**Application Setup - Rule Engine**

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# Application Setup

Once the Rule Engine applications are up, the following initial setup to be done for particular customer.

There will be one Super Admin user as part of the metadata created with role ‘Super Admin’. Super Admin is exceptional so he can create and approve his own User.

Login to the application as the super admin and do the following

1. Create new Business Unit, domain, do the domain category mapping.
2. Create a role say ‘Admin’ with access to manage parameters, users and roles.
3. Create the 2 Admin users for SIB. These Admin users will take care of further user creation and they will have maker and checker privileges.
4. In UAT environment, super admin will have access to all the modules and will do the SIB Rule Configuration.

# LDAP User Integration Steps

1. Add the ldap user into the Rule Engine using the http://<targetenvironment>/userRule/user/addUser API call or from the UI. Sample request is as below. The role to be attached to the user can be selected from the result of the http://<targetenvironment>/userRule/user/getRoles API (refer API document)

{

"email": "supportuser@gmail.com",

"userId": "support\_uat",

"firstName": "Support",

"lastName": "SysAdmin",

"mobileNumber": "123456",

"domain": [{

"domainId": "1",

"domainName": "Banking"

}],

"businessUnit": [{

"buId": "1",

"buName": "Retail"

}],

"roleDetailList": [{

"roleId": "2",

"rolesName": "Admin"

}],

"createdBy": "Admin"

}

1. Once the user is created, the credentials can be used to login into the rule engine application. The user will have access to the modules as per the role attached.
2. Any time the user can be removed using the http://<targetenvironment>/userRule/user/deleteUser API call.

# Rule Creation Steps

* Define the parameters needed for the rule definition from the Parameter Master menu.
  1. Specify the appropriate name, data type, category and channel for each of the parameter.
  2. If the parameter is a list, define the allowed values directly or upload it in a csv format.
  3. As a checker, approve the parameter to make it available for rule definition.
* From the Define Rules menu, create new rule. Edit the rule, add appropriate conditions, success and failure action values.
* As a checker, approve the rule to make it available for execution.

# 

# Top-Up Eligibility

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | List values |
| Age | Integer | Personal | ALL |  |
| Salary | Integer | Relationship | ALL |  |
| IsSTL | Boolean | Relationship | ALL |  |
| Employer | Varchar | Relationship | ALL |  |
| Profession | List | Relationship | ALL | ***Diplomats***  ***Salesman insurance company Salesman financial broker Security Guards***  ***Labours***  ***Messenger***  ***Plumbers***  ***Gardener***  ***Driver***  ***Consultants on limited contracts SIB Lawyers***  ***SIB Auditors***  ***Lawyers***  Doctor  Professor  Teacher  Others  -Highlighted are restricted professions |
| IsVIP | Boolean | Relationship | ALL |  |
| Nationality | List | Demographic | ALL |  |

**Conditions**

1. Age *LESSER THAN* 60

*AND*

1. Salary *GREATER THAN* 5000

*AND*

1. IsSTL *EQUALS* true

*AND*

1. Employer IN (SIB)

*AND*

1. Profession *NOT IN* (Diplomats,Salesman insurance company Salesman financial broker Security Guards,Labour,Messenger,Plumber,Gardner,Driver,Consultants on limited contracts SIB Lawyers,SIB Auditors,Lawyers)

*AND*

1. IsVIP *EQUALS* true

*AND*

1. Nationality *NOT IN* (SAU, YEM)

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

# 

# Credit Card Eligibility

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | List values |
| Age | Integer | Personal | ALL |  |
| Salary | Integer | Relationship | ALL |  |
| IsSTL | Boolean | Relationship | ALL |  |
| Employer | Varchar | Relationship | ALL |  |
| Profession | List | Relationship | ALL | ***Diplomats***  ***Salesman insurance company Salesman financial broker Security Guards***  ***Labours***  ***Messenger***  ***Plumbers***  ***Gardener***  ***Driver***  ***Consultants on limited contracts SIB Lawyers***  ***SIB Auditors***  ***Lawyers***  Doctor  Professor  Teacher  Others  -Highlighted are restricted professions |
| IsVIP | Boolean | Relationship | ALL |  |
| Nationality | List | Demographic | ALL |  |

