

# Oracle® Banking Originations Cloud Service

## Configurations User Guide



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## 1 Configurations

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# Preface

This topic contains the following sub-topics:

- [Purpose](#)
- [Before you begin](#)
- [Module Prerequisite](#)
- [Audience](#)
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- [Diversity and Inclusion](#)
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## Purpose

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

## Before you begin

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

## Module Prerequisite

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

## Audience

This guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Business Products from prospect and customer of the bank.

It is also intended for the other bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Banking origination process based on the bank's internal operation and policies.

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## Diversity and Inclusion

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

## Conventions

The following text conventions are used in this document:

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

## Screenshot Disclaimer

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

## Acronyms and Abbreviations

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

**Table 1 Acronyms and Abbreviations**

| Acronyms and Abbreviations | Description              |
|----------------------------|--------------------------|
| ATM                        | Automated teller machine |

**Table 1 (Cont.) Acronyms and Abbreviations**

| Acronyms and Abbreviations | Description                       |
|----------------------------|-----------------------------------|
| EMI                        | Equated Monthly Instalment        |
| EPI                        | External Payments Interface       |
| FOIR                       | Fixed Obligation to Income Ratio  |
| FPI                        | Foreign portfolio investment      |
| GL                         | General Ledger                    |
| IPA                        | In-Principle Approval             |
| IRA                        | Individual Retirement Account     |
| KYC                        | Know Your Customer                |
| LTV                        | Loan to Value                     |
| NFC                        | Near Field Communication          |
| OBDX                       | Oracle Banking Digital Experience |
| POS                        | Point of Sale                     |
| PRS                        | Portfolio Reporting System        |
| RPM                        | Red Hat Package Manager           |
| SLA                        | Service Level Agreement           |
| SMB                        | Small and Medium Business         |
| TD                         | Term Deposit                      |
| TOD                        | Temporary Overdraft               |

## Symbols and Icons

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

**Table 2 Icons**

| Icon                                                                                | Function                                                 |
|-------------------------------------------------------------------------------------|----------------------------------------------------------|
|  | Click this icon to add a new row.                        |
|  | Click this icon to delete a row, which is already added. |
|  | Calendar                                                 |
|  | Unlock Option                                            |
|  | View Option                                              |
|  | New                                                      |
|  | Copy                                                     |

Table 2 (Cont.) Icons

| Icon                                                                              | Function |
|-----------------------------------------------------------------------------------|----------|
|  | Delete   |
|  | Save     |
|  | Export   |
|  | Sorting  |
|  | Citation |

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

Table 3 Icons - Widget

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

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

Table 4 Symbols - Audit Details

| Symbols                                                                             | Function                  |
|-------------------------------------------------------------------------------------|---------------------------|
|  | A user                    |
|  | Application Date and time |
|  | Calendar Date and time    |

Table 4 (Cont.) Symbols - Audit Details

| Symbols                                                                           | Function                      |
|-----------------------------------------------------------------------------------|-------------------------------|
|  | Branch                        |
|  | Remarks                       |
|  | Authorized or Open status     |
|  | Unauthorized or Closed status |
|  | Rejected status               |

## Module Post requisite

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

# 1

## Configurations

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

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

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

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

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

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

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

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

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

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

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

## 1.1 Business Product Configuration

This topic provides the information about the business product configuration.

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

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

The **Business Product** is linked to the **Business Process**, so that the origination process related to the selected **Business Product** flows as per the **Business Process Definition**. This allows the capability to configure two different **Business Products** within the same



Product Type to have different origination workflows. **Example:** Current Account with or without Overdraft Limit Facility.

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

This topic contains the following subtopics:

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

## 1.1.1 Create Business Product

This topic describes the systematic instructions to create business product.

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

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

### 1.1.1.1 Business Product Details

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

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

**To configure business product details:**

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

The **Business Product Details** screen displays.

**Figure 1-1 Business Product Details**

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

**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                                                                                                                                                                                                                                                                                                                 |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product Type</b>     | Select the product from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li><b>Savings Account</b></li> <li><b>Current Account</b></li> <li><b>Loan Account</b></li> <li><b>Term Deposit Account</b></li> <li><b>IRA Savings</b></li> <li><b>IRA Certificate of Deposit</b></li> </ul> |
| <b>Product Category</b> | Select the product category.<br>The available options are <ul style="list-style-type: none"> <li><b>Individual</b></li> <li><b>Small and Medium Business</b></li> </ul>                                                                                                                                                     |

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

| Field                               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product Sub Type</b>             | <p>Select the product sub-type from the drop-down list.</p> <p>This field appears and is supported for the below listed Product types and the respective product categories only.</p> <p><b>a.</b> Loan Account</p> <ul style="list-style-type: none"> <li>• <b>Home Loan (Individuals)</b></li> <li>• <b>Vehicle Loan (Individuals)</b></li> <li>• <b>Education Loan (Individuals)</b></li> <li>• <b>Personal Loan (Individuals)</b></li> <li>• <b>Loan Against Deposits (Individuals)</b></li> <li>• <b>Business Loan (Small and Medium Business)</b></li> <li>• <b>Term Loan (Small and Medium Business)</b></li> </ul> <p><b>b.</b> Term Deposit</p> <ul style="list-style-type: none"> <li>• <b>Simple Term Deposit</b></li> <li>• <b>Reinvestment Term Deposit</b></li> </ul> <p>This field is not applicable for <b>Saving Account, Current Account, IRA Savings, and IRA Certificate of Deposit.</b></p> |
| <b>Business Product Code</b>        | <p>Specify the business product code.</p> <p><b>NOTE:</b> Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Business Product Name</b>        | Specify the business product name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Business Product Start Date</b>  | <p>Select the start date from calender as per the business requirement.</p> <p>System displays the logged in application date in Start Date by default.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Business Product Expiry Date</b> | <p>Select the expiry date from calender as per the business requirement.</p> <p>User must set the expiry date ahead of the <b>Start Date</b> and the <b>Business Product Review Date.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Business Product Review Date</b> | <p>Select the review date as per the business requirement.</p> <p>User must set review date ahead of the <b>Business Product Start Date</b> and earlier than the <b>Business Product Expiry Date.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>First Home Buyer Applicable</b>  | <p>Switch to  to indicate that first home buyer feature is applicable for the specified product.</p> <p>This field appears if the <b>Loan Account</b> option and <b>Home Loan</b> option is selected from the <b>Product Type</b> list and <b>Product Sub Type</b> list respectively.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Channel Allowed</b>              | <p>Select the channels which are allowed for the business product from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>RPM</b></li> <li>• <b>OBDX</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Fintech Allowed</b>              | <p>Switch to  to support the business product for Origination from Fintech Companies.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Fintech Name</b>                 | <p>Select the Fintech Company name from the drop-down list. System allows selection of multiple companies.</p> <p>This field appears only if <b>Fintech Allowed</b> toggle is turned ON.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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

| Field                               | Description                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IPA Applicable                      | Switch to  to indicate that the In-Principal Approval (IPA) is applicable for loan. By default, toggle button is turned OFF.<br>This field appears if <b>Product Type</b> is selected as <b>Loan</b> and <b>Product Category</b> is selected as <b>Individuals</b> .                                                                       |
| Loan Simulation Allowed             | Switch to  to indicate that the loan simulation is allowed for loan. By default, toggle button is turned OFF.<br>This field appears if a <b>Product Type</b> is selected as <b>Loan</b> and a <b>Product Category</b> is selected as <b>Individuals</b> .                                                                                  |
| Quick Assessment Allowed            | Switch to  to indicate that the quick assessment is allowed for loan. By default, this toggle button is turned OFF.<br>This field appears if <b>Loan Simulation Allowed</b> toggle is turned ON.                                                                                                                                           |
| Quick Account Opening               | Switch to  to indicate whether the quick account opening for loan. By default, this toggle button is turned OFF.<br>This field appears if <b>Quick Assessment Allowed</b> toggle is turned ON.                                                                                                                                             |
| Application Submission is Mandatory | Switch to  to make the <b>Application Entry</b> stage as mandatory in <b>Product Details</b> data segment for the business product.<br>This configuration will be possible only if the Application submission configuration is set as Y. Refer to the <a href="#">Application Submission Configuration</a> topic for detailed explanation. |
| Refinance Allowed                   | Switch to  to indicate whether the Refinance facility is applicable for loan. By default, this toggle button is turned OFF.                                                                                                                                                                                                              |

### 1.1.1.2 Business Product Host Mapping

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

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

#### To map business product host:

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

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

**Figure 1-2 Business Product Host Mapping**

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

**Note**

The fields, which mentioned as Required, are mandatory.

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

**Table 1-2 Business Product Host Mapping – Field Description**

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

- Click **Get Product Details**.

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

**Figure 1-3 Business Product Host Mapping – Interest Details and Charge Details**

The screenshot displays the 'Business Product Host Mapping' interface. At the top, there's a sidebar with 'Business Product Details' and 'Business Product Host Mapping' (selected). The main area is divided into two sections: 'Interest Configuration' and 'Charge Configuration'.

**Interest Configuration:** Shows 'Interest Code : INT\_ACT\_365' and 'Description : Retail Interest ACT\_365'. Below this is a table with columns: User Defined Element ID, Description, Display Name, Display (toggle), and Margin Allowed (toggle). Two rows are visible: 'OBO\_FIX-PP1' with 'Retail Interest ACT\_365' and 'Fixed Rate', and 'OBO\_FLOAT-PP2' with 'Retail Interest ACT\_365' and 'Floating Rate'.

**Charge Configuration:** Shows 'Charge Code : DISB\_FEE\_FIXED' and 'Description : DSB Fee Fixed Based Accrued'. Below this is a table with columns: User Defined Element ID, Description, Display Name, Display (toggle), Amend Allowed (toggle), Waiver Allowed (toggle), and Capitalize Allowed (toggle). One row is visible: 'DISBFEFIXED' with 'DSBR Fee Fixed Based Accrued'.

At the bottom, there's another section for 'Charge Code : ADHOC\_FEE' and 'Description : Adhoc Fee', with a similar table structure.

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

| Field                          | Description                                                                                                                                                                                                                                                                                                                              |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Interest Configuration</b>  | Specify the required interest details.                                                                                                                                                                                                                                                                                                   |
| <b>Interest Code</b>           | Displays the interest code linked to the host product.                                                                                                                                                                                                                                                                                   |
| <b>Description</b>             | Displays the description of the interest code linked to the host product.                                                                                                                                                                                                                                                                |
| <b>User Defined Element ID</b> | Displays the user defined element ID linked to the <b>Interest Code</b> .                                                                                                                                                                                                                                                                |
| <b>Description</b>             | Displays the description of the user defined element ID linked to the <b>Interest Code</b> .                                                                                                                                                                                                                                             |
| <b>Display Name</b>            | Specify the display name of the interest user defined element. This is the interest name that would be displayed in the Oracle Banking Originations Cloud Service screens such as Interest details data segment for Current and Savings account origination process and Loan Interest Details data segment for loan origination process. |
| <b>Display</b>                 | Switch to  to display the specified interest user defined element in the Interest Details data segment.                                                                                                                                               |

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

| Field                          | Description                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Margin Allowed</b>          | Switch to  to provide margin to the <b>Business Product</b> in the Interest Details data segment of product origination process.<br><b>Note:</b> Currently, margin is not supported for Savings and Current Account, hence, this toggle button is turned OFF for Savings Account and Current Account. |
| <b>Charge Configuration</b>    | Specify the required charge details.                                                                                                                                                                                                                                                                                                                                                   |
| <b>Charge Code</b>             | Displays the charge code linked to the Host Product.                                                                                                                                                                                                                                                                                                                                   |
| <b>Description</b>             | Displays the description of the charge code linked to the Host Product.                                                                                                                                                                                                                                                                                                                |
| <b>Event</b>                   | Displays the event linked to the charge component at host product.                                                                                                                                                                                                                                                                                                                     |
| <b>User Defined Element ID</b> | Displays the user defined element ID linked to the charge code.                                                                                                                                                                                                                                                                                                                        |
| <b>Description</b>             | Displays the description of the user defined element ID linked to the charge code.                                                                                                                                                                                                                                                                                                     |
| <b>Display Name</b>            | Specify the display name of the interest user defined element. This is the interest name that would be displayed in the Oracle Banking Originations Cloud Service screens, such as Interest Data Segment.                                                                                                                                                                              |
| <b>Display</b>                 | Switch to  to display the specified charge code or charge user defined element in the Charge Details data segment.                                                                                                                                                                                    |
| <b>Waiver Allowed</b>          | Switch to  to indicate that specified charges can be waived during Product Origination.                                                                                                                                                                                                               |
| <b>Amend Allowed</b>           | Switch to  to amend specified charges during Product Origination.                                                                                                                                                                                                                                   |
| <b>Capitalize Allowed</b>      | Switch to  to capitalize the charges for this product. This option allows user to capitalize the fee charges while submitting an application.<br><br>This is applicable for all the charges of the product.<br>Currently, this option is 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.

### 1.1.1.3 Business Product Preferences

This topic describes the systematic instructions business product preferences.

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

This topic contains the following sub-topics:

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



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

### 1.1.1.3.1 Loan Product Preferences

This topic describes the loan product preferences details.

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

To add loan preference:

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

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

**Figure 1-4 Business Product Preference – Loan Product**

**Create Business Product**

**Business Product Preference**

**Common Configuration**

Residential Status Allowed: Select

Minimum Age: Select

Branch: Allowed ☐ Disallowed ☒

Lenders Mortgage Insurance: Search

Conditions & Covenants: ☐

Simplified Application: ☐

Customer Status Allowed: Select

Maximum Age: Select

Financial Details Validity Period: Select

Allowed Applicant Roles: Select

Customer Category: Allowed ☐ Disallowed ☒

Supported Term Units: Select

Currency Allowed: Select

Inactive Application Expiry Period: Select

Allowed Purpose Types: Select

Selector Details: ☐

Early KYC: ☐

Bundles Allowed: Select

**Configuration for Loan Products**

**Threshold Preferences**

**Offer Preferences**

Offer Amendment: ☐

Offer Expiry Period: Days

Offer Acceptance Method: Manual

**Feature Preferences**

Multiple Disbursement: ☐

Interest Rate Treatment: At Offer Issue Stage

Interest Tolerance %: Select

Armed Forces Benefits Applicable: ☐

Allowed Stage Sequence: Search

LTV %: Select

No data to display.

Page 1 (0 of 0 items)

**Collateral Preferences**

Collateral Allowed: Yes ☒ No ☐

+ Add

| Collateral Type     | Collateral Category | Allowed As | Action |
|---------------------|---------------------|------------|--------|
| No data to display. |                     |            |        |

**Credit Decision Service Flags**

Application Based: ☐

Primary Applicant Based: ☐

Assessment

Strategy: Not Applicable

Request Type: Not Applicable

Interest Details

Strategy: Not Applicable

Request Type: Not Applicable

Cancel Back Save and Close Next

2. Specify the details in the relevant data fields.



**Note**

The fields which are marked with Required are mandatory.

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

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

| Field Name                                | Description                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b>               | Specify the common configurations for the business product.                                                                                                                                                                                                                                                                                                                         |
| <b>Residential Status Allowed</b>         | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> <li>• <b>Both</b></li> </ul>                                                                                                                                                         |
| <b>Customer Status Allowed</b>            | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Major</b></li> <li>• <b>Minor</b></li> <li>• <b>Both</b></li> <li>• <b>Not Applicable</b></li> </ul>                                                                                                                                  |
| <b>Currency Allowed</b>                   | Select the currency that are allowed for the business product.<br>System allows to select multiple currencies, if applicable.<br>The list of currencies appears based on the host configuration.                                                                                                                                                                                    |
| <b>Minimum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                        |
| <b>Maximum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                        |
| <b>Inactive Application Expiry Period</b> | Specify the period after which the application must be marked as <b>Expired</b> .<br>Select the period from the drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Once the application has expired, no further lifecycle activity can happen for that application.</p> |

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

| Field Name                               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Branch</b>                            | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.</li> </ul> <p>System allows to select <b>Disallowed</b> and keep it blank, then the <b>Business Product</b> is allowed for all the branches.</p>                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Financial Details Validity Period</b> | <p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Select the numeric period from the second drop-down box.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Allow Purpose Types</b>               | <p>Select the purpose types that are allowed for business product. The system allows user to select multiple purpose types.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Buy a New Home</b></li> <li>• <b>Construction</b></li> <li>• <b>Remortgage with US</b></li> <li>• <b>Home Improvement / Renovation</b></li> <li>• <b>Motor Vehicle – New</b></li> <li>• <b>Motor Vehicle – Used</b></li> <li>• <b>Personal</b></li> <li>• <b>Education</b></li> <li>• <b>Other</b></li> </ul> <p>This field appears if the <b>Loan Account</b> option and <b>Home Loan option</b> is selected from the Product Type list and Product Sub Type list respectively.</p> <p>If the user configure purpose types for loan product then purpose type list appears while updating <b>Product Details</b> throughout the account opening process.</p> <p>The above option displays based on the initial setup.</p> |
| <b>Lender Mortgage Insurance</b>         | <p>Search and select the lender mortgage insurance rule that are defined.</p> <p>This field appears if the <b>Loan Account</b> option and <b>Home Loan option</b> is selected from the Product Type list and Product Sub Type list respectively.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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

| Field Name                              | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed Applicant Roles</b>          | <p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> <li>• <b>Custodian</b></li> <li>• <b>Guardian</b></li> <li>• <b>Cosigner</b></li> </ul> <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the <b>Applicants</b> data segment while capturing an applicant information in an application.</p>                                    |
| <b>Solicitor Details</b>                | Specify whether the solicitor details are allowed to capture while submitting this products account opening application.                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Condition &amp;Covenants</b>         | Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Customer Category</b>                | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened.</li> </ul> <p>The system allows to select Disallowed and keep it blank so that the <b>Business Product</b> is allowed for all the customer categories.</p> |
| <b>Early KYC</b>                        | <p>Specify whether user wants to enable the early KYC feature to speed up KYC process of an applicant.</p> <p>If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>                                                                                                                                                                                                                                                                                                                    |
| <b>Simplified Application</b>           | <p>Specify whether user wants to set simple process of account opening for this product.</p> <p>In this process, the <b>Initiation</b> and the <b>Application Entry</b> stages are combined for submitting the account opening application.</p>                                                                                                                                                                                                                                                                                                                                       |
| <b>Supported Term Units</b>             | <p>Select the term units.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Years</b></li> </ul> <p>The option selected as term unit appears to set the tenure in the <b>Loan Details</b> data segment.</p>                                                                                                                                                                                                                                                                                           |
| <b>Bundles Allowed</b>                  | Select the allowed bundles from the drop-down box.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Configurations for Loan Products</b> | In this section, specify the configurations for the loan products.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Threshold Preference</b>             | In this section, user can capture the threshold preference of loan product.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Loan Currencies</b>                  | Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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

| Field Name                              | Description                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Minimum Term Tenure Basis</b>        | Select the minimum term tenure.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                                               |
| <b>Minimum Term</b>                     | Specify the minimum tenure of the loan for the selected currency.                                                                                                                                                                                                                                                                                                                                                          |
| <b>Maximum Term Tenure Basis</b>        | Select the maximum term tenure.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                                               |
| <b>Maximum Term</b>                     | Displays the maximum tenure of the loan for the selected currency.                                                                                                                                                                                                                                                                                                                                                         |
| <b>Minimum Amount</b>                   | Displays the minimum amount of the loan for the selected currency.                                                                                                                                                                                                                                                                                                                                                         |
| <b>Maximum Amount</b>                   | Displays the maximum amount of the Loan for the selected Currency.                                                                                                                                                                                                                                                                                                                                                         |
| <b>Offer Preferences</b>                | In this section, user can set the offer related preference for loan product.                                                                                                                                                                                                                                                                                                                                               |
| <b>Offer Amendment</b>                  | Select to indicate whether the offer is allowed to amend.                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Offer Expiry Period</b>              | Select the expiry period of an offer in days, months and years.<br>Specify the count or select the up and down arrow to increase or decrease the count.                                                                                                                                                                                                                                                                    |
| <b>Offer Acceptance Method</b>          | Select the method to accept the offer.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Manual</b></li> <li>• <b>Auto</b></li> </ul>                                                                                                                                                                                                                                                              |
| <b>Feature Preference</b>               | In this section, the user can capture the features preference for loan product.                                                                                                                                                                                                                                                                                                                                            |
| <b>Multiple Disbursement</b>            | Switch to  to allow the multiple disbursement for the loan accounts.                                                                                                                                                                                                                                                                    |
| <b>Interest Tolerance %</b>             | Specify the maximum interest margin, the user can provide for the loan account. The user can specify the maximum value as 100.00%.<br>Tolerance Percentage = Interest Rate Interest Tolerance Percentage.                                                                                                                                                                                                                  |
| <b>Allowed Stage Sequence</b>           | Select the rule to set the stage sequence which is allowed for repayment schedule.                                                                                                                                                                                                                                                                                                                                         |
| <b>Interest Rate Treatment</b>          | Select the interest rate treatment from the drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>At Offer Issue Stage</b></li> <li>• <b>At the Time of Loan Account Creation</b></li> <li>• <b>Pegged Period</b></li> </ul> If Pegged Period is selected, user need to additionally select the period from Month or Year and enter the numeric value for the Pegged Period definition. |
| <b>Armed Forces Benefits Applicable</b> | Select to indicate the armed forces benefits are applicable to the loan product.                                                                                                                                                                                                                                                                                                                                           |

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

| Field Name                            | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Contribution</b>          | <p>Select to indicate the customer contribution feature is applicable. This field appears only if the <b>Personal Loan</b> option is selected from the <b>Product Sub Type</b> list.</p> <p>This flag has below mentioned impact:</p> <ul style="list-style-type: none"> <li>If the user sets the customer contribution as applicable, they can input the value in both the <b>Applied Loan Amount</b> and <b>Customer Contribution</b> fields. The Product Details and Loan Details data segment auto-calculate and display the Requested Loan Amount based on the inputs.</li> <li>If the customer contribution is set as not applicable then the <b>Applied Loan Amount</b> and <b>Customer Contribution</b> fields are not applicable and will not appear in the Product Details or Loan Details data segment for loan origination. The user can input the <b>Requested Loan Amount</b> value.</li> </ul> |
| <b>LTV%</b>                           | <p>Specify the percentage for Loan to Value (LTV).<br/> <math>LTV = \text{Loan Amount} / \text{Collateral Value}</math></p> <p>This field is displayed, if <b>Product Sub Type</b> is selected as Home Loan in <b>Business Product Details</b> segment.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Eligibility Calculation Method</b> | <p>Select the required option for the eligibility calculation method from the drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li><b>Net Income Method</b><br/> Eligibility Amount = (Net Savings / EMI per Lakh) 100000</li> <li><b>FOIR Method</b><br/> Eligibility Amount = (Gross Income FOIR% - Financial Liability) / EMI per Lakh 100000</li> </ul> <p><b>Note:</b> Banks will compare the eligible amount as per FOIR and LTV, and the lowest eligible amount will be considered.</p> <p>This field is displayed, if <b>IPA Applicable</b> is selected in <b>Business Product Details</b> segment.</p>                                                                                                                                                                                                                                                        |
| <b>FOIR%</b>                          | <p>Specify the FOIR percentage.</p> <p>This field is displayed if <b>Eligibility Calculation Method</b> is selected as FOIR Method.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>IPA Expiry Period</b>              | <p>Select the IPA expiry period.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li><b>Days</b></li> <li><b>Months</b></li> <li><b>Years</b></li> </ul> <p>This field is displayed if <b>IPA Applicable</b> is selected in <b>Business Product Details</b> segment.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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

| Field Name                            | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Stage</b>                          | <p>Select the repayment type allowed for the loan product based on the host product mapped with the business product.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Equated Monthly Installment</b></li> <li>• <b>Equated Periodical Installment</b></li> <li>• <b>Interest and Principal Installment</b></li> <li>• <b>Interest Only Principal on Maturity</b></li> <li>• <b>Principal Only Interest on Maturity</b></li> <li>• <b>Fixed Principal Instalments</b></li> <li>• <b>Personalized Repayment schedule</b></li> <li>• <b>BULLET</b></li> <li>• <b>User Defined Schedule</b></li> <li>• <b>Interest Only Installments</b></li> <li>• <b>Moratorium</b></li> </ul> <p>The above options displays based on the initial setup. If the repayment stage is set to <b>Bullet</b> then this field will be defaulted to <b>Not Applicable</b>.</p> |
| <b>Max Term (&lt;Term Unit&gt;)</b>   | <p>Specify the maximum term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the <b>Supported Term Units</b> field.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Default Term &lt;Term Unit&gt;</b> | <p>Specify the default term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the <b>Supported Term Units</b> field.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Repayment Frequency</b>            | <p>Select the repayment frequency from the drop-down list for the repayment stage.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Bi-Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> <li>• <b>Not Applicable</b></li> </ul> <p>The options display based on the host parameter configured. If the repayment stage is set to <b>Bullet</b> then this field will be defaulted to <b>Not Applicable</b>.</p>                                                                                                                                                                                                                                                                                                               |
| <b>Fixed Rate Component</b>           | <p>Select the fixed rate from the drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes:</b> If fixed rate interest defined in the host product is applicable.</li> <li>• <b>No:</b> If fixed rate interest in the host product not applicable.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Floating Rate Component</b>        | <p>Select the floating rate from the rate codes defined in host product.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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

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

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

| Field Name                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed As</b>                    | <p>Select the allowed as from the drop-down list. The available option are:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Additional</b></li> <li>• <b>Both</b></li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• Collateral Type-Collateral Category combination can be used only once with any <b>Allowed As</b> option as <b>Primary</b> or <b>Both</b>.</li> <li>• The system does not allow the duplication of same Collateral Type-Collateral Category combination.</li> </ul>                                                                    |
| <b>Action</b>                        | <p>Select the actions to perform on the added record.</p> <ul style="list-style-type: none"> <li>•  : To save the added record.</li> <li>•  : To cancel the added record.</li> <li>•  : To edit the added record.</li> <li>•  : To delete the added record.</li> </ul> |
| <b>Credit Decision Service Flags</b> | In this section capture the Credit Decision Service Flags.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Risk Based Pricing Applicable</b> | Switch to  to allow the Risk based pricing for the loan accounts.                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Application Based</b>             | Switch to  to consider the scorecard calculation based on the application.                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Primary Applicant Based</b>       | Switch to  to consider the scorecard calculation based on the Primary applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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



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

Create Business Product

Business Product Preference

Common Configuration

Business Demography: Select

Inactive Application Expiry Period: Select

Branch: ☐ Allowed ☒ Disallowed

Allowed Applicant Roles:

Customer Category: ☐ Allowed ☒ Disallowed

Currency Allowed:

Financial Details Validity Period: Select

Subsidiary Details: ☐

Supported Term Units:

Allowed Purpose Types:

Conditions & Covenants: ☐

Bundles Allowed:

Configuration for Loan Products

Threshold Preferences

Offer Preferences

Offer Amendment: ☐

Offer Expiry Period: Days

Offer Acceptance Method: Manual

Feature Preferences

Multiple Disbursement: ☐

Interest Tolerance %:

Interest Rate Treatment: At Offer Issue Stage

Armed Forces Benefits Applicable: ☐

Allowed Stage Sequence:

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

Collateral Preferences

Collateral Allowed: ☒ Yes ☐ No

+ Add

| Collateral Type     | Collateral Category | Allowed As | Action |
|---------------------|---------------------|------------|--------|
| No data to display. |                     |            |        |

Credit Decision Service Flags

Application Based: ☐

Assessment

Strategy: Not Applicable

Request Type: Not Applicable

Interest Details

Strategy: Not Applicable

Request Type: Not Applicable

Cancel Back Save and Close Next

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

**Table 1-5 Business Product Details – Field Description**

| Field                       | Description                                                                                                                                                                                  |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b> | Specify the common configurations for the business product.                                                                                                                                  |
| <b>Business Demography</b>  | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li><b>Domestic</b></li> <li><b>Overseas</b></li> </ul> |
| <b>Currency Allowed</b>     | Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.                                                     |

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

| Field                                     | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Inactive Application Expiry Period</b> | <p>Specify the period after which the application must be marked as <b>Expired</b>.</p> <p>Select the period from the drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Once the application has expired, no further lifecycle activity can happen for that application.</p>                                                                                                                                                                                                                                                                                                   |
| <b>Branch</b>                             | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul>                                                                                                                                                                                                                                                                                   |
| <b>Financial Details Validity Period</b>  | <p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Select the numeric period from the second drop-down box.</p>                                                                                                                                                                                                                                                                                                                                                         |
| <b>Allow Purpose Types</b>                | <p>Select the purpose types that are allowed for business product. System allows to select multiple purpose types, if applicable.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Buy a New Home</b></li> <li>• <b>Construction</b></li> <li>• <b>Remortgage with US</b></li> <li>• <b>Home Improvement / Renovation</b></li> <li>• <b>Motor Vehicle – New</b></li> <li>• <b>Motor Vehicle – Used</b></li> <li>• <b>Personal</b></li> <li>• <b>Education</b></li> <li>• <b>Other</b></li> </ul> <p>If the user configure purpose types for loan product then purpose type list appears while updating Product Details throughout the account opening process.</p> |
| <b>Allowed Applicant Roles</b>            | <p>Specify the applicant roles that are allowed to apply this product.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Solicitor Details</b>                  | <p>Specify whether the solicitor details are allowed to capture while submitting this products account opening application.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Condition &amp; Covenants</b>          | <p>Specify whether the conditions and covenants are allowed to capture while submitting this products account opening application.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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

| Field                                  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Category</b>               | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li>• <b>Disallowed</b> – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> </ul> <p>The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.</p> |
| <b>Supported Term Units</b>            | <p>Select the term units.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Year</b></li> </ul> <p>The option selected as term unit appears to set the tenure in the <b>Loan Details</b> data segment.</p>                                                                                                                                                                                                                 |
| <b>Configuration for Loan Products</b> | Specify the configurations for Loan products.                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Threshold Preferences</b>           | In this sections, user can capture threshold preferences for the loan product.                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Loan Currencies</b>                 | Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Minimum Term Tenure Basis</b>       | <p>Select the minimum term tenure.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                                                                                                                    |
| <b>Minimum Term</b>                    | Specify the minimum tenure of the loan for the selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Maximum Term Tenure Basis</b>       | <p>Select the maximum term tenure.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                                                                                                                    |
| <b>Maximum Term</b>                    | Specify the maximum tenure of the loan for the selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Minimum Amount</b>                  | Specify the minimum amount of the loan for the selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Maximum Amount</b>                  | Specify the maximum amount of the Loan for the selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Offer Preferences</b>               | In this section, the offer preferences is captured for the loan product.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Offer Amendment</b>                 | Switch to  to allow the offer amendment for the loan accounts.                                                                                                                                                                                                                                                                                                                                                          |
| <b>Offer Expiry Period</b>             | <p>Specify the offer expiry period.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                                                                                                                   |
| <b>Offer Acceptance Method</b>         | <p>Select the offer acceptance method.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Manual</b></li> <li>• <b>Automatic</b></li> </ul>                                                                                                                                                                                                                                                                                                                                 |
| <b>Feature Preferences</b>             | In this section, the user can set the feature preferences of the loan product.                                                                                                                                                                                                                                                                                                                                                                                                                             |

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

| Field                                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Multiple Disbursement</b>            | Select to indicate whether the multiple disbursement is allowed for the loan product.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Interest Tolerance %</b>             | Specify the maximum interest margin, the user can provide for the loan account. User can specify the maximum value as 100.00%.<br>Tolerance Percentage = Interest Rate Interest Tolerance Percentage.                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Allowed Stage Sequence</b>           | Select the rule to set the stage sequence which is allowed for repayment schedule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Interest Rate Treatment</b>          | Select the interest rate treatment from the drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>At Offer Issue Stage</b></li> <li>• <b>At the Time of Loan Account Creation</b></li> <li>• <b>Pegged Period</b></li> </ul>                                                                                                                                                                                                                                                                                                                                         |
| <b>Pegged Period</b>                    | Select the pegged period in Days, Months and Years.<br>Specify the value of the pegged period or select up or down arrow to increase or decrease the value respectively.                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Armed Forces Benefits Applicable</b> | Select to indicate the armed forces benefits are applicable to the loan product.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Stage</b>                            | Select the repayment type allowed for the loan product based on the host product mapped with the business product.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Equated Monthly Installment</b></li> <li>• <b>Equated Periodical Installment</b></li> <li>• <b>Interest Only Principal on Maturity</b></li> <li>• <b>Principal Only Interest on Maturity</b></li> <li>• <b>Fixed Principal Instalments</b></li> <li>• <b>Personalized Repayment schedule</b></li> <li>• <b>BULLET</b></li> <li>• <b>Interest Only Installments</b></li> <li>• <b>Moratorium</b></li> </ul> |
| <b>Max Term (&lt;Term Unit&gt;)</b>     | Specify the maximum term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the <b>Supported Term Units</b> field.                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Default Term &lt;Term Unit&gt;</b>   | Specify the default term which is applicable for the loan product. The columns for setting maximum term appears for the respective term units based on the term units select in the <b>Supported Term Units</b> field.                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Repayment Frequency</b>              | Select the repayment frequency for the repayment stage.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> <li>• <b>Not Applicable</b></li> </ul>                                                                                                                                                                                                                                                                                                                            |

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

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

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

| Field                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed As</b>                    | <p>Select the allowed as from the drop-down list. The available option are:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Additional</b></li> <li>• <b>Both</b></li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• Collateral Type-Collateral Category combination can be used only once with any <b>Allowed As</b> option as <b>Primary</b> or <b>Both</b>.</li> <li>• The system does not allow the duplication of same Collateral Type-Collateral Category combination.</li> </ul>                                                                    |
| <b>Action</b>                        | <p>Select the actions to perform on the added record.</p> <ul style="list-style-type: none"> <li>•  : To save the added record.</li> <li>•  : To cancel the added record.</li> <li>•  : To edit the added record.</li> <li>•  : To delete the added record.</li> </ul> |
| <b>Credit Decision Service Flags</b> | Select the Credit Decision Service Flags.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Risk Based Pricing Applicable</b> | Switch to  to allow the Risk based pricing for the loan accounts.                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Application Based</b>             | Switch to  to consider the scorecard calculation based on the application.                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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

### 1.1.1.3.2 Saving or Current Product Preferences

This topic describes the saving product preferences details.

