Oracle® Banking Origination
Configurations User Guide

Release 14.8.0.0.0
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Oracle Banking Origination Configurations User Guide, Release 14.8.0.0.0

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Preface

Purpose

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

Audience

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

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Conventions

The following text conventions are used in this document:

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

Acronyms and Abbreviations

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

Table Acronyms table

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

Symbol and Icons

Table Symbols and Icons - Common

Symbol/Icon	Function
┛ ┗ ┓ ┏	Minimize

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
⛶	Maximize
×	Close
🔍	Perform Search
▼	Open a list
+	Add a new record
◀	Navigate to the previous record
▶	Navigate to the next record
⟳	Refresh
📅	Calendar
🔔	Alerts

Basic Actions

Table Basic Actions

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

Table (Cont.) Basic Actions

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

Screenshot Disclaimer

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

1
Configurations

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

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

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

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

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

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

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

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

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

- Business Product Configuration
  This topic provides the information about the business product configuration.
- Business Process Configuration
  This topic provides the information about the business process configuration.
- Rule Configuration
  This topic provides the information for the user to rule the configuration.
- Credit Decision Configuration
  This topic provides the information about the credit decision configuration.
- Origination Preferences
  This topic describes the preferences which are set at origination level.
- Advice Maintenance
  This topic describes the information about advice maintenance.

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

1.1 Business Product Configuration

This topic provides the information about the business product configuration.

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

The **Business Product Configuration** created in Oracle Banking Origination is linked with the **Host** product. It is important to note that there is only one Golden Source for Product creation or configuration, which is the **HOST**. The Business Product created in Oracle Banking Origination allows configuring parameters that are customer facing and how the products are sold in Banks. Unlike, the Host Product definition that looks at Product Configuration from processing and transaction aspects. This helps in the product comparison and gauges benefits of what the customer wants to derive from the product. In addition to this, the Business Product configuration in Oracle Banking Origination, allows the flexibility to inherit other pertinent product features, which allows building a stronger and firm origination process flow with the added validations that are done during the defined stages in the origination workflow. Example: Allow Offer Amendment, Offer Acceptance Method, and Assessment Methods etc., are defined in the Business product and further are validated in the origination process of the specific Business Product.

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

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

This topic contains the following subtopics:

- Create Business Product
  This topic describes the systematic instructions to create business product.
- View Business Product
  This topic describes the systematic instructions to View Business Product.

1.1.1 Create Business Product

This topic describes the systematic instructions to create business product.

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

- Business Product Details
  This topic describes the systematic instructions to create business product details.
- Business Product Attributes
  This topic describes the systematic instructions to display the business product attributes.
- Business Product Host Mapping
  This topic describes the systematic instructions to map the host product and parameters for Interest and Charges that are linked to the host product.
- Business Product Preferences
  This topic describes the systematic instructions business product preferences.

1.1.1.1 Business Product Details

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

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

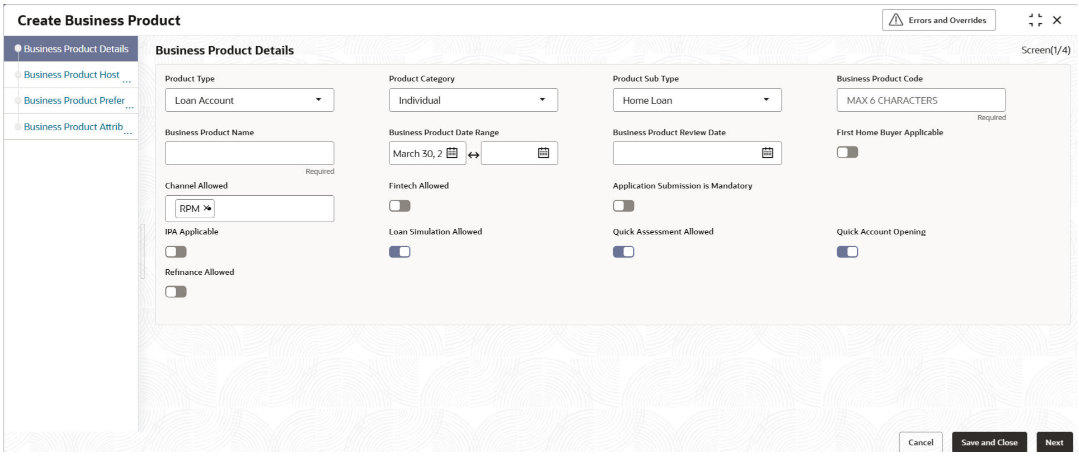
Specify **User ID** and **Password**, and login to **Home** screen.

To configure business product details:

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

   The **Business Product Details** screen displays.

Figure 1-1   Business Product Details



Product Type: Loan Account
Product Category: Individual
Product Sub Type: Home Loan
Business Product Code: MAX 6 CHARACTERS (Required)
Business Product Name: (Required)
Business Product Date Range: March 30, 2
Business Product Review Date:
First Home Buyer Applicable: off
Channel Allowed: RPM
Fintech Allowed: off
Application Submission is Mandatory: off
IPA Applicable: off
Loan Simulation Allowed: on
Quick Assessment Allowed: on
Quick Account Opening: on
Refinance Allowed: off

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

> **Note:**
>
> The fields, which mentioned as Required, are mandatory.

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

Table 1-1   Business Product Details – Field Description

Field	Description
Product Type	Select the product from the drop-down list. The available options are: • **Savings Account** • **Current Account** • **Loan Account** • **Term Deposit Account** • **Credit Card**
Product Category	Select the product category. The available options are • **Individual** • **Small and Medium Business** If **Product Type** is selected as **Credit Card**, the system defaults as **Individual** in read-only mode.

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

Field	Description
Product Sub Type	Select the product sub-type from the drop-down list. This field appears and is supported for the below listed Product types and the respective product categories only. a. Loan Account • **Home Loan (Individuals)** • **Vehicle Loan (Individuals)** • **Education Loan (Individuals)** • **Personal Loan (Individuals)** • **Loan Against Deposits (Individuals)** • **Business Loan (Small and Medium Business)** • **Term Loan (Small and Medium Business)** b. Term Deposit • **Simple Term Deposit** • **Reinvestment Term Deposit** c. Credit Card • **Retail Credit Card** This field is not applicable for **Saving Account** and **Current Account.**
Business Product Code	Specify the business product code. **NOTE:** Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.
Business Product Name	Specify the business product name.
Business Product Date Range	Select the date range as per the business requirement. System displays the logged in application date in Start Date by default. The End date has to be ahead of the **Start Date** and the **Business Product Review Date**.
Business Product Review Date	Select the review date as per the business requirement. Review date has to be ahead of the **Business Product Start Date** and earlier than the **Business Product End Date**.
First Home Buyer Applicable	Select to indicate whether first home buyer feature is applicable for the specified product. This field appears if the **Loan Account** option and **Home Loan** option is selected from the **Product Type** list and **Product Sub Type** list respectively.
Channel Allowed	Select the channels which are allowed for the business product from the drop-down list. The available options are: • **RPM** • **OBDX**
Fintech Allowed	Select the toggle if the business product is supported for Origination from ‘Fintech’ Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. System allows selection of multiple companies. This field is displayed only if **Fintech Allowed** toggle is selected.

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

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

1.1.1.2 Business Product Attributes

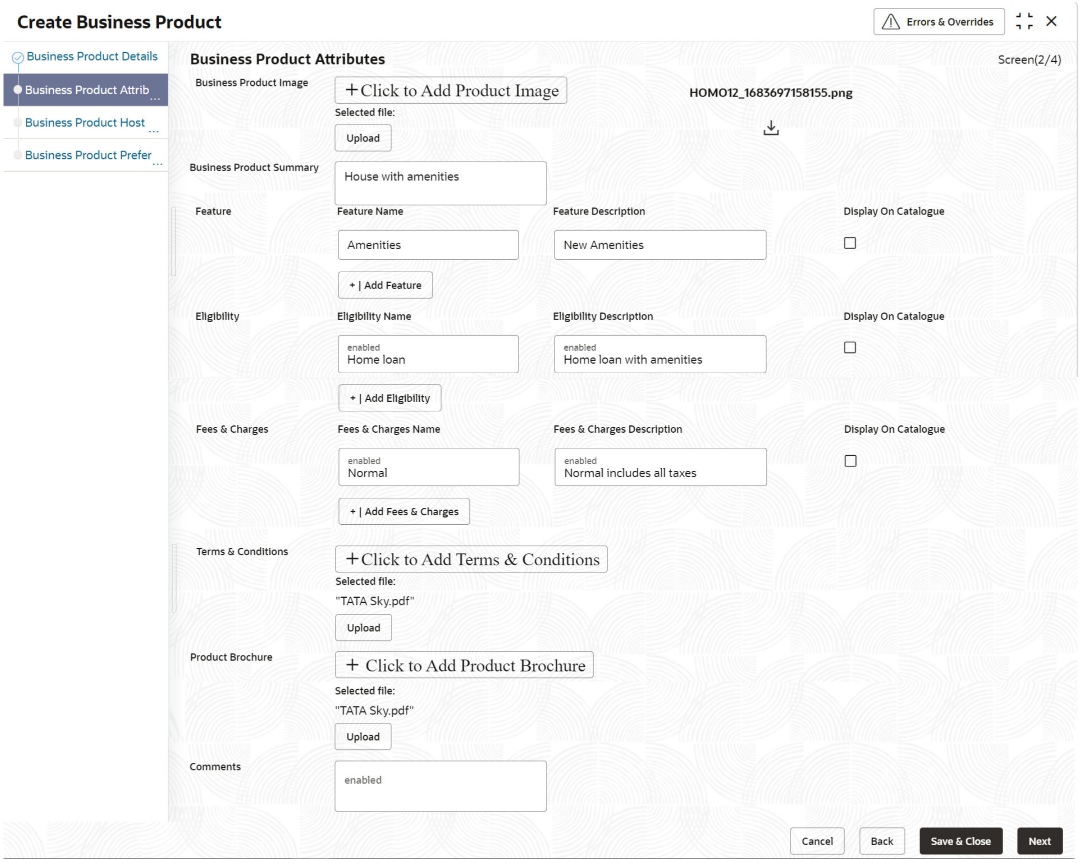
This topic describes the systematic instructions to display the business product attributes.

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

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

   The **Business Product Attributes** screen displays.

Figure 1-2   Business Product Attributes



Create Business Product

- Business Product Details
- Business Product Attrib...
- Business Product Host...
- Business Product Prefer...

Business Product Attributes   Screen(2/4)

Business Product Image: Selected file: HOMO12_1683697158155.png

Business Product Summary: House with amenities

Feature
Feature Name: Amenities
Feature Description: New Amenities
Display On Catalogue: ☐

Eligibility
Eligibility Name: Home loan
Eligibility Description: Home loan with amenities
Display On Catalogue: ☐

Fees & Charges
Fees & Charges Name: Normal
Fees & Charges Description: Normal includes all taxes
Display On Catalogue: ☐

Terms & Conditions: Selected file: "TATA Sky.pdf"

Product Brochure: Selected file: "TATA Sky.pdf"

Comments

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

> **Note:**
>
> The fields, which mentioned as Required, are mandatory.

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

Table 1-2   Business Product Attributes – Field Description

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

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

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

1.1.1.3 Business Product Host Mapping

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

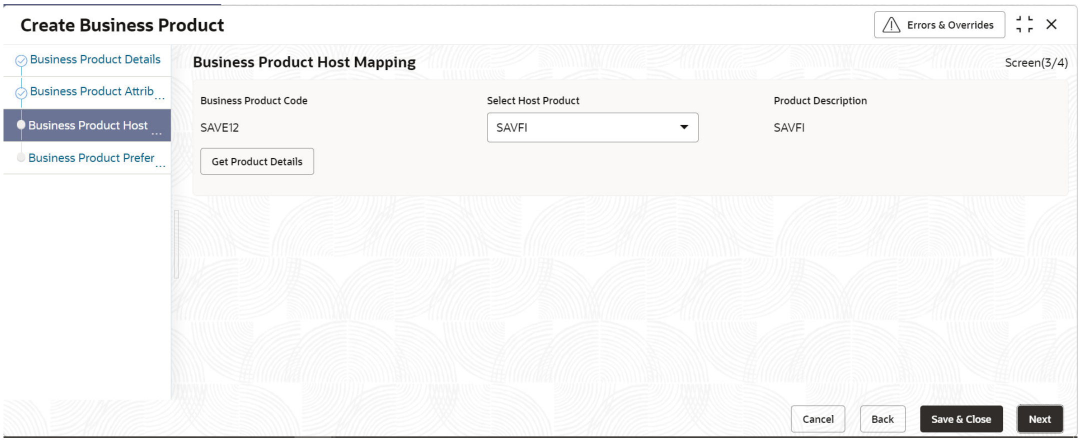
In the data segment, the business product is mapped to the host product and parameters for Interest and Charges that are linked to the host product are defined.

To map business product host:

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

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

Figure 1-3 Business Product Host Mapping



Create Business Product

Business Product Host Mapping

Business Product Code: SAVE12

Select Host Product: SAVFI

Product Description: SAVFI

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

> **Note:**
>
> The fields, which mentioned as Required, are mandatory.

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

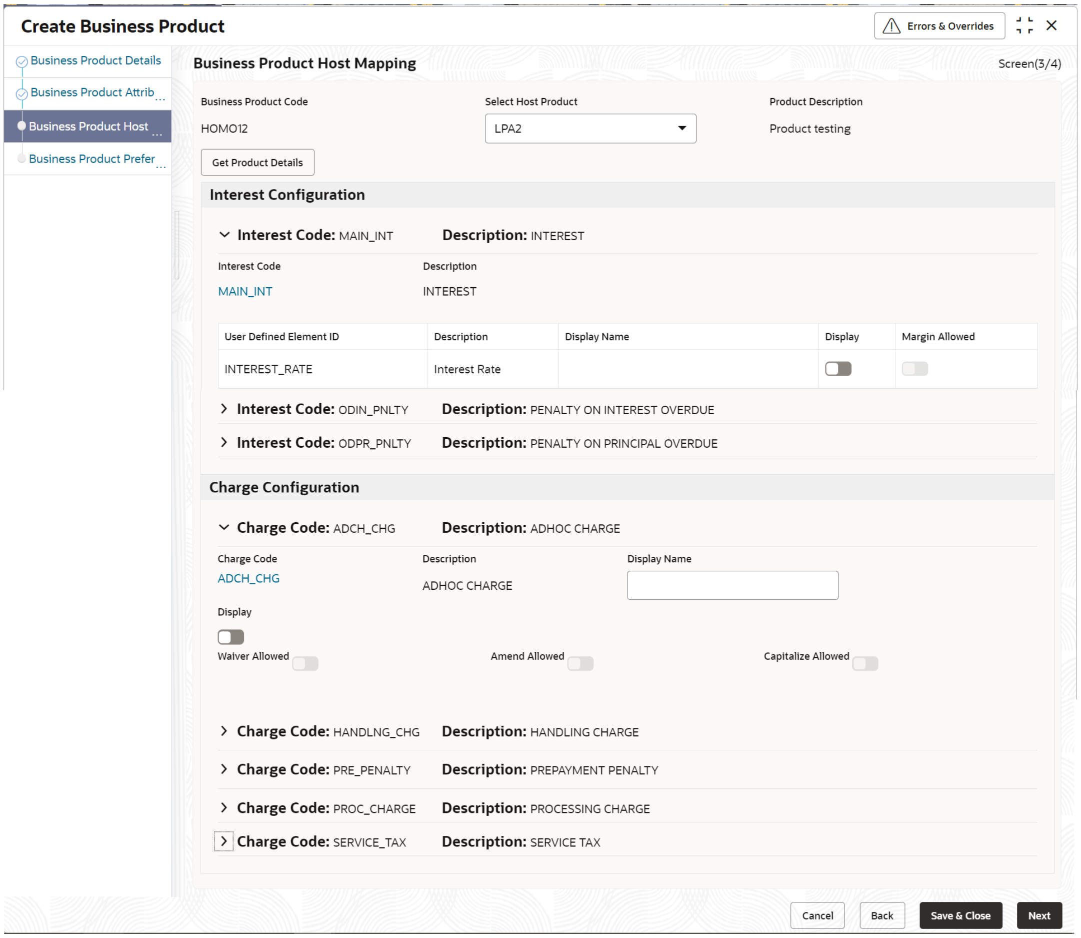
Table 1-3 Business Product Host Mapping – Field Description

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

3. Click **Get Product Details**.

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

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



Business Product Host Mapping

Business Product Code: HOMO12
Select Host Product: LPA2
Product Description: Product testing

Interest Configuration

Interest Code: MAIN_INT   Description: INTEREST

Interest Code: MAIN_INT
Description: INTEREST

User Defined Element ID	Description	Display Name	Display	Margin Allowed
INTEREST_RATE	Interest Rate			

Interest Code: ODIN_PNLTY   Description: PENALTY ON INTEREST OVERDUE
Interest Code: ODPR_PNLTY   Description: PENALTY ON PRINCIPAL OVERDUE

Charge Configuration

Charge Code: ADCH_CHG   Description: ADHOC CHARGE

Charge Code: ADCH_CHG
Description: ADHOC CHARGE
Display Name:
Display
Waiver Allowed
Amend Allowed
Capitalize Allowed

Charge Code: HANDLNG_CHG   Description: HANDLING CHARGE
Charge Code: PRE_PENALTY   Description: PREPAYMENT PENALTY
Charge Code: PROC_CHARGE   Description: PROCESSING CHARGE
Charge Code: SERVICE_TAX   Description: SERVICE TAX

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

> **Note:**
>
> The fields, which mentioned as Required, are mandatory.

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

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

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

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

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

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

1.1.1.4 Business Product Preferences

This topic describes the systematic instructions business product preferences.

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

- Loan Product Preferences
  This topic describes the loan product preferences details.
- Saving or Current Product Preferences
  This topic describes the saving product preferences details.
- Term Deposit Product Preferences
  This topic describes the term deposit product preferences details.

- Credit Card Product Preferences
  This topics describes the credit card product preferences details.
- IRA Savings Product Preferences
  This topic describes the IRA Savings product preferences details.
- IRA Certificate of Deposit Product Preferences
  This topic describes the IRA certificate of deposit product preferences details.

1.1.1.4.1 Loan Product Preferences

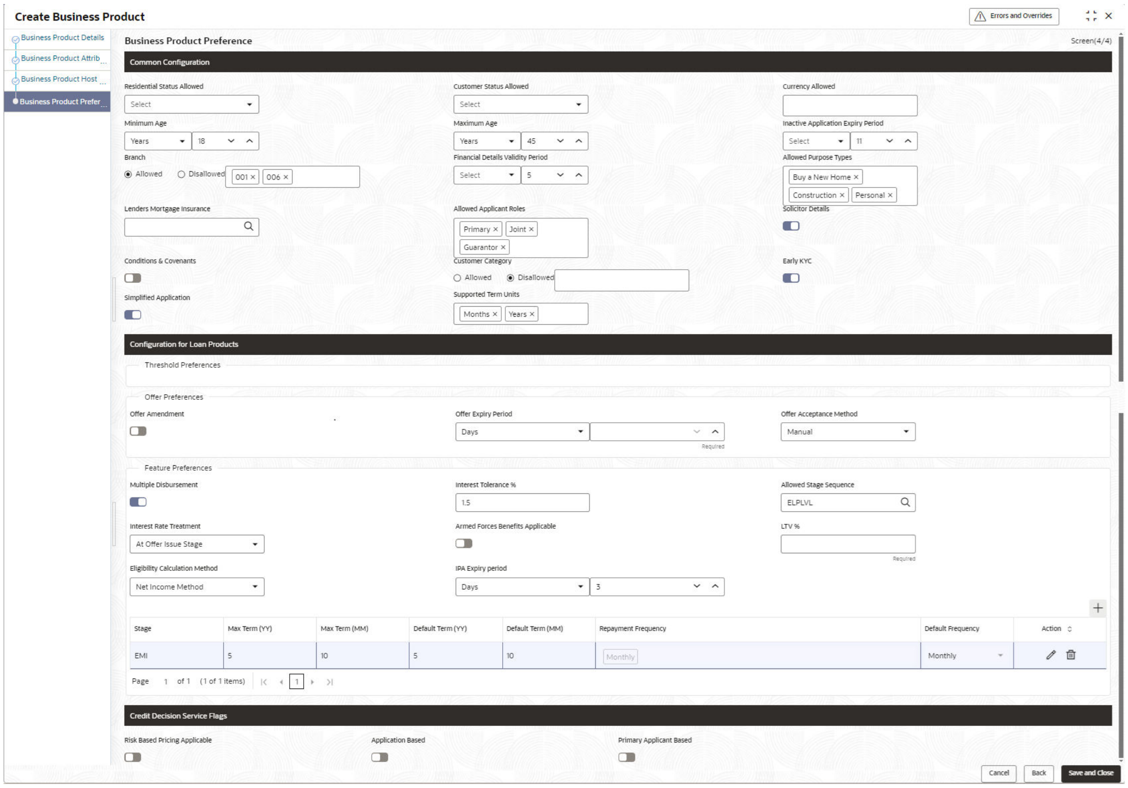
This topic describes the loan product preferences details.

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

To add loan preference:

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

Figure 1-5 Business Product Preference – Loan Product



Residential Status Allowed: Select
Customer Status Allowed: Select
Currency Allowed:
Minimum Age: Years 18
Maximum Age: Years 45
Inactive Application Expiry Period: Select 11
Branch: ● Allowed ○ Disallowed 001 × 006 ×
Financial Details Validity Period: Select 5
Allowed Purpose Types: Buy a New Home × Construction × Personal ×
Lenders Mortgage Insurance:
Allowed Applicant Roles: Primary × Joint × Guarantor ×
Solicitor Details: on
Conditions & Covenants: off
Customer Category: ○ Allowed ● Disallowed
Early KYC: on
Simplified Application: on
Supported Term Units: Months × Years ×

Offer Amendment: off
Offer Expiry Period: Days
Offer Acceptance Method: Manual

Multiple Disbursement: on
Interest Tolerance %: 1.5
Allowed Stage Sequence: ELPLVL
Interest Rate Treatment: At Offer Issue Stage
Armed Forces Benefits Applicable: off
LTV %:
Eligibility Calculation Method: Net Income Method
IPA Expiry period: Days 3

Stage	Max Term (YY)	Max Term (MM)	Default Term (YY)	Default Term (MM)	Repayment Frequency	Default Frequency	Action
EMI	5	10	5	10	Monthly	Monthly	

Page 1 of 1 (1 of 1 items)

Risk Based Pricing Applicable: off
Application Based: off
Primary Applicant Based: off

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

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

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

Field Name	Description
Residential Status Allowed	Select the option for which the business product is applicable for. The available options are: • **Resident** • **Non-Resident** • **Both**
Customer Status Allowed	Select the option for which the business product is applicable for. The available options are: • **Major** • **Minor** • **Both** • **Not Applicable**
Currency Allowed	Select the currency that are allowed for the business product. System allows to select multiple currencies, if applicable. The list of currencies appears based on the host configuration.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year**
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year**
Inactive Application Expiry Period	Specify the period after which the application must be marked as **Expired**. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year** Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. System allows to select Disallowed and keep it blank so that the **Business Product** is allowed for all the branches.

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

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

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

Field Name	Description
Customer Category	Select one of the following options: • **Allowed** – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened. • **Disallowed** – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened. The system allows to select Disallowed and keep it blank so that the **Business Product** is allowed for all the branches.
Early KYC	Specify whether user wants to enable the early KYC feature to speedup KYC process of an applicant. If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.
Simplified Application	Specify whether user wants to set simple process of account opening for this product. In this process, the **Initiation** and the **Application Entry** stages are combined for submitting the account opening application.
Supported Term Units	Select the term units. The available options are: • **Days** • **Months** • **Years** The option selected as term unit appears to set the tenure in the **Loan Details** data segment.
Configurations for Loan Products	In thi section specify the configurations for the loan products.
Threshold Preference	In this section you can capture the threshold preference of loan product.
Loan Currencies	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. The available options are: • **Days** • **Month** • **Year**
Minimum Term	Specify the minimum tenure of the loan for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. The available options are: • **Days** • **Month** • **Year**
Maximum Term	Displays the maximum tenure of the loan for the selected currency.
Minimum Amount	Displays the minimum amount of the loan for the selected currency.
Maximum Amount	Displays the maximum amount of the Loan for the selected Currency.
Offer Preferences	In this section you can set the offer related preference for loan product.
Offer Amendment	Select to indicate whether the offer is allowed to amend.

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

Field Name	Description
Offer Expiry Period	Select the expiry period of an offer in days, months and years. Enter the count. OR Select the up and down arrow to increase or decrease the count.
Offer Acceptance Method	Select the method to accept the offer. The available options are: • **Manual** • **Auto**
Feature Preference	In this section you can capture the features preference for loan product.
Multiple Disbursement	Select the toggle if multiple disbursement is allowed for the loan accounts.
Interest Tolerance %	Specify the maximum interest margin, the user can provide for the loan account. You can specify the maximum value as 100.00%. Tolerance Percentage = Interest Rate Interest Tolerance Percentage.
Allowed Stage Sequence	Select the rule to set the stage sequence which is allowed for repayment schedule.
Interest Rate Treatment	Select the interest rate treatment from the drop-down list. The available options are: • **At Offer Issue Stage** • **At the Time of Loan Account Creation** • **Pegged Period** If Pegged Period is selected, you need to additionally select the period from Month or Year and enter the numeric value for the Pegged Period definition.
Armed Forces Benefits Applicable	Select to indicate the armed forces benefits are applicable to the loan product.
Customer Contribution	Select to indicate the customer contribution feature is applicable. This fields appears only if the **Personal Loan** option is selected from the **Product Sub Type** list. This flag has below mentioned impact: • If the user sets the customer contribution as applicable, they can input the value in both the **Applied Loan Amount** and **Customer Contribution** fields. The Product Details and Loan Details data segment auto-calculate and display the Requested Loan Amount based on the inputs. • If the customer contribution is set as not applicable then the **Applied Loan Amount** and **Customer Contribution** fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the **Requested Loan Amount** value.
LTV%	Specify the percentage for Loan to Value (LTV). LTV = Loan Amount / Collateral Value This field is displayed, if **Product Sub Type** is selected as Home Loan in **Business Product Details** segment.

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

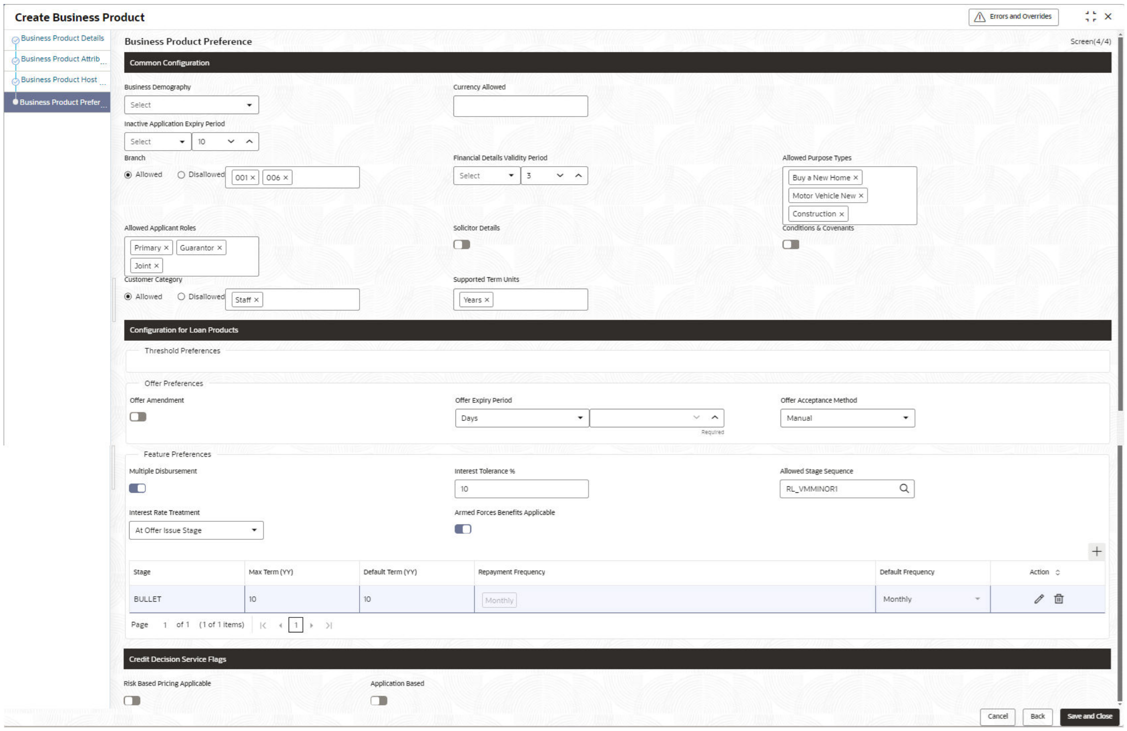
Field Name	Description
Eligibility Calculation Method	Select the required option for the eligibility calculation method from the drop-down list. The available options are: • **Net Income Method** Eligibility Amount = (Net Savings / EMI per Lakh) 100000 • **FOIR Method** Eligibility Amount = (Gross Income FOIR% - Financial Liability) / EMI per Lakh 100000 **Note**: Banks will compare the eligible amount as per FOIR and LTV, and the lowest eligible amount will be considered. This field is displayed, if **IPA Applicable** is selected in **Business Product Details** segment.
FOIR%	Specify the FOIR percentage. This field is displayed if **Eligibility Calculation Method** is selected as FOIR Method.
IPA Expiry Period	Select the IPA expiry period. The available options are: • **Days** • **Months** • **Years** This field is displayed if **IPA Applicable** is selected in **Business Product Details** segment.
Stage	Select the repayment type allowed for the loan product based on the host product mapped with the business product. The available options are: • **EPI** • **IOPM** • **POIM** • **FPI** • **PRS** • **BULLET** • **UDS** • **Interest Only Installments** • **Moratorium** The above options displays based on the initial setup.
Max Term (<Term Unit>)	Specify the maximum term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the **Supported Term Units** field.
Default Term <Term Unit>	Specify the default term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the **Supported Term Units** field.
Repayment Frequency	Select the repayment frequency for the repayment stage. The available options are: • **Monthly** • **Quaterly** • **Half Yearly** • **Yearly** • **Not Applicable**

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

Field Name	Description
Fixed Rate Component	Select the fixed rate from the drop-down list. The available options are: - **Yes**: If fixed rate interest defined in the host product is applicable. - **No**: If fixed rate interest in the host product not applicable.
Floating Rate Component	Select the floating rate from the rate codes defined in host product.
Default Frequency	Select the default frequency for the repayment stage. The available options are: - **Monthly** - **Quaterly** - **Half Yearly** - **Yearly** - **Not Applicable**
Action	Select the actions to perfrom on the added record. - 💾: To save the added record. - ✏: To edit the added record. - 🗑 To delete the added record.
Credit Decision Service Flags	In this section capture the Credit Decision Service Flags.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.
Primary Applicant Based	Select the toggle if the scorecard calculation should be considered based on the Primary applicant.

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

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



Business Demography: Select

Currency Allowed:

Inactive Application Expiry Period: Select 10

Branch: ● Allowed ○ Disallowed 001 × 006 ×

Financial Details Validity Period: Select 3

Allowed Purpose Types: Buy a New Home × Motor Vehicle New × Construction ×

Allowed Applicant Roles: Primary × Guarantor × Joint ×

Solicitor Details

Conditions & Covenants

Customer Category: ● Allowed ○ Disallowed Staff ×

Supported Term Units: Years ×

Offer Amendment

Offer Expiry Period: Days (Required)

Offer Acceptance Method: Manual

Multiple Disbursement

Interest Tolerance %: 10

Allowed Stage Sequence: RL_VMMINOR1

Interest Rate Treatment: At Offer Issue Stage

Armed Forces Benefits Applicable

Stage	Max Term (YY)	Default Term (YY)	Repayment Frequency	Default Frequency	Action
BULLET	10	10	Monthly	Monthly	

Page 1 of 1 (1 of 1 items)

Risk Based Pricing Applicable

Application Based

Table 1-6 Business Product Details – Field Description

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

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

Field	Description
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. The available options are: • **Days** • **Month** • **Year** Select the numeric period from the second drop-down box.
Allow Purpose Types	Select the purpose types that are allowed for business product. System allows to select multiple purpose types, if applicable. The available options are: • **Buy a New Home** • **Construction** • **Remortgage with US** • **Home Improvement / Renovation** • **Motor Vehicle – New** • **Motor Vehicle – Used** • **Personal** • **Education** • **Other** If you configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available options are: • **Primary** • **Joint** • **Guarantor**
Solicitor Details	Specify whether the solicitor details are allowed to capture while submitting this products account opening application.
Condition & Covenants	Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.
Customer Category	Select one of the following options: • **Allowed** – Select to indicate whether the specified categories are allowed to open an account for selected product. • **Disallowed** – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select **Disallowed** and keep it blank so that the Business Product is allowed for all the branches.
Supported Term Units	Select the term units. The available options are: • **Days** • **Months** • **Year** The option selected as term unit appears to set the tenure in the **Loan Details** data segment.
Configuration for Loan Products	Specify the configurations for Loan products.
Threshold Preferences	In this sections you capture threshold preferences for loan product.

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

Field	Description
Loan Currencies	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. The available options are: - **Days** - **Month** - **Year**
Minimum Term	Specify the minimum tenure of the loan for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. The available options are: - **Days** - **Month** - **Year**
Maximum Term	Specify the maximum tenure of the loan for the selected currency.
Minimum Amount	Specify the minimum amount of the loan for the selected currency.
Maximum Amount	Specify the maximum amount of the Loan for the selected Currency.
Offer Preferences	In this section you can capture the offer preferences of the loan product.
Offer Amendment	Select the toggle if offer amendment is allowed for the loan accounts.
Offer Expiry Period	Specify the offer expiry period. The available options are: - **Days** - **Month** - **Year**
Offer Acceptance Method	Select the offer acceptance method. The available options are: - **Manual** - **Automatic**
Feature Preferences	In this section you can set the feature preferences of the loan product.
Multiple Disbursement	Select to indicate whether the multiple disbursement is allowed for the loan product.
Interest Tolerance %	Specify the maximum interest margin, the user can provide for the loan account. You can specify the maximum value as 100.00%. Tolerance Percentage = Interest Rate Interest Tolerance Percentage.
Allowed Stage Sequence	Select the rule to set the stage sequence which is allowed for repayment schedule.
Interest Rate Treatment	Select the interest rate treatment from the drop-down list. The available options are: - **At Offer Issue Stage** - **At the Time of Loan Account Creation** - **Pegged Period**
Pegged Period	Select the pegged period in Days, Months and Years. Enter the value of the pegged period. OR Select up or down arrow to increase or decrease the value respectively.

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

Field	Description
Armed Forces Benefits Applicable	Select to indicate the armed forces benefits are applicable to the loan product.
Stage	Select the repayment type allowed for the loan product based on the host product mapped with the business product. The available options are: • **EMI** • **IOPM** • **POIM** • **FPI** • **PRS** • **BULLET** • **Interest Only Installments** • **Moratorium**
Max Term (<Term Unit>)	Specify the maximum term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the **Supported Term Units** field.
Default Term <Term Unit>	Specify the default term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the **Supported Term Units** field.
Repayment Frequency	Select the repayment frequency for the repayment stage. The available options are: • **Monthly** • **Quaterly** • **Half Yearly** • **Yearly** • **Not Applicable**
Default Frequency	Select the default frequency for the repayment stage. The available options are: • **Monthly** • **Quaterly** • **Half Yearly** • **Yearly** • **Not Applicable**
Action	Select the actions to perfrom on the added record. • 💾: To save the added record. • ✎: To edit the added record. • 🗑 To delete the added record.
Credit Decision Service Flags	Select the Credit Decision Service Flags.
Risk Based Pricing Applicable	Select the toggle if Risk based pricing is allowed for the loan accounts.
Application Based	Select the toggle if the scorecard calculation should be considered based on the application.

1.1.1.4.2 Saving or Current Product Preferences

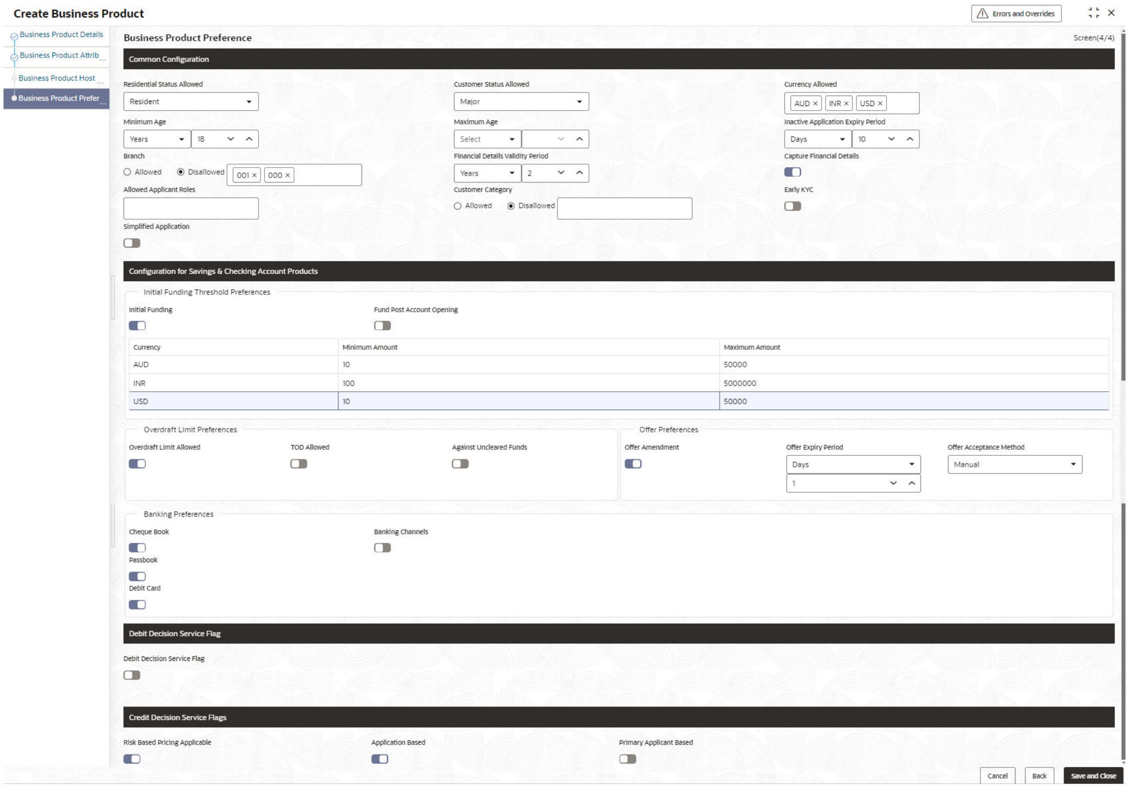
This topic describes the saving product preferences details.

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

To add saving preference:

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

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


Create Business Product
Errors and Overrides
Business Product Details
Business Product Attrib...
Business Product Host ...
Business Product Prefer...
Business Product Preference
Screen(4/4)
Common Configuration
Capture Financial Details
Early KYC
Simplified Application
Configuration for Savings & Checking Account Products
Initial Funding Threshold Preferences
Initial Funding
Fund Post Account Opening
Overdraft Limit Preferences
Overdraft Limit Allowed
TOD Allowed
Against Uncleared Funds
Offer Preferences
Offer Amendment
Banking Preferences
Cheque Book
Banking Channels
Passbook
Debit Card
Debit Decision Service Flag
Debit Decision Service Flag
Credit Decision Service Flags
Risk Based Pricing Applicable
Application Based
Primary Applicant Based
Cancel
Back
Save and Close

Residential Status Allowed: Resident
Customer Status Allowed: Major
Currency Allowed: AUD × INR × USD ×
Minimum Age: Years 18
Maximum Age: Select
Inactive Application Expiry Period: Days 10
Branch: ○ Allowed ● Disallowed 001 × 000 ×
Financial Details Validity Period: Years 2
Allowed Applicant Roles:
Customer Category: ○ Allowed ● Disallowed
Offer Expiry Period: Days 1
Offer Acceptance Method: Manual

Currency	Minimum Amount	Maximum Amount
AUD	10	50000
INR	100	5000000
USD	10	50000

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

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

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

Field Name	Description
Customer Status Allowed	Select the option for which the business product is applicable for. The available options are: - **Major** - **Minor** - **Both** - **Not Applicable**
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The available options are: - **Days** - **Month** - **Year**
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The available options are: - **Days** - **Month** - **Year**
Inactive Application Expiry Period	Specify the period after which the application must be marked as **Expired**. Select the period from the drop-down box. The available options are: - **Days** - **Month** - **Year** Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: - **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. - **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: - **Days** - **Month** - **Year** Select the numeric period from the second drop-down box. This field is **mandatory** for Current Product and non-mandatory for Savings Product.

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

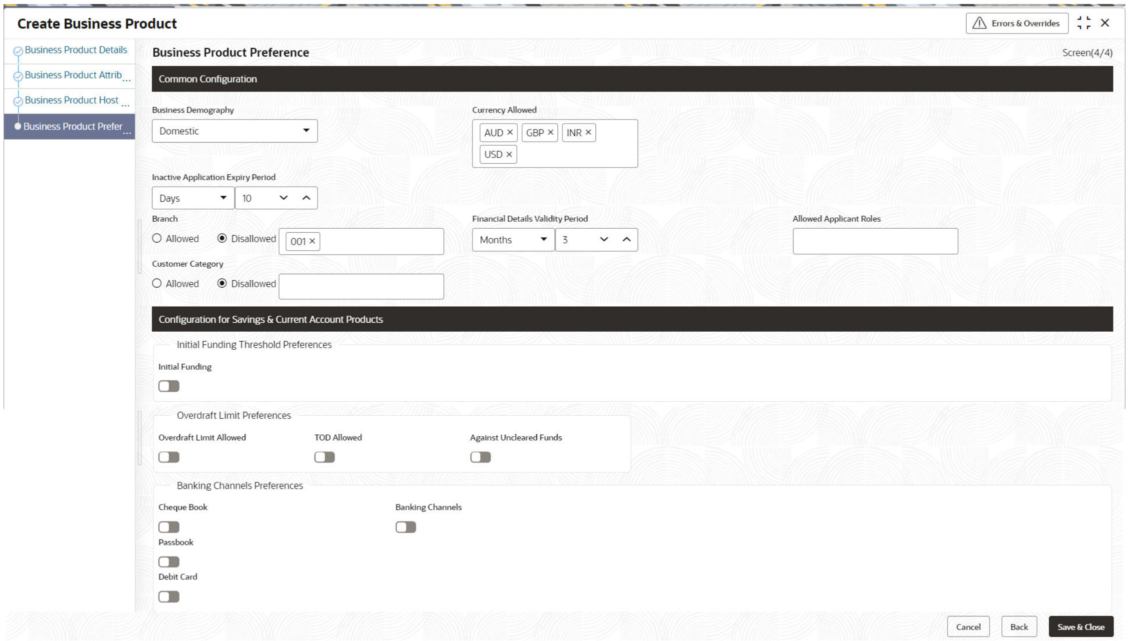
Field Name	Description
Capture Financial Details	Specify whether you need to capture financial details for this business product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: • **Primary** • **Joint** • **Guarantor** • **Custodian**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

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

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

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

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


Create Business Product
Errors & Overrides
Business Product Details
Business Product Attrib...
Business Product Host ...
Business Product Prefer...
Business Product Preference
Screen(4/4)
Common Configuration
Configuration for Savings & Current Account Products
Initial Funding Threshold Preferences
Overdraft Limit Preferences
Banking Channels Preferences
Cancel
Back
Save & Close

Business Demography: Domestic

Currency Allowed: AUD, GBP, INR, USD

Inactive Application Expiry Period: Days 10

Branch: ○ Allowed ● Disallowed 001

Financial Details Validity Period: Months 3

Allowed Applicant Roles

Customer Category: ○ Allowed ● Disallowed

Initial Funding

Overdraft Limit Allowed

TOD Allowed

Against Uncleared Funds

Cheque Book

Banking Channels

Passbook

Debit Card

Table 1-8 Business Product Details – Field Description

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

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

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

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

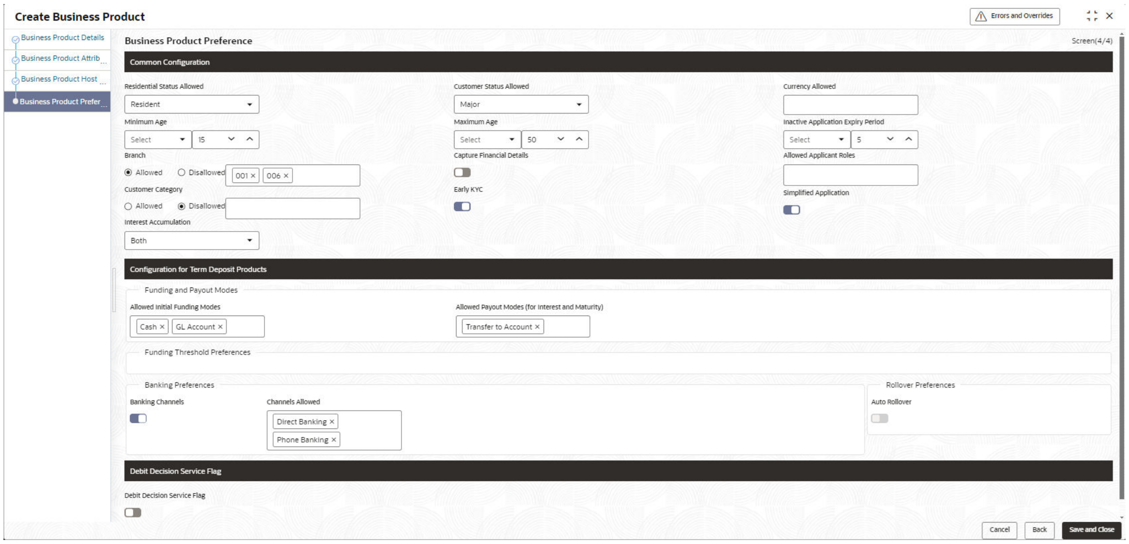
Field	Description
Banking Channels Preferences	In this section you can capture the banking channel preferences for saving or current product.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Banking Channels	Select to indicate if multiple banking channels are allowed for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

1.1.1.4.3 Term Deposit Product Preferences

This topic describes the term deposit product preferences details.

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

Figure 1-9   Business Product Preference – Term Deposit Product


Create Business Product
Errors and Overrides
Business Product Details
Business Product Attrib ...
Business Product Host ...
Business Product Prefer ...
Business Product Preference
Screen(4/4)
Common Configuration
Configuration for Term Deposit Products
Funding and Payout Modes
Funding Threshold Preferences
Banking Preferences
Rollover Preferences
Debit Decision Service Flag
Cancel
Back
Save and Close

Residential Status Allowed: Resident
Customer Status Allowed: Major
Currency Allowed:
Minimum Age: Select 15
Maximum Age: Select 50
Inactive Application Expiry Period: Select 5
Branch: ● Allowed ○ Disallowed 001 × 006 ×
Capture Financial Details: Off
Allowed Applicant Roles:
Customer Category: ○ Allowed ● Disallowed
Early KYC: On
Simplified Application: On
Interest Accumulation: Both
Allowed Initial Funding Modes: Cash × GL Account ×
Allowed Payout Modes (for Interest and Maturity): Transfer to Account ×
Banking Channels: On
Channels Allowed: Direct Banking × Phone Banking ×
Auto Rollover: Off
Debit Decision Service Flag: Off

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

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

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

Field Name	Description
Inactive Application Expiry Period	Specify the period after which the application must be marked as **Expired**. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year** Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product can be opened. • **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Capture Financial Details	Specify whether you need to capture financial details for this business product.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: • **Primary** • **Joint** • **Guarantor** • **Custodian** • **Guardian** • **Cosigner** The option in this list appears for selection based on the configuration. This selected roles gets reflected in the **Applicants** data segment while capturing an applicant information in an application.
Customer Category	Select one of the following options: • **Allowed** – Select to indicate whether the specified categories are allowed to open an account for selected product. • **Disallowed** – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select **Disallowed** and keep it blank so that the Business Product is allowed for all the branches.
Early KYC	Specify whether user wants to enable the early KYC feature to speedup KYC process of an applicant. If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.
Simplified Application	Specify whether user wants to set simple process of account opening for this product. In this process, the **Initiation** and the **Application Entry** stages are combined for submitting the account opening application.

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

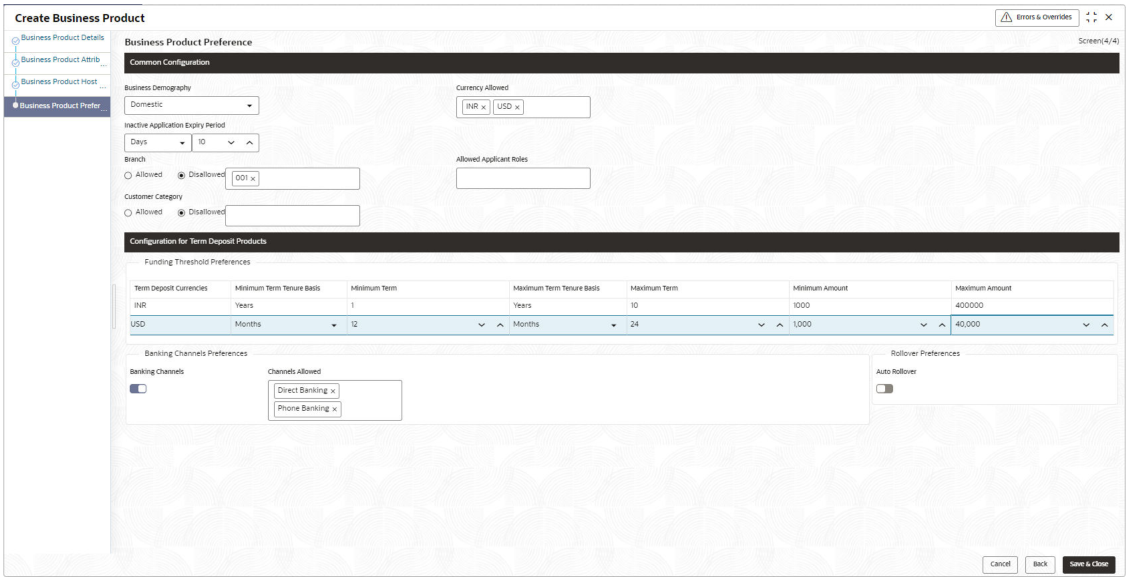
Field Name	Description
Interest Accumulation	Select the method of interest accumulation from the drop down list. The available options are: • **Cumulative**: If this option is selected then the **Yes** option is defaulted for interest accumulation in the **Cumulative** field of the **Account Details** data segment. • **Non Cumulative**: If this option is selected then the **No** option is defaulted for interest accumulation in the **Cumulative** field of the **Account Details** data segment. • **Both**: This option gives the flexibility to select the option in the **Account Details** data segment.
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding and Payout Modes	Specify the preferneces of funding and payout modes in this section.
Allowed Initial Funding Modes	Select the modes which are allowed for intial funding. The available options are: • Cash • GL Account • Account Transfer • Other Bank Cheque The drop-down values will be configured in look up maintenance.
Allowed Payout Modes (for Interest and Maturity)	Select the modes which are allowed for fund payout after maturity. The available options are: • Transfer to Account • GL Account • Demand Draft
Allowed Interest Payout Frequency	Select the frequencies which are allowed for interest payout. The available options are: • Weekly • Monthly • Quarterly • Half Yearly • Yearly
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: • **Days** • **Month** • **Year**
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: • **Days** • **Month** • **Year**
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.

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

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

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

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



Business Product Preference

Common Configuration

Business Demography: Domestic

Currency Allowed: INR ×, USD ×

Inactive Application Expiry Period: Days 10

Branch: ○ Allowed ● Disallowed 001 ×

Allowed Applicant Roles:

Customer Category: ○ Allowed ● Disallowed

Configuration for Term Deposit Products

Funding Threshold Preferences

Term Deposit Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
INR	Years	1	Years	10	1000	400000
USD	Months	12	Months	24	1,000	40,000

Banking Channels Preferences

Banking Channels: on

Channels Allowed: Direct Banking ×, Phone Banking ×

Rollover Preferences

Auto Rollover: off

Table 1-10 Business Product Details – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Business Demography	Select the option for which the business product is applicable for. The available options are: • **Domestic** • **Overseas**

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

Field	Description
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Inactive Application Expiry Period	Specify the period after which the application must be marked as **Expired**. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year** Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: • **Allowed** – Select to indicate whether the specified categories are allowed to open an account for selected product. • **Disallowed** – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select **Disallowed** and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. The available options are: • **Days** • **Month** • **Year**
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. The available options are: • **Days** • **Month** • **Year**
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.

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

Field	Description
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.
Channels Allowed	Select the channels that are allowed to the account. The available options are: • **KISOK Banking** • **Direct Banking** • **Phone Banking** This field appears if the **Banking Channel** toggle is selected.
Auto Rollover	Select to indicate if auto rollover is allowed for the account.
Common Configuration	Specify the common configurations for the business product.

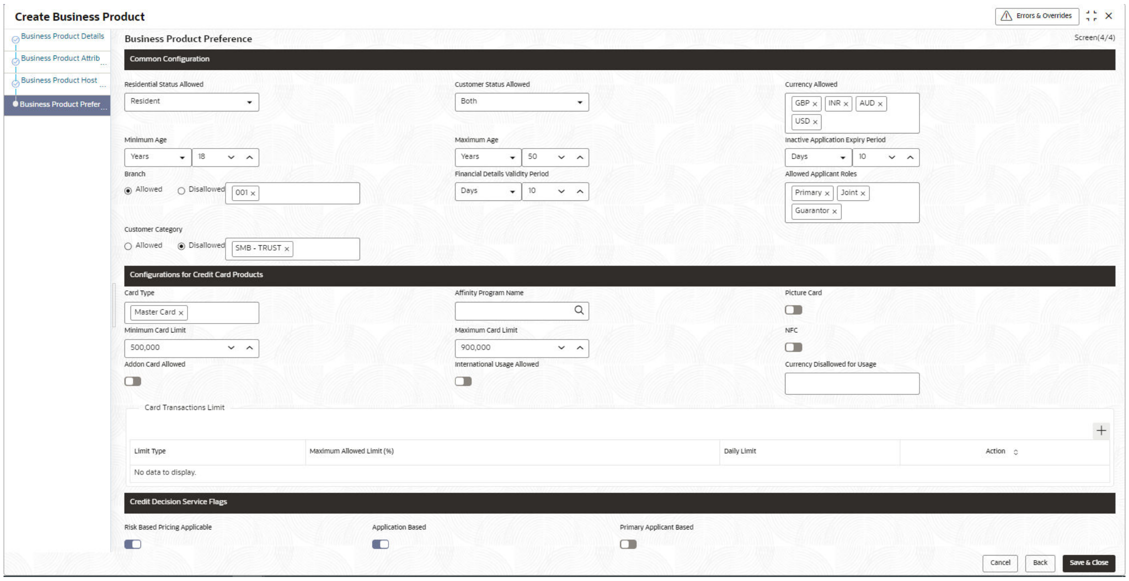
1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.
2. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to the field description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

1.1.1.4.4 Credit Card Product Preferences

This topics describes the credit card product preferences details.

