |
| **Checklist** | CMC_FA_CHECKLIST_GET_FINAL | FETCH | Fetch submitted Checklist Details by ID |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_AUTHORIZE | AUTHORIZE | Authorize Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_CLOSE | CLOSE | Close Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_CREATE | CREATE | Create Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_DELETE | DELETE | Delete Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_LOV | VALIDATION | Validate Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_MODIFY | UPDATE | Update Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_REOPEN | REOPEN | Reopen Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_VIEW | FETCH | View Process Code |
| **Process Code** | CMC_FA_PROCESSCODE_PHASES | FETCH | Fetch Process Code |
| **Process Code** | TFPM_FA_CMC_PRCODE_MA_AUTHORIZE | REJECT | Rejection API |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_MODIFY | UNLOCK | Modifies Specific Usecase Setting |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_GETBYID | VIEW | Fetches Specific Usecase Setting |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_GETALL | GETSUMMARY | Fetches All Usecase Settings |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_DELETE | DELETE | Deletes Specific Usecase Setting |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_AUTHORIZE | AUTHORIZE | Approves Usecase Setting Record |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_UNAUTHORIZE | GETUNAUTHRESOURCES | Fetches Unauthorized Data of Specific Usecase Setting |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_CLOSE | CLOSE | Closes Usecase Setting Record |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_GETHISTORY | HISTORY | Fetches History of Specific Usecase Setting |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_REOPEN | REOPEN | Reopen Usecase Setting Record |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_CREATE | CREATE | Saves New Usecase Setting |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_FETCH_DATACOLUMNS | GETDATACOLUMNS | Fetches Data Columns |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_METRIC | GETMETRICS | Metrics of Specific Usecase |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_FETCH_MINING_FUNCTIONS | GETUSECASETYPES | Fetches Supported Mining Functions |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_FETCH_ALGORITHMS | GETSUPPORTEDALGORITHMS | Fetches Algorithms Supported by Mining Functions |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_FETCH_PRODUCTS | GETPRODUCTLIST | Fetches Preconfigured Obma Prodcuts |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_MODEL_TRAIN | TRAINMODEL | Trains The Model For Specified Usecase |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_MODEL_BATCH_SCORING | BATCHSCORE | Score The Model For Specified Usecase |
| **cmc-ml-indb-services** | CMC_FA_ML_CORRELATION | CORRELATION | Perform Correlation |
| **cmc-ml-indb-services** | CMC_FA_ML_POSITIVE_TARGET | GETPOSITIVETARGET | Get Positive Target Value |
| **cmc-ml-indb-services** | CMC_FA_ML_COST_MATRIX | GETCOSTMATRIX | Fetch Cost Matrix |
| **cmc-ml-indb-services** | CMC_FA_ML_SAVE_COST_MATRIX | SAVECOSTMATRIX | Save Cost Matrix |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_MONITORING | GETMODELMONITORING | Model Monitoring |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_MONITORING_DETAILS | GETMODELMONITORINGDETAILS | Model Monitoring Details |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_SAVE_AUTOMOD | GETAUTOMODDETAILS | Save Model Monitoring Automod |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_GET_AUTOMOD | SAVEAUTOMODS | Get Model Monitoring Automod |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_TRAIN_INF_CHECK | TRAININFCHECK | Check Train And Inference Data Source |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_METRIC_PARTITIONCOLUMNS | GetPartitionColumns | Partition Columns for Metrics of specific usecase |
| **cmc-ml-indb-services** | CMC_FA_ML_TS_USECASE_METRICMODELS | GetModelMetrics | Metrics Models of specific usecase |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_MODEL_TRAIN | TrainModel | Trains the model for specified usecase in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_MODEL_BATCH_SCORING | BatchScore | Trains the model for specified usecase in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_CORRELATION | Correlation | Perform Correlation in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_POSITIVE_TARGET | GetPositiveTarget | Get Positive target value in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_COST_MATRIX | GetCostMatrix | Fetch Cost Matrix in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_SAVE_COST_MATRIX | SaveCostMatrix | Save Cost Matrix in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_FETCH_DATACOLUMNS | GetDataColumns | Fetches Data Columns in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_METRICMODELS | GetModelMetrics | Metrics Models of specific usecase in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_METRIC_PARTITIONCOLUMNS | GetPartitionColumns | Partition Columns for Metrics of specific usecase in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_METRIC | GetMetrics | Metrics of specific usecase in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_MONITORING | GetModelMonitoring | Model Monitoring in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_MONITORINGDETAILS | GetModelMonitoringDetails | Model Monitoring Details in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_SAVEAUTOMOD | SaveAutomods | Save Model Monitoring Automod in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_TRAININFCHECK | TrainInfCheck | Check Train and Inf table in core |