**Conditions**

1. Age *GREATER THAN* 60

*AND*

1. Salary *GREATER THAN* *EQUAL* 15000

*AND*

1. IsSTL *EQUALS* true

*AND*

1. Employer IN (SIB)

*AND*

1. Profession *NOT IN* (Diplomats,Salesman insurance company Salesman financial broker Security Guards,Labour,Messenger,Plumber,Gardner,Driver,Consultants on limited contracts SIB Lawyers,SIB Auditors,Lawyers,)

*AND*

1. IsVIP *EQUALS* true

*AND*

1. Nationality *NOT IN* (SAU, YEM)

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

# Vehicle Marhaba – Salaried Employees

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | Values |
| Eligible Amount | Integer | Personal | ALL | Calculated as mentioned below |
| Salary | Integer | Relationship | ALL |  |
| IsSTL | Boolean | Relationship | ALL |  |
| Employment Type | List | Relationship | ALL | Private  Semi-Government  Government  Fortune 500  SEMI GOVERNMENT  GOVRNMENT  NON-TML |
| Profession | List | Relationship | ALL | ***Diplomats***  ***Salesman insurance company Salesman financial broker Security Guards***  ***Labours***  ***Messenger***  ***Plumbers***  ***Gardener***  ***Driver***  ***Consultants on limited contracts SIB Lawyers***  ***SIB Auditors***  ***Lawyers***  Doctor  Professor  Teacher  Others  -Highlighted are restricted professions |
| Nationality | List | Demographic | ALL |  |

**Conditions**

Calculation of Eligible Finance Amount:

***Eligible Amount = MaxEligibleAmount – AvailedFinanceAmount***

Where

* MaxEligibleAmount - obtained by executing the utility ***Finance Eligible Amount - STL*** or ***Finance Eligible Amount – Non STL*** for STL or non-STL customers accordingly. Supply value of Employment Type, Salary and obtain the resulting MaxEligibleAmount
  + Example: Row Value = Gov, Column Value = 8500 -> output is MaxEligibleAmount = 200000, subtract availed finance amount if any to get the Eligible Amount

***Note:*** For UAE Nationality, please provide the Salary input as 0 in the utility execution as the salary is to be ignored here.

* + ***Example:*** Row Value = Gov, Column Value = 0 -> output is MaxEligibleAmount = 750000, subtract availed finance amount if any to get the Eligible Amount
* Subtract AvailedFinanceAmount if any and set the resulting value in the rule against the condition for Eligible Amount.

***GROUP 1***

1. Eligible Amount *BETWEEN* 20000,< MaxEligibleAmount value from utility>

AND

1. Profession *NOT IN (*Diplomats, Salesman insurance company, Salesman financial broker, Security Guards, Labours, Messenger, Plumbers, Gardener, Driver, Consultants on limited contracts, SIB Lawyers, SIB Auditors, Lawyers*)*

*AND* ***GROUP 2***

1. Nationality IN (ARE)

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT, NON-TML)

*AND*

1. Salary *GREATER THAN* *EQUAL* 5000

*OR* ***GROUP 3***

1. Nationality NOT IN (SAU,ARE, OMN,YEM)

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT)

*AND*

1. Salary *GREATER THAN* *EQUAL* 6000

*OR* ***GROUP 4***

1. Nationality NOT IN (SAU,ARE, OMN,YEM)

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. IsSTL *EQUALS* true

*AND*

1. Salary *GREATER THAN* *EQUAL* 8000

*OR* ***GROUP 5***

1. Nationality NOT IN (SAU,ARE, OMN,YEM)

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. IsSTL *EQUALS* false

AND

1. Salary *GREATER THAN* *EQUAL* 12000

*OR* ***GROUP 6***

1. Nationality IN (OMN)

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT)