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

Figure 1-11 Business Product Preference – Credit Card Product


Create Business Product
Errors & Overrides
Business Product Details
Business Product Attrib ...
Business Product Host ...
Business Product Prefer ...
Business Product Preference
Screen(4/4)
Common Configuration
Configurations for Credit Card Products
Card Transactions Limit
Credit Decision Service Flags
Cancel
Back
Save & Close

Residential Status Allowed: Resident
Customer Status Allowed: Both
Currency Allowed: GBP, INR, AUD, USD
Minimum Age: Years 18
Maximum Age: Years 50
Inactive Application Expiry Period: Days 10
Branch: ● Allowed ○ Disallowed 001
Financial Details Validity Period: Days 10
Allowed Applicant Roles: Primary, Joint, Guarantor
Customer Category: ○ Allowed ● Disallowed SMB - TRUST
Card Type: Master Card
Affinity Program Name:
Picture Card
Minimum Card Limit: 500,000
Maximum Card Limit: 900,000
NFC
Addon Card Allowed
International Usage Allowed
Currency Disallowed for Usage:

Limit Type	Maximum Allowed Limit (%)	Daily Limit	Action
No data to display.			

Risk Based Pricing Applicable
Application Based
Primary Applicant Based

Table 1-11   Business Product Preference – Credit Card Product

Field Name	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: • **Resident** • **Non-Resident**
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: • **Major** • **Minor**
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • **Days** • **Month** • **Year**
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: • **Days** • **Month** • **Year**
Inactive Application Expiry Period	Specify the period after which the application has to be marked as ‘Expired’. Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Financial Details Validity Period	Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: • **Days** • **Month** • **Year** Select the numeric period from the second drop-down box.

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

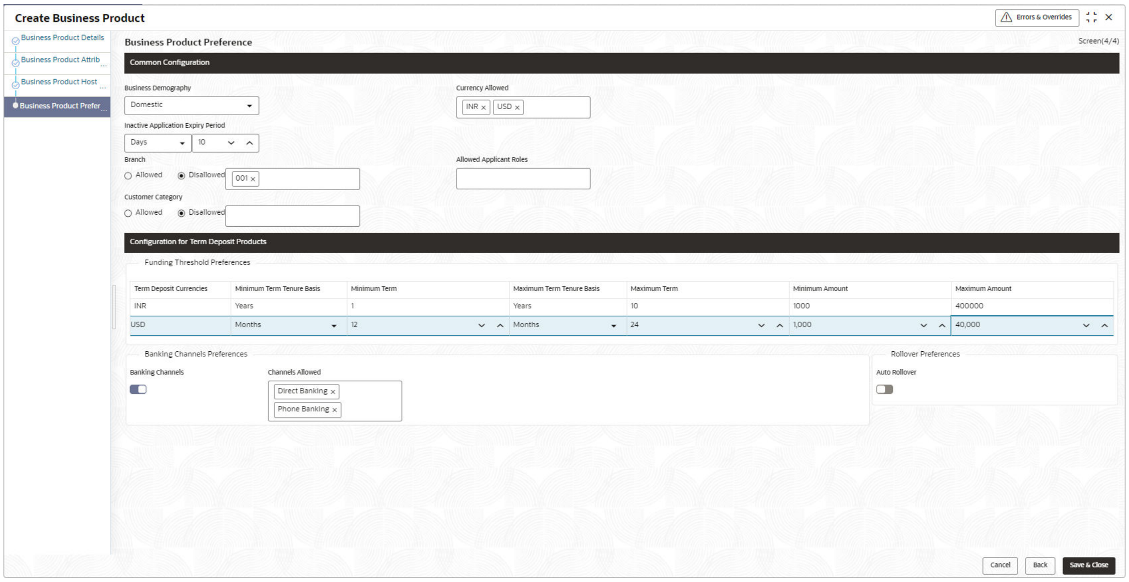
Field Name	Description
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: • Primary • Joint • Guarantor • Custodian • Guardian • Cosigner The option in this list appears for selection based on the configuration. This selected roles gets reflected in the **Applicants** data segment while capturing an applicant information in an application.
Customer Category	Select one of the following options: • **Allowed** – Select to indicate whether the specified categories are allowed to open an account for selected product. • **Disallowed** – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select **Disallowed** and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Credit Card Products	Specify the configurations for Credit Card products.
Card Type	Select the card type.
Affinity Program Name	Select the affinity program name.
Picture Card	Select the toggle to enable the picture card for the business product.
Minimum Card Limit	Specify the minimum card limit for the business product.
Maximum Card Limit	Specify the maximum card limit for the business product.
NFC	Select the toggle to enable NFC.
Addon Card Allowed	Select the toggle to allow the addon cards for the business product.
Maximum Number of Add-on Cards	Specify the maximum number of Add-on cards allowed for the business product. This field appears only if the **Addon Card Allowed** toggle is ON.
Define Addon Card Limit	Select the toggle to define the limit for the add on cards. This field appears only if the **Addon Card Allowed** toggle is ON.
International Usage allowed	Select the toggle to indicate whether the international usage allowed for the business product.
Currency Disallowed Usage	Select the currency which are not allowed for the business product.
Card Transactions Limit	Specify the card transaction limit details Click to add the card transaction limits.
Limit Type	Select the limit type. Available options are: • **ATM Limit** • **POS Limit** • **International Limit** • **Internet Limit**
Maximum Allowed Limit (%)	Specify the maximum allowed limit percentage.
Daily Limit	Specify the daily limit allowed.
Actions	Select the action user wish to perform on added card transactions limit. The user can edit or delete the added transactions.

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

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

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

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


Create Business Product
Errors & Overrides
Business Product Details
Business Product Attrib ...
Business Product Host ...
Business Product Prefer ...
Business Product Preference
Screen(4/4)
Common Configuration
Configuration for Term Deposit Products
Funding Threshold Preferences
Banking Channels Preferences
Rollover Preferences
Cancel
Back
Save & Close

Business Demography: Domestic

Currency Allowed: INR × USD ×

Inactive Application Expiry Period: Days 10

Branch: ○ Allowed ● Disallowed 001 ×

Allowed Applicant Roles:

Customer Category: ○ Allowed ● Disallowed

Term Deposit Currencies	Minimum Term Tenure Basis	Minimum Term	Maximum Term Tenure Basis	Maximum Term	Minimum Amount	Maximum Amount
INR	Years	1	Years	10	1000	400000
USD	Months	12	Months	24	1,000	40,000

Banking Channels: on

Channels Allowed: Direct Banking × Phone Banking ×

Auto Rollover: off

Table 1-12 Business Product Details – Field Description

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

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

Field	Description
Inactive Application Expiry Period	Specify the period after which the application must be marked as **Expired**. Select the period from the drop-down box. Available options are: • **Days** • **Month** • **Year** Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened. • **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product.
Customer Category	Select one of the following options: • **Allowed** – Select to indicate whether the specified categories are allowed to open an account for selected product. • **Disallowed** – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select **Disallowed** and keep it blank so that the Business Product is allowed for all the branches.
Configuration for Term Deposit Products	Specify the configurations for the term deposit.
Funding Threshold Preferences	Specify the funding threshold preferences for term deposit product.
Term Deposit Currencies	Displays the currency based on the **Currency Allowed** configured in the **Common Configuration** tab above.
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: • **Days** • **Month** • **Year**
Minimum Term	Specify the minimum tenure of the term deposit for the selected currency.
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: • **Days** • **Month** • **Year**
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency.
Minimum Amount	Displays the minimum amount of the term deposit for selected currency.
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency.
Banking Channels	Select to indicate if multiple banking channels are allowed for the account.

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

Field	Description
Channels Allowed	Select the channels that are allowed to the account. The available options are: • **KISOK Banking** • **Direct Banking** • **Phone Banking** This field appears if the **Banking Channel** toggle is selected.
Auto Rollover	Select to indicate if auto rollover is allowed for the account.
Common Configuration	Specify the common configurations for the business product.

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

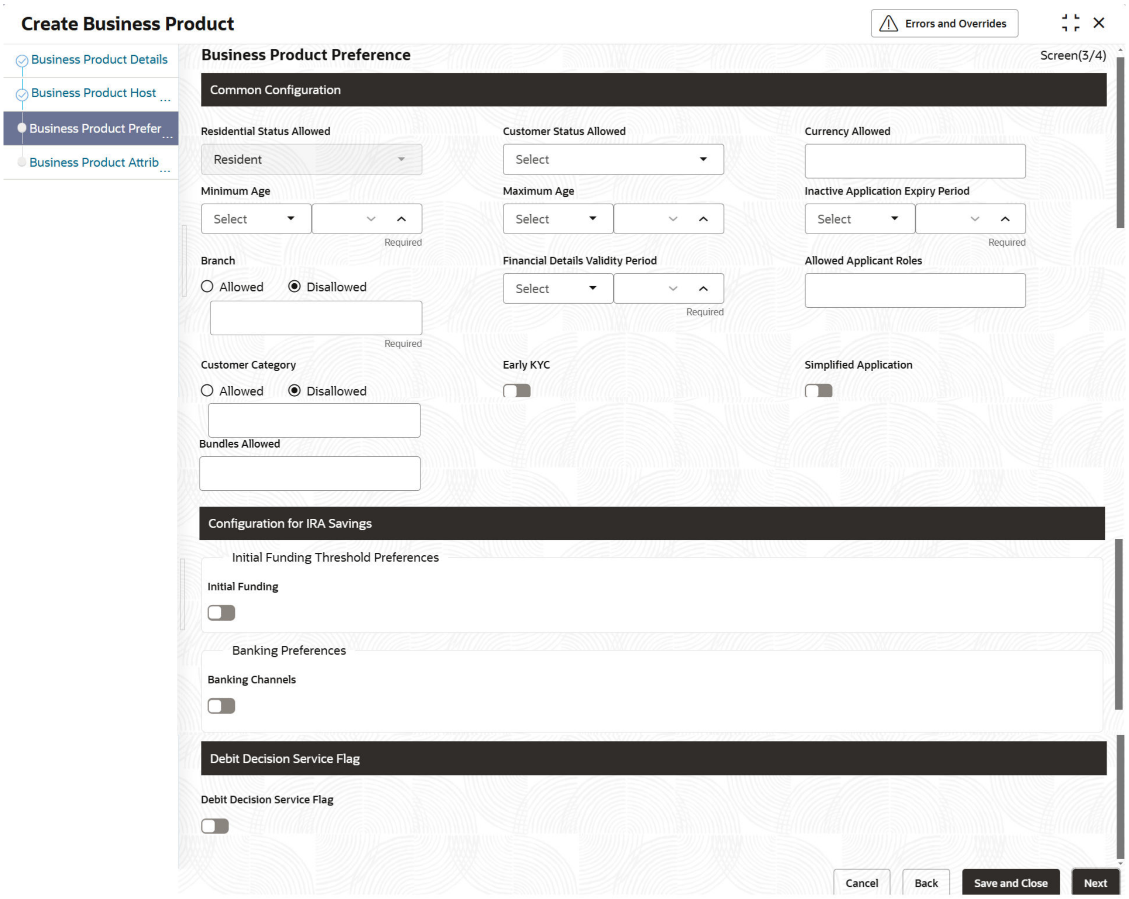
At this point, the status of business product is unauthorized. User with supervisor access has to approve the business product. Once approved, status of the business product changes from unauthorized to authorized and is available for linking in the business process.

1.1.1.4.5 IRA Savings Product Preferences

This topic describes the IRA Savings product preferences details.

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

Figure 1-13 Business Product Preferences-IRA Savings


Create Business Product
Errors and Overrides
Business Product Details
Business Product Host ...
Business Product Prefer ...
Business Product Attrib ...
Business Product Preference
Screen(3/4)
Common Configuration
Configuration for IRA Savings
Initial Funding Threshold Preferences
Banking Preferences
Debit Decision Service Flag
Required
Cancel
Back
Save and Close
Next

Residential Status Allowed: Resident

Customer Status Allowed: Select

Currency Allowed:

Minimum Age: Select

Maximum Age: Select

Inactive Application Expiry Period: Select

Branch: ○ Allowed ● Disallowed

Financial Details Validity Period: Select

Allowed Applicant Roles:

Customer Category: ○ Allowed ● Disallowed

Early KYC

Simplified Application

Bundles Allowed:

Initial Funding

Banking Channels

Debit Decision Service Flag

Table 1-13 Business Product Preference – IRA Savings Product- Individual

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

Table 1-13 (Cont.) Business Product Preference – IRA Savings Product- Individual

Field Name	Description
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year**
Inactive Application Expiry Period	Specify the period after which the application must be marked as **Expired**. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year** Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product can be opened. • **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Financial Details Validity Period	Select the financial details vadility periods in years, Months, and Days.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: • **Primary** • **Joint** • **Guarantor** • **Custodian** • **Guardian** • **Cosigner** The option in this list appears for selection based on the configuration. This selected roles gets reflected in the **Applicants** data segment while capturing an applicant information in an application.
Customer Category	Select one of the following options: • **Allowed** – Select to indicate whether the specified categories are allowed to open an account for selected product. • **Disallowed** – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select **Disallowed** and keep it blank so that the Business Product is allowed for all the branches.
Early KYC	Specify whether user wants to enable the early KYC feature to speedup KYC process of an applicant. If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.

Table 1-13 (Cont.) Business Product Preference – IRA Savings Product- Individual

Field Name	Description
Simplified Application	Specify whether user wants to set simple process of account opening for this product. To submit the account opening application process, combine the **Initiation** and **Application Entry** stages.
Interest Accumulation	Select the method of interest accumulation from the drop down list. The available options are: • **Cumulative**: If this option is selected, then the **Yes** option is defaulted for interest accumulation in the **Cumulative** field of the **Account Details** data segment. • **Non Cumulative**: Selecting this option defaults the **No** option for interest accumulation in **Account Details** data. • **Both**: This option gives the flexibility to select the option in the **Account Details** data segment.
Bundles Allowed	Select the allowed bundles from the drop-down list.
Configuration for IRA Savings	Specify the configurations for the IRA Savings.
Initial Funding Threshold Preferences	Specify the funding threshold preferences for IRA Savings product.
Initial Funding	Select the modes which are allowed for intial funding. The available options are: • **Cash** • **GL Account** • **Account Transfer** • **Other Bank Cheque** The drop-down values will be configured in look up maintenance.
Banking Preferences	This section provides banking details about banking preferences.
Banking Channels	Select to indicate the banking channel service is allowed.
Debit Decision Service Flag	Select to indicate the debit decision service is allowed.
Action Tab	Click **Cancel** to cancel the added record. Click **Back** to view the previous added record. Click **Save and Close** to save and close the added record. Click **Next** to move to the next stage.

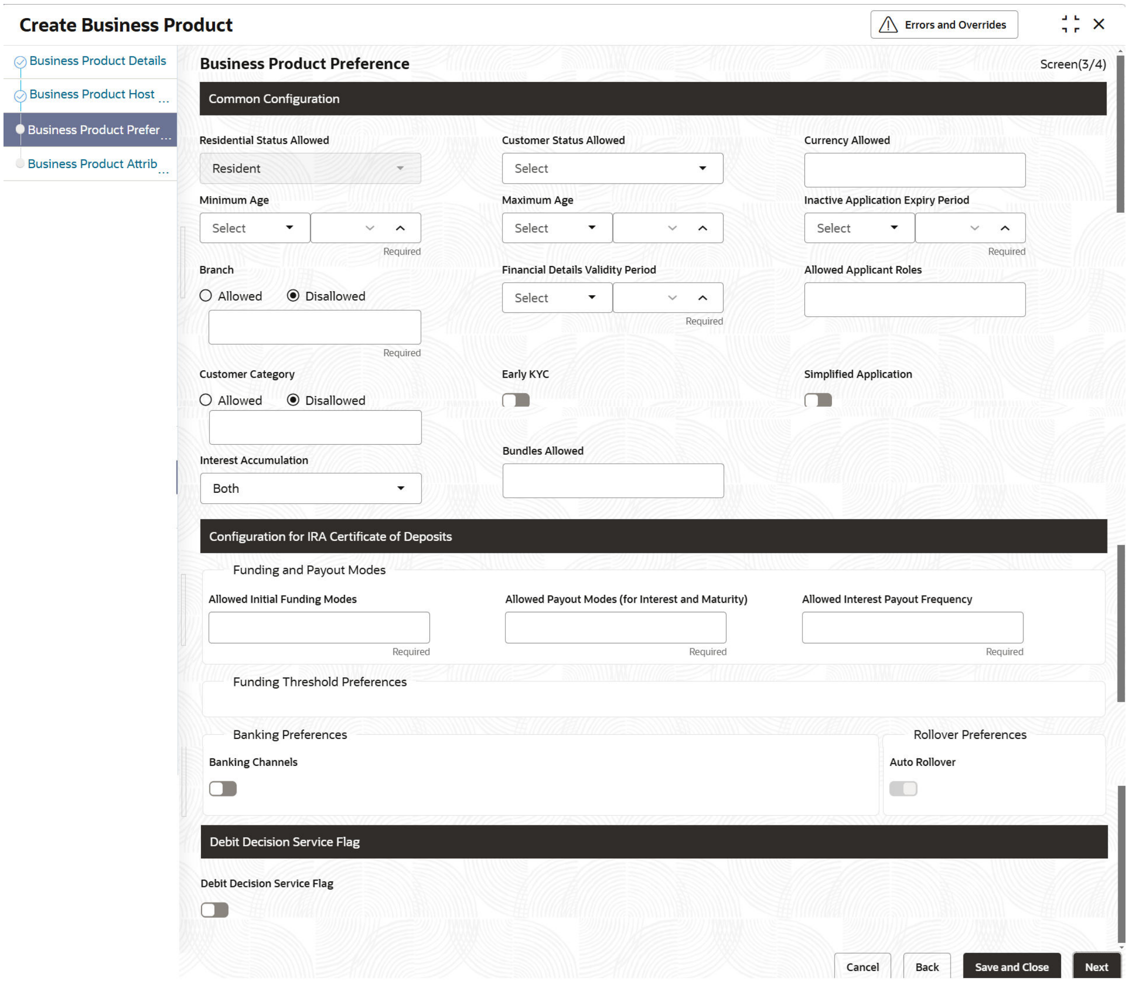
1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.
2. Specify the details in the relevant data fields. The fields which are marked with Required are mandatory. For more information on fields, refer to the field description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

1.1.1.4.6 IRA Certificate of Deposit Product Preferences

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

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

Figure 1-14 Business Product Preference-IRA Certificate of Deposit


Create Business Product
Errors and Overrides
Business Product Details
Business Product Host ...
Business Product Prefer...
Business Product Attrib...
Business Product Preference
Screen(3/4)
Common Configuration
Configuration for IRA Certificate of Deposits
Funding and Payout Modes
Funding Threshold Preferences
Banking Preferences
Rollover Preferences
Debit Decision Service Flag
Cancel
Back
Save and Close
Next

Residential Status Allowed: Resident

Customer Status Allowed: Select

Currency Allowed

Minimum Age: Select (Required)

Maximum Age: Select

Inactive Application Expiry Period: Select (Required)

Branch: ○ Allowed ● Disallowed (Required)

Financial Details Validity Period: Select (Required)

Allowed Applicant Roles

Customer Category: ○ Allowed ● Disallowed

Early KYC

Simplified Application

Interest Accumulation: Both

Bundles Allowed

Allowed Initial Funding Modes (Required)

Allowed Payout Modes (for Interest and Maturity) (Required)

Allowed Interest Payout Frequency (Required)

Banking Channels

Auto Rollover

Debit Decision Service Flag

Table 1-14 Business Product Preference – IRA Certificate of Deposit Product-Individual

Field Name	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. The available options are: • **Resident** • **Non-Resident**
Customer Status Allowed	Select the option for which the business product is applicable for. The available options are: • **Major** • **Minor**
Currency Allowed	Select the currency or currencies that are allowed for the business product. The system enables the selection of multiple currencies, if applicable.

Table 1-14 (Cont.) Business Product Preference – IRA Certificate of Deposit Product-Individual

Field Name	Description
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year**
Maximum Age	Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year**
Inactive Application Expiry Period	Specify the period after which the application must be marked as **Expired**. Select the period from the drop-down box. The available options are: • **Days** • **Month** • **Year** Once the application has expired, no further lifecycle activity can happen for that application.
Branch	Select one of the following options: • **Allowed** – Select it to indicate and specify the branches where the account under the specified Business Product can be opened. • **Disallowed** – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.
Financial Details Validity Period	Select the financial details vadility periods in years, Months, and Days.
Allowed Applicant Roles	Specify the applicant roles that are allowed to apply this product. The available roles are as below: • **Primary** • **Joint** • **Guarantor** • **Custodian** • **Guardian** • **Cosigner** The option in this list appears for selection based on the configuration. This selected roles gets reflected in the **Applicants** data segment while capturing an applicant information in an application.

Table 1-14 (Cont.) Business Product Preference – IRA Certificate of Deposit Product-Individual

Field Name	Description
Customer Category	Select one of the following options: • **Allowed** – Select to indicate whether the specified categories are allowed to open an account for selected product. • **Disallowed** – Select to indicate whether the specified categories are not allowed to open an account for selected product. The system allows to select **Disallowed** and keep it blank so that the Business Product is allowed for all the branches.
Early KYC	Specify whether user wants to enable the early KYC feature to speedup KYC process of an applicant. If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.
Simplified Application	Specify whether user wants to set simple process of account opening for this product. In this process, the **Initiation** and the **Application Entry** stages are combined for submitting the account opening application.
Interest Accumulation	Select the method of interest accumulation from the drop down list. The available options are: • **Cumulative**: If this option is selected then the **Yes** option is defaulted for interest accumulation in the **Cumulative** field of the **Account Details** data segment. • **Non Cumulative**: If this option is selected then the **No** option is defaulted for interest accumulation in the **Cumulative** field of the **Account Details** data segment. • **Both**: This option gives the flexibility to select the option in the **Account Details** data segment.
Bundles Allowed	Select the allowed bundles from the drop-down list.
Configuration for IRA Certificate of Deposits	Specify the configurations for the IRA Certificate of deposit.
Funding and Payout Modes	Specify the prefernece s of funding and payout modes in this section.
Allowed Initial Funding Modes	Select the modes which are allowed for intial funding. The available options are: • Cash • GL Account • Account Transfer • Other Bank Cheque The drop-down values will be configured in look up maintenance.
Allowed Payout Modes (for Interest and Maturity)	Select the modes which are allowed for fund payout after maturity. The available options are: • Transfer to Account • GL Account • Demand Draft
Allowed Interest Payout Frequency	Select the frequencies which are allowed for interest payout. The available options are: • Weekly • Monthly • Quarterly • Half Yearly • Yearly

Table 1-14 (Cont.) Business Product Preference – IRA Certificate of Deposit Product-Individual

Field Name	Description
Funding Threshold Preferences	Specify the funding threshold preferences for IRA certificate of deposit product.
Banking Preferences	This section provides banking details about banking preferences.
Banking Channels	Select to indicate the banking channel service is allowed.
Rollover Preferences	This section provides banking details about rollover preferences.
Auto Rollover	Select to indicate the auto rollover service is allowed.
Debit Decision Service Flag	Select to indicate the debit decision service is allowed.
Action Tab	Click **Cancel** to cancel the added record. Click **Back** to view the previous added record. Click **Save and Close** to save and close the added record. Click **Next** to move to the next stage.

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

1.1.2 View Business Product

This topic describes the systematic instructions to View Business Product.

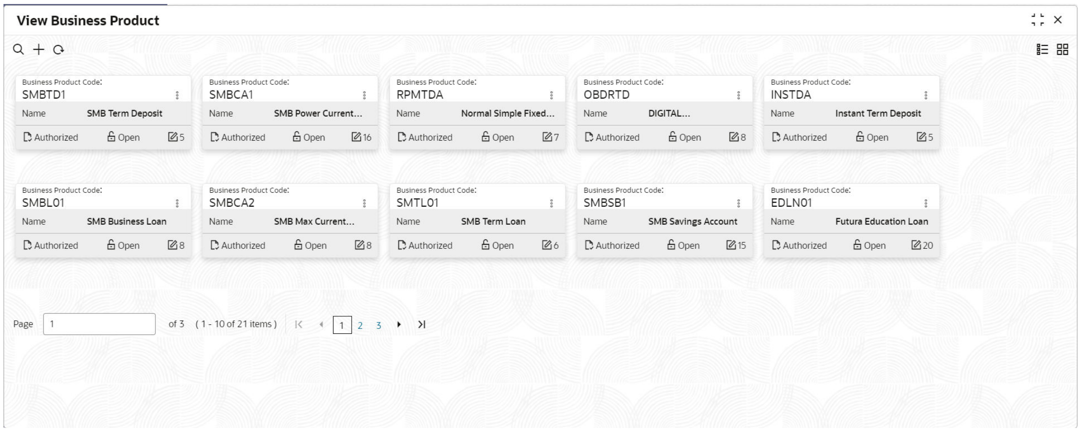
Oracle Banking Origination supports to view the business product created. The View Business Product allows the user to view all of the authorized, un-authorized and closed business product. Authorize option is available for supervisor users for approving unauthorized business product.

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

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

   The **View Business Product** screen displays.

Figure 1-15   View Business Product



Business Product Code: SMBTD1
Name SMB Term Deposit
Authorized Open 5

Business Product Code: SMBCA1
Name SMB Power Current...
Authorized Open 16

Business Product Code: RPMTDA
Name Normal Simple Fixed...
Authorized Open 7

Business Product Code: OBDRTD
Name DIGITAL...
Authorized Open 8

Business Product Code: INSTDA
Name Instant Term Deposit
Authorized Open 5

Business Product Code: SMBL01
Name SMB Business Loan
Authorized Open 8

Business Product Code: SMBCA2
Name SMB Max Current...
Authorized Open 8

Business Product Code: SMTL01
Name SMB Term Loan
Authorized Open 6

Business Product Code: SMBSB1
Name SMB Savings Account
Authorized Open 15

Business Product Code: EDLN01
Name Futura Education Loan
Authorized Open 20

Page 1 of 3 (1 - 10 of 21 items) 1 2 3

4. Click

☰

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

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

Table 1-15   View Business Product – Option Description

Field	Description
Unlock	Click **Unlock** to edit the business product information in Create Business Product data segment. System will not allow to edit the following fields: • **Product Type** • **Product Sub-Type** • **Business Product Code**. Make the required changes in the other relevant data segment and submit the business product.
Close	Click **Close** to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Copy	Click **Copy** to copy the authorized or unauthorized business products to quickly create new business product.
View	Click **View** to view the authorized or unauthorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to ‘Authorized’ and is available for linking in the Business Process.
Delete	Click **Delete** to delete the business products that are unauthorized and no more required.

1.2 Business Process Configuration

This topic provides the information about the business process configuration.

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

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

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

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

The Prerequisites for configuring the Business Process are enumerated below:

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

  The list of lifecycle codes is available in Lifecycle Codes.
- **Process Code**
  Process Code defines the various stages relevant for the origination workflow. Process Code configuration allows you to define the business process flow that needs to be mapped for the business product and lifecycle code combination in the Business Process configuration.

  A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in “CMC_TM_PROCESS_CODE” and “CMC_TM_PROCESS_STAGE” tables. The list of shipped process codes is available in Process Codes.
- **Business Product**
  Business Product maintenance allows configuring the various business products in accordance with the product offerings that the bank deals in. Each business product has a unique business process defined for a specific lifecycle code selected.

This topic contains the following subtopics:

- Create Business Process
  This topic describes the systematic instructions to create business process.
- View Business Process
  This topic describes the systematic instructions to View Business Process.

1.2.1 Create Business Process

This topic describes the systematic instructions to create business process.

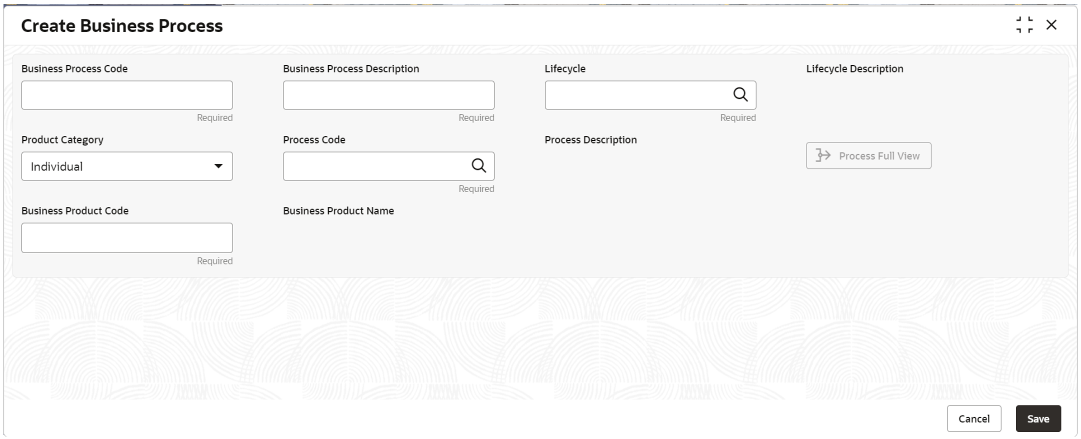
The Create Business Process aids in configuring the workflow for product origination. As mentioned earlier, this process will allow to define the data segments, checklists, documents and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

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

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

   The **Create Business Process** screen displays.

Figure 1-16 Create Business Process



Product Category: Individual

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

> **Note:**
>
> The fields, which mentioned as Required, are mandatory.

This topic contains the following subtopics:

Table 1-16 Create Business Process – Field Description

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

Table 1-16 (Cont.) Create Business Process – Field Description

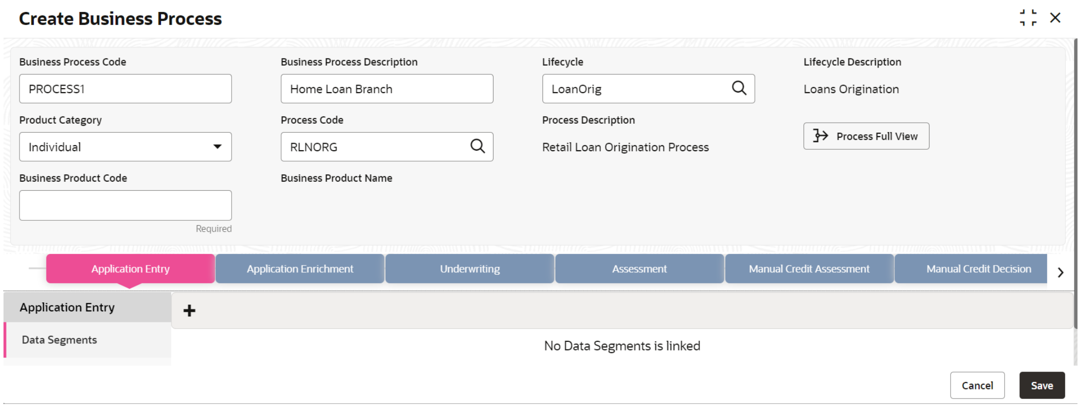
Field	Description
Product Category	Select the product category. Available options are • **Individual** • **Small and Medium Business** If **Product Type** is selected as **Loan Account** or **Credit Card**, the system defaults as **Individual** in read-only mode.
Process Code	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination.
Process Description	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, system allows to select 'All', in which case the business process will be applicable to all the business products that are associated with the Lifecycle and Process Code.
Business Product Name	Displays the business product name based on the product code selected.
Factory Shipped	Select the factory shipped The available options are: • **Yes** • **No**

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

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

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

Figure 1-17 Create Business Process screen with stages



Create Business Process

Business Process Code: PROCESS1
Business Process Description: Home Loan Branch
Lifecycle: LoanOrig
Lifecycle Description: Loans Origination
Product Category: Individual
Process Code: RLNORG
Process Description: Retail Loan Origination Process
Business Product Code:
Business Product Name:

No Data Segments is linked

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

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

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

1.2.1.1 Data Segment

This topic describes the systematic instructions of data segment.

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

Business Process Definition enables the user to perform the following:

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

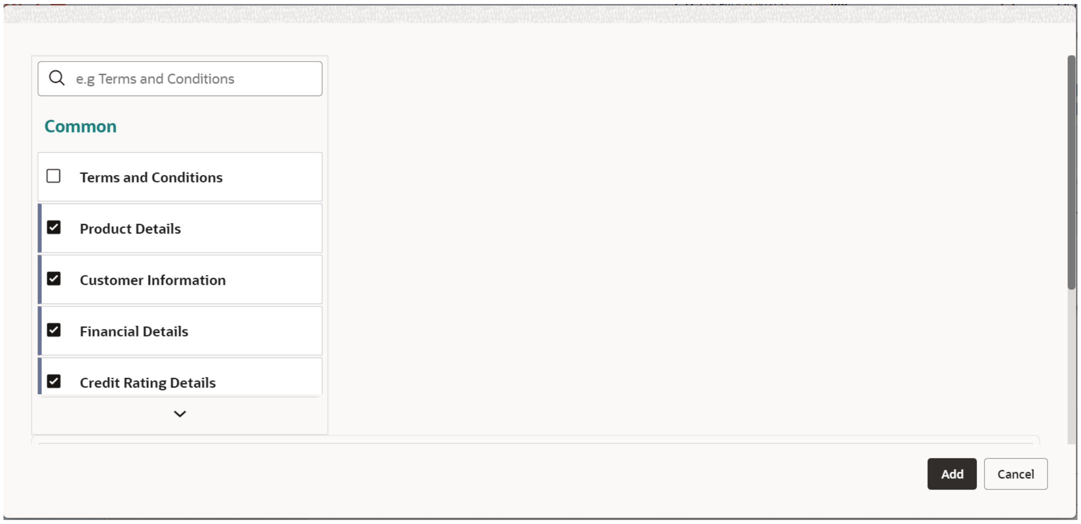
1. Select the stage in which to add the data segments.
2. Click

   ⊞

   to data segments in the respective stage.

   The **Data Segments** screen displays.

   Figure 1-18 Data Segments

   e.g Terms and Conditions

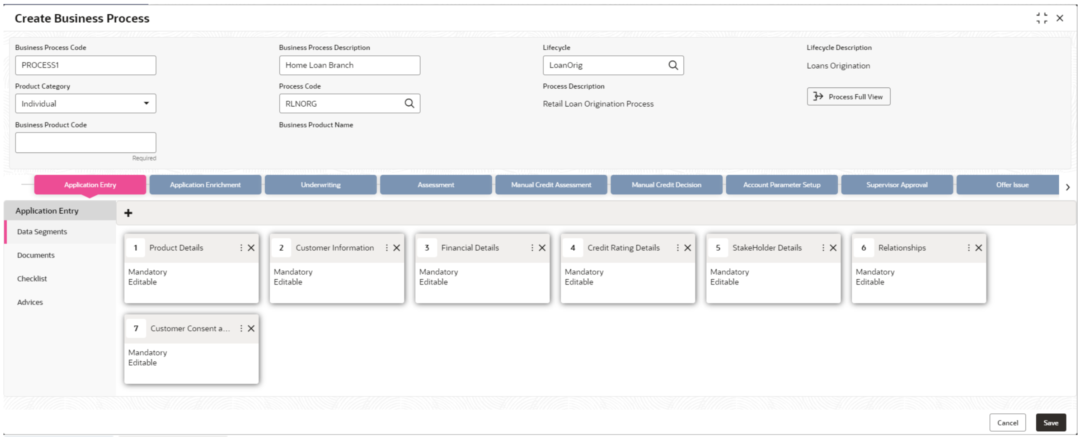
   Common

   ☐ Terms and Conditions
   ☑ Product Details
   ☑ Customer Information
   ☑ Financial Details
   ☑ Credit Rating Details

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

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

Figure 1-19 Create Business Process with added Data Segments



Business Process Code: PROCESS1
Business Process Description: Home Loan Branch
Lifecycle: LoanOrig
Lifecycle Description: Loans Origination
Product Category: Individual
Process Code: RLNORG
Process Description: Retail Loan Origination Process
Business Product Code: Required
Business Product Name

Each data segment tile: Mandatory, Editable

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

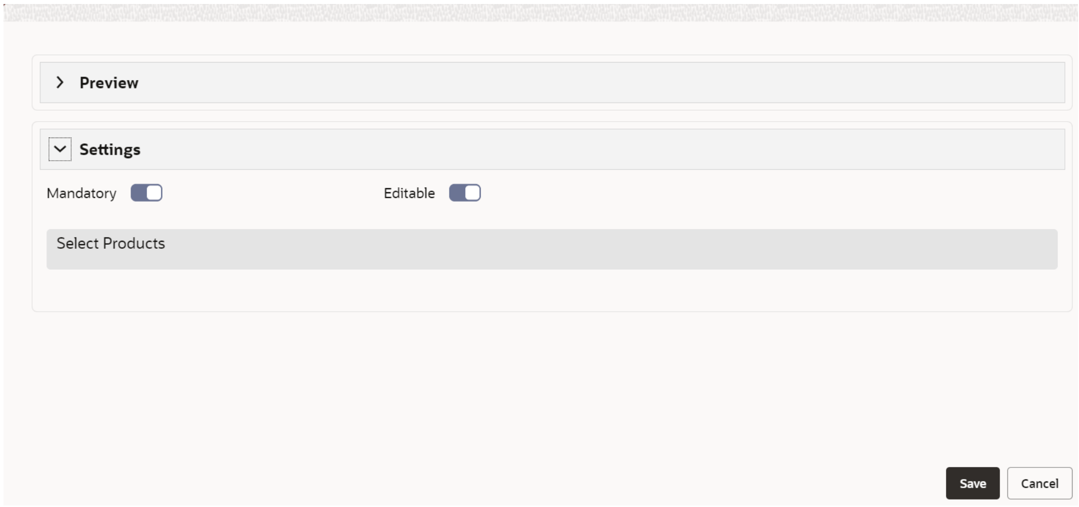
4. Click

   ⋮

   from the added data segment tile to edit the properties.

   The edit properties screen is displayed.

Figure 1-20 Edit Data Segment Properties



Mandatory: on
Editable: on
Select Products

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

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

1.2.1.2 Document

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

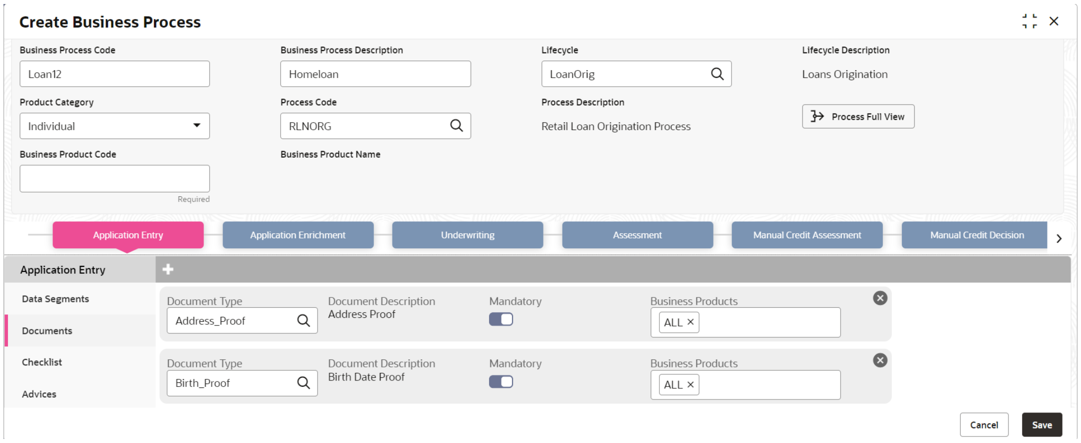
This section describes about the documents that are to be submitted by the customer for the Product Origination process.

To add documents:

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

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

Figure 1-21 Create Business Process – Documents



Create Business Process

Business Process Code: Loan12
Business Process Description: Homeloan
Lifecycle: LoanOrig
Lifecycle Description: Loans Origination
Product Category: Individual
Process Code: RLNORG
Process Description: Retail Loan Origination Process
Business Product Code: Required
Business Product Name

Application Entry

Document Type	Document Description	Mandatory	Business Products
Address_Proof	Address Proof		ALL ×
Birth_Proof	Birth Date Proof		ALL ×

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

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

Table 1-17 Create Business Process - Documents

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

Table 1-17 (Cont.) Create Business Process - Documents

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

1.2.1.3 Checklist

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

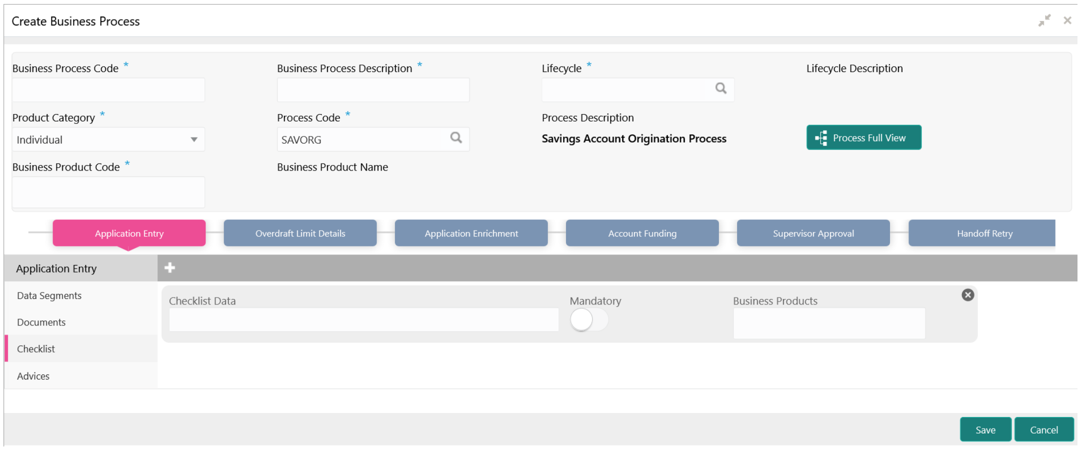
Checklist are the distinct and this section describes list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.

To add checklist:

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

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

Figure 1-22 Create Business Process – Checklist



Product Category: Individual
Process Code: SAVORG
Process Description: Savings Account Origination Process

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

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

Table 1-18 Create Business Process - Checklist

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

Table 1-18 (Cont.) Create Business Process - Checklist

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

1.2.1.4 Advices

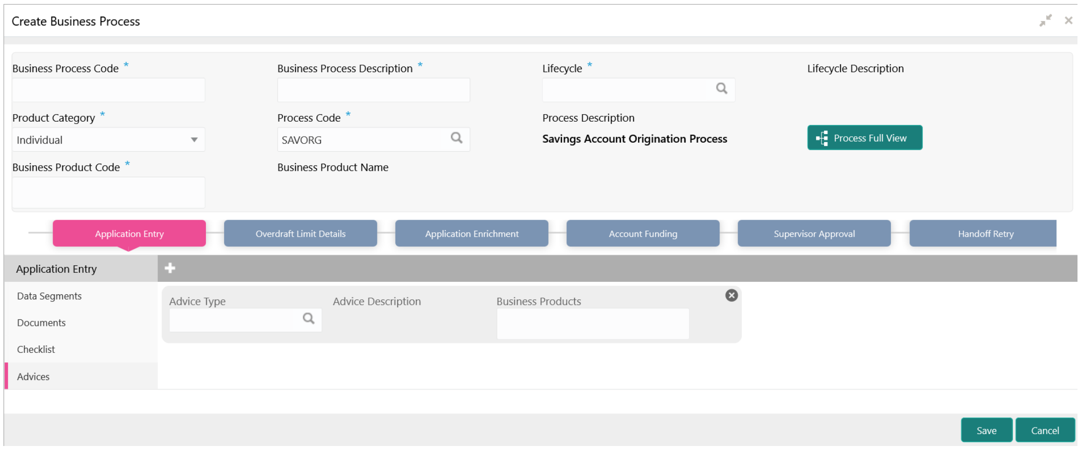
This topic describes the systematic instructions of advices action taken by the bank.

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

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

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

Figure 1-23 Create Business Process – Advices



Product Category: Individual
Process Code: SAVORG
Process Description: Savings Account Origination Process

2. Specify the fields on **Create Business Process – Advices** screen.

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

Table 1-19 Create Business Process – Advices

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

Table 1-19 (Cont.) Create Business Process – Advices

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

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

1.2.2 View Business Process

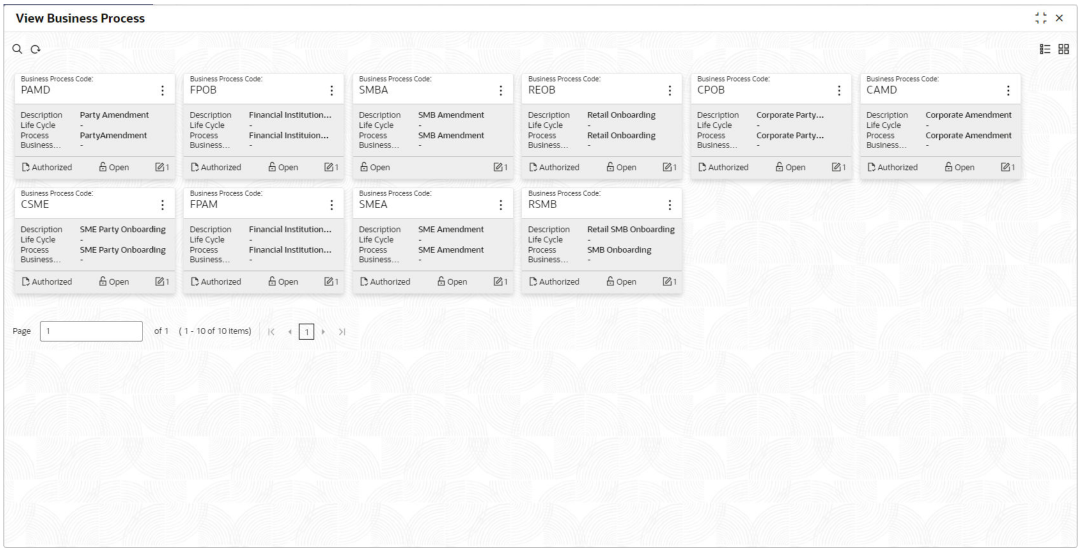
This topic describes the systematic instructions to View Business Process.

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

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

   The **View Business Process** screen displays.

Figure 1-24 View Business Process



Business Process Code:	Description	Life Cycle	Process	Business...			
PAMD	Party Amendment	-	PartyAmendment	-	Authorized	Open	1
FPOB	Financial Institution...	-	Financial Instituion...	-	Authorized	Open	1
SMBA	SMB Amendment	-	SMB Amendment	-		Open	1
REOB	Retail Onboarding	-	Retail Onboarding	-	Authorized	Open	1
CPOB	Corporate Party...	-	Corporate Party...	-	Authorized	Open	1
CAMD	Corporate Amendment	-	Corporate Amendment	-	Authorized	Open	1
CSME	SME Party Onboarding	-	SME Party Onboarding	-	Authorized	Open	1
FPAM	Financial Institution...	-	Financial Institution...	-	Authorized	Open	1
SMEA	SME Amendment	-	SME Amendment	-	Authorized	Open	1
RSMB	Retail SMB Onboarding	-	SMB Onboarding	-	Authorized	Open	1

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

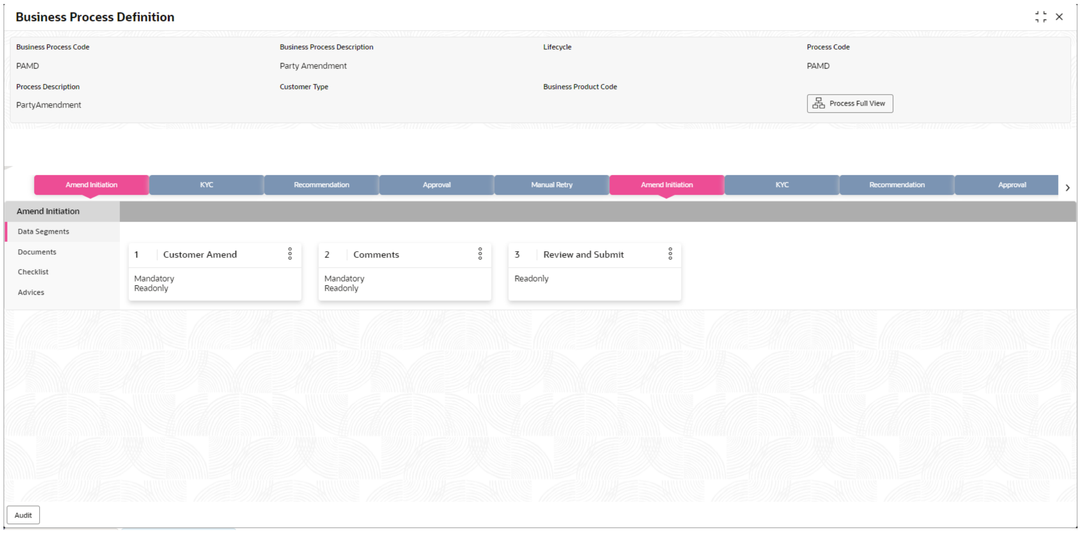
4. Click

   ⋮

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

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

Figure 1-25 Business Process Definition - View



Business Process Code: PAMD

Business Process Description: Party Amendment

Lifecycle:

Process Code: PAMD

Process Description: PartyAmendment

Customer Type:

Business Product Code:

1 Customer Amend
Mandatory
Readonly

2 Comments
Mandatory
Readonly

3 Review and Submit
Readonly

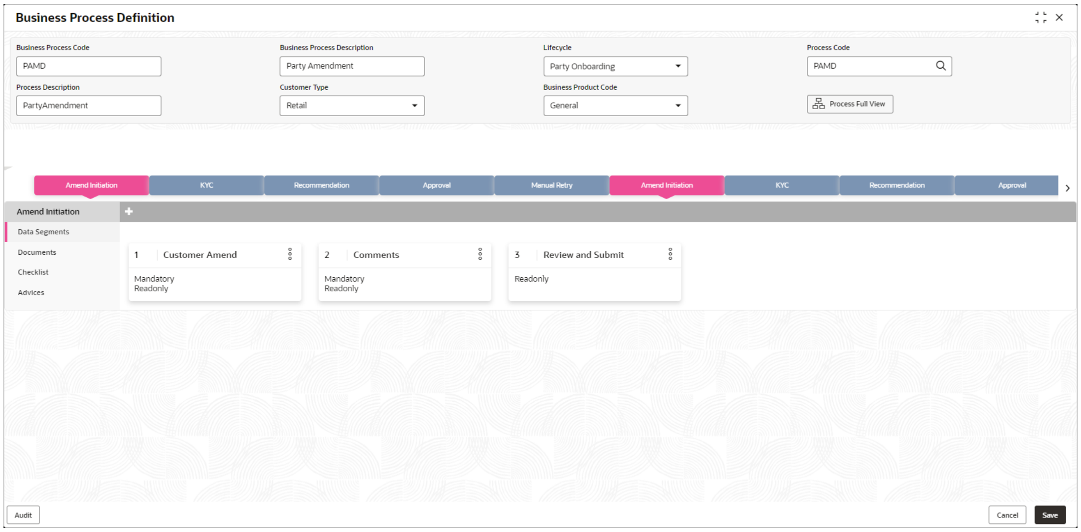
5. Click

   ⋮

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

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

Figure 1-26   Business Process Definition – Unlock



Business Process Code: PAMD
Business Process Description: Party Amendment
Lifecycle: Party Onboarding
Process Code: PAMD
Process Description: PartyAmendment
Customer Type: Retail
Business Product Code: General

1 Customer Amend
Mandatory
Readonly

2 Comments
Mandatory
Readonly

3 Review and Submit
Readonly

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

Table 1-20   View Business Process – Option Description

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

1.3 Rule Configuration

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

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

This topic includes following subtopics:

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

1.3.1 Fact

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

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

Table 1-21 List of Facts – Factory shipped

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

Table 1-21 (Cont.) List of Facts – Factory shipped

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

This topic contains the following subtopics:

- Create Fact
  This topic describes the systematic instructions to configure fact.
- View Fact
  This topic describes the systematic instructions to view the list of fact.

1.3.1.1 Create Fact

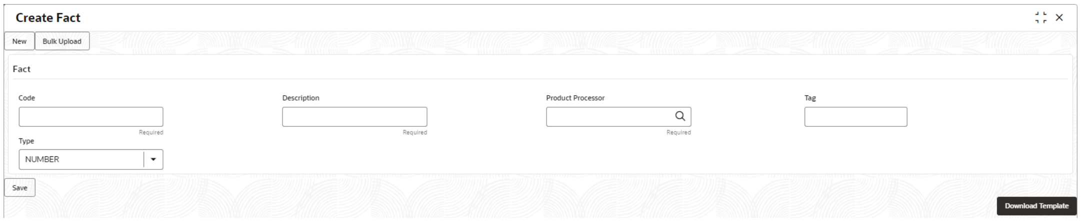
This topic describes the systematic instructions to configure fact.

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

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

   The **Create Fact** screen displays.

   Figure 1-27 Create Fact

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

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

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

   Table 1-22 Create Fact – Field Description

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

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

1.3.1.2 View Fact

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

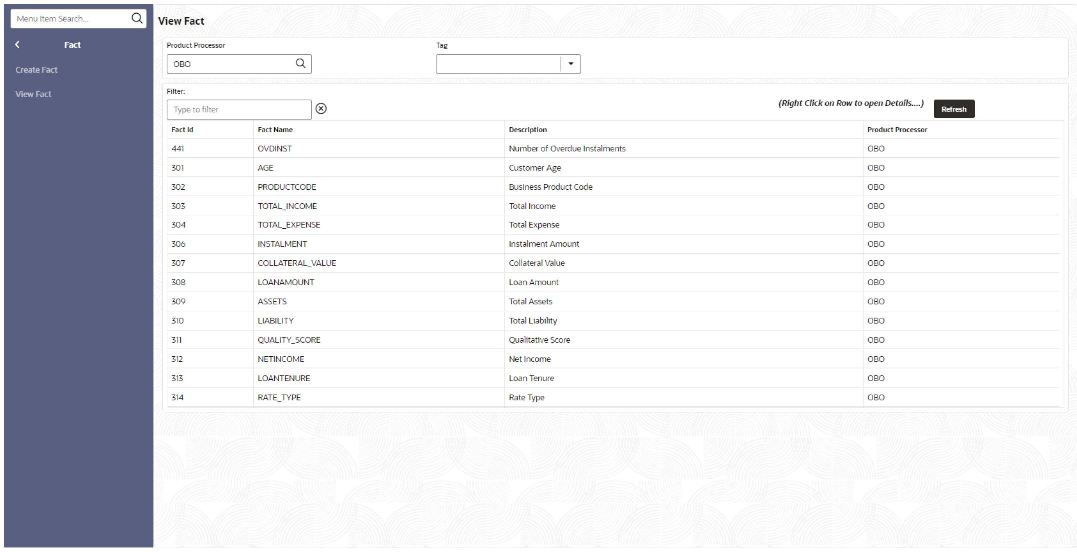
The **View Fact** screen allows the user to view and edit the facts.

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

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

   The **View Fact** screen displays.

