

# Decision Service

This topic describes the information about decision service.

This topic contains the following subtopics:

- [Overview](#)  
This topic describes the overview about the Decision service.
- [Process Flow](#)  
This topic describes the information about the entire process flow for the Decision service.
- [Strategy Configuration](#)  
This topic describes the information about the strategy configuration for Decision service.
- [System Parameter](#)  
This topic describes the information about the system parameter configured in Decision service.
- [Lookup](#)  
This topic describes the information about the lookup feature in Decision service.
- [Product Processor](#)  
This topic describes the information about the product processor.
- [Borrowing Capacity](#)  
This topic describes the information about the total amount the applicant is eligible to borrow.
- [Strategy Configuration](#)  
This topic describes the information about the strategy configuration.
- [Scoring Feature](#)  
This topic describes the information about the scoring feature in Decision service.
- [Quantitative Scoring Model](#)  
This topic describes the information about the Quantitative scoring model for the Decision service.
- [Decision Grade Matrix](#)  
This topic describes the information about the decision grade matrix feature.
- [Pricing](#)  
This topic describes the information about the pricing feature in Decision service.
- [Validation Model](#)  
This topic describes the information about the Validation model.
- [Qualitative Scoring Model](#)  
This topic describes the information about the Qualitative scoring model for the Decision service.
- [Questionnaire](#)  
This topic describes the information about the questionnaire used for credit analysis.
- [Counter](#)  
This topic describes the information about the counter feature.

- **Charge Code**  
This topic describes the information about the charge code feature.
- **Execution Summary**  
This topic describes the information to view the decisions, credit score and pricing for the processed application.
- **Integrating Decision Service with Oracle Banking Routing Hub**  
This topic describes the information to integrate the Decision service with Oracle Banking Routing Hub.

## 3.1 Overview

This topic describes the overview about the Decision service.

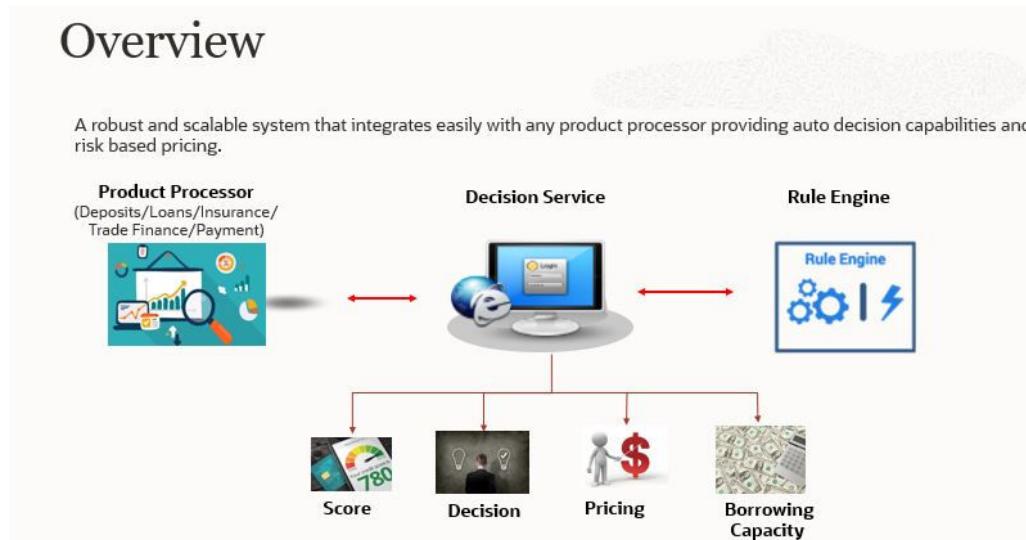
The Decision service provides automatic decision making capabilities that can allow lenders to develop simple business processes and strengthen the decision-making process.

It gives flexibility to adjust the credit scoring model according to the lending policy.

When an organization calls the decision service to make a decision based on data attributes shared, system solves the best fit scoring model and provide scores and decisions.

Decision Service is a robust and scalable system that can be easily integrated with any product processor providing auto decision capability and risk based pricing.

**Figure 3-1 Decision Service Overview**



Decision service can be called from various product processor such as Collections, Deposits, Loans, Insurance, Trade Finance or Payment etc. This product processor calls the decision service and the decision service intern uses the rule engine to configure various complex rules.