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

**To add saving preference:**

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

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

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

- Specify the details in the relevant data fields.

### **Note**

The fields which are marked with Required are mandatory.

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

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

| Field Name                        | Description                                                                                                                                                                                                               |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b>       | Specify the common configurations for the business product.                                                                                                                                                               |
| <b>Residential Status Allowed</b> | <p>Select the option for which the business product is applicable for. The available options are:</p> <ul style="list-style-type: none"> <li><b>Resident</b></li> <li><b>Non-Resident</b></li> <li><b>Both</b></li> </ul> |

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

| Field Name                                | Description                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Status Allowed</b>            | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Major</b></li> <li>• <b>Minor</b></li> <li>• <b>Both</b></li> <li>• <b>Not Applicable</b></li> </ul>                                                                                                                                                              |
| <b>Currency Allowed</b>                   | Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.                                                                                                                                                                                                                                                                        |
| <b>Minimum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                    |
| <b>Maximum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                    |
| <b>Inactive Application Expiry Period</b> | Specify the period after which the application must be marked as <b>Expired</b> .<br>Select the period from the drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> Once the application has expired, no further lifecycle activity can happen for that application.                                    |
| <b>Branch</b>                             | Select one of the following options: <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened.</li> </ul>    |
| <b>Financial Details Validity Period</b>  | Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> Select the numeric period from the second drop-down box.<br>This field is <b>mandatory</b> for Current Product and non-mandatory for Savings Product. |
| <b>Capture Financial Details</b>          | Switch to  to capture financial details for this business product.                                                                                                                                                                                                                                                           |



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

| Field Name                                                      | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed Applicant Roles</b>                                  | <p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> <li>• <b>Custodian</b></li> <li>• <b>Guardian</b></li> <li>• <b>Cosigner</b></li> </ul> <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the <b>Applicants</b> data segment while capturing an applicant information in an application.</p> |
| <b>Customer Category</b>                                        | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li>• <b>Disallowed</b> – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> </ul> <p>The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.</p>                                         |
| <b>Early KYC</b>                                                | <p>Switch to  to enable the early KYC feature to speedup KYC process of an applicant.</p> <p>If this option is selected, then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>                                                                                                                                                                                                                |
| <b>Simplified Application</b>                                   | <p>Switch to  to set simple process of account opening for this product.</p> <p>In this process, the <b>Initiation</b> and the <b>Application Entry</b> stages are combined for submitting the account opening application.</p>                                                                                                                                                                                                                                 |
| <b>Configuration for Savings &amp; Current Account Products</b> | Specify the configurations for Savings and Account product.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Allow Existing Customer Only</b>                             | <p>By default, this toggle is turned ON based on the host parameter, indicating that eligible accounts are available within the host for opening a Money Market Savings account.</p> <p>When this toggle is turned OFF, the business process of regular savings and a Money Market Savings account are same.</p>                                                                                                                                                                                                                                   |
| <b>Initial Funding</b>                                          | <p>Switch to  to indicate whether the funding process must appears at the initial stage of account opening.</p>                                                                                                                                                                                                                                                                                                                                                 |
| <b>Fund Post Account Opening</b>                                | <p>Switch to  to indicate the funding process must be performed post account opening.</p> <p>This field appears if the <b>Initial Funding</b> toggle is turned ON.</p>                                                                                                                                                                                                                                                                                          |
| <b>Currency</b>                                                 | <p>Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> section.</p> <p>This field appears if the <b>Initial Funding</b> toggle is turned ON..</p>                                                                                                                                                                                                                                                                                                                                             |
| <b>Minimum Amount</b>                                           | <p>Specify the minimum funding amount if <b>Initial Funding</b> is mandatory for the account origination.</p> <p>This field appears if the <b>Initial Funding</b> toggle is turned ON.</p>                                                                                                                                                                                                                                                                                                                                                         |

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

| Field Name                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Maximum Amount</b>              | Specify the maximum funding amount if <b>Initial Funding</b> is mandatory for the account origination.<br>This field appears if the <b>Initial Funding</b> toggle is turned ON.                                                                                                                                                                                                                                                                                                               |
| <b>Overdraft Limit Preferences</b> | This section user can set the preferences of overdraft limit.                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Overdraft Limit Allowed</b>     | Switch to  to indicate if overdraft limit is allowed for the account.                                                                                                                                                                                                                                                                                                                                        |
| <b>TOD Allowed</b>                 | Switch to  to indicate the TOD is allowed.                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Against Uncleared Funds</b>     | Switch to  to indicate the action against uncleared funds.                                                                                                                                                                                                                                                                                                                                                   |
| <b>Offer Preferences</b>           | This section captures the preferences of overdraft offers.<br>This section appears only if the <b>Overdraft Limit Allowed</b> toggle is turned ON.                                                                                                                                                                                                                                                                                                                                            |
| <b>Offer Amendment</b>             | Switch to  to allow the offer to amend.                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Offer Expiry Period</b>         | Select the expiry period of an offer in days, months and years.<br>Specify the count or select the up and down arrow to increase or decrease the count.                                                                                                                                                                                                                                                                                                                                       |
| <b>Offer Acceptance Method</b>     | Select the method to accept the offer.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Manual</b></li> <li>• <b>Auto</b></li> </ul>                                                                                                                                                                                                                                                                                                                                 |
| <b>Banking Preferences</b>         | This section captures the preferences of banking details.                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Cheque Book</b>                 | Switch to  to indicate that cheque book is allowed for the account.                                                                                                                                                                                                                                                                                                                                        |
| <b>Passbook</b>                    | Switch to  to indicate that passbook is allowed for the account.                                                                                                                                                                                                                                                                                                                                           |
| <b>Debit Card</b>                  | Switch to  to indicate that debit card is allowed for the account.                                                                                                                                                                                                                                                                                                                                         |
| <b>Banking Channels</b>            | Switch to  to indicate that multiple banking channels are allowed for the account.                                                                                                                                                                                                                                                                                                                         |
| <b>Channels Allowed</b>            | Select the channels that are allowed to the account.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>KISOK Banking</b></li> <li>• <b>Direct Banking</b></li> <li>• <b>Phone Banking</b></li> </ul> This field appears if the <b>Banking Channel</b> toggle is turned ON.                                                                                                                                                                                            |
| <b>Collateral Preferences</b>      | In this section, the user can capture the collateral preferences for loan product.                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Collateral Allowed</b>          | Select the appropriate radio button whether the collateral allow for the loan product.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b> - If this option is selected, the system displays a table and allows user to add collateral details in the table for the loan product.</li> <li>• <b>No</b> - If this option is selected, the system will not be allowed to add collateral details for the loan product.</li> </ul> Click <b>Add</b> to add rows in the table. |

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

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

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

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

**Create Business Product**

**Business Product Preference**

**Common Configuration**

Business Demography: Select

Inactive Application Expiry Period: Select

Branch: ☐ Allowed ☒ Disallowed

Customer Category: ☐ Allowed ☒ Disallowed

Currency Allowed:

Financial Details Validity Period: Select

Bundles Allowed:

Allowed Applicant Roles:

**Configuration for Savings & Current Account Products**

**Initial Funding Threshold Preferences**

Initial Funding: ☐

**Overdraft Limit Preferences**

Overdraft Limit Allowed: ☒ TOD Allowed: ☐ Against Undrawn Funds: ☐

**Offer Preferences**

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

**Banking Preferences**

Cheque Book: ☐ Passbook: ☐ Debit Card: ☐ Banking Channels: ☐

**Collateral Preferences**

Collateral Allowed: ☒ Yes ☐ No

**Credit Decision Service Flags**

Application Based: ☐ Assessment: ☐ Strategy: Not Applicable Request Type: Not Applicable

Cancel Back Save and Close Next

**Table 1-7 Business Product Details – Field Description**

| Field                       | Description                                                                                                                                                                                  |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b> | Specify the common configurations for the business product.                                                                                                                                  |
| <b>Business Demography</b>  | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li><b>Domestic</b></li> <li><b>Overseas</b></li> </ul> |
| <b>Currency Allowed</b>     | Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.                                                     |

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

| Field                                                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Inactive Application Expiry Period</b>                       | <p>Specify the period after which the application must be marked as <b>Expired</b>.</p> <p>Select the period from the drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Once the application has expired, no further lifecycle activity can happen for that application.</p>                                                                                                                                                                          |
| <b>Branch</b>                                                   | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul>                                                                                                                                                          |
| <b>Financial Details Validity Period</b>                        | <p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Select the numeric period from the second drop-down box.</p> <p>This field is mandatory for Current Product and non-mandatory for Savings Product.</p>                                                                                                                                      |
| <b>Allowed Applicant Roles</b>                                  | Specify the applicant roles that are allowed to apply this product.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Customer Category</b>                                        | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the customer category where the account under the specified Business Product are allowed to be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the customer category where the account under the specified Business Product are not allowed to be opened.</li> </ul> <p>The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.</p> |
| <b>Configuration for Savings &amp; Current Account Products</b> | In this section, user can capture the configurations for Savings and Current account product.                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Initial Funding Threshold Preferences</b>                    | In this section, user can capture initial funding threshold preferences for saving or current account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Initial Funding</b>                                          | Switch to  , if <b>Initial Funding</b> is mandatory for the Account Origination.                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Fund Post Account Opening</b>                                | <p>Switch to  to indicate whether the funding stage should be post account opening.</p> <p>This field appears only if the <b>Initial Funding</b> toggle is turned ON.</p>                                                                                                                                                                                                                                                                                                               |
| <b>Currency</b>                                                 | <p>Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> panel above.</p> <p>This field appears only if the <b>Initial Funding</b> toggle is turned ON.</p>                                                                                                                                                                                                                                                                                                                                                             |

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

| Field                               | Description                                                                                                                                                                                                                  |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Minimum Amount</b>               | Specify the minimum funding amount.<br>This field appears only if the <b>Initial Funding</b> toggle is turned ON.                                                                                                            |
| <b>Maximum Amount</b>               | Specify the maximum funding amount.<br>This field appears only if the <b>Initial Funding</b> toggle is turned ON.                                                                                                            |
| <b>Overdraft Limit Preferences</b>  | This section user can set the preferences of overdraft limit.                                                                                                                                                                |
| <b>Overdraft Limit Allowed</b>      | Switch to  to indicate if overdraft limit is allowed for the account.                                                                       |
| <b>TOD Allowed</b>                  | Switch to  to indicate the TOD is allowed.                                                                                                  |
| <b>Against Uncleared Funds</b>      | Switch to  to indicate the action against uncleared funds.                                                                                  |
| <b>Offer Preferences</b>            | This section captures the preferences of overdraft offers.<br>This section appears only if the <b>Overdraft Limit Allowed</b> toggle is turned ON.                                                                           |
| <b>Offer Amendment</b>              | Switch to  to indicate whether the offer is allowed to amend.                                                                               |
| <b>Offer Expiry Period</b>          | Select the expiry period of an offer in days, months and years.<br>Specify the count or select the up and down arrow to increase or decrease the count.                                                                      |
| <b>Offer Acceptance Method</b>      | Select the method to accept the offer.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Manual</b></li> <li>• <b>Auto</b></li> </ul>                                                                |
| <b>Banking Channels Preferences</b> | In this section, user can capture the banking channel preferences for saving or current product.                                                                                                                             |
| <b>Cheque Book</b>                  | Switch to  to indicate that cheque book is allowed for the account.                                                                       |
| <b>Passbook</b>                     | Switch to  to indicate that passbook is allowed for the account.                                                                          |
| <b>Debit Card</b>                   | Switch to  to indicate that debit card is allowed for the account.                                                                        |
| <b>Banking Channels</b>             | Switch to  to indicate that multiple banking channels are allowed for the account.                                                        |
| <b>Channels Allowed</b>             | Select the channels that are allowed to the account.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>KISOK Banking</b></li> <li>• <b>Direct Banking</b></li> <li>• <b>Phone Banking</b></li> </ul> |
| <b>Direct Banking</b>               | Switch to  to indicate that direct banking is allowed for the account.                                                                    |
| <b>Phone Banking</b>                | Switch to  to indicate that phone banking is allowed for the account.                                                                     |
| <b>Kiosk Banking</b>                | Switch to  to indicate that Kiosk banking is allowed for the account.                                                                     |
| <b>Collateral Preferences</b>       | In this section, the user can capture the collateral preferences for loan product.                                                                                                                                           |

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

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



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

| Field                   | Description                                                                                                                                                       |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Application Based       | Switch to  to consider the scorecard calculation based on the application.       |
| Primary Applicant Based | Switch to  to consider the scorecard calculation based on the Primary applicant. |

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

### 1.1.1.3.3 Term Deposit Product Preferences

This topic describes the term deposit product preferences details.

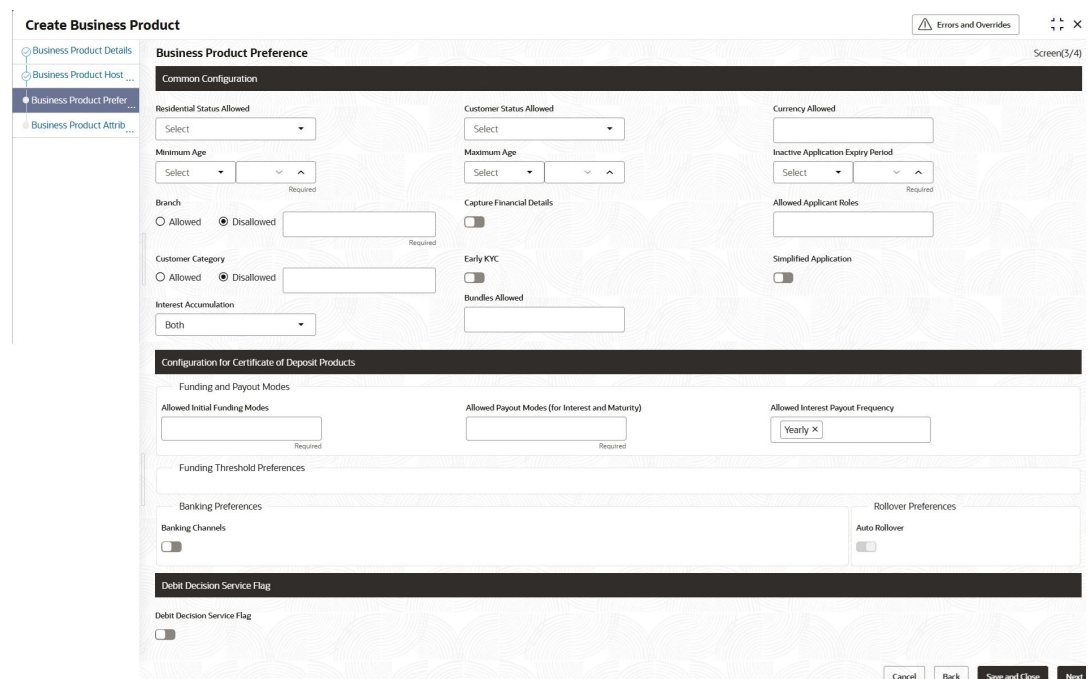
The Term Deposit Product Preference screen appears when the user selects the **Product Category** as **Individual** to configure loan preferences.

To add Term Deposit preferences:

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

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

Figure 1-8 Business Product Preference – Term Deposit Product



- Specify the details in the relevant data fields.

#### Note

The fields which are marked with Required are mandatory.



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

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

| Field Name                                | Description                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b>               | In this section, the user can capture the common configurations for the business product.                                                                                                                                                                                                                                                                                                        |
| <b>Residential Status Allowed</b>         | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> </ul>                                                                                                                                                                                             |
| <b>Customer Status Allowed</b>            | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Major</b></li> <li>• <b>Minor</b></li> </ul>                                                                                                                                                                                                       |
| <b>Currency Allowed</b>                   | Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.                                                                                                                                                                                                                                                         |
| <b>Minimum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                     |
| <b>Maximum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                     |
| <b>Inactive Application Expiry Period</b> | Specify the period after which the application must be marked as <b>Expired</b> .<br>Select the period from the drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Once the application has expired, no further lifecycle activity can happen for that application.</p>              |
| <b>Branch</b>                             | Select one of the following options: <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product can be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul> |
| <b>Capture Financial Details</b>          | Switch to  to capture financial details for this business product.                                                                                                                                                                                                                                            |

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

| Field Name                                     | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed Applicant Roles</b>                 | <p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> <li>• <b>Custodian</b></li> <li>• <b>Guardian</b></li> <li>• <b>Cosigner</b></li> </ul> <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the <b>Applicants</b> data segment while capturing an applicant information in an application.</p>                                                                                                                                       |
| <b>Customer Category</b>                       | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li>• <b>Disallowed</b> – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> </ul> <p>The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.</p>                                                                                                                                                                               |
| <b>Early KYC</b>                               | <p>Switch to  to enable the early KYC feature to speedup KYC process of an applicant.</p> <p>If this option is selected, then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>                                                                                                                                                                                                                                                                                                                                                      |
| <b>Simplified Application</b>                  | <p>Switch to  to set simple process of account opening for this product.</p> <p>In this process, the <b>Initiation</b> and the <b>Application Entry</b> stages are combined for submitting the account opening application.</p>                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Interest Accumulation</b>                   | <p>Select the method of interest accumulation from the drop down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Cumulative</b>: If this option is selected then the <b>Yes</b> option is defaulted for interest accumulation in the <b>Cumulative</b> field of the <b>Account Details</b> data segment.</li> <li>• <b>Non Cumulative</b>: If this option is selected then the <b>No</b> option is defaulted for interest accumulation in the <b>Cumulative</b> field of the <b>Account Details</b> data segment.</li> <li>• <b>Both</b>: This option gives the flexibility to select the option in the <b>Account Details</b> data segment.</li> </ul> |
| <b>Bundles Allowed</b>                         | Select the allowed bundles from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Configuration for Term Deposit Products</b> | In this section, the user can capture the configurations for the term deposit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Funding and Payout Modes</b>                | In this section, the user can specify the preference details of funding and payout modes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Allowed Initial Funding Modes</b>           | <p>Select the modes which are allowed for initial funding. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Cash</b></li> <li>• <b>GL Account</b></li> <li>• <b>Account Transfer</b></li> <li>• <b>Other Bank Cheque</b></li> </ul> <p>The drop-down values will be configured in look up maintenance.</p>                                                                                                                                                                                                                                                                                                                                                     |

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

| Field Name                                              | Description                                                                                                                                                                                                                                                                                     |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed Payout Modes (for Interest and Maturity)</b> | Select the modes which are allowed for fund payout after maturity. The available options are: <ul style="list-style-type: none"> <li>• <b>Transfer to Account</b></li> <li>• <b>GL Account</b></li> <li>• <b>Demand Draft</b></li> </ul>                                                        |
| <b>Allowed Interest Payout Frequency</b>                | Select the frequencies which are allowed for interest payout. The available options are: <ul style="list-style-type: none"> <li>• <b>Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul>                         |
| <b>Funding Threshold Preferences</b>                    | Specify the funding threshold preferences for term deposit product.                                                                                                                                                                                                                             |
| <b>Term Deposit Currencies</b>                          | Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.                                                                                                                                                                             |
| <b>Minimum Term Tenure Basis</b>                        | Select the minimum term tenure. Available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                           |
| <b>Minimum Term</b>                                     | Specify the minimum tenure of the term deposit for the selected currency.                                                                                                                                                                                                                       |
| <b>Maximum Term Tenure Basis</b>                        | Select the maximum term tenure. Available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                           |
| <b>Maximum Term</b>                                     | Displays the maximum tenure of the term deposit for the selected currency.                                                                                                                                                                                                                      |
| <b>Minimum Amount</b>                                   | Displays the minimum amount of the term deposit for selected currency.                                                                                                                                                                                                                          |
| <b>Maximum Amount</b>                                   | Displays the maximum amount of the term deposit for the selected currency.                                                                                                                                                                                                                      |
| <b>Banking Channels</b>                                 | Switch to  to allow multiple banking channels for the account.                                                                                                                                               |
| <b>Channels Allowed</b>                                 | Select the channels that are allowed to the account. The available options are: <ul style="list-style-type: none"> <li>• <b>KISOK Banking</b></li> <li>• <b>Direct Banking</b></li> <li>• <b>Phone Banking</b></li> </ul> This field appears if the <b>Banking Channel</b> toggle is turned ON. |
| <b>Rollover Preferences</b>                             | This section captures the rollover preference details.                                                                                                                                                                                                                                          |
| <b>Auto Rollover</b>                                    | Switch to  to allow the auto rollover for the account.                                                                                                                                                       |
| <b>Debit Decision Service Flag</b>                      | This section captures the debit decision details.                                                                                                                                                                                                                                               |
| <b>Debit Decision Service Flag</b>                      | Switch to  to allow the debit decision service.                                                                                                                                                              |

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

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

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

**Table 1-9 Business Product Details – Field Description**

| Field                                     | Description                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b>               | This section captures the common configuration details for the business product.                                                                                                                                                                                                                                                                                                                       |
| <b>Business Demography</b>                | Select the option for which the business product is applicable for. The available options are: <ul style="list-style-type: none"> <li><b>Domestic</b></li> <li><b>Overseas</b></li> </ul>                                                                                                                                                                                                              |
| <b>Currency Allowed</b>                   | Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.                                                                                                                                                                                                                                                               |
| <b>Inactive Application Expiry Period</b> | Specify the period after which the application must be marked as <b>Expired</b> .<br>Select the period from the drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li><b>Days</b></li> <li><b>Month</b></li> <li><b>Year</b></li> </ul> Once the application has expired, no further lifecycle activity can happen for that application.                                 |
| <b>Branch</b>                             | Select one of the following options: <ul style="list-style-type: none"> <li><b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is allowed to be opened.</li> <li><b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul> |
| <b>Allowed Applicant Roles</b>            | Specify the applicant roles that are allowed to apply this product.                                                                                                                                                                                                                                                                                                                                    |

Table 1-9 (Cont.) Business Product Details – Field Description

| Field                                          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Category</b>                       | Select one of the following options: <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li>• <b>Disallowed</b> – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> </ul> The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches. |
| <b>Configuration for Term Deposit Products</b> | Specify the configurations for the term deposit.                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Funding Threshold Preferences</b>           | Specify the funding threshold preferences for term deposit product.                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Term Deposit Currencies</b>                 | Displays the currency based on the <b>Currency Allowed</b> configured in the <b>Common Configuration</b> tab above.                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Minimum Term Tenure Basis</b>               | Select the minimum term tenure.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                                                                                                                 |
| <b>Minimum Term</b>                            | Specify the minimum tenure of the term deposit for the selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Maximum Term Tenure Basis</b>               | Select the maximum term tenure.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                                                                                                                 |
| <b>Maximum Term</b>                            | Displays the maximum tenure of the term deposit for the selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Minimum Amount</b>                          | Displays the minimum amount of the term deposit for selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Maximum Amount</b>                          | Displays the maximum amount of the term deposit for the selected currency.                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Banking Channels</b>                        | Switch to  to allow multiple banking channels for the account.                                                                                                                                                                                                                                                                                                                                            |
| <b>Channels Allowed</b>                        | Select the channels that are allowed to the account.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>KISOK Banking</b></li> <li>• <b>Direct Banking</b></li> <li>• <b>Phone Banking</b></li> </ul> This field appears if the <b>Banking Channel</b> toggle is turned ON..                                                                                                                                                                                          |
| <b>Rollover Preferences</b>                    | This section capture the details of rollover preferences.                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Auto Rollover</b>                           | Switch to  to allow auto rollover for the account.                                                                                                                                                                                                                                                                                                                                                        |
| <b>Common Configuration</b>                    | Specify the common configurations for the business product.                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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

### 1.1.1.3.4 IRA Savings Product Preferences

This topic describes the IRA Savings product preferences details.

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

To add IRA Savings preferences:

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

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

**Figure 1-10 Business Product Preferences-IRA Savings**

2. Specify the details in the relevant data fields.

#### **Note**

The fields which are marked with Required are mandatory.

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

**Table 1-10 Business Product Preference – IRA Savings Product- Individual**

| Field Name                        | Description                                                                                          |
|-----------------------------------|------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b>       | In this section, the user can capture the details of common configurations for the business product. |
| <b>Residential Status Allowed</b> | Displays the residential status for which the business product is applicable for resident.           |

Table 1-10 (Cont.) Business Product Preference – IRA Savings Product- Individual

| Field Name                                | Description                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Status Allowed</b>            | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Major</b></li> <li>• <b>Minor</b></li> </ul>                                                                                                                                                                                                       |
| <b>Currency Allowed</b>                   | Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.                                                                                                                                                                                                                                                         |
| <b>Minimum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                     |
| <b>Maximum Age</b>                        | 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.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                     |
| <b>Inactive Application Expiry Period</b> | Specify the period after which the application must be marked as <b>Expired</b> .<br>Select the period from the drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> Once the application has expired, no further lifecycle activity can happen for that application.                     |
| <b>Branch</b>                             | Select one of the following options: <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product can be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul> |
| <b>Financial Details Validity Period</b>  | Specify the validity period for financial details of the applicant. Select the period from the first drop-down box.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> Select the numeric period from the second drop-down box.                                                                        |
| <b>Capture Financial Details</b>          | Switch to  to allow user to capture financial details                                                                                                                                                                                                                                                         |

Table 1-10 (Cont.) Business Product Preference – IRA Savings Product- Individual

| Field Name                                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed Applicant Roles</b>               | <p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> <li>• <b>Custodian</b></li> <li>• <b>Guardian</b></li> <li>• <b>Cosigner</b></li> </ul> <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the <b>Applicants</b> data segment while capturing an applicant information in an application.</p>                                                                               |
| <b>Customer Category</b>                     | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li>• <b>Disallowed</b> – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> </ul> <p>The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.</p>                                                                                                                       |
| <b>Early KYC</b>                             | <p>Switch to  to enable the early KYC feature to speedup KYC process of an applicant.</p> <p>If this toggle is selected, the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>                                                                                                                                                                                                                                                                                                   |
| <b>Simplified Application</b>                | <p>Switch to  to set simple process of account opening for this product.</p> <p>To submit the account opening application process, combine the <b>Initiation</b> and <b>Application Entry</b> stages.</p>                                                                                                                                                                                                                                                                                                                                     |
| <b>Interest Accumulation</b>                 | <p>Select the method of interest accumulation from the drop down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Cumulative</b>: If this option is selected, then the <b>Yes</b> option is defaulted for interest accumulation in the <b>Cumulative</b> field of the <b>Account Details</b> data segment.</li> <li>• <b>Non Cumulative</b>: Selecting this option defaults the <b>No</b> option for interest accumulation in <b>Account Details</b> data.</li> <li>• <b>Both</b>: This option gives the flexibility to select the option in the <b>Account Details</b> data segment.</li> </ul> |
| <b>Configuration for IRA Savings</b>         | This section provides configuration details for the IRA Savings.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Allow Existing Customer Only</b>          | <p>By default, this toggle is turned ON based on the host parameter, indicating that eligible accounts are available within the host for opening a IRA Money Market Savings account.</p> <p>When this toggle is turned OFF, the business process of regular IRA savings and a IRA Money Market Savings account are same.</p>                                                                                                                                                                                                                                                                                                     |
| <b>Initial Funding Threshold Preferences</b> | This section provides details of funding threshold preferences for IRA Savings product.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |



**Table 1-10 (Cont.) Business Product Preference – IRA Savings Product- Individual**

| Field Name                         | Description                                                                                                                                                                                                                                                                                                                              |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Initial Funding</b>             | <p>Select the modes which are allowed for initial funding.<br/>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Cash</b></li> <li>• <b>GL Account</b></li> <li>• <b>Account Transfer</b></li> <li>• <b>Other Bank Cheque</b></li> </ul> <p>The drop-down values will be configured in look up maintenance.</p> |
| <b>Banking Preferences</b>         | This section provides banking details about banking preferences.                                                                                                                                                                                                                                                                         |
| <b>Banking Channels</b>            | Switch to  to allow the banking channel service for the account.                                                                                                                                                                                        |
| <b>Debit Decision Service Flag</b> | This section provides details of the debit decision service.                                                                                                                                                                                                                                                                             |
| <b>Action Tab</b>                  | <p>Click <b>Cancel</b> to cancel the added record.<br/>Click <b>Back</b> to view the previous added record.<br/>Click <b>Save and Close</b> to save and close the added record.<br/>Click <b>Next</b> to move to the next stage.</p>                                                                                                     |

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

#### 1.1.1.3.5 IRA Certificate of Deposit Product Preferences

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

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

##### To add IRA Certificate of Deposit Product Preferences:

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

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

**Figure 1-11 Business Product Preference-IRA Certificate of Deposit**

The screenshot displays the 'Create Business Product' interface for 'Business Product Preference'. The form is divided into several sections:

- Common Configuration:**
  - Residential Status Allowed:** A dropdown menu with 'Resident' selected.
  - Customer Status Allowed:** A dropdown menu with 'Select'.
  - Currency Allowed:** A dropdown menu.
  - Minimum Age:** A dropdown menu with 'Select'.
  - Maximum Age:** A dropdown menu with 'Select'.
  - Inactive Application Expiry Period:** A dropdown menu with 'Select'.
  - Branch:** Radio buttons for 'Allowed' and 'Disallowed' (selected), followed by a 'Required' dropdown.
  - Financial Details Validity Period:** A dropdown menu with 'Select'.
  - Allowed Applicant Roles:** A dropdown menu.
  - Customer Category:** Radio buttons for 'Allowed' and 'Disallowed' (selected), followed by a 'Required' dropdown.
  - Interest Accumulation:** A dropdown menu with 'Both' selected.
  - Early KYC:** A toggle switch.
  - Simplified Application:** A toggle switch.
- Configuration for IRA Certificate of Deposits:**
  - Funding and Payout Modes:**
    - Allowed Initial Funding Modes:** A dropdown menu.
    - Allowed Payout Modes (For Interest and Maturity):** A dropdown menu.
    - Allowed Interest Payout Frequency:** A dropdown menu.
  - Funding Threshold Preferences:** A section with multiple input fields.
  - Banking Preferences:**
    - Banking Channels:** A toggle switch.
    - Channels Allowed:** A dropdown menu.
  - Rollover Preferences:**
    - Auto Rollover:** A toggle switch.
- Debit Decision Service Flag:**
  - Debit Decision Service Flag:** A toggle switch.

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

- Specify the details in the relevant data fields.

**Note**

The fields which are marked with Required are mandatory.