Figure 1-28 View Fact



View Fact

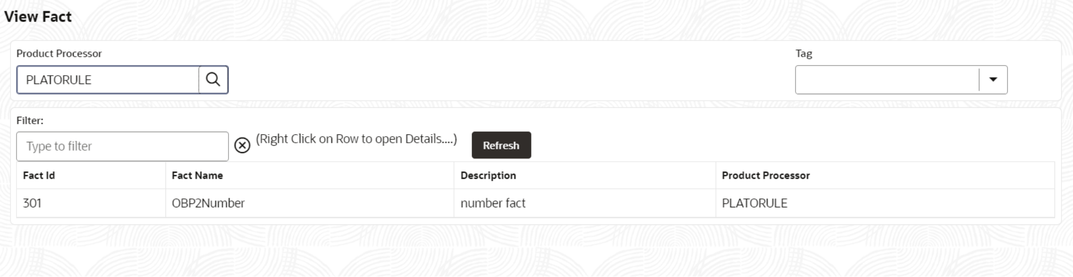
Product Processor: OBO

Tag:

Filter: Type to filter

Fact Id	Fact Name	Description	Product Processor
441	OVDINST	Number of Overdue Instalments	OBO
301	AGE	Customer Age	OBO
302	PRODUCTCODE	Business Product Code	OBO
303	TOTAL_INCOME	Total Income	OBO
304	TOTAL_EXPENSE	Total Expense	OBO
306	INSTALMENT	Instalment Amount	OBO
307	COLLATERAL_VALUE	Collateral Value	OBO
308	LOANAMOUNT	Loan Amount	OBO
309	ASSETS	Total Assets	OBO
310	LIABILITY	Total Liability	OBO
311	QUALITY_SCORE	Qualitative Score	OBO
312	NETINCOME	Net Income	OBO
313	LOANTENURE	Loan Tenure	OBO
314	RATE_TYPE	Rate Type	OBO

Figure 1-29 View Fact



View Fact

Product Processor: PLATORULE

Tag:

Filter: Type to filter

Fact Id	Fact Name	Description	Product Processor
301	OBP2Number	number fact	PLATORULE

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

Table 1-23 View Fact – Field Description

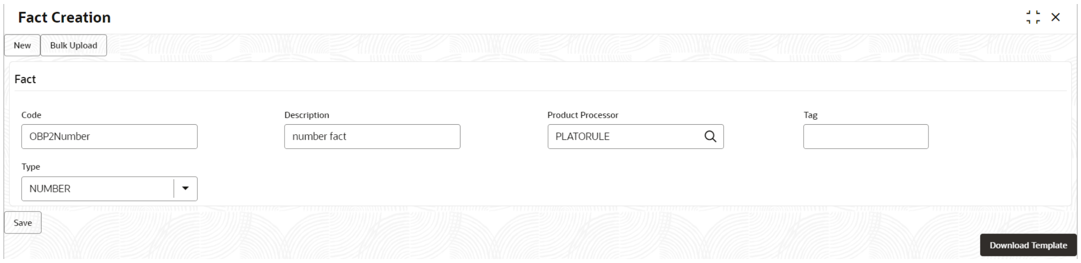
Field	Description
Product Processor	Displays the product processor.
Fact ID	Displays the Fact ID.
Fact Name	Displays the name of the fact.
Description	Displays the description of the fact.

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

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

   The **Fact Creation** screen displays.

Figure 1-30 fact Creation



Code: OBP2Number
Description: number fact
Product Processor: PLATORULE
Tag:
Type: NUMBER

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

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

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

Table 1-24 Fact Creation – Field Description

Field	Description
Code	Specify the alphanumeric code without space for the fact.
Description	Specify the description of the fact.
Product Processor	Select the product processor.
Tag	Specify the tag values.
Type	Select the type of the fact from the dropdown list. The available options are: • **Number** • **Text** • **Boolean** • **Date** • **Array** • **ENUM**

1.3.2 Rule

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

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

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

The Rule Expression for Loan to Value (LTV) is Loan to Value (LTV) = (LOANAMOUNT / COLLATERAL_VALUE) *100

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

Step 1: Create a Rule1 - LOAN_TO_COLLATERAL

Expression - `LOANAMOUNT/COLLATERAL_VALUE`

Create a rule2 - `Loan to Value (LTV)`

Expression - `LOAN_TO_COLLATERAL *100`

This topic contains the following subtopics:

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

1.3.2.1 Create Rule

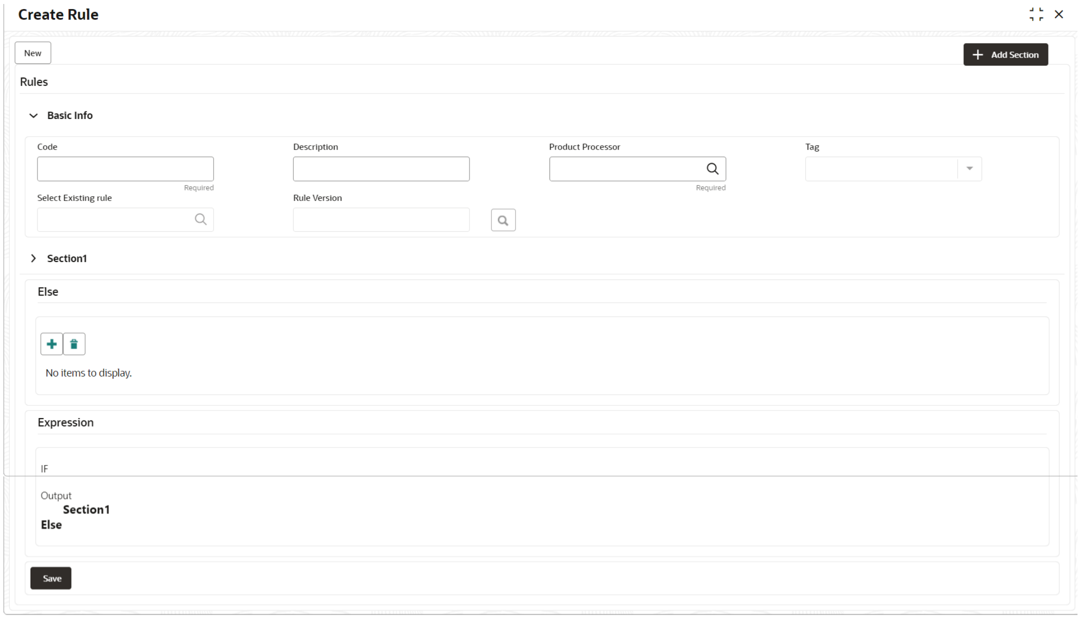
This topic describes the systematic instructions to configure rule.

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

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

   The **Create Rule** screen displays.

Figure 1-31 Create Rule



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

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

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

Table 1-25 Create Rule – Field Description

Field	Description
Code	Specify the alphanumeric code without space for the rule.
Description	Specify the description of the rule.
Product Processor	Click **Search** and select the product processor.
Tag	Select the tag from the drop-down list.
Select Existing Rule	Click **Search** and select the existing rule.
Add Section	Click **Add Section** to create the multiple rule condition.
Expression Builder	Select the expressions to build the rule.
Add Expression	Click **Add Expression** to create the expression for the rule.
+ Icon	Click **+** icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list.
Operator	Select the comparison operator from the drop-down list.

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

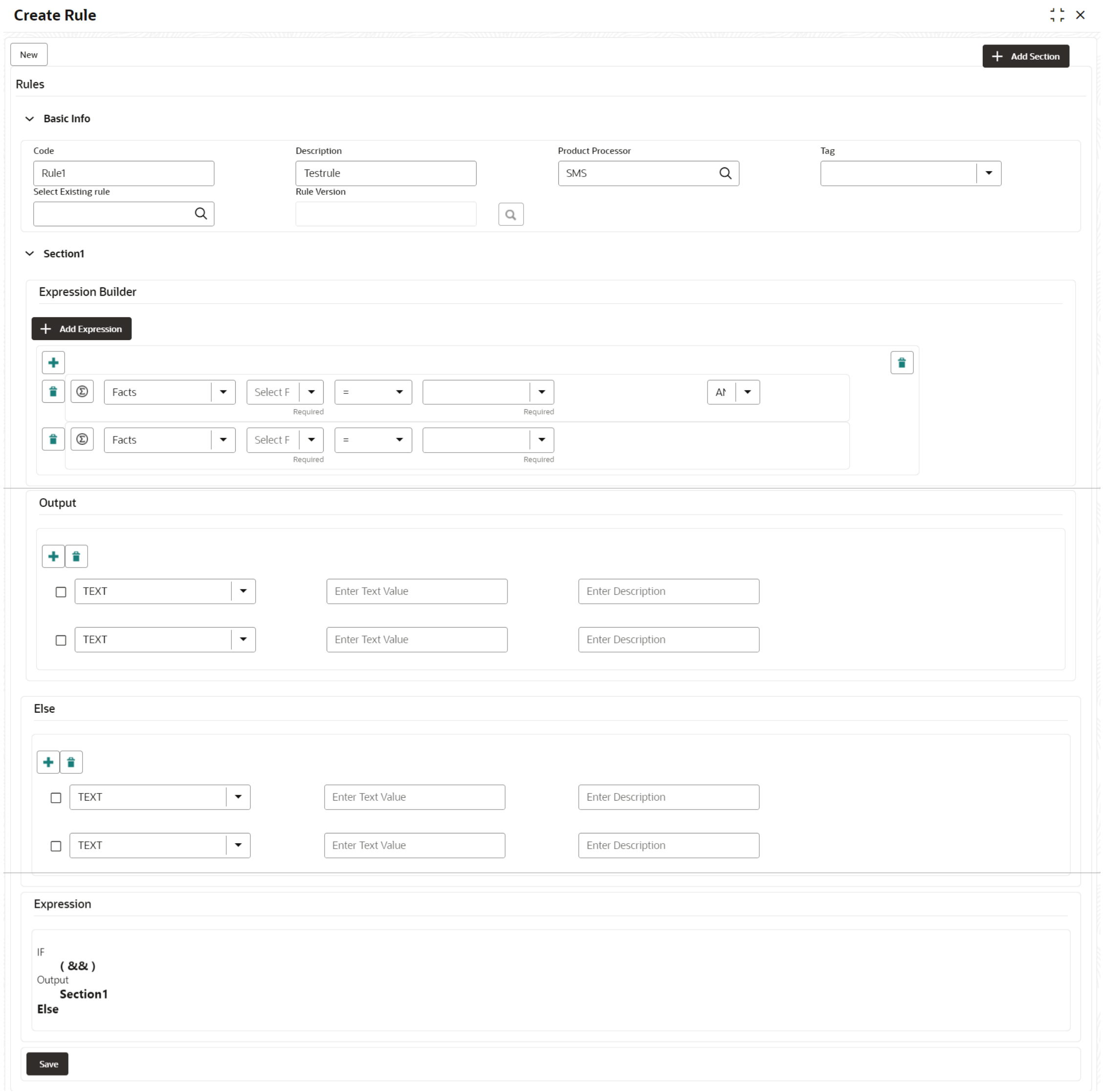
Field	Description
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** The below option appears if the Data Type is selected as Boolean. • **True** • **False**
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact**
Expression	Displays the expression and output updated in the expression builder.

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

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

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

Figure 1-32 Create Rule with Multiple Output



Code: Rule1
Description: Testrule
Product Processor: SMS

IF
(&&)
Output
Section1
Else

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

1.3.2.2 View Rule

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

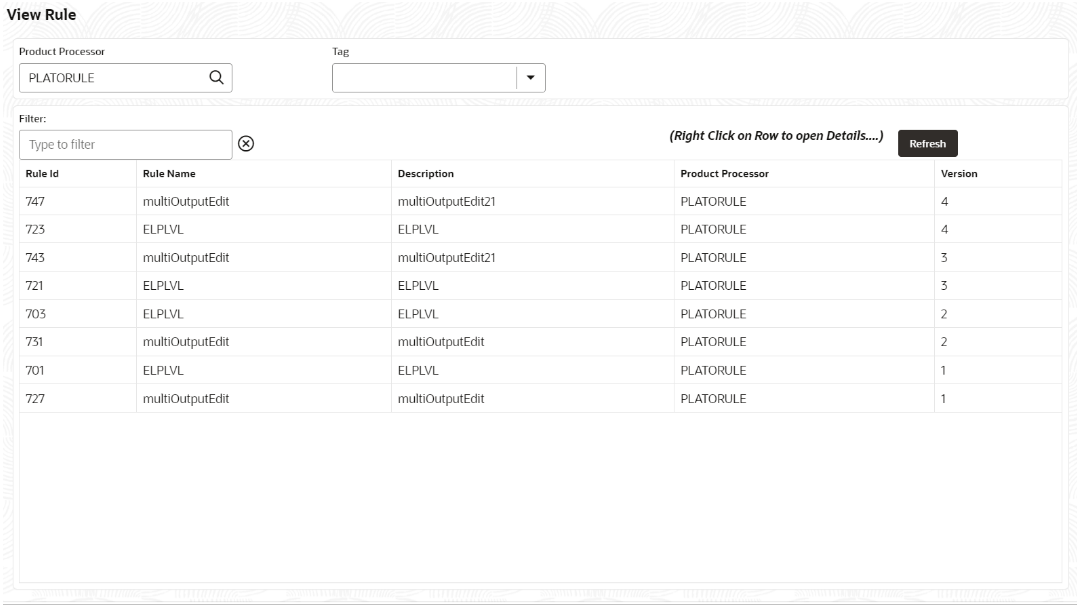
The View Rule screen allows the user to view and modify the existing rules.

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

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

   The **View Rule** screen displays.

Figure 1-33 View Rule



Product Processor: PLATORULE

Tag:

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

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

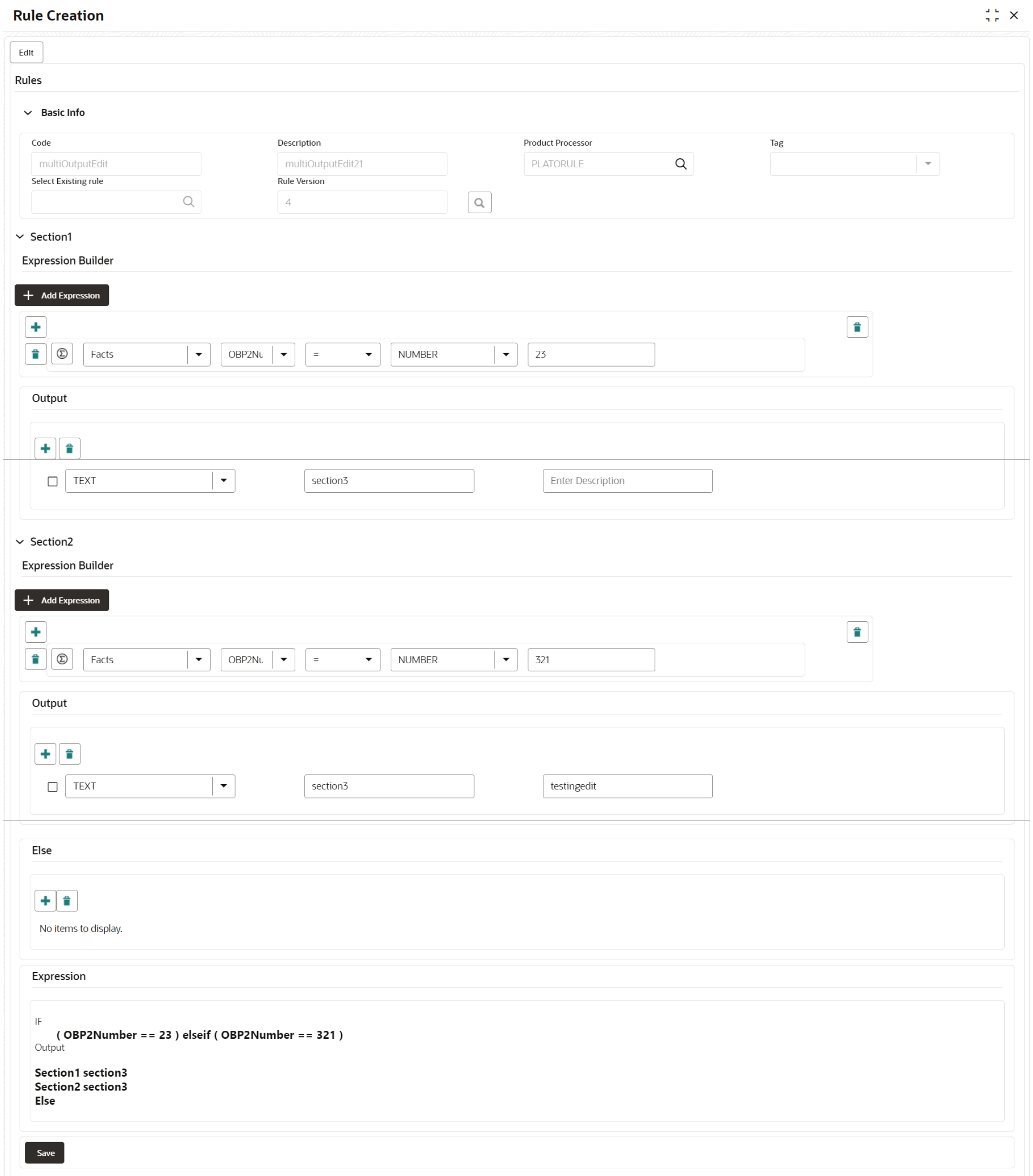
Table 1-26 View Rule – Field Description

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

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

   The **Rule Creation** screen displays.

Figure 1-34   Rule Creation



Code: multiOutputEdit
Description: multiOutputEdit21
Product Processor: PLATORULE
Tag:
Select Existing rule:
Rule Version: 4

Section1
Facts | OBP2Nu | = | NUMBER | 23
Output: ☐ TEXT | section3 | Enter Description

Section2
Facts | OBP2Nu | = | NUMBER | 321
Output: ☐ TEXT | section3 | testingedit

Else
No items to display.

Expression
IF
(OBP2Number == 23) elseif (OBP2Number == 321)
Output
Section1 section3
Section2 section3
Else

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

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

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

Table 1-27   Create Rule – Field Description

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

Table 1-27   (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. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** The below option appears if the Data Type is selected as Boolean. • **True** • **False**
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact**
Expression	Displays the expression and output updated in the expression builder.

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

1.3.2.3 Create Rule Group

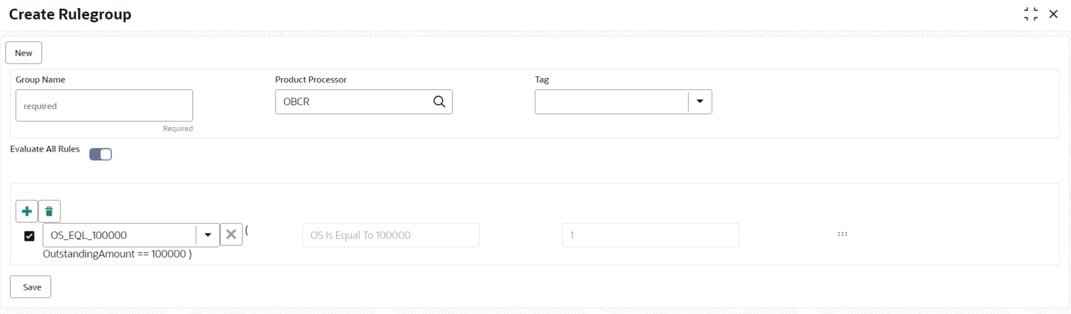
This topic describes the systematic instructions to configure rule group.

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

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

   The **Create Rule Group** screen displays.

Figure 1-35   Create Rule Group



Group Name: required

Product Processor: OBCR

☑ OS_EQL_100000 (OutstandingAmount == 100000)

OS Is Equal To 100000

1

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

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

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

Table 1-28   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. **Note:** 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.

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

1.3.2.4 View Rule Group

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

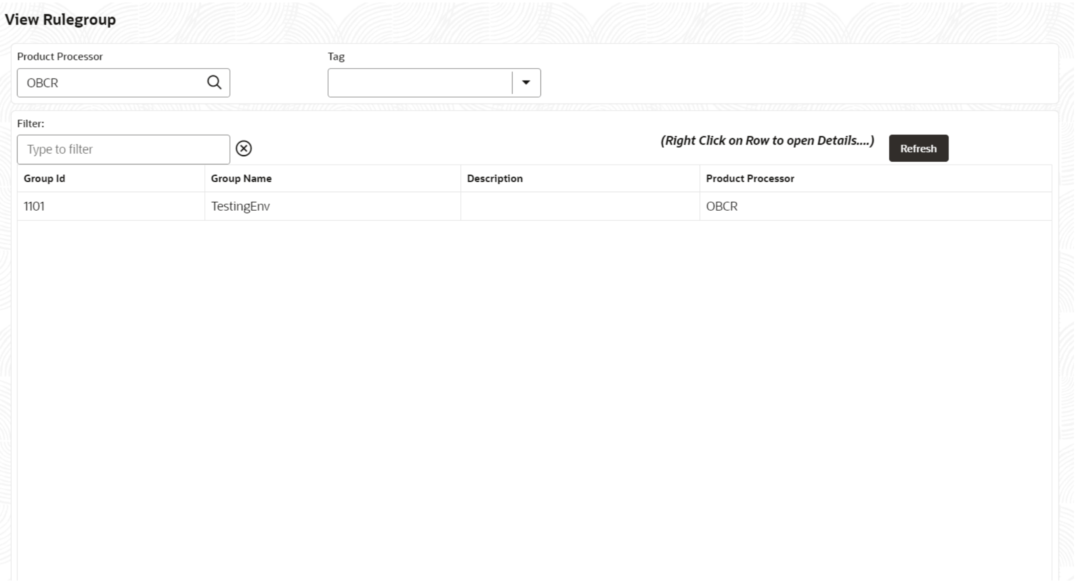
The View Rule Group screen allows the user to view and modify the existing rules group.

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

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

   The **View Rule Group** screen displays.

Figure 1-36   View Rule Group



Group Id	Group Name	Description	Product Processor
1101	TestingEnv		OBCR

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

Table 1-29   View Rule Group – Field Description

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

1.3.2.5 View Audit Rule

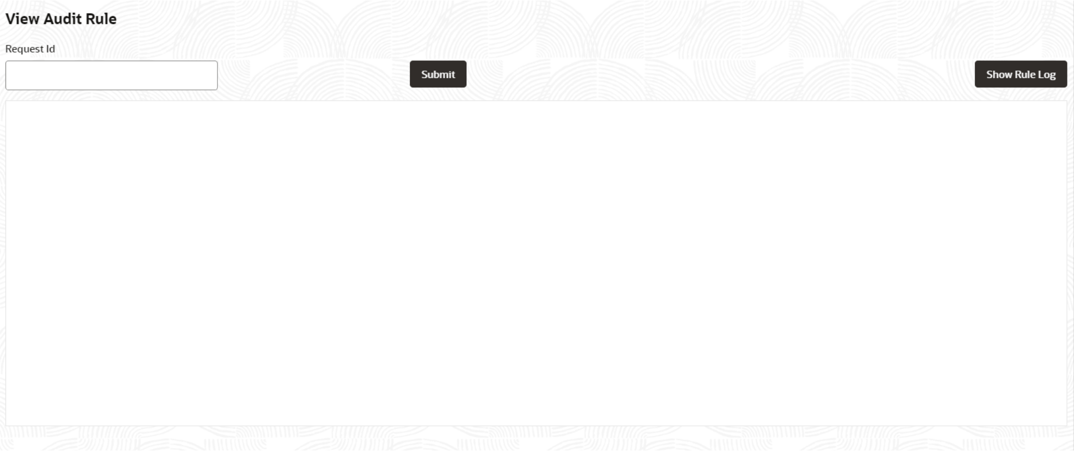
This topic describes the View Audit Rule.

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

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

   The **View Audit Rule** screen displays.

Figure 1-37   View Audit Rule



5. Specify the fields on **View Audit Rule** screen.

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

Table 1-30   View Audit Rule – Field Description

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

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

1.4 Credit Decision Configuration

This topic provides the information about the credit decision configuration.

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

This topic includes following subtopics:

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

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

1.4.1 Questionnaire

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

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

This topic contains the following subtopics:

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

1.4.1.1 Create Questionnaire

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

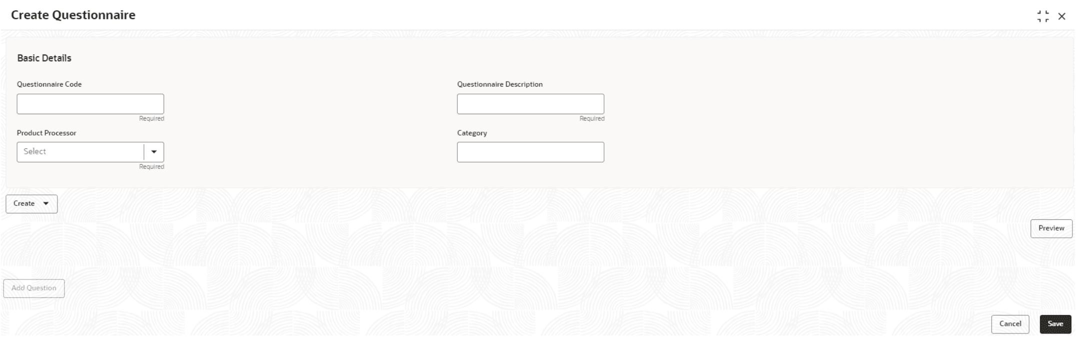
This questionnaire can be further linked to define qualitative scoring model.

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

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

   The **Create Questionnaire** screen displays.

Figure 1-38   Create Questionnaire



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

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

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

Table 1-31 Create Questionnaire - Field Description

Field	Description
Basic Details	This section has the basic details of questionnaire code.
Questionnaire Code	Specify the questionnaire code.
Questionnaire Description	Specify a short description for the questionnaire.
Product Processor	Specify the product processor for which the questionnaire is being created.
Category	Specify the category of the questionnaire.
Create	Click **Create** to configure the questions.
Question Code	Specify the unique question code.
Question Description	Specify the description for the question.
Select-Type	Select the type of response option from the drop-down list. The available options is **Select-Single-Choice**.
Short Name	Specify the short name of the question. This will be displayed in the Execution Summary.
Answer Code	Displays the answer code.
Answer Option	Specify all the expected response for the question configured.
Add	Click **Add** to add the expected response to the question.
Update	Click **Update** to edit the response.
Remove	Click remove to remove the response.

Table 1-31 (Cont.) Create Questionnaire - Field Description

Field	Description
Required	By default, this option is enabled. Indicates whether the question is mandatory or optional.
Done	Click **Done** to save the data.
Preview	Click **Preview** to view the questions configured for the questionnaire along with the response choice.
◢	Click this icon to view the responses configured for the questionnaire.
⠿	Click this icon to move the position of the questions.
⋮ ▼	Click this icon to expand, copy or remove question.
⧉ Copy	Click this icon to copy the question.
🗑 Remove Question	Click this icon to remove the question.
Add Question	By Clicking **Add Question**, the user can add another question.

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

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

1.4.1.2 View Questionnaire

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

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

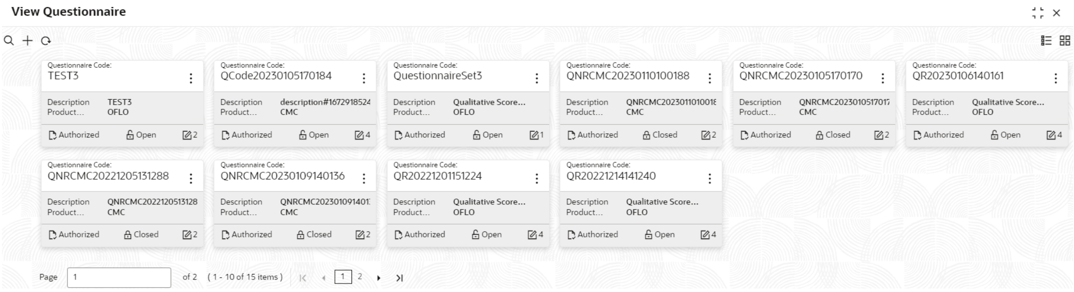
Specify **User ID** and **Password**, and login to **Home** screen.

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

2. Under **Configuration**, click **Credit Decision**.
3. Under **Credit Decision**, click **Questionnaire**.
4. Under **Questionnaire**, click **View Questionnaire**.

   The **View Questionnaire** screen displays.

Figure 1-39 View Questionnaire



View Questionnaire

Questionnaire Code: TEST3
Description TEST3
Product... OFLO
Authorized Open 2

Questionnaire Code: QCode20230105170184
Description description#1672918524
Product... CMC
Authorized Open 4

Questionnaire Code: QuestionnaireSet3
Description Qualitative Score...
Product... OFLO
Authorized Open 1

Questionnaire Code: QNRCMC20230110100188
Description QNRCMC202301101001
Product... CMC
Authorized Closed 2

Questionnaire Code: QNRCMC20230105170170
Description QNRCMC202301051701
Product... CMC
Authorized Closed 2

Questionnaire Code: QR20230106140161
Description Qualitative Score...
Product... OFLO
Authorized Open 4

Questionnaire Code: QNRCMC20221205131288
Description QNRCMC2022120513128
Product... CMC
Authorized Closed 2

Questionnaire Code: QNRCMC20230109140136
Description QNRCMC202301091401
Product... CMC
Authorized Closed 2

Questionnaire Code: QR20221201151224
Description Qualitative Score...
Product... OFLO
Authorized Open 4

Questionnaire Code: QR20221214141240
Description Qualitative Score...
Product... OFLO
Authorized Open 4

Page 1 of 2 (1 - 10 of 15 items) 1 2

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

Table 1-32 View Questionnaire – Field Description

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

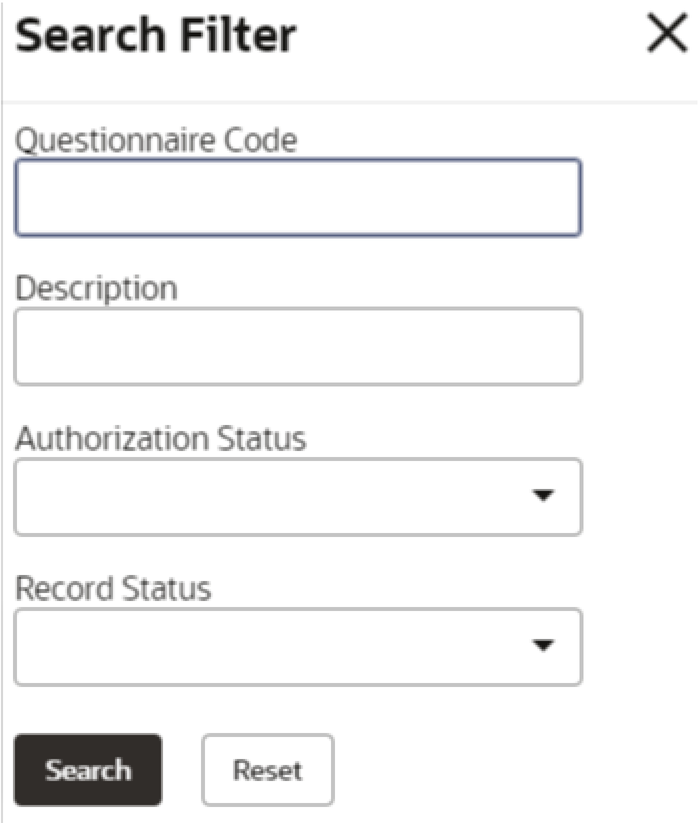
5. On **View Questionnaire** screen, click

   🔍

   icon.

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

Figure 1-40   View Questionnaire - Search



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

Table 1-33   View Questionnaire - Search – Field Description

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

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

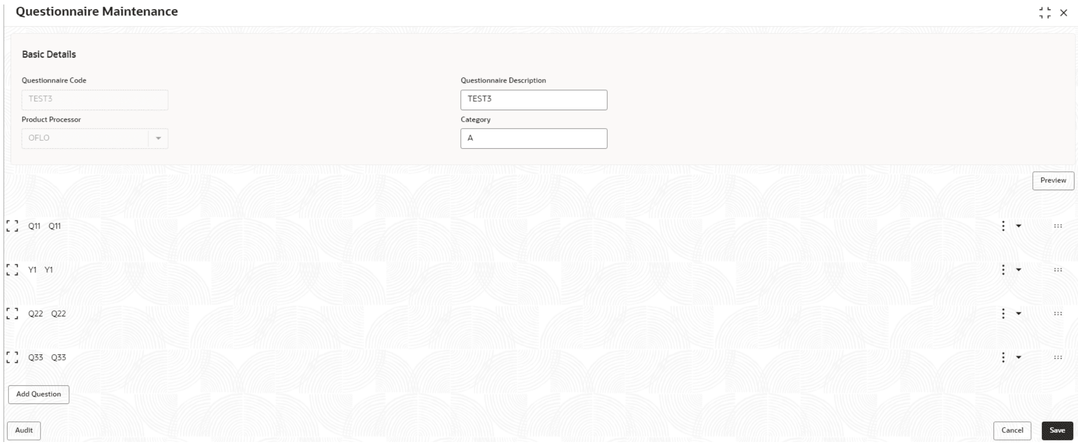
   ⋮

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

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

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

Figure 1-41 Questionnaire Maintenance - Modify



Questionnaire Code: TEST3
Questionnaire Description: TEST3
Product Processor: OFLO
Category: A

Q11 Q11
Y1 Y1
Q22 Q22
Q33 Q33

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

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

Table 1-34 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.

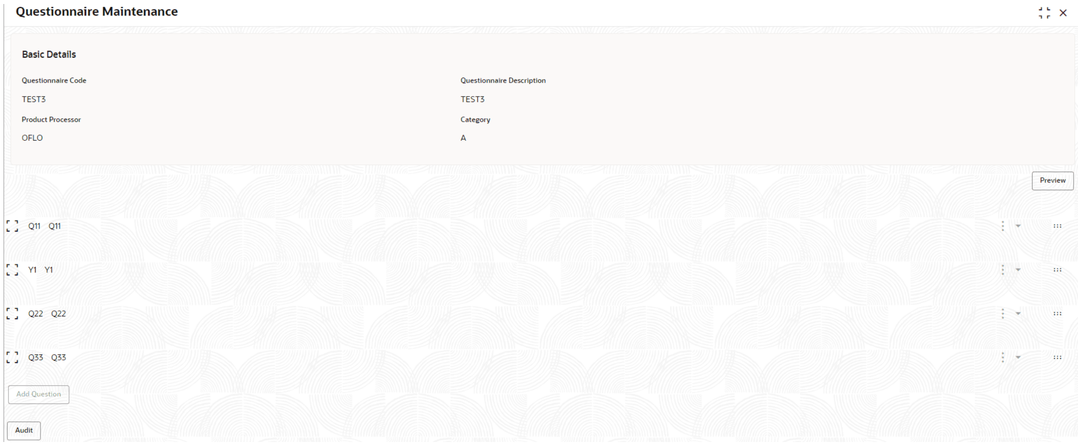
Table 1-34 (Cont.) Questionnaire Maintenance - Modify - Field Description

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.

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

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

Figure 1-42 Questionnaire Maintenance – View



Questionnaire Code: TEST3
Questionnaire Description: TEST3
Product Processor: OFLO
Category: A

Q11 Q11
Y1 Y1
Q22 Q22
Q33 Q33

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

Table 1-35 Questionnaire Maintenance - View - Field Description

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

Table 1-35 (Cont.) Questionnaire Maintenance - View - Field Description

Field	Description
Required	Displays if the question is mandatory or optional.

1.4.2 Validation Model

This topic describes the information about the Validation model.

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

This topic contains the following subtopics:

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

1.4.2.1 Create Validation Model

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

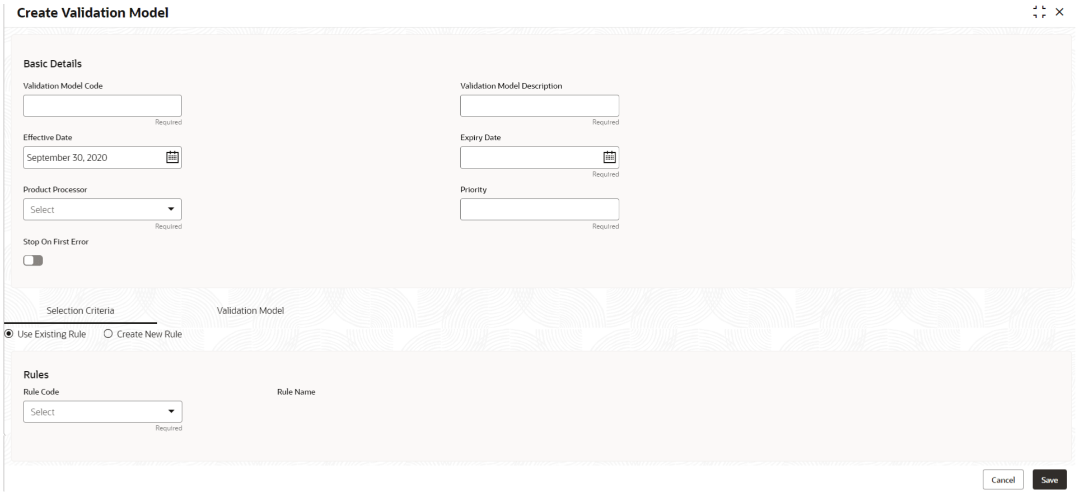
The **Create Validation Model** screen allows user to create validation model based on the various input. User can configure the strategy as per the requirement.

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

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

   The **Create Validation Model** screen displays.

Figure 1-43 Create Validation Model



Effective Date: September 30, 2020

● Use Existing Rule ○ Create New Rule

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

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

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

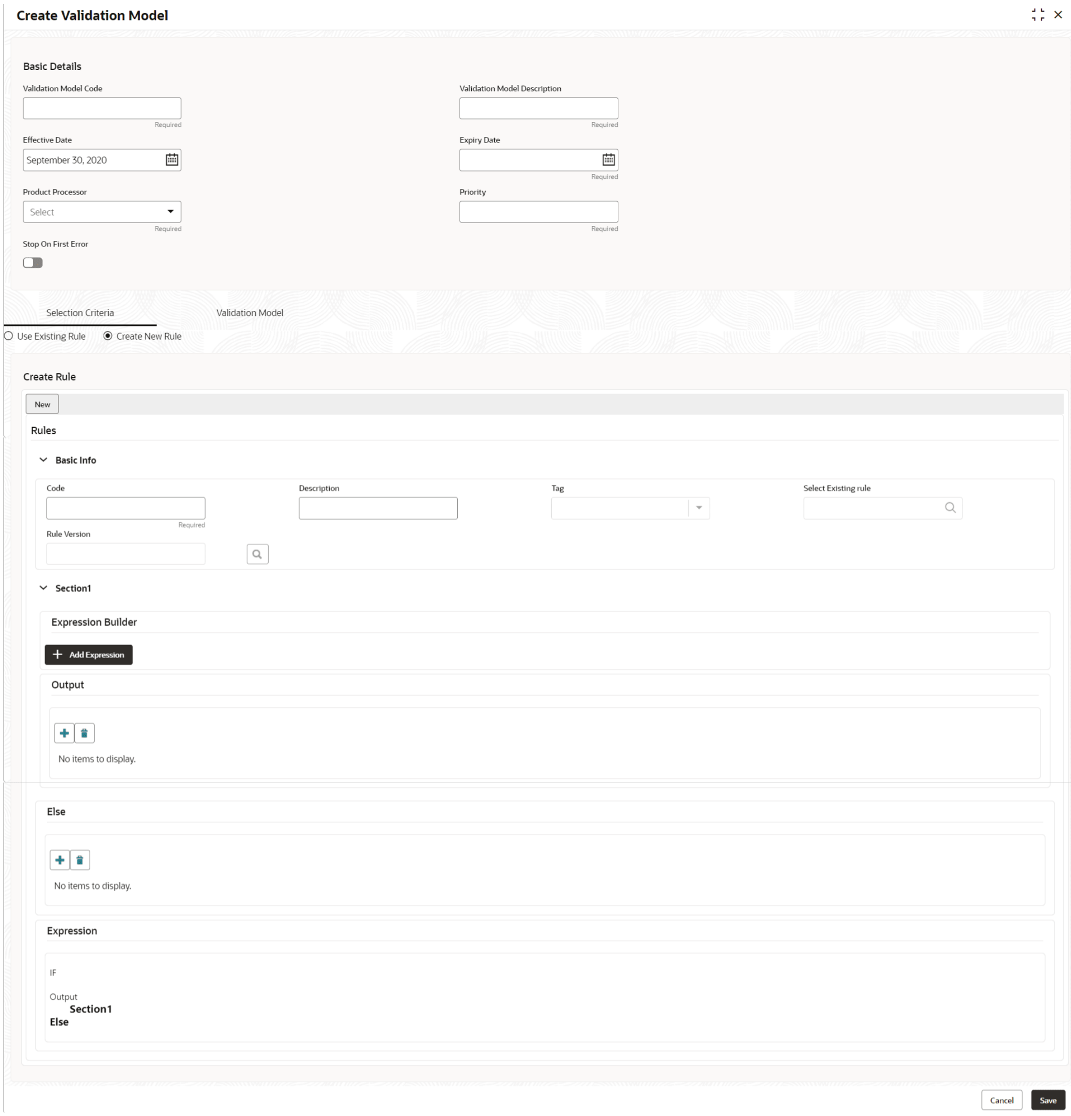
Table 1-36 Create Validation Model - Field Description

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

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

   The **Create Validation Model - Selection Criteria** screen displays.

Figure 1-44 Create Validation Model - Selection Criteria



Effective Date: September 30, 2020

○ Use Existing Rule ● Create New Rule

Table 1-37 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.
ℹ	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.

Table 1-37 (Cont.) Create Validation Model - Selection Criteria - Field Description

Field	Description
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
Operator	Select the comparison operator from the drop-down list. The available options are: • **<** • **>** • **+** • **=** • **%** • **!=** • **-** • **>=** • **<=** • ***** • **/** • **Contains** • **In** • **Like** • **Matches** • **NotMatches** • **NotContains** • **Notin**
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option displays if the **Data Type** is selected as **Boolean**. • **True** • **False**
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**

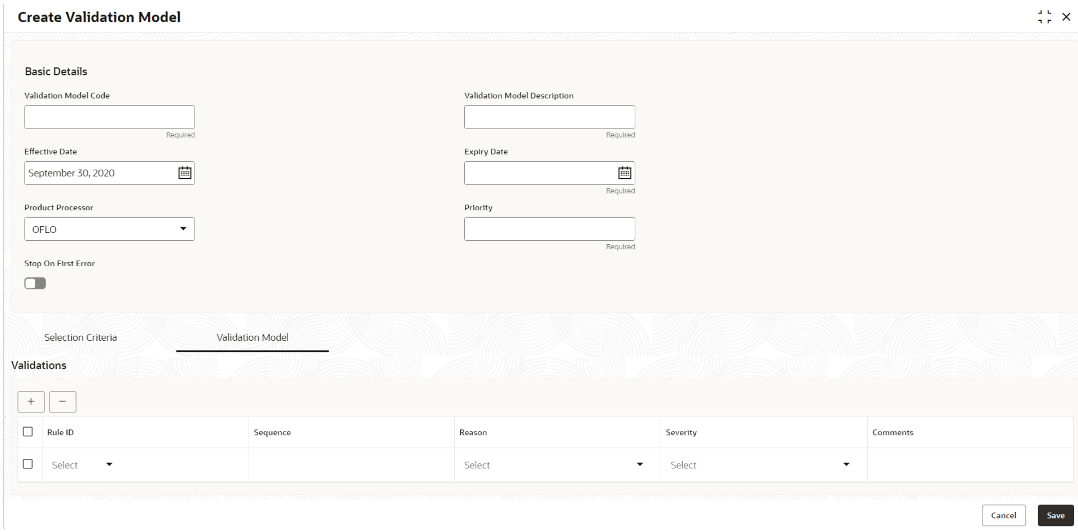
Table 1-37 (Cont.) Create Validation Model - Selection Criteria - Field Description

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

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

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

Figure 1-45 Create Validation Model – Validation Model



Effective Date: September 30, 2020

Product Processor: OFLO

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

Table 1-38 Create Validation Model – Validation Model - Field Description

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

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

1.4.2.2 View Validation Model

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

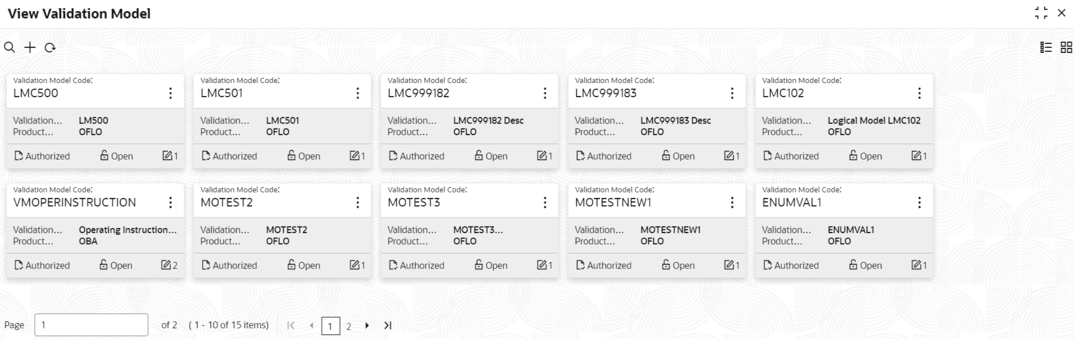
The **View Validation Model** screen allows the user to view the validation model created using the **Create Validation Model** screen. The status of the created validation model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized**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

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

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

   The **View Validation Model** screen displays.

   Figure 1-46 View Validation Model



View Validation Model

Validation Model Code: LMC500
Validation... LM500
Product... OFLO
Authorized Open 1

Validation Model Code: LMC501
Validation... LMC501
Product... OFLO
Authorized Open 1

Validation Model Code: LMC999182
Validation... LMC999182 Desc
Product... OFLO
Authorized Open 1

Validation Model Code: LMC999183
Validation... LMC999183 Desc
Product... OFLO
Authorized Open 1

Validation Model Code: LMC102
Validation... Logical Model LMC102
Product... OFLO
Authorized Open 1

Validation Model Code: VMOPERINSTRUCTION
Validation... Operating Instruction...
Product... OBA
Authorized Open 2

Validation Model Code: MOTEST2
Validation... MOTEST2
Product... OFLO
Authorized Open 1

Validation Model Code: MOTEST3
Validation... MOTEST3...
Product... OFLO
Authorized Open 1

Validation Model Code: MOTESTNEW1
Validation... MOTESTNEW1
Product... OFLO
Authorized Open 1

Validation Model Code: ENUMVAL1
Validation... ENUMVAL1
Product... OFLO
Authorized Open 1

Page 1 of 2 (1 - 10 of 15 items) 1 2

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

   Table 1-39 View Validation Model – Field Description

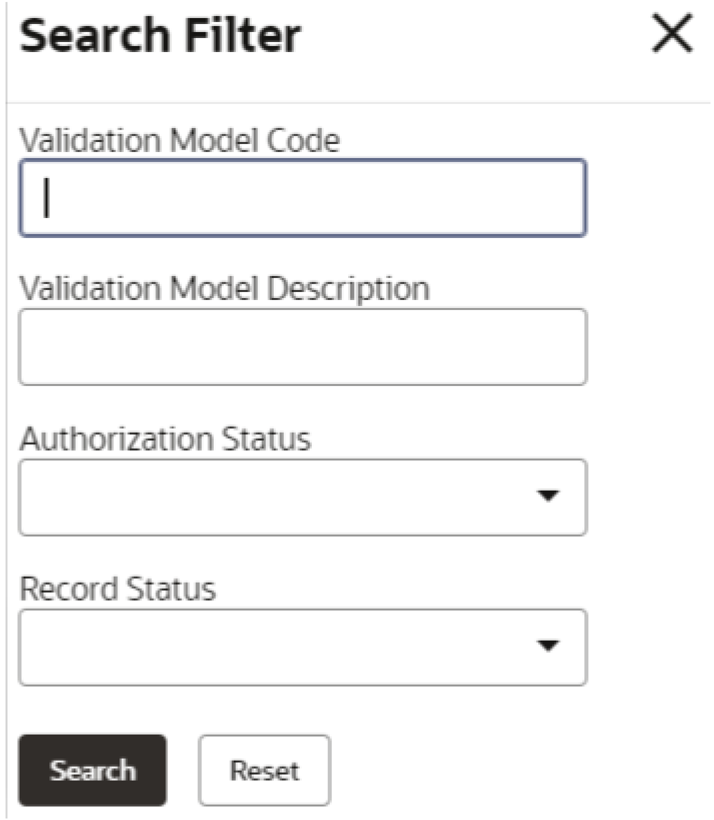
Field	Description
Validation Model Code	Displays the validation model code.
Validation Model Description	Displays the description of the validation model.
Product Processor Code	Displays the product processor code.
Authorization Status	Select the authorization status from the drop-down list. The available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

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

icon.

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

Figure 1-47 View Validation Model - Search



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

Table 1-40 View Validation Model - Search – Field Description

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

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

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

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

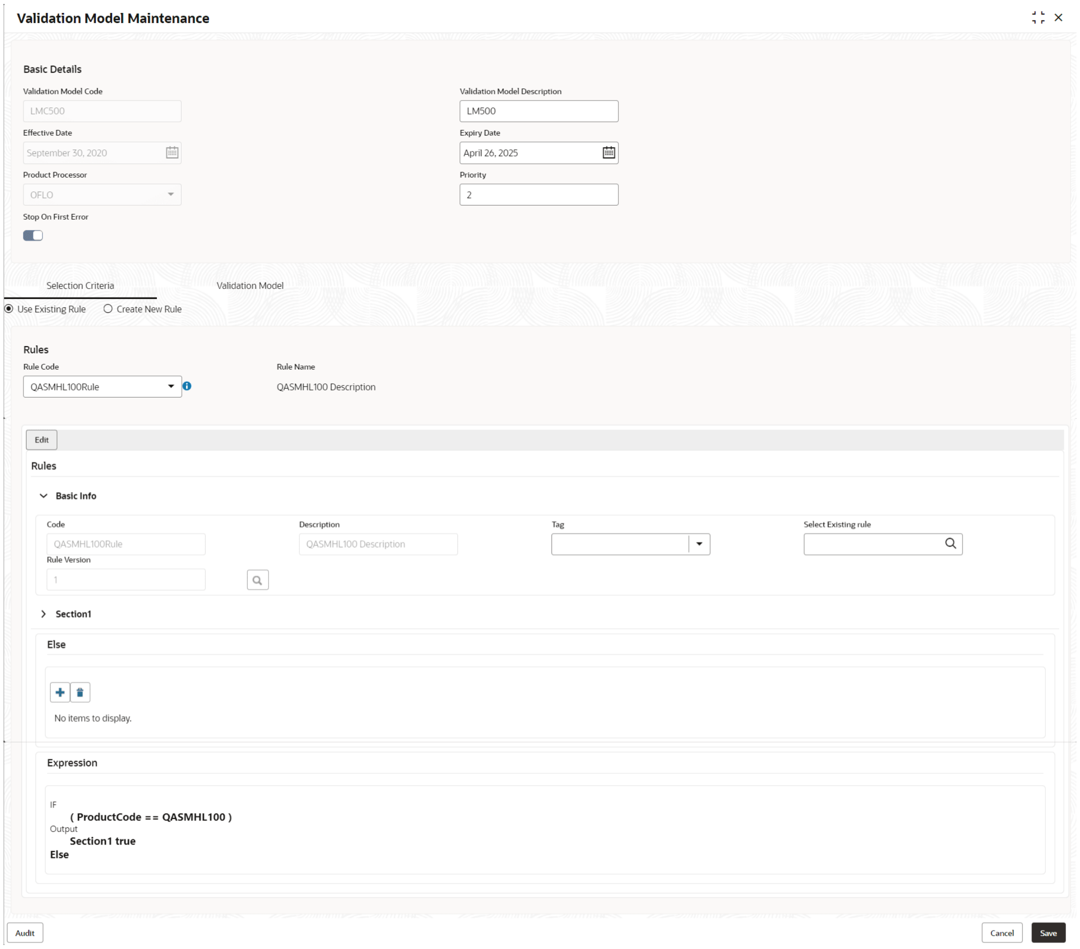
   ⋮

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

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

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

Figure 1-48 Validation Model Maintenance - Modify



Validation Model Maintenance

Basic Details

Validation Model Code: LMC500

Validation Model Description: LM500

Effective Date: September 30, 2020

Expiry Date: April 26, 2025

Product Processor: OFLO

Priority: 2

Stop On First Error

Selection Criteria | Validation Model

● Use Existing Rule ○ Create New Rule

Rules

Rule Code: QASMHL100Rule

Rule Name: QASMHL100 Description

Rules

Basic Info

Code: QASMHL100Rule

Description: QASMHL100 Description

Tag:

Select Existing rule:

Rule Version: 1

Section1

Else

No items to display.

Expression

```
IF
    ( ProductCode == QASMHL100 )
Output
    Section1 true
Else
```

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

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

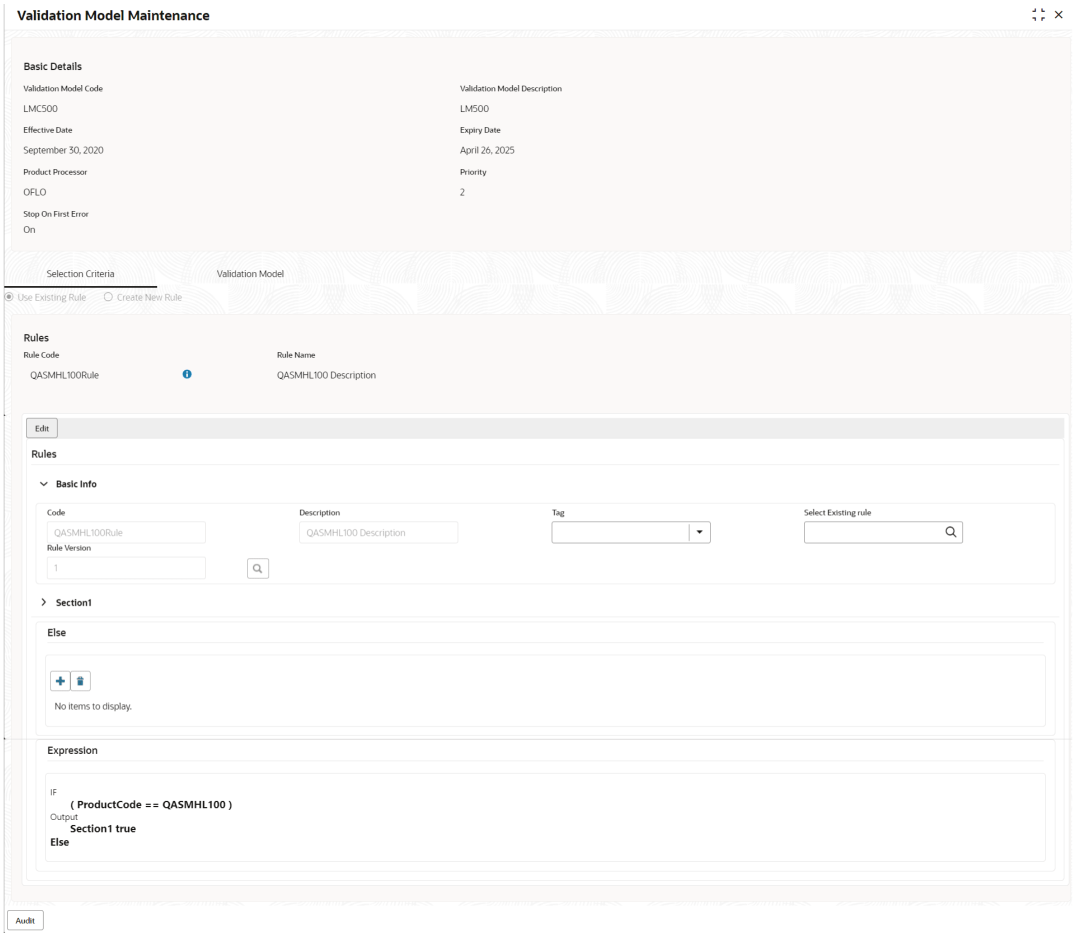
Table 1-41 Validation Model Maintenance - Modify - Field Description

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

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

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

Figure 1-49 Validation Model Maintenance - View



Validation Model Code: LMC500
Validation Model Description: LM500
Effective Date: September 30, 2020
Expiry Date: April 26, 2025
Product Processor: OFLO
Priority: 2
Stop On First Error: On

● Use Existing Rule ○ Create New Rule

Rule Code: QASMHL100Rule
Rule Name: QASMHL100 Description

Code: QASMHL100Rule
Description: QASMHL100 Description
Tag:
Select Existing rule:
Rule Version: 1

No items to display.

```
IF
    ( ProductCode == QASMHL100 )
Output
    Section1 true
Else
```

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

Table 1-42 Validation Model Maintenance - View - Field Description

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

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

Field	Description
ℹ	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.
ℹ	Click this icon to get the information about the rule.
Sequence	Displays the sequence of the created validation model.
Reason	Displays the reason of the created validation model.
Comments	Displays the comments of the created validation model.

1.4.3 Borrowing Capacity

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

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

Using this screen, the user can link a rule for calculating borrowing capacity. The user can calculate the maximum lendable amount based on the various criteria of the lender such as debt to income ratio, credit score, credit history, etc.

