# Credit Facility (Capability)

# 1. Role Definition

The Credit Facility Service Domain manages the Credit Facilities that a Corporate Customer has with the bank. A Credit Facility is an agreement between the bank and a (corporate) customer to allow the customer to acquire asset products from the bank up to the limit of the credit facility without the need for a full due diligence and underwriting for each of these products. Credit Facilities can have a hierarchy and they come under the overall Credit Limit for the customer, which is the bank-internal maximum credit exposure that the bank is willing to have with the customer.

# 2. Example of Use

Credit Facilties can typically be used to attach trade financing products and also overdrafts in current account where quick processing is demanded by the customer. A Credit Facility is with one customer, but the overall Credit Limit under which Credit Facilities come, can be for more than one customer, typically belonging to one customer group. Credit Facilities within a Credit Facility hierarchy can be for different, but usually related, customers.

# 3. Executive Summary ⌃

The Credit Facility Service Domain manages the Credit Facilities that a Corporate Customer has with the bank. A Credit Facility is an agreement between the bank and a (corporate) customer to allow the customer to acquire asset products from the bank up to the limit of the credit facility without the need for a full due diligence and underwriting for each of these products.

# 4. Key Features ⌃

- Set up a credit facility agreement with a corporate customer

- Open a credit facility  under the customer's credit limit or under an existing credit facility

- Attach a banking product to a an existing credit facility

# Documentation ⌃

# Properties ⌃

| Property | Value |
| --- | --- |
| **Service Domain** | |
| API BIAN Portal | Credit Facility API (https://app.swaggerhub.com/apis/BIAN-3/CreditFacility/12.0.0) |
| Core Business Object | 🟨 Credit Facility Agreement (object_26.html?object=48455) |
| Individual Analytics | creditFacilityFulfillmentArrangementAccumulators<br>creditFacilityFulfillmentArrangementActivityAnalysis<br>creditFacilityFulfillmentArrangementPerformanceAnalysis<br>creditFacilityFulfillmentArrangementTrends&Events |
| Portfolio Analytics | creditFacilityFulfillmentArrangementPortfolioActivityAnalysis<br>creditFacilityFulfillmentArrangementPortfolioMake-UpAnalysis<br>creditFacilityFulfillmentArrangementPortfolioPerformanceAnalysis |

| Scenarios | |
|---|---|
| | ⊞ EXT Handle Request for High Volume Account Opening (views/view_54681.html) |
| | ⊞ Handle Request to Issue Guarantee on Request of Another Bank (views/view_54980.html) |
| | ⊞ Perform Underwriting for Bank Guarantee (views/view_55245.html) |
| | ⊞ Process Closing of Corporate Loan (views/view_55458.html) |
| | ⊞ Handle Request for Corporate Loan (views/view_55212.html) |
| | ⊞ EXT Handle Request to Change Corporate Current Account Ownership (views/view_55493.html) |
| | ⊞ Handle Request for Credit Facility (views/view_55481.html) |
| | ⊞ Initiate Bank Guarantee (views/view_55496.html) |
| | ⊞ Handle Request to Close Corporate Current Account (views/view_55308.html) |
| | ⊞ EXT Handle Request to Close Corporate Current Account (views/view_55101.html) |
| | ⊞ Receive Shipping Documents from Exporter Bank (views/view_54877.html) |
| | ⊞ Process Modification of Corporate Loan (views/view_54822.html) |
| | ⊞ EXT Handle Request to Open Corporate Current Account (views/view_54675.html) |
| | ⊞ Conduct Corporate Loan Collateral Due Diligence (views/view_54660.html) |
| | ⊞ Handle Request to Open Corporate Current Account (views/view_54919.html) |
| | ⊞ Process Letter of Credit Settlement Instructions from Importer (views/view_55582.html) |
| | ⊞ Update Letter of Credit for Extension of Validity (views/view_55579.html) |
| | ⊞ Initiate Letter of Credit (views/view_54819.html) |
| Service Role | Maintain the availability and allocation of a negotiated credit line or facility for a corporate customer, including subsidiary allocations where appropriate |

**BIAN Life Cycle**

| Registration Status | Registered |
|---|---|

**Stereotypes**

| stereotype | |
|---|---|
| | ServiceDomain |

# Appears on ⌃

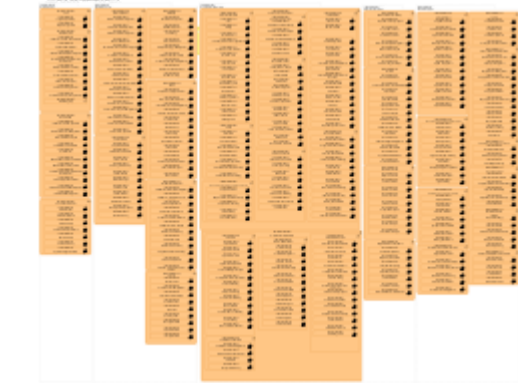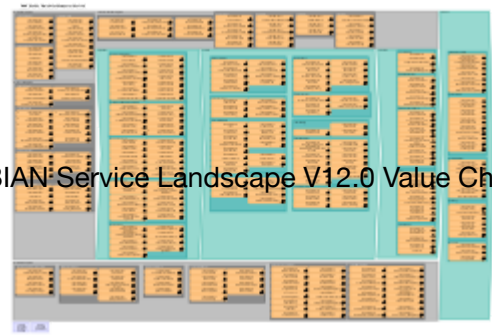| (views/view_50833.html) | (views/view_51705.html) |
|---|---|