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

**Table 1-11 Business Product Preference – IRA Certificate of Deposit Product-Individual**

| Field Name                        | Description                                                                                                                                                                                      |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Common Configuration</b>       | This section provides the details of the common configurations for the business product.                                                                                                         |
| <b>Residential Status Allowed</b> | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li><b>Resident</b></li> <li><b>Non-Resident</b></li> </ul> |
| <b>Customer Status Allowed</b>    | Select the option for which the business product is applicable for.<br>The available options are: <ul style="list-style-type: none"> <li><b>Major</b></li> <li><b>Minor</b></li> </ul>           |
| <b>Currency Allowed</b>           | Select the currency or currencies that are allowed for the business product. The system enables the selection of multiple currencies, if applicable.                                             |

**Table 1-11 (Cont.) Business Product Preference – IRA Certificate of Deposit  
Product- Individual**

| Field Name                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Minimum Age</b>                        | <p>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.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                            |
| <b>Maximum Age</b>                        | <p>Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul>                                                                                                                                                                                                                            |
| <b>Inactive Application Expiry Period</b> | <p>Specify the period after which the application must be marked as <b>Expired</b>.</p> <p>Select the period from the drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Once the application has expired, no further lifecycle activity can happen for that application.</p>                                                                                                                                                  |
| <b>Branch</b>                             | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li>• <b>Allowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product can be opened.</li> <li>• <b>Disallowed</b> – Select it to indicate and specify the branches where the account under the specified Business Product is not allowed to be opened.</li> </ul>                                                                                                                                            |
| <b>Financial Details Validity Period</b>  | <p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Month</b></li> <li>• <b>Year</b></li> </ul> <p>Select the numeric period from the second drop-down box.</p>                                                                                                                                                                                                        |
| <b>Allowed Applicant Roles</b>            | <p>Specify the applicant roles that are allowed to apply this product. The available roles are as below:</p> <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> <li>• <b>Custodian</b></li> <li>• <b>Guardian</b></li> <li>• <b>Cosigner</b></li> </ul> <p>The option in this list appears for selection based on the configuration.</p> <p>This selected roles gets reflected in the <b>Applicants</b> data segment while capturing an applicant information in an application.</p> |

**Table 1-11 (Cont.) Business Product Preference – IRA Certificate of Deposit Product- Individual**

| Field Name                                              | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Category</b>                                | <p>Select one of the following options:</p> <ul style="list-style-type: none"> <li><b>Allowed</b> – Select to indicate whether the specified categories are allowed to open an account for selected product.</li> <li><b>Disallowed</b> – Select to indicate whether the specified categories are not allowed to open an account for selected product.</li> </ul> <p>The system allows to select <b>Disallowed</b> and keep it blank so that the Business Product is allowed for all the branches.</p>                                                                                                                                                                             |
| <b>Early KYC</b>                                        | <p>Switch to  to enable the early KYC feature to speedup KYC process of an applicant.</p> <p>If this option is selected then the KYC call is trigger to Oracle Banking Party Services once the applicant data is captured in the application.</p>                                                                                                                                                                                                                                                                                                                                                 |
| <b>Simplified Application</b>                           | <p>Switch to  to set simple process of account opening for this product.</p> <p>To submit the account opening application process, combine the <b>Initiation</b> and <b>Application Entry</b> stages.</p>                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Interest Accumulation</b>                            | <p>Select the method of interest accumulation from the drop down list. The available options are:</p> <ul style="list-style-type: none"> <li><b>Cumulative</b>: If this option is selected then the <b>Yes</b> option is defaulted for interest accumulation in the <b>Cumulative</b> field of the <b>Account Details</b> data segment.</li> <li><b>Non Cumulative</b>: If this option is selected then the <b>No</b> option is defaulted for interest accumulation in the <b>Cumulative</b> field of the <b>Account Details</b> data segment.</li> <li><b>Both</b>: This option gives the flexibility to select the option in the <b>Account Details</b> data segment.</li> </ul> |
| <b>Configuration for IRA Certificate of Deposits</b>    | This section provides configuration details for the IRA Certificate of deposit.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Funding and Payout Modes</b>                         | This section provides the preference details of funding and payout modes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Zero Balance Deposit</b>                             | <p>Switch to  indicates that the account with zero balance deposit.</p> <p>When this toggle is turned OFF, a regular certificate of deposit account and a zero balance certificate of deposit account are the same.</p>                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Allowed Initial Funding Modes</b>                    | <p>Select the modes which are allowed for initial funding. The available options are:</p> <ul style="list-style-type: none"> <li><b>Fund Later</b></li> <li><b>Account Transfer</b></li> <li><b>GL Account</b></li> </ul> <p>The drop-down values will be configured in look up maintenance. For zero balance certificate of deposit account, this field displays <b>Fund Later</b> by default. If <b>Zero Balance Deposit</b> is selected as <b>No</b> in the <b>Business Product Host Mapping</b> screen, <b>Fund Later</b> will not be displayed.</p>                                                                                                                           |
| <b>Allowed Payout Modes (for Interest and Maturity)</b> | <p>Select the modes which are allowed for fund payout after maturity. The available options are:</p> <ul style="list-style-type: none"> <li><b>Transfer to Account</b></li> <li><b>GL Account</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

**Table 1-11 (Cont.) Business Product Preference – IRA Certificate of Deposit Product- Individual**

| Field Name                               | Description                                                                                                                                                                                                                                                             |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Allowed Interest Payout Frequency</b> | Select the frequencies which are allowed for interest payout. The available options are: <ul style="list-style-type: none"> <li>• <b>Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul> |
| <b>Funding Threshold Preferences</b>     | Specify the funding threshold preferences for IRA certificate of deposit product.                                                                                                                                                                                       |
| <b>Banking Preferences</b>               | This section provides banking details about banking preferences.                                                                                                                                                                                                        |
| <b>Banking Channels</b>                  | Switch to  to allow the banking channel service for the account.                                                                                                                       |
| <b>Rollover Preferences</b>              | This section provides banking details about rollover preferences.                                                                                                                                                                                                       |
| <b>Auto Rollover</b>                     | Switch to  to allow the auto rollover service.                                                                                                                                         |
| <b>Debit Decision Service Flag</b>       | Switch to  to allow the debit decision service.                                                                                                                                        |
| <b>Action Tab</b>                        | Click <b>Cancel</b> to cancel the added record.<br>Click <b>Back</b> to view the previous added record.<br>Click <b>Save and Close</b> to save and close the added record.<br>Click <b>Next</b> to move to the next stage.                                              |

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

#### 1.1.1.4 Business Product Attributes

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

In the data segment, 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 Preferences** screen to proceed the next data segment, after successfully capturing the data.

The **Business Product Attributes** screen displays.

**Figure 1-12 Business Product Attributes**

**Create Business Product**

**Business Product Attributes**

Business Product Image: + Click to Add Product Image. Selected file: HOM012\_1683697158155.png. Upload button.

Business Product Summary: House with amenities.

**Feature**

| Feature Name | Feature Description | Display On Catalogue     |
|--------------|---------------------|--------------------------|
| Amenities    | New Amenities       | <input type="checkbox"/> |

+ | Add Feature

**Eligibility**

| Eligibility Name  | Eligibility Description          | Display On Catalogue     |
|-------------------|----------------------------------|--------------------------|
| enabled Home loan | enabled Home loan with amenities | <input type="checkbox"/> |

+ | Add Eligibility

**Fees & Charges**

| Fees & Charges Name | Fees & Charges Description        | Display On Catalogue     |
|---------------------|-----------------------------------|--------------------------|
| enabled Normal      | enabled Normal includes all taxes | <input type="checkbox"/> |

+ | Add Fees & Charges

**Terms & Conditions**

+ Click to Add Terms & Conditions. Selected file: "TATA Sky.pdf". Upload button.

**Product Brochure**

+ Click to Add Product Brochure. Selected file: "TATA Sky.pdf". Upload button.

**Comments**

enabled

Cancel Back Save & Close Next

The system auto-populates the **Features**, **Eligibility**, and **Fees & Charges** fields using data from **Business Product Details**, **Business Product Host Mapping**, **Business Product Preferences**, and the **AI-generated Product Brochure** link for the auto-generated document.

However, the user can modify the fetched details and add or delete rows in the field if required.

- Specify the fields on the **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 1-12 Business Product Attributes – Field Description**

| Field                           | Description                                                                                                                     |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Product Image</b>   | Select the image that user want to display for the business product in the Product Catalogue. Click <b>Upload</b> to upload it. |
| <b>Business Product Summary</b> | Specify the content for the business product summary.                                                                           |

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

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

## 1.1.2 View Business Product

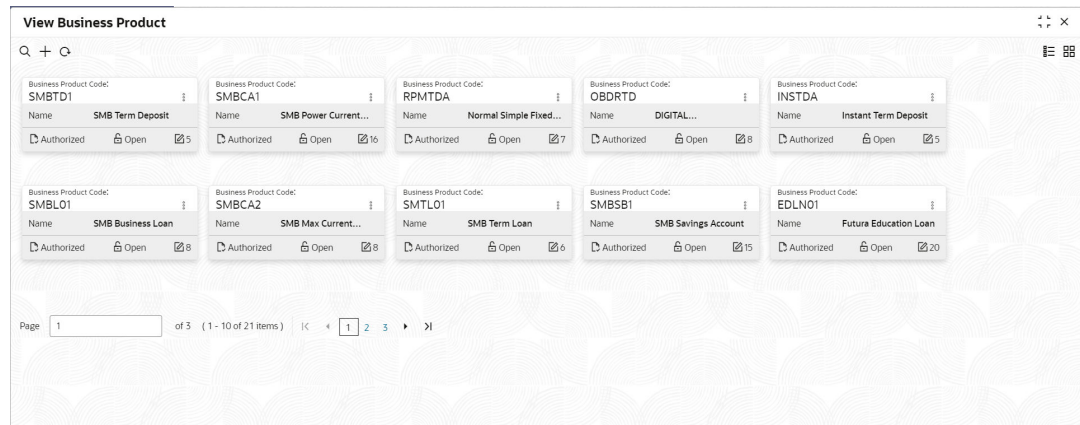
This topic describes the systematic instructions to View Business Product.

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

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

The **View Business Product** screen appears.



**Figure 1-13 View Business Product**

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

**Table 1-13 View Business Product - Field Description**

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

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

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

**Table 1-14 View Business Product – Option Description**

| Field         | Description                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Unlock</b> | Click <b>Unlock</b> to edit the business product information in Create Business Product data segment.<br>System will not allow to edit the following fields: <ul style="list-style-type: none"> <li>• <b>Product Type</b></li> <li>• <b>Product Sub-Type</b></li> <li>• <b>Business Product Code.</b></li> </ul> Make the required changes in the other relevant data segment and submit the business product. |



**Table 1-14 (Cont.) View Business Product – Option Description**

| Field            | Description                                                                                                                                                                                                            |
|------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Close</b>     | Click <b>Close</b> to close the business products that are no more relevant for banking product offering. User can close only authorized business products.                                                            |
| <b>Copy</b>      | Click <b>Copy</b> to copy the authorized or unauthorized business products to quickly create new business product.                                                                                                     |
| <b>View</b>      | Click <b>View</b> to view the authorized or unauthorized business products.                                                                                                                                            |
| <b>Authorize</b> | User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to <b>Authorized</b> and is available for linking in the Business Process. |
| <b>Delete</b>    | Click <b>Delete</b> to delete the business products that are unauthorized and no more required.                                                                                                                        |

4. Click  to close the screen.

## 1.2 Business Process Configuration

This topic provides the information about the business process configuration.

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

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

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

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

The Prerequisites for configuring the Business Process are enumerated below:

- Lifecycle**  
 Lifecycle represents the lifecycle of the process for which the Business Process is created. These are factory shipped codes and currently support 'Origination' lifecycle for products types such as Savings Account, Current Account and Loans.  
 The list of lifecycle codes is available in Lifecycle Codes.
- Process Code**  
 Process Code defines the various stages relevant for the origination workflow. Process Code configuration allows you to define the business process flow that needs to be

mapped for the business product and lifecycle code combination in the Business Process configuration.

A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in "CMC\_TM\_PROCESS\_CODE" and "CMC\_TM\_PROCESS\_STAGE" tables. The list of shipped process codes is available in Process Codes.

- **Business Product**

Business Product maintenance allows configuring the various business products in accordance with the product offerings that the bank deals in. Each business product has a unique business process defined for a specific lifecycle code selected.

This topic contains the following subtopics:

- [Create Business Process](#)

This topic describes the systematic instructions to create business process.

- [View Business Process](#)

This topic describes the systematic instructions to View Business Process.

## 1.2.1 Create Business Process

This topic describes the systematic instructions to create business process.

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

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

The **Create Business Process** screen displays.

**Figure 1-14 Create Business Process**

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

**Note**

The fields, which mentioned as Required, are mandatory.

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

Table 1-15 Create Business Process – Field Description

| Field                               | Description                                                                                                                                                                                                                                                                                     |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Process Code</b>        | Specify an alphanumeric business process code.<br>Maximum Length of this field is 16.                                                                                                                                                                                                           |
| <b>Business Process Description</b> | Specify the description of the business process code.<br>Maximum Length of this field is 60.                                                                                                                                                                                                    |
| <b>Lifecycle</b>                    | Search and select the lifecycle code.                                                                                                                                                                                                                                                           |
| <b>Lifecycle Description</b>        | Displays the description of the lifecycle selected.                                                                                                                                                                                                                                             |
| <b>Product Category</b>             | Select the product category.<br>Available options are <ul style="list-style-type: none"> <li>• <b>Individual</b></li> <li>• <b>Small and Medium Business</b></li> </ul> If <b>Product Type</b> is selected as <b>Loan Account</b> , the system defaults as <b>Individual</b> in read-only mode. |
| <b>Process Code</b>                 | Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination.                                                                                                                                           |
| <b>Process Description</b>          | Displays the description of the selected process code.                                                                                                                                                                                                                                          |
| <b>Business Product Code</b>        | Specify the business product code for which the business process is being created. Alternatively, select <b>All</b> , in which case the business process will be applicable to all the business products that are associated with the Lifecycle and Process Code.                               |
| <b>Business Product Name</b>        | Displays the business product name based on the product code selected.                                                                                                                                                                                                                          |
| <b>Factory Shipped</b>              | Select the factory shipped<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>                                                                                                                                                    |
| <b>Process Full View</b>            | Click this button to view all stages and data segments associated with the selected process code.                                                                                                                                                                                               |

**Note**

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

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

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

**Figure 1-15 Create Business Process with stages**

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

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

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

### 1.2.1.1 Data Segment

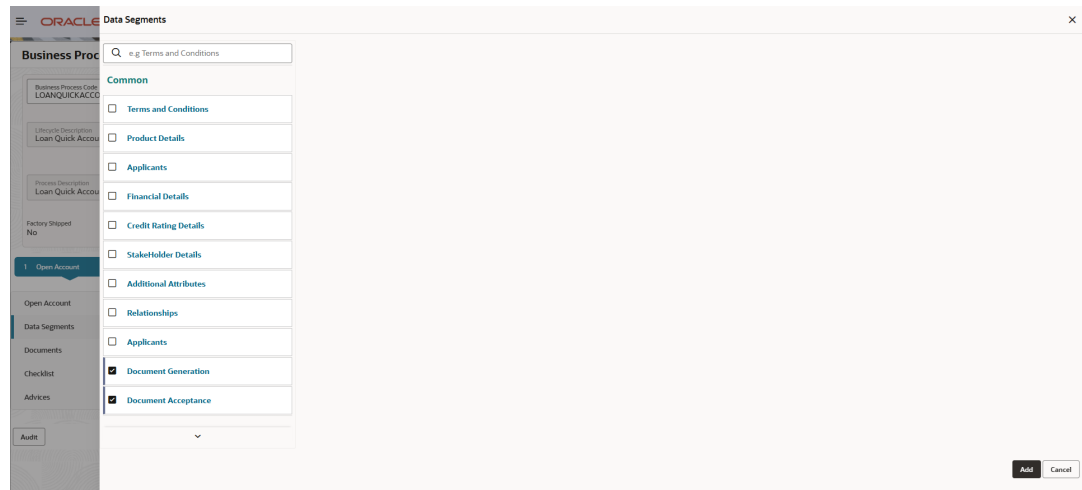
This topic describes the systematic instructions of data segment.

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

#### To configure the Business Process Definition:

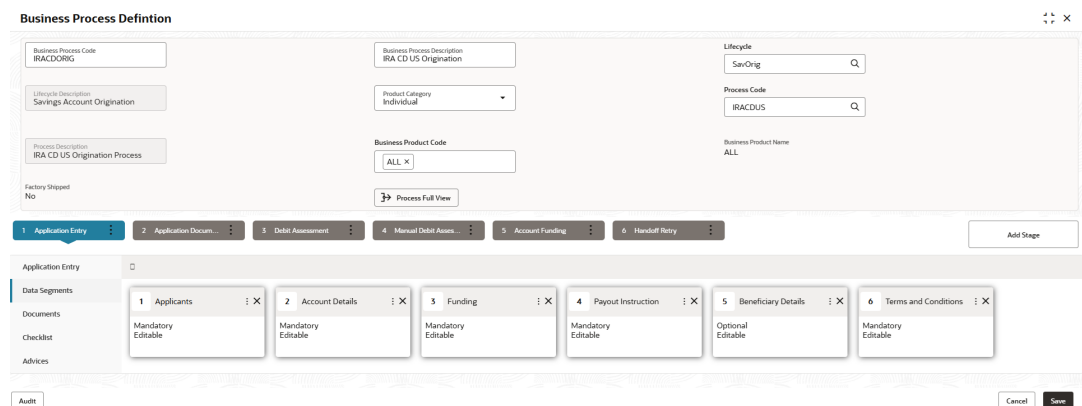
1. Select the stage where the data segments will be added
2. Click  to add data segments in the respective stage.

The **Data Segments** screen displays.

**Figure 1-16 Data Segments**

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

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

**Figure 1-17 Create Business Process with added Data Segments**

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

4. Click  on the added data segment tile.

The edit properties screen is displayed.

**Figure 1-18 Edit Data Segment Properties**

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

**Table 1-16 Edit Data Segment Properties - Field Description**

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

5. Click **Save**.

The properties are saved successfully.

6. Drag and Drop the data segment tile to arrange the sequence order. Based on position set, it will appears in the respective stages.

7. Click **Save**.

The changes are saved successfully.

### 1.2.1.2 Document

This topic describes the systematic instructions to submit the documents by customer for the product origination process.

**To add documents:**

1. Select the stage and click **Document** tab to define the specific documentation requirement for different stage.

2. Click  to add document details in the respective stage.

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

**Figure 1-19 Create Business Process – Documents**

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

**Table 1-17 Create Business Process - Documents**

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

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

The captured details are saved successfully.

### 1.2.1.3 Checklist

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

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

#### To add checklist:

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

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

**Figure 1-20 Create Business Process – Checklist**

The screenshot shows the 'Business Process Definition' interface. At the top, there are input fields for 'Business Process Code' (Home loan), 'Business Process Description' (Home loan process), 'Lifecycle' (LoanOrig), 'Product Category' (Individual), 'Process Code' (RLNORG), and 'Business Product Code' (HMLN01). Below these are 'Lifecycle Description' (Loans Origination) and 'Process Description' (Retail Loan Origination Process). A 'Factory Shipped' checkbox is set to 'No'. A 'Process Full View' button is visible. A horizontal bar contains 15 numbered stages: 1. Application Entry, 2. Application Enrich..., 3. Underwriting, 4. Assessment, 5. Manual Credit Ass..., 6. Manual Credit Dec..., 7. Account Parameter, 8. Supervisor Approval, 9. Offer Issue, 10. Customer Offer Acc..., 11. Post Offer Amendin..., 12. Account Approval, 13. Handoff Retry, 14. Add Stage, and 15. Handoff Retry. The 'Application Entry' stage is selected. Below the stage bar, the 'Checklist' tab is active. It contains a 'Checklist Data' text field with a 'Required' label, a 'Mandatory' section with 'Yes' and 'No' radio buttons (where 'No' is selected), and a 'Business Products' field with 'HMLN01' selected. A 'Cancel' button and a 'Save' button are at the bottom right.

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

3. Click  to remove the documents.



- 4. Click **Save**.  
The captured details are saved successfully.

1.2.1.4 Advices

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

- 1. Select the stage and click **Advices** tab.  
The **Create Business Process – Advices** screen displays.

Figure 1-21 Create Business Process – Advices

The screenshot shows the 'Business Process Definition' window. At the top, there are input fields for 'Business Process Code' (Home loan), 'Business Process Description' (Home loan process), 'Lifecycle' (LoanOrig), 'Process Code' (RLNORG), 'Product Category' (Individual), and 'Business Product Code' (HMLN01). Below these is a 'Process Full View' button. A horizontal bar contains 15 numbered stages, with '1 Application Entry' selected. Below the stages, the 'Advices' tab is active, displaying a search bar for 'Advice Type' and a 'Business Products' dropdown menu. The bottom of the window has 'Cancel' and 'Save' buttons.

- 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.                                                                                                                                                                                                 |
| Advice Description | Displays the corresponding description for the advice selected.                                                                                                                                                                                                                                                                                |
| Business Products  | Select the business products to restrict the advices. The system allows to select <ul style="list-style-type: none"><li>• <b>Single Product</b></li><li>• <b>List of Products</b></li><li>• <b>All</b></li></ul> If select <b>All</b> , these advices are applicable to all the business products that are associated with the stage selected. |

- 3. Click  to remove the advices.
- 4. Click **Save** to create business process.

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

## 1.2.2 View Business Process

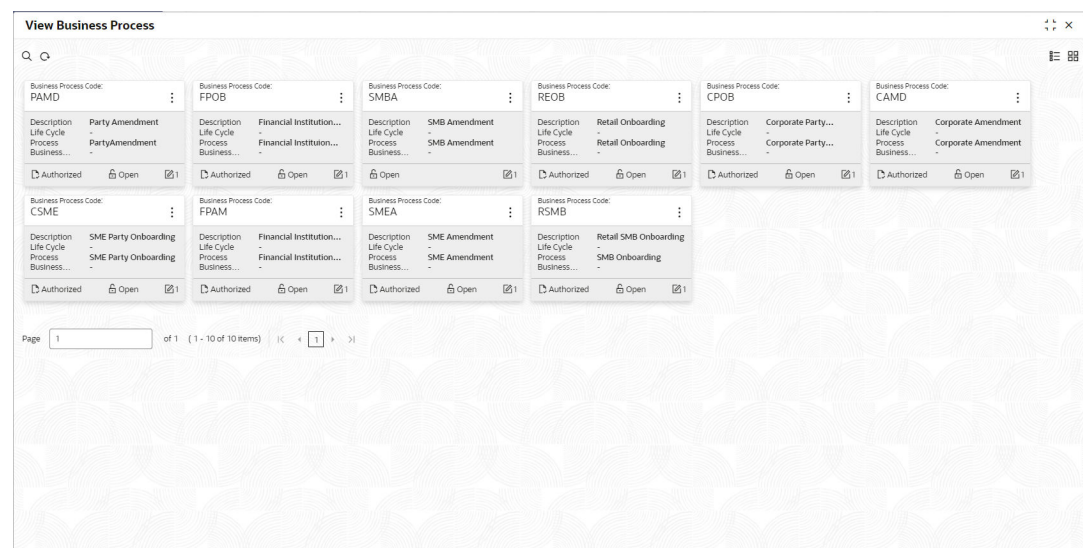
This topic describes the systematic instructions to View Business Process.

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

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

The **View Business Process** screen displays.

**Figure 1-22 View Business Process**



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

**Table 1-20 View Business Product - Field Description**

| Field                        | Description                                                                  |
|------------------------------|------------------------------------------------------------------------------|
| <b>Business Process Code</b> | Displays the Business Process Code.                                          |
| <b>Description</b>           | Displays the description of the Business Process Code.                       |
| <b>Lifecycle</b>             | Displays the lifecycle description of the Business Process Code.             |
| <b>Process Description</b>   | Displays the process description of the Business Process Code.               |
| <b>Business Product Code</b> | Displays the Business Product Code associate with the Business Process Code. |

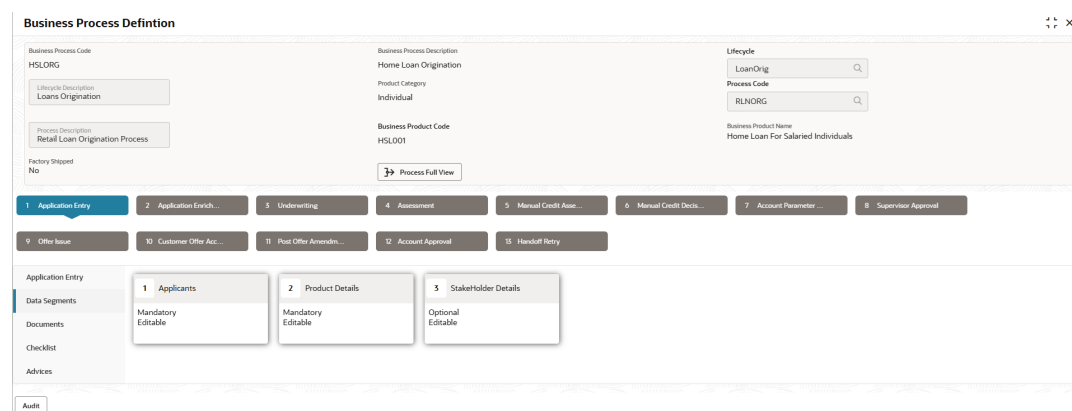
**Table 1-20 (Cont.) View Business Product - Field Description**

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

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

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

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

**Figure 1-23 Business Process Definition - View**


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

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

Figure 1-24 Business Process Definition – Unlock

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

Table 1-21 View Business Process – Option Description

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

5. Click  to close the screen.

## 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 1-22 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 1-22 (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.

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

Figure 1-25 Create Fact

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

**Note**

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

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

Table 1-23 Create Fact – Field Description

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

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

1.3.1.2 View Fact

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

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

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

The **View Fact** screen displays.

Figure 1-26 View Fact

The screenshot shows the 'View Fact' interface. On the left is a sidebar with 'Fact' selected. The main area has a 'Product Processor' dropdown set to 'OBO' and a 'Tag' dropdown. Below is a 'Filter' section with a 'Type to filter' input. A table lists 14 facts:

| 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 1-27 View Fact

The screenshot shows the 'View Fact' interface with the 'Product Processor' dropdown set to 'PLATORULE'. The 'Filter' section is empty. The table displays one fact:

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

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

Table 1-24 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. |

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

The **Fact Creation** screen displays.



**Figure 1-28 fact Creation**

7. 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 1-25 Fact Creation – Field Description**

| Field                    | Description                                                                                                                                                                                                                                                                |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Code</b>              | Specify the alphanumeric code without space for the fact.                                                                                                                                                                                                                  |
| <b>Description</b>       | Specify the description of the fact.                                                                                                                                                                                                                                       |
| <b>Product Processor</b> | Select the product processor.                                                                                                                                                                                                                                              |
| <b>Tag</b>               | Specify the tag values.                                                                                                                                                                                                                                                    |
| <b>Type</b>              | Select the type of the fact from the dropdown list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Number</b></li> <li>• <b>Text</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Array</b></li> <li>• <b>ENUM</b></li> </ul> |

## 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  $\text{Loan to Value (LTV)} = (\text{LOANAMOUNT} / \text{COLLATERAL\_VALUE}) * 100$

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 -  $\text{LOANAMOUNT} / \text{COLLATERAL\_VALUE}$

Create a rule2 - Loan to Value (LTV)

Expression - LOAN\_T0\_COLLATERAL \*100

This topic contains the following subtopics:

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

### 1.3.2.1 Create Rule

This topic describes the systematic instructions to configure rule.

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

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

The **Create Rule** screen displays.

**Figure 1-29 Create Rule**

The screenshot shows the 'Create Rule' interface. At the top, there's a 'New' button and an 'Add Section' button. The 'Rules' section is expanded, showing 'Basic Info' with fields for Code (with a 'Select Existing rule' dropdown), Description, Product Processor, Tag, and Rule Version. Below this is 'Section1' which contains an 'Else' clause and an 'Expression' field. The 'Output' section shows 'Section1' and 'Else'. A 'Save' button is located at the bottom left of the form.

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 1-26 Create Rule – Field Description**

| Field                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Code</b>                 | Specify the alphanumeric code without space for the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Description</b>          | Specify the description of the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Product Processor</b>    | Click <b>Search</b> and select the product processor.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Tag</b>                  | Select the tag from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Select Existing Rule</b> | Click <b>Search</b> and select the existing rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Add Section</b>          | Click <b>Add Section</b> to create the multiple rule condition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Expression Builder</b>   | Select the expressions to build the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Add Expression</b>       | Click <b>Add Expression</b> to create the expression for the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Fact / Rules</b>         | Select the fact or rule from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Operator</b>             | Select the comparison operator from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Data Type</b>            | <p>Select the data type for the fact or rule.<br/>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> </ul> <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul> |
| <b>Output</b>               | <p>Select the output from the drop-down list.<br/>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> </ul>                                                                                                                                                                  |
| <b>Expression</b>           | Displays the expression and output updated in the expression builder.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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

#### Create Rule with multiple Output

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

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

**Figure 1-30 Create Rule with Multiple Output**

**Create Rule**

**Rules**

**Basic Info**

Code: Rule1  
 Description: Testrule  
 Product Processor: SMS  
 Tag:   
 Select Existing rule:   
 Rule Version:

**Section1**

**Expression Builder**

+ Add Expression

☐ Facts ☐ Select F = ☐ Required  
☐ Facts ☐ Select F = ☐ Required

**Output**

☐ TEXT  Enter Text Value  Enter Description  
☐ TEXT  Enter Text Value  Enter Description

**Else**

☐ TEXT  Enter Text Value  Enter Description  
☐ TEXT  Enter Text Value  Enter Description

**Expression**

IF { && }  
 Output Section1  
 Else

Save

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 1-31 View Rule

View Rule

Product Processor

PLATORULE

Tag

Filter:

Type to filter

(Right Click on Row to open Details....)

Refresh

| 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 1-27 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 1-32 Rule Creation

Rule Creation

Edit

Rules

Basic Info

Code

multiOutputEdit

Select Existing rule

Description

multiOutputEditZ1

Rule Version

4

Product Processor

PLATORULE

Tag

Section1

Expression Builder

+ Add Expression

Facts

OBP2Nu

=

NUMBER

23

Output

TEXT

section3

Enter Description

Section2

Expression Builder

+ Add Expression

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

Save

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 1-28 Create Rule – Field Description

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

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Table 1-28 (Cont.) Create Rule – Field Description

| Field                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>          | Specify the description of the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Product Processor</b>    | Click <b>Search</b> and select the product processor.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Tag</b>                  | Select the tag from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Select Existing Rule</b> | Click <b>Search</b> and select the existing rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Add Section</b>          | Click <b>Add Section</b> to create the multiple rule condition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Expression Builder</b>   | Select the expressions to build the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Add Expression</b>       | Click <b>Add Expression</b> to create the expression for the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>+ Icon</b>               | Click <b>+</b> icon to add new expression.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Fact / Rules</b>         | Select the fact or rule from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Operator</b>             | Select the comparison operator from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Data Type</b>            | <p>Select the data type for the fact or rule.<br/>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> </ul> <p>The below option appears if the Data Type is selected as Boolean.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul> |
| <b>Output</b>               | <p>Select the output from the drop-down list.<br/>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> </ul>                                                                                                                                                                  |
| <b>Expression</b>           | Displays the expression and output updated in the expression builder.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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

### 1.3.2.3 Create Rule Group

This topic describes the systematic instructions to configure rule group.

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

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

The **Create Rule Group** screen displays.

Figure 1-33 Create Rule Group

Create Rulegroup

New

Group Name

required

Required

Product Processor

OBCR

Tag

Evaluate All Rules

OS\_EQL\_100000

OS Is Equal To 100000

1

OutstandingAmount == 100000

Save

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 1-29 Create Rule Group– Field Description

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

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.

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

The **View Rule Group** screen displays.



**Figure 1-34 View Rule Group**

View Rulegroup

Product Processor: OBCR [Search]

Tag: [Dropdown]

Filter: Type to filter [X] (Right Click on Row to open Details....) [Refresh]

| Group Id | Group Name | Description | Product Processor |
|----------|------------|-------------|-------------------|
| 1101     | TestingEnv |             | OBCR              |

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

**Table 1-30 View Rule Group – Field Description**

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

### 1.3.2.5 View Audit Rule

This topic describes the View Audit Rule.

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

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

The **View Audit Rule** screen displays.

**Figure 1-35 View Audit Rule**

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

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

**Table 1-31 View Audit Rule – Field Description**

| Field             | Description                                                       |
|-------------------|-------------------------------------------------------------------|
| <b>Request ID</b> | Specify the request ID available from the output of evaluate API. |

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

## 1.4 Credit Decision Configuration

This topic provides the information about the credit decision configuration.

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

This topic includes following subtopics:

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

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

## 1.4.1 Questionnaire

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

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

This topic contains the following subtopics:

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

### 1.4.1.1 Create Questionnaire

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

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

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

The **Create Questionnaire** screen displays.

