Consumer Loan (Capability)

1. Role Definition

The consumer loan product may include different properties/features depending on a bank's preferences and policies. The loan is targeted at consumer customer and may be associated with a type of product and may or may not be secured by collateral.

2. Example of Use

A consumer customer applies for and gets a loan to purchase new furniture.

3. Executive Summary

This service domain handles the fulfillment of a consumer loan product. This includes the initial set-up of the loan facility and the completion of scheduled and ad-hoc product processing tasks

4. Key Features ⌃

Set-up a consumer loan facility

Handle deposits and withdrawals

Provide statements and assessment reports on the loan

Support loan restructuring

Documentation ⌃

Properties ⌃

Property	Value
Service Domain	
API BIAN Portal	Consumer Loan API (https://app.swaggerhub.com/apis/BIAN-3/ConsumerLoan/12.0.0)
BIAN Proposed ISO20022 Control Record Match	LoanProduct
Core Business Object	
Individual Analytics	loanFulfillmentArrangementAccumulators loanFulfillmentArrangementActivityAnalysis loanFulfillmentArrangementPerformanceAnalysis loanFulfillmentArrangementTrends&Events
Portfolio Analytics	loanFulfillmentArrangementPortfolioActivityAnalysis loanFulfillmentArrangementPortfolioMake-UpAnalysis loanFulfillmentArrangementPortfolioPerformanceAnalysis

| Scenarios	
	⊞ Disburse Uncollateralised Consumer Loan (views/view_54974.html)
	⊞ Handle Request for Withdrawal from Consumer Loan (views/view_54840.html)
	⊞ Process Consumer Loan Delinquency First Stage (views/view_55407.html)
	⊞ EXT Disburse Renewed Uncollateralised Consumer Loan (views/view_55413.html)
	⊞ Create and Send Loan Installment Invoice (views/view_55431.html)
	⊞ Perform Closing of Uncollateralised Consumer Loan (views/view_55478.html)
	⊞ Handle Request for Power of Attorney (views/view_55182.html)
	⊞ Perform Underwriting for Uncollateralised Consumer Loan (views/view_55410.html)
	⊞ EXT Handle Request for Renewal of Uncollateralised Consumer Loan (views/view_55034.html)
	⊞ EXT Process Closing for Renewal of Uncollateralised Consumer Loan (views/view_54770.html)
	⊞ Perform Underwriting for Renewal of Uncollateralised Consumer Loan (views/view_54892.html)
	⊞ Handle Request for Uncollateralised Consumer Loan (views/view_54995.html)
	⊞ Handle Request for Consumer Loan Complete Origination (views/view_54901.html)
	⊞ Handle Request for Consumer Loan Financial Analysis Reports (views/view_54758.html)
Service Role	Fulfillment of a range of loan products for consumer clients
BIAN Life Cycle	
Registration Status	Registered
Stereotypes	
stereotype	
	ServiceDomain

Appears on ⌃

(views/view_50890.html) (views/view_50878.html)

ASPSP Backend

(views/view_50030.html)

BIAN Coreless 2.0 Wireframe
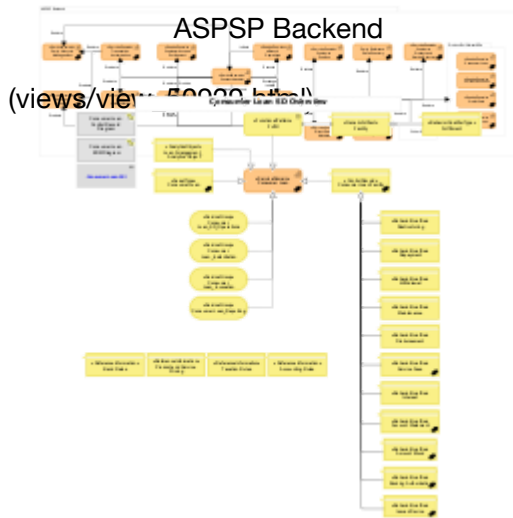
(views/view_51045.html)

