Cluster Member List

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Cluster #1	Cluster #4
Eligibility rules (11)	Affordability spreadsheet (9)
Pre-bureau risk category table (17)	Credit contingency factor table (15)
Application risk score (22)	Affordability calculation (16)
Pre-bureau risk category (27)	
Pre-bureau affordability (28)	Cluster #5
Eligibility (29)	
Strategy (31)	Loan default data (5)
	Credit risk analytics (10)
Cluster #2	Application risk score model (14)
Bureau data (3)	Cluster #6
Supporting documents (4)	
Credit officer experience (8)	Bureau call type table (13)
Routing rules (12)	Bureau call type (30)
Post-bureau affordability (24)	
Routing (25)	Cluster #7
Adjudication (26)	
•	Post-bureau risk category table (18)
Cluster #3	Post-bureau risk category (23)
Requested product (1)	Cluster #8
Financial.PMT (19)	
Installment calculation (20)	Product specification (7)
Required monthly installment (21)	. ,

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Cluster #9	
Risk management strateg	ју (6)
Cluster #10	
Applicant data (2)	