A sample rule to calculate borrowing capacity is given below:

Scenario: Based on Income and FICO score

Rule 1:

IF MIN(FICO_SCORE) >= 500 AND MIN(EMPLOYMENT_PERIOD)< 1 YEAR

THEN MULTIPLIER = 5

ELSEIF MIN(FICO_SCORE) < 500 AND MIN(EMPLOYMENT_PERIOD) > 1 YEAR

THEN MULTIPLIER = 4

Rule2: Max Lendable Amount

MIN(Income) * Rule1

This topic contains the following subtopics:

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

1.4.3.1 Create Borrowing Capacity

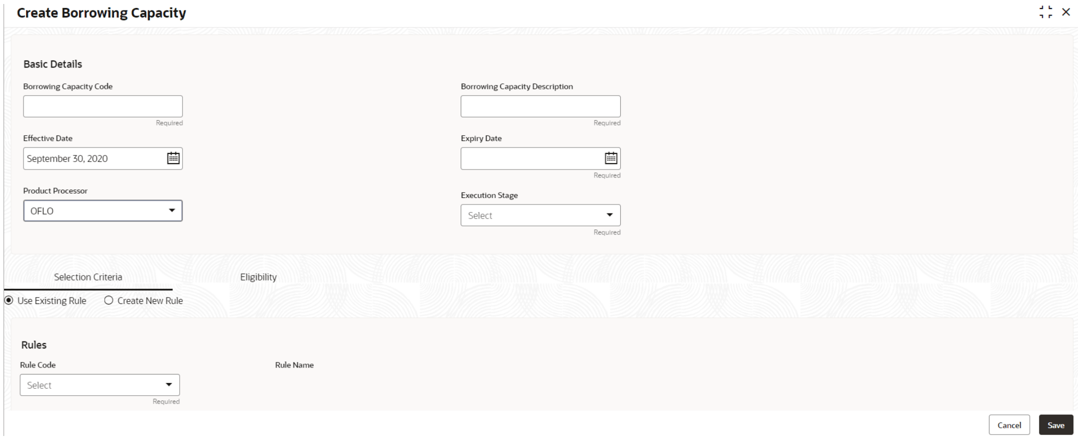
This topic describes the systematic instructions to define the borrowing capacity based on the various input.

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

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

   The **Create Borrowing Capacity** screen displays.

Figure 1-50 Create Borrowing Capacity



Effective Date: September 30, 2020

Product Processor: OFLO

● Use Existing Rule ○ Create New Rule

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

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

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

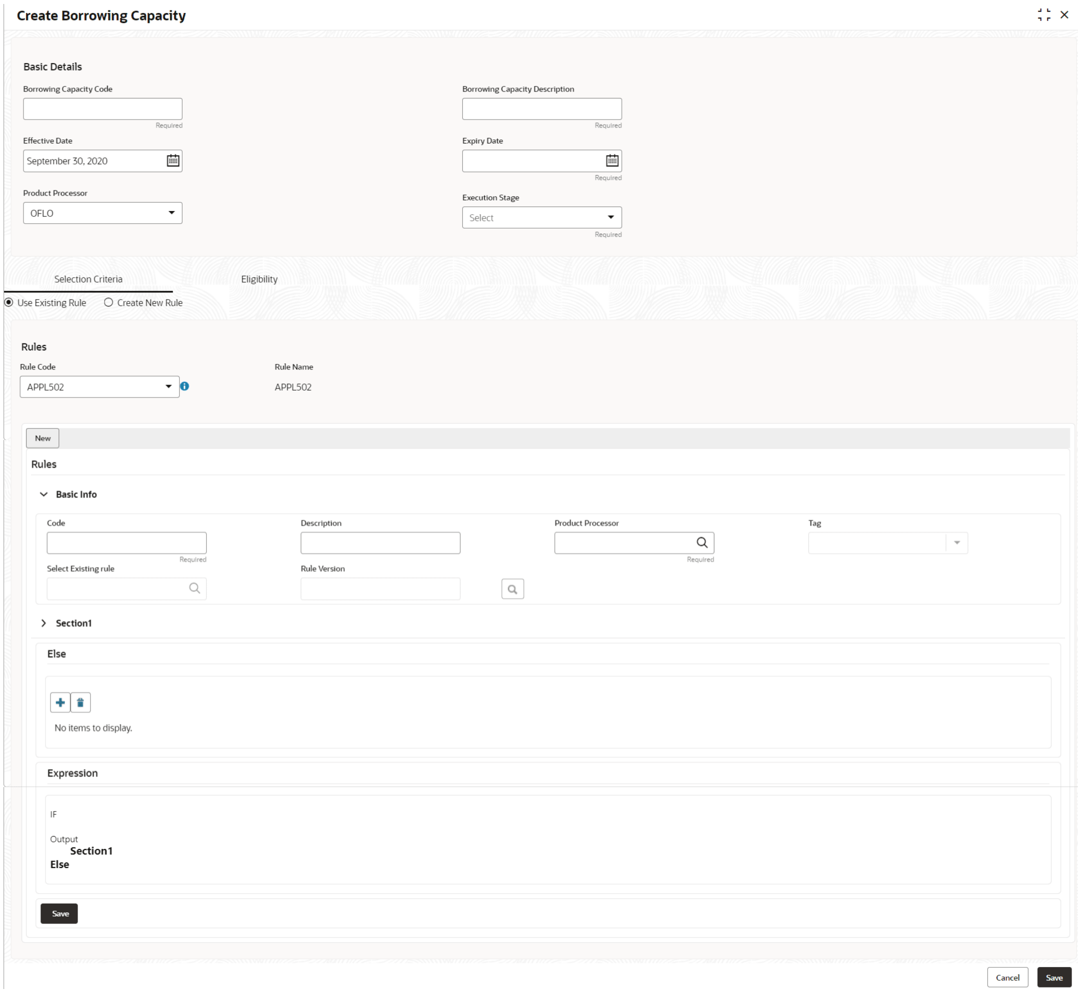
Table 1-43 Create Borrowing Capacity - Field Description

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

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

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

Figure 1-51   Create Borrowing Capacity - Selection Criteria


Create Borrowing Capacity

Basic Details

Borrowing Capacity Code: Required

Borrowing Capacity Description: Required

Effective Date: September 30, 2020

Expiry Date: Required

Product Processor: OFLO

Execution Stage: Select (Required)

● Use Existing Rule ○ Create New Rule

Rules

Rule Code: APPL502

Rule Name: APPL502

No items to display.

Expression

IF
Output
Section1
Else

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

Table 1-44   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.
ℹ	Click this icon to get the information about the rule.
Rule Name	Displays the rule name for the selected rule code.
New	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.

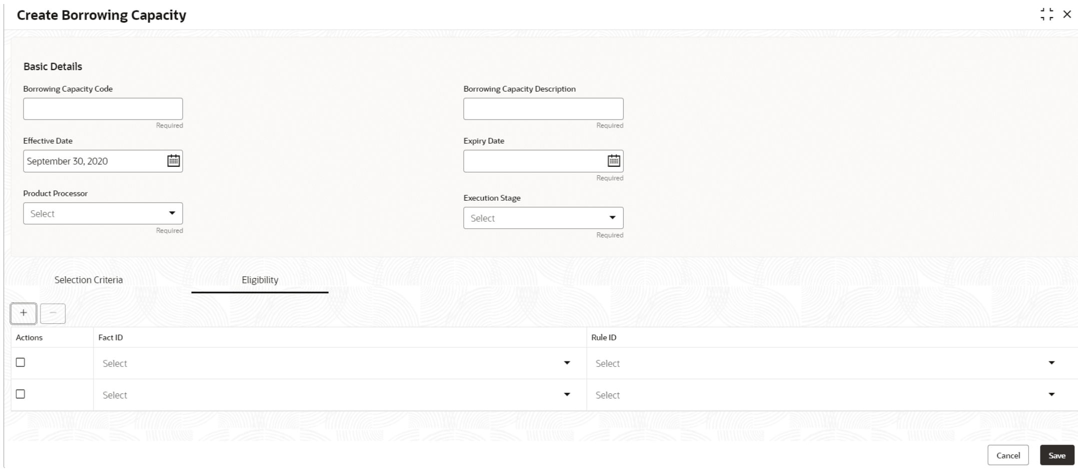
Table 1-44 (Cont.) Create Borrowing Capacity - Selection Criteria - Field Description

Field	Description
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
Operator	Select the comparison operator from the drop-down list. The available options are: • **<** • **>** • **+** • **=** • **%** • **!=** • **-** • **>=** • **<=** • ***** • **/** • **Contains** • **In** • **Matches** • **NotMatches** • **NotContains** • **Notin**
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**
Expression	Displays the expression updated in the expression builder.

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

   The **Create Borrowing Capacity - Eligibility** screen displays.

Figure 1-52 Create Borrowing Capacity - Eligibility



Create Borrowing Capacity

Basic Details

Borrowing Capacity Code:
Borrowing Capacity Description:
Effective Date: September 30, 2020
Expiry Date:
Product Processor: Select
Execution Stage: Select

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

Table 1-45 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.
ℹ	Click this icon to get the information about the rule.

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

1.4.3.2 View Borrowing Capacity

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

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

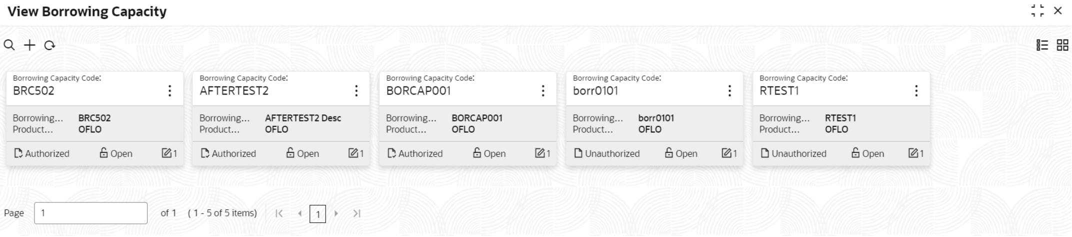
Specify **User ID** and **Password**, and login to **Home** screen.

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

4. Under **Borrowing Capacity**, click **View Borrowing Capacity**.

   The **View Borrowing Capacity** screen displays.

Figure 1-53 View Borrowing Capacity



Borrowing Capacity Code: BRC502
Borrowing... BRC502
Product... OFLO
Authorized Open 1

Borrowing Capacity Code: AFTERTEST2
Borrowing... AFTERTEST2 Desc
Product... OFLO
Authorized Open 1

Borrowing Capacity Code: BORCAP001
Borrowing... BORCAP001
Product... OFLO
Authorized Open 1

Borrowing Capacity Code: borr0101
Borrowing... borr0101
Product... OFLO
Unauthorized Open 1

Borrowing Capacity Code: RTEST1
Borrowing... RTEST1
Product... OFLO
Unauthorized Open 1

Page 1 of 1 (1 - 5 of 5 items)

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

Table 1-46 View Borrowing Capacity – Field Description

Field	Description
Borrowing Capacity Code	Displays the borrowing capacity code.
Borrowing Capacity Description	Displays the borrowing capacity description.
Product Processor	Displays the product processor.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

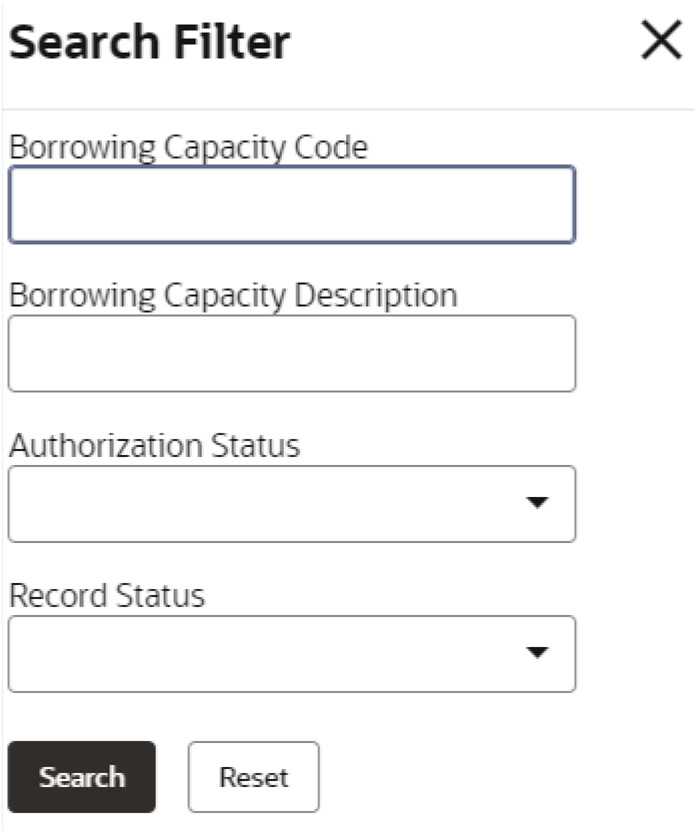
5. On **View Borrowing Capacity** screen, click

   🔍

   icon.

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

Figure 1-54   View Borrowing Capacity - Search



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

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

Table 1-47   View Borrowing Capacity - Search – Field Description

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

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

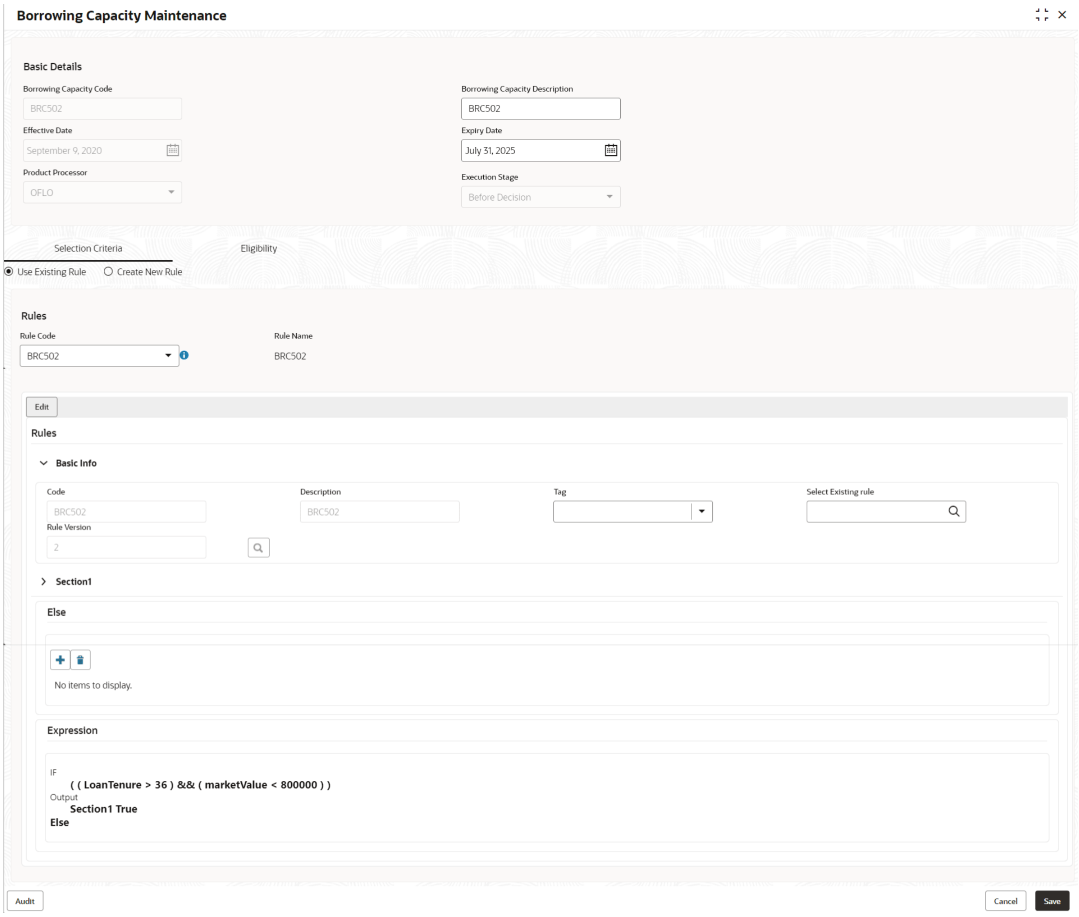
⋮

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

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

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

Figure 1-55 Borrowing Capacity Maintenance - Modify



Borrowing Capacity Code: BRC502
Borrowing Capacity Description: BRC502
Effective Date: September 9, 2020
Expiry Date: July 31, 2025
Product Processor: OFLO
Execution Stage: Before Decision

● Use Existing Rule ○ Create New Rule

Rule Code: BRC502
Rule Name: BRC502

Code: BRC502
Description: BRC502
Tag:
Select Existing rule:
Rule Version: 2

No items to display.

```
IF
    ( ( LoanTenure > 36 ) && ( marketValue < 800000 ) )
Output
    Section1 True
Else
```

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

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

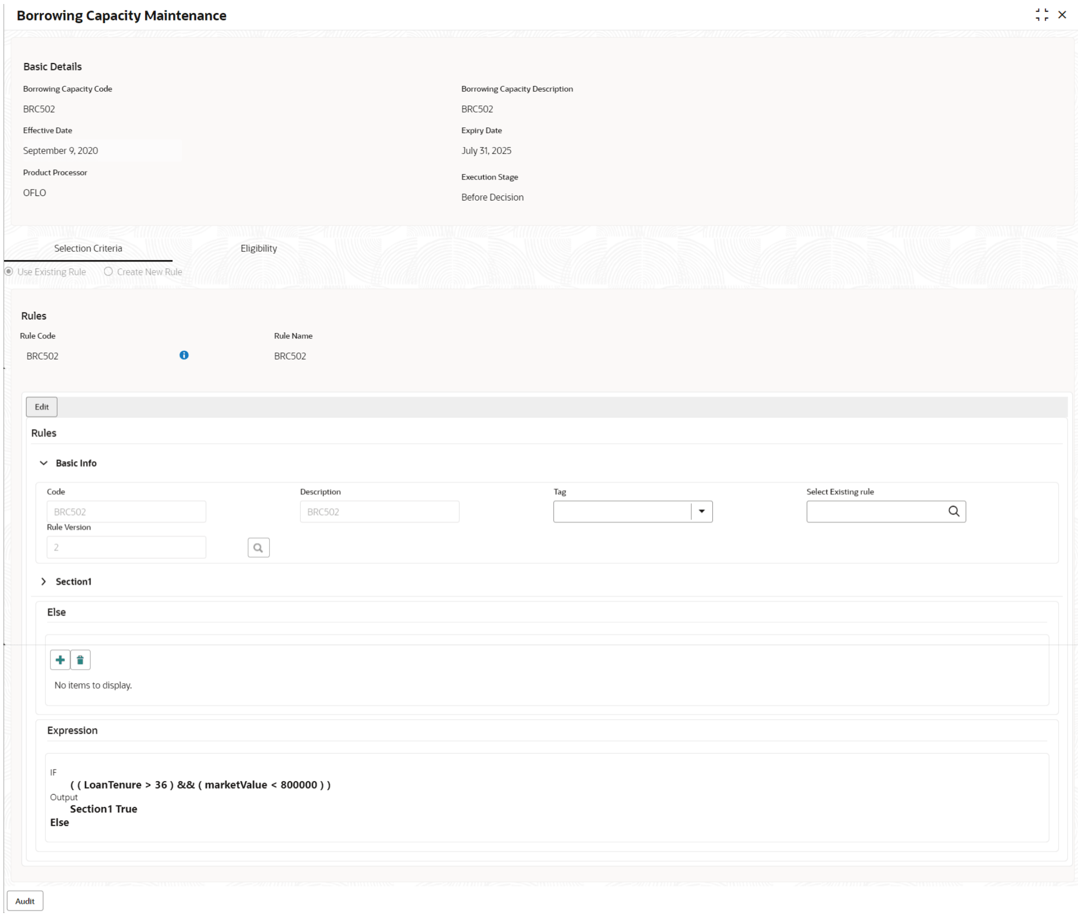
Table 1-48 Borrowing Capacity Maintenance - Modify - Field Description

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.

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

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

Figure 1-56 Borrowing Capacity Maintenance – View



Basic Details

Borrowing Capacity Code: BRC502
Borrowing Capacity Description: BRC502
Effective Date: September 9, 2020
Expiry Date: July 31, 2025
Product Processor: OFLO
Execution Stage: Before Decision

● Use Existing Rule ○ Create New Rule

Rules

Rule Code: BRC502
Rule Name: BRC502

Rules

Basic Info

Code: BRC502
Description: BRC502
Tag:
Select Existing rule:
Rule Version: 2

Section1

Else

No items to display.

Expression

```
IF
    ( ( LoanTenure > 36 ) && ( marketValue < 800000 ) )
Output
    Section1 True
Else
```

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

Table 1-49 Borrowing Capacity Maintenance - View - Field Description

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

Table 1-49 (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.

1.4.4 Scoring Feature

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

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

This topic contains the following subtopics:

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

1.4.4.1 Create Scoring Feature

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

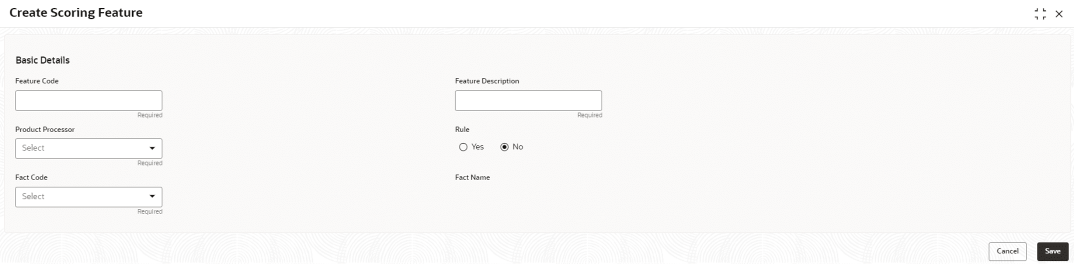
The **Create Scoring Feature** screen allows user to define scoring feature for determining the credit score. This score applies to applications during origination and based on the information received from the product processor.

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

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

The **Create Scoring Feature** screen displays.

Figure 1-57   Create Scoring Feature



Rule
○ Yes ● No

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

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

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

Table 1-50   Create Scoring Feature - Field Description

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

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

1.4.4.2 View Scoring Feature

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

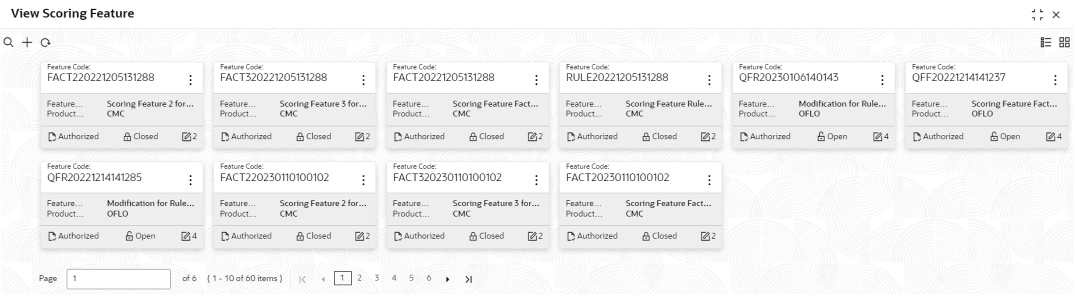
The **View Scoring Feature** screen allows the user to view the Scoring Feature created. The status of the uploaded feature is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

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

   The **View Scoring Feature** screen displays.

   Figure 1-58 View Scoring Feature



Feature Code: FACT220221205131288
Feature... Scoring Feature 2 for...
Product... CMC
Authorized Closed 2

Feature Code: FACT320221205131288
Feature... Scoring Feature 3 for...
Product... CMC
Authorized Closed 2

Feature Code: FACT20221205131288
Feature... Scoring Feature Fact...
Product... CMC
Authorized Closed 2

Feature Code: RULE20221205131288
Feature... Scoring Feature Rule...
Product... CMC
Authorized Closed 2

Feature Code: QFR20230106140143
Feature... Modification for Rule...
Product... OFLO
Authorized Open 4

Feature Code: QFF20221214141237
Feature... Scoring Feature Fact...
Product... OFLO
Authorized Open 4

Feature Code: QFR20221214141285
Feature... Modification for Rule...
Product... OFLO
Authorized Open 4

Feature Code: FACT220230110100102
Feature... Scoring Feature 2 for...
Product... CMC
Authorized Closed 2

Feature Code: FACT320230110100102
Feature... Scoring Feature 3 for...
Product... CMC
Authorized Closed 2

Feature Code: FACT20230110100102
Feature... Scoring Feature Fact...
Product... CMC
Authorized Closed 2

Page 1 of 6 (1 - 10 of 60 items) 1 2 3 4 5 6

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

Table 1-51 View Scoring Feature – Field Description

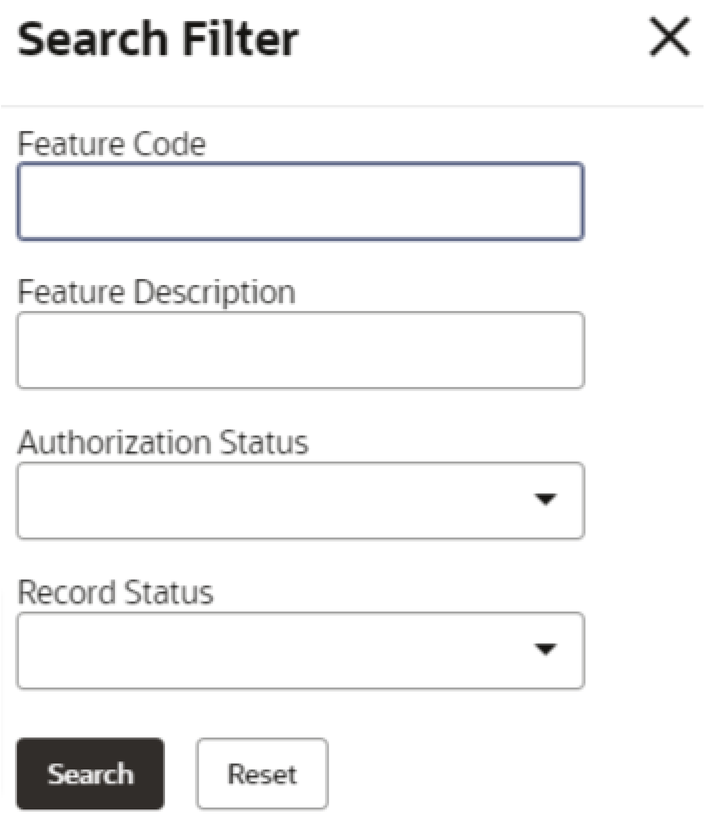
Field	Description
Feature Code	Displays the feature code.
Feature Description	Displays the description of the feature.
Product Processor	Displays the product processor for which the feature is created.
Status	Displays the status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**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

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

   icon.

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

Figure 1-59 View Scoring Feature - Search



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

Table 1-52 View Scoring Feature - Search – Field Description

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

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

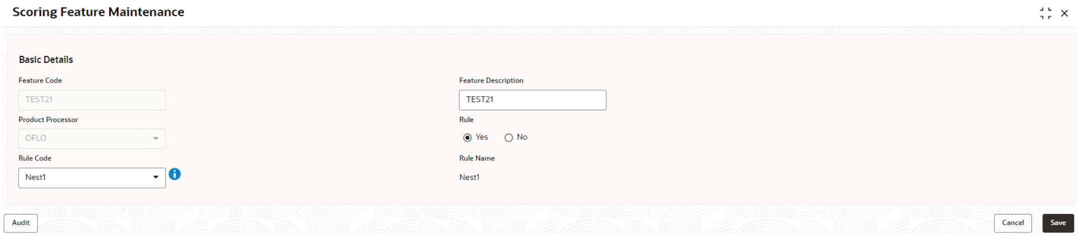
   ⋮

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

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

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

Figure 1-60   Scoring Feature Maintenance - Unlock



Feature Code: TEST21
Feature Description: TEST21
Product Processor: OFLO
Rule: ● Yes ○ No
Rule Code: Nest1
Rule Name: Nest1

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

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

Table 1-53   Scoring Feature Maintenance - Unlock - Field Description

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

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

1.4.5 Quantitative Scoring Model

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

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

This topic contains the following subtopics:

- Create Quantitative Scoring Model
  This topic describes the systematic instructions to configure the quantitative scoring model based on the various scoring parameters.
- View Quantitative Scoring Model
  This topic describes the systematic instructions to view the list of configured quantitative scoring model.

1.4.5.1 Create Quantitative Scoring Model

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

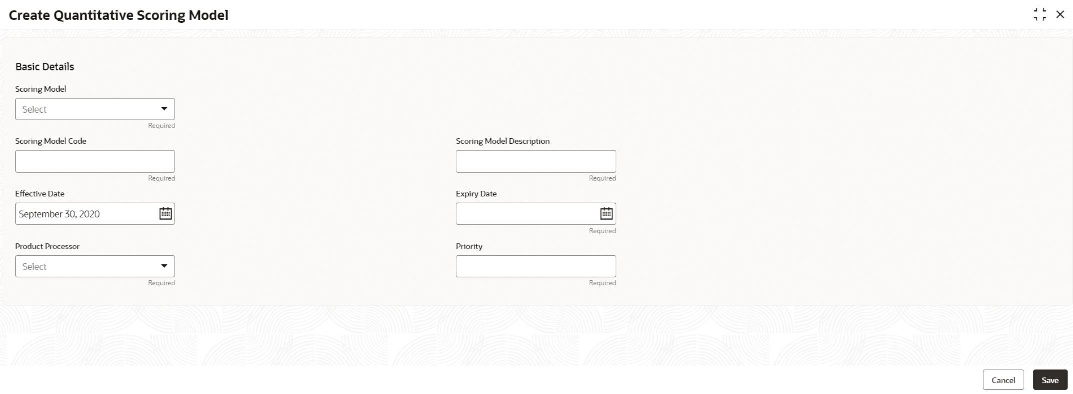
The **Create Quantitative Scoring Model** screen allows the user to create the quantitative scoring model by linking the various features. The user needs to create quantitative scoring models for both the application and applicant level.

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

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

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

Figure 1-61 Create Quantitative Scoring Model



Effective Date: September 30, 2020

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

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

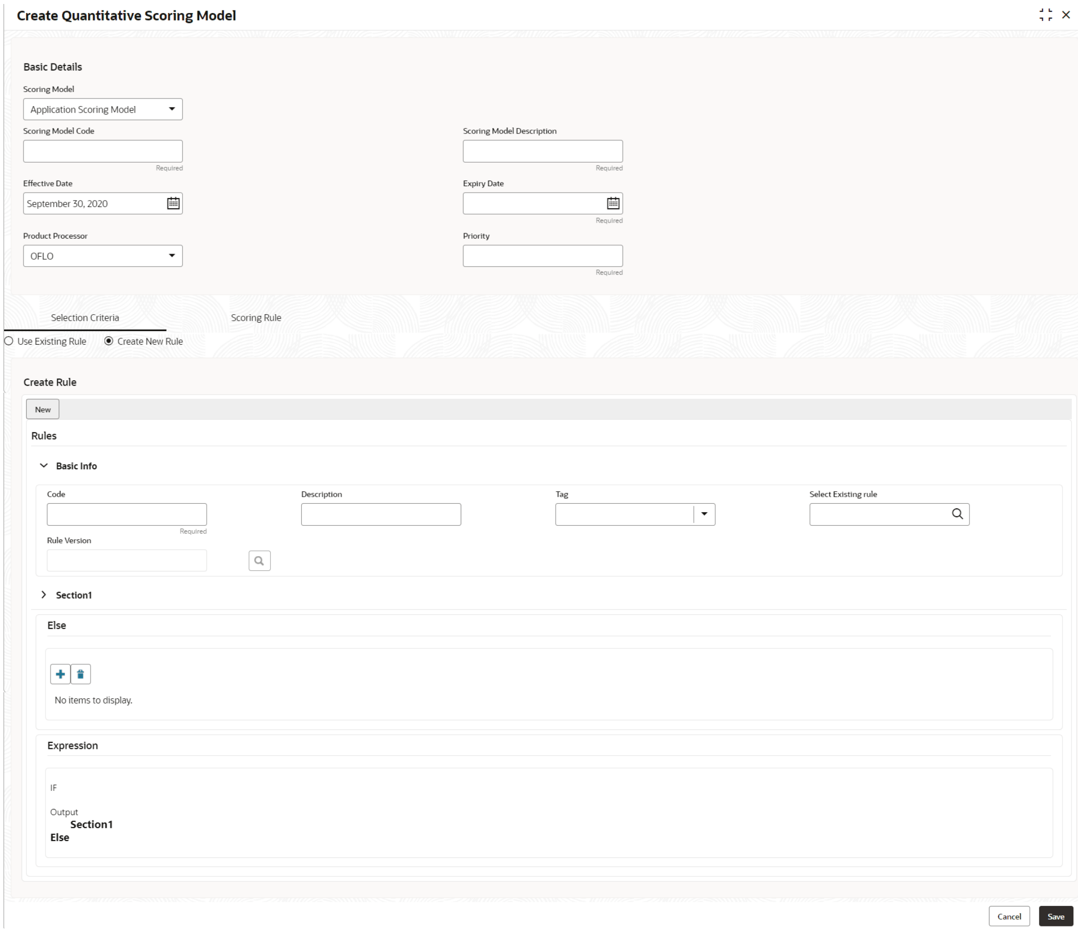
For more information on fields, refer to the field description table.

Table 1-54 Create Quantitative Scoring Model - Field Description

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

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

Figure 1-62 Create Quantitative Scoring Model - Selection Criteria



Scoring Model: Application Scoring Model

Effective Date: September 30, 2020

Product Processor: OFLO

○ Use Existing Rule ● Create New Rule

No items to display.

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

Table 1-55 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.
ℹ	Click this icon to get the information about the existing rule.
Rule Name	Displays the rule name of the selected rule code.
Create New Rule	Select this option to create new rule.
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
Operator	Select the comparison operator from the drop-down list. The available options are: • **<** • **>** • **+** • **=** • **%** • **!=** • **-** • **>=** • **<=** • ***** • **/** • **Contains** • **In** • **Matches** • **NotMatches** • **NotContains** • **Notin**
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**

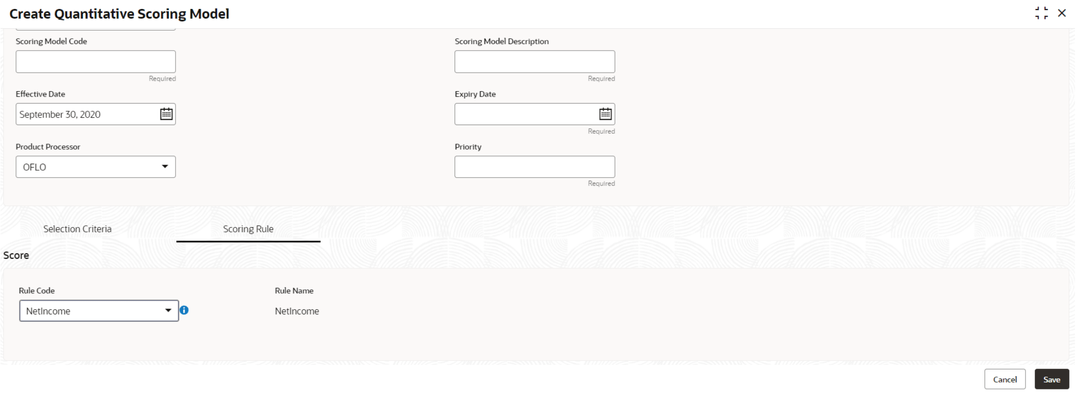
Table 1-55 (Cont.) Create Quantitative Scoring Model - Selection Criteria - Field Description

Field	Description
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**
Expression	Displays the expression updated in the expression builder.

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

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

Figure 1-63 Create Quantitative Scoring Model - Scoring Rule



Create Quantitative Scoring Model

Effective Date: September 30, 2020

Product Processor: OFLO

Rule Code: NetIncome

Rule Name: NetIncome

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

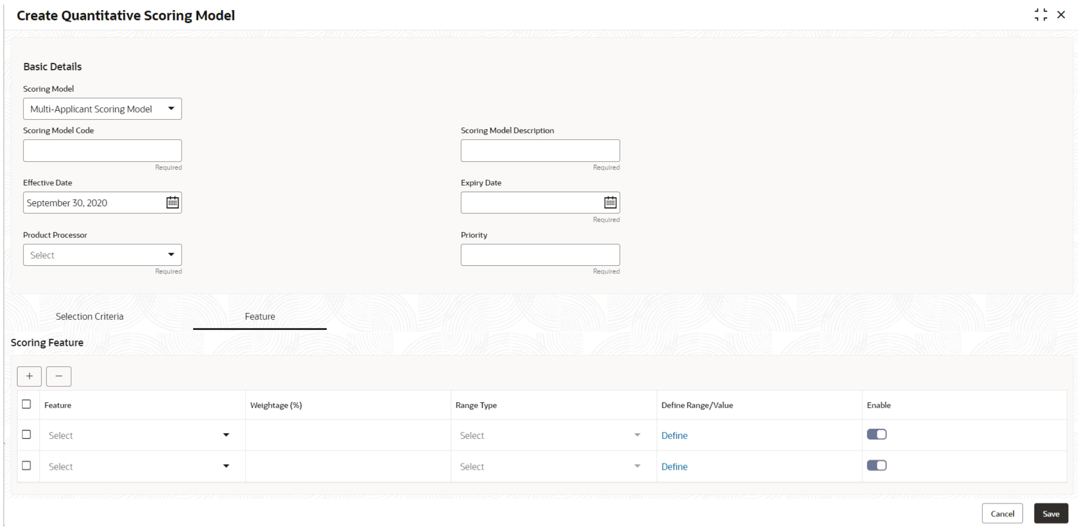
Table 1-56 Create Quantitative Scoring Model - Scoring Rule - Field Description

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

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

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

Figure 1-64 Create Quantitative Scoring Model - Feature



Scoring Model: Multi-Applicant Scoring Model

Effective Date: September 30, 2020

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

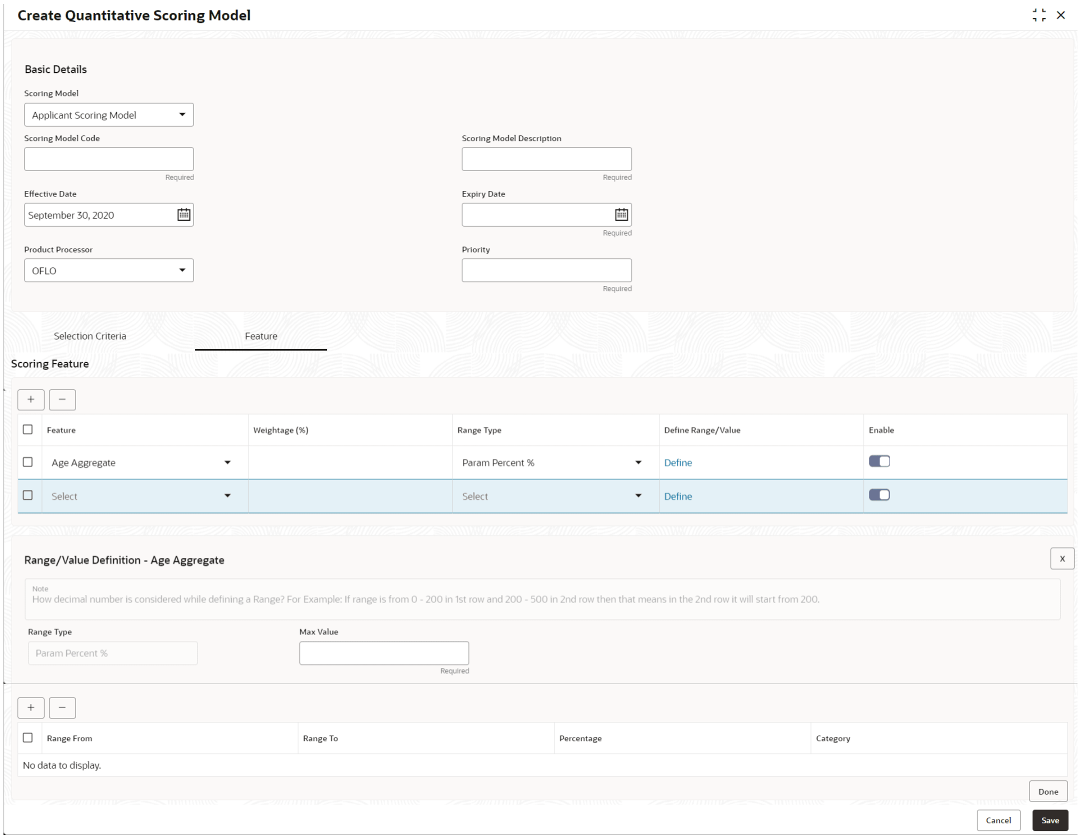
Table 1-57 Create Quantitative Scoring Model - Feature - Field Description

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

9. Click the define link to define a range or absolute values for each scoring feature to be considered for scoring model and score for that range or value.

   In case the data type of feature is numeric such as Bureau score, the **Create Quantitative Scoring Model - Define Link - Numeric Feature** screen displays.

Figure 1-65 Create Quantitative Scoring Model - Define Link - Numeric Feature



Scoring Model: Applicant Scoring Model

Scoring Model Code: (Required)

Scoring Model Description: (Required)

Effective Date: September 30, 2020

Expiry Date: (Required)

Product Processor: OFLO

Priority: (Required)

☐	Feature	Weightage (%)	Range Type	Define Range/Value	Enable
☐	Age Aggregate		Param Percent %	Define	●
☐	Select		Select	Define	●

Range/Value Definition - Age Aggregate

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

Range Type: Param Percent %

Max Value: (Required)

☐	Range From	Range To	Percentage	Category

No data to display.

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

Table 1-58 Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description

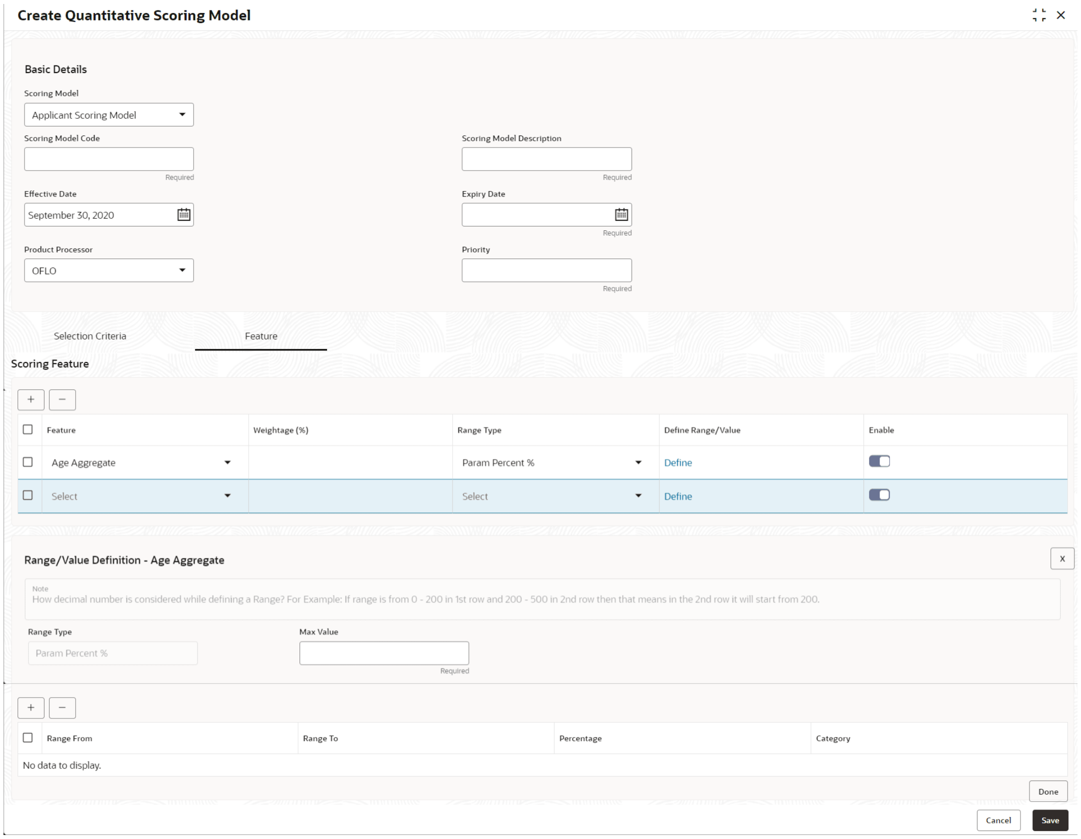
Field	Description
Range Type	Displays the range type selected.
Max Value	Specify the maximum value on which scoring has to be done, if range type ID is Max Value % or Param %.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Range From	Specify the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

Table 1-58 (Cont.) Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
Category	Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: • **Strong** • **Medium** • **Weak**

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

Figure 1-66 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature



Create Quantitative Scoring Model

Basic Details

Scoring Model: Applicant Scoring Model

Scoring Model Code: (Required)

Scoring Model Description: (Required)

Effective Date: September 30, 2020

Expiry Date: (Required)

Product Processor: OFLO

Priority: (Required)

Scoring Feature

☐	Feature	Weightage (%)	Range Type	Define Range/Value	Enable
☐	Age Aggregate		Param Percent %	Define	
☐	Select		Select	Define	

Range/Value Definition - Age Aggregate

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

Range Type: Param Percent %

Max Value: (Required)

☐	Range From	Range To	Percentage	Category

No data to display.

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

Table 1-59 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature - Field Description

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

Table 1-59 (Cont.) Create Quantitative Scoring Model - Define Link –Alphanumeric Feature - Field Description

Field	Description
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Value	Specify the value of the feature.
Score	Specify the score assigned for each range value.
Category	Specify the category for each range or value from the drop-down list. The available options are: • **Strong** • **Medium** • **Weak**

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

1.4.5.2 View Quantitative Scoring Model

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

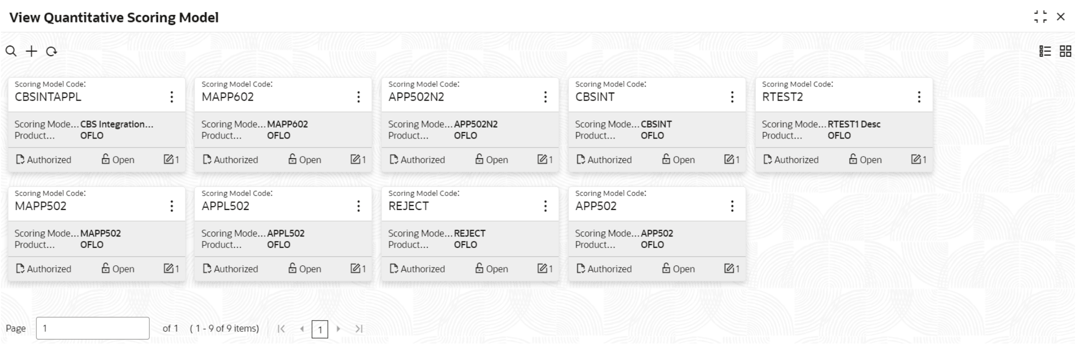
The **View Quantitative Scoring Model** screen allows the user to view the Quantitative Scoring Model created. The status of the uploaded Quantitative Scoring model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the Quantitative Scoring model, the status is updated to **Authorized**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

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

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

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

Figure 1-67 View Quantitative Scoring Model



Scoring Model Code: CBSINTAPPL
Scoring Mode... CBS Integration...
Product... OFLO
Authorized Open 1

Scoring Model Code: MAPP602
Scoring Mode... MAPP602
Product... OFLO
Authorized Open 1

Scoring Model Code: APP502N2
Scoring Mode... APP502N2
Product... OFLO
Authorized Open 1

Scoring Model Code: CBSINT
Scoring Mode... CBSINT
Product... OFLO
Authorized Open 1

Scoring Model Code: RTEST2
Scoring Mode... RTEST1 Desc
Product... OFLO
Authorized Open 1

Scoring Model Code: MAPP502
Scoring Mode... MAPP502
Product... OFLO
Authorized Open 1

Scoring Model Code: APPL502
Scoring Mode... APPL502
Product... OFLO
Authorized Open 1

Scoring Model Code: REJECT
Scoring Mode... REJECT
Product... OFLO
Authorized Open 1

Scoring Model Code: APP502
Scoring Mode... APP502
Product... OFLO
Authorized Open 1

Page 1

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

Table 1-60 View Quantitative Scoring Model – Field Description

Field	Description
Scoring Model Code	Displays the scoring model code.
Scoring Model Description	Displays the description of the scoring model.
Product Processor Code	Displays the product processor code
Status	Displays the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**
Modification Number	Displays the number of modification performed on the record.

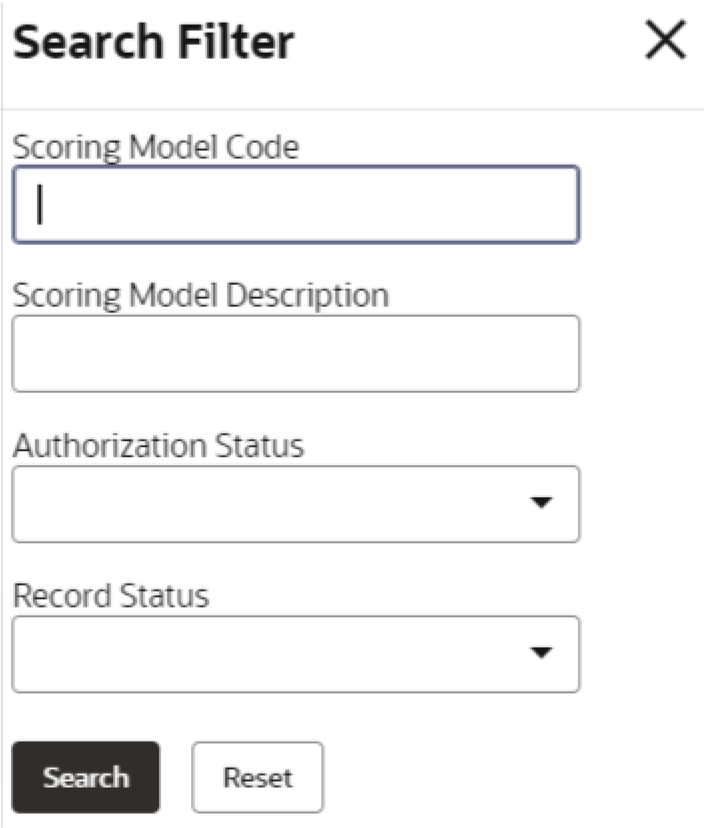
5. On **View Quantitative Scoring Model** screen,click

   🔍

   icon.

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

   Figure 1-68 View Quantitative Scoring Model - Search

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

Table 1-61 View Quantitative Scoring Model - Search – Field Description

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

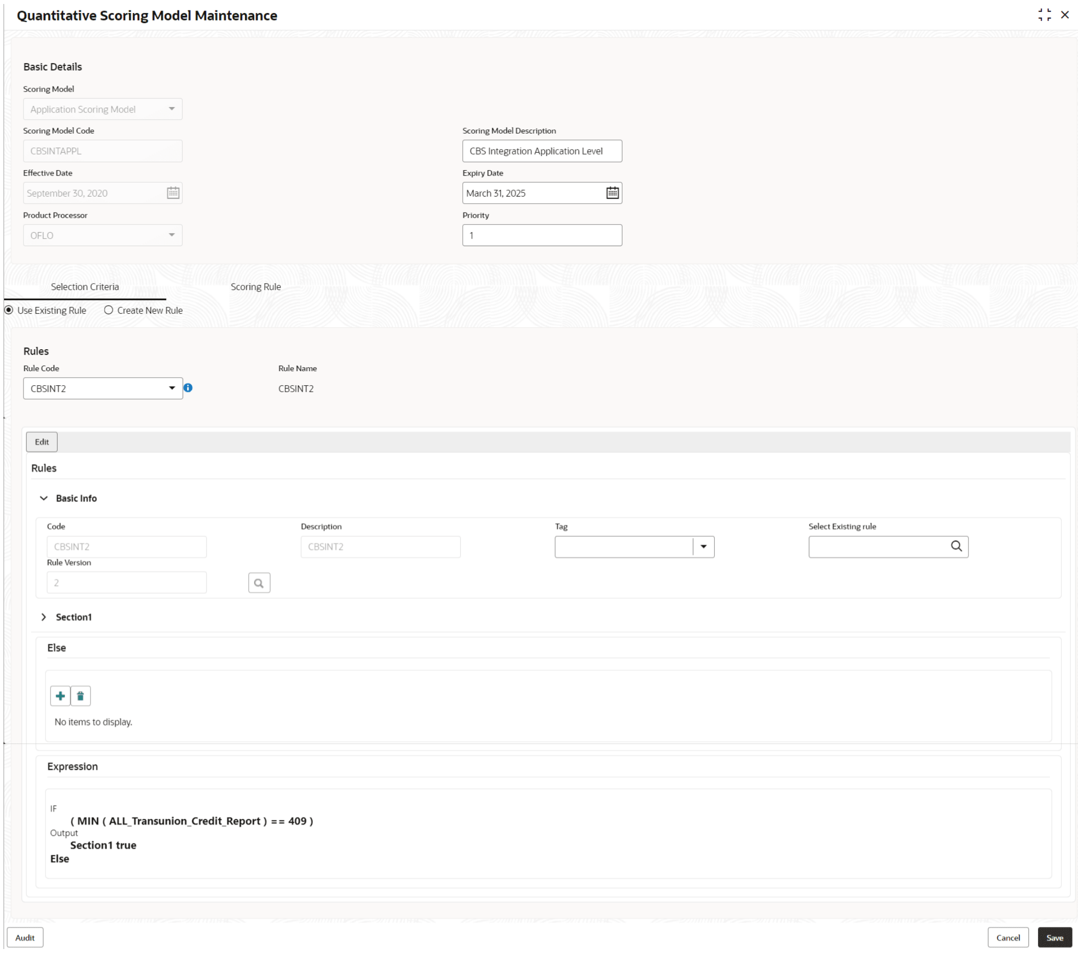
6. On **View Quantitative Scoring Model** screen, click

   ⋮

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

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

Figure 1-69 Quantitative Scoring Model Maintenance - Modify



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

● Use Existing Rule ○ Create New Rule

Rule Code: CBSINT2
Rule Name: CBSINT2

Code: CBSINT2
Description: CBSINT2
Tag:
Select Existing rule:
Rule Version: 2

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

Note:

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

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

Table 1-62 Quantitative Scoring Model Maintenance - Modify - Field Description

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

Table 1-62 (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.