Consumer Loan SD Overview
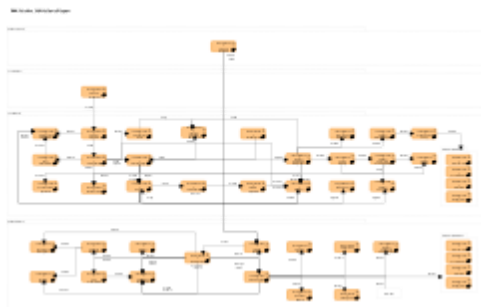
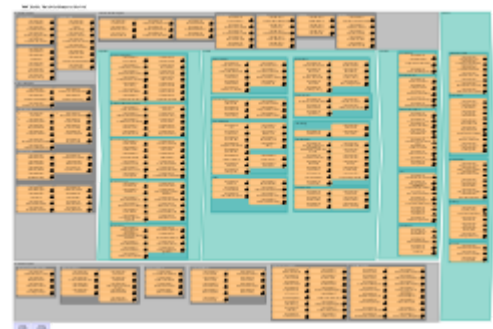(views/view_51594.html)
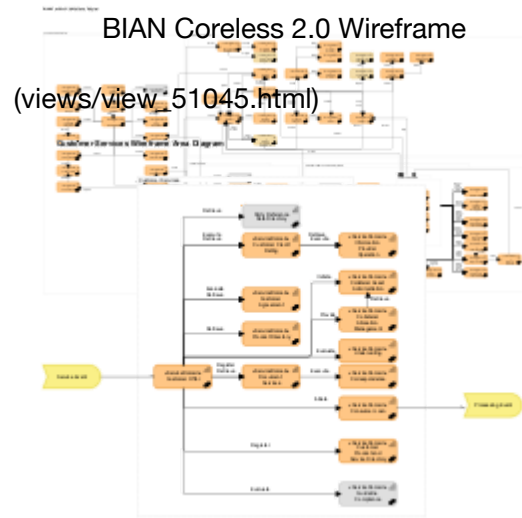
Customer Services

(views/view_51705.html)

BIAN Coreless 3.0 Wireframe

(views/view_51723.html)
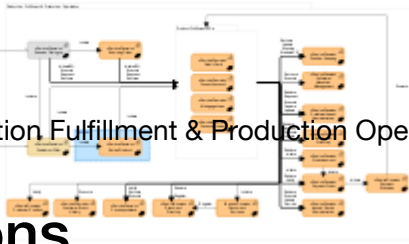
BIAN Service Landscape V12.0 Value Ch…

(views/view_51891.html)

TPP Backend

(views/view_51945.html)

BIAN Service Landscape V12.0 Matrix Vi…

Production Fulfillment & Production Ope…

Relations ︿

aggregated by	Customer Services (object_25.html?object=127290)
	Loans and Deposits (object_25.html?object=130178)
	Wave 1 (object_25.html?object=153747)
	Loans and Deposits (object_25.html?object=171952)
	Product Fulfillment SDs (object_25.html?object=83652)
associated with	Processing Event (object_25.html?object=130331)
gets input from	Account Recovery (object_21.html?object=35767)
	Payment Execution (object_21.html?object=39023)
	Customer Offer (object_22.html?object=39968)
	Consumer Loan (object_22.html?object=42931)
	Session Dialogue (object_23.html?object=48273)
is equal to	Consumer Loan (object_37.html?object=42932)
is part of	Loans and Deposits (object_25.html?object=130178)

realized by   ▭ Loan Arrangement_ Analytics Object (object_25.html?object=111337)

🔍 Add two new service operations for Consumer Loan SD at the level of Issued Device BQ (object_30.html?object=161633)

⬭ Consumer Loan_Invocation (object_18.html?object=213309)

⬭ Consumer Loan_SD_Operations (object_18.html?object=213327)

⬭ Consumer Loan_Instantiation (object_18.html?object=213330)

⬭ Consumer Loan_Reporting (object_18.html?object=213350)

⬭ Consumer Loan_SD_Service Group (object_18.html?object=238778)

⬭ Execute a service fee (object_12.html?object=28784)

⬭ Execute Account Statement (object_12.html?object=28793)

⬭ Initiate an amount block (object_12.html?object=28811)

⬭ Execute Authorization of Booking (object_12.html?object=29066)

