Customer Credit Rating (Capability)

1. Role Definition ⌃

This service domain handles the derivation and maintenance of each customer's credit rating for both consumer and corporate customers. The internal rating can integrate externally provided credit details from credit scoring agencies with internal transactional data and relationship assessments. The credit rating will be maintained based on internal rules, but it is possible that a service will be offered to support an unscheduled recalculation of the credit score

2. Example of Use ⌃

A customer calls the contact center wishing to know what mortgage offers they are eligible for. The customer servicing representative (CSR) uses the customer's internal credit assessment as one input to reference the Product Directory to retrieve the details of available products and terms

3. Executive Summary ⌃

This service domain maintains and administers the bank's credit assessment for customers based on consolidated internal data and optionally by referencing external credit agency reports

4. Key Features ⌃

Access external rating agencies for customer credit reports

Consolidate bank product use that impacts the rating

Derive and maintain the bank's customer credit assessment

Documentation ⌃

Properties ⌃

Property	Value
Service Domain	
API BIAN Portal	Customer Credit Rating API (https://app.swaggerhub.com/apis/BIAN-3/CustomerCreditRating/12.0.0)
Core Business Object	
Individual Analytics	customerCreditRatingMeasurementAccumulators customerCreditRatingMeasurementActivityAnalysis customerCreditRatingMeasurementPerformanceAnalysis customerCreditRatingMeasurementTrends&Events
Portfolio Analytics	customerCreditRatingMeasurementPortfolioActivityAnalysis customerCreditRatingMeasurementPortfolioMake-UpAnalysis customerCreditRatingMeasurementPortfolioPerformanceAnalysis

Scenarios	
	Set Up New Card for Card Application (views/view_55052.html)
	Handle Request for Balance Transfer (views/view_55031.html)
	Perform Regulatory KYC Analysis (views/view_55013.html)
	Verify Corporate Customer (views/view_55019.html)
	Perform Underwriting for Bank Guarantee (views/view_55245.html)
	Handle Request for Loan that Requires Syndication (views/view_55083.html)
	Process Card Account Delinquency Review (views/view_55269.html)
	EXT Handle Merchandising Loan Application (views/view_55092.html)
	EXT Handle Request to Open Retail Current Account (views/view_55487.html)
	Handle Request for Corporate Loan (views/view_55212.html)
	Verify Private Banking Customer (views/view_55374.html)
	Review Borrower Financial Statements (views/view_55368.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)
	Handle Request for Product Selection (views/view_55673.html)
	Perform Underwriting for Mortgage Loan (views/view_55392.html)
	Perform Underwriting for Uncollateralised Consumer Loan (views/view_55410.html)
	EXT Handle Request for Renewal of Uncollateralised Consumer Loan (views/view_55034.html)
	Handle Request for Issuance of Commercial Paper (views/view_54869.html)
	Perform Underwriting for Renewal of Uncollateralised Consumer Loan (views/view_54892.html)
	Perform Underwriting for Merchandising Loan (views/view_54854.html)
	Process Automatic Card Renewal (views/view_54729.html)
	Verify Retail Customer (views/view_54610.html)
	Handle Mortgage Loan Application (views/view_54640.html)
	Handle Request for Modification of Corporate Loan (views/view_54654.html)
	Handle Request to Replace Card (views/view_54613.html)
Service Role	Maintain and administer the credit scoring for customers based on consolidated internal data and optionally referencing external credit agency insights

BIAN Life Cycle

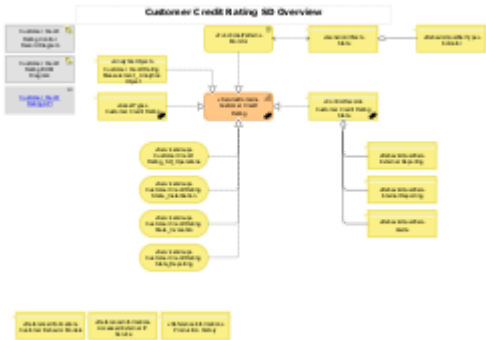| Registration Status	Registered

Stereotypes

stereotype	
	ServiceDomain

Appears on

Customer Credit Rating SD Overview

BIAN Coreless 2.0 Wireframe
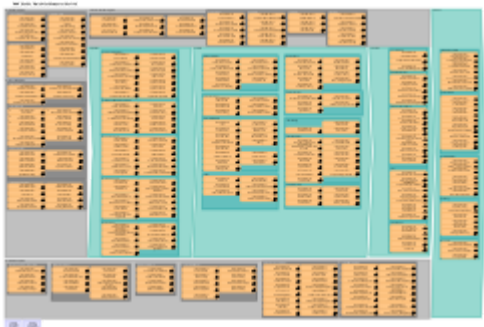
Customer Services