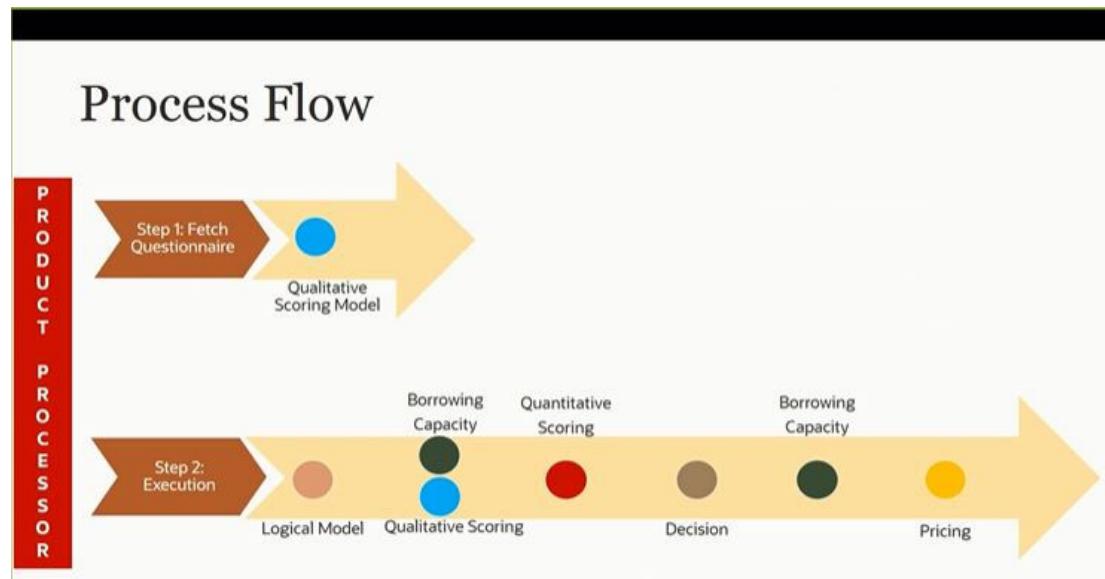
The decision service can calculate behavioral scores and suggest the best recommended collection strategy accordingly. For lending products, it can offer a credit

score, a decision based on the score, the recommended rate of interest and the ability to calculate which is the maximum amount that can be borrowed by the applicant.

## 3.2 Process Flow

This topic describes the information about the entire process flow for the Decision service.

**Figure 3-2 Decision Service - Process Flow**



### Questionnaire

The first step is to get the questionnaire. The product processor sends the data of all the applicants in the application. A qualitative scoring model is resolved for each applicant and this information along with the details of the questionnaire is sent back to the product processor. The product processor captures the response to the questions and sends back as part of the second step which is the execution of the credit decision.

### Validation Model

First step in execution of the credit decision is validation screening. In this application prescreening is done to check the basic eligibility of the application as per the bank's policy. For example, if the bank's policy is not to fund to property in flood prone area, then as a part of this step, if the property is in flood prone area then the application will be rejected and the application will not be processed further. Or the applicant's minimum age should be more than 18 and the applicant applying is of less than 18, in that case the application is rejected, and it will not be processed further.

### Borrowing Capacity

Once eligibility is checked, the next step is borrowing capacity. This is the maximum loan amount the applicant is eligible for. The stage at which it is to be calculated depends on the configuration made. It can be calculated before the scoring after the decision. The loan amount considered for decision is minimum of requested loan amount or the amount calculated for scoring, decision and pricing.

### **Qualitative Score**

After borrowing capacity, the next step is qualitative scoring done using the feedback from the applicants for questionnaire.

### **Quantitative Score**

After qualitative scoring next step is quantitative scoring where scoring is done using application and bureau attributes such as salary, number of credit lines, bureau score, etc.

### **Decision and Grade**

The decision on the application is done based on the quantitative and qualitative scores. The decision can be approve, manual or decline.

The borrowing capacity can also be calculated after the decision, in this case, the amount calculated will be used only for pricing.

### **Pricing**

The last step is to determine the recommended interest rate. This is a risk-based price that refers to offering different interest rates to different customers depending on their risk exposure.

## **3.3 Strategy Configuration**

This topic describes the information about the strategy configuration for Decision service.