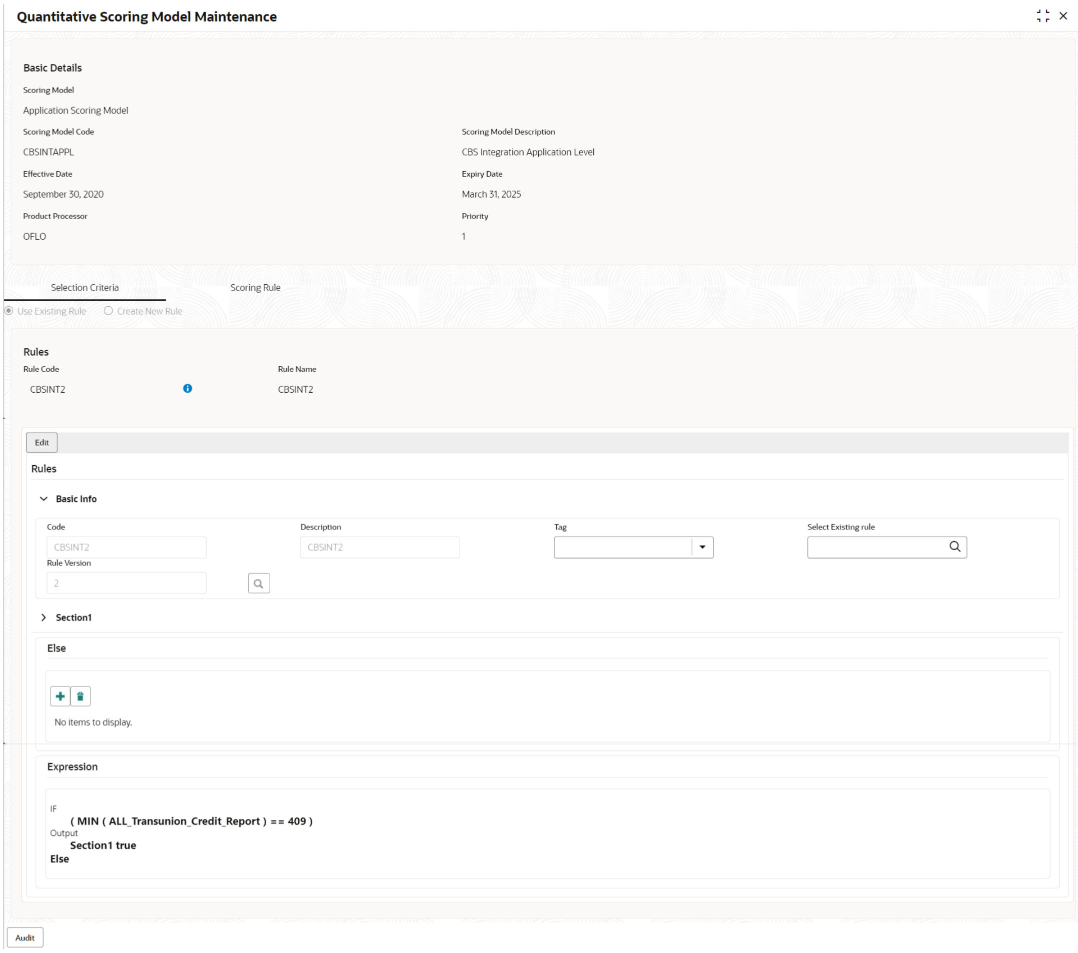
Table 1-62 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description

Field	Description
ℹ	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.

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

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

Figure 1-70 Quantitative Scoring Model Maintenance – View



Basic Details

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

● Use Existing Rule ○ Create New Rule

Rules

Rule Code: CBSINT2
Rule Name: CBSINT2

Rules

Basic Info

Code: CBSINT2
Description: CBSINT2
Tag:
Select Existing rule:
Rule Version: 2

Section1

Else

No items to display.

Expression

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

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

Table 1-63 Quantitative Scoring Model Maintenance - View - Field Description

Field	Description
Scoring Model	Displays the application scoring model.
Scoring Model Code	Displays the qualitative scoring model code for the created quantitative scoring model.
Scoring Model Description	Displays the quantitative scoring model description for the created quantitative scoring model.
Effective Date	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.
Expiry Date	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.
Product Processor	Displays the product processor for the created quantitative scoring model.
Priority	The user can modify the priority of the created quantitative scoring model.
Use Existing Rule	The user can modify the existing rule if linked.
Rule Code	Displays the rule code for the created quantitative scoring model.
ℹ	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 1-63 (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.
ℹ	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created quantitative scoring model.

1.4.6 Qualitative Scoring Model

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

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

This topic contains the following subtopics:

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

1.4.6.1 Create Qualitative Scoring Model

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

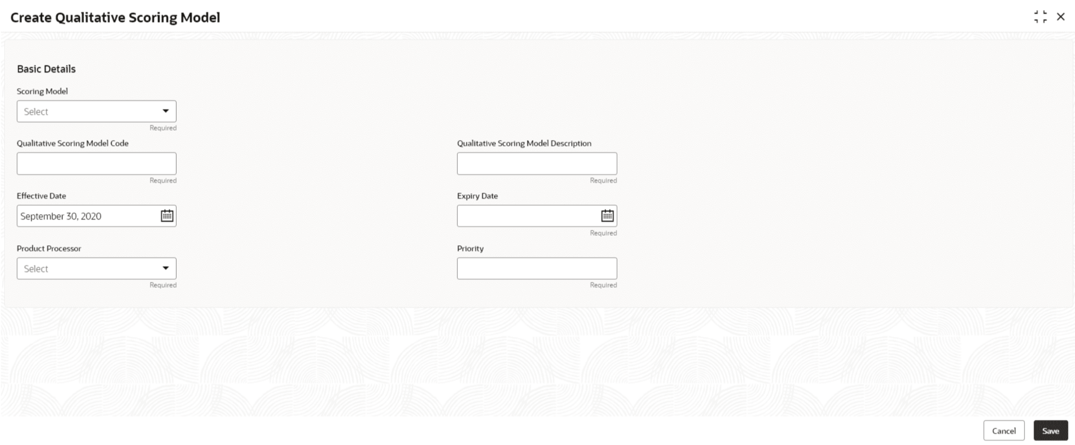
The **Create Qualitative Scoring Model** screen allows the user to create the qualitative scoring model based on the various scoring parameters.

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

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

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

Figure 1-71 Create Qualitative Scoring Model



Effective Date: September 30, 2020

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

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

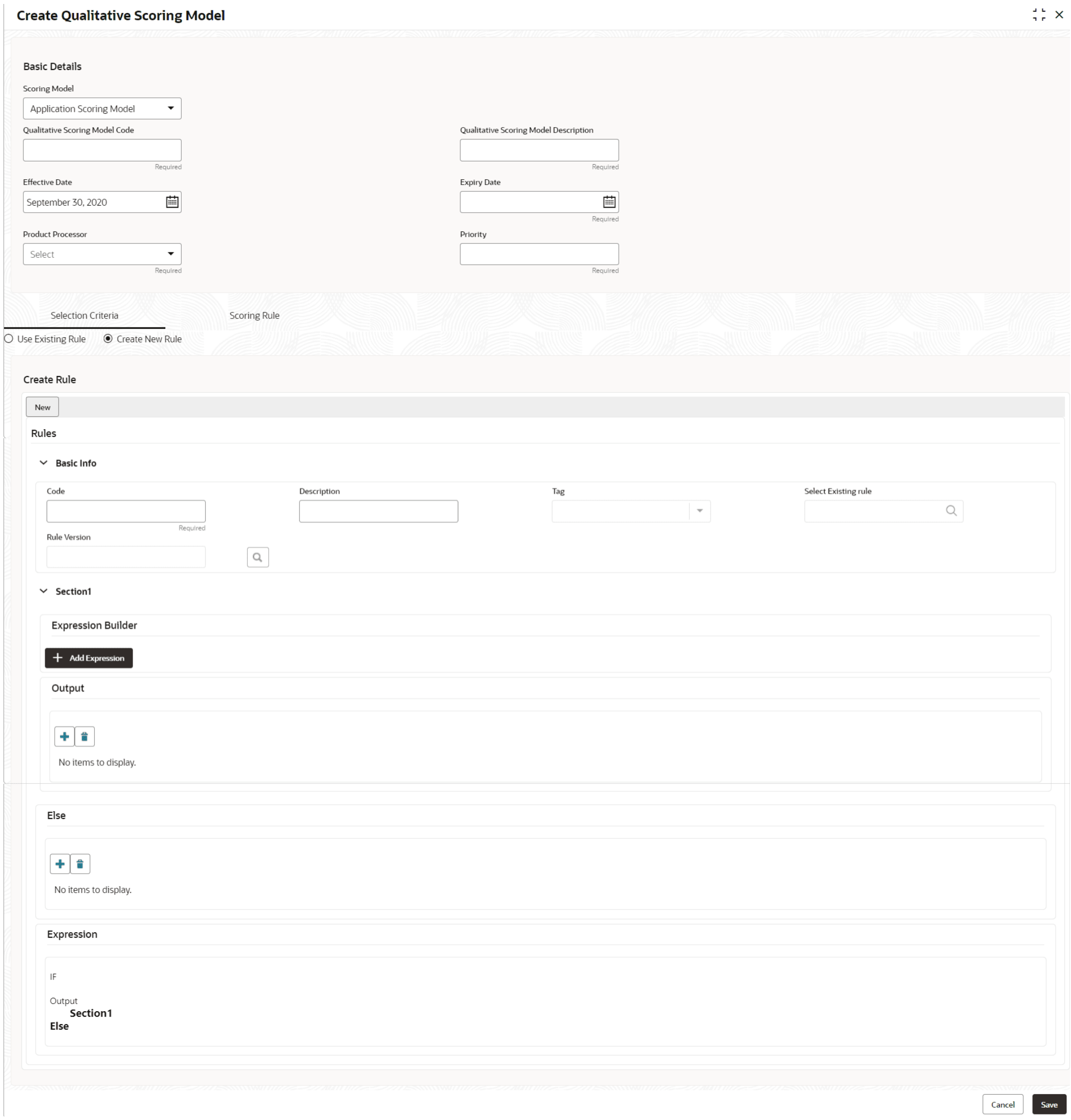
For more information on fields, refer to the field description table.

Table 1-64 Create Qualitative Scoring Model - Field Description

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

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

Figure 1-72 Create Qualitative Scoring Model - Selection Criteria



Scoring Model: Application Scoring Model

Effective Date: September 30, 2020

Product Processor: Select

○ Use Existing Rule ● Create New Rule

Output: No items to display.

Else: No items to display.

IF
Output
Section1
Else

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

Table 1-65 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.

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

Field	Description
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
Operator	Select the comparison operator from the drop-down list. The available options are: • **<** • **>** • **+** • **=** • **%** • **!=** • **-** • **>=** • **<=** • ***** • **/** • **Contains** • **In** • **Matches** • **NotMatches** • **NotContains** • **Notin**
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**

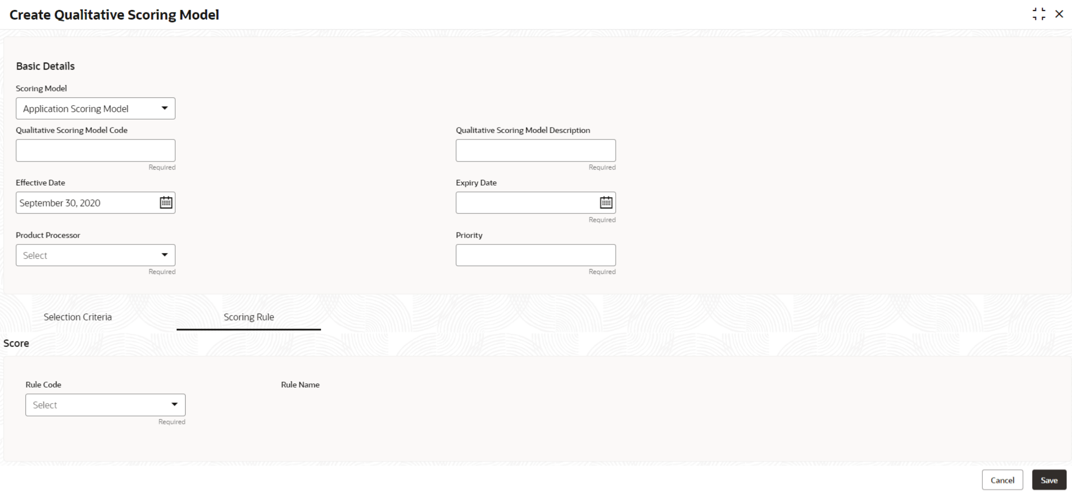
Table 1-65 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description

Field	Description
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**
Expression	Displays the expression updated in the expression builder.

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

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

Figure 1-73 Create Qualitative Scoring Model - Scoring Rule



Create Qualitative Scoring Model

Basic Details

Scoring Model: Application Scoring Model

Qualitative Scoring Model Code: Required

Qualitative Scoring Model Description: Required

Effective Date: September 30, 2020

Expiry Date: Required

Product Processor: Select (Required)

Priority: Required

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

Table 1-66 Create Qualitative Scoring Model - Scoring Rule - Field Description

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

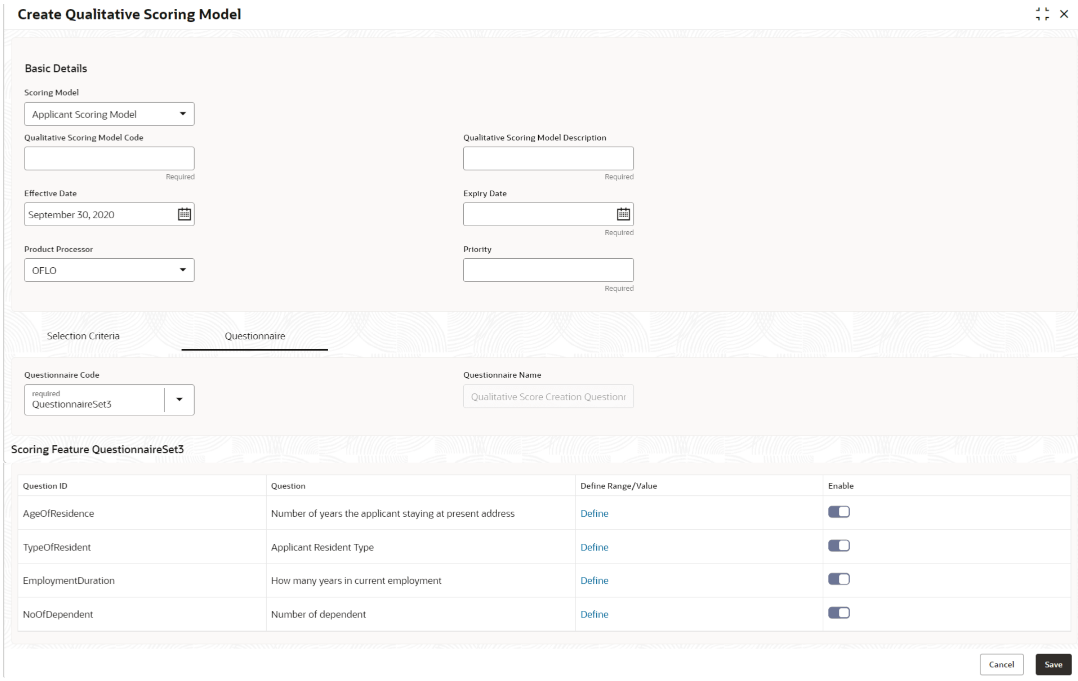
Table 1-66 (Cont.) Create Qualitative Scoring Model - Scoring Rule - Field Description

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

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

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

Figure 1-74 Create Qualitative Scoring Model - Questionnaire



Scoring Model: Applicant Scoring Model

Qualitative Scoring Model Code:

Qualitative Scoring Model Description:

Effective Date: September 30, 2020

Expiry Date:

Product Processor: OFLO

Priority:

Questionnaire Code: required QuestionnaireSet3

Questionnaire Name: Qualitative Score Creation Questionr

Scoring Feature QuestionnaireSet3

Question ID	Question	Define Range/Value	Enable
AgeOfResidence	Number of years the applicant staying at present address	Define	●
TypeOfResident	Applicant Resident Type	Define	●
EmploymentDuration	How many years in current employment	Define	●
NoOfDependent	Number of dependent	Define	●

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

Table 1-67 Create Qualitative Scoring Model - Questionnaire - Field Description

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

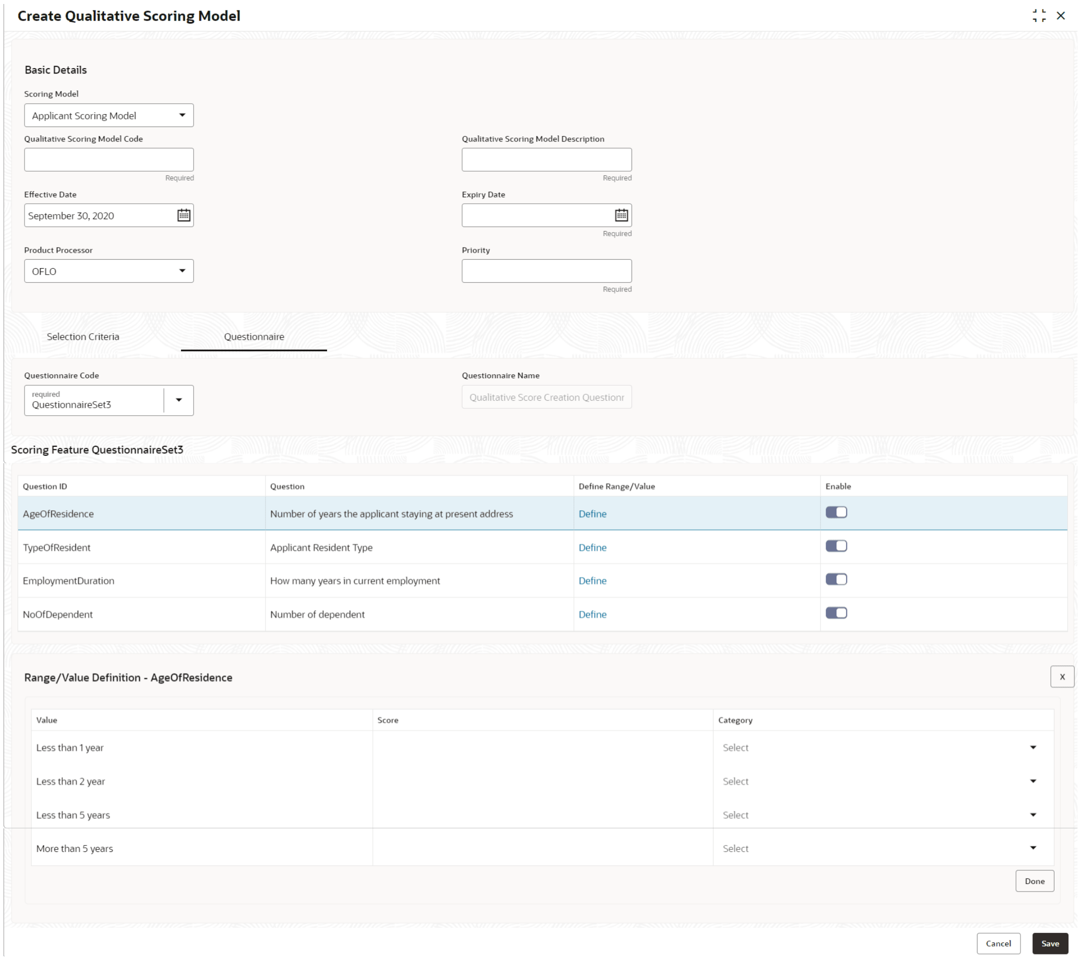
Table 1-67 (Cont.) Create Qualitative Scoring Model - Questionnaire - Field Description

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.

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

   The **Create Qualitative Scoring Model - Define Link** screen displays.

Figure 1-75 Create Qualitative Scoring Model - Define Link



Create Qualitative Scoring Model

Basic Details

Scoring Model: Applicant Scoring Model

Qualitative Scoring Model Code: (Required)

Qualitative Scoring Model Description: (Required)

Effective Date: September 30, 2020

Expiry Date: (Required)

Product Processor: OFLO

Priority: (Required)

Questionnaire Code: QuestionnaireSet3

Questionnaire Name: Qualitative Score Creation Questionr

Scoring Feature QuestionnaireSet3

Question ID	Question	Define Range/Value	Enable
AgeOfResidence	Number of years the applicant staying at present address	Define	●
TypeOfResident	Applicant Resident Type	Define	●
EmploymentDuration	How many years in current employment	Define	●
NoOfDependent	Number of dependent	Define	●

Range/Value Definition - AgeOfResidence

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

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

Table 1-68 Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description

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

Table 1-68 (Cont.) Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
Category	Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: • **Strong** • **Medium** • **Weak**

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

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

1.4.6.2 View Qualitative Scoring Model

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

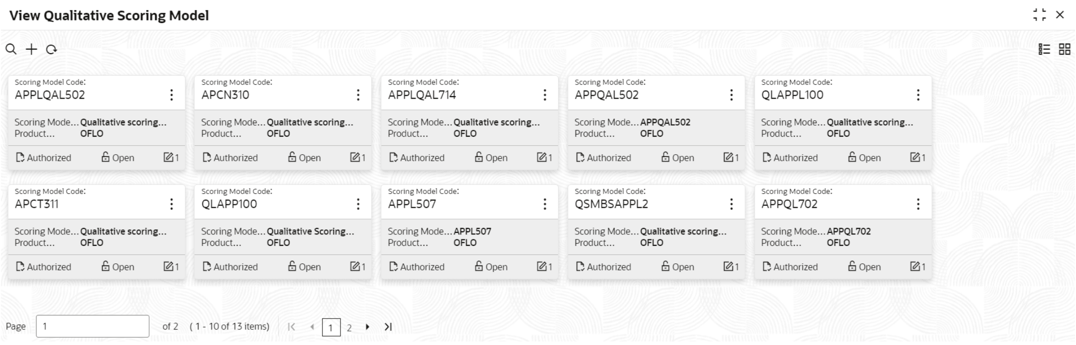
The user can configure the qualitative scoring model using the **Create Qualitative Scoring Model** screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

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

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

Figure 1-76 View Qualitative Scoring Model



View Qualitative Scoring Model

Scoring Model Code:	Scoring Mode...	Product...			
APPLQAL502	Qualitative scoring...	OFLO	Authorized	Open	1
APCN310	Qualitative scoring...	OFLO	Authorized	Open	1
APPLQAL714	Qualitative scoring...	OFLO	Authorized	Open	1
APPQAL502	APPQAL502	OFLO	Authorized	Open	1
QLAPPL100	Qualitative scoring...	OFLO	Authorized	Open	1
APCT311	Qualitative scoring...	OFLO	Authorized	Open	1
QLAPP100	Qualitative Scoring...	OFLO	Authorized	Open	1
APPL507	APPL507	OFLO	Authorized	Open	1
QSMBSAPPL2	Qualitative scoring...	OFLO	Authorized	Open	1
APPQL702	APPQL702	OFLO	Authorized	Open	1

Page 1 of 2 (1 - 10 of 13 items) 1 2

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

Table 1-69 View Qualitative Scoring Model – Field Description

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

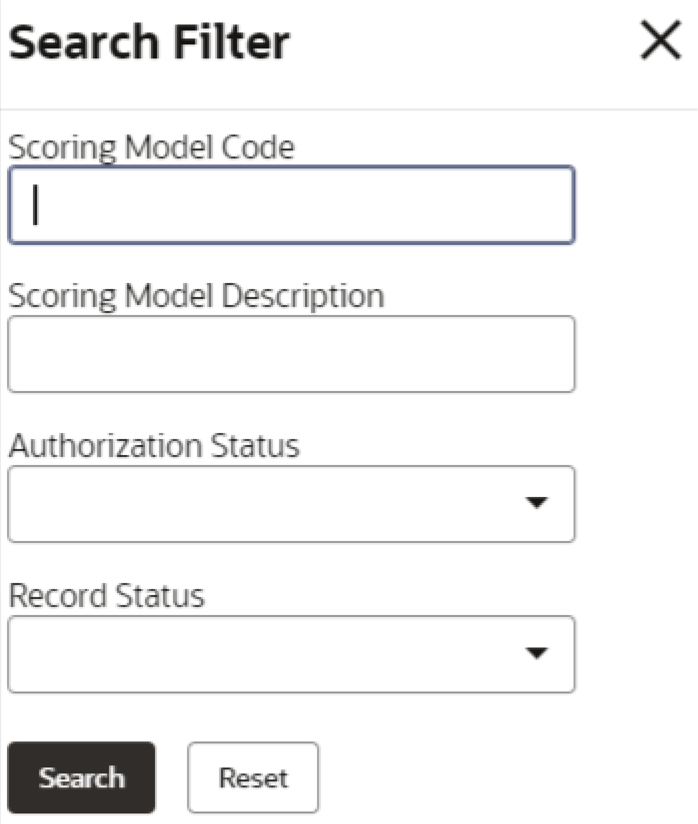
5. On **View Qualitative Scoring Model** screen, click

   🔍

   icon.

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

   Figure 1-77 View Qualitative Scoring Model - Search



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

Table 1-70 View Qualitative Scoring Model - Search – Field Description

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

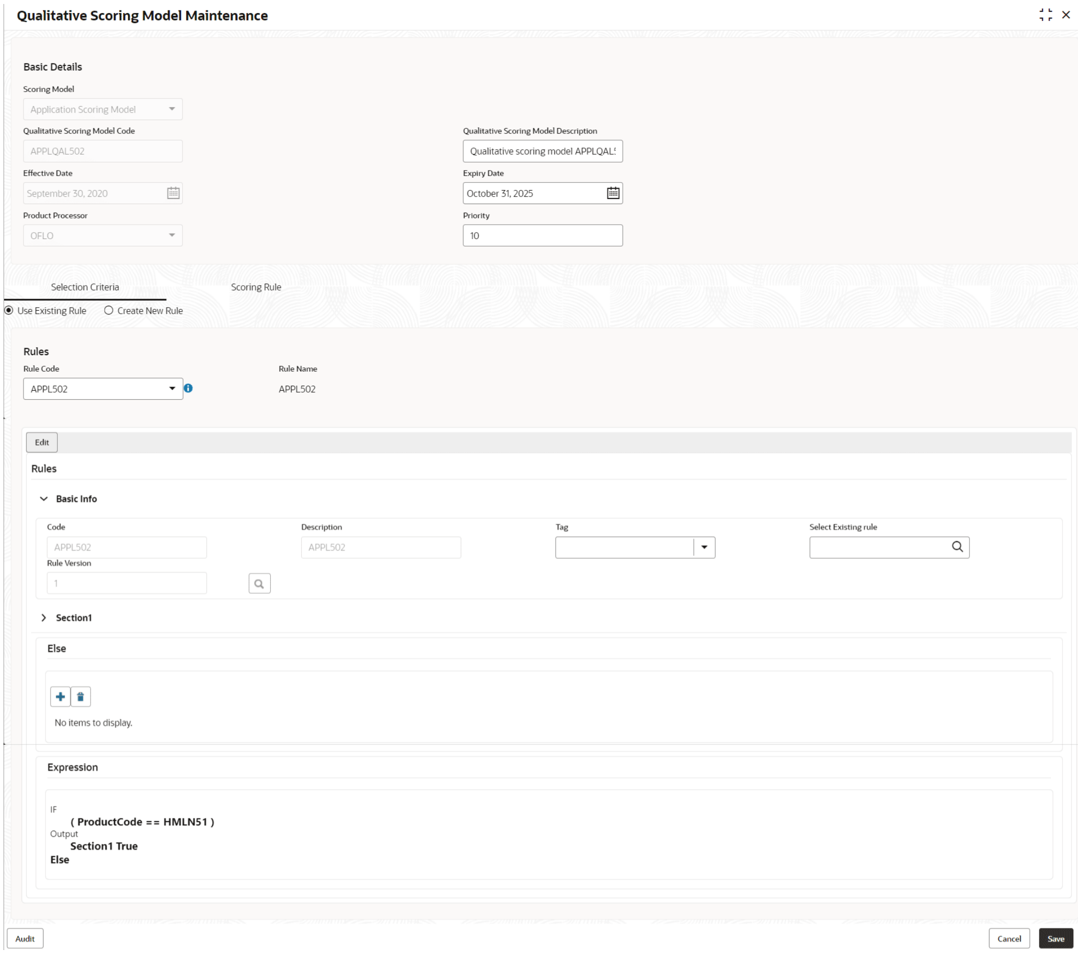
6. On **View Qualitative Scoring Model** screen, click

   ⋮

   icon to **Unlock**, **Delete**, **Authorize**, or **View** the created qualitative scoring model.
7. Click **Unlock** to modify the created qualitative scoring model.

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

Figure 1-78   Qualitative Scoring Model Maintenance - Modify



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

Rule Code: APPL502
Rule Name: APPL502

Code: APPL502
Description: APPL502
Tag:
Select Existing rule:
Rule Version: 1

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

Note:

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

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

Table 1-71   Qualitative Scoring Model Maintenance - Modify - Field Description

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

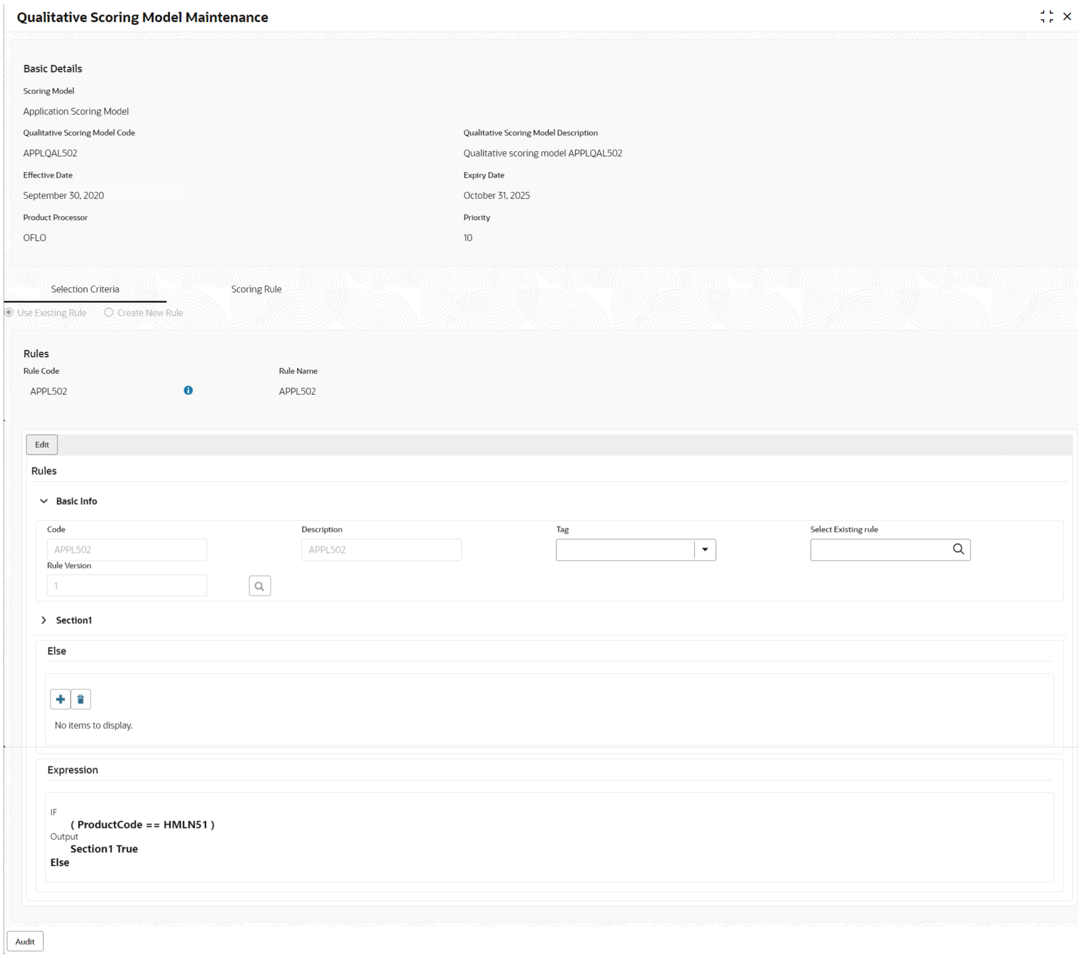
Table 1-71 (Cont.) Qualitative Scoring Model Maintenance - Modify - Field Description

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.

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

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

Figure 1-79 Qualitative Scoring Model Maintenance – View



Basic Details

Scoring Model: Application Scoring Model

Qualitative Scoring Model Code: APPLQAL502

Qualitative Scoring Model Description: Qualitative scoring model APPLQAL502

Effective Date: September 30, 2020

Expiry Date: October 31, 2025

Product Processor: OFLO

Priority: 10

● Use Existing Rule ○ Create New Rule

Rules

Rule Code	Rule Name
APPL502	APPL502

Rules

Basic Info

Code: APPL502

Description: APPL502

Tag:

Select Existing rule:

Rule Version: 1

Section1

Else

No items to display.

Expression

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

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

Table 1-72 Qualitative Scoring Model Maintenance - View - Field Description

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

Table 1-72 (Cont.) Qualitative Scoring Model Maintenance - View - Field Description

Field	Description
Rule Code	Displays the rule code for the created qualitative scoring model.
ℹ	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code for the created qualitative scoring model.
Code	Displays the rule code.
Description	Displays the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Displays the fact or rule of the created qualitative scoring model.
Operator	Displays the comparison operator of the created qualitative scoring model.
Data Type	Displays the data type for the fact or rule for the created qualitative scoring model.
Output	Displays the output for the created qualitative scoring model.
Expression	Displays the expression updated in the expression builder for the created qualitative scoring model.
Rule Code	Displays the rule code for the created qualitative scoring model.
Rule Name	Displays the name for the created qualitative scoring model.
Questionnaire	This tab is applicable for **Applicant Scoring Model**.
Questionnaire Code	Displays the questionnaire code for the created qualitative scoring model.
Questionnaire Name	Displays the questionnaire name for the created qualitative scoring model.
Question ID	Displays the question ID for the created qualitative scoring model.
Question	Displays the question for the created qualitative scoring model.
Define Range/Value	Displays the defined range or value.
Value	Displays the defined value for the created qualitative scoring model.
Score	Displays the score for the created qualitative scoring model.
Category	Displays the category for the created qualitative scoring model.
Enable	Displays if the question ID is enabled or not.

1.4.7 Decision Grade Matrix

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

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

This topic contains the following subtopics:

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

1.4.7.1 Create Decision Grade Matrix

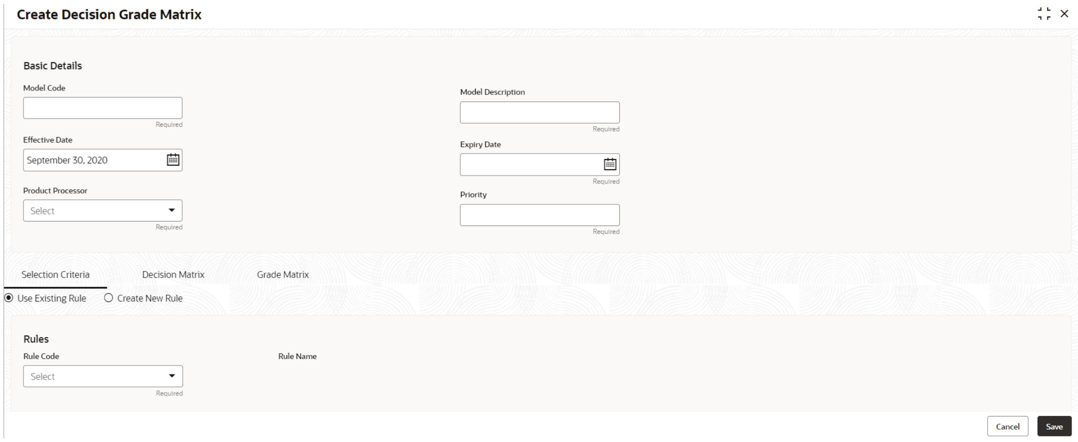
This topic describes the systematic instructions to create decision and grade matrix by updating various details.

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

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

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

   Figure 1-80 Create Decision Grade Matrix



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

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

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

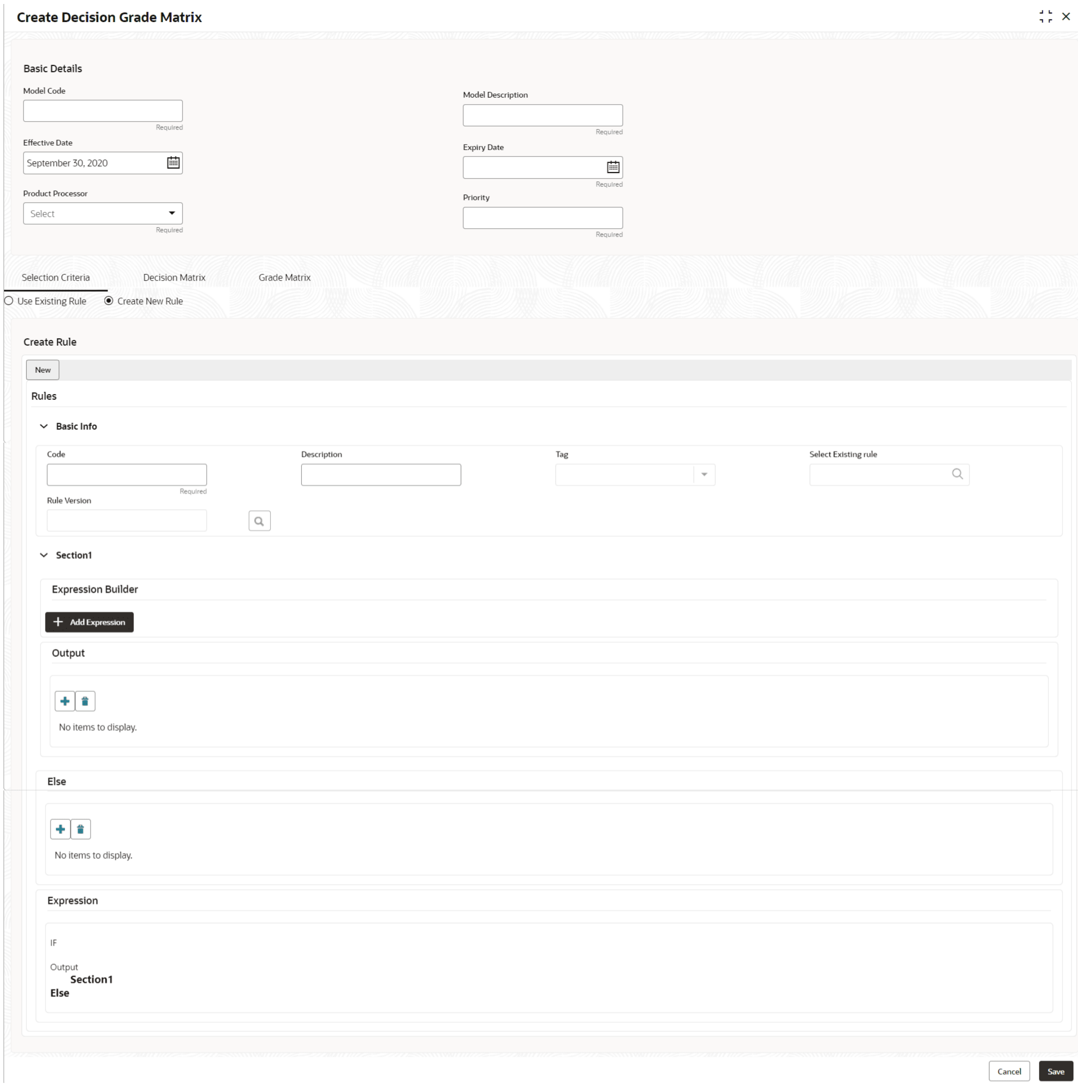
Table 1-73 Create Decision Grade Matrix - Field Description

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

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

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

Figure 1-81 Create Decision Grade Matrix - Selection Criteria



Effective Date: September 30, 2020

○ Use Existing Rule ● Create New Rule

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

Table 1-74 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.
ℹ	Click this icon to get the information about the rule.

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

Field	Description
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
Operator	Select the comparison operator from the drop-down list. The available options are: • **<** • **>** • **+** • **=** • **%** • **!=** • **-** • **>=** • **<=** • ***** • **/** • **Contains** • **In** • **Matches** • **NotMatches** • **NotContains** • **Notin**
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**

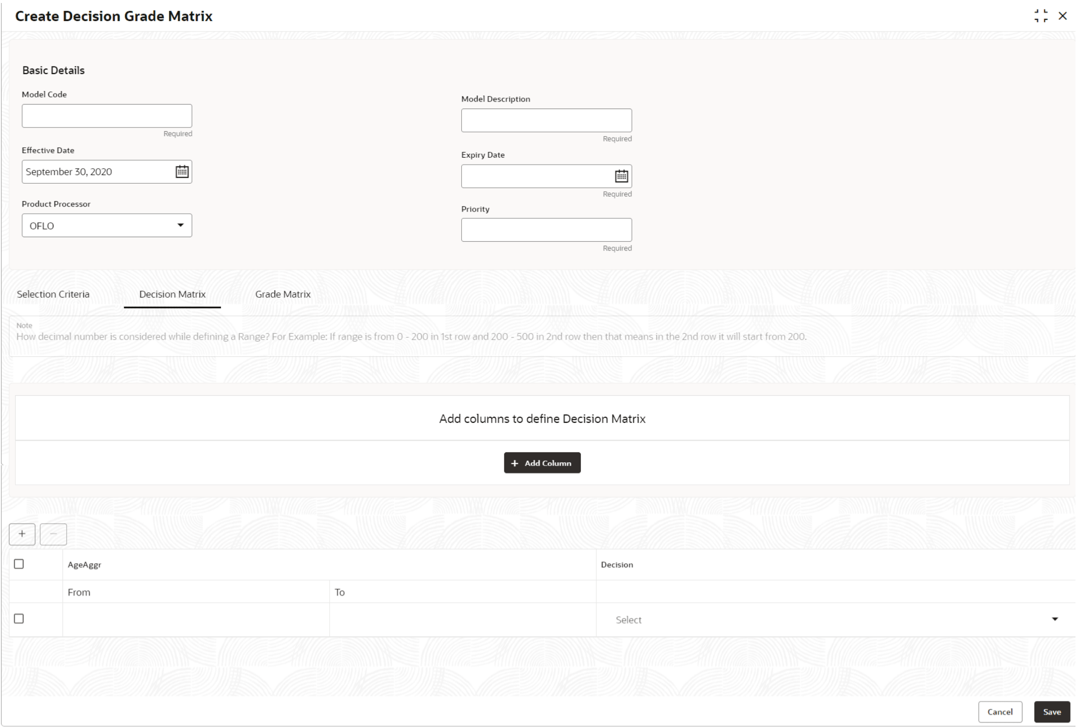
Table 1-74 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description

Field	Description
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**
Expression	Displays the expression updated in the expression builder.

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

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

Figure 1-82 Create Decision Grade Matrix - Decision Matrix



Effective Date: September 30, 2020

Product Processor: OFLO

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

Add columns to define Decision Matrix

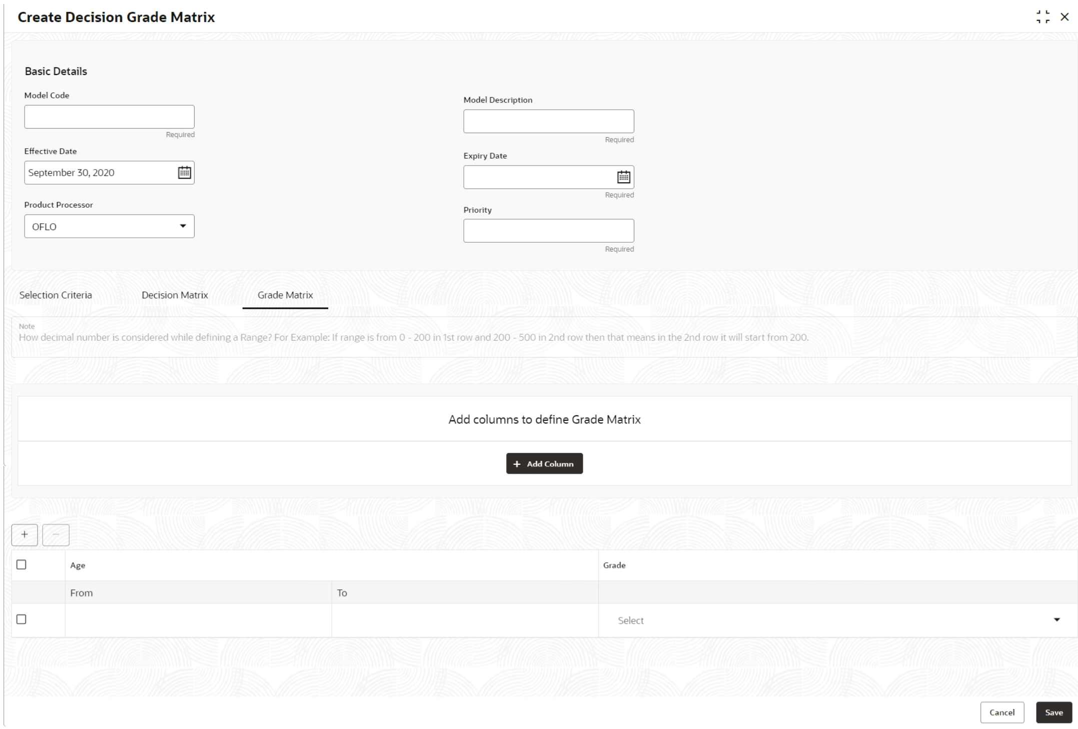
For more information on fields, refer to the field description table.

Table 1-75 Create Decision Grade Matrix - Decision Matrix - Field Description

Field	Description
Add Column	Click this button to add features for which decision has to be maintained. On click of **Add Column**, all the features are shown in the drop down list. Select the feature to be added. Click save to add the feature. If the feature is numeric type, two columns gets added in the table From and To. If the feature is character/alphanumeric type one column Value gets added. System should not save, if no feature have been added. User can click Cancel to close the window.
Link a Rule?	Select the appropriate radio button to link a rule to the features. The options are: • **Yes** - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided. • **No** - If this option is selected, the system displays the list of decision lookup values.
+ icon	Click this icon to add a new row.
- icon	Click this icon to delete a row, which is already added.
Score From	Specify the minimum range of score for the decision.
Score To	Specify the maximum range of score for the decision.
Decision	Specify the decision of an application from the drop-down list. The values are configurable based on the look up values maintained The available options are: • **Approved** • **Manual** • **Rejected**
Rule	Displays the rules based on which decision is to be made. This field is enabled if **Link a Rule?** option is updated as **Yes**.

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

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



Model Code: (Required)

Model Description: (Required)

Effective Date: September 30, 2020

Expiry Date: (Required)

Product Processor: OFLO

Priority: (Required)

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

☐	Age		Grade
	From	To	
☐			Select

Figure 1-83   Create Decision Grade Matrix - Grade Matrix

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

Table 1-76   Create Decision Grade Matrix - Grade Matrix - Field Description

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

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

Field	Description
Grade	Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained. The available options are: - **A** - **B** - **C**
Value	Specify the value for which the grade has to be maintained. This field appears only if the data type of feature is Numeric such as Age, FICO score.
Rule	Displays the rules based on which decision is to be made. This field is enabled if **Link a Rule?** option is updated as **Yes**.

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

1.4.7.2 View Decision Grade Matrix

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

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

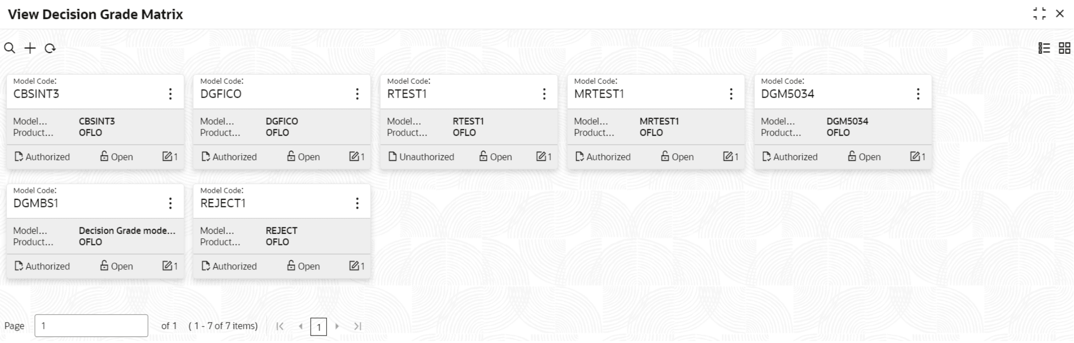
.

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

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

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

Figure 1-84 View Decision Grade Matrix



Model Code: CBSINT3
Model... CBSINT3
Product... OFLO
Authorized Open 1

Model Code: DGFICO
Model... DGFICO
Product... OFLO
Authorized Open 1

Model Code: RTEST1
Model... RTEST1
Product... OFLO
Unauthorized Open 1

Model Code: MRTEST1
Model... MRTEST1
Product... OFLO
Authorized Open 1

Model Code: DGM5034
Model... DGM5034
Product... OFLO
Authorized Open 1

Model Code: DGMBS1
Model... Decision Grade mode...
Product... OFLO
Authorized Open 1

Model Code: REJECT1
Model... REJECT
Product... OFLO
Authorized Open 1

Page 1 of 1 (1 - 7 of 7 items) 1

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

Table 1-77 View Decision Grade Matrix – Field Description

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

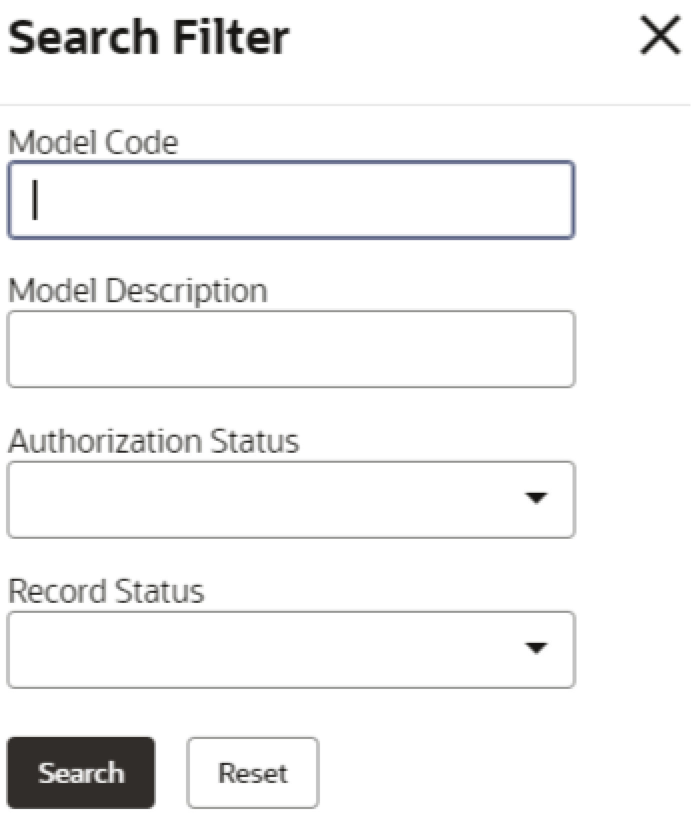
5. On **View Decision Grade Matrix** screen, click

   🔍

   icon.

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

   Figure 1-85 View Decision Grade Matrix - Search

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

Table 1-78 View Decision Grade Matrix - Search – Field Description

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

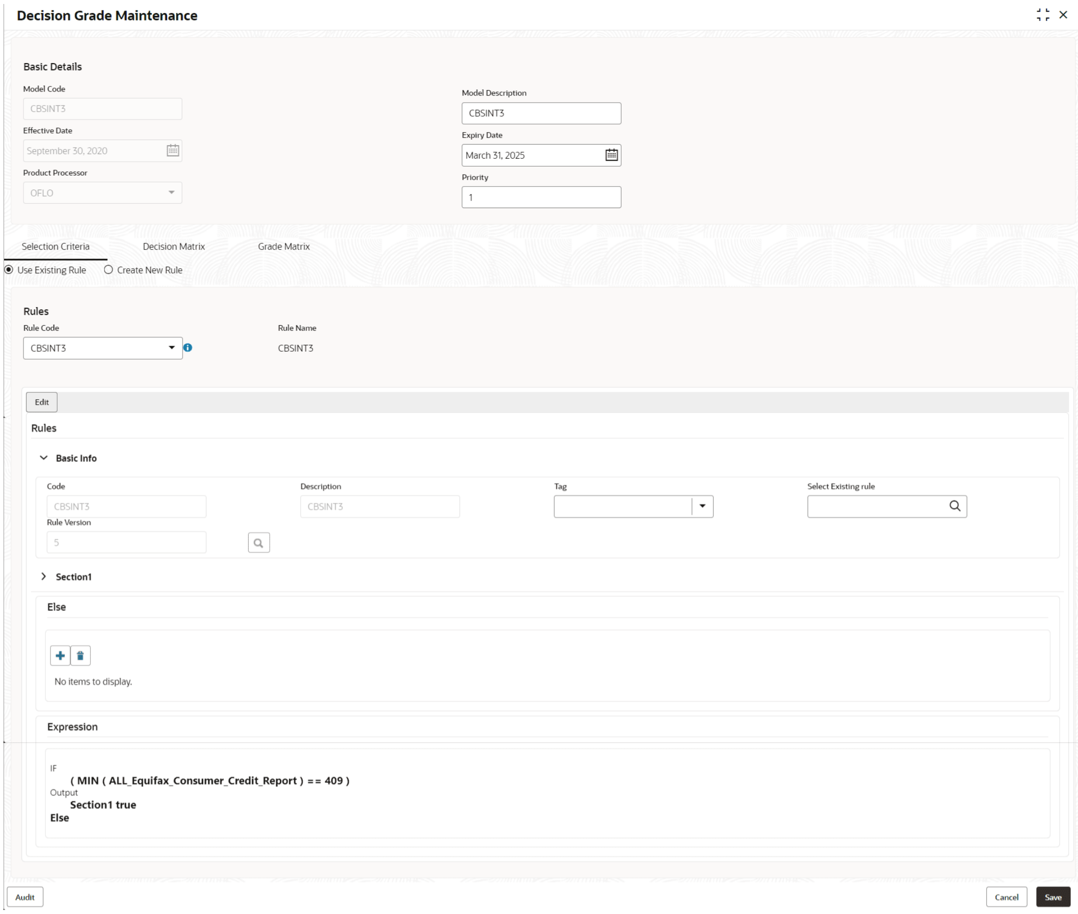
6. On **View Decision Grade Matrix** screen, click

   ⋮

   icon to **Unlock**, **Delete**, **Authorize** or **View** the created decision grade matrix.
7. Click **Unlock** to modify the created decision grade matrix.

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

Figure 1-86 Decision Grade Maintenance - Modify



Model Code: CBSINT3
Effective Date: September 30, 2020
Product Processor: OFLO
Model Description: CBSINT3
Expiry Date: March 31, 2025
Priority: 1

● Use Existing Rule ○ Create New Rule

Rule Code: CBSINT3
Rule Name: CBSINT3

Code: CBSINT3
Description: CBSINT3
Tag:
Select Existing rule:
Rule Version: 5

No items to display.