**Figure 1-36 Create Questionnaire**

4. 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 1-32 Create Questionnaire - Field Description**

| Field                            | Description                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Basic Details</b>             | This section has the basic details of questionnaire code.                                                                                                                                                                                                                                                                                      |
| <b>Questionnaire Code</b>        | Specify the questionnaire code.                                                                                                                                                                                                                                                                                                                |
| <b>Questionnaire Description</b> | Specify a short description for the questionnaire.                                                                                                                                                                                                                                                                                             |
| <b>Product Processor</b>         | Select the product processor from the drop-down list for which the questionnaire is being created. The available options are: <ul style="list-style-type: none"> <li>• <b>OBO</b></li> <li>• <b>OBPY</b></li> </ul>                                                                                                                            |
| <b>Category</b>                  | Specify the category of the questionnaire.                                                                                                                                                                                                                                                                                                     |
| <b>Preview</b>                   | Click <b>Preview</b> to view the questions configured for the questionnaire along with the response choice.                                                                                                                                                                                                                                    |
| <b>Create</b>                    | Click <b>Create</b> to configure the questions.                                                                                                                                                                                                                                                                                                |
| <b>Question Code</b>             | Specify the unique question code.                                                                                                                                                                                                                                                                                                              |
| <b>Question Description</b>      | Specify the description for the question.                                                                                                                                                                                                                                                                                                      |
| <b>Select-Type</b>               | Select the type of response option from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Single Select</b></li> <li>• <b>Multi Select</b></li> <li>• <b>Input</b></li> <li>• <b>Date</b></li> </ul>                                                                                                  |
| <b>Select Sub-Type</b>           | Select the sub type of response option from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes/No</b></li> <li>• <b>Checkbox</b></li> <li>• <b>Radio Button</b></li> <li>• <b>Dropdown</b></li> </ul> The options are listed in the dropdown based on option selected in <b>Select-Type</b> field. |
| <b>Short Name</b>                | Specify the short name of the question. This will be displayed in the Execution Summary.                                                                                                                                                                                                                                                       |
| <b>Comments</b>                  | Specify the comments of the question.                                                                                                                                                                                                                                                                                                          |
| <b>Required</b>                  | Indicates whether the question is mandatory or optional. By default, this toggle is turned ON. <ul style="list-style-type: none"> <li>• If this toggle is ON for a question, that particular question can be prompted as mandatory.</li> <li>• If this toggle is OFF for a question, the particular question remains optional.</li> </ul>      |
| <b>Add Condition</b>             | Click <b>Add Condition</b> to use existing rule or create new rule for the question.                                                                                                                                                                                                                                                           |
| <b>Answer Code</b>               | Displays the answer code.                                                                                                                                                                                                                                                                                                                      |
| <b>Answer Option</b>             | Specify all the expected response for the question configured.                                                                                                                                                                                                                                                                                 |
| <b>Add</b>                       | Click <b>Add</b> to add the expected response to the question.                                                                                                                                                                                                                                                                                 |

Table 1-32 (Cont.) Create Questionnaire - Field Description

| Field                                                                                             | Description                                                             |
|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <b>Update</b>                                                                                     | Click <b>Update</b> to edit the response.                               |
| <b>Remove</b>                                                                                     | Click <b>Remove</b> to remove the response.                             |
| <b>Done</b>                                                                                       | Click <b>Done</b> to save the data.                                     |
|                  | Click this icon to view the responses configured for the questionnaire. |
|                  | Click this icon to move the position of the questions.                  |
|                  | Click this icon to expand, copy or remove question.                     |
|                  | Click this icon to add the question details.                            |
|  Copy            | Click this icon to copy the question.                                   |
|  Remove Question | Click this icon to remove the question.                                 |
| <b>Add Question</b>                                                                               | Click <b>Add Question</b> to add another question.                      |

- 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

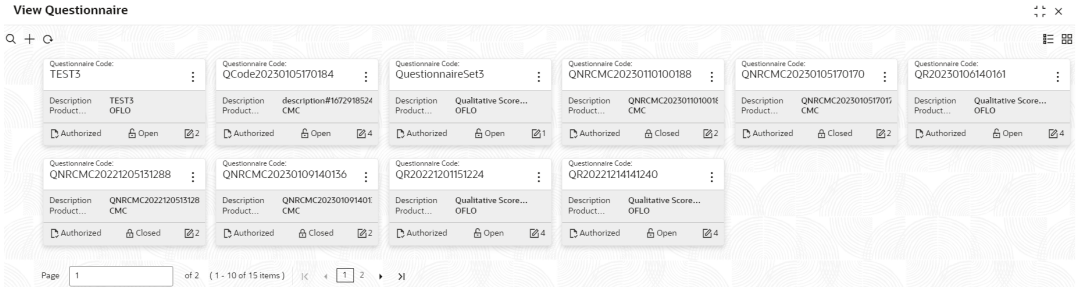
This topic describes the systematic instructions to view the list of configured questionnaire.

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**.

- On **Home** screen, click **Retail Banking**, and then click **Configuration**.
- Under **Configuration**, click **Credit Decision**, and then click **Questionnaire**.
- Under **Questionnaire**, click **View Questionnaire**.

The **View Questionnaire** screen displays.

Figure 1-37 View Questionnaire



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

Table 1-33 View Questionnaire – Field Description

| Field                            | Description                                                                                                                                                                         |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Questionnaire Code</b>        | Displays the questionnaire code.                                                                                                                                                    |
| <b>Questionnaire Description</b> | Displays the description of the questionnaire.                                                                                                                                      |
| <b>Product Processor Code</b>    | Displays the product processor code for which the questionnaire is created.                                                                                                         |
| <b>Authorization Status</b>      | Displays the authorization status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>Authorized</li> <li>Rejected</li> <li>Unauthorized</li> </ul> |
| <b>Record Status</b>             | Displays the status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>Open</li> <li>Closed</li> </ul>                                             |
| <b>Modification Number</b>       | Displays the number of modification performed on the record.                                                                                                                        |

- On **View Questionnaire** screen, click  .  
The **View Questionnaire - Search Filter** screen displays.

Figure 1-38 View Questionnaire - Search Filter

Search Filter

Questionnaire Code

Description

Authorization Status

Record Status

Search

Reset

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

Table 1-34 View Questionnaire - Search – Field Description

| Field                     | Description                                                                                                                                                                             |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Questionnaire Code        | Specify the questionnaire code.                                                                                                                                                         |
| Questionnaire Description | Specify the questionnaire description.                                                                                                                                                  |
| Authorization Status      | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>Authorized</li><li>Unauthorized</li><li>Rejected</li></ul> |
| Record Status             | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>Open</li><li>Close</li></ul>                                      |

5.

On **View Questionnaire** screen, click  to **Unlock**, **Delete**, **Authorize** or **View** the created questionnaire.

6.

Click **Unlock** to modify the created questionnaire.  
The **Questionnaire Maintenance - Modify** screen displays.
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G43395-01  
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**Figure 1-39 Questionnaire Maintenance - Modify**

The screenshot displays the 'Questionnaire Maintenance - Modify' window. It features a 'Basic Details' section with the following fields: 'Questionnaire Code' (value: TEST3), 'Questionnaire Description' (value: TEST3), 'Product Processor' (value: ORLO), and 'Category' (value: A). Below the details is a list of questions: Q11, Y1, Q22, and Q33. Each question has a small icon to its left for interaction. At the bottom left, there are buttons for 'Add Question' and 'Audit'. At the bottom right, there are 'Cancel' and 'Save' buttons. A 'Preview' button is also visible on the right side of the question list.

**Note**

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

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

**Table 1-35 Questionnaire Maintenance - Modify - Field Description**

| Field                                                                               | Description                                                                                                                             |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| <b>Questionnaire Code</b>                                                           | Displays the questionnaire code.                                                                                                        |
| <b>Questionnaire Description</b>                                                    | The user can modify the questionnaire description.                                                                                      |
| <b>Product Processor</b>                                                            | Displays the product processor for the created questionnaire.                                                                           |
| <b>Category</b>                                                                     | The user can modify the category for the created questionnaire.                                                                         |
| <b>Preview</b>                                                                      | Click <b>Preview</b> to display the questions configured for the questionnaire along with the response choice.                          |
|  | Click this icon to expand, copy, or remove question.                                                                                    |
|  | Click this icon to move the position of the questions.                                                                                  |
|  | Click this icon to see the question details.                                                                                            |
| <b>Question Code</b>                                                                | Displays the question code for the created questionnaire.                                                                               |
| <b>Question Description</b>                                                         | The user can modify the question code for the created questionnaire.                                                                    |
| <b>Select-Type</b>                                                                  | Displays the type of questionnaire.                                                                                                     |
| <b>Select Sub-Type</b>                                                              | Displays the sub-type of questionnaire.                                                                                                 |
| <b>Short Name</b>                                                                   | User can modify the short name of the created questionnaire.                                                                            |
| <b>Comments</b>                                                                     | User can modify the comments of the created questionnaire.                                                                              |
| <b>Required</b>                                                                     | Switch the toggle to modify if the question is mandatory or optional.                                                                   |
| <b>Add Condition</b>                                                                | Click <b>Add Condition</b> to display the existing rule. However, user can create a new rule by clicking <b>Create New Rule</b> option. |
| <b>Answer Code</b>                                                                  | Displays the answer code.                                                                                                               |
| <b>Answer Option</b>                                                                | User can modify all the expected response for the question configured.                                                                  |



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

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

**Figure 1-40 Questionnaire Maintenance – View**

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

**Table 1-36 Questionnaire Maintenance - View - Field Description**

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

## 1.4.2 Validation Model

This topic describes the information about the Validation model.

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

This topic contains the following subtopics:

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

### 1.4.2.1 Create Validation Model

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

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

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

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

The **Create Validation Model** screen displays.

**Figure 1-41 Create Validation Model**

**Create Validation Model**

**Basic Details**

Validation Model Code Required

Effective Date Required  
September 30, 2020

Product Processor Required  
Select

Stop On First Error Required  
☐

Validation Model Description Required

Expiry Date Required

Priority Required

**Rules**

Rule Code Required  
Select

Rule Name

☐ 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 1-37 Create Validation Model - Field Description**

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

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

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

**Figure 1-42 Create Validation Model - Selection Criteria**

**Create Validation Model**

**Basic Details**

Validation Model Code  Required

Validation Model Description  Required

Effective Date  September 30, 2020  Required

Expiry Date   Required

Product Processor  Select Required

Priority  Required

Stop On First Error ☐

**Selection Criteria** **Validation Model**

☐ Use Existing Rule ☒ Create New Rule

**Create Rule**

**Rules**

**Basic Info**

Code  Required

Description

Tag

Rule Version

**Section1**

**Expression Builder**

**Output**

No items to display.

**Else**

No items to display.

**Expression**

IF

Output **Section1**

**Else**

Table 1-38 Create Validation Model - Selection Criteria - Field Description

| Field                                                                             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Use Existing Rule                                                                 | By default, this option is enabled. Indicates if the existing rule is linked.                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Rule Code                                                                         | Select the rule code from the drop down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|  | Click this icon to get the information about the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Rule Name                                                                         | Displays the rule name of the rule code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Create New Rule                                                                   | Select this option to create new rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Code                                                                              | Specify the rule code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Description                                                                       | Specify the rule description.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| + icon                                                                            | Click this icon to add new expression.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Fact / Rules                                                                      | Select the fact or rule from the drop-down list.<br>Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.                                                                                                                                                                                                                                                                                                                                  |
| Operator                                                                          | Select the comparison operator from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Like</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• Notin</li> </ul>                                                                                              |
| Data Type                                                                         | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option displays if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul> |

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

| Field             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Output</b>     | <p>Select the output from the drop-down list.</p> <p>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> <p>The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b>.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul> |
| <b>Expression</b> | Displays the expression updated in the expression builder.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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

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

**Figure 1-43 Create Validation Model – Validation Model**

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

**Table 1-39 Create Validation Model – Validation Model - Field Description**

| Field          | Description                                                                                                                                        |
|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>+ icon</b>  | Click this icon to add a new row.                                                                                                                  |
| <b>- icon</b>  | Click this icon to delete a row, which is already added.                                                                                           |
| <b>Rule ID</b> | <p>Select the rule ID from the drop down list.</p> <p>All rules configured in the rule engine for the selected product processor are obtained.</p> |

**Table 1-39 (Cont.) Create Validation Model – Validation Model - Field Description**

| Field                                                                             | Description                                            |
|-----------------------------------------------------------------------------------|--------------------------------------------------------|
|  | Click this icon to get the information about the rule. |
| <b>Sequence</b>                                                                   | Specify the sequence of execution of rules.            |
| <b>Reason</b>                                                                     | Select the reason from the drop down list.             |
| <b>Comments</b>                                                                   | Specify the comments.                                  |

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

### 1.4.2.2 View Validation Model

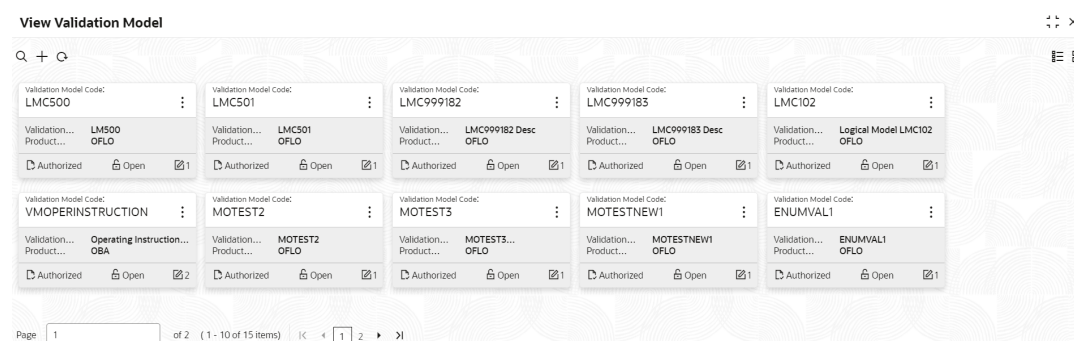
This topic describes the systematic instructions to view the list of configured validation model.

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

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

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

The **View Validation Model** screen displays.

**Figure 1-44 View Validation Model**


| Validation Model Code | Validation Product           | Status     | Actions |
|-----------------------|------------------------------|------------|---------|
| LMC500                | LM500 OFLO                   | Authorized | Open    |
| LMC501                | LMC501 OFLO                  | Authorized | Open    |
| LMC999182             | LMC999182 Desc OFLO          | Authorized | Open    |
| LMC999183             | LMC999183 Desc OFLO          | Authorized | Open    |
| LMC102                | Logical Model LMC102 OFLO    | Authorized | Open    |
| VMOPERINSTRUCTION     | Operating Instruction... OBA | Authorized | Open    |
| MOTEST2               | MOTEST2 OFLO                 | Authorized | Open    |
| MOTEST3               | MOTEST3... OFLO              | Authorized | Open    |
| MOTESTNEW1            | MOTESTNEW1 OFLO              | Authorized | Open    |
| ENUMVAL1              | ENUMVAL1 OFLO                | Authorized | Open    |

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

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

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

| Field                        | Description                         |
|------------------------------|-------------------------------------|
| <b>Validation Model Code</b> | Displays the validation model code. |

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

| Field                        | Description                                                                                                                                                                                   |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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.<br>The available options are: <ul style="list-style-type: none"><li>• Authorized</li><li>• Rejected</li><li>• Unauthorized</li></ul> |
| Record Status                | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• Open</li><li>• Closed</li></ul>                                       |

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



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

Figure 1-45 View Validation Model - Search

Search Filter

X

Validation Model Code

Validation Model Description

Authorization Status

Record Status

Search

Reset

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

**Table 1-41 View Validation Model - Search – Field Description**

| Field                               | Description                                                                                                                                                                                                        |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Validation Model Code</b>        | Specify the validation model code.                                                                                                                                                                                 |
| <b>Validation Model Description</b> | Specify the description of the validation model.                                                                                                                                                                   |
| <b>Authorization Status</b>         | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul> |
| <b>Record Status</b>                | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>                                              |

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



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

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

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



**Figure 1-46 Validation Model Maintenance - Modify**

**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: DFLO

Priority: 2

Stop On First Error: ☐

**Selection Criteria** | **Validation Model**

☒ Use Existing Rule ☐ Create New Rule

**Rules**

Rule Code: QASML100Rule

Rule Name: QASML100 Description

**Basic Info**

Code: QASML100Rule

Description: QASML100 Description

Tag:

Rule Version: 1

Select Existing rule:

**Section1**

Else

No items to display.

**Expression**

IF ( ProductCode == QASML100 )

Output: Section1 true

Else

Audit

Cancel Save

**Note**

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

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

**Table 1-42 Validation Model Maintenance - Modify - Field Description**

| Field                               | Description                                                           |
|-------------------------------------|-----------------------------------------------------------------------|
| <b>Validation Model Code</b>        | Displays the created validation model code.                           |
| <b>Validation Model Description</b> | The user can modify the description for the created validation model. |
| <b>Effective Date</b>               | The user can modify effective date for the created validation model.  |
| <b>Expiry Date</b>                  | The user can modify expiry date for the created validation model.     |
| <b>Product Processor</b>            | Displays the product processor for the created validation model.      |
| <b>Priority</b>                     | The user can modify the priority of the created validation model.     |

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

| Field                                                                              | Description                                                                                 |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| Use Existing Rule                                                                  | The user can modify the existing rule if linked.                                            |
| Rule Code                                                                          | The user can modify the rule code for the created validation model.                         |
|   | Click this icon to get the information about the rule.                                      |
| Rule Name                                                                          | Displays the rule name.                                                                     |
| Create New Rule                                                                    | The user can modify the new rule linked to the validation model.                            |
| Code                                                                               | Specify the new rule code for the created validation model.                                 |
| Description                                                                        | Specify the rule description for the created validation model.                              |
| 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 1-47 Validation Model Maintenance - View**

**Validation Model Maintenance**

**Basic Details**

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

Selection Criteria      Validation Model

☒ Use Existing Rule    ☐ Create New Rule

**Rules**

|                            |                                    |
|----------------------------|------------------------------------|
| Rule Code<br>QASMHL100Rule | Rule Name<br>QASMHL100 Description |
|----------------------------|------------------------------------|

**Edit**

**Rules**

▼ **Basic Info**

|                       |                                      |          |                           |
|-----------------------|--------------------------------------|----------|---------------------------|
| Code<br>QASMHL100Rule | Description<br>QASMHL100 Description | Tag<br>▼ | Select Existing rule<br>Q |
| Rule Version<br>1     | Q                                    |          |                           |

> **Section1**

**Else**

+ -

No items to display.

