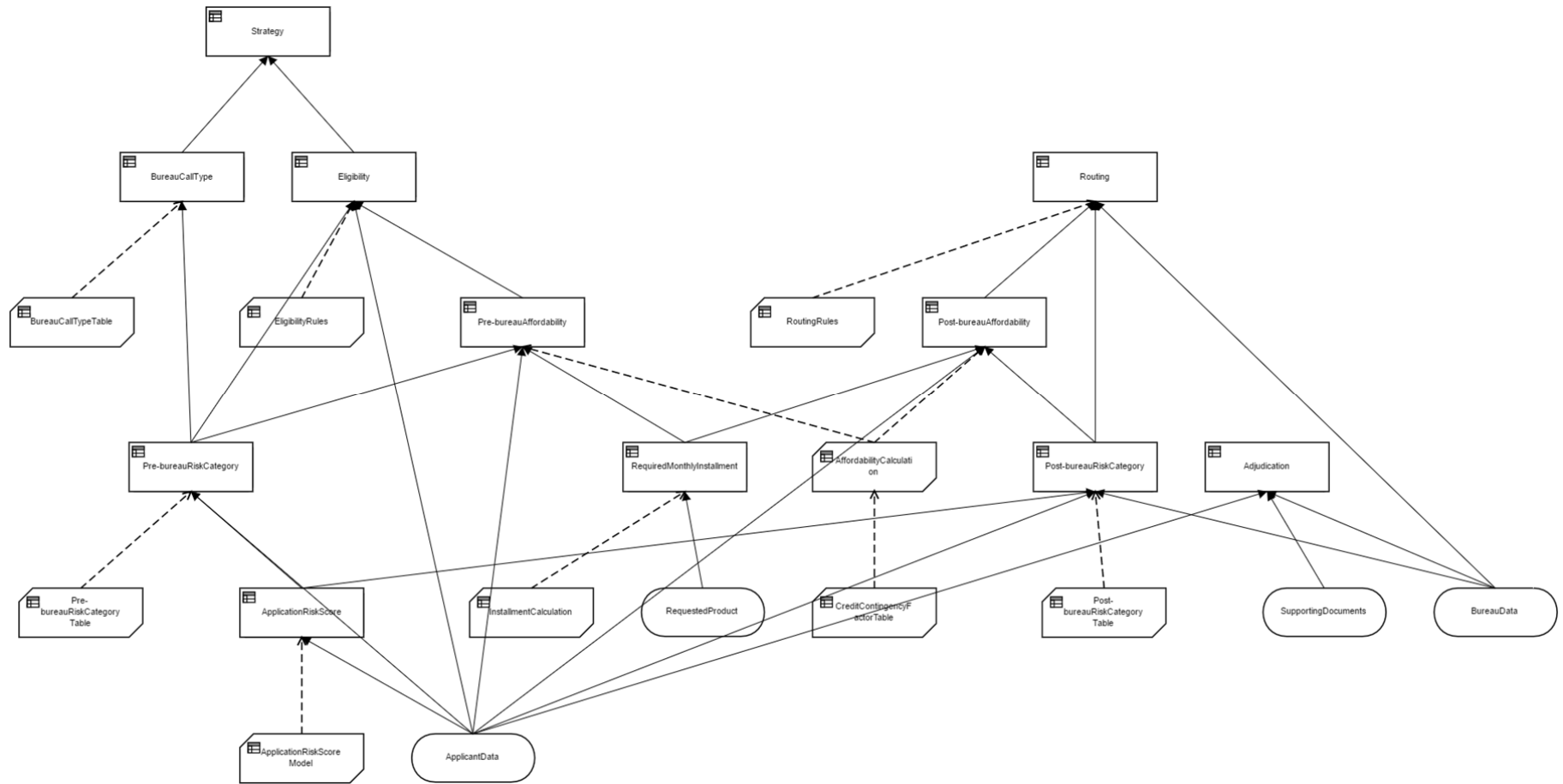


Decision Requirement Diagram



Elements

Strategy (Decision)

Question and Answers

Question	Is credit bureau call required?
Allowed Answer	Yes (BUREAU) or No (DECLINE, THROUGH)

Output Data Type

Type	rss:tStrategy
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Decision Logic (Decision Table)

Strategy				
U	Eligibility	BureauCallType	Strategy	Description
	<i>Enumeration</i> ["ELIGIBLE", "INELIGIBLE"]	<i>Enumeration</i> ["FULL", "MINI", "NONE"]	<i>Enumeration</i> ["DECLINE", "THROUGH", "BUREAU"]	
1	"INELIGIBLE"	-	"DECLINE"	
2	"ELIGIBLE"	"FULL", "MINI"	"BUREAU"	
3	"ELIGIBLE"	"NONE"	"THROUGH"	

BureauCallType (Decision)

Output Data Type

Type	rss:tBureauCallType
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Decision Logic (Boxed Invocation)

