

Credit Management (Capability)

- 1. Role Definition
- 2. Example of Use
- 3. Executive Summary
- 4. Key Features

Documentation

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1. Role Definition



This service domain supports a central bank credit management function that maintains an overarching credit perspective across all bank activity. Transactions can be re-priced to factor in this credit perspective

2. Example of Use



Example of use:

A corporate loan is presented for credit management pricing decisioning prior to completion of the offer process

3. Executive Summary



This service domain provides a bank-wide/oversight function to qualify credit pricing for offered products and services to reflect the bank's appetite to write the business. This decision can override the standard product pricing procedure

4. Key Features

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Evaluate a proposed loan's fit to the bank's credit policies and priorities




Re-price major loans to align to bank policies and priorities

Documentation

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Properties

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Property	Value
Service Domain	
API BIAN Portal	Credit Management API (https://app.swaggerhub.com/apis/BIAN-3/CreditManagement/12.0.0)
Core Business Object	 Credit Position (object_26.html?object=40547)
Individual Analytics	creditPositionMeasurementAccumulators creditPositionMeasurementActivityAnalysis creditPositionMeasurementPerformanceAnalysis creditPositionMeasurementTrends&Events
Portfolio Analytics	creditPositionMeasurementPortfolioActivityAnalysis creditPositionMeasurementPortfolioMake-UpAnalysis creditPositionMeasurementPortfolioPerformanceAnalysis
Scenarios	 Handle Request for Credit Facility (views/view_55481.html)  Handle Request for Consumer Loan Complete Origination (views/view_54901.html)
Service Role	A bank-wide function to qualify credit pricing for offered products and services to reflect the bank's appetite to write the business (overrides the standard product pricing procedure)
BIAN Life Cycle	
Registration Status	Registered
Stereotypes	
stereotype	ServiceDomain

Appears on

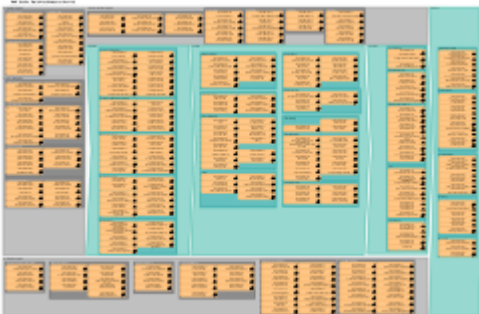


(views/view_51216.html)



Credit Management SD Overview

(views/view_51705.html)



BIAN Service Landscape V12.0 Value Ch...

(views/view_51891.html)



BIAN Service Landscape V12.0 Matrix Vi...

Relations



aggregated
by



- Trade Banking (object_25.html?object=130655)
- Wave 1 (object_25.html?object=153747)
- Credit Risk (object_25.html?object=171910)

gets input
from



- Customer Offer (object_22.html?object=39968)

is equal to























- Credit Management (object_37.html?object=43775)

is part of



- Trade Banking (object_25.html?object=130655)

realized by	 Credit Position Measurement_ Analytics Object (object_25.html?object=111351)  Credit Pricing Assessment_Instantiation (object_19.html?object=115559)  Credit Pricing Assessment_Reporting (object_20.html?object=115572)  Credit Pricing Assessment_Invocation (object_19.html?object=115579)  Credit Management_SD_Operations (object_20.html?object=115584)  Credit Management_SD_Service Group (object_19.html?object=243486)  Ev CR Evaluate a proposed transaction pricing against group credit policy (object_13.html?object=30760)  Credit Pricing Assessment (object_24.html?object=35827)  Ec CR Accept/reject a pricing assessment (object_15.html?object=39501)  Re CR Retrieve details about a credit pricing assessment (object_12.html?object=41917)  Credit Pricing (object_23.html?object=41971)  Gr CR Obtain a credit pricing policy acceptance grant to proceed with a transaction (object_16.html?object=46561)  Up CR Update details of an active credit pricing assessment (object_17.html?object=48503)  Assess (object_28.html?object=58027)
serves	 Risk Management (object_6.html?object=130374)
triggered by	 Customer Relationship Management (object_21.html?object=30437)  Customer Offer (object_22.html?object=39968)
triggers	 Fraud Evaluation (object_22.html?object=39639)  Regulatory Compliance (object_22.html?object=46420)  Credit Risk Models (object_22.html?object=46456)