

Underwriting (Capability)

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

Documentation

Properties

Appears on

Relations

1. Role Definition



The underwriting decision considers the ability of the borrower to finance the loan based on their known cash flows and credit worthiness. The underwriting decision refers to specific properties of the proposed loan (amount, term, repayment schedule, collateral etc.), the income and known commitments of the borrower and their credit history with the bank. The decision may factor perceived underwriting risks into the interest rate and/or collateral requirements to obtain approval

2. Example of Use



A corporate loan offer is processed and at the appropriate point an underwriting authorization is requested

3. Executive Summary



This service domain manages the underwriting decision process for products as appropriate (including many loan types and some insurance products)

4. Key Features

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- Consolidate underwriting decision materials
- Evaluate cash flow/credit position for proposal
- Make (conditional if needed) underwriting determination

Documentation

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Properties

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Property	Value
description	Manage the underwriting decision process and different levels of authorization required for proposed loans
Service Domain	
API BIAN Portal	Underwriting API (https://app.swaggerhub.com/apis/BIAN-3/Underwriting/12.0.0)
Core Business Object	
Individual Analytics	underwritingAssessmentAccumulators underwritingAssessmentActivityAnalysis underwritingAssessmentPerformanceAnalysis underwritingAssessmentTrends&Events
Portfolio Analytics	underwritingAssessmentPortfolioActivityAnalysis underwritingAssessmentPortfolioMake-UpAnalysis underwritingAssessmentPortfolioPerformanceAnalysis

Scenarios

-  Perform Underwriting for Bank Guarantee (views/view_55245.html)
-  Handle Request for Loan that Requires Syndication (views/view_55083.html)
-  EXT Handle Merchandising Loan Application (views/view_55092.html)
-  Handle Request for Corporate Loan (views/view_55212.html)
-  Handle Request for Credit Facility (views/view_55481.html)
-  Conduct Mortgage Loan Processing (views/view_55218.html)
-  Handle Request for BNPL Financing by Bank where Buyer Is Existing Customer (views/view_55517.html)
-  Perform Underwriting for Corporate Loan (views/view_55254.html)
-  Perform Underwriting for Syndicated Loan (views/view_55248.html)
-  Perform Underwriting Light for Buy Now Pay Later (views/view_55191.html)
-  Perform Underwriting for Mortgage Loan (views/view_55392.html)
-  Handle Request for BNPL Financing-II (views/view_55329.html)
-  Perform Underwriting for Uncollateralised Consumer Loan (views/view_55410.html)
-  Handle Request for Bank Guarantee (views/view_55341.html)
-  EXT Handle Request for Renewal of Uncollateralised Consumer Loan (views/view_55034.html)
-  Perform Underwriting for Renewal of Uncollateralised Consumer Loan (views/view_54892.html)
-  Perform Underwriting for Merchandising Loan (views/view_54854.html)
-  Handle Request for Uncollateralised Consumer Loan (views/view_54995.html)
-  Handle Request for Modification of Corporate Loan (views/view_54654.html)
-  Handle Request to Extend Validity of Letter of Credit (views/view_55634.html)
-  Handle Request to Issue Letter of Credit (views/view_55618.html)
-  EXT Handle Request for Modification of Merchandising Loan (views/view_54708.html)

Service Role	Manage the underwriting decision process and different levels of authorization required for proposed loans
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BIAN Life Cycle

Registration Status	Registered
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Stereotypes

stereotype	ServiceDomain
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Appears on

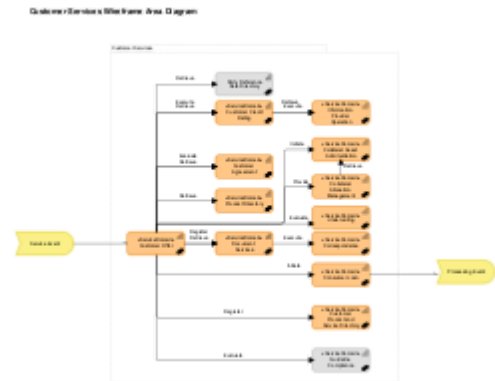


(views/view_50878.html)



BIAN Coreless 2.0 Wireframe

(views/view_51045.html)