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

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

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

Table 1-79 Decision Grade Maintenance - Modify - Field Description

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

Table 1-80   Selection Criteria - Field Description

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

Table 1-81   Expression Builder - Field Description

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

Table 1-82   Decision Matrix - Field Description

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

Table 1-82 (Cont.) Decision Matrix - Field Description

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

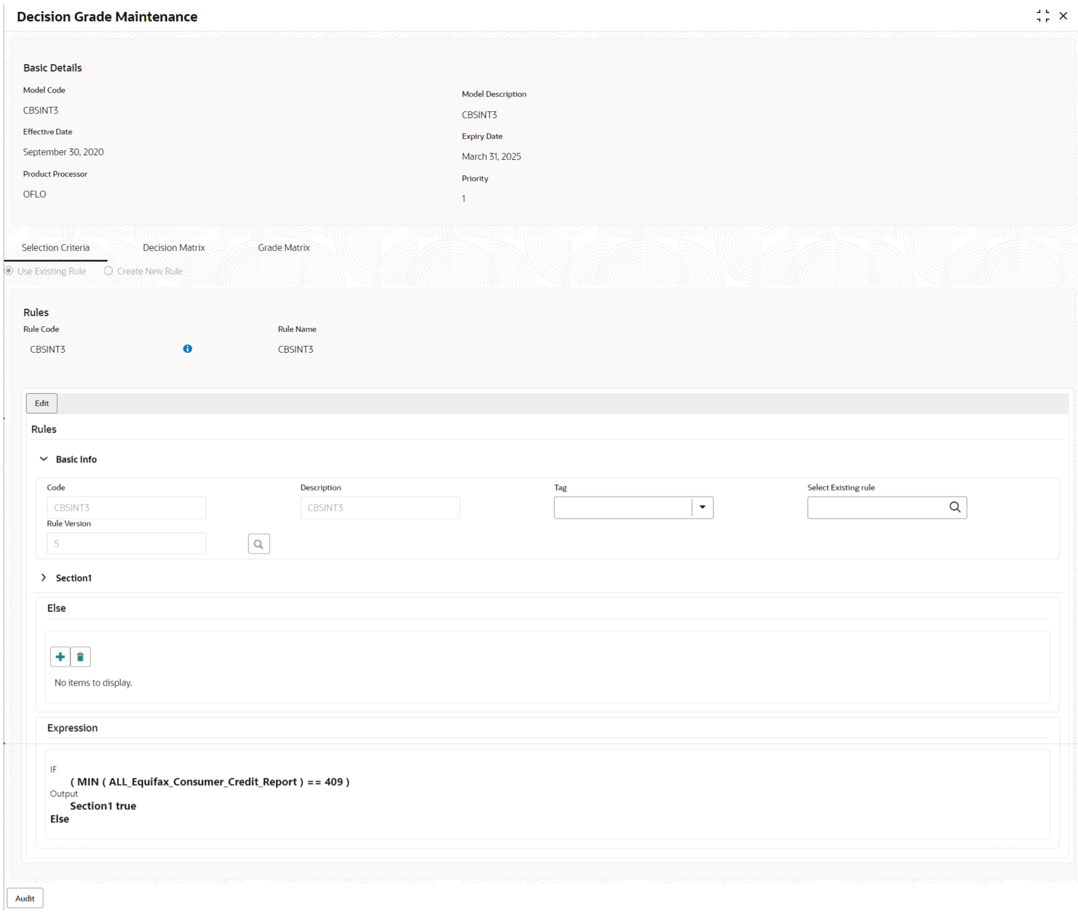
Table 1-83 Grade Matrix - Field Description

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

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

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

Figure 1-87 Decision Grade Maintenance – View



Basic Details

Model Code: CBSINT3
Model Description: CBSINT3
Effective Date: September 30, 2020
Expiry Date: March 31, 2025
Product Processor: OFLO
Priority: 1

● Use Existing Rule ○ Create New Rule

Rules

Rule Code: CBSINT3
Rule Name: CBSINT3

Code: CBSINT3
Description: CBSINT3
Tag:
Select Existing rule:
Rule Version: 5

No items to display.

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

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

Table 1-84 Decision Grade Maintenance - View - Field Description

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

Table 1-85 Selection Criteria - Field Description

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

Table 1-85 (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 1-86 Expression Builder - Field Description

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

Table 1-87 Decision Matrix - Field Description

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

Table 1-88 Grade Matrix - Field Description

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

1.4.8 Pricing

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

Risk-based pricing refers to the offering of different interest rates to different customers depending on their credit worthiness. Thus, not all borrowers for the same product receives the same interest rate and credit terms. This means that high-risk borrowers who are less likely to repay their loans in full and on time will be charged higher rate of interest. While the low risk borrowers, having greater capacity to make payments will be charged lower rate of interest.

This topic contains the following subtopics:

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

1.4.8.1 Create Pricing Model

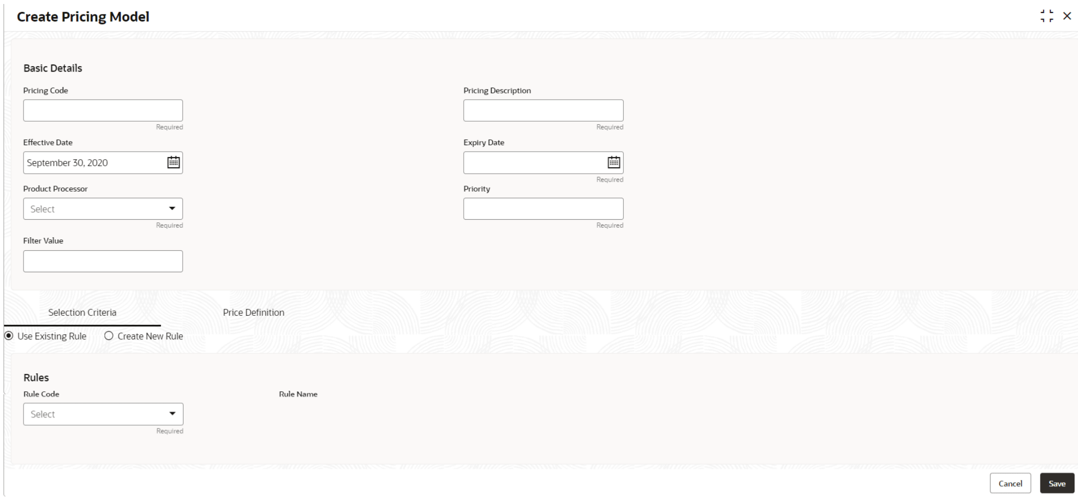
This topic describes the systematic instructions to create pricing model based on various pricing parameter by updating various details.

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

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

   The **Create Pricing Model** screen displays.

Figure 1-88   Create Pricing Model



Effective Date: September 30, 2020

● Use Existing Rule ○ Create New Rule

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

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

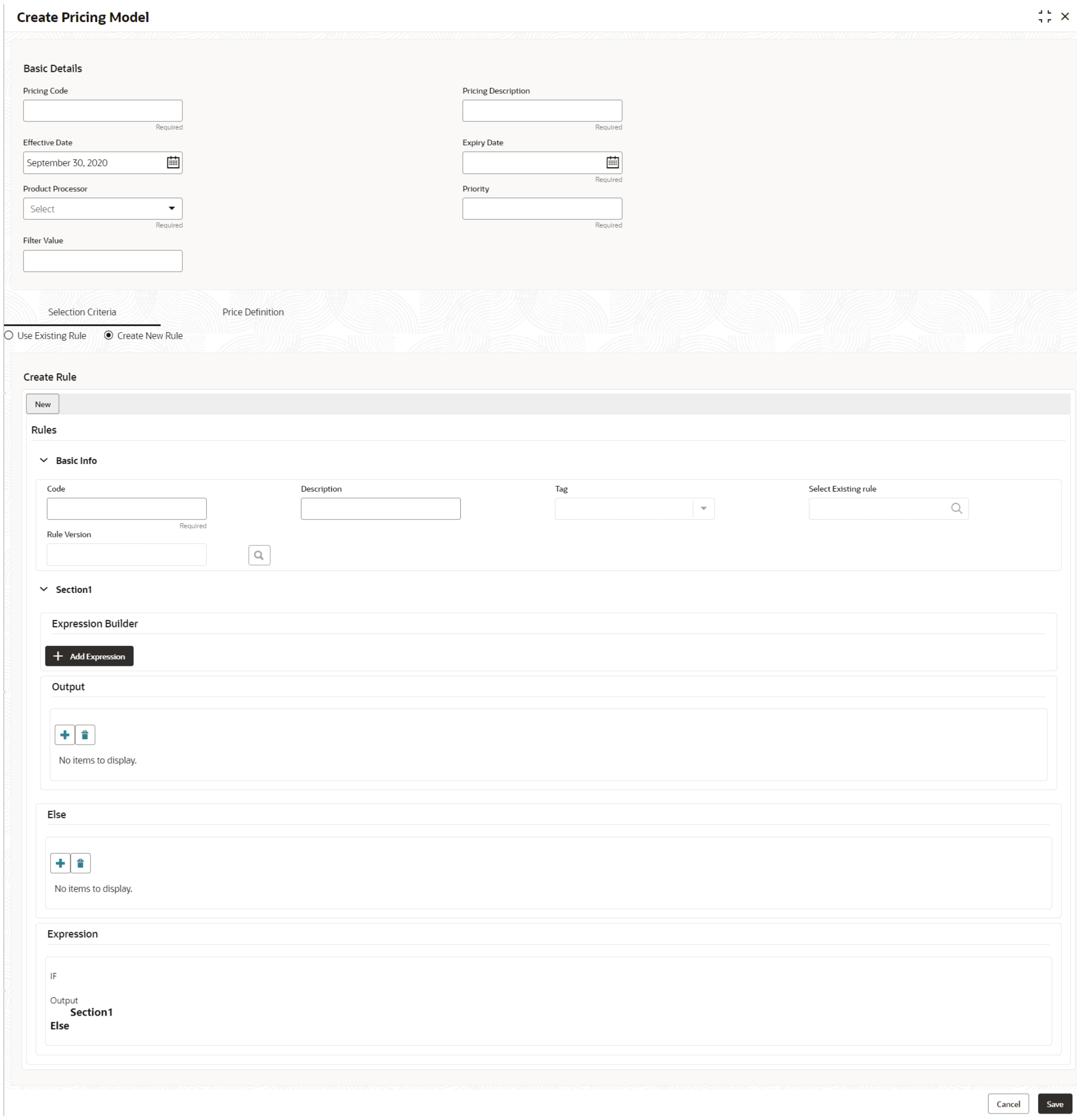
For more information on fields, refer to the field description table.

Table 1-89   Create Pricing Model - Field Description

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

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

Figure 1-89 Create Pricing Model – Selection Criteria



Effective Date: September 30, 2020

○ Use Existing Rule ● Create New Rule

IF
Output
Section1
Else

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

Table 1-90 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.
ℹ	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code.
Create New Rule	Select this option to create new rule.

Table 1-90 (Cont.) Create Pricing Model – Selection Criteria - Field Description

Field	Description
Code	Specify the rule code.
Description	Specify the rule description.
+ icon	Click this icon to add new expression.
Fact / Rules	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
Operator	Select the comparison operator from the drop-down list. The available options are: • **<** • **>** • **+** • **=** • **%** • **!=** • **-** • **>=** • **<=** • ***** • **/** • **Contains** • **In** • **Matches** • **NotMatches** • **NotContains** • **Notin**
Data Type	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**

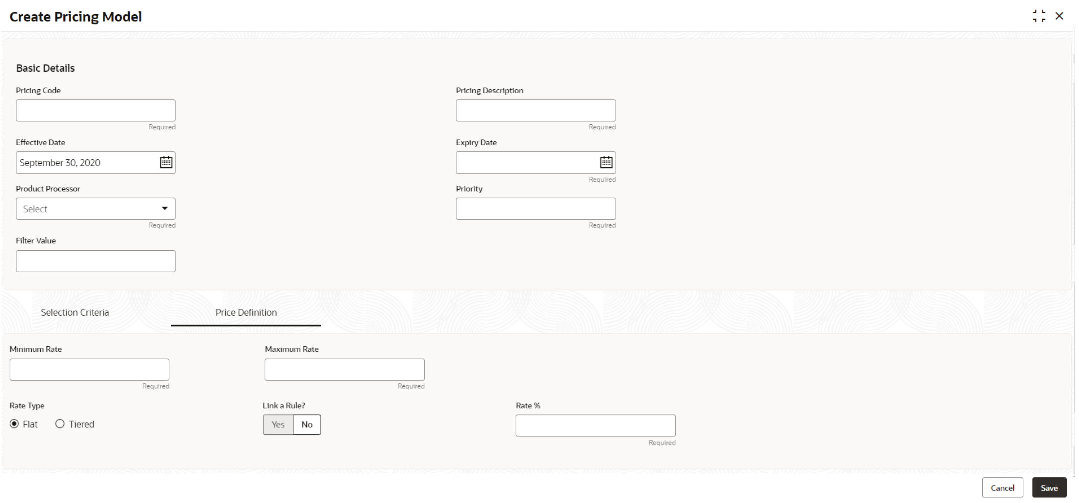
Table 1-90   (Cont.) Create Pricing Model – Selection Criteria - Field Description

Field	Description
Output	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: • **Text** • **Number** • **Boolean** • **Date** • **Fact** • **Rules** The below option appears if the **Data Type** is selected as **Boolean**. • **True** • **False**
Expression	Displays the expression updated in the expression builder.

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

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

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



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

Table 1-91   Create Pricing Model – Price Definition (Flat) - Field Description

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

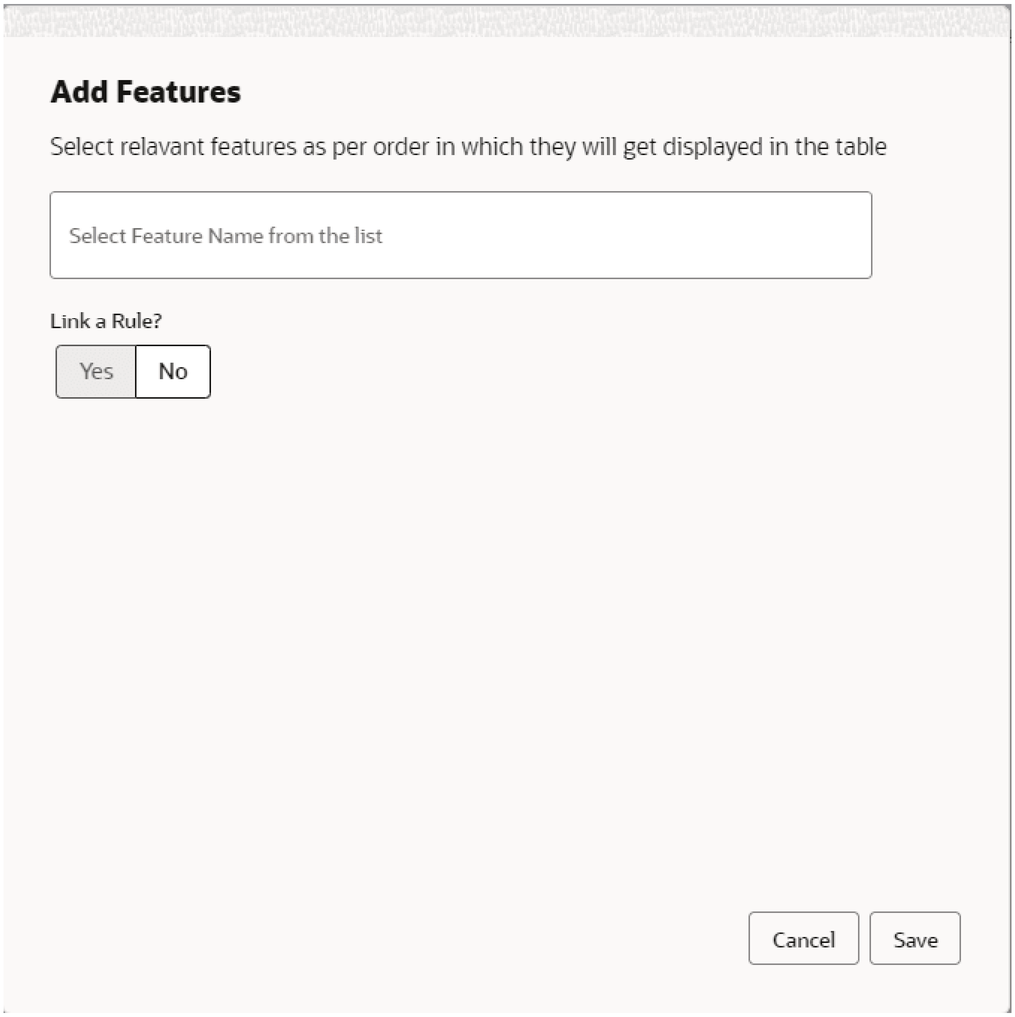
Table 1-91 (Cont.) Create Pricing Model – Price Definition (Flat) - Field Description

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

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

    The **Add Features** popup screen displays.

Figure 1-91 Add Features



Add Features

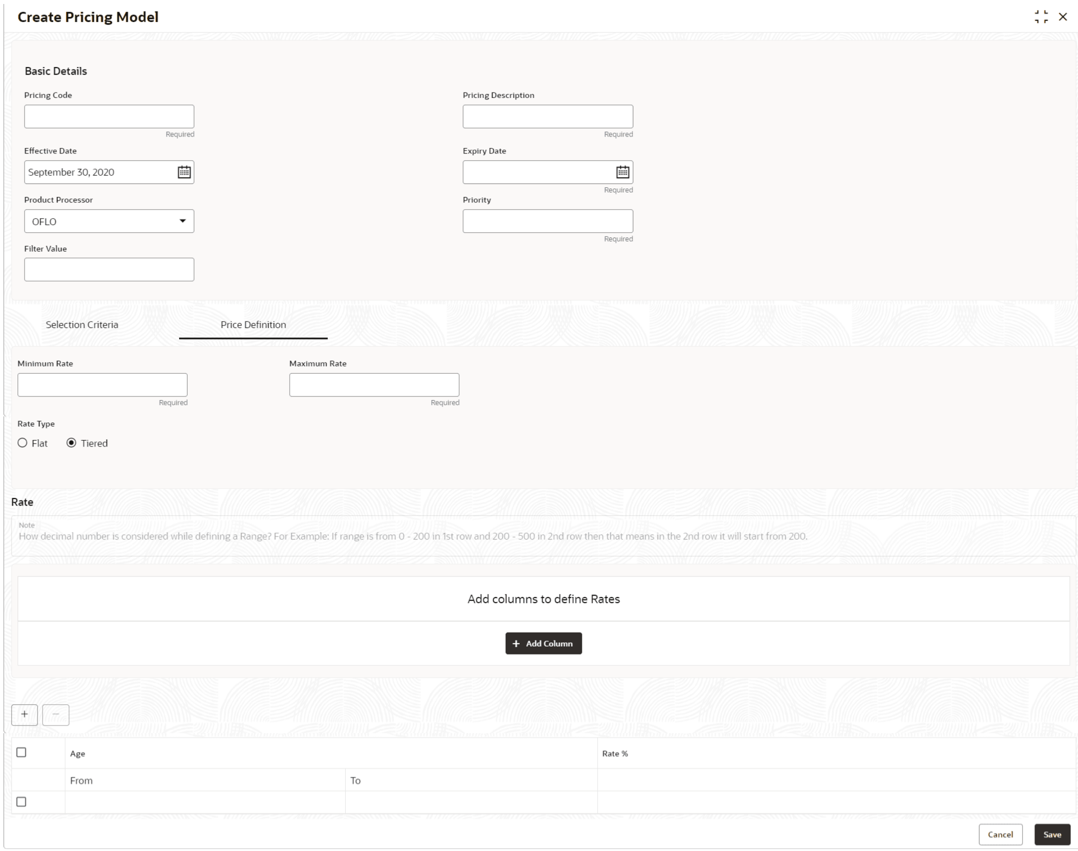
Select relavant features as per order in which they will get displayed in the table

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

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

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

Figure 1-92   Create Pricing Model – Price Definition (Tiered)



Effective Date: September 30, 2020

Product Processor: OFLO

Rate Type: ○ Flat ● Tiered

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

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

Table 1-92   Create Pricing Model – Price Definition (Tiered) - Field Description

Field	Description
Minimum Rate	Specify the minimum rate applicable for the defined pricing code.
Maximum Rate	Specify the maximum rate applicable for the defined pricing code.
Rate Type	Select the rate type from the drop-down list as **Tiered**.
<Numeric Feature> From	Specify the minimum numeric value of feature to which the interest rate is applicable.
<Numeric Feature> To	Specify the maximum numeric value of feature to which the interest rate is applicable.
<Character Feature> Value	Specify the alphabetic value for which the interest rate is applicable.
Rate %	Specify the interest rate applicable for the defined tier. This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **No**.

Table 1-92 (Cont.) Create Pricing Model – Price Definition (Tiered) - Field Description

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

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

1.4.8.2 View Pricing Model

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

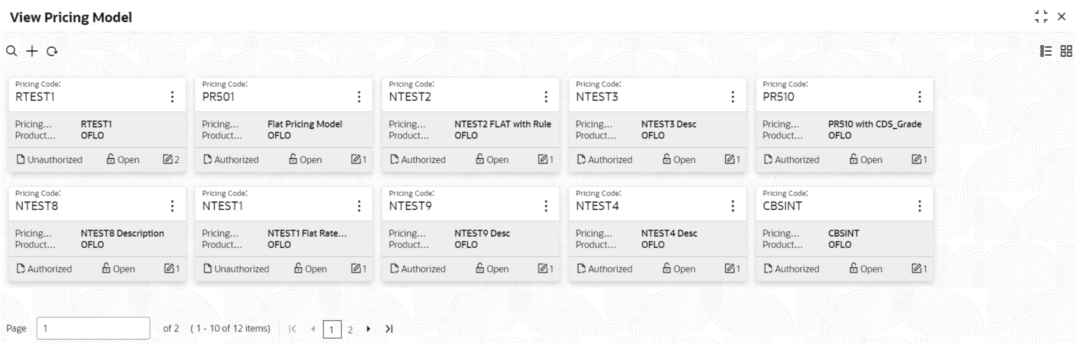
The user can create the pricing model using the **Create Pricing Model** screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

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

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

   The **View Pricing Model** screen displays.

Figure 1-93 View Pricing Model



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

Table 1-93 View Pricing Model – Field Description

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

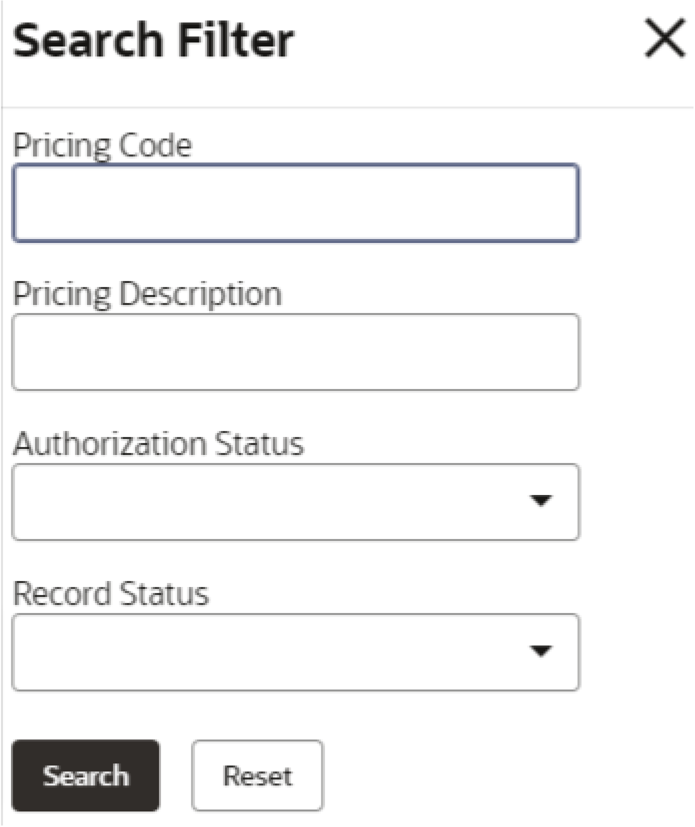
Table 1-93 (Cont.) View Pricing Model – Field Description

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

5. Click **Search** icon.

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

Figure 1-94 View Pricing Model - Search



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

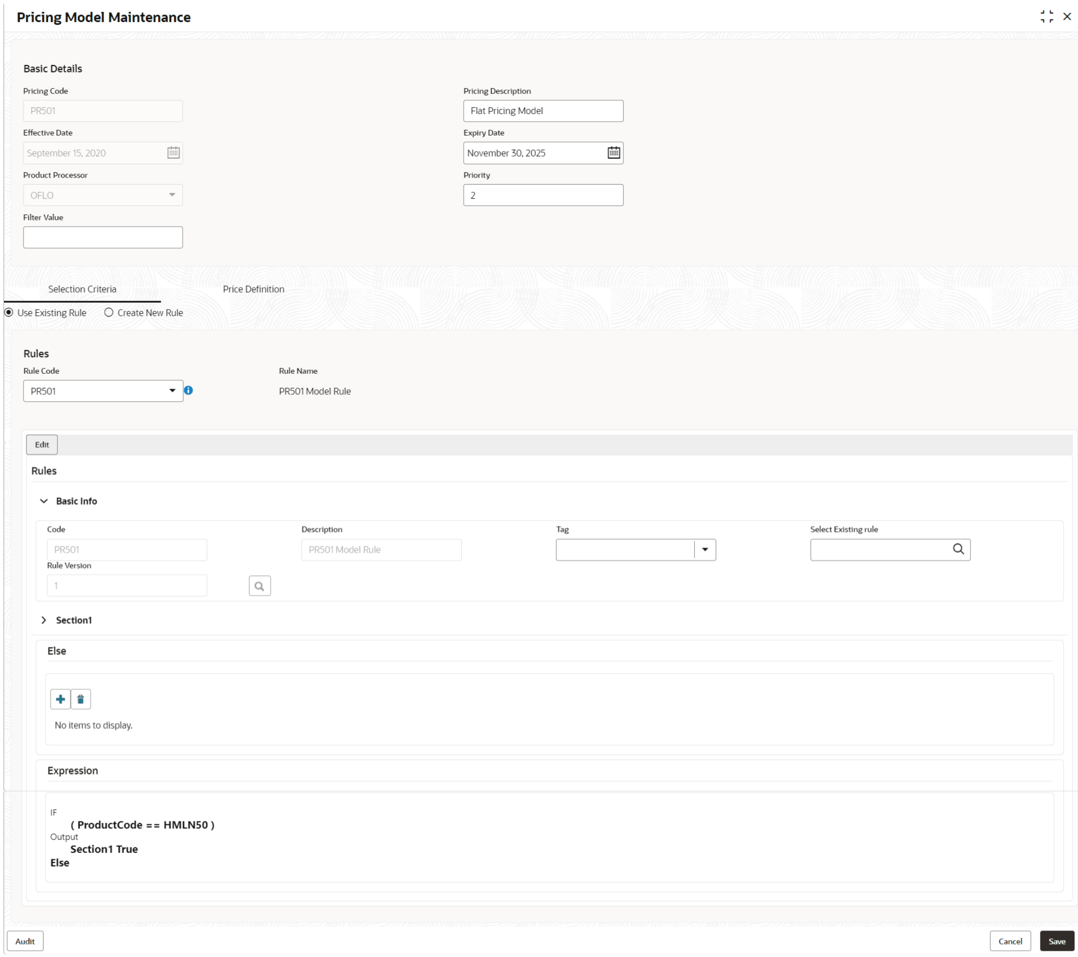
Table 1-94 View Pricing Model - Search – Field Description

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

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

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

Figure 1-95 Pricing Model Maintenance - Unlock



Pricing Code: PR501
Pricing Description: Flat Pricing Model
Effective Date: September 15, 2020
Expiry Date: November 30, 2025
Product Processor: OFLO
Priority: 2
Filter Value:

● Use Existing Rule ○ Create New Rule

Rules
Rule Code: PR501
Rule Name: PR501 Model Rule

Code: PR501
Description: PR501 Model Rule
Tag:
Select Existing rule:
Rule Version: 1

No items to display.

```
IF
    ( ProductCode == HMLN50 )
Output
    Section1 True
Else
```

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

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

Table 1-95 Pricing Model Maintenance - Unlock - Field Description

Field	Description
Pricing Code	Displays the pricing code for the created quantitative pricing model.
Pricing Description	Specify the pricing description for the created pricing model.
Effective Date	Specify the effective date for the created pricing model.
Expiry Date	Specify the expiry date for the created pricing model.
Product Processor	Displays the product processor for the created pricing model.
Priority	Specify the priority of the created pricing model.
Use Existing Rule	Specify the existing rule if linked.
Rule Code	Specify the rule code for the created pricing model.
ⓘ	Click this icon to get the information about the rule.
Rule Name	Displays the rule name.
Create New Rule	Specify the new rule linked to the pricing model.
Code	Specify the new rule code for the created pricing model.
Description	Specify the rule description for the created pricing model.
+ icon	Click this icon can add new expression.
Fact / Rules	Displays the fact or rule of the created pricing model.
Operator	Displays the comparison operator of the created pricing model.
Data Type	Displays the data type for the fact or rule for the created pricing model.
Output	Displays the output for the created pricing model.
Expression	Displays the expression updated in the expression builder for the created pricing model.
Pricing Definition	The below listed fields appear in **Pricing Definition** tab.
Minimum Rate	Specify the minimum rate applicable for the defined pricing model.
Maximum Rate	Specify the maximum rate applicable for the defined pricing model.
Rate Type	Select the range type for the created pricing model from the drop-down list. The available options are: • **Flat** • **Tiered**

Table 1-95 (Cont.) Pricing Model Maintenance - Unlock - Field Description

Field	Description
Rate%	Specify the interest rate application for the defined pricing. **Note:** This field appears once the user select the **Rate Type** option as **Flat** and **Link a Rule?** option as **Yes**.
Rule	Select the rule for the defined pricing. **Note:** This field appears once the user select the **Rate Type** option as **Flat** and **Link a Rule?** option as **Yes**.
<Numeric Feature> From	Specify the minimum numeric value of feature to which the interest rate is applicable. **Note:** This field displays if the **Rate Type** is selected as **Tiered**.
<Numeric Feature> To	Specify the maximum numeric value of feature to which the interest rate is applicable. **Note:** This field displays if the **Rate Type** is selected as **Tiered**.
<Character Feature> Value	Specify the alphabetic value for which the interest rate is applicable. **Note:** This field displays if the **Rate Type** is selected as **Tiered**.
Rate%	Specify the interest rate applicable for the defined tier. **Note:** This field appears once you select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **No**.

Table 1-95 (Cont.) Pricing Model Maintenance - Unlock - Field Description

Field	Description
Rule	Select the rule for the defined tier. **Note:** This field appears once the user select the **Rate Type** option as **Tiered** and **Link a Rule?** option as **Yes**.

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

1.4.9 Strategy Configuration

This topic describes the information about the strategy configuration.

Decision service is used for multiple purposes such as borrowing capacity, borrowing capacity plus pricing, only pricing, only decision, logical plus decision etc. System should have an ability to configure the strategy like when the decision service is being called for borrowing capacity, should the request pass through the logical check. In addition, the product processor can configure different strategies for different product types or customer types. Strategy configuration allows the product processor to configure the strategy as per its requirements for all the modes for which decision service can be called. Separate strategy can be defined for origination, servicing or collection. In addition, multiple strategy can be defined for the same module like for origination i.e. multiple strategy can be defined. This maintenance allows the product processor to configure the strategy according to its need for all the modes for which the decision service can be called for.

This topic contains the following subtopics:

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

1.4.9.1 Create Strategy Configuration

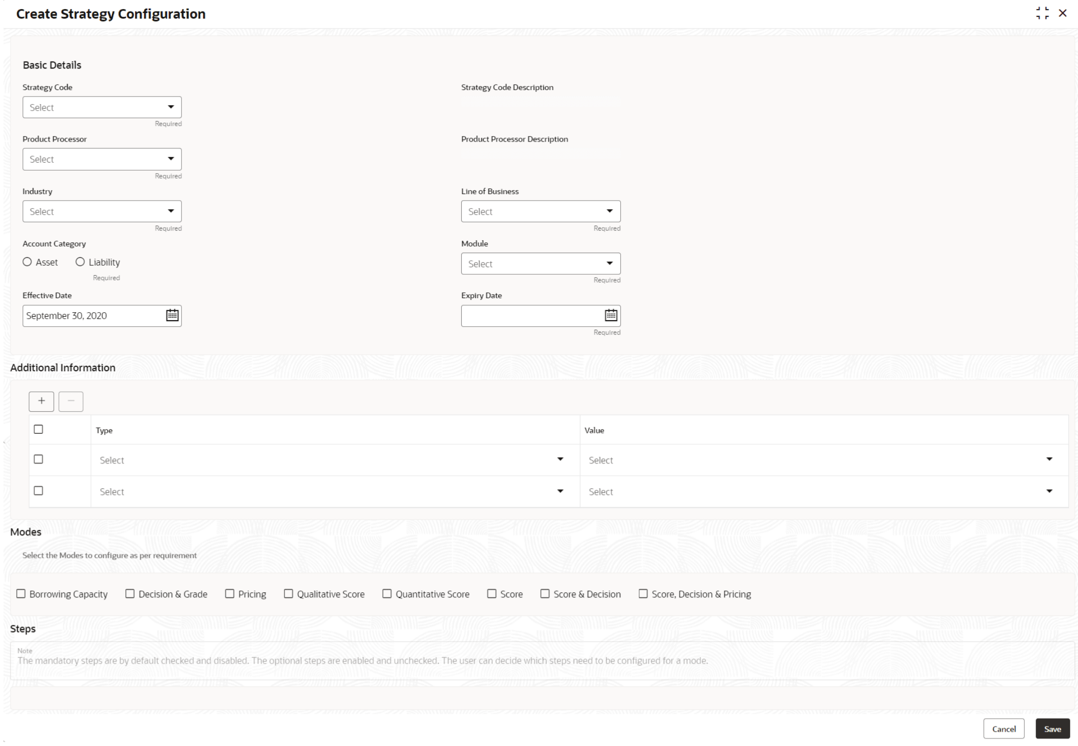
This topic describes the systematic instructions to create strategy configuration as per the requirement.

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

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

   The **Create Strategy Configuration** screen displays.

Figure 1-96 Create Strategy Configuration



Effective Date: September 30, 2020

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

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

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

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

Table 1-96 Create Strategy Configuration - Field Description

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

Table 1-96 (Cont.) Create Strategy Configuration - Field Description

Field	Description
Line Of Business	Select the line of business type from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: • **Corporate** • **Retail** • **SMEnt**
Account Category	Indicates whether the strategy created is for asset or Liabilities.
Module	Select the module from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: • **Collection** • **Origination** • **Servicing**
Effective Date	Specify the effective date.
Expiry Date	Specify the expiry date.
+ button	Click to add a new facts.
- button	Click to delete a row that is already added.
Type	Select the fact type from the drop-down list.
Value	Select the value configured for the fact type from the drop-down list. The values are configurable based on the lookup values maintained.
Modes	Select the modes from the drop-down list. The available options are: • **Borrowing Capacity** • **decision & Grade** • **Pricing** • **Qualitative Score** • **Quantitative Score** • **Score** • **Score and Decision** • **Score, Decision & Pricing** If the **Module** is selected as **Collection**, then below options are available. • **Decision & Grade** • **Qualitative Score** • **Quantitative Score** • **Score** • **Score and Decision**
Steps	Steps are defined based on the modes selected. Example: If **Borrowing Capacity** mode is selected, the check box for borrowing capacity is by default selected and disabled. You can select the other steps.

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

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

1.4.9.2 View Strategy Configuration

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

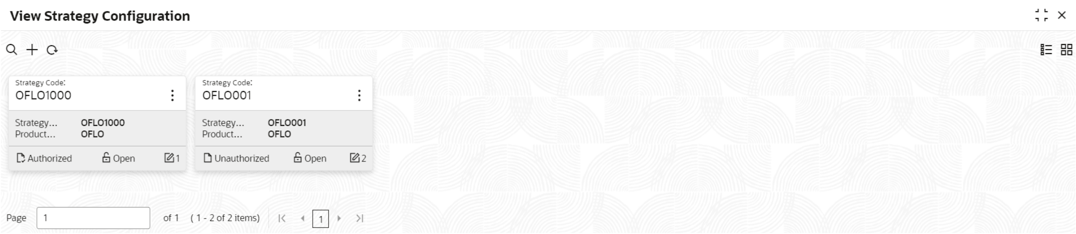
The user can create the strategy configuration using the **Create Strategy Configuration** screen. The status of the created strategy configuration is displayed as **Unauthorized** and **Open**. Once the checker authorizes the strategy configuration, the status is updated to **Authorized** and **Open**.

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

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

   The **View Strategy Configuration** screen displays.

   Figure 1-97 View Strategy Configuration

   Strategy Code: OFLO1000
   Strategy... OFLO1000
   Product... OFLO
   Authorized Open 1

   Strategy Code: OFLO001
   Strategy... OFLO001
   Product... OFLO
   Unauthorized Open 2

   Page 1 of 1 (1 - 2 of 2 items) 1

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

   Table 1-97 View Strategy Configuration - Field Description

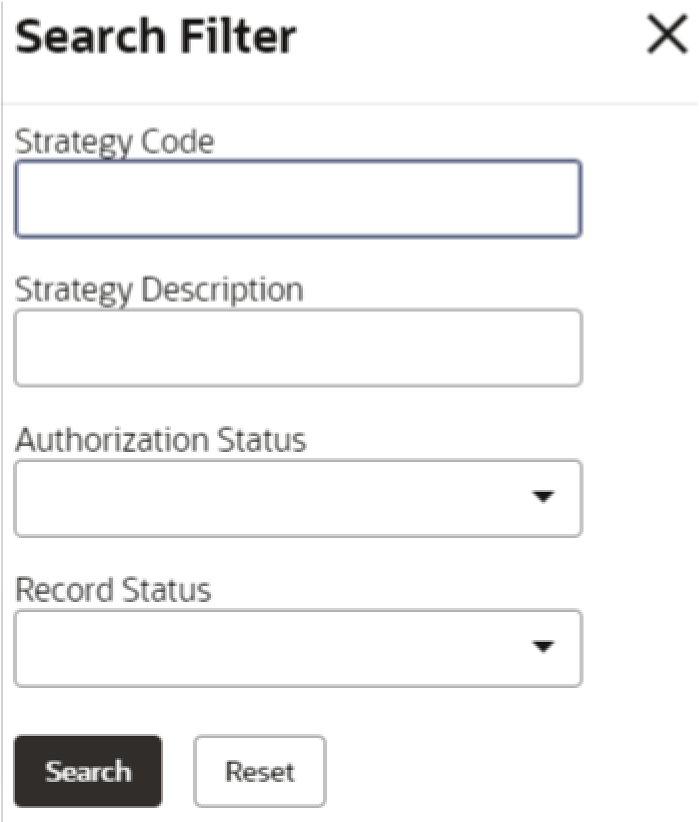
Field	Description
Strategy Code	Displays the strategy code.
Strategy Description	Displays the description of the strategy.
Product Processor	Displays the product processor of the strategy.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Rejected**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

5. Click **Search** icon.

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

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

Figure 1-98 View Strategy Configuration - Search



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

Table 1-98 View Strategy Configuration - Search – Field Description

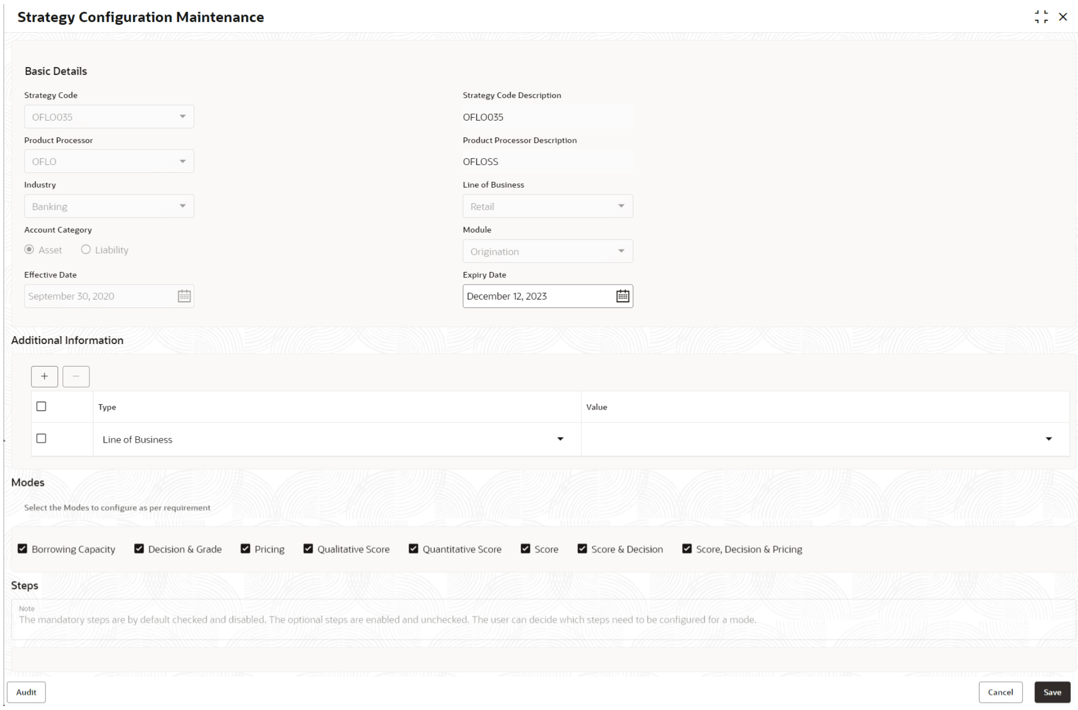
Field	Description
Strategy Code	Specify the strategy code.
Strategy Description	Specify the description of the strategy.
Authorization Status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the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

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

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

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

Figure 1-99 Strategy Configuration Maintenance - Unlock



Strategy Configuration Maintenance

Basic Details

Strategy Code: OFLO035

Strategy Code Description: OFLO035

Product Processor: OFLO

Product Processor Description: OFLOSS

Industry: Banking

Line of Business: Retail

Account Category: ● Asset ○ Liability

Module: Origination

Effective Date: September 30, 2020

Expiry Date: December 12, 2023

Additional Information

☐	Type	Value
☐	Line of Business	

Modes

Select the Modes to configure as per requirement

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

Steps

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

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

Table 1-99 Strategy Configuration Maintenance - Unlock - Field Description

Field	Description
Strategy Code	Displays the created strategy code.
Strategy Code Description	Displays the created strategy code description.
Product Processor	Displays the product processor for the created strategy configuration.
Product Processor Description	Displays the product processor description for the created strategy configuration.
Account Category	Displays the account category for the created strategy configuration.
Module	Displays the module for the created strategy configuration.
Effective Date	Displays the effective date for the created strategy configuration.
Expiry Date	Select the expiry date for the created strategy configuration.
Type	Displays the fact type for the created strategy configuration.
Value	Displays the fact value for the created strategy configuration.
Steps	Specify the steps defined for the created strategy configuration.

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

1.5 Origination Preferences

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

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

This screen comprises of the following section:

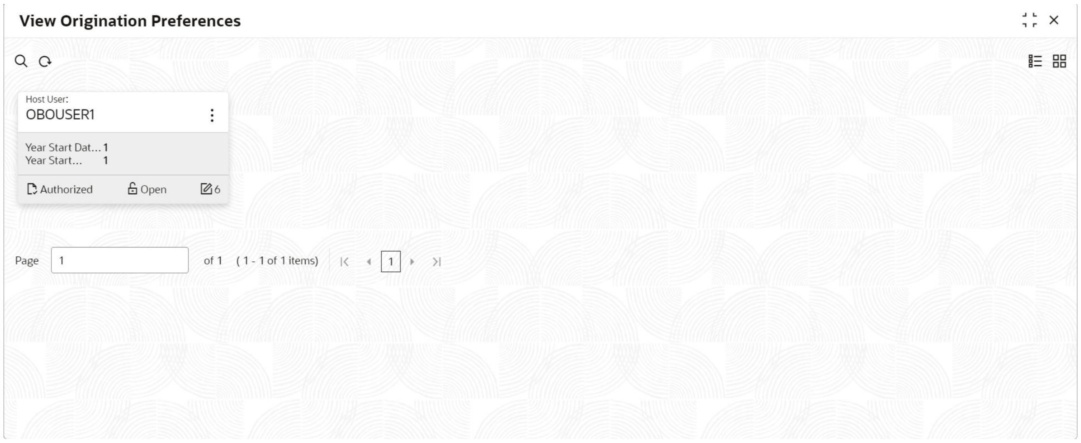
- **Generic Parameters**: The user defines parameters for dashboard widgets, age limits and nominees for minors, funding, incomplete application expiry, dedupe, and resident stability in this section.
- **Credit and Compliance** : The user defines the credit decision threshold limits at the insider and executive officer levels, as well as the annual percentage rate parameters, in this section.
- **Offer**: The user can define downsell offer expiry parameters in this section.
- **Integration**: The user defines the host integration parameter in this section.

To edit origination preferences:

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

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

Figure 1-100 View Origination Preference



Host User:
OBOUSER1

Year Start Dat... 1
Year Start... 1

Page 1

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

Table 1-100 View Origination Preference - Field Describes

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

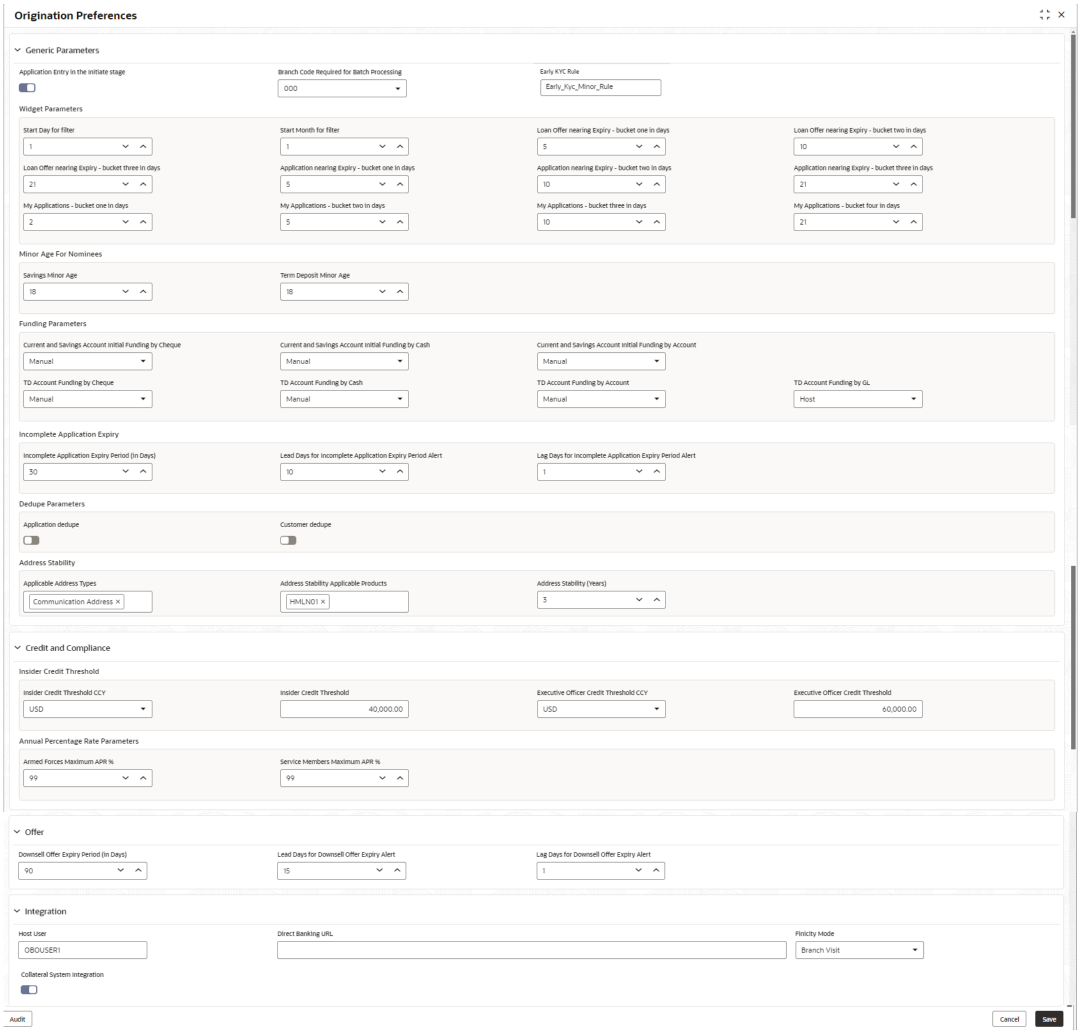
Table 1-100 (Cont.) View Origination Preference - Field Describes

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

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

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

Figure 1-101 Origination Preference - Edit



Origination Preferences

Generic Parameters

Application Entry in the Initiate stage: ☑
Branch Code Required for Batch Processing: 000
Early KYC Rule: Early_Kyc_Minor_Rule

Widget Parameters

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

Minor Age For Nominees

Savings Minor Age: 18
Term Deposit Minor Age: 18

Funding Parameters

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

Incomplete Application Expiry

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

Dedupe Parameters

Application dedupe: ☐
Customer dedupe: ☐

Address Stability

Applicable Address Types: Communication Address ×
Address Stability Applicable Products: HMLN01 ×
Address Stability (Years): 3

Credit and Compliance

Insider Credit Threshold

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

Annual Percentage Rate Parameters

Armed Forces Maximum APR %: 99
Service Members Maximum APR %: 99

Offer

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

Integration

Host User: OBOUSER1
Direct Banking URL:
Finicity Mode: Branch Visit
Collateral System Integration: ☑

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

Table 1-101 Origination Preference - Edit – Field Description

Field	Description
Generic Parameters	In this section user can capture generic parameters.
Application Entry in the Initiate stage	Specify whether the application entry option is applicable while initaiting the account opening applicantion.
Branch Code Required for Batch Processing	Specify the branch code that processes the batch.
Early KYC Rule	Specify the early KYC rule. The **Applicant** data segment initiates the early KYC process based on the specified early KYC rules.
Widget Parameters	In this section user can define dashboard widget preferences.
Start Day for filter	Specify the day of the month from which the application should be displayed in the dashboard widget.
Start Month for filter	Specify the start month count of the year to get the current financial year applications in the dashboard widget.
Loan Offer nearing Expiry-bucket one in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the first bucket of the **Loan Offers Near Expiry** widget on dashboard.
Loan Offer nearing Expiry-bucket two in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the second bucket of the **Loan Offers Near Expiry** widget on dashboard.
Loan Offer nearing Expiry - bucket three in days	Specify number of days to highlight the loan offers that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications under the loan offer in the third bucket of the **Loan Offers Near Expiry** widget on dashboard.
Application nearing Expiry - bucket one in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the first bucket of the **Product Application Near Expiry** widget on dashboard.
Application nearing Expiry - bucket two in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the second bucket of the **Product Application Near Expiry** widget on dashboard.
Application nearing Expiry - bucket three in days	Specify number of days to highlight the applications that are nearing to the expiry. Based on this number of days the system calculates and displays the count of applications in the third bucket of the **Product Application Near Expiry** widget on dashboard.
My Applications - buckets one in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within one day. Based on this number of days the system calculates and displays the count of applications in the first bucket of the **Product Application Near Expiry** widget on dashboard.

Table 1-101 (Cont.) Origination Preference - Edit – Field Description

Field	Description
My Applications - buckets second in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within two day. Based on this number of days the system calculates and displays the count of applications in the second bucket of the **Product Application Near Expiry** widget on dashboard.
My Applications - buckets three in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within three day. Based on this number of days the system calculates and displays the count of applications in the third bucket of the **Product Application Near Expiry** widget on dashboard.
My Applications - buckets four in days	Specify number of days to highlight the applications that are initiated by the logged in user. This applications are highlighted as they are nearing to expiry within four day. Based on this number of days the system calculates and displays the count of applications in the forth bucket of the **Product Application Near Expiry** widget on dashboard.
Minor Age For Nominees	In this section user can define the age limit of minor in years for opening and account.
Savings Minor Age	Specify the age of the minor to open saving account.
Term Deposit Minor Age	Specify the age of minor to open term deposit account.
Funding Parameters	In this section user can define the funding parameters.
Current and Savings Account Initial Funding by Cheque	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cheques. The available option is Manual process.
Current and Savings Account Initial Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash. The available options are: • **Automatic** • **Manual**
Current and Savings Account Initial Funding by Account	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by account. The available options are: • **Host** • **Manual**
Loan Against Deposit Threshold	This field defines the maximum loan amount as a percentage of the term deposit value (1% - 100%).
TD Account Funding by Cheque	Specify the preferences of initial funding for term deposit and saving accounts. This preferences are specific to funding that are initiate by cheques.
TD Account Funding by Cash	Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash. The available options are: • **Automatic** • **Manual**

Table 1-101 (Cont.) Origination Preference - Edit – Field Description

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

Table 1-101 (Cont.) Origination Preference - Edit – Field Description

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

1.6 Advice Maintenance

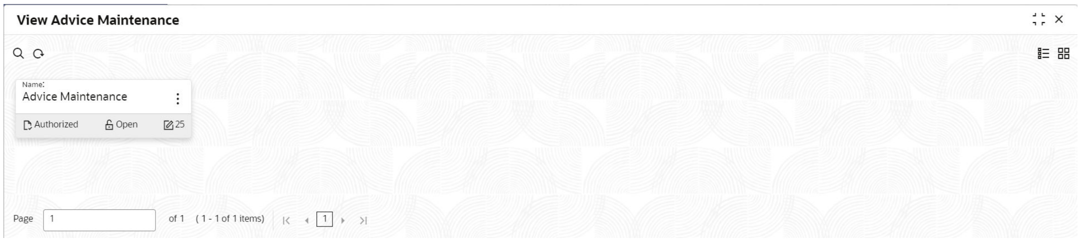
This topic describes the information about advice maintenance.

To edit view advice maintenance:

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

   The **View Advices Maintenance** screens appears.

Figure 1-102 View Advices Maintenances



Name: Advice Maintenance

Authorized Open 25

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

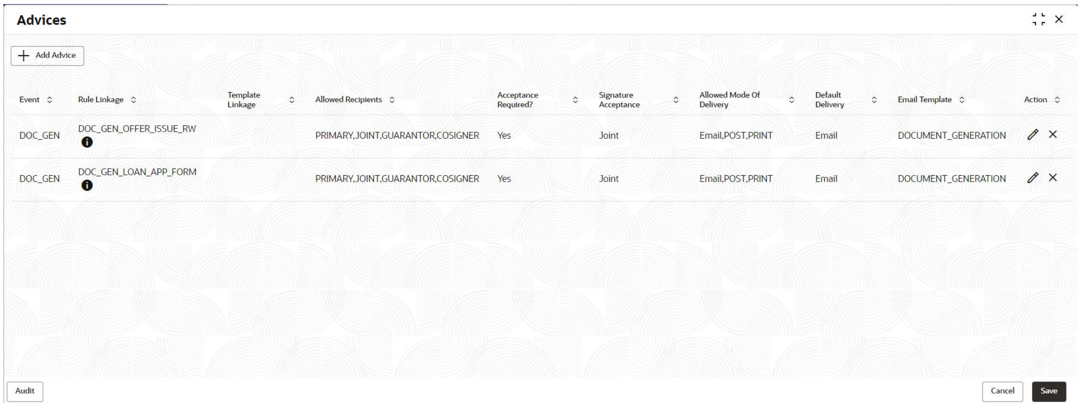
Table 1-102 View Advices Maintenance - Field Description

Field Name	Description
Name	Displays the name of advice maintenance
<Footer of Title>	This section displays the status of the record as, - Whether the record is Authorized or Unauthorized - Whether the record is Open or Closed - Number of times the record is edited

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

   The **Advices** screen appears.

Figure 1-103 Advices



Event	Rule Linkage	Template Linkage	Allowed Recipients	Acceptance Required?	Signature Acceptance	Allowed Mode Of Delivery	Default Delivery	Email Template	Action
DOC_GEN	DOC_GEN_OFFER_ISSUE_RW		PRIMARY,JOINT,GUARANTOR,COSIGNER	Yes	Joint	Email,POST,PRINT	Email	DOCUMENT_GENERATION	
DOC_GEN	DOC_GEN_LOAN_APP_FORM		PRIMARY,JOINT,GUARANTOR,COSIGNER	Yes	Joint	Email,POST,PRINT	Email	DOCUMENT_GENERATION	

Table 1-103 Advices – Field Description

Field	Description
Event	Displays the event name.
Rule Linkage	Displays the name of the rule which is linked. Click ⓘ to view the rule which is linkage along with output.
Template Linakge	Displays the template which is link to the event.

Table 1-103 (Cont.) Advices – Field Description

Field	Description
Allowed Reciepent	Displays the role of the applicants which are allowed for the event.
Acceptance Required	The event requires acceptance. If the option is yes, acceptance is necessary in the process. If the options is Yes, acceptance is necessary in the process. If the options is No, acceptance is optional in the process.
Signature Acceptance	Displays the signature acceptance in the event.
Allowed Mode Of Delivery	Allows the mode of delivery for giving the advice.
Default Delivery	Displays the mode of delivery set as default.
Email Template	Displays the template which is set for email.
Actions	Select the appropriate action to perform on the added record. The available actions are: • Click ✎ to edit the already added record. • Click × to delete the already added record.

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

   The popup window appears for adding details.

