

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.