BureauCallType	
BureauCallTypeTable	
Pre-bureauRiskCategory	Pre-bureauRiskCategory

Eligibility (Decision)

Output Data Type

Type	rss:tEligibility
------	------------------

Decision Logic (Boxed Invocation)

Eligibility	
EligibilityRules	
Pre-bureauAffordability	Pre-bureauAffordability

Pre-bureauRiskCategory	Pre-bureauRiskCategory
Age	ApplicantData.Age



Routing (Decision)

Output Data Type

Type	rss:tRouting
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Decision Logic (Boxed Invocation)

Routing	
RoutingRules	
Bankrupt	BureauData.Bankrupt
CreditScore	BureauData.CreditScore
Post-bureauRiskCategory	Post-bureauRiskCategory
Post-bureauAffordability	Post-bureauAffordability

Pre-bureauAffordability (Decision)

Output Data Type

Type	Boolean
------	---------

Decision Logic (Boxed Invocation)

Pre-bureauAffordability	
AffordabilityCalculation	
MonthlyIncome	ApplicantData.Monthly.Income
MonthlyRepayments	ApplicantData.Monthly.Repayments
MonthlyExpenses	ApplicantData.Monthly.Expenses
RiskCategory	Pre-bureauRiskCategory
RequiredMonthlyInstallment	RequiredMonthlyInstallment

Post-bureauAffordability (Decision)

Output Data Type

Type	Boolean
------	---------

Decision Logic (Boxed Invocation)

Post-bureauAffordability	
AffordabilityCalculation	
MonthlyIncome	ApplicantData.Monthly.Income
MonthlyRepayments	ApplicantData.Monthly.Repayments
MonthlyExpenses	ApplicantData.Monthly.Expenses
RiskCategory	Post-bureauRiskCategory
RequiredMonthlyInstallment	RequiredMonthlyInstallment



EligibilityRules (Business Knowledge Model)

Output Data Type

Type	Text
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Decision Logic (Decision Table)

EligibilityRules					
P	Pre-bureauRiskCategory	Pre-bureauAffordability	Age	EligibilityRules	Description
	Text	Text	Number	Enumeration ["INELIGIBLE", "ELIGIBLE"]	
1	"DECLINE"	-	-	"INELIGIBLE"	
2	-	false	-	"INELIGIBLE"	
3	-	-	<18	"INELIGIBLE"	
4	-	-	-	"ELIGIBLE"	

BureauCallTypeTable (Business Knowledge Model)

Output Data Type

Type	Text
------	------

Decision Logic (Decision Table)

BureauCallTypeTable			
U	Pre-bureauRiskCategory	BureauCallTypeTable	Description

	Text	Text	
1	"HIGH","MEDIUM"	"FULL"	
2	"LOW"	"MINI"	
3	"VERY LOW","DECLINE"	"NONE"	



RoutingRules (Business Knowledge Model)

Output Data Type

Type	Text
------	------

Decision Logic (Decision Table)

RoutingRules						
P	Post-bureauRiskCategory	Post-bureauAffordability	Bankrupt	CreditScore	RoutingRules	Description
	Text	Text	Boolean true, false	Text	Enumeration ["DECLINE", "REFER", "ACCEPT"]	
1	-	false	-	-	"DECLINE"	

2	-	-	true	-	"DECLINE"	
3	"HIGH"	-	-	-	"REFER"	
4	-	-	-	<580	"REFER"	
5	-	-	-	-	"ACCEPT"	



Pre-bureauRiskCategory (Decision)

Output Data Type

Type	rss:tRiskCategory
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Decision Logic (Boxed Invocation)

Pre-bureauRiskCategory	
Pre-bureauRiskCategoryTable	
ExistingCustomer	ApplicantData.ExistingCustomer
ApplicationRiskScore	ApplicationRiskScore



Post-bureauRiskCategory (Decision)

Output Data Type

Type	rss:tRiskCategory
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Decision Logic (Boxed Invocation)

Post-bureauRiskCategory	
Post-bureauRiskCategoryTable	
ExistingCustomer	ApplicantData.ExistingCustomer
CreditScore	BureauData.CreditScore
ApplicationRiskScore	ApplicationRiskScore

RequiredMonthlyInstallment (Decision)

Output Data Type

Type	Number
------	--------

Decision Logic (Boxed Invocation)

RequiredMonthlyInstallment

InstallmentCalculation	
ProductType	RequestedProduct.ProductType
Rate	RequestedProduct.Rate
Term	RequestedProduct.Term
Amount	RequestedProduct.Amount



Adjudication (Decision)

Output Data Type

Type	rss:tAdjudication
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Decision Logic (Boxed FEEL Expression)

Adjudication
"ACCEPT"



AffordabilityCalculation (Business Knowledge Model)

Decision Logic (Boxed Function Context)