⬭ Update details of an amount block (object_12.html?object=29122)

⬭ Re CR Retrieve details about a consumer loan (object_12.html?object=29283)

⬭ Re BQ Retrieve details about a consumer loan restructuring task (object_12.html?object=29484)

⬭ Rq BQ Request handling of a withdrawal (object_12.html?object=30199)

⬭ Ex BQ Execute an automated repayment transaction (object_13.html?object=30591)

⬭ Retrieve Interest (object_13.html?object=30982)

⬭ Update details of service fees (object_13.html?object=32273)

▭ Consumer Loan (object_23.html?object=33220)

⬭ Ex BQ Execute an automated withdrawal against a consumer loan (object_14.html?object=34655)

⬭ Rq BQ Request a maintenance activity for a consumer load (object_14.html?object=35866)

⬭ Re BQ Retrieve details about a disbursement paid against a consumer loan (object_14.html?object=36337)

⬭ Re BQ Retrieve details about a consumer loan withdrawal (object_14.html?object=37166)

⬭ Retrieve details about an amount block (object_14.html?object=38085)

⬭ Up BQ Update details of a withdrawal from a consumer loan (object_15.html?object=38442)

⬭ Re BQ Retrieve details about a consumer loan repayment (object_15.html?object=40158)

⬭ Up CR Update details for an existing consumer loan (object_16.html?object=43798)

⬭ Re BQ Retrieve details about a consumer loan fees (object_16.html?object=43966)

⬭ Up BQ Update a repayment transaction made to the consumer loan (object_16.html?object=44028)

⬭ In BQ Initiate consumer loan account restructuring (object_16.html?object=44236)

⬭ Re BQ Retrieve details about maintenance processing for a consumer loan (object_16.html?object=44654)

▭ Instruction (object_26.html?object=45224)

⬭ Up BQ Update details of a consumer loan or restructuring activities (object_16.html?object=45540)

⬭ In CR Initiate a consumer loan (object_16.html?object=45654)

Ec BQ Accept, reject etc a consumer loan restructuring proposal (object_17.html?object=47059)

Co CR Control a consumer loan (e.g. suspend, terminate) (object_17.html?object=47414)

Consumer Loan Facility (object_24.html?object=47556)

Fulfill (object_28.html?object=58132)

sends output to	Customer Agreement (object_20.html?object=32862)
	Correspondence (object_20.html?object=32927)
	Account Recovery (object_21.html?object=35767)
	Customer Billing (object_20.html?object=42033)
	Financial Accounting (object_20.html?object=42346)
	Consumer Loan (object_22.html?object=42931)
	Document Directory (object_22.html?object=44708)
	Collateral Allocation Management (object_23.html?object=47470)
	Customer Event History (object_23.html?object=47633)
serves	Agreement Management (object_6.html?object=130022)
triggered by	Customer Relationship Management (object_21.html?object=30437)
	Servicing Order (object_21.html?object=32295)
	Payment Execution (object_21.html?object=39023)
	Customer Offer (object_22.html?object=39968)
	Consumer Loan (object_22.html?object=42931)
	Underwriting (object_22.html?object=44666)
	Session Dialogue (object_23.html?object=48273)

triggers

- Position Keeping (object_20.html?object=30315)
- Open Item Management (object_21.html?object=31686)
- Customer Agreement (object_20.html?object=32862)
- Correspondence (object_20.html?object=32927)
- Customer Workbench (object_21.html?object=34733)
- Payment Order (object_21.html?object=35550)
- Current Account (object_21.html?object=37122)
- Sales Product Agreement (object_21.html?object=37916)
- Guideline Compliance (object_22.html?object=41242)
- Disbursement (object_22.html?object=41459)
- Customer Product and Service Directory (object_22.html?object=41591)
- Customer Billing (object_20.html?object=42033)
- Information Provider Operation (object_20.html?object=42204)
- Financial Accounting (object_20.html?object=42346)
- Consumer Loan (object_22.html?object=42931)
- Underwriting (object_22.html?object=44666)
- Document Directory (object_22.html?object=44708)
- Session Dialogue (object_23.html?object=48273)