IFN653 – Business Process Automation

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1.0 Getting Started

This system is a banking system that will provide the functionality to assess the loan applications processes. This manual will guide the User (bank employees) with all the necessary steps and procedures that are needed to be followed to use the automated application process of loan assessment.

1.1 System Overview

- Loan application assessment is a YAWL-based automated process that automatically allows the bank employee to perform several loan processing tasks.
- The process begins when the application is submitted to the loan department. All the applications are archived in the banks' databases irrespective of the result.
- The responsible employee will assess the information and forward it to the financial department.
- The financial department assesses the application based on users' financial standings, which reflects the final result.
- Users can cancel the application at any stage during the process of loan assessment.

1.2 User Elements

The Loan application page consists of multiple elements where the user will interact with them. All those elements are as follows: -

1. Work Queues: - All the tasks with their specification and case ID will pop up in the **work queue.**
2. Edit Profile: - In this tab, users can edit their profile information and passwords. Users also can check Piled tasks in this tab.
3. Admin Queues: - Tasks received can be offered to other department employees from this tab by selecting the **"Offer."** The task received can be allocated to the respective employee by selecting the button **"Allocate."** The task will be started by selecting **"Start"** and can assign to himself by selecting **"Directly to me."**

4. Team Queues: - In this tab, all the assigned tasks to the employees, their department can be seen.

5. Users: - In this tab, new employees, their roles can be added with their User ID and Password.

6. Org Data: - The User can define the roles of employees along with whom they belong. The positions of the employee can be set and whom they can report to. In "Org groups," several departments can be added.

2.0 Resource Perspectives

This Resource Perspective contains a set of views to help the user to get started with the resource allocation and assigning the roles.

2.1 Adding Roles

To create the roles in the organisation, the User needs to follow the instruction below: -

a. Click on the **"OrgData"**

b. Select **"Roles"**

c. Click on **"New"**

d. Add the roles.

e. Click **Add & Save**.

f. Repeat all the above steps until all the roles are added.

This is the process for adding the roles in the YAWL application. E.g., Loan officer, financial officer, Applicant, Property Valuer, etc.

2.2 Adding Participants

To create the participants in the organisation, the User needs to follow the instruction below: -

a. Click "**New**."
b. Add the "First Name," "**Last Name**."
c. Allocate a **User ID & Password**. For, e.g., User Id: 1001, Password: apple.

Select the available Roles for the participant. (Refer to the figures below)

3.0 Loan Application Guide
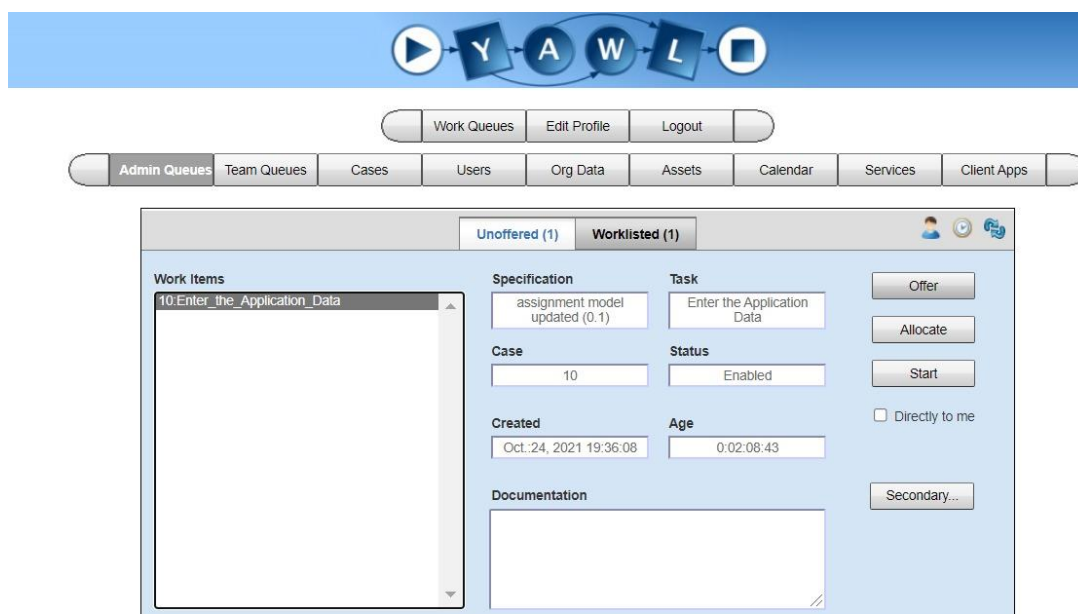
3.1 Login Page

To log in to the YAWL system, the User must enter the Username and Password and click on the Login button. The default Log ID and Password is.: - Username – admin, Password- YAWL. This default username and password can be updated after login.