AffordabilityCalculation	
(MonthlyIncome, MonthlyRepayments, MonthlyExpenses, RiskCategory, RequiredMonthlyInstallment)	
DisposableIncome	MonthlyIncome - (MonthlyExpenses + MonthlyRepayments)
CreditContingencyFactor	CreditContingencyFactorTable
	RiskCategory RiskCategory
Affordability	if DisposableIncome * CreditContingencyFactor > RequiredMonthlyInstallment then true else false
Affordability	

ApplicationRiskScore (Decision)

Output Data Type

Type	Number
------	--------

Decision Logic (Boxed Invocation)

ApplicationRiskScore	
ApplicationRiskScoreModel	
Age	ApplicantData.Age
MaritalStatus	ApplicantData.MaritalStatus
EmploymentStatus	ApplicantData.EmploymentStatus



CreditContingencyFactorTable (Business Knowledge Model)

Output Data Type

Type	Text
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Decision Logic (Decision Table)

CreditContingencyFactorTable			
U	RiskCategory	CreditContingencyFactorTable	Description
	<i>Enumeration</i> ["DECLINE", "HIGH", "LOW", "MEDIUM", "VERY LOW"]	<i>Text</i>	

1	"HIGH", "DECLINE"	0.6	
2	"MEDIUM"	0.7	
3	"LOW", "VERY LOW"	0.8	



Pre-bureauRiskCategoryTable (Business Knowledge Model)

Output Data Type

Type	Text
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Decision Logic (Decision Table)

Pre-bureauRiskCategoryTable				
U	ExistingCustomer	ApplicationRiskScore	Pre-bureauRiskCategoryTable	Description
	Text	Text	Text	
1	false	<100	"HIGH"	
2	false	[100..120)	"MEDIUM"	
3	false	[120..130)	"LOW"	

4	false	>130	"VERY LOW"	
5	true	<80	"DECLINE"	
6	true	[80..90)	"HIGH"	
7	true	[90..110]	"MEDIUM"	
8	true	>110	"LOW"	



Post-bureauRiskCategoryTable (Business Knowledge Model)

Output Data Type

Type	Text
------	------

Decision Logic (Decision Table)

Post-bureauRiskCategoryTable					
U	ExistingCustomer	ApplicationRiskScore	CreditScore	Post-bureauRiskCategoryTable	Description
	Text	Text	Text	Text	

1	false	<120	<590	"HIGH"	
2	false	<120	[590..610]	"MEDIUM"	
3	false	<120	>610	"LOW"	
4	false	[120..130]	<600	"HIGH"	
5	false	[120..130]	[600..625]	"MEDIUM"	
6	false	[120..130]	>625	"LOW"	
7	false	>130	-	"VERY LOW"	
8	true	<=100	<580	"HIGH"	
9	true	<=100	[580..600]	"MEDIUM"	
10	true	<=100	>600	"LOW"	
11	true	>100	<590	"HIGH"	
12	true	>100	[590..615]	"MEDIUM"	
13	true	>100	>615	"LOW"	

InstallmentCalculation (Business Knowledge Model)

Output Data Type

Type	Number
------	--------

Decision Logic (Boxed Function Context)

InstallmentCalculation	
(ProductType, Rate, Term, Amount)	
MonthlyFee	if ProductType ="STANDARD LOAN" then 20.00 else if ProductType ="SPECIAL LOAN" then 25.00 else null
MonthlyRepayment	$(Amount * Rate / 12) / (1 - (1 + Rate / 12)^{-Term})$
MonthlyRepayment+MonthlyFee	

☐ BureauData (Input Data)

Output Data Type

Type	rss:tBureauData
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☐ RequestedProduct (Input Data)

Output Data Type

Type	rss:tRequestedProduct
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☐ SupportingDocuments (Input Data)

Output Data Type

Type	Text
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☐ ApplicationRiskScoreModel (Business Knowledge Model)

Output Data Type

Type	Text
------	------

Decision Logic (Decision Table)

ApplicationRiskScoreModel					
C+	Age	MaritalStatus	EmploymentStatus	ApplicationRiskScoreModel	Description
	<i>Number</i> [18..120]	<i>Enumeration</i> ["S", "M"]	<i>Enumeration</i> ["UNEMPLOYED", "EMPLOYED", "SELF-EMPLOYED", "STUDENT"]	<i>Text</i>	
1	[18..21]	-	-	32	
2	[22..25]	-	-	35	
3	[26..35]	-	-	40	

4	[36..49]	-	-	43	
5	>=50	-	-	48	
6	-	"S"	-	25	
7	-	"M"	-	45	
8	-	-	"UNEMPLOYED"	15	
9	-	-	"EMPLOYED"	45	
10	-	-	"SELF-EMPLOYED"	36	
11	-	-	"STUDENT"	18	

☐ ApplicantData (Input Data)

Output Data Type

Type	rss:tApplicantData
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