Table 1-104 Add Advice - Field Description

Field	Description
Event	Define the trigger for an outbound document by selecting the event name from the list. The list appears based on the seed maintenance.
Linkage	Select the type of linkage. The available options are: • **Rule** • **Template**
Rule Name	Select the rules from the list linked to event. To view the rule along with output, click ⓘ This rule list is maintained in the **Rule Maintenance** screen.
Template Name	Select the template from the list which is linked to the event. You can select multiple options from the list.
Allowed Reciepent	Select the role of the applicants which are allowed for the event. The advices are dispatched to the allowed recipent.
Acceptance Required	Select to indicate whether the acceptance is required for the event. The available options are: • **Yes** : If the option is Yes, then the recipients are required to accept and sign the process. This value indicates the necessity of their acceptance. The user needs to upload the signed copy or wait for the signing process to be completed by the recipient for the documents listed in the **Document Acceptance** data segment, indicating this value. • **No**:If the recipients do not opt for the No choice, acceptance of the documents is required once they are dispatched.

Table 1-104 (Cont.) Add Advice - Field Description

Field	Description
Signature Acceptance	Displays the signature acceptance in the event. The conditions based on which the value appears in this field are mentioned below: • If the user selects the **Yes** option in the **Acceptance Required** field and adds multiple recipients to the **Allowed Recipients** field, then the **Joint** value will appear by default. • If a single recipient is added to the **Allowed Recipients** field and the **Yes** option is selected in the **Acceptance Required** field, then the **Single** value is displayed by default. • If the user does not select the **Acceptance Required** field's **No** option, then the system defaults to and displays the No Applicable value instead.
Allowed Mode Of Delivery	Select the mode of delivery which is allowed for delivering the advices. You can select multiple options from the list. The mode fo delivery list is defined in the **Media Maintenance** screen.
Default Delivery	Select the default mode of delivery. All the options selected in the **Allowed Mode of Delivery** appears for selection in this list. During **Document Generation** events, the **Mode of Delivery** in the Document Generation data segment of the **Application Documents** stage is set by the option chosen in this field as the default.
Email Template	choose the template for the advice that will be delivered in the email format to the recipients.

5. Click **Save** to saved the added details. The record is added and appears in the tabular format on the landing page.
6. Click **Save** to lock the added record.

1.7 Reason Codes

This topic describes the overview of the reason codes.

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

This section includes following subsections:

- Create Reason
  This topic describes the systematic instructions to create fact.
- View Reason
  This topic describes the systematic instructions to view the list of fact.

1.7.1 Create Reason

This topic describes the systematic instructions to create fact.

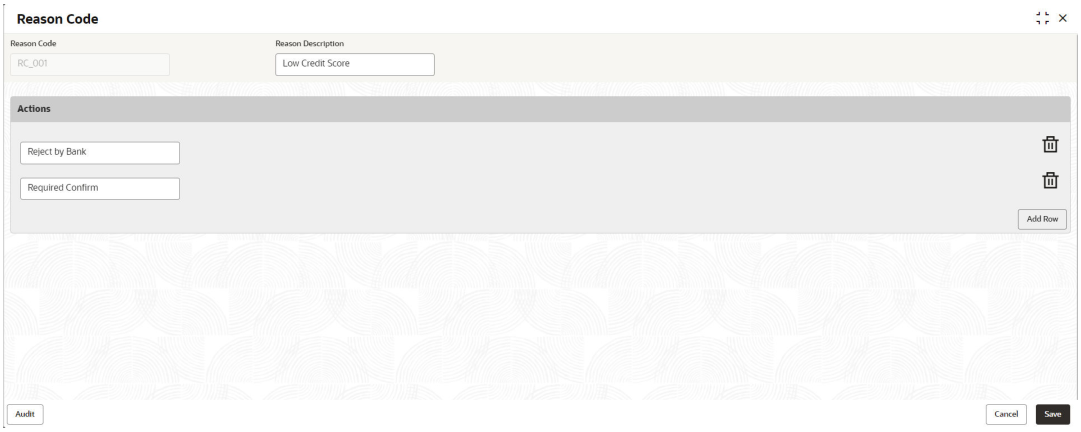
Using this screen you can create reason codes based on the various parameters.

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

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

   The **Create Reason Code** screen displays.

   Figure 1-104   Create Reason Code

   Reason Code

   Reason Code: RC_001

   Reason Description: Low Credit Score

   Actions

   Reject by Bank

   Required Confirm

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

   > **Note:**
   >
   > The fields, which mentioned as Required, are mandatory.

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

   Table 1-105   Create Reason Code - Field Describes

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

1.7.2 View Reason

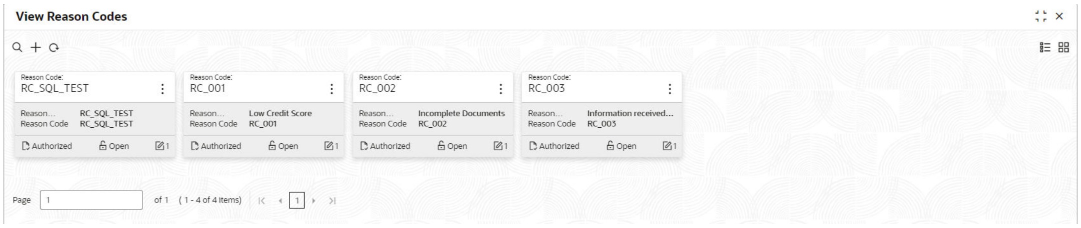
This topic describes the systematic instructions to view the list of fact.

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

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

   The **View Reason Codes** screen displays.

Figure 1-105   View Reason Code



View Reason Codes

Reason Code: RC_SQL_TEST
Reason... RC_SQL_TEST
Reason Code RC_SQL_TEST
Authorized Open 1

Reason Code: RC_001
Reason... Low Credit Score
Reason Code RC_001
Authorized Open 1

Reason Code: RC_002
Reason... Incomplete Documents
Reason Code RC_002
Authorized Open 1

Reason Code: RC_003
Reason... Information received...
Reason Code RC_003
Authorized Open 1

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

Table 1-106   View Reason Codes – Field Description

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

3. Click

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

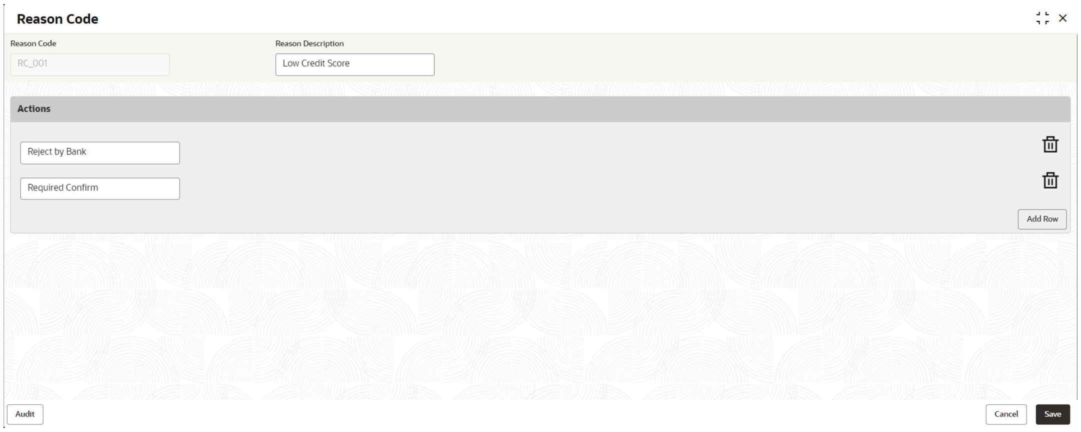
   - Reason Code
   - Reason Description
   - Authorization Status
   - Record Status

4. Click

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

   The **Reason Code** screen displays.

Figure 1-106 Reason Codes



Reason Code: RC_001

Reason Description: Low Credit Score

Reject by Bank

Required Confirm

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

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

1.8 Dashboard Configuration

This topic describes the systematic instructions for dashboard configuration.

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

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

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

1.9 Initial Funding Configuration

This topic provides the information about the initial funding configuration.

The different configuration scenarios for initial funding are as follows:

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

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

1.10 Application Submission Configuration

This topic provides the information about the application submission configuration.

Bank-level configuration is to specify whether application entry completion is allowed or not as part of the Application Initiation Stage.

This configuration is to be done in the Property Table by updating the flag 'applicationEntryInitiationRequired' as true.

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

true.

1.11 Machine Learning Configuration for Predicting Account Opening Date

This topic provides the information about the machine learning configuration for predicting account opening date.

Bank-level configuration is required to define the use case and train the Machine Learning model for predicting the account opening date for all the applications. Refer to the **Machine Learning Framework** section in ***Oracle Banking Common Core User Guide*** for a detailed explanation.

- Model Definition
  This topic describes the systematic instructions for the model definition.
- Model Training and Scoring
  This topic describes the systematic instructions for model training and scoring.

1.11.1 Model Definition

This topic describes the systematic instructions for the model definition.

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

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

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

   The **Use Case Definition** screen displays.

   Figure 1-107 Use Case Definition
3. Specify the below listed parameters and create the use-case definition.

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

Table 1-107 Use Case Definition Parameters - Field Description

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

1.11.2 Model Training and Scoring

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

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

   The **Model Training and Scoring** screen displays.
2. Specify the use case name as “PREDPRCTIME” and click **Train Model**.

> **Note:**
>
> The user will not be able to train the model if the ML table does not meet the minimum required number of rows.

Number of rows >= 20 x Number of columns

1.12 Batch Process Configuration

This topic provides the information about batch process configuration.

The batch Process enables the bank users to identify and close the applications which have reached the expiry date. Currently, Oracle Banking Origination supports the following batch process.

- **Application Expiry**
  The application will automatically expire when it stays inactive for the specified period as configured in the business product.
- **Loan Offer Expiry**
  The Loan Application will automatically expire if the customer has not accepted the Loan Offer for the specified period as configured in the business product.
- **IPA Expiry**
  IPA Application will automatically expire if the IPA is not converted into a Loan application for the specified period as configured in the business product.

Batch Process Configuration

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

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

Configure the Branch Code

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

Schema – PLATO

Table – PROPERTIES

application – obremo-rpm-batch-services

key – rpmBatch.branchCode

Value – Update the proper branch code.

Configure the Frequency Schedule

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

Schema – PLATOBATCH

Table –PLATO_BATCH_TASK_TRIGGER_DEFINITIONS

Column – DEFINITION

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

1.13 FOP for Advices

This topic describes about FOP for advices.

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

1. AdverseAction
2. ApprovalLetterAU
3. CAODOfferIssue
4. CASABankReject
5. CasawithODAp
6. CasawithoutODAp
7. CounterOffer
8. CustOfferReject
9. DebitDecline
10. IpaInitReject
11. IpaOffer
12. LoanApplication
13. LoanApproval
14. LoanInitiation
15. LoanRejection
16. LoansBankReject
17. OfferIssueAU
18. OfferIssue
19. OfferSchedule
20. SavingOffer
21. savingoffer_US
22. SBODOfferIssue
23. TDApplication
24. TDOffer
25. termdepositoffer_US
26. IpaRejection

Template Upload Process

This topic describes about the template upload process.

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

Table 1-108 Parameters for Report Linkage

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

Note:

Refer to PDF Attachment for downloading the Account Statement template.

Generate Advices

This topic describes about generate advices.

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

1.14 Service Level Agreement (SLA) Maintenance

This topic provides the information about the service level agreement maintenance.

Banks requires to have a Service Level Agreement (SLA) with its customers or as an internal policy of the Bank. This User Guide lists the SLA maintenance requirements in Oracle Banking Origination and other Mid-office Applications.

SLA Maintenance is available based on the Business Process-Stage- Priority combination. It has two screens, one screen for Definition of SLA and another for Authorization/Edit/ Delete.

SLA Maintenance screens are used to calculate Service Level Agreement. The user can Create SLA, and View SLA (for Edit, Copy, Delete).

This topic contains the following subtopics:

- Create SLA
  This topic describes the systematic instructions to create create SLA.
- View SLA
  This topic describes the systemetic instructions to view the SLA.

1.14.1 Create SLA

This topic describes the systematic instructions to create create SLA.

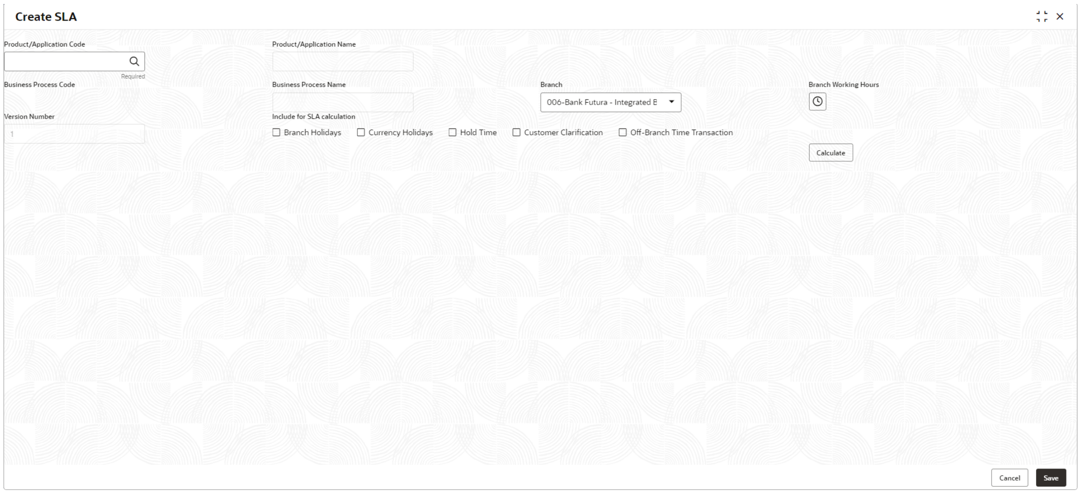
The Create SLA screen enables the bank user to create the SLA Checklist at the Process-Stage-Priority Level.

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

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

   The **Create SLA** screen displays.

Figure 1-108   Create SLA Maintenance



Version Number: 1

Branch: 006-Bank Futura - Integrated E

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

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

Table 1-109 Create SLA – Field Description

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

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

1.14.2 View SLA

This topic describes the systemetic instructions to view the SLA.

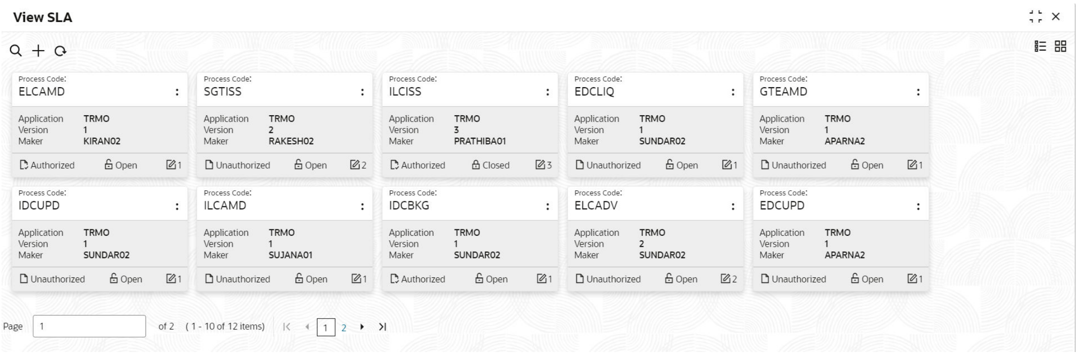
The user can view the summary of SLA's maintained in the form of tiles. The user can view the maintained SLA, if the SLA is already created in the system. The user can also create a new SLA using View SLA screen, by clicking the '**+**' icon.

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

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

   The **View SLA** screen displays.

Figure 1-109 View SLA Maintenance



Process Code: ELCAMD
Application TRMO
Version 1
Maker KIRAN02
Authorized Open 1

Process Code: SGTISS
Application TRMO
Version 2
Maker RAKESH02
Unauthorized Open 2

Process Code: ILCISS
Application TRMO
Version 3
Maker PRATHIBA01
Authorized Closed 3

Process Code: EDCLIQ
Application TRMO
Version 1
Maker SUNDAR02
Unauthorized Open 1

Process Code: GTEAMD
Application TRMO
Version 1
Maker APARNA2
Unauthorized Open 1

Process Code: IDCUPD
Application TRMO
Version 1
Maker SUNDAR02
Unauthorized Open 1

Process Code: ILCAMD
Application TRMO
Version 1
Maker SUJANA01
Unauthorized Open 1

Process Code: IDCBKG
Application TRMO
Version 1
Maker SUNDAR02
Authorized Open 1

Process Code: ELCADV
Application TRMO
Version 2
Maker SUNDAR02
Unauthorized Open 2

Process Code: EDCUPD
Application TRMO
Version 1
Maker APARNA2
Unauthorized Open 1

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

Table 1-110 View SLA – Field Description

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

1.15 Customer Dedupe Check

This topic provides the information about customer dedupe check.

Bank level configuration is possible to specify whether the system should support Customer Dedupe check for any customers. This configurations are set in the **Origination Preferences** screen.

1.16 Document Extraction Required Check

This topic provides the information about the Document Extraction Required Check.

Bank level configuration is possible to specify whether the system should support Document Extraction Required check during document uploads.This configuration is to be done in the Property Table by updating the flag “documentExtractRequired” as **true**. If the value is **true**, then during customer document uploads, the document data will be extracted automatically via image processing.

1.17 Application Dedupe Check

This topic provides the information about application dedupe check.

Bank level configuration is possible to specify whether the system should support Application Dedupe check for any applications. This configurations are set in the **Origination Preferences** screen.

1.18 Task Allocation

This topic provides the information about the Task Allocation.

The Dynamic Task Allocation intends to allocate the tasks/stages dynamically to a user based on pre-configured rule and rule groups. This feature will enable allocation of tasks to different users based on attributes like Branch, Currency, Loan Amount etc. for more details refer to **FACT list for Dynamic Task Allocation**.

Also, a parameter needs to be maintained in server start parameters for enabling dynamic allocation functionality: -Dplato.orchestrator.enableDynamicAllocation=true

Task Allocation will use the existing Rules and Rule Group framework. These RULES can be configured using a set of factory-shipped **FACTS**. Additional facts can also be created as required. Rules are defined first with relevant conditions.

In the Rule Group definition, rules are added with priority assigned for each rule. Rule group will be linked to a business process/stage in the backend.

Once the task is created for a business process, if there is any task allocation linked to that stage, system will run the rule and assign the task accordingly. If all the rules are run without meeting any condition, task will remain as unassigned in free task.

For more details on rule and rule group creation refer to **Rule**

2

Error Codes and Messages

This topic contains error codes and messages.

Table 2-1 Error Codes and Messages

Error Code	Messages
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthroized modifications found for approval.
GCS-CLOS-01	Record Already Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper Modification Number
GCS-COM-004	Please send Maker Id in the request
GCS-COM-005	Request is Null. Please Resend with Proper Values
GCS-COM-006	Unable to parse JSON
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-011	Argghhh, $1 failed to update.
GCS-DEL-003	Modifications didnt match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Scorecard Id cannot be modified (Natural Key)
GCS-MOD-007	Psssttt, only the maker can modify the pending records.
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records

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

Error Code	Messages
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-SAV-001	Record already exists
RPM_BP_001	Source stage value should be either Y/N not valid
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-BP-002	Cannot have more than one source stage
RPM-BP-003	DatasegmentCode not valid
RPM-BP-004	DocumentType Code not valid
RPM-BP-005	Life cycle not valid
RPM-BP-006	Unable to $1 Business Process as $2 datasegment has the following dependencies $3 in lifecycle $4 ,which have not been mapped prior to it!
RPM-BP-007	Unable to $1 Business Process as the mandatory data segments $2 for the $3 lifecycle have not been mapped!
RPM-BP-008	In $1 stage of $2 Business Process,duplicate datasegements - $3 are not allowed
RPM-BP-009	Record already exist with same Lifecycle and Business Product
RPM-BP-010	At $1 in $2 stage of $3 Business Process,duplicate record for - $4 exist
RPM-BP-011	At $1 in $2 stage of $3 Business Process,Business Product List is invalid.
RPM-BP-012	Business Product Code is Invalid
RPM-BP-013	Stage $1 should have atleast one datasegment attached
RPM-BPA-001	Business Product Image Cannot be Null
RPM-BP-CMN-001	Exception Occurred while Parsing Date
RPM-BPD-001	Expiry date should be greater than Start date
RPM-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CM-QUSC-001	Individual Score cannot be greater than 100
RPM-CM-QUSC-002	Please provide a valid value for Score Card Id
RPM-CM-QUSC-003	Please provide a valid value for Score Card Description
RPM-CM-QUSC-004	Atleast one Question is mandatory to save
RPM-CM-QUSC-005	Atleast one Answer is mandatory for each Question
RPM-CM-QUSC-006	Please provide a valid value for Question Id

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

Error Code	Messages
RPM-CM-QUSC-007	Please provide a valid value for Questions
RPM-CM-QUSC-008	Please provide a valid value for Sequence Question Number
RPM-CM-QUSC-009	Please provide a valid value for Sequence Number
RPM-CM-QUSC-010	Please provide a valid value for Possible Answers
RPM-CM-QUSC-011	Please provide a valid value for Score
RPM-CM-QUSC-012	Please provide a valid value for Sequence Answer Number
RPM-CM-QUSC-013	Atleast one Attribute is mandatory to save
RPM-CM-QUSC-014	Please provide a valid value for Attribute Id
RPM-CM-QUSC-015	Please provide a valid value for Attribute Name
RPM-CM-QUSC-016	The Max length of Attribute Name is exceeded (Max: 50 characters)
RPM-CM-QUSC-017	Please provide a valid value for Sequence Attribute Number
RPM-CM-QUSC-018	Please provide a valid value for Attribute Type
RPM-CM-QUSC-019	Atleast one Answer is mandatory for each Attribute
RPM-CM-QUSC-020	Please provide a valid value for Attribute List
RPM-CM-QUSC-021	The Max length of Attribute List is exceeded (Max: 100 characters)
RPM-CM-QUSC-022	Please provide a valid value for Range From
RPM-CM-QUSC-023	Please provide a valid value for Range To
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-012	Fund By Amount can not be null
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor $1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SC-CMN-001	Please provide a valid value for Process Reference Number
RPM-SC-CMN-002	Please provide a valid value for Business Product Code
RPM-SC-CMN-003	No Business Product found this Process Reference Number
RPM-SC-CMN-004	No Applicants are found for this Application Number

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

Error Code	Messages
RPM-SC-CMN-005	Qualitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-006	No Scorecard details found from the Scorecard Configuration
RPM-SC-CMN-007	Quantitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-008	The Max length of Score Card Id is exceeded (Max: 15 characters)
RPM-SC-CMN-009	The Max length of Score Card Description is exceeded (Max: 50 characters)
RPM-SC-CMN-010	The Max length of Questions is exceeded (Max: 300 characters)
RPM-SC-CMN-011	The Max length of Possible Answers is exceeded (Max: 100 characters)
RPM-SC-CMN-012	The Scorecard - ($1) configured in Qualitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-CMN-013	The Scorecard - ($1) configured in Quantitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-QCDS-001	Please select a valid dropdown value for Answer
RPM-CC-CMN-001	Process Reference Number cannot be blank
RPM-CC-CMN-002	Error in parsing date
RPM-CC-CMN-003	Business Product Code cannot be null
RPM-CC-CMN-004	Business Product Details is Empty
RPM-CC-CMN-005	UDE is not found for this component
RPM-CC-CMN-006	The flags are null from business product
RPM-CC-CMN-007	Branch Code cannot be null
RPM-CC-CMN-008	The data from Common Core is null
RPM-CC-CMN-009	Initiation Number or Business Product Code is null
RPM-CC-CMN-010	The data from Process Driver is null
RPM-CC-CMN-011	Currency Code cannot be null
RPM-CC-CMN-012	Country Code cannot be null
RPM-CC-CMN-013	JSON parser exception
RPM-CC-CMN-014	Applicant Details not found for this application Number
RPM-CC-CMN-015	CreditCard Details not found for this Process Reference number
RPM-CC-CMN-016	Assessment Details not found for this Process Reference number
RPM-CC-CMN-017	Approval Details not found for this Process Reference Number
RPM-CC-CMN-018	Customer number cannot be null
RPM-CC-CMDT-001	Please provide a valid value for Process Reference Number
RPM-CC-CMDT-002	Please provide a valid value for Application Number

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

Error Code	Messages
RPM-CC-CMDT-003	Please provide a valid value for Stage Code
RPM-CC-CMDT-004	KYC status update Pending
RPM-CC-CMDT-005	KYC Not Compliant - cannot proceed with Application
RPM-CC-CCDT-001	Please select a valid dropdown value for Card Limit Type
RPM-CC-CCDT-002	Please provide a valid value for CreditCard Currency Code
RPM-CC-CCDT-003	Please provide a valid value for Card Type
RPM-CC-CCDT-004	Please provide a valid value for ApplicationDate
RPM-CC-CCDT-005	ApplicationDate cannot be past date
RPM-CC-CCDT-006	ApplicationDate cannot be future date
RPM-CC-CCDT-007	Please provide a valid value for CreditCard Limit Amount
RPM-CC-CCDT-008	Please provide a valid value for ProductName
RPM-CC-CCDT-009	CreditCard Limit Amount should be greater than zero
RPM-CC-CCDT-010	CreditCard amount should be between minimum and maximum Card Limit
RPM-CC-PROD-001	Host Product Code is not configured as part of Business Product
RPM-CC-PROD-002	Host Product Description is not configured as part of Business Product
RPM-CC-PROD-003	Interest and Charge components are not configured as part of Business Product
RPM-CC-PROD-004	Component Type is not configured for components as part of Business Product
RPM-CC-PROD-005	Display Name is not configured for UdeId as part of Business Product
RPM-CC-PROD-006	Ude Type is not configured for UdeId as part of Business Product
RPM-CC-PROD-007	Atleast one Charge component as to be configured as part of Business Product
RPM-CC-PROD-008	Atleast one Interest component as to be configured as part of Business Product
RPM-CC-PROD-009	Main Interest Component is not configured as part of Business Product
RPM-CC-PROD-010	Ude list for Main Interest Component is not configured as part of Business Product
RPM-CC-PROD-011	Margin to be Considered as to be configured as part of Business Product
RPM-CC-PROD-012	Currency Configuration as to be configured as part of Business Product
RPM-CC-PROD-013	Max Amount is not configured for Currency as part of Business Product
RPM-CC-PROD-014	Max Term is not configured for Currency as part of Business Product

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

Error Code	Messages
RPM-CC-PROD-015	Max Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-016	Min Amount is not configured for Currency as part of Business Product
RPM-CC-PROD-017	Min Term is not configured for Currency as part of Business Product
RPM-CC-PROD-018	Min Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-019	Branch Allowed as to be configured as part of Business Product
RPM-CC-PROD-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product

3

Lifecycle Codes

This topic contains lifecycle codes.

Table 3-1 Lifecycle Codes

Lifecycle Code	Description
INIT	Application Initiation Lifecycle
LoanOrig	Loans Account Opening Process
CurOrig	Current Account Opening Process
SavOrig	Savings Account Opening Process
CCORIG	Credit Card Opening Process

4

Process Codes

This topic contains process codes.

Table 4-1 Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_APPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_ENRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_UNDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_ASSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_MNL_ASSMT	Manual Credit Assessment
6	RLNORG	Retail Loan Origination	RPM_RLNORG_MNL_DECSN	Manual Credit Decision
7	RLNORG	Retail Loan Origination	RPM_RLNORG_ACC_CONF	Account Parameter Setup
8	RLNORG	Retail Loan Origination	RPM_RLNORG_SUPAPPRVL	Supervisor Approval
9	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFISSUE	Offer Issue
10	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFACCEPT	Customer Offer Accept/Reject
11	RLNORG	Retail Loan Origination	RPM_RLNORG_POSTAMEND	Post Offer Amendment
12	RLNORG	Retail Loan Origination	RPM_RLNORG_ACCAPPRVL	Account Approval
13	RLNORG	Retail Loan Origination	RLNORG_HANDOFF_RETRY	Handoff Retry
1	SAVORG	Savings Account Origination	RPM_SAVORG_APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_OD	Overdraft Limit Details
3	SAVORG	Savings Account Origination	RPM_SAVORG_ENRCH	Application Enrichment
4	SAVORG	Savings Account Origination	RPM_SAVORG_FUND	Account Funding
5	SAVORG	Savings Account Origination	RPM_SAVORG_APPRV	Account Approval
1	CURORG	Current Account Origination	RPM_CURACC_APPEN	Application Entry

Table 4-1 (Cont.) Process Codes

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

Table 4-1 (Cont.) Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	SMB001	SMB Current Account with Overdraft	SMB_CUR_APPEN	Application Entry
2	SMB001	SMB Current Account with Overdraft	SMB_CUR_OD	Overdraft Limit Details
3	SMB001	SMB Current Account with Overdraft	SMB_CUR_ENRICH	Application Enrichment
4	SMB001	SMB Current Account with Overdraft	SMB_CUR_INF	Account Funding
5	SMB001	SMB Current Account with Overdraft	SMB_CUR_UNDERWRITE	Underwriting
6	SMB001	SMB Current Account with Overdraft	SMB_CUR_ASSESSMENT	Assessment
7	SMB001	SMB Current Account with Overdraft	SMB_CUR_MANCRASSESS	Manual Credit Assessment
8	SMB001	SMB Current Account with Overdraft	SMB_CUR_MANDEC	Manual Decision
9	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCPARAM	Account Parameter Setup
10	SMB001	SMB Current Account with Overdraft	SMB_CUR_SUPAPP	Supervisory Approval
11	SMB001	SMB Current Account with Overdraft	SMB_CUR_ACCAPP	Account Approval
12	SMB001	SMB Current Account with Overdraft	SMB_CUR_HANDOFFRETRY	Handoff Retry
1	SMBSB1	SMB Savings	SMBSB_ENTRY	Application Entry
2	SMBSB1	SMB Savings	SMBSB_ENRICH	Application Enrichment
3	SMBSB1	SMB Savings	SMBSB_FUNDING	Account Funding
4	SMBSB1	SMB Savings	SMBSB_ACCAPP	Account Approval
5	SMBSB1	SMB Savings	SMBSB_HANDOFF	Handoff Retry
1	SMBTD1	SMB TD Origination	SMBTD_ENTRY	Application Entry
2	SMBTD1	SMB TD Origination	SMBTD_ENRICH	Application Enrichment
3	SMBTD1	SMB TD Origination	SMBTD_FUNDING	Account Funding

Table 4-1 (Cont.) Process Codes

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

5

Data Segment List

This topic contains data segment list.

Table 5-1 Data Segments

Subdomain	Data Segment Code	Data Segment Name
RpmInitiation	fsgbu-ob-remo-rpm-ds-cd-productdetails	Product Details
CmnApplicant	fsgbu-ob-remo-cmn-ds-applicant-details	Customer Information
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo-financialdetails	Financial Details
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo-creditratingdetails	Credit Rating Details
Scorecard	fsgbu-ob-remo-cmn-ds-scorecard	Qualitative Scorecard
Scorecard	fsgbu-ob-remo-rpm-ds-lo-manualassessment	Manual Assessment
Scorecard	fsgbu-ob-remo-rpm-ds-lo-manualdecision	Manual Decision
Scorecard	fsgbu-ob-remo-cmn-ds-assessment-summary	Assessment Summary
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-guarantordetails	Guarantor Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-repaymentdetails	Loan Repayment Details
LoanAccOpenProcess	fsgbu-ob-remo-cmn-ds-assessment	Assessment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-interestdetails	Loan Interest Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-disbursementdetails	Loan Disbursement Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-accountservices	Account Services
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-postoffer-amendment	Post Offer Amendment
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-approvaldetails	Approval Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loansummarydetails	Loan Summary Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-edu-financialdetails	Parent/Guardian Financial Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-backoffice-errors	BackOffice Errors
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offerissue	Offer Issue

Table 5-1 (Cont.) Data Segments

Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offeracceptance	Offer Accept/Reject
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loandetails	Loan Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-mandatedetails	Mandate Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-admissiondetails	Admission Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-legalopiniondetails	Legal Opinion
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-perfectiondetails	Collateral Perfection Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-collateralvaluation	Valuation Details
CollateralOrigProcess	fsgbu-ob-remo-rpm-ds-lo-collateraldetails	Collateral Details
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-ipadetails	IPA Details
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-generateipaoffer	Generate IPA Offer
IpaProcess	fsgbu-ob-remo-rpm-ds-cmn-ipaapprovaldetails	IPA Approval Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-details	Account Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-mandate-details	Mandate Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-adv-details	Advance Against Uncollected Funds Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-sec-details	Secured OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-unsec-details	Unsecured OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-od-unsec-temp-details	Temporary OD Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-initial-funding-details	Initial Funding Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-services-preferences	Account Service Preferences
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-nominee-details	Nominee Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-account-create-details	Account Create Details
SavingAccOpenProcess	fsgbu-ob-remo-cmn-ct-assessment	Assessment Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-interest-details	Interest Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-charge-details	Charge Details

Table 5-1 (Cont.) Data Segments

Subdomain	Data Segment Code	Data Segment Name
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-backoffice-errors	BackOffice Errors
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-approval-details	Approval Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-account-details	Account Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-casa-account-limit-details	Account Limit Details
CurrentAccOpenProcess	fsgbu-ob-remo-rpm-ds-cur-odapproval-details	Price Change Approval
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-approval-details	Application Information
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-account-details	Account Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-account-services-preferences	Account Service Preferences
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-backoffice-errors	BackOffice Errors
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-interest-details	Interest Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-mandate-details	Mandate Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-nominee-details	Nominee Details
TDAccOpenProcess	fsgbu-ob-remo-rpm-ds-td-initial-funding-details	Initial Funding Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcarddetails	Credit Card Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardpreference	Card Preference
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-addoncard-details	Add-On Card Holder
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-chargedetails	Charge Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-interestdetails	Interest Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardassessment	Assessment Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-approvaldetails	Approval Details

6

FACT list for Dynamic Task Allocation

This topic lists all the FACTs for dynamic task.

The facts required to configure the dynamic task allocation are listed below:

- oDLimitAmount
- currencyCode
- branchCode
- businessProductCode
- priority
- applicationDate
- applicationNumber
- processRefNumber
- amount
- branch
- currentBranch
- user
- customerNumber
- processName
- processCode
- stage
- lifecycleCode

7

Functional Activity Codes

This topic contains functional activity codes of Oracle Banking Origination.

Below mentioned are the fucntional activity codes of Oracle Banking origination

- Maintenance
  This topic contains functional activity codes of maintenance.
- Workflow Processing
  This topic contains the functional activity codes of work flow processing.
- Workflow Stage
  This topic contains the functional activity codes of work flow stage.

7.1 Maintenance

This topic contains functional activity codes of maintenance.

Table 7-1 Functional Activity Code of Maintenance

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_AUTHORIZE	Authorize	To authorize the business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_ACTION	Fetch	To fetch already created business product details
Business Product Catalogue	RPM_FA_BUSINESSPROD_GETPRODUCTCATALOGUE	Fetch	To fetch the product catalogue with list of products.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_AGGREGATE	Fetch	To fetch already created resource aggregate details of the business product.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_HISTORY	Fetch	To fetch histroy of the business products.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_LOV_VALIDATION	Validate	To validate the list of values that are configured in the business product.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_REM_LOCK	Unlock	To remove resource lock on the already created business product.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_UNAUTH	Fetch	To fetch the unauthorized resource record of the business product.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_VALIDATION	Validate	To validate the resource of business product.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_SUBMIT	Submit	To submit the added business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_PROD_AGGREGATE	Fetch	To fetch the business product details based on the product code.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_NEW	New	To create the new business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_AMEND	Amend	To modify the business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_DELETE	Delete	To delete the business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_VIEW	Fetch	To view the business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_AUTHORIZE	Authorize	To authorize the business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_AUTHQUERY	Authorize	To authorize the query of the business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_REOPEN	Reopen	To reopen the already closed business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_CLOSE	Close	To close the business product details.
Business Product Details	RPM_FA_BUSINESSPRODDETAILS_VIEWALL	Fetch	To fetch all the business product details.
Business Product	RPM_FA_BUSINESSPROD_GETBYPRODUCTTYPEWEB	Fetch	To fetch the business product details whose product type is webapi.
Widget Applications	RPM_FA_WD_MY_APPLICATION	Fetch	To fetch the
Widget Credit Card	RPM_FA_WD_MY_CREDIT_CARD	Fetch	To fetch the added widget of credit card product on dashboard.
Widget Trend	RPM_FA_WD_MY_TREND	Fetch	To fetch the details in the view trend widget.
Widget Search	RPM_FA_WD_MY_SEARCH	Fetch	To fetch the search details in the search widget.
Widget Loan Expiry	RPM_FA_WD_MY_LOAN_EXPIRY	Fetch	To fetch the loan expired applications based on the Loan Offer in the dashboard widget.
Widget Conversation	RPM_FA_WD_MY_CONVERSION	Fetch	To fetch the application conversion details in the dashboard widget.
Widget Loan Exposure	RPM_FA_WD_MY_LOAN_EXPOSURE	Fetch	To fetch the loan exposure details in the dashboard widget.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Widget Loan Offer	RPM_FA_WD_MY_LOAN_OFFER	Fetch	To fetch the loan offer details in the dashboard widget.
Widget Parked Loan	RPM_FA_WD_MY_PARKED_LOAN	Fetch	To fetch the parked loan applications in the dashboard widget.
Widget Current Account	RPM_FA_WD_MY_CURRENT	Fetch	To fetch the list of current account in the dashboard widget.
Widget Loan	RPM_FA_WD_MY_LOAN	Fetch	To fetch the loan application based on the logged in user in the dashboard widget.
Widget Product Expiry	RPM_FA_WD_MY_PRODUCT_EXPIRY	Fetch	To fetch the list of application that are about to get expired in the dashboard widget.
Widget Term Deposits	RPM_FA_WD_MY_TD	Fetch	Te remove resource lock on the already created widget term.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_REOPEN	Fetch	To reopen the already closed business process maintenance.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_VIEW	Fetch	To fetch the maintenance of business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_NEW	New	To create a new the business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_DELETE	Delete	To delete the already maintained business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_CLOSE	Close	To close the already maintained business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_AUTHQUERY	Fetch	To authorize the query of the business process details.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_AUTHORIZE	Authorize	To authorize the business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_PUT	Unlock	To unlock and modify the business process.
Business Process Maintenance	RPM_FA_GET_DOC_BY_BPCODE	Fetch	To fetch the documents based on the business process code.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_AUTHORIZE	Authorize	To authorize the maintenance of business process.
Business Process Maintenance	RPM_FA_BUSINESSPROCESS_VIEW	Fetch	To fetch the maintenance of business process.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Business Product	RPM_FA_BUSINESSPROD_GETBYPRODUCTTYPE	Fetch	To fetch the product type while maintaining the business process.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_GETBYBUSINESSPRODUCT	Fetch	To fetch the business product code.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_REOPEN	Fetch	To reopen the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_AUTHQUERY	Fetch	To authorise the query of the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_AMEND	Unlock	To modify the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_VIEW	Fetch	To view the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_DELETE	Delete	To delete the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_CLOSE	Close	To close the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_NEW	New	To create the new business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_VIEWALL	Fetch	To fetch and view all the business product attributes.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_AUTHORIZE	Authorize	To authorize the business product attributes.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_GETBYBUSINESSPRODUCTS	Fetch	To fetch the business process based on the business product codes.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_NEW	New	To create the new business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_VIEWALL	Fetch	To view all the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_CLOSE	Close	To close the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_REOPEN	Fetch	To reopen the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_AUTHQUERY	Fetch	To authorise query of the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_AUTHORIZE	Authorize	To authorize the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_AMEND	Unlock	To modify the business product preferences.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_DELETE	Delete	To delete the business product preferences.
Business Product Preferences	RPM_FA_BUSINESSPRODPREF_VIEW	Fetch	To view the business product preferences.
Business Product Host	RPM_FA_BUSINESSPRODHOST_DELETE	Delete	To delete the business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_VIEW	Fetch	To fetch the business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_AUTHORIZE	Authorize	To authorize the business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_AUTHQUERY	Fetch	To authorize query of the business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_REOPEN	Fetch	To reopen the business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_CLOSE	Close	To close the business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_VIEWALL	Fetch	To view all the business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_NEW	New	To create the new business product host.
Business Product Host	RPM_FA_BUSINESSPRODHOST_AMEND	Unlock	To modify the business product host.
Origin Preferences Maintenance Reject	RPM_FA_ORIGINPREFERENCES_MA_REJECT	Reject	To reject the maintained of origin preferences maintenance.
Origin Preferences	RPM_FA_ORIGINPREFERENCES_ACTION	Action	To perfrom actions on the already maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_AMND	Unlock	To unlock and modify the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_AUTHORIZE	Authorize	To authorize the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_AUTHQUERY	Fetch	To fetch the authorize query of the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_CLOSE	Close	To close the already maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_VIEWCHANGES	Fetch	To fetch the changes made in the existing origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_HISTORY	Fetch	To fetch the history of the maintained origination preference.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_LOV	Fetch	To fetch the validation of the list of value of origination preference.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_NEW	New	To new the maintenance of origin preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_REOPEN	Fetch	To fetch the delete record to reopen the maintained origination preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_VIEW	Fetch	To fetch the maintenance of origin preferences.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_VIEWALL	Fetch	To fetch and view all records of orgination preference.
Origin Preferences Maintenance	RPM_FA_ORIGINPREFERENCES_MA_DELETE	Delete	To delete the maintained origination preferences.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_REJECT	Reject	To reject the maintained reason codes.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_HISTORY	Fetch	To fetch the history of the maintained reason codes.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_AUTHORIZE	Authorize	To authorize the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_AUTHQUERY	Fetch	To fetch the authorize query of the maintained of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_CLOSE	Close	To close the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_DELETE	Delete	To delete the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_LOV	Fetch	To fetch the validation of list of value reason codes.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_NEW	New	To create new the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_REOPEN	Fetch	To fetch already delete record of reason code to reopen.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_VIEW	Fetch	To fetch the reocrds to view the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_VIEWALL	Fetch	To fetch the reocrds to view all the maintenance of reason code.

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Reason Code Maintenance	RPM_FA_REASONCODE_MA_VIEWCHANGES	Fetch	To fetch the reocrds to view all the maintenance of reason code.
Reason Code Maintenance	RPM_FA_REASONCODE_ACTION	Action	To perfrom actions on the already maintained reason codes.
Reason Get Id	RPM_FA_REASON_GET_ID	Fetch	To fetch the reason code IDs.
Save Reason Description	RPM_FA_SAVE_REASON_DESCRIPTION	Save	To save the description to the already created reason code.
Reason Service API	RPM_FA_FETCH_BANK_REASON_SERVICE_API	Fetch	To fetch the reason service api.
Reason Code Maintenance	RPM_FA_REASONCODE_MA_AMND	Unlock	To unlock t and modify the maintenance of reason code.
WD SLA Summary	RPM_FA_WD_SLA_SUMMARY	Fetch	To fetch the summary
Business Process	RPM_FA_BUSINESSPROCESS_GET	Fetch	To fetch the maintenance of business.
Business Process History	RPM_FA_BUSINESSPROCESS_HISTORY	Fetch	To fetch the history of the business process.
Business Product Preference	RPM_FA_BUSINESSPRODPREF_ACTION	Fetch	To perform actions on already maintained business process preferences.
Business Product Host	RPM_FA_BUSINESSPRODHOST_ACTION	Fetch	To perform actions on already maintained business process host.
Business Process	RPM_FA_BUSINESSPROCESS_POST	Fetch	To save the business process record.
Business Process	RPM_FA_BUSINESSPROCESS_GETBY_ID	Fetch	To fetch the business process record based on ID.
Business Product Attributes	RPM_FA_BUSINESSPRODATTR_ACTION	Fetch	To view all the business product attributes.

7.2 Workflow Processing

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

Table 7-2 Functional Activity Code of work flow processing

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

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

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

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Aggregate Details	RPM_FA_PD_AGGREGATE_DETAILS	Fetch	Get application aggregate details
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_INITIATE	New	External channel application initiation
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_SUBMIT	Save	External channel application initiation stage submit
Loan Offer Details	RPM_FA_PD_GET_LOAN_OFFER_DETAILS	Fetch	Get loan offer details from external system
Loan Offer Decision	RPM_FA_PD_LOAN_OFFER_DECISION	Authorize	Accept Loan Offer Decision from External System
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_GET_DOCUMENTLIST	Fetch	Get all document list configured for an Application
Process Driver Channel	RPM_FA_PROCESS_DRIVER_CHANNEL_GET_DATA	Fetch	External Channel Application Get Data
Stage Auto	RPM_FA_PD_STAGE_AUTO_SUBMIT	Save	Auto Submit Current Stage
Transaction Details	RPM_FA_PD_TRANSACTION_DETAILS	Fetch	Get Transaction Details
Process Driver Process	RPM_FA_PROCESS_DRIVER_PROCESS_SUMMARY	Fetch	Get entire summary for a Process
Process Driver ATM Process	RPM_FA_PROCESS_DRIVER_ATM_PROCESS_DETAILS	Fetch	Get Process Details by Process Reference Number
Process Driver App Transaction	RPM_FA_PROCESS_DRIVER_APP_TXN_MASTER	Fetch	Get Process Details by Application Number
Process Driver Cart	RPM_FA_PROCESS_DRIVER_DELETE_CART	Delete	Delete items from cart
Process Driver Cart	RPM_FA_PROCESS_DRIVER_CLEAR_CART	Delete	Clear items from cart

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Driver Cart	RPM_FA_PROCESS_DRIVER_GET_CART_DETAILS	Fetch	Get items from cart
Process Driver Cart	RPM_FA_PROCESS_DRIVER_ADD_CART	Save	Add items to Individual Products cart
Process Driver Comment	RPM_FA_PROCESS_DRIVER_COMMENT	Fetch	Get Stage comments
Process Driver Stage	RPM_FA_PROCESS_DRIVER_STAGE_SUBMIT	Save	Stage Submit button
Process Driver Advice	RPM_FA_PROCESS_DRIVER_GET_ADVICE_PREVIEW	Fetch	Display preview of advice
Process Driver App Dedupe	RPM_FA_PROCESS_DRIVER_APP_DEDUPE_CHECKDETAILS	Fetch	Check application dedupe
WF Task Details	RPM_FA_PD_GET_WF_TASK_DETAILS	Fetch	Get workflow task details given a workflowid
Process Driver Stage	RPM_FA_PROCESS_DRIVER_STAGE_SUMMARY	Fetch	Stage Summary datasegment tile display
Process Driver Initiate	RPM_FA_PROCESS_DRIVER_INITIATE	New	Initiate Product from Product Catalogue
Handoff Retry	RPM_FA_PD_HANDOFF_RETRY	Unlock	Handoff Retry Automation for Instant Account Creation Workflows
Process Driver Full Init	RPM_FA_PROCESS_DRIVER_FULLINIT	New	Full Application Initiation
Process Driver Audit	RPM_FA_PROCESS_DRIVER_AUDIT_DETAILS	Fetch	Datasegment Audit Details display
Process Driver Stage	RPM_FA_PROCESS_DRIVER_VALIDATESTAGE	Validate	Validate Stage for mandatory datasegments, documents, checklists etc
Process Driver Advice	RPM_FA_PROCESS_DRIVER_SEND_ADVICE_MAIL	New	Process Driver create and send advice mail

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Status	RPM_FA_PROCESS_STATUS	Fetch	Get Process Statuses under same Application Number
Process Driver Product Details	RPM_FA_PROCESS_DRIVER_PRODDETAILLIST	Fetch	Get Business Product details for all selected Products
Process Driver Product Details	RPM_FA_PROCESS_DRIVER_PRODUCT_DETAILS_DS_STATUS	Unlock	Update Product Details Datasegment TCM Status
Process Driver Product Details	RPM_FA_PROCESS_DRIVER_GET_PRODUCT_DETAILS	Fetch	Get Product Details for Product Details Datasegment
OBDXIPA Inquiry	RPM_FA_OBDXIPA_INQUIRY	Fetch	Inquire about In-Principle Approvals
Inquiry Service	RPM_FA_INQUIRY_SERVICE	Fetch	Process Details Inquiry for External System
Batch Cred App	RPM_FA_BATCH_CREDAPP_ALERT	Fetch	Get Credit Applications for expiry for batch processing
Batch Cred App	RPM_FA_BATCH_CREDAPPEXP	Fetch	Get Credit Applications for expiry for batch processing
Batch App Offer	RPM_FA_BATCH_APPOFFEREXP	Fetch	Get Applications for which Loan Offer is expiring
IPA Offer Applications	RPM_FA_IPA_OF_EXP_APP	Fetch	Get IPA Offer Applications Near Expiry
Batch App Expiry	RPM_FA_BATCH_APPEXP	Fetch	Get Applications for expiry for batch processing

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
IPA Application Details	RPM_FA_APP_DETAILS	Fetch	Dashboard Data - Get IPA Application Details
Conversation Analysis	RPM_FA_CONVERSION_DETAILS	Fetch	Dashboard Data - Get Conversion Analysis Details
Loan Offer Details	RPM_FA_LOANOFFER_DETAILS	Fetch	Get Loan offer details
Reportee List	RPM_FA_REPORTEES_LIST	Fetch	Get Reportee List
Application Expiry Details	RPM_FA_DASHBOARD_APPEXPIRYDETAILS	Fetch	Dashboard Data - Get data for Applications for expiry for batch processing
Application Expiry	RPM_FA_DASHBOARD_APPEXPIRY	Fetch	Dashboard Data - Get list of Applications for expiry for batch processing
Loan Expiry Details	RPM_FA_DASHBOARD_LOANEXPIRYDETAILS	Fetch	Dashboard Data - Get data for Applications for which Loan Offer is expiring
Loan Offer Expiry	RPM_FA_DASHBOARD_LOANEXPIRY	Fetch	Dashboard Data - Get list of Applications for which Loan Offer is expiring
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_NEW_MY_APPLICATION	Fetch	Dashboard Widget - List of all Applications associated with the User
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_DASHBOARD_ALL_APPLICATIONS	Fetch	Dashboard Widget - List of all Applications

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN	Fetch	Dashboard Widget - View list of Loans in progress
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL	Fetch	Dashboard Data - Collateral Details
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS	Fetch	Dashboard Data - Conversion Analysis
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS	Fetch	Dashboard Data - Loan offer status
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND	New	Dashboard Data - Data for Account opeing trend
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION	Fetch	Dashboard Data - Data for User specific Applications
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_UPDATE_DASHBOARD	Unlock	Update Projection table data
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_POST_DASHBOARD	Save	Save Projection table data
Process Driver Products	RPM_FA_PROCESS_DRIVER_FREQUENT_ACCESSED_PRODUCTS	Fetch	Fetch frequent accessed products
Process Driver Inquiry	RPM_FA_PROCESS_DRIVER_INQUIRY	Fetch	Process Details Inquiry
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_APPSEARCH	Fetch	Dashboard Widget - Details for Application Search
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_PRODDETAILS	Fetch	Dashboard Widget - Details of all Processes for an Application Number
IPA Application Details	RPM_FA_IPA_APPDETAILS	Fetch	Get IPA Application Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Process Driver Dashboard	RPM_FA_PROCESS_DRIVER_Dashboard_STAGEDETAILS	Fetch	Dashboard Widget - Stage Details for a Process
Lifecycle Code View	RPM_FA_LIFE_CYCLE_CODE_VIEW	Fetch	Fetch OFLO maintained drop down lists (types of type)
App Maintenance BIC Codes	RPM_FA_SERV_APP_MAINT_BIC_CODES	Fetch	Get BIC Codes List
App Maintenance Details	RPM_FA_GET_APP_MAINT_DTLS	Fetch	Get App Maintenance Details
OCR Extract Document	RPM_FA_OCR_EXTRACT_DOCUMENT_CODES	Fetch	Get OCR EXTRACT DOCUMENT Codes List
App Maintenance BIC Codes	RPM_FA_APP_MAINT_BIC_CODES	Fetch	Get BIC Codes List
OCR Extract Document	RPM_FA_OCR_EXTRACT_DOCUMENT_FIELDS	Fetch	Get OCR EXTRACT DOCUMENT FIELDS List
App Maintenance	RPM_FA_APPLICATION_MAINT_LOV	Validate	Validate Application Maintenance List of Values
App Maintenance Core Accounts	RPM_FA_SERV_APP_MAINT_CORE_ACCOUNTS	Fetch	Get Existing CoreAccounts List
App Maintenance Codes	RPM_FA_APP_MAINT_VM_CODES	Fetch	Get Validation Model Codes
App Parameters	OFLO_FA_APP_PARAM	Fetch	Fetch Application Parameters
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_DEPENDENCY_VIEW	Fetch	View Datasegment Dependency
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_DEPENDENCY_NEW	New	Create new Datasegment Dependency
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_MAPPING_NEW	New	Create new Datasegment Dependency Mapping
App Maintenance Data Segment	RPM_FA_APP_MAINT_DATSEGMENT_MAPPING_VIEW	Fetch	View Datasegment Dependency Mapping

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Save Document Linkage	RPM_FA_SAVE_DOCUMENT_LINKAGE	Save	Linkage a document with process reference number
Clarification Details	OFLO_FA_CLARIF_GET_BY_PROCESSREFNO	Fetch	Get Clarification Details based on Process Reference Number
Clarification Details	OFLO_FA_CLARIF_CREATE	New	Create Clarification Details
Clarification Details	OFLO_FA_CLARIF_GET_BY_ID	Fetch	Get Clarification Details based on ID
Clarification Details	OFLO_FA_CLARIF_NOTIF	Notify Clarification Details raised via Alerts	Notify Clarification Details raised via Alerts
Clarification Details	OFLO_FA_CLARIF_PROCESS_STATUS	Fetch	Fetch the status of clarifications for a Process
Clarification Details	OFLO_FA_CLARIF_MODIFY	Unlock	Modify Clarification Details
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_GETBY_ID	Fetch	Account details get by ID
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_GETALL	Fetch	Account details get all records
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_DELETE_RECORD	Delete	Account details delete record
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_SAVE_RECORD	Save	Account details save record
Casa Initial Funding	RPM_FA_CASA_ISINITIALFUNDING	Fetch	Is Initial Funding Required
Casa Valid Currency	RPM_FA_CASA_VALID_CURRENCY_LIST	Fetch	Get all Valid Currency for business product
Casa DS Account Details	RPM_FA_CASA_DS_ACCOUNT_DETAILS_UPDATE_RECORD	Unlock	Account details update record

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Save Branch Allowed	RPM_FA_SAV_BRANCH_ALLOWED	Fetch	Branch Allowed
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_UPDATE	Unlock	Update Debit Bureau Info
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_FETCH	Fetch	Fetch Debit Bureau Info
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_FETCHALL	Fetch	Fetch all Debit Bureau Info
Casa DS Debit Bureau Info	RPM_FA_CASA_DS_DEBITBUREAUINFO_CREATE	New	Create Debit Bureau Info
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_UPDATE	Unlock	Update Manual Decision
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_FETCH	Fetch	Fetch Manual Decision
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_FETCHALL	Fetch	Fetch all Manual Decision
Casa DS Manual Decision	RPM_FA_CASA_DS_MANUALDECISION_CREATE	New	Create Manual Decision
Credit Card Preference	RPM_FA_CC_CARDPREF_PUT	Unlock	Update credit card preference details
Credit Card Preference	RPM_FA_CC_CARDPREF_DELETE	Delete	Delete credit card preference details
Credit Card Preference	RPM_FA_CC_CARDPREF_GETBYID	Fetch	Fetch credit card preference details by id
Credit Card Preference	RPM_FA_CC_CARDPREF_GET	Fetch	Get credit card preference
Credit Card Preference	RPM_FA_CC_CARDPREF_NEW	New	New credit card preference
Credit Card Advice	RPM_FA_CC_ACC_APP_AGGREGATE_ADVICE_DATA	Fetch	Get CreditCard advice data
Credit Card Aggregate	RPM_FA_CC_AGGREGATE_VIEW_STAGE_SUMMARY	Fetch	Get Credit Card Aggregate Stage Summary