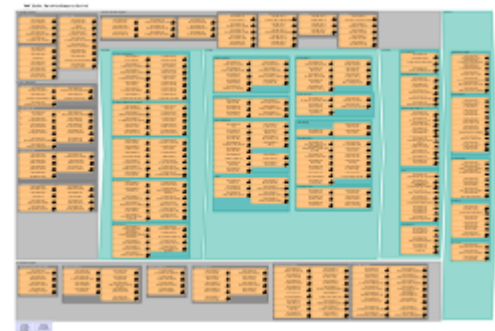
Customer Services

(views/view_51033.html)



Underwriting 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	<div><div><div></div><div></div><div></div><div></div></div><div>Customer Services (object_25.html?object=127290)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Sales (object_25.html?object=130075)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Wave 1 (object_25.html?object=153747)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Loans and Deposits (object_25.html?object=171952)</div></div>
gets input from	<div><div><div></div><div></div><div></div><div></div></div><div>Customer Offer (object_22.html?object=39968)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting (object_22.html?object=44666)</div></div>
is equal to	<div><div><div></div><div></div><div></div><div></div></div><div>Underwriting (object_37.html?object=44667)</div></div>
is part of	<div><div><div></div><div></div><div></div><div></div></div><div>Sales (object_25.html?object=130075)</div></div>
realized by	<div><div><div></div><div></div><div></div><div></div></div><div>Underwriting Assessment_ Analytics Object (object_25.html?object=111474)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting Assessment_Invocation (object_17.html?object=173416)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting_SD_Operations (object_20.html?object=173421)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting Assessment_Instantiation (object_17.html?object=173427)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting Assessment_Reporting (object_17.html?object=173433)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting_SD_Service Group (object_20.html?object=246380)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting (object_23.html?object=30508)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Ev CR Evaluate an underwriting decision (object_12.html?object=33112)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Re CR Retrieve details about an underwriting assessment (object_12.html?object=33333)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Up CR Update details for an underwriting assessment (object_14.html?object=34425)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Rq CR Request manual intervention in an assessment (e.g. discussion) (object_14.html?object=34502)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Gr CR Obtain grant of authority from underwriting (object_14.html?object=36939)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Underwriting Assessment (object_24.html?object=37963)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Ec CR Accept, reject verify etc. an underwriting assessment (object_15.html?object=40439)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Ex CR Execute an automated task for an assessment (e.g. submit transactions) (object_16.html?object=44985)</div></div> <div><div><div></div><div></div><div></div><div></div></div><div>Assess (object_28.html?object=58027)</div></div>

sends output to		Internal Audit (object_21.html?object=34493)
		Collateral Asset Administration (object_21.html?object=37744)
		Fraud Evaluation (object_22.html?object=39639)
		Customer Position (object_22.html?object=41136)
		Guideline Compliance (object_22.html?object=41242)
		Customer Credit Rating (object_22.html?object=43153)
		Underwriting (object_22.html?object=44666)
		Credit Risk Models (object_22.html?object=46456)
<hr/>		
serves		Risk Management (object_6.html?object=130374)
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triggered by		Customer Relationship Management (object_21.html?object=30437)
		Mortgage Loan (object_21.html?object=31825)
		Servicing Order (object_21.html?object=32295)
		Letter of Credit (object_21.html?object=38418)
		Customer Offer (object_22.html?object=39968)
		Merchandising Loan (object_22.html?object=41553)
		Consumer Loan (object_22.html?object=42931)
		Bank Guarantee (object_22.html?object=44405)
		Underwriting (object_22.html?object=44666)
		Loan Syndication (object_23.html?object=47935)

triggers

	Document Services (object_21.html?object=30399)
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	Correspondence (object_20.html?object=32927)
	Party Asset Directory (object_21.html?object=34169)
	Corporate Current Account (object_21.html?object=34221)
	Internal Audit (object_21.html?object=34493)
	Payment Order (object_21.html?object=35550)
	Collateral Asset Administration (object_21.html?object=37744)
	Fraud Evaluation (object_22.html?object=39639)
	Credit Facility (object_22.html?object=40622)
	Customer Position (object_22.html?object=41136)
	Guideline Compliance (object_22.html?object=41242)
	Merchandising Loan (object_22.html?object=41553)
	Consumer Loan (object_22.html?object=42931)
	Customer Credit Rating (object_22.html?object=43153)
	Underwriting (object_22.html?object=44666)
	Party Reference Data Directory (object_22.html?object=45230)
	Regulatory Compliance (object_22.html?object=46420)
	Credit Risk Models (object_22.html?object=46456)
	Collateral Allocation Management (object_23.html?object=47470)
