## **Cluster Member List**

19-Mar-2020 09:36:15

Cluster #1	Cluster #3
Applicant data (2)	Bureau call type table (13)
Bureau data (3)	Bureau call type (30)
Supporting documents (4)	, , , , , , , , , , , , , , , , , , ,
Risk management strategy (6)	Cluster #4
Credit officer experience (8)	
Application risk score model (14)	Pre-bureau risk category table (17)
Credit contingency factor table (15)	Pre-bureau risk category (27)
Affordability calculation (16)	
Post-bureau risk category table (18)	Cluster #5
Application risk score (22)	
Post-bureau risk category (23)	Requested product (1)
Post-bureau affordability (24)	Required monthly installment (21)
Routing (25)	
Adjudication (26)	Cluster #6
Cluster #2	Financial.PMT (19)
<del></del>	Installment calculation (20)
Product specification (7)	
Eligibility rules (11)	Cluster #7
Pre-bureau affordability (28)	
Eligibility (29)	Loan default data (5)
Strategy (31)	Credit risk analytics (10)
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19-Mar-2020 09:36:15

Cluster #8
Routing rules (12)
Cluster #9
Affordability spreadsheet (9)