| **cmc-ml-indb-services** | CMC_FA_MLCORE_TS_USECASE_GETAUTOMOD | GetAutomodDetails | Get Model Monitoring Automod in core |
| **cmc-fc-ai-ml-services** | CMC_FA_POLLER_FLAG | SETPOLLERFLAG | Sets the pollar flag |
| **cmc-nlp-text-extraction-services** | CMC_NLP_FA_TEXT_EXTRACTION_PROCESS | PROCESSFILE | Text Extraction Process |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_GET | GETALL | Model Management Get all |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_GETBY_ID | GETBYID | Model Management Getting By ID |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_POST | SAVERECORD | Model Management Saving |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_AUTHORIZE | AUTHORIZE | Model Management Authorize |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_AUTHQUERY | AUTHQUERY | Model Management Auth |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_CLOSE | CLOSERECORD | Model Management Close |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_DELETE | DELETE | Model Management Delete |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_HISTORY | GETHISTORY | Model Management History |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_REOPEN | REOPENRECORD | Model Management Open Record |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_TAGPARAMS | TAGPARAMS | Model Management Tag Parameters |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ANNOTATOR_ERROR_DATA | FETCHERRORDATA | Annotator service to return Doc id and file name for Error status |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ANNOTATOR_CLASS_FILE | UPLOADCLASSFILE | Annotator service to save classification file |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ANNOTATOR_ANNOTATED_FILE | UPLOADANNOTATEDFILE | Annotator service to save annotated file |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_PUT | MODIFYRECORD | Model_Management Modifying |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ONL_PRCSNG_PROCESS | PROCESSFILE | Online Processing Process File |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ONL_PRCSNG_TRAIN | TRAINMODEL | Online Processing Model Train |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ONL_PRCSNG_SAVE | SAVEMODEL | Online Processing Model Save |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ONL_PRCSNG_SERV | PROCESSFILE | Online Processing Process File |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_GET | GETALL | Tag Creation Get all |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_GETBY_ID | GETBYID | Tag Creation Getting By ID |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_POST | SAVERECORD | Tag Creation Saving |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_PUT | MODIFYRECORD | Tag Creation Modifying |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_AUTHORIZE | AUTHORIZE | Tag Creation Authorize |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_AUTHQUERY | AUTHQUERY | Tag Creation Auth |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_CLOSE | CLOSERECORD | Tag Creation Close |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_DELETE | DELETE | Tag Creation Delete |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_HISTORY | GETHISTORY | Tag Creation History |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_REOPEN | REOPENRECORD | Tag Creation Open Record |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TXN_LOG_UPDATE | UPDATETXNLOG | Transaction Log Update Service |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TXN_LOG_FETCH_LOGDATA | FETCHLOGTABLEDATA | Transaction Log Fetch Log Data Service |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TXN_LOG_FETCH_TAGVALS | FETCHTAGVALS | Transaction Log Fetch Tag values Service |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_UTIL_USECASES | GETUSECASES | UTIL Service usecasenames |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_UTIL_TAGS | GETTAGS | UTIL Service tags |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MODMNGMNT_GET_RUNREF | GETRUNREFS | Get Run Reference By Usecase |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MODMNGMNT_EXPORT_MODEL | EXPORTMODEL | Export NLP Models |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MODMNGMNT_IMPORT_MODEL | IMPORTMODEL | Import NLP Models |

**Table B-1 (Cont.) List of Functional Activity Codes**

| Screen Name | Functional Activity Codes | Action | Description |
|---|---|---|---|
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ANNOTATOR_GET_FILE_BY_ID | GETFILEBYID | Get File IDs |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_ANNOTATOR_GET_FILE_IDS | GETFILEIDS | Get File IDs |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_MOD_MNGMNT_AUTHORIZE | REJECT | Rejection API |
| **cmc-nlp-maintenance-services** | CMC_NLP_FA_TAG_CREATION_AUTHORIZE | REJECT | Rejection API |

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