**Expression**

```

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

**Audit**

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

**Table 1-43 Validation Model Maintenance - View - Field Description**

| Field                                                                               | Description                                                      |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>Validation Model Code</b>                                                        | Displays the created validation model code.                      |
| <b>Validation Model Description</b>                                                 | Displays the description for the created validation model.       |
| <b>Effective Date</b>                                                               | Displays the effective date for the created validation model.    |
| <b>Expiry Date</b>                                                                  | Displays the expiry date for the created validation model.       |
| <b>Product Processor</b>                                                            | Displays the product processor for the created validation model. |
| <b>Priority</b>                                                                     | Displays the priority of the created validation model.           |
| <b>Use Existing Rule</b>                                                            | Displays the existing rule if linked.                            |
| <b>Rule Code</b>                                                                    | Displays the rule code for the created validation model.         |
|  | Click this icon to get the information about the rule.           |

**Table 1-43 (Cont.) Validation Model Maintenance - View - Field Description**

| Field                                                                             | Description                                                                                 |
|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <b>Rule Name</b>                                                                  | Displays the rule name.                                                                     |
| <b>Create New Rule</b>                                                            | Displays the new rule linked to the validation model.                                       |
| <b>Code</b>                                                                       | Displays the new rule code for the created validation model.                                |
| <b>Description</b>                                                                | Displays the rule description for the created validation model.                             |
| <b>Fact / Rules</b>                                                               | Displays the fact or rule of the created validation model.                                  |
| <b>Operator</b>                                                                   | Displays the comparison operator of the created validation model.                           |
| <b>Data Type</b>                                                                  | Displays the data type for the fact or rule for the created validation model.               |
| <b>Output</b>                                                                     | Displays the output for the created validation model.                                       |
| <b>Expression</b>                                                                 | Displays the expression updated in the expression builder for the created validation model. |
| <b>Rule ID</b>                                                                    | Displays the rule ID of the created validation model.                                       |
|  | Click this icon to get the information about the rule.                                      |
| <b>Sequence</b>                                                                   | Displays the sequence of the created validation model.                                      |
| <b>Reason</b>                                                                     | Displays the reason of the created validation model.                                        |
| <b>Comments</b>                                                                   | Displays the comments of the created validation model.                                      |

## 1.4.3 Borrowing Capacity

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

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

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

A sample rule to calculate borrowing capacity is given below:

Scenario: Based on Income and FICO score

### **Rule 1:**

IF MIN(FICO\_SCORE) >= 500 AND MIN(EMPLOYMENT\_PERIOD) < 1 YEAR

THEN MULTIPLIER = 5

ELSEIF MIN(FICO\_SCORE) < 500 AND MIN(EMPLOYMENT\_PERIOD) > 1 YEAR

THEN MULTIPLIER = 4

### **Rule2: Max Lendable Amount**

MIN(Income) \* Rule1

This topic contains the following subtopics:

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

### 1.4.3.1 Create Borrowing Capacity

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

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

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

The **Create Borrowing Capacity** screen displays.

**Figure 1-48 Create Borrowing Capacity**

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

#### **Note**

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

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

**Table 1-44 Create Borrowing Capacity - Field Description**

| Field                                 | Description                                             |
|---------------------------------------|---------------------------------------------------------|
| <b>Borrowing Capacity Code</b>        | Specify the unique borrowing capacity code.             |
| <b>Borrowing Capacity Description</b> | Specify a short description for the borrowing capacity. |
| <b>Effective Date</b>                 | Specify the effective date.                             |

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

| Field                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Expiry Date</b>       | Specify the expiry date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Product Processor</b> | Specify the product processor for which the borrowing capacity is being defined.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Execution Stage</b>   | <p>Select the required option for execution stage from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Before Decision:</b> 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.</li> <li>• <b>After Decision:</b> 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.</li> </ul> |

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

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

**Figure 1-49 Create Borrowing Capacity - Selection Criteria**

**Create Borrowing Capacity**

**Basic Details**

Borrowing Capacity Code  Required

Effective Date  September 30, 2020  Required

Product Processor  OFLO  Required

Borrowing Capacity Description  Required

Expiry Date   Required

Execution Stage  Select  Required

**Selection Criteria** **Eligibility**

☒ Use Existing Rule ☐ Create New Rule

**Rules**

Rule Code  APPL502  Rule Name  APPL502

**Rules**

**Basic Info**

Code  Description  Product Processor  Tag

Select Existing rule  Rule Version

**Section1**

**Else**

No items to display.

**Expression**

IF

Output

Section1

Else

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

**Table 1-45 Create Borrowing Capacity - Selection Criteria - Field Description**

| Field                                                                             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Use Existing Rule</b>                                                          | By default, this option is enabled. Indicates if the existing rule is linked.                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Rule Code</b>                                                                  | Select the rule code from the drop down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|  | Click this icon to get the information about the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Rule Name</b>                                                                  | Displays the rule name for the selected rule code.                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>New</b>                                                                        | Select this option to create new rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Code</b>                                                                       | Specify the rule code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Description</b>                                                                | Specify the rule description.                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>+ icon</b>                                                                     | Click this icon to add new expression.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Fact / Rules</b>                                                               | Select the fact or rule from the drop-down list.<br>Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.                                                                                                                                                                                                                                                                                                                 |
| <b>Operator</b>                                                                   | Select the comparison operator from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>&lt;</li> <li>&gt;</li> <li>+</li> <li>=</li> <li>%</li> <li>!=</li> <li>-</li> <li>&gt;=</li> <li>&lt;=</li> <li>*</li> <li>/</li> <li>Contains</li> <li>In</li> <li>Matches</li> <li>NotMatches</li> <li>NotContains</li> <li>Notin</li> </ul>                                                                                                                               |
| <b>Data Type</b>                                                                  | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are: <ul style="list-style-type: none"> <li>Text</li> <li>Number</li> <li>Boolean</li> <li>Date</li> <li>Fact</li> <li>Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>True</li> <li>False</li> </ul> |

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

| Field             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Output</b>     | <p>Select the output from the drop-down list.</p> <p>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> <p>The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b>.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul> |
| <b>Expression</b> | 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 1-50 Create Borrowing Capacity - Eligibility**

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

**Table 1-46 Create Borrowing Capacity - Eligibility - Field Description**

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



**Table 1-46 (Cont.) Create Borrowing Capacity - Eligibility - Field Description**

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

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

### 1.4.3.2 View Borrowing Capacity

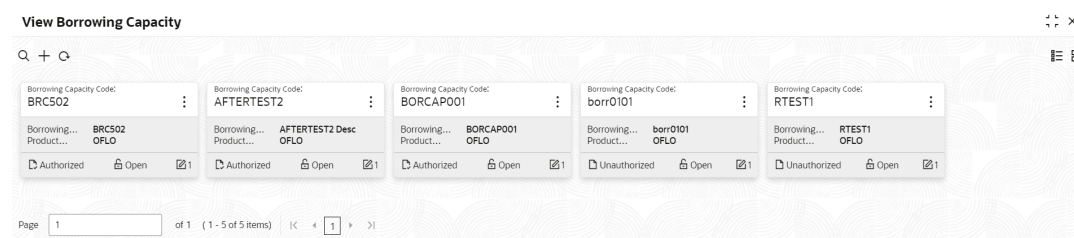
This topic describes the systematic instructions to view the borrowing capacity.

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

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

- On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
- Under **Configuration**, click **Credit Decision**.
- Under **Credit Decision**, click **Borrowing Capacity**.
- Under **Borrowing Capacity**, click **View Borrowing Capacity**.

The **View Borrowing Capacity** screen displays.

**Figure 1-51 View Borrowing Capacity**

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

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

| Field                                 | Description                                                                                                                                                                                              |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Borrowing Capacity Code</b>        | Displays the borrowing capacity code.                                                                                                                                                                    |
| <b>Borrowing Capacity Description</b> | Displays the borrowing capacity description.                                                                                                                                                             |
| <b>Product Processor</b>              | Displays the product processor.                                                                                                                                                                          |
| <b>Authorization Status</b>           | Displays the authorization status of the record.<br>The available options are: <ul style="list-style-type: none"> <li><b>Authorized</b></li> <li><b>Rejected</b></li> <li><b>Unauthorized</b></li> </ul> |

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

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

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



icon.

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

Figure 1-52 View Borrowing Capacity - Search

Search Filter

X

Borrowing Capacity Code

Borrowing Capacity Description

Authorization Status

Record Status

Search

Reset

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 1-48 View Borrowing Capacity - Search – Field Description

| Field                                 | Description                                                                                                                                                                                                        |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Borrowing Capacity Code</b>        | Specify the borrowing capacity code.                                                                                                                                                                               |
| <b>Borrowing Capacity Description</b> | Specify the borrowing capacity description.                                                                                                                                                                        |
| <b>Authorization Status</b>           | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul> |
| <b>Record Status</b>                  | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>                                              |
| <b>Modification Number</b>            | Displays the number of modification performed on the record.                                                                                                                                                       |

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



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

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

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

**Figure 1-53 Borrowing Capacity Maintenance - Modify**

**Borrowing Capacity Maintenance**

**Basic Details**

Borrowing Capacity Code: BRC502

Effective Date: September 9, 2020

Product Processor: OFLO

Borrowing Capacity Description: BRC502

Expiry Date: July 31, 2025

Execution Stage: Before Decision

**Rules**

Rule Code: BRC502

Rule Name: BRC502

**Basic Info**

Code: BRC502

Description: BRC502

Tag: [dropdown]

Rule Version: 2

**Section1**

Else

**Expression**

IF ((LoanTenure > 36) && (marketValue < 800000))

Output: Section1 True

Else

Audit Cancel Save

**Note**

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

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

**Table 1-49 Borrowing Capacity Maintenance - Modify - Field Description**

| Field                                 | Description                                                                   |
|---------------------------------------|-------------------------------------------------------------------------------|
| <b>Borrowing Capacity Code</b>        | Displays the model code for the created borrowing capacity.                   |
| <b>Borrowing Capacity Description</b> | The user can modify the model description for the created borrowing capacity. |
| <b>Effective Date</b>                 | The user can modify effective date for the borrowing capacity.                |
| <b>Expiry Date</b>                    | The user can modify date of the created borrowing capacity.                   |
| <b>Product Processor</b>              | Displays the product processor for the borrowing capacity.                    |
| <b>Execution Stage</b>                | Displays execution stage for the borrowing capacity.                          |

**Table 1-49 (Cont.) Borrowing Capacity Maintenance - Modify - Field Description**

| Field                                                                               | Description                                                                                   |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Use Existing Rule</b>                                                            | Indicates if the existing rule is linked.                                                     |
| <b>Rule Code</b>                                                                    | The user can modify the rule code for the created borrowing capacity.                         |
|    | Click this icon to get the information about the rule.                                        |
| <b>Rule Name</b>                                                                    | Displays the rule name of the rule code for the created borrowing capacity.                   |
| <b>Create New Rule</b>                                                              | The user can modify the rule code for the created borrowing capacity.                         |
| <b>Code</b>                                                                         | Specify the new rule code for borrowing capacity.                                             |
| <b>Description</b>                                                                  | Specify the rule description for the borrowing capacity.                                      |
| <b>Fact / Rules</b>                                                                 | Displays the fact or rule for the created borrowing capacity.                                 |
| <b>Operator</b>                                                                     | Displays the comparison operator for the created borrowing capacity.                          |
| <b>Data Type</b>                                                                    | Displays the data type for the fact or rule for the created borrowing capacity.               |
| <b>Output</b>                                                                       | Displays the output for the created borrowing capacity.                                       |
| <b>Expression</b>                                                                   | Displays the expression updated in the expression builder for the created borrowing capacity. |
| <b>Fact ID</b>                                                                      | The user can modify the fact ID of the created borrowing capacity.                            |
| <b>Rule ID</b>                                                                      | 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 1-54 Borrowing Capacity Maintenance – View**

**Borrowing Capacity Maintenance**

**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

**Selection Criteria**      **Eligibility**

☒ Use Existing Rule    ☐ Create New Rule

**Rules**

Rule Code: BRC502      Rule Name: BRC502

**Edit**

**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

**Audit**

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

**Table 1-50 Borrowing Capacity Maintenance - View - Field Description**

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

Table 1-50 (Cont.) Borrowing Capacity Maintenance - View - Field Description

| Field                                                                             | Description                                                                                   |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 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 Originations Cloud Service to Decision Service.

This topic contains the following subtopics:

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

### 1.4.4.1 Create Scoring Feature

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

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

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

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 1-55 Create Scoring Feature**

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 1-51 Create Scoring Feature - Field Description**

| Field                                                                               | Description                                                                                                                                                                                                                                 |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Feature Code</b>                                                                 | Specify the unique feature code.                                                                                                                                                                                                            |
| <b>Feature Description</b>                                                          | Specify a short description for the feature.                                                                                                                                                                                                |
| <b>Product Processor</b>                                                            | Specify the product processor for which the feature is being created.                                                                                                                                                                       |
| <b>Rule</b>                                                                         | Select the rule, if it is required to define the feature.<br>This option is used to decide whether the feature is rule based or fact based.<br>The available options are: <ul style="list-style-type: none"> <li>Yes</li> <li>No</li> </ul> |
| <b>Fact Code</b>                                                                    | Select the fact code to be mapped to the feature from the drop-down list.<br>This field is enabled if the <b>Rule</b> is selected as <b>No</b> .                                                                                            |
| <b>Fact Name</b>                                                                    | Specify the fact name of the feature.<br>This field is enabled if the <b>Rule</b> is selected as <b>No</b> .                                                                                                                                |
| <b>Rule Code</b>                                                                    | Select the rule code to be mapped to the feature from the drop-down list.<br>This field is enabled if the <b>Rule</b> is selected as <b>Yes</b> .                                                                                           |
|  | Click this icon to get the information about the rule.                                                                                                                                                                                      |
| <b>Rule Name</b>                                                                    | Specify the rule name for the selected rule.<br>This field is enabled if the <b>Rule</b> is selected as <b>Yes</b> .                                                                                                                        |

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



### 1.4.4.2 View Scoring Feature

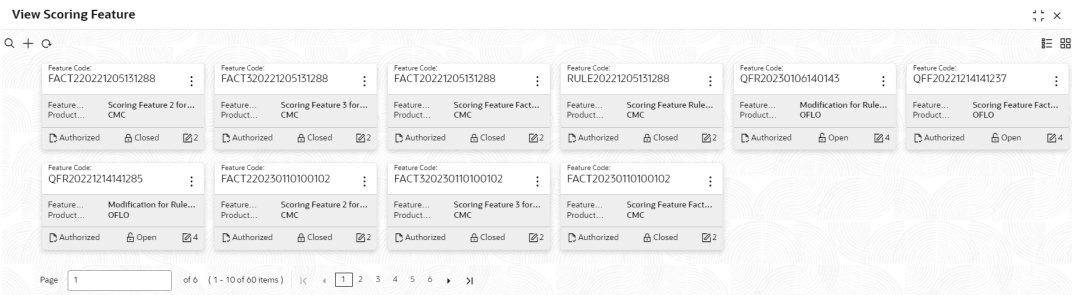
This topic describes the systematic instructions to view the list of scoring feature.

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

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 1-56 View Scoring Feature**



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

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

| Field                      | Description                                                                                                                                                                                      |
|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Feature Code</b>        | Displays the feature code.                                                                                                                                                                       |
| <b>Feature Description</b> | Displays the description of the feature.                                                                                                                                                         |
| <b>Product Processor</b>   | Displays the product processor for which the feature is created.                                                                                                                                 |
| <b>Status</b>              | Displays the status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul> |
| <b>Modification Number</b> | Displays the number of modification performed on the record.                                                                                                                                     |

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

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

Figure 1-57 View Scoring Feature - Search

Search Filter

X

Feature Code

Feature Description

Authorization Status

Record Status

Search

Reset

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

Table 1-53 View Scoring Feature - Search – Field Description

| Field                | Description                                                                                                                                                                             |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Feature Code         | Specify the feature code.                                                                                                                                                               |
| Feature Description  | Specify the feature description.                                                                                                                                                        |
| Authorization Status | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>Authorized</li><li>Rejected</li><li>Unauthorized</li></ul> |
| Record Status        | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>Open</li><li>Closed</li></ul>                                     |

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 1-58 Scoring Feature Maintenance - Unlock**
**Note**

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

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

**Table 1-54 Scoring Feature Maintenance - Unlock - Field Description**

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

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

## 1.4.5 Quantitative Scoring Model

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

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

This topic contains the following subtopics:

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

- [View Quantitative Scoring Model](#)

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

### 1.4.5.1 Create Quantitative Scoring Model

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

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

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

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

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

**Figure 1-59 Create Quantitative Scoring Model**

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

#### **Note**

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

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

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

| Field                            | Description                                                                                                                                                                                                                                                    |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Scoring Model</b>             | Select the scoring model from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Application Scoring Model</b></li> <li>• <b>Applicant Scoring Model</b></li> <li>• <b>Multi-Applicant Scoring Model</b></li> </ul> |
| <b>Scoring Model Code</b>        | Specify the unique scoring model code.                                                                                                                                                                                                                         |
| <b>Scoring Model Description</b> | Specify a short description for the scoring model.                                                                                                                                                                                                             |
| <b>Effective Date</b>            | Specify the effective date.                                                                                                                                                                                                                                    |
| <b>Expiry Date</b>               | Specify the expiry date.                                                                                                                                                                                                                                       |
| <b>Product Processor</b>         | Specify the product processor for which the model is being created.                                                                                                                                                                                            |
| <b>Priority</b>                  | Specify the priority of the model.                                                                                                                                                                                                                             |

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

**Figure 1-60 Create Quantitative Scoring Model - Selection Criteria**

**Create Quantitative Scoring Model**

**Basic Details**

Scoring Model: Application Scoring Model

Scoring Model Code:  Required

Effective Date: September 30, 2020  Required

Product Processor: OFLO

Scoring Model Description:  Required

Expiry Date:  Required

Priority:  Required

**Selection Criteria**

☐ Use Existing Rule ☒ Create New Rule

**Create Rule**

**Rules**

**Basic Info**

Code:  Required

Description:

Tag:  Required

Rule Version:  Required

Select Existing rule:  Required

**Section1**

**Else**

No items to display.

**Expression**

IF

Output: Section1

Else

Cancel Save

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

**Table 1-56 Create Quantitative Scoring Model - Selection Criteria - Field Description**

| Field                                                                             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Use Existing Rule</b>                                                          | By default, this option is enabled. Indicates if the existing rule is linked.                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Rule Code</b>                                                                  | Select the rule code from the drop down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|  | Click this icon to get the information about the existing rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Rule Name</b>                                                                  | Displays the rule name of the selected rule code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Create New Rule</b>                                                            | Select this option to create new rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Code</b>                                                                       | Specify the rule code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Description</b>                                                                | Specify the rule description.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>+ icon</b>                                                                     | Click this icon to add new expression.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Fact / Rules</b>                                                               | Select the fact or rule from the drop-down list.<br>Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.                                                                                                                                                                                                                                                                                                                                 |
| <b>Operator</b>                                                                   | Select the comparison operator from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• Notin</li> </ul>                                                                                                             |
| <b>Data Type</b>                                                                  | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul> |

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

| Field             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Output</b>     | <p>Select the output from the drop-down list.</p> <p>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> <p>The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b>.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul> |
| <b>Expression</b> | 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 1-61 Create Quantitative Scoring Model - Scoring Rule**

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

**Table 1-57 Create Quantitative Scoring Model - Scoring Rule - Field Description**

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

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

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

**Figure 1-62 Create Quantitative Scoring Model - Feature**

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

**Table 1-58 Create Quantitative Scoring Model - Feature - Field Description**

| Field                     | Description                                                                                                                                                                                                                                                             |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>+ icon</b>             | Click this icon to add a new row.                                                                                                                                                                                                                                       |
| <b>- icon</b>             | Click this icon to delete a row, which is already added.                                                                                                                                                                                                                |
| <b>Feature</b>            | Select the feature from the drop-down list.                                                                                                                                                                                                                             |
| <b>Weightage (%)</b>      | Specify the weightage to be assigned to each feature code.                                                                                                                                                                                                              |
| <b>Range Type</b>         | Select the range type from the drop down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Max Value</b></li> <li>• <b>Param Percent%</b></li> <li>• <b>Value</b></li> </ul> For <b>Applicant Scoring Model</b> , this field is editable. |
| <b>Define Range/Value</b> | Click the <b>Define</b> link to define the score for the expected response.                                                                                                                                                                                             |
| <b>Enable</b>             | By default, this option is enabled. Indicates if the scoring parameter is enabled or not.                                                                                                                                                                               |

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

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



**Figure 1-63 Create Quantitative Scoring Model - Define Link - Numeric 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  Required

Expiry Date:  Required

Product Processor: OFLO

Priority:  Required

Selection Criteria: Feature

**Scoring Feature**

| Feature       | Weightage (%) | Range Type      | Define Range/Value | Enable                              |
|---------------|---------------|-----------------|--------------------|-------------------------------------|
| Age Aggregate |               | Param Percent % | Define             | <input checked="" type="checkbox"/> |
| Select        |               | Select          | Define             | <input checked="" type="checkbox"/> |

**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. |          |            |          |

Done

Cancel Save

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

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

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

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

| Field           | Description                                                                                                                                                                                                                                                                           |
|-----------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Category</b> | Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> <li>• <b>Strong</b></li> <li>• <b>Medium</b></li> <li>• <b>Weak</b></li> </ul> |

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

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

**Create Quantitative Scoring Model**

**Basic Details**

Scoring Model: Applicant Scoring Model

Scoring Model Code: [Required]

Effective Date: September 30, 2020

Product Processor: OFLO

Scoring Model Description: [Required]

Expiry Date: [Required]

Priority: [Required]

**Scoring Feature**

| Feature       | Weightage (%) | Range Type      | Define Range/Value | Enable                              |
|---------------|---------------|-----------------|--------------------|-------------------------------------|
| Feature       |               |                 |                    |                                     |
| Age Aggregate |               | Param Percent % | Define             | <input checked="" type="checkbox"/> |
| Select        |               | Select          | Define             | <input checked="" type="checkbox"/> |

**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.

Done Cancel Save

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

**Table 1-60 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature - Field Description**

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

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

| Field           | Description                                                                                                                                                                                                           |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>+ icon</b>   | Click this icon to add a new row.                                                                                                                                                                                     |
| <b>- icon</b>   | Click this icon to delete a row, which is already added.                                                                                                                                                              |
| <b>Value</b>    | Specify the value of the feature.                                                                                                                                                                                     |
| <b>Score</b>    | Specify the score assigned for each range value.                                                                                                                                                                      |
| <b>Category</b> | Specify the category for each range or value from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Strong</b></li> <li>• <b>Medium</b></li> <li>• <b>Weak</b></li> </ul> |

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

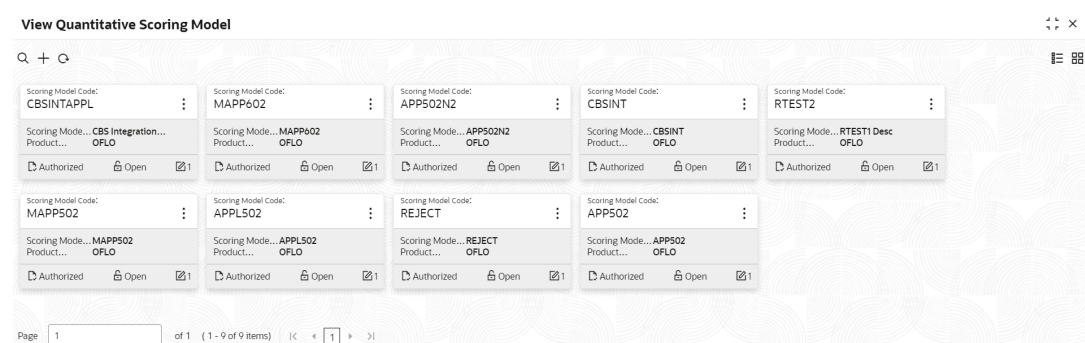
This topic describes the systematic instructions to view the list of configured quantitative scoring model.

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 1-65 View Quantitative Scoring Model**

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

**Table 1-61 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.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul> |
| Modification Number       | Displays the number of modification performed on the record.                                                                                                                                               |

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



icon.

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

**Figure 1-66 View Quantitative Scoring Model - Search**

The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains four input fields: 'Scoring Model Code' (a text box with a vertical cursor), 'Scoring Model Description' (a text box), 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom, there are two buttons: 'Search' and 'Reset'.

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

Table 1-62 View Quantitative Scoring Model - Search – Field Description

| Field                     | Description                                                                                                                                                                              |
|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scoring Model Code        | Specify the scoring model code.                                                                                                                                                          |
| Scoring Model Description | Specify the description of the scoring model.                                                                                                                                            |
| Authorization Status      | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Unauthorized</b></li></ul> |
| Record Status             | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Close</b></li></ul>                     |

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 1-67 Quantitative Scoring Model Maintenance - Modify

**Quantitative Scoring Model Maintenance**

**Basic Details**

Scoring Model: Application Scoring Model

Scoring Model Code: CBSINTAPPL

Effective Date: September 30, 2020

Product Processor: OFLO

Scoring Model Description: CBS Integration Application Level

Expiry Date: March 31, 2025

Priority: 1

Selection Criteria: ☒ Use Existing Rule ☐ Create New Rule

**Rules**

Rule Code: CBSINT2 Rule Name: CBSINT2

Edit

**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

Audit Cancel Save

**Note**

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

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

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

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

**Table 1-63 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description**

| Field                                                                               | Description                                                                                            |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Product Processor</b>                                                            | Displays the product processor for the created quantitative scoring model.                             |
| <b>Priority</b>                                                                     | The user can modify the priority of the created quantitative scoring model.                            |
| <b>Use Existing Rule</b>                                                            | The user can modify the existing rule if linked.                                                       |
| <b>Rule Code</b>                                                                    | Displays the rule code for the created quantitative scoring model.                                     |
|    | Click this icon to get the information about the rule.                                                 |
| <b>Rule Name</b>                                                                    | Displays the rule name of the rule code for the created quantitative scoring model.                    |
| <b>Code</b>                                                                         | Displays the rule code.                                                                                |
| <b>Description</b>                                                                  | Displays the rule description.                                                                         |
| <b>+ icon</b>                                                                       | This icon can add new expression.                                                                      |
| <b>Fact / Rules</b>                                                                 | Displays the fact or rule of the created quantitative scoring model.                                   |
| <b>Operator</b>                                                                     | Displays the comparison operator of the created quantitative scoring model.                            |
| <b>Data Type</b>                                                                    | Displays the data type for the fact or rule for the created quantitative scoring model.                |
| <b>Output</b>                                                                       | Displays the output for the created quantitative scoring model.                                        |
| <b>Expression</b>                                                                   | Displays the expression updated in the expression builder for the created quantitative scoring model.  |
| <b>Feature</b>                                                                      | This tab is enabled for the <b>Applicant Scoring Model</b> .                                           |
| <b>+ icon</b>                                                                       | This icon adds new row.                                                                                |
| <b>- icon</b>                                                                       | This icon deletes a row, which is already added.                                                       |
| <b>Feature</b>                                                                      | Displays the feature for the created quantitative scoring model.                                       |
| <b>Weightage (%)</b>                                                                | The user can modify the weightage assigned to each feature for the created quantitative scoring model. |
| <b>Range Type</b>                                                                   | Displays the range type for the created quantitative scoring model.                                    |
| <b>Define Range/Value</b>                                                           | Displays the range/value defined for the created quantitative scoring model.                           |
| <b>Range From</b>                                                                   | The user can modify the minimum range of value based on which scoring is done.                         |
| <b>Range To</b>                                                                     | The user can modify the maximum range of value based on which scoring is done                          |
| <b>Score</b>                                                                        | The user can modify the score for each range or value.                                                 |
| <b>Category</b>                                                                     | The user can modify the category for the created quantitative scoring model.                           |
| <b>Enable</b>                                                                       | Displays parameter for the created quantitative scoring model.                                         |
| <b>Scoring Rule</b>                                                                 | This tab is enabled for the <b>Application Scoring Model</b> .                                         |
| <b>Rule Code</b>                                                                    | Displays the rule code for the created quantitative scoring model.                                     |
|  | Click this icon to get the information about the rule.                                                 |

**Table 1-63 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description**

| Field            | Description                                                                         |
|------------------|-------------------------------------------------------------------------------------|
| <b>Rule Name</b> | 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 1-68 Quantitative Scoring Model Maintenance – View**

**Quantitative Scoring Model Maintenance**

**Basic Details**

Scoring Model  
Application Scoring Model  
Scoring Model Code  
CBSINTAPPL  
Effective Date  
September 30, 2020  
Product Processor  
OFLD

Scoring Model Description  
CBS Integration Application Level  
Expiry Date  
March 31, 2025  
Priority  
1

**Selection Criteria**      **Scoring Rule**

☒ Use Existing Rule    ☐ Create New Rule

**Rules**

Rule Code      Rule Name  
CBSINT2      CBSINT2

**Edit**

**Rules**

▼ **Basic Info**

Code      Description      Tag      Select Existing rule  
CBSINT2      CBSINT2      [dropdown]      [search]  
Rule Version      [search]  
2      [search]

▶ **Section1**

**Else**

[+/-] [icon]  
No items to display.

**Expression**

IF  
( MIN ( ALL\_Transunion\_Credit\_Report ) == 409 )  
Output  
Section1 true  
Else

**Audit**

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

**Table 1-64 Quantitative Scoring Model Maintenance - View - Field Description**

| Field                | Description                             |
|----------------------|-----------------------------------------|
| <b>Scoring Model</b> | Displays the application scoring model. |



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

| Field                                                                             | Description                                                                                                                  |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <b>Scoring Model Code</b>                                                         | Displays the qualitative scoring model code for the created quantitative scoring model.                                      |
| <b>Scoring Model Description</b>                                                  | Displays the quantitative scoring model description for the created quantitative scoring model.                              |
| <b>Effective Date</b>                                                             | Displays the effective date of the created quantitative scoring model.<br>The user can modify the same before authorization. |
| <b>Expiry Date</b>                                                                | Displays the expiry date of the created quantitative scoring model.<br>The user can modify the same before authorization.    |
| <b>Product Processor</b>                                                          | Displays the product processor for the created quantitative scoring model.                                                   |
| <b>Priority</b>                                                                   | The user can modify the priority of the created quantitative scoring model.                                                  |
| <b>Use Existing Rule</b>                                                          | The user can modify the existing rule if linked.                                                                             |
| <b>Rule Code</b>                                                                  | Displays the rule code for the created quantitative scoring model.                                                           |
|  | Click this icon to get the information about the rule.                                                                       |
| <b>Rule Name</b>                                                                  | Displays the rule name of the rule code for the created quantitative scoring model.                                          |
| <b>Create New Rule</b>                                                            | Displays the rule code for the created quantitative scoring model.                                                           |
| <b>Code</b>                                                                       | Displays the rule code.                                                                                                      |
| <b>Description</b>                                                                | Displays the rule description.                                                                                               |
| <b>+ icon</b>                                                                     | This icon can add new expression.                                                                                            |
| <b>Fact / Rules</b>                                                               | Displays the fact or rule of the created quantitative scoring model.                                                         |
| <b>Operator</b>                                                                   | Displays the comparison operator of the created quantitative scoring model.                                                  |
| <b>Data Type</b>                                                                  | Displays the data type for the fact or rule for the created quantitative scoring model.                                      |
| <b>Output</b>                                                                     | Displays the output for the created quantitative scoring model.                                                              |
| <b>Expression</b>                                                                 | Displays the expression updated in the expression builder for the created quantitative scoring model.                        |
| <b>Feature</b>                                                                    | This tab is enabled for the <b>Applicant Scoring Model</b> .                                                                 |
| <b>+ icon</b>                                                                     | This icon adds new row.                                                                                                      |
| <b>- icon</b>                                                                     | This icon deletes a row, which is already added.                                                                             |
| <b>Feature</b>                                                                    | Displays the feature for the created quantitative scoring model.                                                             |
| <b>Weightage (%)</b>                                                              | Displays the weightage assigned to each feature for the created quantitative scoring model.                                  |