*AND*

1. IsSTL *EQUALS* true

AND

1. Salary *GREATER THAN* *EQUAL* 6000

*OR* ***GROUP 7***

1. Nationality IN (OMN)

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. IsSTL *EQUALS* true

AND

1. Salary *GREATER THAN* *EQUAL* 8000

*OR* ***GROUP 8***

1. Nationality NOT IN (ARE, SAU,KWT,QAT,BHR, OMN,YEM)

*AND*

1. Salary *GREATER THAN* *EQUAL* 10000

*OR* ***GROUP 9***

1. Nationality IN (SAU ,YEM)

*AND*

1. IsSTL *EQUALS* true

*AND*

1. EmploymentType IN (Private,Semi-Government,Government,Fortune 500,SEMI GOVERNMENT,GOVRNMENT)

*AND*

1. Salary *GREATER THAN* *EQUAL* 6000

*OR* ***GROUP 10***

1. Nationality IN (SAU ,YEM)

*AND*

1. IsSTL *EQUALS* true

*AND*

1. EmploymentType IN (NON-TML)

*AND*

1. Salary *GREATER THAN* *EQUAL* 8000

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

# Vehicle Marhaba – Self Employed

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter name | Data Type | Category | Channel | Values |
| Eligible Amount | Integer | Personal | ALL | Calculated as mentioned below |
| Income | Integer | Relationship | ALL |  |
| Banking With SIB | Boolean | Relationship | ALL |  |
| SIB Relationship in Months | Integer | Relationship | ALL |  |
| AI Etihad Credit Bureau | Boolean | Relationship | ALL |  |
| Employer Industry | List | Relationship | ALL | Personal Others  Lawyers  Brokers  Construction companies  Consultants  SIB Auditors  SIB Lawyers |
| Nationality | List | Demographic | ALL |  |

**Conditions**

Calculation of Eligible Finance Amount:

***Eligible Amount = MaxEligibleAmount – AvailedFinanceAmount***

Where

* MaxEligibleAmount - obtained by executing the utility ***Finance Eligible Amount - STL*** or ***Finance Eligible Amount – Non STL*** for STL or non-STL customers accordingly. Supply value of Employment Type, Salary and obtain the resulting MaxEligibleAmount
  + Example: Row Value = Gov, Column Value = 8500 -> output is MaxEligibleAmount = 200000, subtract availed finance amount if any to get the Eligible Amount

***Note:*** For UAE Nationality, please provide the Salary input as 0 in the utility execution as the salary is to be ignored here.

* + ***Example:*** Row Value = Gov, Column Value = 0 -> output is MaxEligibleAmount = 750000, subtract availed finance amount if any to get the Eligible Amount
* Subtract AvailedFinanceAmount if any and set the resulting value in the rule against the condition for Eligible Amount.

***GROUP 1***

1. Eligible Amount *BETWEEN* 20000,< MaxEligibleAmount value from utility>

*AND*

1. Employer Industry *NOT IN (*Lawyers,Brokers,Construction companies,Consultants,SIB Auditors ,SIB Lawyers*)*

*AND*

1. AI Etihad Credit Bureau EQUALS true

*AND* ***GROUP 2***

1. Nationality IN (ARE)

*AND*

1. SIB Relationship in Months *GREATER THAN* *EQUAL 3*

*AND*

1. Income *GREATER THAN* *EQUAL* 15000

*AND* ***GROUP 3***

1. Nationality NOT IN (ARE)

*AND*

1. Banking With SIB EQUALS true

*AND*

1. SIB Relationship in Months *GREATER THAN* *EQUAL 12*

*AND*

1. Income *GREATER THAN* *EQUAL* 15000

**Action Values**

**Success** - Eligible

**Failure** - Not Eligible

**Rule Utilities for MaxEligibleAmount :** Below are rule Utilities to get MaxEligibleAmount of Salaried Employees STL and Non STL. As mentioned already, for UAE nationality, supply the column value as 0 for the entire employee segment as the salary is ignored.

The below table is to be configured in a sheet named “Util” in an excel and the same to be used for the rule utility creation.

* **Finance Eligible Amount – STL**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Employee segment/Salary Range | 0-0 | 1-6999 | 7000-9999 | 10000-14999 | 15000-29999 | 30000-500000 |
| Gov | 750000 | 150000 | 200000 | 350000 | 500000 | 750000 |
| C category | 500000 | 100000 | 150000 | 200000 | 400000 | 500000 |
| Non-TML | 300000 | 80000 | 125000 | 150000 | 200000 | 250000 |

* **Finance Eligible Amount – Non STL**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Employee segment/Salary Range | 0-0 | 1-6999 | 7000-9999 | 10000-14999 | 15000-29999 | 30000-500000 |
| Gov | 500000 | 150000 | 200000 | 350000 | 400000 | 500000 |
| C category | 300000 | 100000 | 150000 | 200000 | 250000 | 300000 |
| Non-TML | 200000 | NA | 125000 | 150000 | 175000 | 200000 |