Credit Facility SD Overview

(views/view_51891.html)
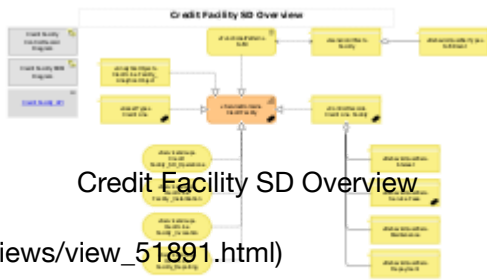


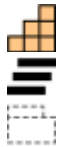BIAN Service Landscape V12.0 Value Ch…



BIAN Service Landscape V12.0 Matrix Vi…
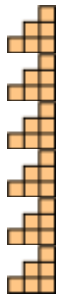
# Relations ⌃

| aggregated by | Trade Banking (object_25.html?object=130655) |
| | Wave 3 (object_25.html?object=153743) |
| | Corporate Banking (object_25.html?object=171979) |

| gets input from | Business Unit Management (object_21.html?object=30964) |
| | Corporate Current Account (object_21.html?object=34221) |
| | Account Recovery (object_21.html?object=35767) |
| | Customer Offer (object_22.html?object=39968) |
| | Limit and Exposure Management (object_22.html?object=46631) |
| | Session Dialogue (object_23.html?object=48273) |

| is equal to | Credit Facility (object_37.html?object=40623) |

| is part of | Trade Banking (object_25.html?object=130655) |

realized by     ⬭ Rq CR Request manual intervention - (e.g. process a drawdown against the facility) (object_17.html?object=104187)

⬭ Gr CR Obtain a permission grant against the facility (e.g. obtain approval for a drawdown loan) (object_17.html?object=104320)

⬭ Co CR Control a credit facility arrangement (e.g. suspend, terminate) (object_17.html?object=106481)

⬭ Rq BQ Request handling of an exceptional repayment (e.g. a balloon repayment) (object_17.html?object=107848)

⬭ Rq BQ Request a maintenance activity for a credit facility (e.g. obtain a fee analysis) (object_17.html?object=108389)

⬭ Rq BQ Request activity associated with a restructuring effort (e.g. negotiate) (object_17.html?object=109923)

▭ Credit Line Facility_ Analytics Object (object_25.html?object=111273)

🔍 Remove the following Service Operations from Credit Facility (see the documentation) (object_30.html?object=121114)

🔍 Make the following changes (see the documentation) to the recording of Credit Facility in the repository (object_30.html?object=121135)

🔍 Restructuring BQ and SOs to be removed from Credit Facility (object_31.html?object=161698)

🔍 The SO "GrCR Obtain a permission grant against the facility" has to be removed. (object_31.html?object=161699)

⬭ Credit Line Facility_Instantiation (object_18.html?object=207665)

⬭ Credit Line Facility_Reporting (object_18.html?object=207672)

⬭ Credit Line Facility_Invocation (object_18.html?object=207681)

⬭ Credit Facility_SD_Operations (object_19.html?object=207689)

🔍 The following attributes have to be added to the Control Record (see Documentation) (object_31.html?object=225155)

🔍 Add an attribute Blocked Amount to Credit Facility (object_31.html?object=225196)

🔍 The following BQs and their attributes have to be removed from the Control Record Model (see Documentation) (object_31.html?object=225270)

🔍 The Following attributes have to be removed from the Control Record (see Documentation) (object_31.html?object=225289)

⬭ Credit Facility_SD_Service Group (object_19.html?object=240381)

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

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

▭ Credit Line Facility (object_24.html?object=39035)

⬭ In CR Initiate a credit facility (object_15.html?object=41007)

⬭ Rq CR Request manual intervention (object_12.html?object=41926)

⬭ Re BQ Retrieve details about a credit facility's applied fees (object_12.html?object=42062)

⬭ Up CR Update details for an existing credit facility (object_15.html?object=42790)

⬭ Re BQ Retrieve details about maintenance processing for a credit facility (object_16.html?object=45478)

Re CR Retrieve details about a credit facility (object_16.html?object=45570)

Credit Line (object_24.html?object=46338)

Fulfill (object_28.html?object=58132)

| | |
|---|---|
| sends output to | Correspondence (object_20.html?object=32927) |
| | Legal Entity Directory (object_21.html?object=37530) |
| | Collateral Asset Administration (object_21.html?object=37744) |
| | Customer Billing (object_20.html?object=42033) |
| | Financial Accounting (object_20.html?object=42346) |
| | 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) |
| | Agreement Terms and Conditions Management (object_6.html?object=130102) |
| triggered by | Customer Relationship Management (object_21.html?object=30437) |
| | Term Deposit (object_21.html?object=30653) |
| | Party Asset Directory (object_21.html?object=34169) |
| | Corporate Current Account (object_21.html?object=34221) |
| | Collateral Asset Administration (object_21.html?object=37744) |
| | Letter of Credit (object_21.html?object=38418) |
| | Credit Facility (object_22.html?object=40622) |
| | Corporate Loan (object_20.html?object=42505) |
| | Bank Guarantee (object_22.html?object=44405) |
| | Underwriting (object_22.html?object=44666) |
| triggers | Party Lifecycle Management (object_20.html?object=29780) |
| | Correspondence (object_20.html?object=32927) |
| | Payment Order (object_21.html?object=35550) |
| | Sales Product Agreement (object_21.html?object=37916) |
| | Credit Facility (object_22.html?object=40622) |
| | Guideline Compliance (object_22.html?object=41242) |
| | Customer Product and Service Directory (object_22.html?object=41591) |
| | Financial Accounting (object_20.html?object=42346) |
| | Document Directory (object_22.html?object=44708) |