| <b>Range Type</b>                                                                 | Displays the range type for the created quantitative scoring model.                                                          |
| <b>Define Range/ Value</b>                                                        | Displays the range/value defined for the created quantitative scoring model.                                                 |
| <b>Range From</b>                                                                 | The user can modify the minimum range of value based on which scoring is done.                                               |
| <b>Range To</b>                                                                   | The user can modify the maximum range of value based on which scoring is done                                                |
| <b>Score</b>                                                                      | Displays the score for each range or value.                                                                                  |
| <b>Category</b>                                                                   | Displays the category for the created quantitative scoring model.                                                            |

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

| Field                                                                             | Description                                                                         |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <b>Enable</b>                                                                     | Displays parameter for the created quantitative scoring model.                      |
| <b>Scoring Rule</b>                                                               | This tab is enabled for the <b>Application Scoring Model</b> .                      |
| <b>Rule Code</b>                                                                  | Displays the rule code for the created quantitative scoring model.                  |
|  | Click this icon to get the information about the rule.                              |
| <b>Rule Name</b>                                                                  | 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 1-69 Create Qualitative Scoring Model**

- 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 1-65 Create Qualitative Scoring Model - Field Description**

| Field                                        | Description                                                                                                                                                                                                |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Scoring Model</b>                         | Select the scoring model from the drop-sown list.<br>The available options are: <ul style="list-style-type: none"> <li><b>Application Scoring Model</b></li> <li><b>Applicant Scoring Model</b></li> </ul> |
| <b>Qualitative Scoring Model Code</b>        | Specify the unique scoring model code.                                                                                                                                                                     |
| <b>Qualitative Scoring Model Description</b> | Specify a short description for the scoring model.                                                                                                                                                         |
| <b>Effective Date</b>                        | Specify the effective date.                                                                                                                                                                                |
| <b>Expiry Date</b>                           | Specify the expiry date.                                                                                                                                                                                   |
| <b>Product Processor</b>                     | Specify the product processor for which the model is being created.                                                                                                                                        |
| <b>Priority</b>                              | Specify the priority of the model.                                                                                                                                                                         |

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

**Figure 1-70 Create Qualitative Scoring Model - Selection Criteria**

**Create Qualitative Scoring Model**

**Basic Details**

Scoring Model: Application Scoring Model

Qualitative Scoring Model Code: [Text Field]

Effective Date: September 30, 2020

Product Processor: Select

Qualitative Scoring Model Description: [Text Field]

Expiry Date: [Text Field]

Priority: [Text Field]

**Selection Criteria**      **Scoring Rule**

☐ Use Existing Rule    ☒ Create New Rule

**Create Rule**

**New**

**Rules**

**Basic Info**

Code: [Text Field]      Description: [Text Field]      Tag: [Text Field]      Select Existing rule: [Text Field]

Rule Version: [Text Field]

**Section1**

**Expression Builder**

+ Add Expression

**Output**

+ [Text Field]

No items to display.

**Else**

+ [Text Field]

No items to display.

**Expression**

IF

Output: Section1

Else

Cancel    Save

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

**Table 1-66 Create Qualitative Scoring Model - Selection Criteria - Field Description**

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

**Table 1-66 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description**

| Field               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>  | Specify the rule description.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>+ icon</b>       | Click this icon to add new expression.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Fact / Rules</b> | Select the fact or rule from the drop-down list.<br>Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.                                                                                                                                                                                                                                                                                                                                 |
| <b>Operator</b>     | Select the comparison operator from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• Notin</li> </ul>                                                                                                             |
| <b>Data Type</b>    | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul> |

**Table 1-66 (Cont.) Create Qualitative Scoring Model - Selection Criteria - Field Description**

| Field             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Output</b>     | <p>Select the output from the drop-down list.</p> <p>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> <p>The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b>.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul> |
| <b>Expression</b> | 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 1-71 Create Qualitative Scoring Model - Scoring Rule**

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

**Table 1-67 Create Qualitative Scoring Model - Scoring Rule - Field Description**

| Field                                                                               | Description                                            |
|-------------------------------------------------------------------------------------|--------------------------------------------------------|
| <b>Rule Code</b>                                                                    | Select the rule code from the drop-down list.          |
|  | Click this icon to get the information about the rule. |

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

| Field            | Description                              |
|------------------|------------------------------------------|
| <b>Rule Name</b> | Displays the rule name of the rule code. |

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

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

**Figure 1-72 Create Qualitative Scoring Model - Questionnaire**

**Create Qualitative Scoring Model**

**Basic Details**

Scoring Model: Applicant Scoring Model

Qualitative Scoring Model Code:  (Required)

Effective Date: September 30, 2020

Product Processor: OFLO

Qualitative Scoring Model Description:  (Required)

Expiry Date:  (Required)

Priority:  (Required)

**Questionnaire**

Questionnaire Code:  (required) QuestionnaireSet3

Questionnaire Name: Qualitative Score Creation Questionnaire

**Scoring Feature QuestionnaireSet3**

| Question ID        | Question                                                 | Define Range/Value     | Enable                              |
|--------------------|----------------------------------------------------------|------------------------|-------------------------------------|
| AgeOfResidence     | Number of years the applicant staying at present address | <a href="#">Define</a> | <input checked="" type="checkbox"/> |
| TypeOfResident     | Applicant Resident Type                                  | <a href="#">Define</a> | <input checked="" type="checkbox"/> |
| EmploymentDuration | How many years in current employment                     | <a href="#">Define</a> | <input checked="" type="checkbox"/> |
| NoOfDependent      | Number of dependent                                      | <a href="#">Define</a> | <input checked="" type="checkbox"/> |

Cancel Save

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

**Table 1-68 Create Qualitative Scoring Model - Questionnaire - Field Description**

| Field                      | Description                                                                                                                               |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Questionnaire Code</b>  | Select the questionnaire code from the drop-down list. It will list down all the questionnaire created as a part of create questionnaire. |
| <b>Questionnaire Name</b>  | Displays the questionnaire name of the selected questionnaire code.                                                                       |
| <b>Question ID</b>         | Displays the question ID in the questionnaire.                                                                                            |
| <b>Question</b>            | Displays the question description linked to the question ID.                                                                              |
| <b>Define Range/ Value</b> | Click the <b>Define</b> link to define the score for the expected response.                                                               |
| <b>Enable</b>              | By default, this option is enabled. Indicates if the question ID is enabled or not.                                                       |

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

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

**Figure 1-73 Create Qualitative Scoring Model - Define Link**

**Create Qualitative Scoring Model**

**Basic Details**

Scoring Model  
Applicant Scoring Model

Qualitative Scoring Model Code  
Required

Effective Date  
September 30, 2020

Product Processor  
OFLO

Qualitative Scoring Model Description  
Required

Expiry Date  
Required

Priority  
Required

**Questionnaire**

Questionnaire Code  
required: QuestionnaireSet3

Questionnaire Name  
Qualitative Score Creation Questionnaire

**Scoring Feature QuestionnaireSet3**

| Question ID        | Question                                                 | Define Range/Value | Enable                   |
|--------------------|----------------------------------------------------------|--------------------|--------------------------|
| AgeOfResidence     | Number of years the applicant staying at present address | Define             | <input type="checkbox"/> |
| TypeOfResident     | Applicant Resident Type                                  | Define             | <input type="checkbox"/> |
| EmploymentDuration | How many years in current employment                     | Define             | <input type="checkbox"/> |
| NoOfDependent      | Number of dependent                                      | Define             | <input type="checkbox"/> |

**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   |

Done

Cancel Save

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

**Table 1-69 Create Qualitative Scoring Model - Define Link – Numeric Feature - Field Description**

| Field           | Description                                                                                                                                                                                                                                                                        |
|-----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Value</b>    | Displays the options available for a questionnaire.                                                                                                                                                                                                                                |
| <b>Score</b>    | Specify the score to be assigned to each value.                                                                                                                                                                                                                                    |
| <b>Category</b> | Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained.<br>The available options are: <ul style="list-style-type: none"> <li><b>Strong</b></li> <li><b>Medium</b></li> <li><b>Weak</b></li> </ul> |

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 1-74 View Qualitative Scoring Model**

| Scoring Model Code | Scoring Model Description   | Product Processor Code | Authorization Status |
|--------------------|-----------------------------|------------------------|----------------------|
| APPLQAL502         | Qualitative scoring... OFLO | APCN310                | Authorized Open 1    |
| APPLQAL714         | Qualitative scoring... OFLO | APPLQAL502             | Authorized Open 1    |
| QLAPPL100          | Qualitative scoring... OFLO | APPLQAL714             | Authorized Open 1    |
| APCT311            | Qualitative scoring... OFLO | APPQAL502              | Authorized Open 1    |
| QLAPPL100          | Qualitative scoring... OFLO | QLAPPL100              | Authorized Open 1    |
| APPL507            | Qualitative scoring... OFLO | APPQAL502              | Authorized Open 1    |
| QSMBSAPPL2         | Qualitative scoring... OFLO | APPQAL502              | Authorized Open 1    |
| APPQAL702          | Qualitative scoring... OFLO | APPQAL702              | Authorized Open 1    |

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

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

| Field                            | Description                                                                                                                                                                                                    |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Scoring Model Code</b>        | Displays the scoring model code.                                                                                                                                                                               |
| <b>Scoring Model Description</b> | Displays the description of the scoring model.                                                                                                                                                                 |
| <b>Product Processor Code</b>    | Displays the product processor code                                                                                                                                                                            |
| <b>Authorization Status</b>      | Displays the authorization status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul> |
| <b>Record Status</b>             | Displays the status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>                                                      |
| <b>Modification Number</b>       | Displays the number of modification performed on the record.                                                                                                                                                   |

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



icon.

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

**Figure 1-75 View Qualitative Scoring Model - Search**

Search Filter

Scoring Model Code

Scoring Model Description

Authorization Status

Record Status

Search

Reset

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

**Table 1-71 View Qualitative Scoring Model - Search – Field Description**

| Field                     | Description                                                                                                                                                                             |
|---------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scoring Model Code        | Specify the scoring model code.                                                                                                                                                         |
| Scoring Model Description | Specify the description of the scoring model.                                                                                                                                           |
| Authorization Status      | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>Authorized</li><li>Rejected</li><li>Unauthorized</li></ul> |

**Table 1-71 (Cont.) View Qualitative Scoring Model - Search – Field Description**

| Field                | Description                                                                                                                                                              |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Record Status</b> | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul> |

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 1-76 Qualitative Scoring Model Maintenance - Modify**

**Qualitative Scoring Model Maintenance**

**Basic Details**

Scoring Model: Application Scoring Model

Qualitative Scoring Model Code: APPLQAL502

Effective Date: September 30, 2020

Product Processor: OFLO

Qualitative Scoring Model Description: Qualitative scoring model APPLQAL502

Expiry Date: October 31, 2025

Priority: 10

**Rules**

Use Existing Rule (selected) | Create New Rule

Rule Code: APPL502 | Rule Name: APPL502

**Rules**

**Basic Info**

Code: APPL502 | Description: APPL502 | Tag: [dropdown] | Select Existing rule: [search]

Rule Version: 1

**Section1**

**Else**

No items to display.

**Expression**

IF ( ProductCode == HMLN51 )  
Output Section1 True  
Else

Audit | Cancel | Save

**Note**

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

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

**Table 1-72 Qualitative Scoring Model Maintenance - Modify - Field Description**

| Field                                                                               | Description                                                                                                          |
|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <b>Scoring Model</b>                                                                | Displays the scoring model for the created qualitative scoring model.                                                |
| <b>Qualitative Scoring Model Code</b>                                               | Displays the qualitative scoring model code for the created qualitative scoring model.                               |
| <b>Qualitative Scoring Model Description</b>                                        | The user can modify the qualitative scoring model description for the created qualitative scoring model.             |
| <b>Effective Date</b>                                                               | Displays the effective date of the created qualitative scoring model. User can modify the same before authorization. |
| <b>Expiry Date</b>                                                                  | Displays the expiry date of the created qualitative scoring model. User can modify the same before authorization.    |
| <b>Product Processor</b>                                                            | Displays the product processor for the created qualitative scoring model.                                            |
| <b>Priority</b>                                                                     | The user can modify the priority of the created qualitative scoring model.                                           |
| <b>Use Existing Rule</b>                                                            | User can modify the existing rule if linked.                                                                         |
| <b>Rule Code</b>                                                                    | Displays the rule code for the created qualitative scoring model.                                                    |
|  | Click this icon to get the information about the rule.                                                               |
| <b>Rule Name</b>                                                                    | Displays the rule name of the rule code for the created qualitative scoring model.                                   |
| <b>Code</b>                                                                         | Displays the rule code.                                                                                              |
| <b>Description</b>                                                                  | Displays the rule description.                                                                                       |
| <b>+ icon</b>                                                                       | Click this icon to add new expression.                                                                               |
| <b>Fact / Rules</b>                                                                 | Displays the fact or rule of the created qualitative scoring model.                                                  |
| <b>Operator</b>                                                                     | Displays the comparison operator of the created qualitative scoring model.                                           |
| <b>Data Type</b>                                                                    | Displays the data type for the fact or rule for the created qualitative scoring model.                               |
| <b>Output</b>                                                                       | Displays the output for the created qualitative scoring model.                                                       |
| <b>Expression</b>                                                                   | Displays the expression updated in the expression builder for the created qualitative scoring model.                 |
| <b>Rule Code</b>                                                                    | User can modify the rule code for the created qualitative scoring model.                                             |
| <b>Rule Name</b>                                                                    | Displays the name for the created qualitative scoring model.                                                         |
| <b>Questionnaire</b>                                                                | This tab is applicable for <b>Applicant Scoring Model</b> .                                                          |
| <b>Questionnaire Code</b>                                                           | User can modify the questionnaire code for the created qualitative scoring model.                                    |
| <b>Questionnaire Name</b>                                                           | Displays the questionnaire name for the created qualitative scoring model.                                           |

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

| Field                     | Description                                                             |
|---------------------------|-------------------------------------------------------------------------|
| <b>Question ID</b>        | Displays the question ID for the created qualitative scoring model.     |
| <b>Question</b>           | Displays the question for the created qualitative scoring model.        |
| <b>Define Range/Value</b> | User can modify the defined range or value.                             |
| <b>Value</b>              | Displays the defined value for the created qualitative scoring model.   |
| <b>Score</b>              | User can modify the score for the created qualitative scoring model.    |
| <b>Category</b>           | User can modify the category for the created qualitative scoring model. |
| <b>Enable</b>             | 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 1-77 Qualitative Scoring Model Maintenance – View**

**Qualitative Scoring Model Maintenance**

**Basic Details**

Scoring Model

Application Scoring Model

Qualitative Scoring Model Code

APPLQAL502

Effective Date

September 30, 2020

Product Processor

OFLO

Qualitative Scoring Model Description

Qualitative scoring model APPLQAL502

Expiry Date

October 31, 2025

Priority

10

**Rules**

Rule Code

APPL502

Rule Name

APPL502

**Basic Info**

Code

APPL502

Description

APPL502

Tag

Select Existing rule

Rule Version

1

**Section1**

**Else**

IF ( ProductCode == HMLN51 )

Output

Section1 True

Else

**Expression**

Audit

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

Table 1-73 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.                                                                                |
| Rule Code                                                                         | Displays the rule code for the created qualitative scoring model.                                                    |
|  | Click this icon to get the information about the rule.                                                               |
| Rule Name                                                                         | Displays the rule name of the rule code for the created qualitative scoring model.                                   |
| Code                                                                              | Displays the rule code.                                                                                              |
| Description                                                                       | Displays the rule description.                                                                                       |
| + icon                                                                            | Click this icon to add new expression.                                                                               |
| Fact / Rules                                                                      | Displays the fact or rule of the created qualitative scoring model.                                                  |
| Operator                                                                          | Displays the comparison operator of the created qualitative scoring model.                                           |
| Data Type                                                                         | Displays the data type for the fact or rule for the created qualitative scoring model.                               |
| Output                                                                            | Displays the output for the created qualitative scoring model.                                                       |
| Expression                                                                        | Displays the expression updated in the expression builder for the created qualitative scoring model.                 |
| Rule Code                                                                         | Displays the rule code for the created qualitative scoring model.                                                    |
| Rule Name                                                                         | Displays the name for the created qualitative scoring model.                                                         |
| Questionnaire                                                                     | This tab is applicable for <b>Applicant Scoring Model</b> .                                                          |
| Questionnaire Code                                                                | Displays the questionnaire code for the created qualitative scoring model.                                           |
| Questionnaire Name                                                                | Displays the questionnaire name for the created qualitative scoring model.                                           |
| Question ID                                                                       | Displays the question ID for the created qualitative scoring model.                                                  |
| Question                                                                          | Displays the question for the created qualitative scoring model.                                                     |
| Define Range/Value                                                                | Displays the defined range or value.                                                                                 |
| Value                                                                             | Displays the defined value for the created qualitative scoring model.                                                |
| Score                                                                             | Displays the score for the created qualitative scoring model.                                                        |
| Category                                                                          | Displays the category for the created qualitative scoring model.                                                     |
| Enable                                                                            | Displays if the question ID is enabled or not.                                                                       |

## 1.4.7 Decision Grade Matrix

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

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

This topic contains the following subtopics:

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

### 1.4.7.1 Create Decision Grade Matrix

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

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

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

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

**Figure 1-78 Create Decision Grade Matrix**

**Create Decision Grade Matrix**

**Basic Details**

Model Code Required

Effective Date Required (September 30, 2020)

Product Processor Required (Select)

Model Description Required

Expiry Date Required

Priority Required

**Selection Criteria** **Decision Matrix** **Grade Matrix**

☒ Use Existing Rule ☐ Create New Rule

**Rules**

Rule Code Required (Select)

Rule Name Required

Cancel Save

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

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

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

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

**Figure 1-79 Create Decision Grade Matrix - Selection Criteria**

**Create Decision Grade Matrix**

**Basic Details**

Model Code  Required

Model Description  Required

Effective Date  September 30, 2020  Required

Expiry Date   Required

Product Processor  Select Required

Priority  Required

Selection Criteria Decision Matrix Grade Matrix

☐ Use Existing Rule ☒ Create New Rule

**Create Rule**

New

**Rules**

Basic Info

Code  Required

Description

Tag

Rule Version  Required

Select Existing rule

Section1

Expression Builder

+ Add Expression

Output

No items to display.

Else

No items to display.

Expression

IF

Output

Section1

Else

Cancel Save

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



**Table 1-75 Create Decision Grade Matrix - Selection Criteria - Field Description**

| Field                                                                             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Use Existing Rule</b>                                                          | By default, this option is enabled. Indicates if the existing rule is linked.                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Rule Code</b>                                                                  | Select the rule code from the drop down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|  | Click this icon to get the information about the rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Rule Name</b>                                                                  | Displays the rule name of the rule code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Create New Rule</b>                                                            | Select this option to create new rule.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>+ icon</b>                                                                     | Click this icon to add new expression.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Fact / Rules</b>                                                               | Select the fact or rule from the drop-down list.<br>Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.                                                                                                                                                                                                                                                                                                                                 |
| <b>Operator</b>                                                                   | Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• Notin</li> </ul>                                                                                                                |
| <b>Data Type</b>                                                                  | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul> |

**Table 1-75 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description**

| Field             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Output</b>     | <p>Select the output from the drop-down list.</p> <p>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> <p>The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b>.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul> |
| <b>Expression</b> | Displays the expression updated in the expression builder.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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

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

**Figure 1-80 Create Decision Grade Matrix - Decision Matrix**

**Create Decision Grade Matrix**

**Basic Details**

Model Code Required

Model Description Required

Effective Date Required  
September 30, 2020

Expiry Date Required

Product Processor Required  
OFLO

Priority Required

Selection Criteria **Decision Matrix** Grade Matrix

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

+ Add Column

|                          | From    | To | Decision |
|--------------------------|---------|----|----------|
| <input type="checkbox"/> | AgeAggr |    | Select   |
| <input type="checkbox"/> |         |    |          |

Cancel Save

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

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

| Field               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Add Column</b>   | Click this button to add features for which decision has to be maintained.<br>On click of <b>Add Column</b> , all the features are shown in the drop down list. Select the feature to be added. Click save to add the feature.<br>If the feature is numeric type, two columns gets added in the table From and To. If the feature is character/alphanumeric type one column Value gets added.<br>System should not save, if no feature have been added. User can click Cancel to close the window. |
| <b>Link a Rule?</b> | Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b> - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.</li> <li>• <b>No</b> - If this option is selected, the system displays the list of decision lookup values.</li> </ul>                                                                                                            |
| <b>+ icon</b>       | Click this icon to add a new row.                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>- icon</b>       | Click this icon to delete a row, which is already added.                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Score From</b>   | Specify the minimum range of score for the decision.                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Score To</b>     | Specify the maximum range of score for the decision.                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Decision</b>     | Specify the decision of an application from the drop-down list. The values are configurable based on the look up values maintained<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>                                                                                                                                                                                                           |
| <b>Rule</b>         | Displays the rules based on which decision is to be made.<br>This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .                                                                                                                                                                                                                                                                                                                                                        |

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

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

**Figure 1-81 Create Decision Grade Matrix - Grade Matrix**

**Create Decision Grade Matrix**

**Basic Details**

Model Code  Required

Model Description  Required

Effective Date  September 30, 2020 Required

Expiry Date  Required

Product Processor  OFLO Required

Priority  Required

Selection Criteria Decision Matrix **Grade Matrix**

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 Grade Matrix

**+ Add Column**

**+ -**

| <input type="checkbox"/> | Age | From | To | Grade  |
|--------------------------|-----|------|----|--------|
| <input type="checkbox"/> |     |      |    | Select |

Cancel Save

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

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

| Field               | Description                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Add Column</b>   | Click <b>Add Column</b> , for addition of features for which decision has to be maintained.                                                                                                                                                                                                                                                                                            |
| <b>Link a Rule?</b> | Select the appropriate radio button to link a rule to the features.<br>The options are: <ul style="list-style-type: none"> <li><b>Yes</b> - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.</li> <li><b>No</b> - If this option is selected, the system displays the list of decision lookup values.</li> </ul> |
|                     | Click this icon to delete a column, which is already added.                                                                                                                                                                                                                                                                                                                            |
| <b>+ icon</b>       | Click this icon to add a new row.                                                                                                                                                                                                                                                                                                                                                      |
| <b>- icon</b>       | Click this icon to delete a row, which is already added.                                                                                                                                                                                                                                                                                                                               |
| <b>Score From</b>   | Specify the minimum range of score for the grade.                                                                                                                                                                                                                                                                                                                                      |
| <b>Score To</b>     | Specify the maximum range of score for the grade.                                                                                                                                                                                                                                                                                                                                      |
| <b>Grade</b>        | Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained.<br>The available options are: <ul style="list-style-type: none"> <li><b>A</b></li> <li><b>B</b></li> <li><b>C</b></li> </ul>                                                                                                                       |

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

| Field        | Description                                                                                                                                            |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Value</b> | Specify the value for which the grade has to be maintained.<br>This field appears only if the data type of feature is Numeric such as Age, FICO score. |
| <b>Rule</b>  | Displays the rules based on which decision is to be made.<br>This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .            |

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

### 1.4.7.2 View Decision Grade Matrix

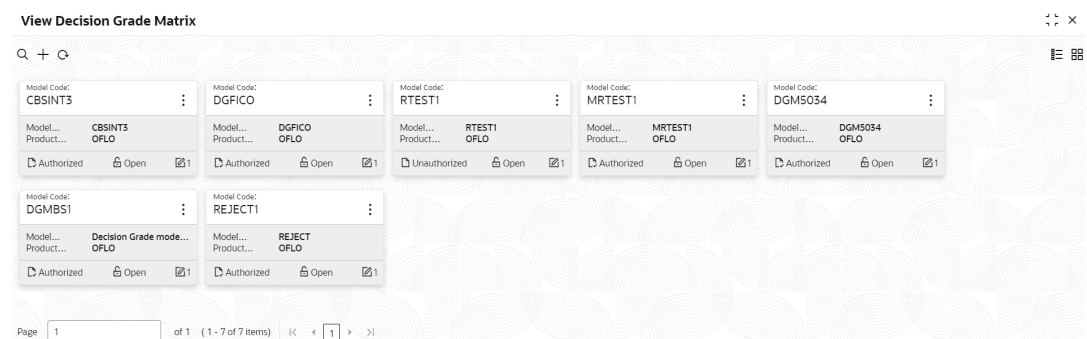
This topic describes the systematic instructions to view the decision grade matrix.

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

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

- On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
- Under **Configuration**, click **Credit Decision**.
- Under **Credit Decision**, click **Decision Grade Matrix**.
- Under **Decision Grade Matrix**, click **View Decision Grade Matrix**.

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

**Figure 1-82 View Decision Grade Matrix**

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

**Table 1-78 View Decision Grade Matrix – Field Description**

| Field                    | Description                                                    |
|--------------------------|----------------------------------------------------------------|
| <b>Model Code</b>        | Displays the model code.                                       |
| <b>Model Description</b> | Displays the model description.                                |
| <b>Product Processor</b> | Displays the product processor for which the model is created. |

**Table 1-78 (Cont.) View Decision Grade Matrix – Field Description**

| Field               | Description                                                  |
|---------------------|--------------------------------------------------------------|
| Record Status       | Displays the status of the record.                           |
| Modification Number | Displays the number of modification performed on the record. |

5. On **View Decision Grade Matrix** screen, click



icon.

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

**Figure 1-83 View Decision Grade Matrix - Search**

The screenshot shows a search interface titled "Search Filter" with a close button (X) in the top right corner. Below the title, there are four input fields: "Model Code" (a text box with a vertical cursor), "Model Description" (a text box), "Authorization Status" (a dropdown menu), and "Record Status" (a dropdown menu). At the bottom, there are two buttons: "Search" (a dark button) and "Reset" (a light button).

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

**Table 1-79 View Decision Grade Matrix - Search – Field Description**

| Field             | Description                    |
|-------------------|--------------------------------|
| Model Code        | Specify the model code.        |
| Model Description | Specify the model description. |

**Table 1-79 (Cont.) View Decision Grade Matrix - Search – Field Description**

| Field                       | Description                                                                                                                                                                                                            |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Authorization Status</b> | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul> |
| <b>Record Status</b>        | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>                                               |

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 1-84 Decision Grade Maintenance - Modify**

**Decision Grade Maintenance**

**Basic Details**

Model Code: CBSINT3

Effective Date: September 30, 2020

Product Processor: OFLO

Model Description: CBSINT3

Expiry Date: March 31, 2025

Priority: 1

**Selection Criteria**

Use Existing Rule (selected) | Create New Rule

**Rules**

Rule Code: CBSINT3 | Rule Name: CBSINT3

**Rules**

**Basic Info**

Code: CBSINT3 | Description: CBSINT3 | Tag: [dropdown] | Select Existing rule: [search]

Rule Version: 5

**Section1**

**Else**

No items to display.

**Expression**

IF ( MIN ( ALL\_Equifax\_Consumer\_Credit\_Report ) == 409 )  
Output Section1 true  
Else

Audit | Cancel | Save

**Note**

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

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

**Table 1-80 Decision Grade Maintenance - Modify - Field Description**

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

**Table 1-81 Selection Criteria - Field Description**

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

**Table 1-82 Expression Builder - Field Description**

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



Table 1-83 Decision Matrix - Field Description

| Field               | Description                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Add Column</b>   | Click this button to add features for which decision has to be maintained.                                                                                                                                                                                                                                                                                                          |
| <b>Link a Rule?</b> | Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.</li> <li><b>No</b> - If this option is selected, the system displays the list of decision lookup values.</li> </ul> |
| <b>+ icon</b>       | Click this icon to add new row.                                                                                                                                                                                                                                                                                                                                                     |
| <b>- icon</b>       | Click this icon to delete a row, which is already added.                                                                                                                                                                                                                                                                                                                            |
| <b>Score From</b>   | Specify the minimum range of score for the decision.                                                                                                                                                                                                                                                                                                                                |
| <b>Score To</b>     | Specify the maximum range of score for the decision.                                                                                                                                                                                                                                                                                                                                |
| <b>Decision</b>     | Specify the decision of an application. The values configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> <li><b>Approved</b></li> <li><b>Manual</b></li> <li><b>Rejected</b></li> </ul>                                                                                                                                 |
| <b>Rule</b>         | Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .                                                                                                                                                                                                                                            |

Table 1-84 Grade Matrix - Field Description

| Field             | Description                                                                                                                                                                                                                                             |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Add Column</b> | Click this button to add features for which grade has to be maintained.                                                                                                                                                                                 |
| <b>+ icon</b>     | Click this icon to add new row.                                                                                                                                                                                                                         |
| <b>- icon</b>     | Click this icon delete a row, which is already added.                                                                                                                                                                                                   |
| <b>Score From</b> | Specify the minimum range of score for the grade.                                                                                                                                                                                                       |
| <b>Score To</b>   | Specify the maximum range of score for the grade.                                                                                                                                                                                                       |
| <b>Grade</b>      | Specify the grade of an application based on the score scored. The values configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> <li><b>A</b></li> <li><b>B</b></li> <li><b>C</b></li> </ul> |

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 1-85 Decision Grade Maintenance – View**

**Decision Grade Maintenance**

**Basic Details**

Model Code: CBSINT3  
 Model Description: CBSINT3  
 Effective Date: September 30, 2020  
 Expiry Date: March 31, 2025  
 Product Processor: OFLO  
 Priority: 1

**Selection Criteria** | Decision Matrix | Grade Matrix

☒ Use Existing Rule ☐ Create New Rule

**Rules**

Rule Code: CBSINT3 | Rule Name: CBSINT3

**Rules**

**Basic Info**

Code: CBSINT3 | Description: CBSINT3 | Tag: [dropdown] | Select Existing rule: [search]  
 Rule Version: 5

**Section1**

**Else**

No items to display.

**Expression**

IF ( MIN ( ALL\_Equifax\_Consumer\_Credit\_Report ) == 409 )  
 Output: Section1 true  
 Else

**Audit**

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

**Table 1-85 Decision Grade Maintenance - View - Field Description**

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

**Table 1-86 Selection Criteria - Field Description**

| Field                    | Description                                                   |
|--------------------------|---------------------------------------------------------------|
| <b>Use Existing Rule</b> | Indicates if the existing rule is linked.                     |
| <b>Rule Code</b>         | Displays the rule code for the created decision grade matrix. |

Table 1-86 (Cont.) Selection Criteria - Field Description

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

Table 1-87 Expression Builder - Field Description

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

Table 1-88 Decision Matrix - Field Description

| Field             | Description                                                                                                                                                                                                                                                    |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Add Column</b> | Click this button to add features for which decision has to be maintained.                                                                                                                                                                                     |
| <b>+ icon</b>     | Click this icon to add new row.                                                                                                                                                                                                                                |
| <b>- icon</b>     | Click this icon to delete a row, which is already added.                                                                                                                                                                                                       |
| <b>Score From</b> | Displays the minimum range of score for the decision.                                                                                                                                                                                                          |
| <b>Score To</b>   | Displays the maximum range of score for the decision.                                                                                                                                                                                                          |
| <b>Decision</b>   | Displays the decision of an application. The values configurable based on the look up values maintained.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul> |
| <b>Rule</b>       | Displays the rules based on which decision is to be made.<br>This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .                                                                                                                    |

Table 1-89 Grade Matrix - Field Description

| Field             | Description                                                             |
|-------------------|-------------------------------------------------------------------------|
| <b>Add Column</b> | Click this button to add features for which grade has to be maintained. |

Table 1-89 (Cont.) Grade Matrix - Field Description

| Field      | Description                                                                                                                                                                                                                                   |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + icon     | Click this icon to add new row.                                                                                                                                                                                                               |
| - icon     | Click this icon to delete a row, which is already added.                                                                                                                                                                                      |
| Score From | Displays the minimum range of score for the grade.                                                                                                                                                                                            |
| Score To   | Displays the maximum range of score for the grade.                                                                                                                                                                                            |
| Grade      | Displays the grade of an application based on the score scored. The values configurable based on the look up values maintained.<br>The available options are: <ul style="list-style-type: none"> <li>• A</li> <li>• B</li> <li>• C</li> </ul> |