BIAN Service Landscape V12.0 Value Ch…

BIAN Service Landscape V12.0 Matrix Vi…

Relations ⌃

aggregated by	Customer Services (object_25.html?object=127290)
	Customer Management (object_25.html?object=130142)
	Wave 2 (object_25.html?object=153742)
	Wave 1 (object_25.html?object=153747)
	Relationship Management (object_25.html?object=172032)
gets input from	Party Lifecycle Management (object_20.html?object=29780)
	Customer Relationship Management (object_21.html?object=30437)
	Servicing Order (object_21.html?object=32295)
	Customer Offer (object_22.html?object=39968)
	Underwriting (object_22.html?object=44666)
	Collections (object_22.html?object=44734)
	Delinquent Account Handling (object_22.html?object=47264)
is associated with	Customer Credit Rating (object_44.html?object=38382)
is equal to	Customer Credit Rating (object_37.html?object=38383)
is part of	Customer Management (object_25.html?object=130142)

realized by	▭ Customer Credit Rating Measurement_ Analytics Object (object_25.html?object=111500)
	⬭ Customer Credit Rating State_Reporting (object_19.html?object=163813)
	⬭ Customer Credit Rating_SD_Operations (object_19.html?object=163831)
	⬭ Customer Credit Rating State_Invocation (object_19.html?object=163843)
	⬭ Customer Credit Rating State_Instantiation (object_19.html?object=163848)
	⬭ Customer Credit Rating_SD_Service Group (object_19.html?object=241181)
	▭ Customer Credit Rating State (object_24.html?object=28912)
	⬭ Ca BQ Capture internal product reports to support credit analysis (object_12.html?object=29146)
	⬭ Ca BQ Capture external credit reports to support credit analysis and state (object_13.html?object=30695)
	⬭ In CR Initiate credit state monitoring for a customer (object_13.html?object=30970)
	⬭ Rq CR Request manual intervention for credit state (e.g. revise underlying assessment) (object_13.html?object=31428)
	⬭ Ca BQ Capture notification of a credit alert (object_13.html?object=31552)
	⬭ Re CR Retrieve details about credit state monitoring for a customer (object_12.html?object=33357)
	⬭ Re BQ Retrieve details about internal reporting to the credit monitoring activity (object_12.html?object=33530)
	⬭ Co CR Control credit state monitoring (e.g. high frequency update) (object_14.html?object=36160)
	⬭ Ex CR Execute an automated task for credit state (e.g. auto refresh) (object_15.html?object=38364)
	⬭ Ec CR Accept, reject, etc credit state monitoring content (object_16.html?object=46453)
	▭ Customer Credit Rating (object_24.html?object=46768)
	⬭ Re BQ Retrieve details about a credit alert (object_17.html?object=47026)
	⬭ Re BQ Retrieve details about external reporting to the credit monitoring activity (object_17.html?object=47688)
	◫ Monitor (object_28.html?object=58090)
serves	▦ Customer Management (object_6.html?object=126743)

triggered by	Party Lifecycle Management (object_20.html?object=29780)
	Customer Relationship Management (object_21.html?object=30437)
	Servicing Order (object_21.html?object=32295)
	Customer Offer (object_22.html?object=39968)
	Credit Card (object_22.html?object=40448)
	Corporate Loan (object_20.html?object=42505)
	Underwriting (object_22.html?object=44666)
	Regulatory Compliance (object_22.html?object=46420)
	Delinquent Account Handling (object_22.html?object=47264)
	Loan Syndication (object_23.html?object=47935)
triggers	Information Provider Operation (object_20.html?object=42204)