Decision service is used for multiple purposes such as borrowing capacity, borrowing capacity plus pricing, only pricing, only decision, logical plus decision, etc. System should have an ability to configure the strategy like when the decision service is being called for borrowing capacity, should the request pass through the logical check. In addition, the product processor can configure different strategies for different product types or customer types. Strategy configuration allows the product processor to configure the strategy as per its requirements for all the modes for which decision service can be called. Separate strategy can be defined for origination, servicing or collection. In addition, multiple strategy can be defined for the same module like for origination, that is, multiple strategy can be defined. This maintenance allows the product processor to configure the strategy according to its need for all the modes for which the decision service can be called for.

The various request types using which the product processor can call the decision service are mentioned below:

- Score, Decision, and Pricing
- Score and Decision
- Scores
- Pricing and Borrowing Capacity
- Pricing
- Borrowing Capacity
- Decision

- Qualitative Score
- Quantitative Score

## 3.4 System Parameter

This topic describes the information about the system parameter configured in Decision service.

System Parameter define the information or values used throughout the system and drives the behavior of the features. They control the way task is executed, or whether the system performs a particular task. Some of the parameters are set when the system is installed, but the values associated with the parameter needs to be reviewed and is to be maintained.

**Example:**

- qualitativeScore
- quantitativeScore
- applicant\_score
- Requested Amount
- CDS GRADE

The fact associated to these system parameters are used programmatically and added in the pool of facts. To define the system parameters, the keys of the system parameters have to be defined in a lookup called SYSPARAM.

This topic contains the following subtopics:

- [Create System Parameter](#)  
This topic describes the systematic instructions to create system parameter by updating the various details.
- [View System Parameter](#)  
This topic describes the systematic instructions to view the list of configured system parameter.

### 3.4.1 Create System Parameter

This topic describes the systematic instructions to create system parameter by updating the various details.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click **Create System Parameter**.

The **Create System Parameter** screen displays.

**Figure 3-3 Create System Parameter**

3. On **Create System Parameter** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-1 Create System Parameter - Field Description**

Field	Description
<b>Parameter Code</b>	Select the parameter code from the drop-down list.
<b>Parameter Description</b>	Specify the short description for the parameter code.
<b>Product Processor</b>	Select the product processor from the drop-down list for which the parameter is being created.
<b>Value</b>	Specify the value for the parameter code.

4. Click **Save** to save the details.

The **System Parameter** is successfully created and can be viewed using the [View System Parameter](#) screen.

### 3.4.2 View System Parameter

This topic describes the systematic instructions to view the list of configured system parameter.

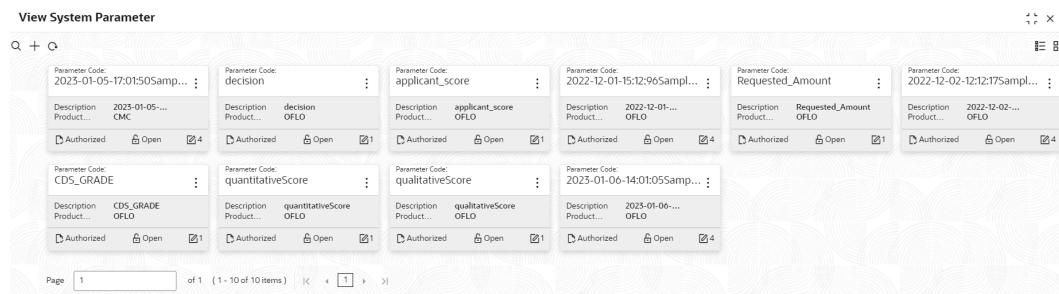
The user can configure the system parameter using the [Create System Parameter](#) screen. The status of the created system parameter is displayed as **Unauthorized** and **Open**. Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **System Parameter**, under **System Parameter**, click [View System Parameter](#).

The **View System Parameter** screen displays.

Figure 3-4 View System Parameter



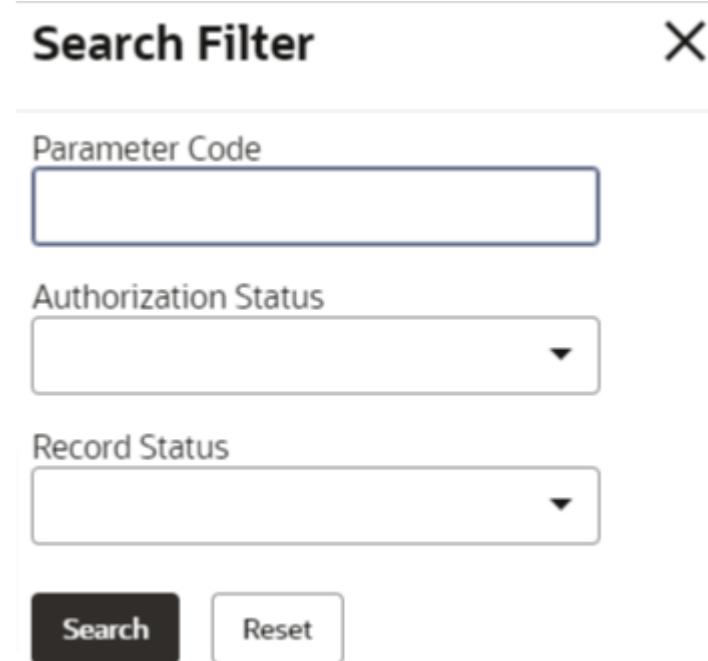
For more information on fields, refer to the field description table.

