

Applying Noun Technique

Identify Nouns in the Text:

1. Environment
2. Scenario
3. Domain
4. Applications
5. Banking applications
6. Loan origination process
7. Customer
8. Loan application
9. Credit broker
10. Financial arrangements
11. Credit project
12. Application (Credit Salaried)
13. Software application
14. Loan requests
15. Professionals (salaried)
16. Customer Information File
17. Data
18. Confidential data
19. Feedback
20. Credentials
21. Bank
22. Credit worthiness
23. Post-processing clerk
24. Loan amount
25. Euros
26. Supervisor
27. Credit Bureau service
28. Manager
29. Internal rating application
30. Risk level
31. Profitability
32. Bundled product
33. Database products
34. Pricing Engine service
35. Price
36. Results
37. Loan contract
38. Signature
39. Secure Signature Creation Device (SSCD)

40. Documentation
41. Information system
42. Document
43. Loan amount
44. Bank account
45. Time period

Criteria

1. **Essential Nouns** - These are unique things the system must track or know about.
2. **Attributes** - These nouns are likely specific attributes of other things.
3. **Excluded Nouns** - These are either synonyms, outputs, or inputs not central to the system.

Refined List of Nouns

Essential Nouns (Keep)

1. **Loan** - The central concept and object around which the process is based.
2. **Customer** - Key user role submitting loan applications.
3. **Application** - Refers to the loan application itself, which is essential to track.
4. **Credit Broker** - Key actor with specific responsibilities in arranging financial details.
5. **Customer Information File** - Important for tracking customer data access and usage.
6. **Credit Worthiness** - Critical criterion for deciding loan approvals.
7. **Post-Processing Clerk** - Role responsible for assessing creditworthiness.
8. **Supervisor** - Necessary role in credit checking for high-value loans.
9. **Credit Bureau Service** - External service essential for the creditworthiness check.
10. **Manager** - Role that oversees the loan's risk assessment, profitability, and bundling.
11. **Internal Rating Application** - System to assess loan risk level.
12. **Bundled Product** - The loan or package selected for customers based on suitability.
13. **Pricing Engine** - Service for calculating loan product pricing.
14. **Contract** - Legal agreement that finalizes the loan details.
15. **SSCD (Secure Signature Creation Device)** - Necessary for digital signing.
16. **Bank Information System** - System that records final loan details post-signing.

Attributes (Details/Attributes of Essential Nouns)

- **Arrangements** (under Credit Broker)
- **Project** (could be rephrased as 'loan project' if necessary)
- **Data** (Customer data, tracked within Customer Information File)
- **Credentials** (Attribute of the Customer's profile or file)
- **Amount** (Attribute of the loan application)
- **Level** (Risk level, as part of the internal rating process)
- **Case** (Context within the decision process)
- **Response** (Attribute of risk assessment)
- **Price** (Result from the Pricing Engine, linked to the bundled product)
- **Results** (Summary of contract negotiation)
- **Credit Worthiness** (Attribute of loan application)

Excluded Nouns

These are either synonyms, outputs, or inputs not unique to the system

- **Document** - Final formal document confirming loan disbursement details.
- **Environment** - The broader context where the loan origination process occurs.
- **Scenario** - The specific workflow or use case in question.
- **Domain** - Relevant as the e-business application domain, particularly banking.
- **Process** - Represents the loan origination process.
- **Feedback** - An outcome of the credit broker's assessment.
- **Professionals** - Not a unique system object; included within customer.
- **File** - Synonym for the Customer Information File.
- **Bank** - The environment and broader institution rather than a system component.
- **Products** - Synonym of bundled product.
- **Copy** - Output of the signed contract.
- **Documentation** - Outcome, not a core system object.
- **Time** and **Period** - Attributes of the loan contract.

Final Essential Nouns (Refined for Tracking)

- **Customer**
- **Application**
- **Credit Broker**
- **Post-Processing Clerk**
- **Credit Bureau Service**
- **Manager**
- **Internal Rating Application**
- **Bundled Product**
- **Pricing Engine**
- **Product**
- **Contract**
- **SSCD**

CRUD Technique

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