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Credit Card History	RPM_FA_CC_HISTORY_FETCH	Fetch	Fetch Creditcard application hostory
Credit Card Aggregate	RPM_FA_CC_GET_AGGREGATE_DETAILS	Fetch	Get Aggregate Details
Credit Card Details	RPM_FA_CC_CREDITCARD_POST	Save	Fetch CREDITCARD details
Credit Card Details	RPM_FA_CC_CREDITCARD_GET	Fetch	Fetch CREDITCARD details
Credit Card Details	RPM_FA_CC_ADVICE_DETAILS_FETCH	Fetch	Fetch advice details
Credit Card Aggregate	RPM_FA_CREDITCARD_AGGREGATE_SAVE_STAGE	Save	Save Credit Card Aggregate Stage
Credit Card Aggregate	RPM_FA_CREDITCARD_AGGREGATE_SAVE_DS	Save	Save Credit Card Aggregate all Stage
Add On Card Holder	RPM_FA_CC_ADDONCARD_HOLDER_UPDATEBYID	Unlock	Update addoncard holder
Add On Card Holder	RPM_FA_CC_ADDONCARD_HOLDER_DELETEBYID	Delete	Delete addoncard holder
Add On Card Holder	RPM_FA_CC_ADDONCARD_HOLDER_FETCHBYID	Fetch	Fetch addoncard holder
Add On Card Holder	RPM_FA_CC_ADDONCARD_HOLDER_FETCH	Fetch	Fetch addoncard summary
Add On Card Holder	RPM_FA_CC_ADDONCARD_HOLDER_ADD	New	Add addoncard holder
Approval Details	RPM_FA_CC_APPROVALDETAILS_VIEW	Fetch	View Approval Details
Approval Details	RPM_FA_CC_APPROVALDETAILS_NEW	New	Create Approval Details
Approval Details	RPM_FA_CC_APPROVALDETAILS_DELETE	Delete	Delete Approval Details
Approval Details	RPM_FA_CC_APPROVALDETAILS_AMEND	Unlock	Amend Approval Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Approval Details	RPM_FA_CC_APPROVALDETAILS_VIEW	Fetch	View Approval Details
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_UPDATE	Unlock	Update assesment details
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_FETCHBYID	Fetch	Fetch assesment details
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_FETCH	Fetch	Fetch assesment details
Assessment Details	RPM_FA_CC_ASSESMENT_DETAILS_NEW	New	Add assesment details
Charge Details	RPM_FA_CC_CHARGEDETAILS_POST	Save	Add charge details
Charge Details	RPM_FA_CC_CHARGEDETAILS_GETBYID	Fetch	Fetch charge details by ID
Charge Details	RPM_FA_CC_CHARGEDETAILS_DELETE	Delete	Delete charge details
Charge Details	RPM_FA_CC_CHARGEDETAILS_PUT	Unlock	Update charge details
Charge Details	RPM_FA_CC_CHARGEDETAILS_GET	Fetch	Fetch charge details
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_GETBYID	Fetch	Fetch product details by ID
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_PUT	Unlock	Update product details
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_POST	Save	Add product details
Credit Card Details	RPM_FA_CREDITCARD_DETAILS_UPDATE_CCNO	Unlock	Update Credit Card CCNO
Credit Card Details	RPM_FA_CC_CREDITCARDDETAILS_GET	Fetch	Fetch product details
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTDETAILS_POST	Fetch	Fetch CC product details
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTHOSTDETAILSBYCODE_GET	Fetch	Fetch host details by code
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTCCYDETAILS_GET	Fetch	Fetch currency details
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTHOSTDETAILS_GET	Fetch	Fetch host details
Credit Card Product Details	RPM_FA_CC_CREDITCARDPRODUCTDETAILS_GET	Fetch	Fetch product details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_GET	Fetch	Fetch INTEREST details
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_GETBYID	Fetch	Fetch INTEREST details by ID
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_APR_VIEW	Fetch	Fetch interest details by APR view.
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_DELETE	Delete	Delete INTEREST details
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_POST	Save	Add INTEREST details
Credit Card Interest Details	RPM_FA_CC_INTERESTDETAILS_PUT	Unlock	Update INTEREST details
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_VIEW	Fetch	View CollateralDetails
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_VIEW	Fetch	View CollateralDetails
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_VIEW	Fetch	View CollateralDetails
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_NEW	New	Create New CollateralDetails
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_DELETE	Delete	Delete CollateralDetails
Collateral Details	RPM_FA_CO_COLLATERAL_DETAILS_AMEND	Unlock	Amend CollateralDetails
Collateral Skip	RPM_FA_COLLATERAL_SKIP	Skip TD primary collateral	Notify Clarification Details raised via Alerts
Collateral Aggregate	RPM_FA_CO_COLLATERAL_AGGREGATE_SUMMARY	Fetch	Get Summary CollateralServices
Collateral Create	RPM_FA_CO_COLLATERAL_CREATION	New	Create Collateral
Collateral Aggregate	RPM_FA_CO_COLLATERAL_AGGREGATE_SUBMIT	Save	Submit CollateralServices

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Collateral Aggregate	RPM_FA_CO_COLLATERAL_AGGREGATE_HISTORY	Fetch	Get History CollateralServices
Collateral Fetch	RPM_FA_COLLATERAL_FETCH	Fetch	Fetch TermDeposit account usable as collateral
Collateral Liability	RPM_FA_CO_CREATE_LIAB	New	Liability Creation
Collateral Get	RPM_FA_CO_COLLAGG_GET	Fetch	Get Collateral Services
Collateral Save	RPM_FA_CO_COLLAGG_SAVE	Save	Save Collateral Services
Collateral Handoff	RPM_FA_CO_CFPM_HANDOFF_EVENT	Save	Send collateralHandOff Event
Liability Create	RPM_FA_CO_LIABILITY_CREATION	New	Create Liability
Data Segment Details	SMS_FA_DATA_SEGMENT_DETAILS	Fetch	Aggregate API
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_VIEW	Fetch	View QualitativeScoreDS
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_VIEW	Fetch	View QualitativeScoreDS
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_NEW	New	Create New QualitativeScoreDS
DS Qualitative Score	RPM_FA_CMN_DS_QUALITATIVESCORE_AMEND	Unlock	Amend QualitativeScoreDS
Score Card Details	RPM_FA_CMN_SCORECARD_SAVESUBMITSCORECARD	Save	Save or Submit ScorecardDetails
Score Card Details	RPM_FA_CMN_SCORECARD_GETDSDETAILS	Fetch	Get datasegment-details of ScorecardDetails
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_NEW	New	Create New IpaAggregate Details
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_VIEW_SUMMARY	Fetch	View IpaSummary Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_VIEW_HISTORY	Fetch	View IpaHistoryDetails
IPA Aggregate Details	RPM_FA_CMN_IPAAGGREGATE_VIEW_ADVICE	Fetch	View IpaAdviceDetails
IPA Details	RPM_FA_CMN_SAVE_OBDXIPA	Save	Save OBDX IPA Details
IPA Details	RPM_FA_CMN_GET_OBDXIPA	Fetch	Get OBDX IPA Details
IPA Aggregate Details	RPM_FA_IPA_GET_AGGREGATE_DETAILS	Fetch	Get IPA Aggregate Details
IPA Repayment Schedule	RPM_FA_IPA_GET_REPAYMENT_SCHEDULE	Fetch	Get Repayment Schedule
Legal Details	RPM_FA_CO_LEGAL_DETAILS_AMEND	Unlock	Amend LegalDetails
Legal Details	RPM_FA_CO_LEGAL_DETAILS_DELETE	Delete	Delete LegalDetails
Legal Details	RPM_FA_CO_LEGAL_DETAILS_NEW	New	Create New LegalDetails
Legal Details	RPM_FA_CO_LEGAL_DETAILS_VIEW	Fetch	View LegalDetails
Legal Details	RPM_FA_CO_LEGAL_DETAILS_VIEW	Fetch	View LegalDetails
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_VIEW	Fetch	View PerfectionDetails
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_AMEND	Unlock	Amend PerfectionDetails
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_DELETE	Delete	Delete PerfectionDetails
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_NEW	New	Create New PerfectionDetails
Perfection Details	RPM_FA_CO_PERFECTION_DETAILS_VIEW	Fetch	View PerfectionDetails
Score Card Assess	RPM_FA_CMN_SCORECARD_ASSESS_DECISION	Fetch	Get Assessment Decision Details
Score Card Manual	RPM_FA_CMN_SCORECARD_MANUAL_DECISION	Fetch	Get Manual Decision Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Score Card Save	RPM_FA_CMN_SCORECARD_SAVESCORECARD	Save	Save Scorecard Details
Score Card Stage Summary	RPM_FA_CMN_SCORECARD_GETSTAGESUMMARY	Fetch	Get Scorecard Details
Score Card History	RPM_FA_CMN_SCORECARD_HISTORY	Fetch	Get History ScorecardDetails
Score Card Manual	RPM_FA_CMN_SCORECARD_MANUAL_ASSESS_DECISION	Fetch	Get Manual Assessment Details
Applicant Details Process Status	RPM_FA_CMN_APPLICANTDETAILS_PROCESSSTATUS	Fetch	Get Process Status
Solicitor Details	RPM_FA_LO_SOLICITOR_DETAILS_VIEW_GETBYAPPNO	Fetch	View Solicitor By AppID
Solicitor Details	RPM_FA_LO_SOLICITOR_DETAILS_DELETE	Delete	Delete Solicitor
Solicitor Details	RPM_FA_LO_SOLICITOR_DETAILS_NEW	New	Create New Solicitor
Stakeholder Details	RPM_FA_CMN_STAKEHOLDER_UPDATE	Unlock	Update stakeHolder Details
Stakeholder Details	RPM_FA_CMN_STAKEHOLDER_GETBYPRN	Fetch	Get stakeHolder Details
Stakeholder Details	RPM_FA_CMN_STAKEHOLDER_NEW	New	Create stakeHolder Details
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_VIEW	Fetch	View ValuationDetails
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_NEW	New	Create New ValuationDetails
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_VIEW	Fetch	View Valuation Details
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_DELETE	Delete	Delete Valuation Details
Valuation Details	RPM_FA_CO_VALUATION_DETAILS_AMEND	Unlock	Amend ValuationDetails
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SKIPSTAGE	Skip Stage	Skip the applicant details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SUBMITAGGREGATE	Save	Submit Aggregate

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_HISTORYAGGREGATE	Fetch	Get Aggregate History
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SUMMARYAGGREGATE	Fetch	Get Aggregate Summary
Applicant Aggregate	RPM_FA_CM_APPLICANT_AGGREGATE_ATTR_VAL	Fetch	Fetch applicant aggregate value
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SAVEAGGREGATE	Save	Save Aggregate
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_AGGREGATE	Fetch	Get Aggregate Model response
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_INITIATE_DEBIT_CHECK	New	Initiate Debit Check
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETAGGREGATE	Fetch	Get Aggregate
Party Locations	RPM_FA_CMN_PARTY_LOC_SEARCH	Fetch	Search Party Locations
Party Sign	RPM_FA_CMN_PARTY_SIGN_SEARCH	Fetch	Search Party Signature
Party Details	RPM_FA_CMN_PARTY_SEARCH	Fetch	Search Party Details
Party Dedupe	RPM_FA_CMN_PARTY_DEDUPE_CHECK	Authorize	Check Customer Dedupe
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GET_PARTY	Fetch	Get Party Details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_INITIATE_APPLICANT	New	Initiate applicant details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETSUMMARY	Fetch	Summary of the applicant details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETHISTORY	Fetch	Get history of the applicant details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_UPDATE_RECORD	Unlock	Update the applicant details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETBY_ID	Fetch	Get By Id
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETALL	Fetch	Get all applicant details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SAVE_RECORD	Save	Create new record of applicant details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_INPROGRESSCUST	Fetch	In progress Onboarding customer list
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETPARTY_MAINTENANCE	Fetch	Get CIF Number for Application
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_SAVE_RECORDS	Save	Save Applicant Details Product Linkage
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_GETBY_ID	Fetch	Get Applicant Details Product Linkage By ID
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_FILTER_APPLICANT_DATA	Fetch	Get Filtered Applicant Details
Employee Organization Codes	RPM_FA_CMN_EMP_ORG	Fetch	Get All Employee Organization Codes
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PROD_LINKAGE_DELETEBY_ID	Delete	Delete Applicant Details Product Linkage By ID
Primary Applicant Details	RPM_FA_GET_PRIMARY_APPLICANT_DTLS	Fetch	get Primary Applicant Details
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETCIFLIST	Fetch	Get CIF Number for Application
Applicant Product Details	RPM_FA_CMN_APPLICANT_PRODUCT_DETAILS	Fetch	Applicant Product Details Post
Approval IPA	RPM_FA_CMN_APPROVALIPA_VIEW	Fetch	View ApprovalIpaDetails
Approval IPA	RPM_FA_CMN_APPROVALIPA_VIEW	Fetch	View ApprovalIpaDetails
Approval IPA	RPM_FA_CMN_APPROVALIPA_NEW	New	Create New ApprovalIpaDetails

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Approval IPA	RPM_FA_CMN_APPROVALIPA_DELETE	Delete	Delete ApprovalIpaDetails
Approval IPA	RPM_FA_CMN_APPROVALIPA_AMEND	Unlock	Amend ApprovalIpaDetails
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_GET	Fetch	Get Assessment Details By Process Ref No
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_AMEND	Unlock	Update Assessment Details
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILSDB_GET	Fetch	Get Assessment Details from DB By Process Ref No
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_VIEW	Fetch	Get Assessment Details By Id
Assessment Details	RPM_FA_CMN_ASSESSMENT_DETAILS_NEW	New	Save Assessment Details
Score Card Assessment	RPM_FA_CMN_SCORECARD_POST_ASSESS_SUMMARY	Save	Post Assessment Summary
Score Card Assessment	RPM_FA_CMN_SCORECARD_PUT_ASSESS_SUMMARY	Unlock	Put Assessment Summary
Score Card Assessment	RPM_FA_CMN_SCORECARD_GET_ASSESS_SUMMARY	Fetch	Get Assessment Summary
Consent Details	RPM_FA_CMN_CONSENTDETAILS_SAVE_RECORD	Save	Save Customer Consent Details
Consent Details	RPM_FA_CMN_CONSENTDETAILS_GET_RECORD	Fetch	Get Party Customer Consent Details
Consent Details	RPM_FA_CMN_CONSENTDETAILS_GETACC_RECORD	Fetch	Get Account Customer Consent Details
Consent Details	RPM_FA_CMN_CONSENTDETAILS_GETRELATEDDATA	Fetch	Get Customer Consent Related Data

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Consent Details	RPM_FA_CMN_CONSENTDETAILS_UPDATE_RECORD	Unlock	Update Customer Consent Details
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_AMEND	Unlock	Amend CreditRatingDetails
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_VIEW	Fetch	View CreditRatingDetails
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_NEW	New	Create New CreditRatingDetails
Credit Rating Details	RPM_FA_LO_CREDITRATINGDETAILS_VIEW	Fetch	View CreditRatingDetails
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_SAVECUSTONBOARD	Save	Save Onboarded Customer
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_GETCUSTONBOARD	Fetch	Get Onboarded Customer
Applicant Details	RPM_FA_CMN_APPLICANTDETAILS_PARTYHANDOFF	Fetch	Party Handoff
Financial Details	RPM_FA_CM_FINANCIALDETAILS_NEW	New	Create New FinancialDetails
FINA Details	RPM_FA_CM_FINANCIALDETAILS_AMEND	Unlock	Amend FinancialDetails
FINA Details	RPM_FA_CM_FINANCIALDETAILS_VIEW	Fetch	View FinancialDetails
FINA Details	RPM_FA_CM_FINANCIALDETAILS_VIEW	Fetch	View FinancialDetails
Generate IPA	RPM_FA_CMN_GENERATEIPA_AMEND	Unlock	Amend GenerateIpaDetails
Generate IPA	RPM_FA_CMN_GENERATEIPA_DELETE	Delete	Delete GenerateIpaDetails
Generate IPA	RPM_FA_CMN_GENERATEIPA_FROMDB	Fetch	View GenerateIpaDetails From DB
Generate IPA	RPM_FA_CMN_GENERATEIPA_VIEW	Fetch	View GenerateIpaDetails

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Generate IPA	RPM_FA_CMN_GENERATEIPA_VIEW	Fetch	View GenerateIpaDetails
Generate IPA	RPM_FA_CMN_GENERATEIPA_NEW	New	Create New GenerateIpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS_AMEND	Unlock	Amend IpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS_DELETE	Delete	Delete IpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS_NEW	New	Create New IpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS_VIEW	Fetch	View IpaDetails
IPA Details	RPM_FA_CMN_IPADETAILS_VIEW	Fetch	View IpaDetails
IPA Product	RPM_FA_CMN_IPAPRODUCT_NEW	New	Create New IpaProductDetails
IPA Currency	RPM_FA_CMN_IPACURRENCY_VIEW	Fetch	View IpaCurrencyDetails
Score Card Credit Decision	RPM_FA_CMN_SCORECARD_CREDIT_DECISION_POST_OFFER_AMEND	Save	Post Manual Decision Post Cust Decision DS Submit call
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_SAVE_RECORD	Save	Save Manual Decision Details
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_UPDATE_RECORD	Unlock	Update Manual Decision Details
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_GETBYID_RECORD	Fetch	Get Manual Decision Details By ID
MNL Decision Details	RPM_FA_DS_MNLDECISION_DETAILS_GETALL_RECORD	Fetch	Get All Records of Manual Decision
Score Card Credit Recomm	RPM_FA_CMN_SCORECARD_CREDIT_RECOMM_POST_OFFER_AMEND	Save	Post Manual Recomm Cust Decision DS Submit call
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_GETALL_RECORD	Fetch	Get All Manual Recommendation Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_SAVE_RECORD	Save	Save Manual Recommendation Details
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_GETBYID_RECORD	Fetch	Get Manual Recommendation Details By ID
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_GETALLDB_RECORD	Fetch	Get All Manual Recommendation Details from DB
MNL Recomm Details	RPM_FA_DS_MNLRECOMM_DETAILS_UPDATE_RECORD	Unlock	Modify Manual Recommendation Details
Score Card Post Offer	RPM_FA_CMN_SCORECARD_POST_OFFER	Save	Post Manual Recomm Post Offer DS Submit call
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_REOPEN	Fetch	Reopen Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_CLOSE	Close	Close Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_DELETE	Delete	Delete Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_AUTHORIZE	Authorize	Authorize Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_AMEND	Unlock	Amend Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_VIEW	Fetch	View Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_VIEW	Fetch	View Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_VIEW	Fetch	View Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_AUTHQUERY	Fetch	Auth Query Qualitative Scorecard
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_NEW	New	Create New Qualitative Scorecard

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Qualitative Score Card	RPM_FA_CMN_QUALITATIVESCORECARD_HISTORY	Fetch	History of Qualitative Scorecard
Insider Details	RPM_FA_CMN_INSIDERDETAILS_FECTHALL	Fetch	Fetch All Insider Details
Insider Details	RPM_FA_CMN_INSIDERDETAILS_GET	Fetch	Get Insider Details
Insider Details	RPM_FA_CMN_INSIDERDETAILS_NEW	New	Create Insider Details
Insider Details	RPM_FA_CMN_INSIDERDETAILS_APPREF	Fetch	Get All Insider Relationship Details
Insider Details	RPM_FA_CMN_INSIDERDETAILS_UPDATE	Unlock	Update Insider Details
Insider Details	RPM_FA_CMN_INSIDERDETAILS_DELETE	Delete	Delete Insider Details
Score Card Product	RPM_FA_CMN_SCORECARD_PRODUCT_SAVE	Save	Save Scorecard Business Product
Terms and Conditions	RPM_FA_CMN_TERMS_AND_CONDITIONS_SAVE_RECORD	Save	Terms and conditions Post
Terms and Conditions	RPM_FA_CMN_TERMS_AND_CONDITIONS_UPDATE_RECORD	Unlock	Terms and conditions Update
Terms and Conditions	RPM_FA_CMN_TERMS_AND_CONDITIONS_GET_RECORD	Fetch	Terms and conditions Get
Loan App Aggregate Cust Decision	RPM_FA_SERV_LO_LOAN_APP_AGGREGATE_CUST_DECISION	Save	Save Customer Decision
Loan App Aggregate Cust Account	RPM_FA_SERV_LO_LOAN_APP_AGGREGATE_CUST_ACCOUNT	Fetch	Get Customer Accounts
Account Creation	RPM_FA_LO_ACCOUNTCREATION_DELETE	Delete	Delete AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCREATION_NEW	New	Create New AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCREATION_VIEW	Fetch	View AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCREATION_VIEW	Fetch	View AccountCreation
Account Creation	RPM_FA_LO_ACCOUNTCREATION_AMEND	Unlock	Amend AccountCreation

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Account Details	RPM_FA_LO_ACCOUNT_DETAILS_NEW	New	Create Account Details
Account Details	RPM_FA_LO_ACCOUNT_DETAILS_GETBYPRN	Fetch	Get Account Details
Account Details	RPM_FA_LO_ACCOUNT_DETAILS_UPDATE	Unlock	Update Account Details
Account Services	RPM_FA_LO_ACCOUNTSERVICES_VIEW	Fetch	View AccountServices
Account Services	RPM_FA_LO_ACCOUNTSERVICES_NEW	New	Create New AccountServices
Account Services	RPM_FA_LO_ACCOUNTSERVICES_DELETE	Delete	Delete AccountServices
Account Services	RPM_FA_LO_ACCOUNTSERVICES_VIEW	Fetch	View AccountServices
Account Services	RPM_FA_LO_ACCOUNTSERVICES_AMEND	Unlock	Amend AccountServices
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_DELETE	Delete	Delete AdmissionDetail
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_AMEND	Unlock	Amend AdmissionDetail
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_VIEW	Fetch	View AdmissionDetail
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_VIEW	Fetch	View AdmissionDetail
Admission Details	RPM_FA_LO_ADMISSIONDETAILS_NEW	New	Create New AdmissionDetail
Approval Details	RPM_FA_LO_APPROVALDETAILS_SAVEADVERSENOTICE	Save	Save AdverseActionNotice
Approval Details	RPM_FA_LO_APPROVALDETAILS_AMEND	Unlock	Amend ApprovalDetails
Approval Details	RPM_FA_LO_APPROVALDETAILS_VIEW	Fetch	View ApprovalDetails
Approval Details	RPM_FA_LO_APPROVALDETAILS_NEW	New	Create ApprovalDetails

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Approval Details	RPM_FA_LO_APPROVALDETAILS_DELETE	Delete	Delete ApprovalDetails
Approval Details	RPM_FA_LO_APPROVALDETAILS_VIEW	Fetch	View ApprovalDetails
Loan Back Office Details	RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_NEW	Save	Add BackOffice Errors
Loan Back Office Details	RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_UPDATE	Unlock	Update BackOffice Errors
Loan Back Office Details	RPM_FA_LO_LOAN_BACKOFFICE_DETAILS_GETBYPRN	Fetch	Get BackOffice Errors
Charge Details	RPM_FA_LO_CHARGEDETAILS_AMEND	Unlock	Amend ChargeDetails
Charge Details	RPM_FA_LO_CHARGEDETAILS_DELETE	Delete	Delete ChargeDetails
Charge Details	RPM_FA_LO_CHARGEDETAILS_VIEW	Fetch	View ChargeDetails
Charge Details	RPM_FA_LO_CHARGEDETAILS_VIEW	Fetch	View ChargeDetails
Charge Details	RPM_FA_LO_CHARGEDETAILS_NEW	New	Create New ChargeDetails
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_DELETE	Delete	Save credit restrictions
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_SAVE	Save	Save credit restrictions
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_VIEW	Fetch	Fetch the credit rectrictions that are saved
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_VIEW	Fetch	Fetch the credit resitriction
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_CONDITIONS_LOV_VIEW	Fetch	View conditions credit restrictions
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_COVENANTS_LOV_VIEW	Fetch	View covenants credit restrictions
Credit Restrictions	RPM_FA_LO_CREDIT_RESTRICTIONS_VALIDATE	Validate	Validate credit restrictions
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_NEW	New	Create New CustomerDecision

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_VIEW	Fetch	View CustomerDecision
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_VIEW	Fetch	View CustomerDecision
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_AMEND	Unlock	Amend CustomerDecision
Customer Decision	RPM_FA_LO_CUSTOMERDECISION_DELETE	Delete	Delete CustomerDecision
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_AMEND	Unlock	Amend disbursement Details
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_DELETE	Delete	Delete disbursement Details
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_VIEW	Fetch	View disbursement Details
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_VIEW	Fetch	View disbursement Details
Disbursement Details	RPM_FA_LO_DISBURSEMENTDETAILS_NEW	New	Create New disbursement Details
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_NEW	New	Create New EducationLoanFinancialDetails
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_VIEW	Fetch	View EducationLoanFinancialDetails
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_AMEND	Unlock	Amend EducationLoanFinancialDetails
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_VIEW	Fetch	View EducationLoanFinancialDetails
EduFinancial Details	RPM_FA_LO_EDUFINANCIALDETAILS_DELETE	Delete	Delete EducationLoanFinancialDetails
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_AMEND	Unlock	Amend GuarantorDetails

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_DELETE	Delete	Delete GuarantorDetails
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_VIEW	Fetch	View GuarantorDetails
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_VIEW	Fetch	View GuarantorDetails
Guarantor Details	RPM_FA_LO_GUARANTORDETAILS_NEW	New	Create New GuarantorDetails
Interest Details	RPM_FA_LO_INTERESTDETAILS_VIEW	Fetch	View InterestDetails
Interest Details	RPM_FA_LO_INTERESTDETAILS_VIEW	Fetch	View InterestDetails
Interest Details	RPM_FA_LO_INTERESTDETAILS_AMEND	Unlock	Amend InterestDetails
Interest Details	RPM_FA_LO_INTERESTDETAILS_DELETE	Delete	Delete InterestDetails
Interest Details	RPM_FA_LO_INTERESTDETAILS_NEW	New	Create New InterestDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_VIEW	Fetch	View IssueOfferDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_VIEW	Fetch	View IssueOfferDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_NEW	New	Create New IssueOfferDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_AMEND	Unlock	Amend IssueOfferDetails
Issue Offer Details	RPM_FA_LO_ISSUEOFFERDETAILS_DELETE	Delete	Delete IssueOfferDetails
Loan App Call Backoffice	RPM_FA_LO_LOAN_APP_CALL_BACKOFFICE	Fetch	Call Back Office
Loan App Aggregate Cust Response	RPM_FA_LO_LOAN_APP_AGGREGATE_CUST_RESPONSE	Fetch	Get Customer Response
Application History	RPM_FA_LO_HISTORY_FETCH	Fetch	fetch application hostory

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_DETAILS	Fetch	Get Loan Aggregate Details
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ACC_CONFIG_INT	Fetch	Get Account Configuration Details
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_SAVE	Save	Save Loan Aggregate
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_VIEW_STAGE_SUMMARY	Fetch	Get Loan Aggregate Stage Summary
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ACCUNT_DETAILS_UPDATE	Unlock	Update account Details
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ATTR_VAL	Fetch	Get Attribute Value for loan
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_CUST_ACCOUNT	Fetch	Get Customer Accounts
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_GET	Fetch	Get Loan Aggregate Details
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_SAVE_ONLY	Save	Save Only Loan Aggregate
Loan App Repayment	RPM_FA_LO_LOAN_APP_REPAYMENT_SCHEDULE	Fetch	get Repayment Schedule data
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ADVICE_DATA	Fetch	get Loan advice data
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_INITIATE	New	Loan Initiate
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_ADVICE_DATA_FOR_INIT	Fetch	get Loan advice data for init
Post Offer Proceed Skip	RPM_FA_LO_POST_OFFER_PROCEED_SKIP	Fetch	Get Post Offer Proceed stage skip information
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_APPRVL_DTS	Fetch	Get Approval Response
Loan App Aggregate	RPM_FA_LO_LOAN_APP_AGGREGATE_FINAL_APPRVL	Fetch	Get Final Approval Response
Loan App Generate Schedule	RPM_FA_LO_LOAN_APP_GENERATE_SCHEDULE	New	Generate Schedule
LOAN Details	RPM_FA_LO_LOANDETAILS_DELETE	Delete	Delete LoanDetails

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Loan Details	RPM_FA_LO_LOANDETAILS_NEW	New	Create New LoanDetails
Loan Details	RPM_FA_LO_LOANDETAILS_VIEW	Fetch	View LoanDetails
Loan Details	RPM_FA_LO_LOANDETAILS_VIEW	Fetch	View LoanDetails
Loan Details	RPM_FA_LO_LOANDETAILS_AMEND	Unlock	Amend LoanDetails
Loan Product Branch List	RPM_FA_LO_LOAN_PRODUCT_BRANCH_LIST	Fetch	Get Loan Product Branch List
Loan Product Repayment Methods	RPM_FA_LO_LOAN_PRODUCT_REPAYMENT_METHODS	Fetch	Get Loan Product Repayment Methods
Loan Product Currency List	RPM_FA_LO_LOAN_PRODUCT_CURRENCY_LIST	Fetch	Get Loan Product Currency List
Loan Product Save	RPM_FA_LO_LOAN_PRODUCT_SAVE	Save	Save Loan Business Product
Loan Summary	RPM_FA_LO_LOANSUMMARY_AMEND	Unlock	Amend LoanSummary
Loan Summary	RPM_FA_LO_LOANSUMMARY_DELETE	Delete	Delete LoanSummary
Loan Summary	RPM_FA_LO_LOANSUMMARY_VIEW	Fetch	View LoanSummary
Loan Summary	RPM_FA_LO_LOANSUMMARY_NEW	New	Create LoanSummary
Loan Summary	RPM_FA_LO_LOANSUMMARY_VIEW	Fetch	View LoanSummary
Mandate Details	RPM_FA_LO_MANDATEDETAILS_AMEND	Unlock	Amend MandateDetails
Mandate Details	RPM_FA_LO_MANDATEDETAILS_VIEW	Fetch	View MandateDetails
Mandate Details	RPM_FA_LO_MANDATEDETAILS_VIEW	Fetch	View MandateDetails
Mandate Details	RPM_FA_LO_MANDATEDETAILS_DELETE	Delete	Delete MandateDetails

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Mandate Details	RPM_FA_LO_MANDATEDETAILS_NEW	New	Create New MandateDetails
Mortgage Insurance	RPM_FA_LO_MORTGAGEINSURANCE_NEW	New	Create New Mortgage Insurance
Mortgage Insurance	RPM_FA_LO_MORTGAGEINSURANCE_AMEND	Unlock	Amend Mortgage Insurance
Mortgage Insurance	RPM_FA_LO_MORTGAGEINSURANCE_VIEW	Fetch	View Mortgage Insurance
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_UPDATE	Unlock	Update PostAmendment Details
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_GETBYPRN	Fetch	Get PostAmendment Details
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_NEW	New	Create PostAmendment Details
Post Amendment Details	RPM_FA_LO_POST_AMENDMENT_DETAILS_DELETE	Delete	Delete PostAmendment Details
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_DELETE	Delete	Delete repaymentDetails
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_AMEND	Unlock	Amend repaymentDetails
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_VIEW	Fetch	View repaymentDetails
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_VIEW	Fetch	View repaymentDetails
Repayment Details	RPM_FA_LO_REPAYMENTDETAILS_NEW	New	Create New repaymentDetails
Repayment Details Schedule	RPM_FA_LO_REPAYMENTDETAILS_SCHEDULE_VIEW	Fetch	View repaymentScheduleDetails
Account Fund Details	RPM_FA_GET_ALL_ACCT_FUND_DTLS	Fetch	Get All Account Funding Details
Account Fund Details	RPM_FA_ADD_ACCT_FUND_DTLS	New	Add Account Funding Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Account Fund Details	RPM_FA_UPDATE_ACCT_FUND_DTLS	Unlock	Update Account Funding Details
Initiate Finicity	RPM_FA_INITIATE_FINICITY	New	initiate Finicity
Refresh Finicity	RPM_FA_REFRESH_FINICITY_SAV	Save	Refresh finicity Details
Initiate Fund Transfer	RPM_FA_INITIATE_FUND_TRANSFER	New	initiate Fund Transfer
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_GETBY_ID	Fetch	Account service pref details get by ID
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_UPDATE_RECORD	Unlock	Account service pref details update record
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_SAVE_RECORD	Save	Account service pref details save record
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_GETALL	Fetch	Account service pref details get all records
Account Service Pref Details	RPM_FA_SAV_DS_ACC_SERVICES_PREF_DETAILS_DELETE_RECORD	Delete	Account service pref details delete record
Approval Details	RPM_FA_SAV_DS_APPROVAL_DETAILS_SAVE_RECORD	Save	Approval details save record
Approval Details	RPM_FA_SAV_DS_APPROVAL_DETAILS_GETALL	Fetch	Approval details get all records
Approval Details	RPM_FA_SAV_DS_APPROVAL_DETAILS_UPDATE_RECORD	Unlock	Approval details update record
Backoffice Details	RPM_FA_CASA_BACKOFFICE_DETAILS_GETBYPRN	Fetch	Get BackOffice Errors
Backoffice Details	RPM_FA_CASA_BACKOFFICE_DETAILS_NEW	New	Add BackOffice Errors
Backoffice Details	RPM_FA_CASA_BACKOFFICE_DETAILS_UPDATE	Unlock	Update BackOffice Errors
Save Product	RPM_FA_SAV_PRODUCT_ADD	Save	Save Product Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Save Product	RPM_FA_SAV_PRODUCT_GET	Fetch	Get Product Details
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_DELETE_RECORD	Delete	Charge details delete record
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_GETALL	Fetch	Charge details get all records
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_GETBY_ID	Fetch	Charge details get by ID
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_UPDATE_RECORD	Unlock	Charge details update record
DS Charge Details	RPM_FA_SAV_DS_CHARGE_DETAILS_SAVE_RECORD	Save	Charge details save record
DS Cumulative Account Details	RPM_FA_DS_CUMULATIVE_ACCOUNT_DETAILS_SAVE_RECORD	Save	Single Stage Account Details
DS Cumulative Account Details	RPM_FA_DS_CUMULATIVE_ACCOUNT_DETAILS_GET_DETAIL	Fetch	Single stage get account details
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_SAVE_RECORD	Save	Initial funding details save record
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_UPDATE_RECORD	Unlock	Initial funding details update record
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_GETTELLERTXN	Fetch	Initial funding details get teller transaction
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_DETAILS_GETALL	Fetch	Initial funding details get all records
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_GET_TELLERTXN	Fetch	Initial funding details get teller transaction
DS InitFunding Details	RPM_FA_SAV_DS_INITFUNDING_UPDATE_TELLERTXN	Unlock	Initial funding details update teller transaction
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_GETALL	Fetch	Interest details get all records
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_SAVE_RECORD	Save	Interest details save record

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_UPDATE_RECORD	Unlock	Interest details update record
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_APY_VIEW	Fetch	Get Interest Details APY Details
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_DELETE_RECORD	Delete	Interest details delete record
DS Interest Details	RPM_FA_SAV_DS_INTEREST_DETAILS_GETBY_ID	Fetch	Interest details get by ID
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_DELETE_RECORD	Delete	Mandate details delete record
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_GETALL	Fetch	Mandate details get all records
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_GETBY_ID	Fetch	Mandate details get by ID
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_SAVE_RECORD	Save	Mandate details save record
DS Mandate Details	RPM_FA_SAV_DS_MANDATE_DETAILS_UPDATE_RECORD	Unlock	Mandate details update record
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_SAVE_RECORD	Save	Nominee details save record
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_DELETE_RECORD	Delete	Nominee details delete record
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_GETALL	Fetch	Nominee details get all records
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_GETBY_ID	Fetch	Nominee details get by ID
DS Nominee Details	RPM_FA_SAV_DS_NOMINEE_DETAILS_UPDATE_RECORD	Unlock	Nominee details update record
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_UPDATE_RECORD	Unlock	Account Limit Update Record
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_SAVE_RECORD	New	Create Account Limit
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_GETALL	Fetch	Account Limit Get All Record

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_DELETE_RECORD	Delete	Account Limit Delete Record
Casa Is Under Writing	RPM_FA_CASA_ISUNDERWRITING	Fetch	Is Underwriting Required
DS OD Account Limit	RPM_FA_SAV_DS_OD_ACCOUNT_LIMIT_GETBY_ID	Fetch	Account Limit Update Record
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_GETALL	Fetch	OD Advanced details get all records
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_DELETE_RECORD	Delete	OD Advanced details delete record
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_GETBY_ID	Fetch	OD Advanced details get by ID
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_SAVE_RECORD	Save	OD Advanced details save record
DS OD Advance	RPM_FA_SAV_DS_OD_ADVANCE_UPDATE_RECORD	Unlock	OD Advanced details update record
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_UPDATE_RECORD	Unlock	OD Secured details update record
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_DELETE_RECORD	Delete	OD Secured details delete record
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_GETALL	Fetch	OD Secured details get all records
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_GETBY_ID	Fetch	OD Secured details get by ID
DS OD Secured	RPM_FA_SAV_DS_OD_SECURED_SAVE_RECORD	Save	OD Secured details save record
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_SAVE_RECORD	Save	OD Unsecured details save record
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_UPDATE_RECORD	Unlock	OD Unsecured details update record
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_GETBY_ID	Fetch	OD Unsecured details get by ID

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_GETALL	Fetch	OD Unsecured details get all records
DS OD Unsecured	RPM_FA_SAV_DS_OD_UNSECURED_DELETE_RECORD	Delete	OD Unsecured details delete record
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_SAVE_RECORD	Save	OD Temp Unsecured details save record
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_GETBY_ID	Fetch	OD Temp Unsecured details get by ID
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_GETALL	Fetch	OD Temp Unsecured details get all records
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_DELETE_RECORD	Delete	OD Temp Unsecured details delete record
DS OD Temp Unsecured	RPM_FA_SAV_DS_OD_TEMP_UNSECURED_UPDATE_RECORD	Unlock	OD Temp Unsecured details update record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_SAVE_RECORD	Save	Create Od Approval
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_GETALL	Fetch	Od Approval Get All Record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_DELETE_RECORD	Delete	Od ApprovalDelete Record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_GETBY_ID	Fetch	Od Approval Record
DS OD Approval Limit	RPM_FA_SAV_DS_OD_APPROVAL_LIMIT_UPDATE_RECORD	Unlock	Od Approval Update Record
DS OD Approval Stage Skip	RPM_FA_SAV_DS_OD_APPROVAL_STAGE_SKIP	Fetch	Skip OD Approval Stage
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_DELETE_RECORD	Delete	Overdraft limit details delete record
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_GETALL	Fetch	Overdraft limit details get all records

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_GETBY_ID	Fetch	Overdraft limit details get by ID
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_SAVE_RECORD	Save	Overdraft limit details save record
Casa DS OD Limit Details	RPM_FA_CASA_DS_ODLIMIT_DETAILS_UPDATE_RECORD	Unlock	Overdraft limit details update record
Get ID Offer Issue	SMS_FA_GETID_OFFERISSUE	Fetch	Get Offer Issue By Id
Get Offer Issue	SMS_FA_GET_OFFERISSUE	Fetch	Get Offer Issue Details
Issue Offer Details	RPM_FA_CA_ISSUEOFFERDETAILS_AMEND	Unlock	Offer Issue details amend
Issue Offer Details	SMS_FA_ADD_ISSUE_OFFER_DETAILS	New	Add Issue Offer Details
Save Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_INITIATE_ACCOUNT	New	Initiate Saving application
Save Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_SAVE_RECORD	Save	Save Saving application
Save Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_ONLY_SAVE	Save	Save or Submit for External channels
Save Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_ALL_GET	Fetch	Get all application details for external channels
Sav App Customer Decision	RPM_FA_SAV_APP_CUSTOMERDECISION	Fetch	Customer Decision
Sav App Aggregate Advice	RPM_FA_SAV_APP_AGGREGATE_ADVICE_DATA	Fetch	get Saving advice data
Casa Send Welcome Advice	RPM_FA_CASA_SEND_WELCOME_ADVICE	Save	Send Welcome Letter
Casa Send Debit Decline Advice	RPM_FA_CASA_SEND_DEBIT_DECLINE_ADVICE	Save	Send Debit Decline Letter
Casa Debit Check	RPM_FA_CASA_DEBITCHECK_FETCH	Fetch	Get Debit Bureau check
Sav Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_GET_ACCOUNT_NUMBER	Fetch	Get Account number info
Sav Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_GET_SUMMARY	Fetch	Get summary of saving application
App Aggregate Cust Response	RPM_FA_APP_AGGREGATE_CUST_RESPONSE	Unlock	Casa Customer Offer Amend Response

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Sav Account Details	RPM_FA_SAV_ACCOUNT_DETAILS_GET_HISTORY	Fetch	Get History of saving application
Casa Aggregate Get Response	RPM_FA_CASA_AGGREGATE_GET_RESPONSE	Fetch	Get Aggregate Response
Casa Call BackOffice	RPM_FA_CASA_CALL_BACKOFFICE	Fetch	Call Back Office
DS Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_DELETE_RECORD	Delete	Account details delete record
DS Stage Skipping	RPM_FA_TD_DS_STAGE_SKIPPING	Stage Skipping Term Deposit	Skip the Term Deposit account details record
DS Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_SIMULATE	Account details Simulate TD	Simulate the account details
Get Valid Branch	RPM_FA_TD_GET_VALIDBRANCH	Fetch	Get all valid Branch
Valid Currency List	RPM_FA_TD_VALID_CURRENCY_LIST	Fetch	Get all Valid Currency for business product
DS Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_UPDATE_RECORD	Unlock	Account details update record
DS Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_SAVE_RECORD	Save	Account details save record
DS Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_GETBY_ID	Fetch	Account details get by ID
DS Account Details	RPM_FA_TD_DS_ACCOUNT_DETAILS_GETALL	Fetch	Account details get all records
Account Services Pref Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_GETBY_ID	Fetch	Account service pref details get by ID
Account Services Pref Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_UPDATE_RECORD	Unlock	Account service pref details update record
Account Services Pref Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_SAVE_RECORD	Save	Account service pref details save record

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Account Services Pref Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_DELETE_RECORD	Delete	Account service pref details delete record
Account Services Pref Details	RPM_FA_TD_DS_ACC_SERVICES_PREF_DETAILS_GETALL	Fetch	Account service pref details get all records
Approval Details	RPM_FA_TD_DS_APPROVAL_DETAILS_SAVE_RECORD	Save	Approval details save record
Approval Details	RPM_FA_TD_DS_APPROVAL_DETAILS_UPDATE_RECORD	Unlock	Approval details update record
Approval Details	RPM_FA_TD_DS_APPROVAL_DETAILS_GETALL	Fetch	Approval details get all records
Backoffice Details	RPM_FA_TD_BACKOFFICE_DETAILS_NEW	New	Add Back Office Errors
Backoffice Details	RPM_FA_TD_BACKOFFICE_DETAILS_UPDATE	Unlock	Update BackOffice Errors
Backoffice Details	RPM_FA_TD_BACKOFFICE_DETAILS_GETBYPRN	Fetch	Get BackOffice Errors
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_CREATE	New	Create Debit Bureau Info
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_FETCHALL	Fetch	Fetch all Debit Bureau Info
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_UPDATE	Unlock	Update Debit Bureau Info
Debit Bureau Info	RPM_FA_TD_DS_DEBITBUREAUINFO_FETCH	Fetch	Fetch Debit Bureau Info
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_GET_TELLERTXN	Fetch	Initial funding details get teller transaction
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_UPDATE_RECORD	Unlock	Initial funding details update record
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_SAVE_RECORD	Save	Initial funding details save record
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_GETTELLERTXN	Fetch	Initial funding details get teller transaction

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_DETAILS_GETALL	Fetch	Initial funding details get all records
Init Funding Details	RPM_FA_TD_DS_INITFUNDING_UPDATE_TELLERTXN	Unlock	Initial funding details update teller transaction
DS Interest Details	RPM_FA_TD_DS_INTERESTDETAILS_APY_VIEW	Fetch	Fetch and View all interest details of APY details
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_UPDATE_RECORD	Unlock	Mandate details update record
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_GETALL	Fetch	Mandate details get all records
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_SAVE_RECORD	Save	Mandate details save record
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_GETBY_ID	Fetch	Mandate details get by ID
DS Mandate Details	RPM_FA_TD_DS_MANDATE_DETAILS_DELETE_RECORD	Delete	Mandate details delete record
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_FETCH	Fetch	Fetch manual decision
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_UPDATE	Unlock	Update Manual Decision
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_CREATE	New	Create Manual Decision
DS Manual Decision	RPM_FA_TD_DS_MANUALDECISION_FETCHALL	Fetch	Fetch all manual decision
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_SAVE_RECORD	Save	Nominee details save record
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_UPDATE_RECORD	Unlock	Nominee details update record
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_DELETE_RECORD	Delete	Nominee details delete record
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_GETALL	Fetch	Nominee details get all records

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
DS Nominee Details	RPM_FA_TD_DS_NOMINEE_DETAILS_GETBY_ID	Fetch	Nominee details get by ID
Call Back Office	RPM_FA_TD_CALL_BACKOFFICE	Fetch	Call Back Office
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_GET_ACCOUNT_NUMBER	Fetch	Get Account number info
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_ALL_GET	Fetch	Get all application details for external channels
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_ONLY_SAVE	Save	Save or Submit for External channels
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_GET_SUMMARY	Fetch	Get summary of Term Deposit application
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_GET_HISTORY	Fetch	Get History of Term Deposit application
Send Debit Decline Advice	RPM_FA_TD_SEND_DEBIT_DECLINE_ADVICE	Save	Send Debit Decline Letter
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_SAVE_RECORD	Save	Save Term Deposit application
Account Details	RPM_FA_TD_ACCOUNT_DETAILS_INITIATE_ACCOUNT	New	Initiate Term Deposit application
Aggregate Get Response	RPM_FA_TD_AGGREGATE_GET_RESPONSE	Fetch	Get Aggregate Master Response
Account App Aggregate Advice Data	RPM_FA_TD_ACC_APP_AGGREGATE_ADVICE_DATA	Fetch	get TermDeposit advice data
Debit Check Fetch	RPM_FA_TD_DEBITCHECK_FETCH	Fetch	get Debit Bureau check
Send Welcome Advice	RPM_FA_TD_SEND_WELCOME_ADVICE	Save	Send Welcome Letter
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_VIEW	Fetch	Get CustomerDecision Details
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_VIEW	Fetch	Get CustomerDecision Details

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

ScreenName/Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_NEW	New	Create CustomerDecision Details
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_DELETE	Delete	Delete CustomerDecision Details
Sav Customer Decision	RPM_FA_SAV_CUSTOMERDECISION_AMEND	Unlock	Update CustomerDecision Details
CA Post Offer Proceed	RPM_FA_CA_POST_OFFER_PROCEED_SKIP	Fetch	Get Post Offer Proceed stage skip information
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_UPDATE	Unlock	Update PostAmendment Details
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_GETBYPRN	Fetch	Get PostAmendment Details
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_NEW	New	Create PostAmendment Details
Sav Post Amendment Details	RPM_FA_SAV_POST_AMENDMENT_DETAILS_DELETE	Delete	Delete PostAmendment Details
Product Catalogue	RPM_FA_SAV_OFFACCEPT	Fetch	CASA Account Offer Accept Stage
IPA Process	SMB_FA_CUR_OFFACCEPT	Fetch	SMB Current Account Offer Accept Stage
IPA Process	RPM_FA_CASAORGUS_APPEN	Fetch	CASA Account Application Entry Stage for US
Loan Interest Details	RPM_FA_LO_MNL_DECSN	Fetch	Loan Account Manual Decisioning Stage
Mortgage Insurance	RPM_FA_LO_ACCOUNT_CREATE	Fetch	Loan Account Account Creation Stage
Issue Offer Details	RPM_FA_CC_APP_ENTRY	Fetch	Credit Card Application Entry Stage
Delete Offer Issue	RPM_FA_INITIATION	Fetch	Application Initiation Stage

7.3 Workflow Stage

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

Table 7-3 Functional Activity Code of work flow processing

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
CASA Account Stage	RPM_FA_CASAORGUS_APPEN	Fetch	CASA Account Application Entry Stage for US
CASA Account Stage	RPM_FA_CASAORGUS_APPRV	Fetch	CASA Account Account Approval Stage for US
CASA Account Stage	RPM_FA_CASAORGUS_DCDA	Fetch	Debit Check Assessment
CASA Account Stage	RPM_FA_CASAORGUS_DCMDA	Fetch	Debit Check Manual Assessment
CASA Account Stage	RPM_FA_CASAORGUS_HNDOFFRTRY	Fetch	CASA Account Handoff Retry Stage
CASA Account Stage	RPM_FA_CASAORGUS_POSTACCFND	Fetch	CASA Account Funding Stage for US
Credit Card Stage	RPM_FA_CC_APP_ENTRY	Fetch	Credit Card Application Entry Stage
Credit Card Stage	RPM_FA_RCCORG_UNDWT	Fetch	Credit Card Underwriting Stage
Credit Card Stage	RPM_FA_CC_APP_APPROVAL	Fetch	Credit Card Approval Stage
Credit Card Stage	RPM_FA_CC_APP_ASSESSMENT	Fetch	Credit Card Assessment Stage
Current Account Stage	SMB_FA_CUR_OFFACCEPT	Fetch	SMB Current Account Offer Accept Stage
Current Account Stage	RPM_FA_CUR_OFFACCEPT	Fetch	Current Account Offer Accept Stage
Current Account Stage	RPM_FA_CA_APP_ASSMNT	Fetch	Current Account Assessment Stage
Current Account Stage	RPM_FA_CA_APP_CREDIT_ASSMT	Fetch	Current Account Credit Assessment Stage
Current Account Stage	RPM_FA_CA_APP_FUND	Fetch	Current Account Initial Funding Stage
Current Account Stage	RPM_FA_CA_APP_ENRICH	Fetch	Current Account Application Enrichment Stage

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

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Current Account Stage	RPM_FA_CUR_POSTAMEND	Fetch	Current Account Post Offer Amend Stage
Current Account Stage	RPM_FA_CA_APP_APPRV	Fetch	Current Account Approval Stage
Current Account Stage	RPM_FA_CUR_OFFERISSUE	Fetch	Current Account Offer Issue Stage
Current Account Stage	RPM_FA_CA_APP_CREDIT_DECN	Fetch	Current Account Credit Decisioning Stage
Current Account Stage	RPM_FA_SMB_CUR_POSTAMEND	Fetch	SMB Current Account Post Offer Amend Stage
Current Account Stage	SMB_FA_CA_OFFER_ISSUE	Fetch	SMB Current Account Offer Issue Stage
Current Account Stage	RPM_FA_CA_APP_ACC_PARAM	Fetch	Current Account Account Parameter Stage
Current Account Stage	RPM_FA_CURORG_OD	Fetch	Loan Account Overdraft Stage
Current Account Stage	RPM_FA_CA_APP_UNDWT	Fetch	Current Account Underwriting Stage
Current Account Stage	RPM_FA_CA_APP_ENTRY	Fetch	Current Account Application Entry Stage
Current Account Stage	RPM_FA_CA_APP_ACCRT	Fetch	Current Account Account Creation Stage
Initiation Stage	RPM_FA_INITIATION	Fetch	Application Initiation Stage
IPA Stage	RPM_FA_CMN_IPA_INIT	Fetch	Get IPA Details
IPA Stage	RPM_FA_CMN_IPA_APPRVL	Fetch	IPA Approval
Loan Account Stage	RPM_FA_LO_MNL_DECSN	Fetch	Loan Account Manual Decisioning Stage
Loan Account Stage	RPM_FA_LO_ACCOUNT_CREATE	Fetch	Loan Account Account Creation Stage
Loan Account Stage	RPM_FA_LO_APP_ASSESSMENT	Fetch	Loan Account Assessment Stage
Loan Account Stage	RPM_FA_LO_APP_POST_AMEND	Fetch	Loan Account Post Amendment Stage
Loan Account Stage	RPM_FA_LO_SUP_APPRVL	Fetch	Loan Account Supervisor Approval Stage
Loan Account Stage	RPM_FA_LO_ACC_APPRVL	Fetch	Loan Account Account Approval Stage

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

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Loan Account Stage	RPM_FA_RLNORG_UNDWT	Fetch	Loan Account Underwriting Stage
Loan Account Stage	RPM_FA_LO_MNL_ASSMT	Fetch	Loan Account Manual Assessment Stage
Loan Account Stage	RPM_FA_LO_APP_ENRICH	Fetch	Loan Account Application Enrichment Stage
Loan Account Stage	RPM_FA_LO_APP_ENTRY	Fetch	Loan Account Application Entry Stage
Loan Account Stage	RPM_FA_LO_ACC_CONFIG	Fetch	Loan Account Account Parameter Stage
Loan Account Stage	RPM_FA_LO_OFFER_ISSUE	Fetch	Loan Account Offer Issue Stage
Loan Account Stage	RPM_FA_LO_APP_OFFER_ACCEPT	Fetch	Loan Account Offer Accept Stage
Savings Account Stage	RPM_FA_SAV_OFFACCEPT	Fetch	CASA Account Offer Accept Stage
Savings Account Stage	RPM_FA_SAVORG_OD	Fetch	Savings Account Overdraft Limit
Savings Account Stage	RPM_FA_SAVORG_ACC_PARAM	Fetch	Savings Account Account Parameter
Savings Account Stage	RPM_FA_SAVORG_FUND	Fetch	Savings Account Initial Funding
Savings Account Stage	RPM_FA_SAV_POSTAMEND	Fetch	CASA Account Post Offer Amend Stage
Savings Account Stage	RPM_FA_SAV_OFFERISSUE	Fetch	CASA Account Offer Issue Stage
Savings Account Stage	RPM_FA_SAVORG_ASSMNT	Fetch	Savings Account Assesment
Savings Account Stage	RPM_FA_SAVORG_APPRV	Fetch	Savings Account Approval Stage
Savings Account Stage	RPM_FA_SAVORG_ENTRY	Fetch	Savings Account Application Entry
Savings Account Stage	RPM_FA_SAVORG_UNDWT	Fetch	Savings Account Underwriting
Savings Account Stage	RPM_FA_SAVORG_CREDIT_ASSMT	Fetch	Savings Account Credit Assessment
Savings Account Stage	RPM_FA_SAVORG_CREDIT_DECN	Fetch	Savings Account Credit Decision

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

ScreenName /Api Name	FUNCTIONAL_ACTIVITY_CODE	Action	DESCRIPTION
Savings Account Stage	RPM_FA_SAVORG_ACCRT	Fetch	Savings Account Account Creation
Savings Account Stage	RPM_FA_SAVORG_APPEN	Fetch	Savings Account Application Entry Stage
Savings Account Stage	RPM_FA_SAVORG_ENRICH	Fetch	Savings Account Enrichment
Term Deposit Account Stage	RPM_FA_TDORGUS_FUND	Fetch	Term Deposit US Account Funding Stage
Term Deposit Account Stage	RPM_FA_TDORG_APPRV	Fetch	Term Deposit Approval Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_ACCRT	Fetch	Term Deposit US Account Creation Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_APPEN	Fetch	Application Entry
Term Deposit Account Stage	RPM_FA_TDORG_FUND	Fetch	Term Deposit Initial Funding Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_DCDA	Fetch	Term Deposit US Debit Assessment Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_HNDOFFRTRY	Fetch	Term Deposit Us Account HandOff Retry Stage
Term Deposit Account Stage	RPM_FA_TDORG_ENRCH	Fetch	Term Deposit Application Enrichment Stage
Term Deposit Account Stage	RPM_FA_TDORG_APPEN	Fetch	Term Deposit Application Entry Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_APPRV	Fetch	Term Deposit US Account Approval Stage
Term Deposit Account Stage	RPM_FA_TDORG_ACCRT	Fetch	Term Deposit Account Creation Stage
Term Deposit Account Stage	RPM_FA_TDORGUS_DCMDA	Fetch	Term Deposit US Manual Debit Assessment Stage

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