3.2 Admin Queues

Once logged In, the User needs to click on "**Admin Queues**," where the loan application form will appear as "**Enter the Applicant Data**." The Administrator can allocate the task by Clicking on Allocate button. (Refer Figure)
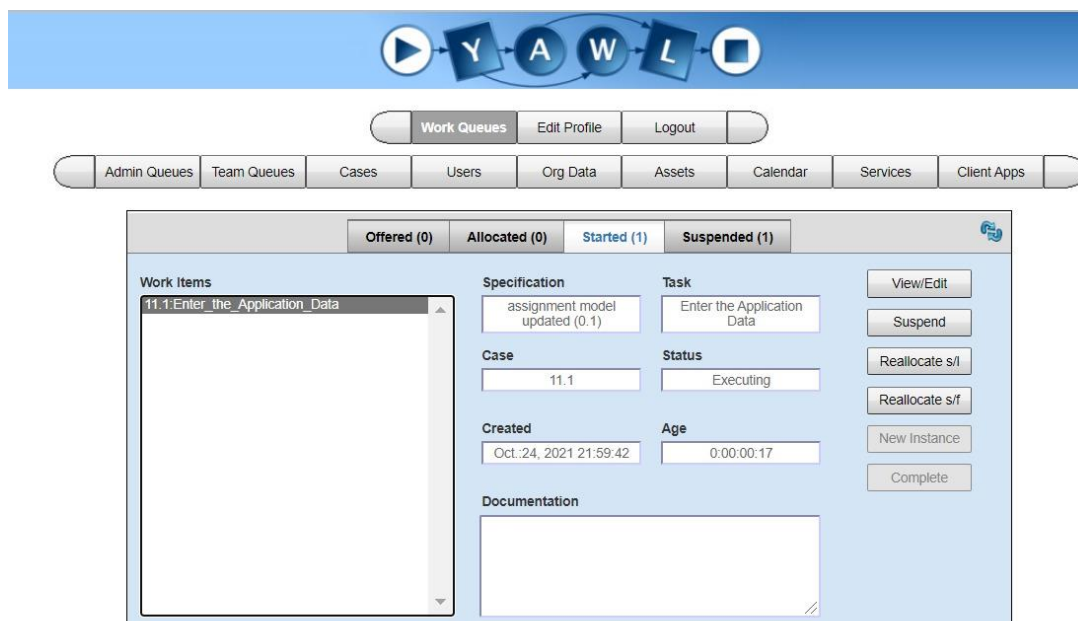
To proceed with the application, the user needs to: -

    a. Click on the task, i.e., Enter_Applicant_Data.

    b. Click on "**Start**"

    c. Select "**Work Queues**."

The Administrator can allocate the task to the respective employee within the bank or assign it to himself by Clicking on "Directly to me."

Once allocated, Logout the system and log in back to receive the assigned task.

3.3 Work Queues

In "**Work Queues**," the task will be available in work items, " as shown in the figure.

    a. The user needs to click on "**Started**."

    b. Select the task "**Enter the Application Data.**"

    c. Click on "**View/Edit**."

3.4 Application Form

Edit Work Item: 11.1

Enter the Application Data

LoanApplication

Title:	
FirstName:	
Lastname:	
DOB:	24/10/2021
Email:	
Phone:	
StreetName:	
StreetNumber:	
City:	
PinCode:	

PreviousAddress

StreetName:	
StreetNumber:	
City:	
PinCode:	

CurrentEmployer:
MonthlyNetSalary:

CurrentEmployer:
MonthlyNetSalary:

OtherIncome
Type:
MonthlyNetIncome:

TotalMonthlyOutgoings:
ExcludingExistingLoan:
CreditCardRepayments:

BankAccounts
BankName:
TypeOfAccount:
AccountNumber:
CurrentCustomer:

PropertyInformation
TypeOfProperty:
PropertyAddress:
StreetName:
StreetNumber:
City:
PostCode:

LoanInformation
LoanAmount:
NumberOfMonths:
StartDate: 24/10/2021
InterestRate:

CreditCardQuoteRequired
CreditRequired:

HomeInsuranceQuoteRequired
HomeInsuranceRequired:

LifeInsuranceQuoteRequired
LifeInsuranceRequired:

SubmissionDate: 24/10/2021

[Cancel] [Save] [Complete]

a. Enter all the Required Information of the Loan Applicant.

b. Select the Insurance Package if the applicant has requested.

c. Click on "**Save**" and "**Complete**."

3.5 Check Completeness

After clicking the form "**Check for completeness,**" this will pop up with all pre-filled information from the user. Next, the loan officer will check if all the required data is filled correctly or not. Finally, based on that information, the loan officer will select the application status (Approved/Incomplete/canceled, etc.).