| Rule       | Displays the rules based on which grade is to be made.<br>This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .                                                                                                      |

## 1.4.8 Pricing

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

Risk-based pricing refers to the offering of different interest rates to different customers depending on their credit worthiness. Thus, not all borrowers for the same product receives the same interest rate and credit terms. This means that high-risk borrowers who are less likely to repay their loans in full and on time will be charged higher rate of interest. While the low risk borrowers, having greater capacity to make payments will be charged lower rate of interest.

This topic contains the following subtopics:

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

### 1.4.8.1 Create Pricing Model

This topic describes the systematic instructions to create pricing model based on various pricing parameter by updating various details.

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

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

The **Create Pricing Model** screen displays.

**Figure 1-86 Create Pricing Model**

**Create Pricing Model**

**Basic Details**

Pricing Code  Required

Effective Date  September 30, 2020 Required

Product Processor  Select Required

Filter Value  Required

Pricing Description  Required

Expiry Date  Required

Priority  Required

**Rules**

☒ Use Existing Rule ☐ Create New Rule

Rule Code  Select Required

Rule Name

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 1-90 Create Pricing Model - Field Description**

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

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

**Figure 1-87 Create Pricing Model – Selection Criteria**

**Create Pricing Model**

**Basic Details**

Pricing Code  Required

Effective Date  Required

Product Processor  Required

Filter Value  Required

Pricing Description  Required

Expiry Date  Required

Priority  Required

Selection Criteria Price Definition

☐ Use Existing Rule ☒ Create New Rule

**Create Rule**

New

**Rules**

Basic Info

Code  Description  Tag  Select Existing rule

Rule Version  Required

Section1

Expression Builder

+ Add Expression

Output

+ Add Expression

No items to display.

Else

+ Add Expression

No items to display.

Expression

IF

Output

Section1

Else

Cancel Save

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

**Table 1-91 Create Pricing Model – Selection Criteria - Field Description**

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

Table 1-91 (Cont.) Create Pricing Model – Selection Criteria - Field Description

| Field               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Description</b>  | Specify the rule description.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>+ icon</b>       | Click this icon to add new expression.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Fact / Rules</b> | Select the fact or rule from the drop-down list.<br>Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.                                                                                                                                                                                                                                                                                                                                 |
| <b>Operator</b>     | Select the comparison operator from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• Notin</li> </ul>                                                                                                             |
| <b>Data Type</b>    | Select the data type for the fact or rule.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul> |
| <b>Output</b>       | Select the output from the drop-down list.<br>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.<br>The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul> |

**Table 1-91 (Cont.) Create Pricing Model – Selection Criteria - Field Description**

| Field             | Description                                                |
|-------------------|------------------------------------------------------------|
| <b>Expression</b> | 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 1-88 Create Pricing Model – Price Definition (Flat)**

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

**Table 1-92 Create Pricing Model – Price Definition (Flat) - Field Description**

| Field               | Description                                                                                                                                                                                      |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Minimum Rate</b> | Specify the minimum rate applicable for the defined pricing code.                                                                                                                                |
| <b>Maximum Rate</b> | Specify the maximum rate applicable for the defined pricing code.                                                                                                                                |
| <b>Rate Type</b>    | Select the rate type from the drop-down list as <b>Flat</b> .                                                                                                                                    |
| <b>Link a Rule?</b> | Select the option whether to link a rule to derive the price.<br>The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>                            |
| <b>Rate %</b>       | Specify the interest rate application for the defined pricing.<br>This field displays once you select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>No</b> .   |
| <b>Rule</b>         | Select the rule for the defined pricing from the drop-down list.<br>This field appears once you select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b> . |

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

The **Add Features** popup screen displays.



**Figure 1-89 Add Features**

**Add Features**

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

Select Feature Name from the list

Link a Rule?

☐ Yes ☐ No

Cancel Save

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

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

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

**Create Pricing Model**

**Basic Details**

Pricing Code  Required

Pricing Description  Required

Effective Date  September 30, 2020 Required

Expiry Date  Required

Product Processor  OFLO Required

Priority  Required

Filter Value

**Price Definition**

Minimum Rate  Required

Maximum Rate  Required

Rate Type  
☐ Flat  
☒ Tiered

**Rate**

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

Add columns to define Rates

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

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

**Table 1-93 Create Pricing Model – Price Definition (Tiered) - Field Description**

| Field                                  | Description                                                                                                                                                                                     |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Minimum Rate</b>                    | Specify the minimum rate applicable for the defined pricing code.                                                                                                                               |
| <b>Maximum Rate</b>                    | Specify the maximum rate applicable for the defined pricing code.                                                                                                                               |
| <b>Rate Type</b>                       | Select the rate type from the drop-down list as <b>Tiered</b> .                                                                                                                                 |
| <b>&lt;Numeric Feature&gt; From</b>    | Specify the minimum numeric value of feature to which the interest rate is applicable.                                                                                                          |
| <b>&lt;Numeric Feature&gt; To</b>      | Specify the maximum numeric value of feature to which the interest rate is applicable.                                                                                                          |
| <b>&lt;Character Feature&gt; Value</b> | Specify the alphabetic value for which the interest rate is applicable.                                                                                                                         |
| <b>Rate %</b>                          | Specify the interest rate applicable for the defined tier.<br>This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>No</b> .     |
| <b>Rule</b>                            | Select the rule for the defined tier from the drop-down list.<br>This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>Yes</b> . |

- 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 1-91 View Pricing Model**

| Pricing Code | Pricing Description        | Authorization Status | Record Status | Modification Number |
|--------------|----------------------------|----------------------|---------------|---------------------|
| RTST1        | RTST1 OFLO                 | Unauthorized         | Open          | 2                   |
| PR501        | Flat Pricing Model OFLO    | Authorized           | Open          | 1                   |
| NTEST2       | NTEST2 FLAT with Rule OFLO | Authorized           | Open          | 1                   |
| NTEST3       | NTEST3 Desc OFLO           | Authorized           | Open          | 1                   |
| PR510        | PR510 with CDS_Grade OFLO  | Authorized           | Open          | 1                   |
| NTEST8       | NTEST8 Description OFLO    | Authorized           | Open          | 1                   |
| NTEST1       | NTEST1 Flat Rate... OFLO   | Unauthorized         | Open          | 1                   |
| NTEST9       | NTEST9 Desc OFLO           | Authorized           | Open          | 1                   |
| NTEST4       | NTEST4 Desc OFLO           | Authorized           | Open          | 1                   |
| CBSINT       | CBSINT OFLO                | Authorized           | Open          | 1                   |

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

**Table 1-94 View Pricing Model – Field Description**

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

5. Click **Search** icon.

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

Figure 1-92 View Pricing Model - Search

Search Filter

X

Pricing Code

Pricing Description

Authorization Status

Record Status

Search

Reset

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

Table 1-95 View Pricing Model - Search – Field Description

| Field                | Description                                                                                                                                                                             |
|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pricing Code         | Specify the pricing code.                                                                                                                                                               |
| Pricing Description  | Specify the description of the pricing model.                                                                                                                                           |
| Authorization Status | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>Authorized</li><li>Rejected</li><li>Unauthorized</li></ul> |
| Record Status        | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>Open</li><li>Closed</li></ul>                                     |

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

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

**Figure 1-93 Pricing Model Maintenance - Unlock**

**Pricing Model Maintenance**

**Basic Details**

Pricing Code: PR501

Effective Date: September 15, 2020

Product Processor: OFLO

Filter Value:

Pricing Description: Flat Pricing Model

Expiry Date: November 30, 2025

Priority: 2

**Rules**

Use Existing Rule: ☒ Create New Rule: ☐

Rule Code: PR501

Rule Name: PR501 Model Rule

**Basic Info**

Code: PR501

Description: PR501 Model Rule

Tag:

Select Existing rule:

**Expression**

IF ( ProductCode == HMLN50 )  
Output Section1 True  
Else

Audit Cancel Save

**Note**

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

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

**Table 1-96 Pricing Model Maintenance - Unlock - Field Description**

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

Table 1-96 (Cont.) Pricing Model Maintenance - Unlock - Field Description

| Field                                                                             | Description                                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | Click this icon to get the information about the rule.                                                                                                                                                           |
| <b>Rule Name</b>                                                                  | Displays the rule name.                                                                                                                                                                                          |
| <b>Create New Rule</b>                                                            | Specify the new rule linked to the pricing model.                                                                                                                                                                |
| <b>Code</b>                                                                       | Specify the new rule code for the created pricing model.                                                                                                                                                         |
| <b>Description</b>                                                                | Specify the rule description for the created pricing model.                                                                                                                                                      |
| <b>+ icon</b>                                                                     | Click this icon can add new expression.                                                                                                                                                                          |
| <b>Fact / Rules</b>                                                               | Displays the fact or rule of the created pricing model.                                                                                                                                                          |
| <b>Operator</b>                                                                   | Displays the comparison operator of the created pricing model.                                                                                                                                                   |
| <b>Data Type</b>                                                                  | Displays the data type for the fact or rule for the created pricing model.                                                                                                                                       |
| <b>Output</b>                                                                     | Displays the output for the created pricing model.                                                                                                                                                               |
| <b>Expression</b>                                                                 | Displays the expression updated in the expression builder for the created pricing model.                                                                                                                         |
| <b>Pricing Definition</b>                                                         | The below listed fields appear in <b>Pricing Definition</b> tab.                                                                                                                                                 |
| <b>Minimum Rate</b>                                                               | Specify the minimum rate applicable for the defined pricing model.                                                                                                                                               |
| <b>Maximum Rate</b>                                                               | Specify the maximum rate applicable for the defined pricing model.                                                                                                                                               |
| <b>Rate Type</b>                                                                  | Select the range type for the created pricing model from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Flat</b></li> <li>• <b>Tiered</b></li> </ul>              |
| <b>Rate%</b>                                                                      | Specify the interest rate application for the defined pricing.<br><b>Note:</b> This field appears once the user select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b> . |
| <b>Rule</b>                                                                       | Select the rule for the defined pricing.<br><b>Note:</b> This field appears once the user select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b> .                       |
| <b>&lt;Numeric Feature&gt; From</b>                                               | Specify the minimum numeric value of feature to which the interest rate is applicable.<br><b>Note:</b><br>This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b> .                             |
| <b>&lt;Numeric Feature&gt; To</b>                                                 | Specify the maximum numeric value of feature to which the interest rate is applicable.<br><b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b> .                                |
| <b>&lt;Character Feature&gt; Value</b>                                            | Specify the alphabetic value for which the interest rate is applicable.<br><b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b> .                                               |
| <b>Rate%</b>                                                                      | Specify the interest rate applicable for the defined tier.<br><b>Note:</b> This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>No</b> .         |
| <b>Rule</b>                                                                       | Select the rule for the defined tier.<br><b>Note:</b> This field appears once the user select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>Yes</b> .                        |

- 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 1-94 Create Strategy Configuration**

**Create Strategy Configuration**

**Basic Details**

Strategy Code  Required

Product Processor  Required

Industry  Required

Account Category ☐ Asset ☐ Liability Required

Effective Date  Required

Strategy Code Description  Required

Product Processor Description  Required

Line of Business  Required

Module  Required

Expiry Date  Required

**Additional Information**

| Type                            | Value                               |
|---------------------------------|-------------------------------------|
| <input type="checkbox"/> Select | <input type="text" value="Select"/> |
| <input type="checkbox"/> Select | <input type="text" value="Select"/> |

**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.

Cancel Save

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 1-97 Create Strategy Configuration - Field Description**

| Field                                | Description                                                                                                                                                                                                                                                                                      |
|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Strategy Code</b>                 | Specify the unique strategy code.                                                                                                                                                                                                                                                                |
| <b>Strategy Code Description</b>     | Specify the short description for the strategy code.                                                                                                                                                                                                                                             |
| <b>Product Processor</b>             | Specify the product processor for which the strategy is being configured.                                                                                                                                                                                                                        |
| <b>Product Processor Description</b> | Displays the product processor description.                                                                                                                                                                                                                                                      |
| <b>Industry</b>                      | <p>Select the industry type from the drop-down list . The values are configurable based on the lookup values maintained.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li><b>Banking Industry</b></li> <li><b>Insurance</b></li> <li><b>Trade Finance</b></li> </ul> |



Table 1-97 (Cont.) Create Strategy Configuration - Field Description

| Field                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Line Of Business</b> | Select the line of business type from the drop-down list .<br>The values are configurable based on the lookup values maintained.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Corporate</b></li> <li>• <b>Retail</b></li> <li>• <b>SME</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Account Category</b> | Indicates whether the strategy created is for asset or Liabilities.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Module</b>           | Select the module from the drop-down list .<br>The values are configurable based on the lookup values maintained.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Collection</b></li> <li>• <b>Origination</b></li> <li>• <b>Servicing</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Effective Date</b>   | Specify the effective date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Expiry Date</b>      | Specify the expiry date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>+ button</b>         | Click to add a new facts.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>- button</b>         | Click to delete a row that is already added.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Type</b>             | Select the fact type from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Value</b>            | Select the value configured for the fact type from the drop-down list. The values are configurable based on the lookup values maintained.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Modes</b>            | Select the modes from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Borrowing Capacity</b></li> <li>• <b>Decision &amp; Grade</b></li> <li>• <b>Pricing</b></li> <li>• <b>Qualitative Score</b></li> <li>• <b>Quantitative Score</b></li> <li>• <b>Score</b></li> <li>• <b>Score and Decision</b></li> <li>• <b>Score, Decision &amp; Pricing</b></li> </ul> If the <b>Module</b> is selected as <b>Collection</b> , then below options are available. <ul style="list-style-type: none"> <li>• <b>Decision &amp; Grade</b></li> <li>• <b>Qualitative Score</b></li> <li>• <b>Quantitative Score</b></li> <li>• <b>Score</b></li> <li>• <b>Score and Decision</b></li> </ul> |
| <b>Steps</b>            | Steps are defined based on the modes selected.<br>Example:<br>If <b>Borrowing Capacity</b> 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 1-95 View Strategy Configuration**



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

**Table 1-98 View Strategy Configuration - Field Description**

| Field                       | Description                                                                                                                                                                                                    |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Strategy Code</b>        | Displays the strategy code.                                                                                                                                                                                    |
| <b>Strategy Description</b> | Displays the description of the strategy.                                                                                                                                                                      |
| <b>Product Processor</b>    | Displays the product processor of the strategy.                                                                                                                                                                |
| <b>Authorization Status</b> | Displays the authorization status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul> |
| <b>Record Status</b>        | Displays the status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>                                                      |
| <b>Modification Number</b>  | Displays the number of modification performed on the record.                                                                                                                                                   |

5. Click **Search** icon.

6. Specify the search criteria to fetch the required strategy configuration.  
The **View Strategy Configuration - Search** screen displays.

**Figure 1-96 View Strategy Configuration - Search**

**Search Filter** X

Strategy Code

Strategy Description

Authorization Status

Record Status

**Search** **Reset**

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

**Table 1-99 View Strategy Configuration - Search – Field Description**

| Field                       | Description                                                                                                                                                                                                        |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Strategy Code</b>        | Specify the strategy code.                                                                                                                                                                                         |
| <b>Strategy Description</b> | Specify the description of the strategy.                                                                                                                                                                           |
| <b>Authorization Status</b> | Select the authorization status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul> |
| <b>Record Status</b>        | Select the record status from the drop-down list.<br>The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>                                              |

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

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

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

**Figure 1-97 Strategy Configuration Maintenance - Unlock**

**Strategy Configuration Maintenance**

**Basic Details**

Strategy Code: OFL0035

Product Processor: OFLO

Industry: Banking

Account Category: ☒ Asset ☐ Liability

Effective Date: September 30, 2020

Strategy Code Description: OFL0035

Product Processor Description: OFLO5

Line of Business: Retail

Module: Origination

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.

Audit Cancel Save

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

**Table 1-100 Strategy Configuration Maintenance - Unlock - Field Description**

| Field                                | Description                                                                        |
|--------------------------------------|------------------------------------------------------------------------------------|
| <b>Strategy Code</b>                 | Displays the created strategy code.                                                |
| <b>Strategy Code Description</b>     | Displays the created strategy code description.                                    |
| <b>Product Processor</b>             | Displays the product processor for the created strategy configuration.             |
| <b>Product Processor Description</b> | Displays the product processor description for the created strategy configuration. |
| <b>Account Category</b>              | Displays the account category for the created strategy configuration.              |
| <b>Module</b>                        | Displays the module for the created strategy configuration.                        |
| <b>Effective Date</b>                | Displays the effective date for the created strategy configuration.                |
| <b>Expiry Date</b>                   | Select the expiry date for the created strategy configuration.                     |
| <b>Type</b>                          | Displays the fact type for the created strategy configuration.                     |
| <b>Value</b>                         | Displays the fact value for the created strategy configuration.                    |
| <b>Steps</b>                         | 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.

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

This screen comprises of the following section:

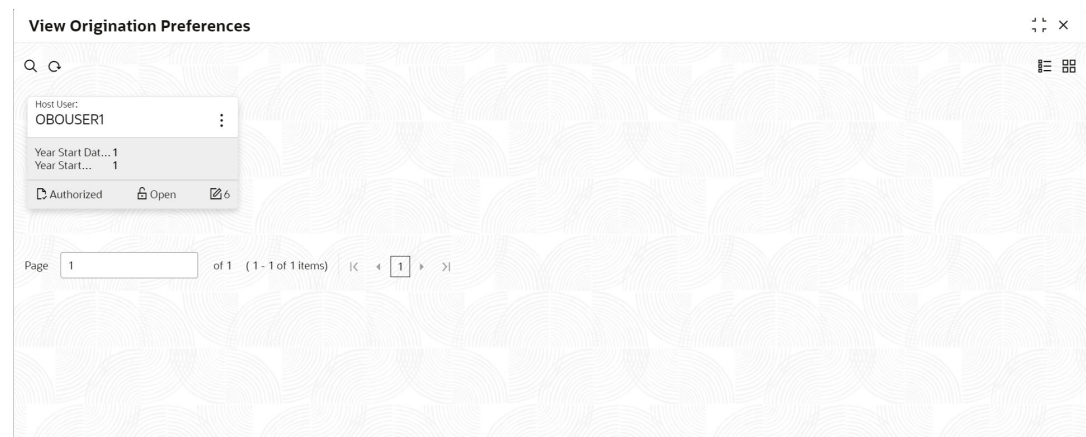
- **Generic Parameters:** The user defines parameters for dashboard widgets, age limits and nominees for minors, funding, incomplete application expiry, dedupe, and resident stability in this section.
- **Credit and Compliance :** The user defines the credit decision threshold limits at the insider and 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 1-98 View Origination Preference**



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

**Table 1-101 View Origination Preference - Field Describes**

| Field Name             | Description                                                      |
|------------------------|------------------------------------------------------------------|
| <b>Host User</b>       | Displays the user ID of logged in user who set this preferences. |
| <b>Year Start Date</b> | Displays the year start date.                                    |

Table 1-101 (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, <ul style="list-style-type: none"><li>• Whether the record is <b>Authorized</b> or <b>Unauthorized</b></li><li>• Whether the record is <b>Open</b> or <b>Closed</b></li><li>• Number of times the record is edited</li></ul> |

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

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

Figure 1-99 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 Beneficiary**

Savings Minor Age: 18

Certificate of 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

Loan Against Deposit Threshold: 100

**Incomplete Application Expiry**

Incomplete Application Expiry Period (in Days): 30

Lead Days for Incomplete Application Expiry Period Alert: 10

Lag Days for Incomplete Application Expiry Period Alert: 1

**Dedupe Parameters**

Application dedupe ☐

Customer dedupe ☐

**Address Stability**

Applicable Address Types: Communication Address

Address Stability Applicable Products: HMLN01

Address Stability (Years): 3

**Loan Simulation & Quick Assessment**

Default Stage: Equated Periodic Installment

Default Loan Frequency: Monthly

Inactive Loan Simulation Expiry Period (in days): 1

**Credit and Compliance**

**Insider Credit Threshold**

Insider Credit Threshold Currency: USD

Insider Credit Threshold: 40,000.00

Executive Officer Credit Threshold Currency: USD

Executive Officer Credit Threshold: 60,000.00

**Offer**

Downsell Offer Expiry Period (in Days): 90

Lead Days for Downsell Offer Expiry Alert: 15

Lag Days for Downsell Offer Expiry Alert: 1

**Integration**

Host User: OBOSAUTOM

Direct Banking URL:

Finicity Mode: Branch Visit

Collateral System Integration ☐

**Enable Address Search**

Customer Information Data Segment ☐

Add-On Card Holder Data Segment ☐

Collateral Data Segment ☐

Solicitor Details ☐

Beneficiary / Guardian for Checking and Savings ☐

Beneficiary / Guardian for Certificate Of Deposits ☐

**DocuSign**

DocuSign Key File

Upload

File Uploaded Successfully

Audit

Cancel Save

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

Table 1-102 Origination Preference - Edit – Field Description

| Field                                                    | Description                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Generic Parameters</b>                                | In this section user can capture generic parameters.                                                                                                                                                                                                                                                                                                               |
| <b>Application Entry in the Initiate stage</b>           | Specify whether the application entry option is applicable while initiating the account opening application.                                                                                                                                                                                                                                                       |
| <b>Branch Code Required for Batch Processing</b>         | Specify the branch code that processes the batch.                                                                                                                                                                                                                                                                                                                  |
| <b>Early KYC Rule</b>                                    | Specify the early KYC rule.<br>The <b>Applicant</b> data segment initiates the early KYC process based on the specified early KYC rules.                                                                                                                                                                                                                           |
| <b>Widget Parameters</b>                                 | In this section user can define dashboard widget preferences.                                                                                                                                                                                                                                                                                                      |
| <b>Start Day for filter</b>                              | Specify the day of the month from which the application should be displayed in the dashboard widget.                                                                                                                                                                                                                                                               |
| <b>Start Month for filter</b>                            | Specify the start month count of the year to get the current financial year applications in the dashboard widget.                                                                                                                                                                                                                                                  |
| <b>Loan Offer nearing Expiry-bucket one in days</b>      | Specify number of days to highlight the loan offers that are nearing to the expiry.<br>Based on this number of days the system calculates and displays the count of applications under the loan offer in the first bucket of the <b>Loan Offers Near Expiry</b> widget on dashboard.                                                                               |
| <b>Loan Offer nearing Expiry-bucket two in days</b>      | Specify number of days to highlight the loan offers that are nearing to the expiry.<br>Based on this number of days the system calculates and displays the count of applications under the loan offer in the second bucket of the <b>Loan Offers Near Expiry</b> widget on dashboard.                                                                              |
| <b>Loan Offer nearing Expiry - bucket three in days</b>  | Specify number of days to highlight the loan offers that are nearing to the expiry.<br>Based on this number of days the system calculates and displays the count of applications under the loan offer in the third bucket of the <b>Loan Offers Near Expiry</b> widget on dashboard.                                                                               |
| <b>Application nearing Expiry - bucket one in days</b>   | Specify number of days to highlight the applications that are nearing to the expiry.<br>Based on this number of days the system calculates and displays the count of applications in the first bucket of the <b>Product Application Near Expiry</b> widget on dashboard.                                                                                           |
| <b>Application nearing Expiry - bucket two in days</b>   | Specify number of days to highlight the applications that are nearing to the expiry.<br>Based on this number of days the system calculates and displays the count of applications in the second bucket of the <b>Product Application Near Expiry</b> widget on dashboard.                                                                                          |
| <b>Application nearing Expiry - bucket three in days</b> | Specify number of days to highlight the applications that are nearing to the expiry.<br>Based on this number of days the system calculates and displays the count of applications in the third bucket of the <b>Product Application Near Expiry</b> widget on dashboard.                                                                                           |
| <b>My Applications - buckets one in days</b>             | 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.<br>Based on this number of days the system calculates and displays the count of applications in the first bucket of the <b>Product Application Near Expiry</b> widget on dashboard. |



Table 1-102 (Cont.) Origination Preference - Edit – Field Description

| Field                                                         | Description                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>My Applications - buckets two in days</b>                  | 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.<br>Based on this number of days the system calculates and displays the count of applications in the second bucket of the <b>Product Application Near Expiry</b> widget on dashboard.  |
| <b>My Applications - buckets three in days</b>                | 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.<br>Based on this number of days the system calculates and displays the count of applications in the third bucket of the <b>Product Application Near Expiry</b> widget on dashboard. |
| <b>My Applications - buckets four in days</b>                 | 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.<br>Based on this number of days the system calculates and displays the count of applications in the forth bucket of the <b>Product Application Near Expiry</b> widget on dashboard.  |
| <b>Minor Age For Nominees</b>                                 | In this section, user can define the age limit of minor in years for opening and account.                                                                                                                                                                                                                                                                            |
| <b>Savings Minor Age</b>                                      | Specify the age of the minor to open saving account.                                                                                                                                                                                                                                                                                                                 |
| <b>Term Deposit Minor Age</b>                                 | Specify the age of minor to open term deposit account.                                                                                                                                                                                                                                                                                                               |
| <b>Funding Parameters</b>                                     | In this section user can define the funding parameters.                                                                                                                                                                                                                                                                                                              |
| <b>Current and Savings Account Initial Funding by Cheque</b>  | Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cheques.<br>The available option is Manual process.                                                                                                                                                                        |
| <b>Current and Savings Account Initial Funding by Cash</b>    | Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Automatic</b></li> <li>• <b>Manual</b></li> </ul>                                                                                          |
| <b>Current and Savings Account Initial Funding by Account</b> | Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by account.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Host</b></li> <li>• <b>Manual</b></li> </ul>                                                                                            |
| <b>TD Account Funding by Cheque</b>                           | Specify the preferences of initial funding for term deposit and saving accounts. This preferences are specific to funding that are initiate by cheque.                                                                                                                                                                                                               |
| <b>TD Account Funding by Cash</b>                             | Specify the preferences of initial funding for current and saving accounts. This preferences are specific to funding that are initiate by cash.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Automatic</b></li> <li>• <b>Manual</b></li> </ul>                                                                                          |

Table 1-102 (Cont.) Origination Preference - Edit – Field Description

| Field                                                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>TD Account Funding by Account</b>                            | Specify the preferences of initial funding for term deposit accounts. This preferences are specific to funding that are initiate by account. The available options are: <ul style="list-style-type: none"> <li>• <b>Host</b></li> <li>• <b>Manual</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                      |
| <b>TD Account Funding by GL</b>                                 | Specify the preferences of initial funding for term deposit accounts. This preferences are specific to funding that are initiate by GL. User can select the <b>Host</b> option from the list for initial funding.                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Loan Against Deposit Threshold</b>                           | This field defines the maximum loan amount as a percentage of the term deposit value (1% - 100%).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Incomplete Application Expiry</b>                            | In this section user can define the expiry preferences for incomplete applications.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Incomplete Application Expiry Period (in Days)</b>           | Specify number of days to highlight the incomplete applications that are nearing to the expiry.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Lead Days for Incomplete Application Expiry Period Alert</b> | Indicates the number of days prior to the application expiry, when an alert is triggered to the banker intimating about the application expiry.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Lag Days for Incomplete Application Expiry Period Alert</b>  | Indicates the number of days after the application is expired, an alert is triggered to the banker intimating about the application expiry.                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Dedupe Parameters</b>                                        | In this section user can define preferences for dedupe parameters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Application dedupe</b>                                       | Select to trigger the application dedupe process.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Customer dedupe</b>                                          | Select to trigger the customer dedupe process.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Address Stability</b>                                        | In this section user can set preferences for resident stability.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Applicable Address Types</b>                                 | Select the address types for which the address stability is applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Applicable Stability Applicable Products</b>                 | Select the products for which the resident stability is validated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Applicable Stability (Years)</b>                             | Specify the number of years for which the resident stability is valid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Loan Simulation &amp; Quick Assessment</b>                   | In this section user can set preferences for loan simulation and quick assessment.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Default Stage</b>                                            | Select the repayment stage from the list for the loan simulation and quick assessment. The available options are: <ul style="list-style-type: none"> <li>• <b>Personalized Repayment schedule</b></li> <li>• <b>User Defined Schedule</b></li> <li>• <b>Interest and Principal Installment</b></li> <li>• <b>Interest Only Principal on Maturity</b></li> <li>• <b>Principal Only Interest on Maturity</b></li> <li>• <b>Fixed Principal Instalments</b></li> <li>• <b>BULLET</b></li> <li>• <b>Equated Periodic Installment</b></li> <li>• <b>Interest Only Installments</b></li> <li>• <b>Moratorium</b></li> </ul> |

Table 1-102 (Cont.) Origination Preference - Edit – Field Description

| Field                                                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Default Loan Frequency</b>                           | Select the loan repayment frequency for the loan simulation and quick assessment. The available options are: <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Biweekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> <li>• <b>Not Applicable</b></li> </ul> <b>Note:</b> If the repayment stage is set to <b>Bullet</b> then this field will be defaulted to <b>Not Applicable</b> . |
| <b>Inactive Loan Simulation Expiry Period (in days)</b> | Specify the number of days for an inactive loan simulation remain valid before it is expired.                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Credit and Compliance</b>                            | In this section user can set preferences for credit and compliance.                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Insider Credit Threshold</b>                         | In this section user can define the threshold limits for insider credit.                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Insider Credit Threshold Currency</b>                | Specify the credit threshold currency for insider.                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Insider Credit Threshold</b>                         | Specify the credit threshold value for insider.                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Executive Officer Credit Threshold Currency</b>      | Specify the credit threshold currency for executive officer.                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Executive Officer Credit Threshold</b>               | Specify the credit threshold value for executive officer.                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Offer</b>                                            | In this section user can define offer related preferences.                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Downsell Offer Expiry Period (in Days)</b>           | Specify number of days to highlight the downsell offers that are nearing to the expiry.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Lead Days for Downsell Offer Expiry Alert</b>        | Indicates the number of days prior to the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.                                                                                                                                                                                                                                                                                                                                                             |
| <b>Lag Days for Downsell Offer Expiry Alert</b>         | Indicates the number of days after the downsell offer expiry, when an alert is triggered to the banker intimating about the offer expiry.                                                                                                                                                                                                                                                                                                                                                                |
| <b>Integration</b>                                      | In this section user can define integration preferences.                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Host User</b>                                        | Specify the host user for integration.                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Direct Banking URL</b>                               | Specify the direct banking URL.                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Fincity Mode</b>                                     | Select the finicity mode for fund transfer.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Branch Visit:</b> If this option is selected then it is mandatory for a customer to visit branch for fund transfer.</li> <li>• <b>Customer Email:</b> If this option is selected then finicity URL is sent to the preferred Email ID of customer for completing the fund transfer.</li> </ul>                                                                                      |
| <b>Collateral System Integration</b>                    | Specify whether the user wants to enable the collateral system integration.                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Enable Address Search</b>                            | In this section user can define the preferences of enabling address search.                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Customer Information Data Segment</b>                | Select to enable the address search in the Customer Information data segment of account opening application.                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Collateral Data Segment</b>                          | Select to enable the address search in the Collateral data segment of account opening application.                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Solicitor Details</b>                                | Select to enable the address search while capturing solicitor details.                                                                                                                                                                                                                                                                                                                                                                                                                                   |

Table 1-102 (Cont.) Origination Preference - Edit – Field Description

| Field                                            | Description                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Nominee / Guardian for Current and Saving</b> | Select to enable the address search while capturing nominee or guardian details in the current and saving application.                                                                                                                                                                                                                                                                                                                   |
| <b>Nominee / Guardian for Term Deposit</b>       | Select to enable the address search while capturing nominee or guardian details in the term deposit application.                                                                                                                                                                                                                                                                                                                         |
| <b>DocuSign Integration</b>                      | <p>This section is used in DocuSign integration.</p> <ul style="list-style-type: none"> <li>An <b>RSA key pair</b> is used to encrypt token in the JWT Grant authentication flow to provide assurances of authorship and data integrity.</li> <li>Create <b>RSA key</b> pair through <b>DocuSign</b> portal. The private key is copied and saved as <b>private.key</b>.</li> <li>Click on <b>Upload</b> button to upload file</li> </ul> |

## 1.6 Advice Maintenance

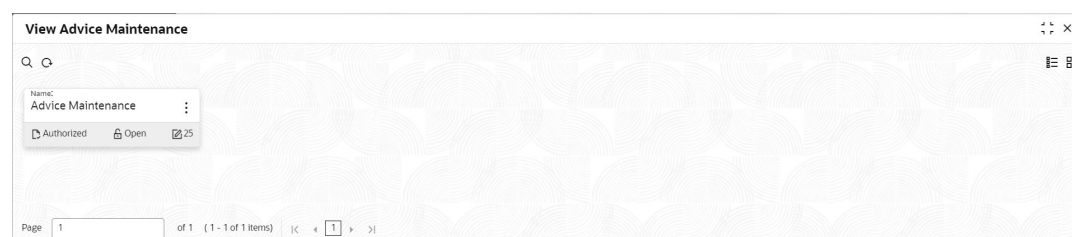
This topic describes the information about advice maintenance.

**To edit view advice maintenance:**

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

The **View Advices Maintenance** screens appears.

Figure 1-100 View Advices Maintenances



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

Table 1-103 View Advices Maintenance - Field Description

| Field Name                     | Description                                                                                                                                                                                                                                              |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Name</b>                    | Displays the name of advice maintenance                                                                                                                                                                                                                  |
| <b>&lt;Footer of Title&gt;</b> | <p>This section displays the status of the record as,</p> <ul style="list-style-type: none"> <li>Whether the record is Authorized or Unauthorized</li> <li>Whether the record is Open or Closed</li> <li>Number of times the record is edited</li> </ul> |

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

The **Advices** screen appears.

**Figure 1-101 Advices**

Advices

+ Add Advice

| 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 |        |

Audit

Cancel

Save

**Table 1-104 Advices – Field Description**

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

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

The popup window appears for adding details.

**Table 1-105 Add Advice - Field Description**

| Field        | Description                                                                                                                               |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Event</b> | Define the trigger for an outbound document by selecting the event name from the list.<br>The list appears based on the seed maintenance. |

Table 1-105 (Cont.) Add Advice - Field Description

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

- Click **Save** to save the added details. The record is added and appears in the tabular format on the landing page.
- 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

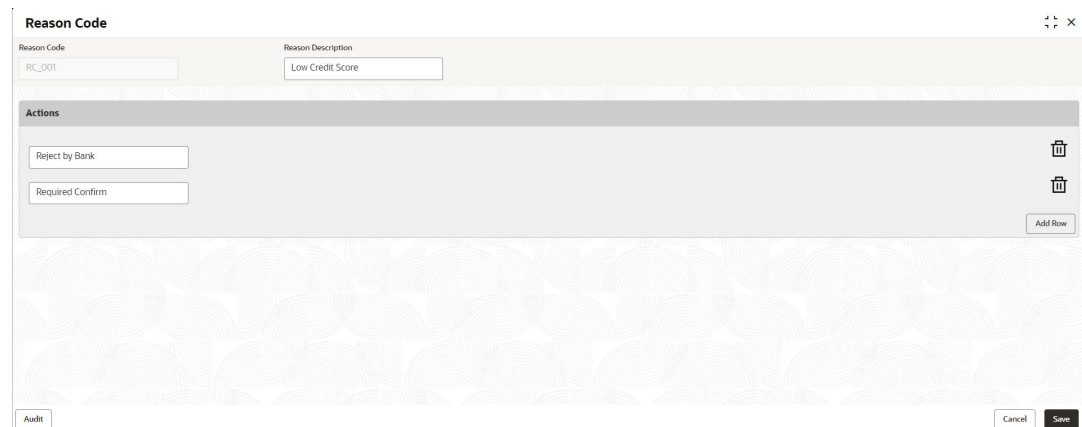
This topic describes the systematic instructions to create fact.

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 1-102 Create Reason Code**



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

### **Note**

The fields, which mentioned as Required, are mandatory.

