

Cluster Member List

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Cluster #1

Requested product (1)
Applicant data (2)
Bureau data (3)
Risk management strategy (6)
Application risk score model (14)
Post-bureau risk category table (18)
Required monthly installment (21)
Application risk score (22)
Post-bureau risk category (23)
Post-bureau affordability (24)

Cluster #2

Pre-bureau risk category table (17)
Pre-bureau risk category (27)
Pre-bureau affordability (28)

Cluster #3

Supporting documents (4)
Credit officer experience (8)
Adjudication (26)

Cluster #4

Affordability spreadsheet (9)
Credit contingency factor table (15)
Affordability calculation (16)

Cluster #5

Bureau call type table (13)
Bureau call type (30)

Cluster #6

Eligibility rules (11)
Eligibility (29)

Cluster #7

Routing rules (12)
Routing (25)

Cluster #8

Financial.PMT (19)
Installment calculation (20)

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Cluster #9

Loan default data (5)

Credit risk analytics (10)

Cluster #10

Strategy (31)

Cluster #11

Product specification (7)