System Vision Document

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1. Problem Description

Today's loan approval process for salaried professionals is often slow and complicated, requiring several checks by different bank staff. Each step—from verifying creditworthiness to assessing risk and finalizing the contract—relies on manual effort, which can lead to delays and errors. This creates a frustrating experience for customers and limits the bank's efficiency, making it harder to stay competitive.

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2. System Capabilities

To address these issues, the new system will offer:

- **Quick, Automated Processing:** Let the credit broker retrieve and handle customer information securely and efficiently.
- **Streamlined Credit Checks:** Automatically assess creditworthiness through the Credit Bureau, with added oversight for large loans.
- **Easy Product Selection and Pricing:** Help managers select loan packages and calculate prices tailored to each customer.
- **Digital Contracts:** Enable secure, digital signing and generate printed copies for records.
- **Real-Time Updates and Notifications:** Keep the bank's system updated and provide timely confirmation to customers.

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3. Business Benefits

- **Increased Efficiency:**
  - Automates key steps like data retrieval and credit checks, reducing processing time and errors.
- **Enhanced Data Security:**
  - Ensures secure handling of customer information, building trust and meeting compliance standards.
- **Optimized Staff Use:**
  - Frees staff to focus on personalized service and complex cases, improving overall service quality.
- **Better Customer Experience:**
  - Speeds up the loan process, reduces wait times, and enhances transparency, boosting satisfaction and loyalty.
- **Stronger Competitiveness:**
  - Positions the bank as a more efficient, reliable choice, attracting new customers and driving growth.

Stakeholders:

	Operational	Executive
Internal	- Credit brokers - Post processing clerk - Post processing supervisor	- Branch managers - Senior management team
External	- Customers	- Central Bank of Egypt - Egyptian financial regulators - External auditors

User Stories

1. Customer

User Story:
As a customer, I want to submit my loan application easily so that I can start the approval process quickly and receive timely feedback on my loan status.

Acceptance Criteria:

- A loan application form must be accessible and user-friendly.
- Confirmation notifications must be sent upon application submission.
- Loan status updates should be available through an online portal.

2. Credit Broker

User Story:
As a credit broker, I want to access and review customer data securely so that I can process loan applications efficiently while ensuring data confidentiality.

Acceptance Criteria:

- Customer data must be securely retrievable from the Customer Information File.
- Data protection measures must be in place to comply with regulations.
- An option to record feedback on customer credentials should be straightforward and accessible.

3. Clerk

User Story:
As a post-processing clerk, I want to evaluate the creditworthiness of customers and receive alerts when a supervisor's intervention is needed, allowing me to process applications accurately and escalate as necessary.

Acceptance Criteria:

- Customer creditworthiness data must be accessible via the Credit Bureau service.
- Alerts must notify the supervisor if a loan amount exceeds 1 million euros.
- The interface should facilitate easy entry of creditworthiness evaluation results.

4. Supervisor

User Story:
As a post-processing supervisor, I want to be notified and able to intervene in cases where loan amounts exceed 1 million euros to ensure high-value loans receive thorough review.

Acceptance Criteria:

- Notifications for loans exceeding 1 million euros must be immediate.
- Access to all relevant creditworthiness data and tools must be available.
- The system should allow supervisors to override clerk assessments when necessary.

5. Manager

User Story:
As a manager, I want to assess loan profitability and efficiently bundle products to offer customers suitable loan options while ensuring bank profitability.

Acceptance Criteria:

- The internal rating application should provide a risk level assessment.
- Profitability checks should be well-defined and automated where feasible.
- The Pricing Engine must calculate and display bundled product prices promptly.
- The contract signing process must be secure and comply with SSCD regulations.

Use Case Description Table

Use Case Name	Actors	Description
Initiate Loan Request	Customer	The customer submits a loan application with personal, financial, and employment details.
Retrieve Customer Information	Credit Broker, Customer	The credit broker retrieves relevant customer data, such as personal identification, employment status, and financial history, from the Customer Information File (CIF).
Submit Initial Feedback	Customer	The credit broker's feedback on the customer's credentials is determined and signed by the credit broker.
Verify Credit Worthiness	Clerk, Supervisor	The clerk verifies the applicant's credit worthiness by consulting the Credit Bureau service. If the loan amount is below 1M euros, the clerk handles the review independently. For loans exceeding 1M euros, the case is escalated to the supervisor. Both the clerk and supervisor evaluate the credit score and financial history to determine eligibility.
Assign Internal Risk Rating	Manager	The manager uses the internal rating application to assess the loan's risk level. The manager assigns the loan application a preliminary risk category (Low, Medium, High) based on credit score and financial details.
Evaluate Loan Profitability	Manager	If the internal rating application identifies the loan as high-risk, the manager evaluates whether it is still profitable. This includes checking whether bundling additional products (e.g., insurance) would improve profitability.
Select Bundled Product	Manager	The manager selects a bundled product from the database that matches the customer's profile. This is done to optimize the bank's profitability and satisfy the customer's needs.
Determine Loan Pricing	Manager	Using the Pricing Engine, the manager computes the final loan terms, including the interest rate, fees, and payment schedule. The manager ensures that the pricing aligns with the bank's policies while being competitive for the customer.
Communicate Loan Terms	Manager, Customer	The manager presents the loan offer to the customer. The customer may ask questions or raise concerns, which the manager addresses before moving forward.
Sign Loan Contract	Customer, Manager	If the customer agrees, both the customer and manager sign the loan contract using Secure Signature Creation Devices (SSCDs).
Issue Loan Disbursement Notice	Manager, Customer	The manager generates a formal disbursement notice and provides it to the customer. The notice specifies the approved loan amount and the expected transfer date to the customer's bank account.
Preview Loan Application	Manager, Customer, Clerk, Supervisor, Credit Broker	Preview the loan application details.

Use Cases	Users/Actors	Event Type
Initiate Loan Request	Customer	External
Retrieve Customer Information	Credit Broker, Customer	External
Submit Initial Feedback	Customer	External
Verify Credit Worthiness	Clerk, Supervisor	External
Assign Internal Risk Rating	Manager	External
Evaluate Loan Profitability	Manager	External
Select Bundled Product	Manager	External
Determine Loan Pricing	Manager	External
Communicate Loan Terms	Manager, Customer	External
Sign Loan Contract	Customer, Manager	External
Issue Loan Disbursement Notice	Manager, Customer	External
Preview Loan Application	Manager, Customer, Clerk, Supervisor, Credit Broker	External

Credit Salaried

Customer

Initiate Loan Request

Preview Loan Application

retrieve Customer Information

Submit Initial Feedback

Verify Credit Worthiness

Evaluate Loan Profitability «extend» Assign Internal Risk Rating

Determine Loan Pricing «include» Select Bundled Product

Communicate Loan Terms

Sign Loan Contract

«include»

Issue Loan Disbursement Notice

Credit Broker

post processing clerk

Manager