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



**Table 1-106 Create Reason Code - Field Describes**

| Field Name                | Description                                                                                                                           |
|---------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reason Code</b>        | Specify the reason code.                                                                                                              |
| <b>Reason Description</b> | Specify the reason code description.                                                                                                  |
| <b>Actions</b>            | In this section user can capture the actions.<br>Click <b>Add Row</b> to add list of actions that are applicable for the reason code. |
| <b>Save</b>               | To save the captured details, click <b>Save</b> .                                                                                     |
| <b>Cancel</b>             | Click <b>Cancel</b> to close the <b>Create Reason Code</b> screen.                                                                    |

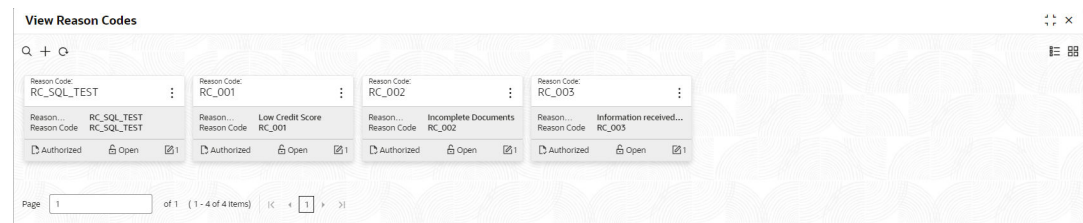
## 1.7.2 View Reason

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

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

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

The **View Reason Codes** screen displays.

**Figure 1-103 View Reason Code**

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

**Table 1-107 View Reason Codes – Field Description**

| Field                     | Description                           |
|---------------------------|---------------------------------------|
| <b>Reason Code</b>        | Displays the reason code.             |
| <b>Reason Description</b> | Displays the reason code description. |

3. Click



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

- Reason Code
- Reason Description



- Authorization Status
  - Record Status
4. Click



icon on the top right-hand side of the questionnaire tile and click Unlock.  
The **Reason Code** screen displays.

**Figure 1-104 Reason Codes**

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 Originations Cloud Service application.

The pre-configured dashboards available in the system are as follows:

- My Applications
- Application Search
- Conversion Analysis
- Account Opening Trends
- New Savings Account
- New Current Account
- New Loan Account
- New Term Deposits

- Loan Pipeline
- Loan Offer Status
- Loan Exposure to Collateral
- Product Application Near Expiry
- Loan Offers Near Expiry

## 1.9 Initial Funding Configuration

This topic provides the information about the initial funding configuration.

The different configuration scenarios for initial funding are as follows:

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.

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

## 1.10 Application Submission Configuration

This topic provides the information about the application submission configuration.

Bank-level configuration is to specify whether application entry completion is allowed or not as part of the Application Initiation Stage.

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

true.

## 1.11 Machine Learning Configuration for Predicting Account Opening Date

This topic provides the information about the machine learning configuration for predicting account opening date.

Bank-level configuration is required to define the use case and train the Machine Learning model for predicting the account opening date for all the applications. Refer to the **Machine Learning Framework** section in *Oracle Banking Common Core User Guide* for a detailed explanation.

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

### 1.11.1 Model Definition

This topic describes the systematic instructions for the model definition.

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

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 1-105 Use Case Definition

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

**Table 1-108 Use Case Definition Parameters - Field Description**

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

Table 1-108 (Cont.) Use Case Definition Parameters - Field Description

| Field                  | Description |
|------------------------|-------------|
| 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  $\geq$  20 x Number of columns

## 1.12 Batch Process Configuration

This topic provides the information about batch process configuration.

The batch Process enables the bank users to identify and close the applications which have reached the expiry date. Currently, Oracle Banking Originations Cloud Service supports the following batch process.

- **Application Expiry**  
The application will automatically expire when it stays inactive for the specified period as configured in the business product.
- **Loan Offer Expiry**  
The Loan Application will automatically expire if the customer has not accepted the Loan Offer for the specified period as configured in the business product.
- **IPA Expiry**  
IPA Application will automatically expire if the IPA is not converted into a Loan application for the specified period as configured in the business product.

### Batch Process Configuration

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

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

### Configure the Branch Code

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

**Schema** – PLATO

**Table** – PROPERTIES

**application** – obremo-rpm-batch-services

**key** – rpmBatch.branchCode

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

### **Configure the Frequency Schedule**

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

**Schema** – PLATOBATCH

**Table** – PLATO\_BATCH\_TASK\_TRIGGER\_DEFINITIONS

**Column** – DEFINITION

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

## 1.13 FOP for Advices

This topic describes about FOP for advices.

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

1. AdverseAction
2. ApprovalLetterAU
3. CAODOfferIssue
4. CASABankReject
5. CasawithODAp
6. CasawithoutODAp
7. CounterOffer
8. CustOfferReject
9. DebitDecline
10. IpaInitReject
11. IpaOffer
12. LoanApplication
13. LoanApproval
14. LoanInitiation
15. LoanRejection
16. LoansBankReject
17. OfferIssueAU
18. OfferIssue
19. OfferSchedule
20. SavingOffer
21. savingoffer\_US
22. SBODOfferIssue
23. TDApplication

24. TDOffer
25. termdepositoffer\_US
26. IpaRejection

## Prerequisites

This topic describes about prerequisites.

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

**Table 1-109 weblogic server**

| Domain        | weblogic            | server                      |
|---------------|---------------------|-----------------------------|
| PLATOCMC      | Jdbc/CMNCORE        | Plato Common Core Server    |
| PLATOSMS      | jdbcsms             | Plato-SMS-Server            |
| REPORTSERVICE | jdbcs/REPORTSERVICE | Plato-Report-Service-Server |

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

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

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

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

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

- ERTB\_MSGS
- flyway\_schema\_history
- OBMA\_DOCUMENT\_STORE
- OBMA\_EXTRACTOR\_CONFIG
- OBMA\_REPORT\_LOG
- OBMA\_TEMPLATE\_IMAGE
- OBMA\_TM\_REPORT\_METADATA
- OBMA\_TM\_TEMPLATE\_IMAGE
- OBMA\_TM\_TEMPLATE\_METADATA

- OBMA\_TW\_REPORT\_METADATA
  - OBMA\_TW\_TEMPLATE\_IMAGE
  - OBMA\_TW\_TEMPLATE\_METADATA
7. Deploy the following services for the advices
    - a. obremo-rpm-lo-loanapplications
    - b. obremo-rpm-creditcardapplication-services
    - c. obremo-rpm-sav-account-service
    - d. obremo-rpm-cmn-ipaservices
    - e. obremo-rpm-term-deposit-service

## 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 1-110 Parameters for Report Linkage**

| Naming Convention   | XSL Files                               |
|---------------------|-----------------------------------------|
| AdverseAction       | <a href="#">AdverseAction.xsl</a>       |
| ApprovalLetterAU    | <a href="#">ApprovalLetter_AU.xsl</a>   |
| CAODOfferIssue      | <a href="#">CAODOfferIssue.xsl</a>      |
| CASABankReject      | <a href="#">CASABankReject.xsl</a>      |
| CasawithODAp        | <a href="#">CasawithODAp.xsl</a>        |
| CasawithoutODAp     | <a href="#">CasawithoutODAp.xsl</a>     |
| CounterOffer        | <a href="#">CounterOffer.xsl</a>        |
| CustOfferReject     | <a href="#">CustOfferReject.xsl</a>     |
| DebitDecline        | <a href="#">DebitDecline.xsl</a>        |
| IpaInitReject       | <a href="#">IpaInitReject.xsl</a>       |
| IpaOffer            | <a href="#">IpaOffer.xsl</a>            |
| LoanApplication     | <a href="#">LoanApplication.xsl</a>     |
| LoanApproval        | <a href="#">LoanApproval.xsl</a>        |
| LoanInitiation      | <a href="#">LoanInitiation.xsl</a>      |
| LoanRejection       | <a href="#">LoanRejection.xsl</a>       |
| LoansBankReject     | <a href="#">LoansBankReject.xsl</a>     |
| OfferIssueAU        | <a href="#">OfferIssueAU.xsl</a>        |
| OfferIssue          | <a href="#">OfferIssue.xsl</a>          |
| OfferSchedule       | <a href="#">OfferSchedule.xsl</a>       |
| SavingOffer         | <a href="#">SavingOffer.xsl</a>         |
| savingoffer_US      | <a href="#">savingoffer_US.xsl</a>      |
| SBODOfferIssue      | <a href="#">SBODOfferIssue.xsl</a>      |
| TDApplication       | <a href="#">TDApplication.xsl</a>       |
| TDOffer             | <a href="#">TDOffer.xsl</a>             |
| termdepositoffer_US | <a href="#">termdepositoffer_US.xsl</a> |
| IpaRejection        | <a href="#">IpaRejection.xsl</a>        |

**Note**

Refer to PDF Attachment for downloading the Account Statement template.

## Generate Advices

This topic describes about generate advices.

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

## 1.14 Service Level Agreement (SLA) Maintenance

This topic provides the information about the service level agreement maintenance.

Banks requires to have a Service Level Agreement (SLA) with its customers or as an internal policy of the Bank. This User Guide lists the SLA maintenance requirements in Oracle Banking Originations Cloud Service and other Mid-office Applications.

SLA Maintenance is available based on the Business Process-Stage- Priority combination. It has two screens, one screen for Definition of SLA and another for Authorization/Edit/ Delete.

SLA Maintenance screens are used to calculate Service Level Agreement. The user can Create SLA, and View SLA (for Edit, Copy, Delete).

This topic contains the following subtopics:

- [Create SLA](#)  
This topic describes the systematic instructions to create create SLA.
- [View SLA](#)  
This topic describes the systemetic instructions to view the SLA.

### 1.14.1 Create SLA

This topic describes the systematic instructions to create create SLA.

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

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

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 1-106 Create SLA Maintenance**

- Specify the fields on **Create SLA** screen.

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

**Table 1-111 Create SLA – Field Description**

| Field                              | Description                                                                                                                                                                                                                                                                                                                       |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product/Application Code</b>    | Click <b>Search</b> icon and select the Product or Application Code.                                                                                                                                                                                                                                                              |
| <b>Product/Application Name</b>    | Displays the name of the Product/Application.                                                                                                                                                                                                                                                                                     |
| <b>Business Process Code</b>       | Click <b>Search</b> icon and select the Business Process Code for which the SLA maintenance has to be made.                                                                                                                                                                                                                       |
| <b>Business Process Name</b>       | Displays the Business Process name based on the Business Process code selected.                                                                                                                                                                                                                                                   |
| <b>Branch</b>                      | Select the branch code for which SLA maintenance has to be done.                                                                                                                                                                                                                                                                  |
| <b>Branch Working Hours</b>        | Click the icon to view the branch working hours.                                                                                                                                                                                                                                                                                  |
| <b>Include for SLA Calculation</b> | Select the checkbox to consider the below options for the SLA calculation.<br>The available options are: <ul style="list-style-type: none"> <li><b>Branch Holidays</b></li> <li><b>Currency Holidays</b></li> <li><b>Hold Time</b></li> <li><b>Customer Clarification</b></li> <li><b>Off Branch Time Transactions</b></li> </ul> |

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

## 1.14.2 View SLA

This topic describes the systemetic instructions to view the SLA.

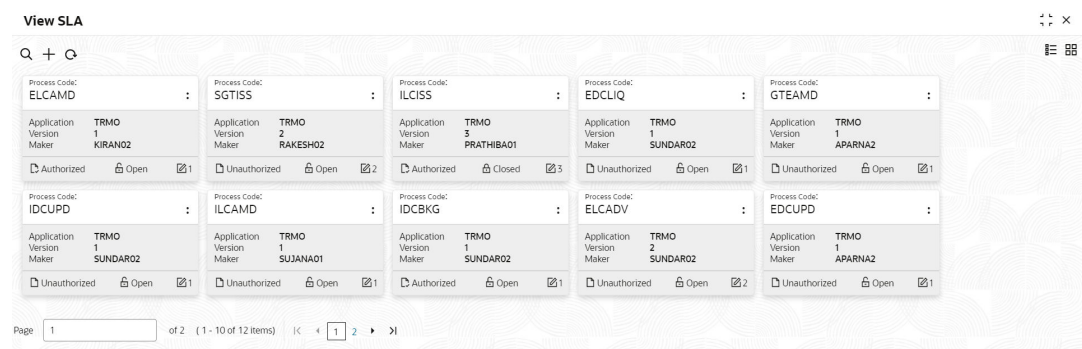
The user can view the summary of SLA's maintained in the form of tiles. The user can view the maintained SLA, if the SLA is already created in the system. The user can also create a new SLA using View SLA screen, by clicking the '+' icon.

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 1-107 View SLA Maintenance**



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

**Table 1-112 View SLA – Field Description**

| Field                       | Description                                                                                                                                                                                                    |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Process Code</b>         | Displays the process code of the SLA Maintenance configured.                                                                                                                                                   |
| <b>Application</b>          | Displays the name of the application.                                                                                                                                                                          |
| <b>Authorization Status</b> | Displays the authorization status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul> |
| <b>Record Status</b>        | Displays the status of the record.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>                                                      |
| <b>Modification Number</b>  | Displays the number of modification performed on the record.                                                                                                                                                   |

## 1.15 Customer Dedupe Check

This topic provides the information about customer dedupe check.

Bank level configuration is possible to specify whether the system should support Customer Dedupe check for any customers. This configurations are set in the **Origination Preferences** screen.

## 1.16 Application Dedupe Check

This topic provides the information about application dedupe check.

Bank level configuration is possible to specify whether the system should support Application Dedupe check for any applications. This configurations are set in the **Origination Preferences** screen.

## 1.17 Task Allocation

This topic provides the information about the Task Allocation.

The Dynamic Task Allocation intends to allocate the tasks/stages dynamically to a user based on pre-configured rule and rule groups. This feature will enable allocation of tasks to different users based on attributes like Branch, Currency, Loan Amount etc. for more details refer to **FACT list for Dynamic Task Allocation**.

Task Allocation will use the existing Rules and Rule Group framework. These RULES can be configured using a set of factory-shipped **FACTS**. Additional facts can also be created as required. Rules are defined first with relevant conditions.

In the Rule Group definition, rules are added with priority assigned for each rule. Rule group will be linked to a business process/stage in the backend.

Once the task is created for a business process, if there is any task allocation linked to that stage, system will run the rule and assign the task accordingly. If all the rules are run without meeting any condition, task will remain as unassigned in free task.

For more details on rule and rule group creation refer to [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  |

# 4

## Process Codes

This topic contains process codes.

**Table 4-1 Process Codes**

| Sequence | Process Code | Process Code Description      | Stage Code               | Stage Code Description       |
|----------|--------------|-------------------------------|--------------------------|------------------------------|
| 1        | INIT         | Retail Application Initiation | RPM_INITIATION           | Initiation                   |
| 1        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_A<br>PPEN     | Application Entry            |
| 2        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_E<br>NRCH     | Application Enrichment       |
| 3        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_U<br>NDWT     | Underwriting                 |
| 4        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_A<br>SSMT     | Assessment                   |
| 5        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_M<br>NL_ASSMT | Manual Credit Assessment     |
| 6        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_M<br>NL_DECSN | Manual Credit Decision       |
| 7        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_A<br>CC_CONF  | Account Parameter Setup      |
| 8        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_S<br>UPAPPRVL | Supervisor Approval          |
| 9        | RLNORG       | Retail Loan Origination       | RPM_RLNORG_O<br>FFISSUE  | Offer Issue                  |
| 10       | RLNORG       | Retail Loan Origination       | RPM_RLNORG_O<br>FFACCEPT | Customer Offer Accept/Reject |
| 11       | RLNORG       | Retail Loan Origination       | RPM_RLNORG_P<br>OSTAMEND | Post Offer Amendment         |
| 12       | RLNORG       | Retail Loan Origination       | RPM_RLNORG_A<br>CCAPPRVL | Account Approval             |
| 13       | RLNORG       | Retail Loan Origination       | RLNORG_HANDO<br>FF_RETRY | Handoff Retry                |
| 1        | SAVORG       | Savings Account Origination   | RPM_SAVORG_A<br>PPEN     | Application Entry            |
| 2        | SAVORG       | Savings Account Origination   | RPM_SAVORG_O<br>D        | Overdraft Limit Details      |
| 3        | SAVORG       | Savings Account Origination   | RPM_SAVORG_E<br>NRCH     | Application Enrichment       |
| 4        | SAVORG       | Savings Account Origination   | RPM_SAVORG_F<br>UND      | Account Funding              |
| 5        | SAVORG       | Savings Account Origination   | RPM_SAVORG_A<br>PPRV     | Account Approval             |
| 1        | CURORG       | Current Account Origination   | RPM_CURACC_A<br>PPEN     | Application Entry            |

Table 4-1 (Cont.) Process Codes

| Sequence | Process Code | Process Code Description           | Stage Code          | Stage Code Description   |
|----------|--------------|------------------------------------|---------------------|--------------------------|
| 2        | CURORG       | Current Account Origination        | RPM_CURORG_OD       | Overdraft Limit Details  |
| 3        | CURORG       | Current Account Origination        | RPM_CURACC_ENRCH    | Application Enrichment   |
| 4        | CURORG       | Current Account Origination        | RPM_CURACC_FUND     | Account Funding          |
| 5        | CURORG       | Current Account Origination        | RPM_CURACC_UNDWT    | Underwriting             |
| 6        | CURORG       | Current Account Origination        | RPM_CURACC_ASSMT    | Assessment               |
| 7        | CURORG       | Current Account Origination        | CURACC_CREDIT_ASSMT | Manual Credit Assessment |
| 8        | CURORG       | Current Account Origination        | CURACC_CREDIT_DECN  | Manual Credit Decision   |
| 9        | CURORG       | Current Account Origination        | CURACC_ACC_PARAM    | Account Parameter        |
| 10       | CURORG       | Current Account Origination        | RPM_CURACC_SUPAPP   | Supervisory Approval     |
| 11       | CURORG       | Current Account Origination        | RPM_CURACC_APPROV   | Account Approval         |
| 1        | TDORG        | Term Deposit Account Origination   | RPM_TDORG_APPEN     | Application Entry        |
| 2        | TDORG        | Term Deposit Account Origination   | RPM_TDORG_ENRCH     | Application Enrichment   |
| 3        | TDORG        | Term Deposit Account Origination   | RPM_TDORG_FUND      | Account Funding          |
| 4        | TDORG        | Term Deposit Account Origination   | RPM_TDORG_APPROV    | Supervisor Approval      |
| 5        | TDORG        | Term Deposit Account Origination   | TDORG_HANDOFF_RETRY | Handoff Retry            |
| 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_ENRCH       | Application Enrichment   |
| 4        | SMB001       | SMB Current Account with Overdraft | SMB_CUR_FUND        | Account Funding          |

Table 4-1 (Cont.) Process Codes

| Sequence | Process Code | Process Code Description           | Stage Code            | Stage Code Description   |
|----------|--------------|------------------------------------|-----------------------|--------------------------|
| 5        | SMB001       | SMB Current Account with Overdraft | SMB_CUR_UNDE RWRITE   | Underwriting             |
| 6        | SMB001       | SMB Current Account with Overdraft | SMB_CUR_ASSE SSMEN T  | Assessment               |
| 7        | SMB001       | SMB Current Account with Overdraft | SMB_CUR_MANC RASSESS  | Manual Credit Assessment |
| 8        | SMB001       | SMB Current Account with Overdraft | SMB_CUR_MAND EC       | Manual Decision          |
| 9        | SMB001       | SMB Current Account with Overdraft | SMB_CUR_ACCP ARAM     | Account Parameter Setup  |
| 10       | SMB001       | SMB Current Account with Overdraft | SMB_CUR_SUPA PP       | Supervisory Approval     |
| 11       | SMB001       | SMB Current Account with Overdraft | SMB_CUR_ACCA PP       | Account Approval         |
| 12       | SMB001       | SMB Current Account with Overdraft | SMB_CUR_HAND OFFRETRY | Handoff Retry            |
| 1        | SMBSB1       | SMB Savings                        | SMBSB_ENTRY           | Application Entry        |
| 2        | SMBSB1       | SMB Savings                        | SMBSB_ENRICH          | Application Enrichment   |
| 3        | SMBSB1       | SMB Savings                        | SMBSB_FUNDING         | Account Funding          |
| 4        | SMBSB1       | SMB Savings                        | SMBSB_ACCAPP          | Account Approval         |
| 5        | SMBSB1       | SMB Savings                        | SMBSB_HANDOF F        | Handoff Retry            |
| 1        | SMBTD1       | SMB TD Origination                 | SMBTD_ENTRY           | Application Entry        |
| 2        | SMBTD1       | SMB TD Origination                 | SMBTD_ENRICH          | Application Enrichment   |
| 3        | SMBTD1       | SMB TD Origination                 | SMBTD_FUNDING         | Account Funding          |
| 4        | SMBTD1       | SMB TD Origination                 | SMBTD_ACCAPP          | Account Approval         |
| 5        | SMBTD1       | SMB TD Origination                 | SMBTD_HANDOF F        | Handoff Retry            |

## 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**

| <b>Subdomain</b>      | <b>Data Segment Code</b>                             | <b>Data Segment Name</b>    |
|-----------------------|------------------------------------------------------|-----------------------------|
| 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     |



# 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 Originations Cloud Service.

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

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

### 7.1 Maintenance

This topic contains functional activity codes of maintenance.

**Table 7-1 Functional Activity Code of Maintenance**

| ScreenName/Api Name        | FUNCTIONAL_ACTIVITY_CODE                          | Action    | DESCRIPTION                                                                  |
|----------------------------|---------------------------------------------------|-----------|------------------------------------------------------------------------------|
| Business Product Details   | RPM_FA_BUSINESSPR<br>ODDETAILS_AUTHORI<br>ZE      | Authorize | To authorize the business product details.                                   |
| Business Product Details   | RPM_FA_BUSINESSPR<br>ODDETAILS_ACTION             | Fetch     | To fetch already created business product details                            |
| Business Product Catalogue | RPM_FA_BUSINESSPR<br>OD_GETPRODUCTCAT<br>ALOGUE   | Fetch     | To fetch the product catalogue with list of products.                        |
| Business Product Details   | RPM_FA_BUSINESSPR<br>ODDETAILS_AGGREG<br>ATE      | Fetch     | To fetch already created resource aggregate details of the business product. |
| Business Product Details   | RPM_FA_BUSINESSPR<br>ODDETAILS_HISTORY            | Fetch     | To fetch histroy of the business products.                                   |
| Business Product Details   | RPM_FA_BUSINESSPR<br>ODDETAILS_LOV_VALI<br>DATION | Validate  | To validate the list of values that are configured in the business product.  |
| Business Product Details   | RPM_FA_BUSINESSPR<br>ODDETAILS_REM_LOC<br>K       | Unlock    | To remove resource lock on the already created business product.             |
| Business Product Details   | RPM_FA_BUSINESSPR<br>ODDETAILS_UNAUTH             | Fetch     | To fetch the unauthorized resource record of the business product.           |

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

| ScreenName/Api Name      | FUNCTIONAL_ACTIVITY_CODE                          | Action    | DESCRIPTION                                                                             |
|--------------------------|---------------------------------------------------|-----------|-----------------------------------------------------------------------------------------|
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_VALIDATI<br>ON     | Validate  | To validate the resource of business product.                                           |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_SUBMIT             | Submit    | To submit the added business product details.                                           |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_PROD_AG<br>GREGATE | Fetch     | To fetch the business product details based on the product code.                        |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_NEW                | New       | To create the new business product details.                                             |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_AMEND              | Amend     | To modify the business product details.                                                 |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_DELETE             | Delete    | To delete the business product details.                                                 |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_VIEW               | Fetch     | To view the business product details.                                                   |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_AUTHORI<br>ZE      | Authorize | To authorize the business product details.                                              |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_AUTHQUE<br>RY      | Authorize | To authorize the query of the business product details.                                 |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_REOPEN             | Reopen    | To reopen the already closed business product details.                                  |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_CLOSE              | Close     | To close the business product details.                                                  |
| Business Product Details | RPM_FA_BUSINESSPR<br>ODDETAILS_VIEWALL            | Fetch     | To fetch all the business product details.                                              |
| Business Product         | RPM_FA_BUSINESSPR<br>OD_GETBYPRODUCTT<br>YPEWEB   | Fetch     | To fetch the business product details whose product type is webapi.                     |
| Widget Applications      | RPM_FA_WD_MY_APP<br>LICATION                      | Fetch     | To fetch the                                                                            |
| Widget Trend             | RPM_FA_WD_MY_TRE<br>ND                            | Fetch     | To fetch the details in the view trend widget.                                          |
| Widget Search            | RPM_FA_WD_MY_SEA<br>RCH                           | Fetch     | To fetch the search details in the search widget.                                       |
| Widget Loan Expiry       | RPM_FA_WD_MY_LOA<br>N_EXPIRY                      | Fetch     | To fetch the loan expired applications based on the Loan Offer in the dashboard widget. |
| Widget Conversation      | RPM_FA_WD_MY_CO<br>NVERSION                       | Fetch     | To fetch the application conversion details in the dashboard widget.                    |
| Widget Loan Exposure     | RPM_FA_WD_MY_LOA<br>N_EXPOSURE                    | Fetch     | To fetch the loan exposure details in the dashboard widget.                             |

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

| ScreenName/Api Name          | FUNCTIONAL_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     | To 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_BUSINESSPR<br>OD_GETBYPRODUCTT<br>YPE          | Fetch     | To fetch the product type while maintaining the business process.  |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_GETBYBUSIN<br>ESSPRODUCT  | Fetch     | To fetch the business product code.                                |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_REOPEN                    | Fetch     | To reopen the business product attributes.                         |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_AUTHQUERY                 | Fetch     | To authorise the query of the business product attributes.         |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_AMEND                     | Unlock    | To modify the business product attributes.                         |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_VIEW                      | Fetch     | To view the business product attributes.                           |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_DELETE                    | Delete    | To delete the business product attributes.                         |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_CLOSE                     | Close     | To close the business product attributes.                          |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_NEW                       | New       | To create the new business product attributes.                     |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_VIEWALL                   | Fetch     | To fetch and view all the business product attributes.             |
| Business Product Attributes  | RPM_FA_BUSINESSPR<br>ODATTR_AUTHORIZE                 | Authorize | To authorize the business product attributes.                      |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_GETBYBUSI<br>NESSPRODUCTS | Fetch     | To fetch the business process based on the business product codes. |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_NEW                       | New       | To create the new business product preferences.                    |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_VIEWALL                   | Fetch     | To view all the business product preferences.                      |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_CLOSE                     | Close     | To close the business product preferences.                         |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_REOPEN                    | Fetch     | To reopen the business product preferences.                        |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_AUTHQUERY                 | Fetch     | To authorise query of the business product preferences.            |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_AUTHORIZE                 | Authorize | To authorize the business product preferences.                     |
| Business Product Preferences | RPM_FA_BUSINESSPR<br>ODPREF_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_BUSINESSP<br>ODPREF_DELETE               | Delete    | To delete the business product preferences.                             |
| Business Product Preferences          | RPM_FA_BUSINESSP<br>ODPREF_VIEW                 | Fetch     | To view the business product preferences.                               |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_DELETE               | Delete    | To delete the business product host.                                    |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_VIEW                 | Fetch     | To fetch the business product host.                                     |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_AUTHORIZE            | Authorize | To authorize the business product host.                                 |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_AUTHQUERY            | Fetch     | To authorize query of the business product host.                        |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_REOPEN               | Fetch     | To reopen the business product host.                                    |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_CLOSE                | Close     | To close the business product host.                                     |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_VIEWALL              | Fetch     | To view all the business product host.                                  |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_NEW                  | New       | To create the new business product host.                                |
| Business Product Host                 | RPM_FA_BUSINESSP<br>ODHOST_AMEND                | Unlock    | To modify the business product host.                                    |
| Origin Preferences Maintenance Reject | RPM_FA_ORIGINPREF<br>ERENCES_MA_REJECT          | Reject    | To reject the maintained of origin preferences maintenance.             |
| Origin Preferences                    | RPM_FA_ORIGINPREF<br>ERENCES_ACTION             | Action    | To perform actions on the already maintained origination preferences.   |
| Origin Preferences Maintenance        | RPM_FA_ORIGINPREF<br>ERENCES_MA_AMND            | Unlock    | To unlock and modify the maintained origination preferences.            |
| Origin Preferences Maintenance        | RPM_FA_ORIGINPREF<br>ERENCES_MA_AUTHO<br>RIZE   | Authorize | To authorize the maintained origination preferences.                    |
| Origin Preferences Maintenance        | RPM_FA_ORIGINPREF<br>ERENCES_MA_AUTHQ<br>UERY   | Fetch     | To fetch the authorize query of the maintained origination preferences. |
| Origin Preferences Maintenance        | RPM_FA_ORIGINPREF<br>ERENCES_MA_CLOSE           | Close     | To close the already maintained origination preferences.                |
| Origin Preferences Maintenance        | RPM_FA_ORIGINPREF<br>ERENCES_MA_VIEWC<br>HANGES | Fetch     | To fetch the changes made in the existing origination preferences.      |
| Origin Preferences Maintenance        | RPM_FA_ORIGINPREF<br>ERENCES_MA_HISTO<br>RY     | 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 origination 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 records to view the maintenance of reason code.                 |
| Reason Code Maintenance        | RPM_FA_REASONCODE_MA_VIEWALL        | Fetch     | To fetch the records to view all the maintenance of reason code.             |

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 records to view all the maintenance of reason code.       |
| Reason Code Maintenance     | RPM_FA_REASONCODE_ACTION             | Action | To perform 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 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_BUSINESSPROCESS_PREF_ACTION   | Fetch  | To perform actions on already maintained business process preferences. |
| Business Product Host       | RPM_FA_BUSINESSPROCESS_HOST_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_BUSINESSPROCESS_ATTR_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          |
| Liability                   | RPM_FA_HO_LIABILITY_CREATE               | New    | Create liability                          |
| Casa Interest               | RPM_FA_HO_CASAINTEREST_FETCH             | Fetch  | Getting interest details                  |
| Liability Product Details   | RPM_FA_HO_LIABILITYPRODUCT_DETAILS_FETCH | Fetch  | Fetch liability product details           |
| Liability Product           | RPM_FA_HO_LIABILITYPRODUCT_FETCH         | Fetch  | Fetch liability products                  |
| Pay Operation Instruction   | RPM_FA_PAY_OPERATING_INSTRUCTION_CREATE  | New    | Create operating instruction              |
| Loan Product Details        | RPM_FA_HO_LOANPRODUCT_DETAILS_FETCH      | Fetch  | Fetch loan product details                |

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

| ScreenName/Api Name           | FUNCTIONAL_ACTIVITY_CODE           | Action   | DESCRIPTION                                                      |
|-------------------------------|------------------------------------|----------|------------------------------------------------------------------|
| Default Product Preferences   | RPM_FA_DEFAULT_PRODUCT_PREFERENCES | Fetch    | Get default product preferences                                  |
| Loan Charge Details           | RPM_FA_LOAN_CHARGE_DETAILS         | Fetch    | Get loan charge details                                          |
| Loan Interest Details         | RPM_FA_LOAN_INTEREST_DETAILS       | Simulate | Get loan interest details                                        |
| Loan Account                  | RPM_FA_HO_LOANACCOUNT_SIMULATE     | Fetch    | 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_REPORTTEES_LIST                             | Fetch  | Get Reportee List                                                           |
| Application Expiry Details | RPM_FA_DASHBOARD_APPEXPIRYDETAILS                  | Fetch  | Dashboard Data - Get data for Applications for expiry for batch processing  |
| Application Expiry         | RPM_FA_DASHBOARD_APPEXPIRY                         | Fetch  | Dashboard Data - Get list of Applications for expiry for batch processing   |
| Loan Expiry Details        | RPM_FA_DASHBOARD_LOANEXPIRYDETAILS                 | Fetch  | Dashboard Data - Get data for Applications for which Loan Offer is expiring |
| Loan Offer Expiry          | RPM_FA_DASHBOARD_LOANEXPIRY                        | Fetch  | Dashboard Data - Get list of Applications for which Loan Offer is expiring  |
| 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_PARK EDLOAN           | Fetch  | Dashboard Widget - View list of Loans in progress                     |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL            | Fetch  | Dashboard Data - Collateral Details                                   |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS   | Fetch  | Dashboard Data - Conversion Analysis                                  |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS     | Fetch  | Dashboard Data - Loan offer status                                    |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND | New    | Dashboard Data - Data for Account opening trend                       |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION        | Fetch  | Dashboard Data - Data for User specific Applications                  |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_UPDATE_DASHBOARD                | Unlock | Update Projection table data                                          |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_POST_DASHBOARD                  | Save   | Save Projection table data                                            |
| Process Driver Products  | RPM_FA_PROCESS_DRIVER_FREQUENT_ACCESSED_PRODUCTS      | Fetch  | Fetch frequent accessed products                                      |
| Process Driver Inquiry   | RPM_FA_PROCESS_DRIVER_INQUIRY                         | Fetch  | Process Details Inquiry                                               |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_Dashboard_APPS EARCH            | Fetch  | Dashboard Widget - Details for Application Search                     |
| Process Driver Dashboard | RPM_FA_PROCESS_DRIVER_Dashboard_PROD DETAILS          | Fetch  | Dashboard Widget - Details of all Processes for an Application Number |
| IPA Application Details  | RPM_FA_IPA_APPDETAILS                                 | Fetch  | Get IPA Application Details                                           |

**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_STAG EDETAILS | Fetch    | Dashboard Widget - Stage Details for a Process        |
| Lifecycle Code View           | RPM_FA_LIFE_CYCLE_CODE_VIEW                   | Fetch    | Fetch OFLO maintained drop down lists (types of type) |
| App Maintenance BIC Codes     | RPM_FA_SERV_APP_MAINT_BIC_CODES               | Fetch    | Get BIC Codes List                                    |
| App Maintenance Details       | RPM_FA_GET_APP_MAINT_DTLS                     | Fetch    | Get App Maintenance Details                           |
| OCR Extract Document          | RPM_FA_OCR_EXTRACT_DOCUMENT_CODES             | Fetch    | Get OCR EXTRACT DOCUMENT Codes List                   |
| App Maintenance BIC Codes     | RPM_FA_APP_MAINT_BIC_CODES                    | Fetch    | Get BIC Codes List                                    |
| OCR Extract Document          | RPM_FA_OCR_EXTRACT_DOCUMENT_FIELDS            | Fetch    | Get OCR EXTRACT DOCUMENT FIELDS List                  |
| App Maintenance               | RPM_FA_APPLICATION_MAINT_LOV                  | Validate | Validate Application Maintenance List of Values       |
| App Maintenance Core Accounts | RPM_FA_SERV_APP_MAINT_CORE_ACCOUNTS           | Fetch    | Get Existing 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      |
| 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      |
| Approval Details          | RPM_FA_CC_APPROVALDETAILS_VIEW          | Fetch  | View Approval Details       |

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

| ScreenName/Api Name  | FUNCTIONAL_ACTIVITY_CODE               | Action                     | DESCRIPTION                                    |
|----------------------|----------------------------------------|----------------------------|------------------------------------------------|
| Assessment Details   | RPM_FA_CC_ASSESMENT_DETAILS_UPDATE     | Unlock                     | Update assesment details                       |
| Assessment Details   | RPM_FA_CC_ASSESMENT_DETAILS_FETCHBY ID | 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                           |
| 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                              |

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_SUBMIT    | Save   | Submit Collateral Services                     |
| Collateral Aggregate  | RPM_FA_CO_COLLATERAL_AGGREGATE_HISTORY   | Fetch  | Get History Collateral Services                |
| Collateral Fetch      | RPM_FA_COLLATERAL_FETCH                  | Fetch  | Fetch 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 datasetsegment-details of ScorecardDetails |
| IPA Aggregate Details | RPM_FA_CMN_IPAAGGREGATE_NEW              | New    | Create New IpaAggregate 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_SUMMARY | Fetch  | View IpaSummary Details         |
| 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 |

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

| ScreenName/Api Name              | FUNCTIONAL_ACTIVITY_CODE                    | Action     | DESCRIPTION                   |
|----------------------------------|---------------------------------------------|------------|-------------------------------|
| Score Card Manual                | RPM_FA_CMN_SCORECARD_MANUAL_DECISION        | Fetch      | Get Manual Decision Details   |
| Score Card Save                  | RPM_FA_CMN_SCORECARD_SAVESCORECARD          | Save       | Save Scorecard Details        |
| Score Card Stage Summary         | RPM_FA_CMN_SCORECARD_GETSTAGESUMMARY        | Fetch      | Get Scorecard Details         |
| Score Card History               | RPM_FA_CMN_SCORECARD_HISTORY                | Fetch      | Get History 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    |

**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_SUBMITAGGREGATE      | Save      | Submit Aggregate                     |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_HISTORYAGGREGATE     | Fetch     | Get Aggregate History                |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_SUMMARYAGGREGATE     | Fetch     | Get Aggregate Summary                |
| Applicant Aggregate | RPM_FA_CMN_APPLICANT_AGGREGATE_ATTR_VAL          | Fetch     | Fetch applicant aggregate value      |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_SAVEAGGREGATE        | Save      | Save Aggregate                       |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_AGGREGATE            | Fetch     | Get Aggregate Model response         |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_INITIATE_DEBIT_CHECK | New       | Initiate Debit Check                 |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_GETAGGREGATE         | Fetch     | Get Aggregate                        |
| Party Locations     | RPM_FA_CMN_PARTY_LOC_SEARCH                      | Fetch     | Search Party Locations               |
| Party Sign          | RPM_FA_CMN_PARTY_SIGN_SEARCH                     | Fetch     | Search Party Signature               |
| Party Details       | RPM_FA_CMN_PARTY_SEARCH                          | Fetch     | Search Party Details                 |
| Party Dedupe        | RPM_FA_CMN_PARTY_DEDUPE_CHECK                    | Authorize | Check Customer Dedupe                |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_GET_PARTY            | Fetch     | Get Party Details                    |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_INITIATE_APPLICANT   | New       | Initiate applicant details           |
| Applicant Details   | RPM_FA_CMN_APPLICANTDETAILS_GETSUMMARY           | Fetch     | Summary of the applicant details     |
| 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 ApprovalIPA details                       |
| Approval IPA                | RPM_FA_CMN_APPROVALIPA_VIEW                           | Fetch  | View ApprovalIPA details                       |
| Approval IPA                | RPM_FA_CMN_APPROVALIPA_NEW                            | New    | Create New ApprovalIPA details                 |



**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 ApprovalpaD etails                        |
| Approval IPA          | RPM_FA_CMN_APPROVALIPA_AMEND                 | Unlock | Amend ApprovalpaD etails                         |
| 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_DETAILS_SDB_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_GET_ACCOUNT_RECORD | Fetch  | Get Account Customer Consent Details             |
| Consent Details       | RPM_FA_CMN_CONSENTDETAILS_GET_RELATED_DATA   | 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_SAVECUSTOMERONBOARD | Save   | Save Onboarded Customer         |
| Applicant Details     | RPM_FA_CMN_APPLICANTDETAILS_GETCUSTOMERONBOARD  | Fetch  | Get Onboarded Customer          |
| Applicant Details     | RPM_FA_CMN_APPLICANTDETAILS_PARTYHANDOFF        | Fetch  | Party Handoff                   |
| Financial Details     | RPM_FA_CM_FINANCIALDETAILS_NEW                  | New    | Create New 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_GETALL_DB_RECORD | Fetch     | Get All Manual Recommendation Details from DB |
| MNL Recomm Details     | RPM_FA_DS_MNLRECOMM_DETAILS_UPDATE_RECORD    | Unlock    | Modify Manual Recommendation Details          |
| Score Card Post Offer  | RPM_FA_CMN_SCORECARD_POST_OFFER              | Save      | Post Manual 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_FETCHALL              | 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 restrictions that are saved |
| Credit Restrictions      | RPM_FA_LO_CREDIT_RESTRICTIONS_VIEW                | Fetch    | Fetch the credit restriction                 |
| 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 history    |

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_ACCOUNT_DETAILS_UPDATE | Unlock | Update account Details                        |
| Loan App Aggregate         | RPM_FA_LO_LOAN_APP_AGGREGATE_ATTR_VAL               | Fetch  | Get Attribute Value for loan                  |
| Loan App Aggregate         | RPM_FA_LO_LOAN_APP_AGGREGATE_CUST_ACCOUNT           | Fetch  | Get Customer Accounts                         |
| Loan App Aggregate         | RPM_FA_LO_LOAN_APP_AGGREGATE_GET                    | Fetch  | Get Loan Aggregate Details                    |
| Loan App Aggregate         | RPM_FA_LO_LOAN_APP_AGGREGATE_SAVE_ONLY              | Save   | Save Only Loan Aggregate                      |
| 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_APPROVAL_DTS           | Fetch  | Get Approval Response                         |
| Loan App Aggregate         | RPM_FA_LO_LOAN_APP_AGGREGATE_FINAL_APPROVAL         | 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_MANDATEDDETAILS_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_DET<br>AILS_GETBY_ID      | Fetch  | Account service pref details get by ID       |
| Account Service Pref Details | RPM_FA_SAV_DS_ACC_SERVICES_PREF_DET<br>AILS_UPDATE_RECORD | Unlock | Account service pref details update record   |
| Account Service Pref Details | RPM_FA_SAV_DS_ACC_SERVICES_PREF_DET<br>AILS_SAVE_RECORD   | Save   | Account service pref details save record     |
| Account Service Pref Details | RPM_FA_SAV_DS_ACC_SERVICES_PREF_DET<br>AILS_GETALL        | Fetch  | Account service pref details get all records |
| Account Service Pref Details | RPM_FA_SAV_DS_ACC_SERVICES_PREF_DET<br>AILS_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_GET_TELLERTXN  | 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_TELLER_TXN         | 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<br>Term Deposit | Skip the Term Deposit account details record |
| DS Account Details            | RPM_FA_TD_DS_ACCOUNT_DETAILS_SIMULATE                | Account details<br>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           |
| 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<br>/Api Name | FUNCTIONAL_ACTIVITY_CODE        | Action | DESCRIPTION                                  |
|-------------------------|---------------------------------|--------|----------------------------------------------|
| CASA Account Stage      | RPM_FA_CASAORGUS_AP<br>PEN      | Fetch  | CASA Account Application Entry Stage for US  |
| CASA Account Stage      | RPM_FA_CASAORGUS_AP<br>PRV      | Fetch  | CASA Account Account Approval Stage for US   |
| CASA Account Stage      | RPM_FA_CASAORGUS_DC<br>DA       | Fetch  | Debit Check Assessment                       |
| CASA Account Stage      | RPM_FA_CASAORGUS_DC<br>MDA      | Fetch  | Debit Check Manual Assessment                |
| CASA Account Stage      | RPM_FA_CASAORGUS_HN<br>DOFFRTRY | Fetch  | CASA Account Handoff Retry Stage             |
| CASA Account Stage      | RPM_FA_CASAORGUS_PO<br>STACCFND | Fetch  | CASA Account Funding Stage for US            |
| Current Account Stage   | SMB_FA_CUR_OFFACCEPT            | Fetch  | SMB Current Account Offer Accept Stage       |
| Current Account Stage   | RPM_FA_CUR_OFFACCEPT            | Fetch  | Current Account Offer Accept Stage           |
| Current Account Stage   | RPM_FA_CA_APP_ASSMNT            | Fetch  | Current Account Assessment Stage             |
| Current Account Stage   | RPM_FA_CA_APP_CREDIT_<br>ASSMT  | Fetch  | Current Account Credit Assessment Stage      |
| Current Account Stage   | RPM_FA_CA_APP_FUND              | Fetch  | Current Account Initial Funding Stage        |
| Current Account Stage   | RPM_FA_CA_APP_ENRICH            | Fetch  | Current Account Application Enrichment Stage |
| Current Account Stage   | RPM_FA_CUR_POSTAMEN<br>D        | Fetch  | Current Account Post Offer Amend Stage       |
| Current Account Stage   | RPM_FA_CA_APP_APPRV             | Fetch  | Current Account Approval Stage               |
| Current Account Stage   | RPM_FA_CUR_OFFERISSU<br>E       | Fetch  | Current Account Offer Issue Stage            |



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

| ScreenName /Api Name  | FUNCTIONAL_ACTIVITY_CODE    | Action | DESCRIPTION                                |
|-----------------------|-----------------------------|--------|--------------------------------------------|
| Current Account Stage | RPM_FA_CA_APP_CREDIT_DECN   | Fetch  | Current Account Credit Decisioning Stage   |
| Current Account Stage | RPM_FA_SMB_CUR_POSTAMEND    | Fetch  | SMB Current Account Post Offer Amend Stage |
| Current Account Stage | SMB_FA_CA_OFFER_ISSUE       | Fetch  | SMB Current Account Offer Issue Stage      |
| Current Account Stage | RPM_FA_CA_APP_ACC_PARAMETER | Fetch  | Current Account Account Parameter Stage    |
| Current Account Stage | RPM_FA_CURORG_OD            | Fetch  | Loan Account Overdraft Stage               |
| Current Account Stage | RPM_FA_CA_APP_UNDWT         | Fetch  | Current Account Underwriting Stage         |
| Current Account Stage | RPM_FA_CA_APP_ENTRY         | Fetch  | Current Account Application Entry Stage    |
| 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_CREATION  | 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_POSTAMEND     | Fetch  | Loan Account Post Amendment Stage          |
| Loan Account Stage    | RPM_FA_LO_SUP_APPRVL        | Fetch  | Loan Account Supervisor Approval Stage     |
| Loan Account Stage    | RPM_FA_LO_ACC_APPRVL        | Fetch  | Loan Account Account Approval Stage        |
| Loan Account Stage    | RPM_FA_RLNORG_UNDWT         | Fetch  | Loan Account Underwriting Stage            |
| Loan Account Stage    | RPM_FA_LO_MNL_ASSMT         | Fetch  | Loan Account Manual Assessment Stage       |
| Loan Account Stage    | RPM_FA_LO_APP_ENRICH        | Fetch  | Loan Account Application Enrichment Stage  |
| Loan Account Stage    | RPM_FA_LO_APP_ENTRY         | Fetch  | Loan Account Application Entry Stage       |

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

| ScreenName /Api Name  | FUNCTIONAL_ACTIVITY_CODE    | Action | DESCRIPTION                             |
|-----------------------|-----------------------------|--------|-----------------------------------------|
| Loan Account Stage    | RPM_FA_LO_ACC_CONFIG        | Fetch  | Loan Account Account Parameter Stage    |
| Loan Account Stage    | RPM_FA_LO_OFFER_ISSUE       | Fetch  | Loan Account Offer Issue Stage          |
| Loan Account Stage    | RPM_FA_LO_APP_OFFER_ACCEPT  | Fetch  | Loan Account Offer Accept Stage         |
| Savings Account Stage | RPM_FA_SAV_OFFACCEPT        | Fetch  | CASA Account Offer Accept Stage         |
| Savings Account Stage | RPM_FA_SAVORG_OD            | Fetch  | Savings Account Overdraft Limit         |
| Savings Account Stage | RPM_FA_SAVORG_ACC_PARAMETER | Fetch  | Savings Account Account Parameter       |
| Savings Account Stage | RPM_FA_SAVORG_FUND          | Fetch  | Savings Account Initial Funding         |
| 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         |
| 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 |

**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_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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