3.6 Loan Assessment

The next task available in Admin Queues is the Loan assessment that has two assessment checks, "**Credit History Check**" & "**Property Appraisal Check**."

This task will be allocated to "**Financial Officer**" and "**Property Valuer**" respectively.

To allocate the task.

a. Click on "Allocate" and select the participant. The task will be allocated to the respective officers/participants.

b. The Respective Officer Will Login using their ID and Password.

c. The tasks will be available under the "Allocated tab" in "Work Queues."

d. Click on the "first task" and press "start."

e. Click on "Second task" and press "start."

f. Click on "Work Queues," press "start," and click on "View/edit."

3.7 Property Appraisal Check

Edit Work Item: 14.7

Credit History Check

LoanApplicationID: 9697

CurrentCreditInformation

LoanInFiveYears

LoanType:

Amount:

DurationInYears:

OutstandingAmount:

MonthlyRepayments:

InterestRate:

CreditCardInfo

Provider:

CreditLimit:

OutstandingAmount:

MonthlyRepayments:

InterestRate:

PublicRecordInformation

CourtJudgementInformation:

BankruptcyInformation

DateRaised: 24/10/2021

Current: ☐

CreditAssessment

Result: AAA

Cancel   Save   Complete

The financial officer will be responsible for the "Credit Check" to check the eligibility for the application. In addition, the Financial officer will be accountable for the form to be completed. After completing the form, click "save" and "complete."

3.8 Property Appraisal Check

The Property Valuer is responsible for the task to be completed as per allocation. Therefore, the property appraisal officer needs to log in as a property appraisal officer with their credentials.

    a.   Enter all the required details as asked in the form.

    b.   Click "save" and "complete" after entering all the details.

3.9 Risk Assessment Form

The risk assessment form will appear with all pre-filled data and calculated **risk weightage**.

The "**Risk weightage**" value that will appear on this form is through the automated process.

The risk weightage value depends on previous checks that the user in previous forms filled.

3.10 Eligibility Check

Edit Work Item: 15.9

Eligibilty Check

RiskAssesment

RiskWeight: 90

LoanApplicationID: 9697

AdministrationInformation

SubmissionDate: 25/10/2021

RevisionDate: 25/10/2021

Status: <-- Choose (optional) -->

Comments:

Eligibility: ☐

[Cancel] [Save] [Complete]

a. Eligibility check is the process where the loan officer will decide the status based on risk weightage and all other relevant information.

b. The loan officer can cancel the application by selecting canceled/Rejected from the "**status**" tab.

c. If the application is canceled, it will be archived in the database, and a notification will be sent to the applicant.

3.11 Acceptance Package

The acceptance package form will have the value of "Monthly repayment amount" and "Number of repayments" that were calculated automatically.

This form will have the details for the Insurance package and the credit check. If the applicant applied for the insurance or credit check, an extra quote would be sent to the applicant.

3.12 Quotes

This screen will show all the other offers that the applicant selected. On this screen, all the accepted offers will appear in "Work Items."

a. "**Home Insurance Quote**" and "**Life Insurance Quote**" tasks should be allocated to the Insurance sales representative.

b. The "**Credit card Quote**" task will be allocated to the financial officer.

3.12 Credit Card Quote

Edit Work Item: 17.11

Send Credit Card Quote

LoanApplicationID: 9697

CreditCardQuote

CardLimit:

FinanceOfficerName:

NormalInterestRate:

DiscountedInterestRate:

CreditCardQuoteRequired

CreditRequired: ☑

Cancel Save Complete

a. The "Financial officer" will fill this task, and this task will only prompt if the applicant has asked for the credit card.

b. After completing all the details, the user needs to click "save" and "complete."

3.13 Home Insurance

Edit Work Item: 15.11

Send Home Insurance Quote

LoanApplicationID: 9697

HomeInsuranceQuoteRequired

HomeInsuranceRequired: ☑

HomeInsuranceQuote

HomeInsuranceTotalCost:

InsuranceSalesRepresentativeName:

Cancel Save Complete

a. The "Insurance sales representative" is responsible for the home insurance task.

b. This task will only prompt if the applicant asks for the home insurance with the application.

c. The Insurance sales representative will fill the form and click "save" and "complete."

3.14 Life Insurance

a. The "Insurance sales representative" is responsible for the life insurance task.

b. This task will only prompt if the applicant asks for life insurance with the application.

c. The Insurance sales representative will fill the form and click "save" and "complete."

3.15 Verify Repayment Agreement

Edit Work Item: 17.14

a. The loan officer will again assess this task to verify the repayment agreement conditions.
b. The loan officer will check all the requirements to process the application.

3.16 Final Decision

Edit Work Item: 17.15

This is the final decision page that will come and after this the application will be achieved.