Loan (Capability)

1. Role Definition

The loan product represents a generic loan capability that may include different properties/features depending on a bank's preferences and policies. The loan may or may not be secured by collateral.

2. Example of Use

Example of use:
An established and valued bank customer applies for and gets a loan for a home improvement project

3. Executive Summary

This service domain handles the fulfillment of a general 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 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	Loan API (https://app.swaggerhub.com/apis/BIAN-3/Loan/12.0.0)
Core Business Object	▭ Loan Agreement (object_25.html?object=28888)
Individual Analytics	loanFulfillmentArrangementAccumulators loanFulfillmentArrangementActivityAnalysis loanFulfillmentArrangementPerformanceAnalysis loanFulfillmentArrangementTrends&Events
Portfolio Analytics	loanFulfillmentArrangementPortfolioActivityAnalysis loanFulfillmentArrangementPortfolioMake-UpAnalysis loanFulfillmentArrangementPortfolioPerformanceAnalysis
Scenarios	
Service Role	Fulfillment of a range of loan products (including consumer and corporate loans)
BIAN Life Cycle	
Registration Status	Registered
Stereotypes	
stereotype	ServiceDomain

Appears on ⌃

Loan SD Overview
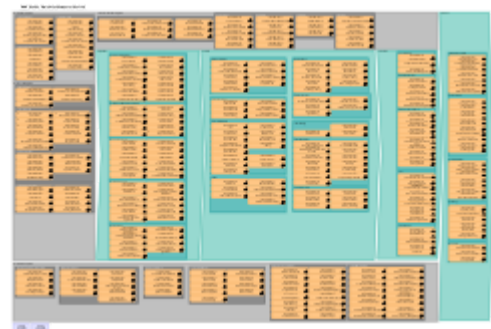
BIAN Service Landscape V12.0 Value Ch…

BIAN Service Landscape V12.0 Matrix Vi…

Relations ⌃

aggregated by	Loans and Deposits (object_25.html?object=130178)
	Wave 3 (object_25.html?object=153743)
	Loans and Deposits (object_25.html?object=171952)
gets input from	Product Combination (object_22.html?object=43096)
is equal to	Loan (object_38.html?object=47412)
is part of	Loans and Deposits (object_25.html?object=130178)

realized by	Loan Facility_ Analytics Object (object_25.html?object=111439)
	Loan Facility_Reporting (object_18.html?object=212347)
	Loan Facility_Instantiation (object_18.html?object=212365)
	Loan Facility_Invocation (object_18.html?object=212371)
	Loan_SD_Operations (object_18.html?object=212374)
	Loan_SD_Service Group (object_18.html?object=238782)
	Execute a service fee (object_12.html?object=28784)
	Execute Account Statement (object_12.html?object=28793)
	Re BQ Retrieve details about a disbursement paid against a loan (object_12.html?object=29754)
	Rq BQ Request handling of a withdrawal (object_12.html?object=30199)
	In CR Initiate a loan (object_13.html?object=30567)
	Ex BQ Execute an automated repayment transaction (object_13.html?object=30591)
	Retrieve Interest (object_13.html?object=30982)
	Re BQ Retrieve details about maintenance processing for a loan (object_13.html?object=32471)
	Re BQ Retrieve details about a loan repayment (object_11.html?object=32868)
	Ec BQ Accept, reject etc a loan restructuring proposal (object_12.html?object=32903)
	Re BQ Retrieve details about a loan fees (object_12.html?object=33348)
	Up BQ Update details of a loan or restructuring activities (object_13.html?object=34028)
	Ex BQ Execute an automated withdrawal against a loan (object_13.html?object=34285)
	In BQ Initiate loan account restructuring (object_14.html?object=35310)
	Rq BQ Request a maintenance activity for a consumer load (object_14.html?object=35866)
	Co CR Control a loan (object_14.html?object=36877)
	Up BQ Update details of a withdrawal from a loan (object_14.html?object=37654)
	Loan (object_24.html?object=38259)
	Up CR Update details for an existing loan (object_15.html?object=39005)
	Loan Facility (object_24.html?object=40401)
	Re BQ Retrieve details about a loan withdrawal (object_15.html?object=40741)
	Re BQ Retrieve details about a loan restructuring task (object_12.html?object=42235)
	Up BQ Update a repayment transaction made to the loan (object_16.html?object=46231)
	Re CR Retrieve details about a loan (object_16.html?object=46538)
	Fulfill (object_28.html?object=58132)
serves	Agreement Management (object_6.html?object=130022)