Table 3-2 View System Parameter - Field Description

Field	Description
<b>Parameter Code</b>	Displays the parameter code.
<b>Description</b>	Displays the description of the parameter code.
<b>Product Processor</b>	Displays the product processor of the parameter.
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

3. On View System Parameter screen, click  icon.  
The View System Parameter - Search screen displays.

Figure 3-5 View System Parameter - Search



The image shows a 'Search Filter' interface. At the top is a title 'Search Filter' and a close button 'X'. Below are three dropdown menus: 'Parameter Code', 'Authorization Status', and 'Record Status'. At the bottom are two buttons: a dark grey 'Search' button and a light grey 'Reset' button.

4. On **View System Parameter - Search** screen, specify the **Search Filter** to fetch the required system parameter.

For more information on fields, refer to the field description table.

Table 3-3 View System Parameter - Search – Field Description

Field	Description
Parameter Code	Specify the parameter code.
Authorization Status	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• Authorized</li><li>• Rejected</li><li>• Unauthorized</li></ul>
Record Status	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• Open</li><li>• Closed</li></ul>

5. Click **Search** to display the required system parameter.



6. On **View System Parameter** screen, click **Authorize** or **View** the created parameters.
7. Click **Unlock** to modify the created system parameter.

The **System Parameter Maintenance - Modify** screen displays.

**Figure 3-6 System Parameter Maintenance - Modify**

The screenshot shows the 'System Parameter Maintenance' interface. The 'Basic Details' section contains the following data:

- Parameter Code: qualitativeScore
- Parameter Description: 2023-01-05-17:0150SampleTest
- Product Processor: PR20230105140150
- Value: 30

Buttons at the bottom include 'Audit', 'Cancel', and 'Save'.

For more information on fields, refer to the field description table.

**Table 3-4 System Parameter Maintenance - Modify - Field Description**

Field	Description
<b>Parameter Code</b>	Displays the created parameter code.
<b>Parameter Description</b>	Displays the created parameter description.
<b>Product Processor</b>	Specify the product processor of the created parameter.
<b>Value</b>	Specify the value for the created parameter.

8. Click **Save** to update the modified fields.

9. Click **View** to view the created system parameter.

The **System Parameter Maintenance - View** screen displays.

**Figure 3-7 System Parameter Maintenance - View**

The screenshot shows the 'System Parameter Maintenance' interface in 'View' mode. The 'Basic Details' section contains the following data:

- Parameter Code: qualitativeScore
- Parameter Description: 2023-01-05-17:0150SampleTest
- Product Processor: PR20230105140150
- Value: 30

Buttons at the bottom include 'Audit', 'Cancel', and 'Save'.

For more information on fields, refer to the field description table.

**Table 3-5 System Parameter Maintenance - View - Field Description**

Field	Description
<b>Parameter Code</b>	Displays the created parameter code.
<b>Parameter Description</b>	Displays the created parameter description.
<b>Product Processor</b>	Displays the product processor of the created parameter.
<b>Value</b>	Displays the value for the created parameter.

## 3.5 Lookup

This topic describes the information about the lookup feature in Decision service.

The lookup are the service for mapping of keys and values used to enrich the description of the data displayed to the user. The lookup screen allows user to define contents for a list of

drop-down or value fields. These are used throughout the system. The identified fields only accept the entries stored.

Below are some examples of the lookup fields.

- Static/Enumeration values
  - Decision: Like Approve, Decline, Manual.
  - Colour – like red, green etc. Colour is used to highlight the decision i.e. Approve to be highlighted in Green, Reject can be highlighted in Red. The colour and decision combination is configurable.
  - Grade like A, B, C etc.
  - Strategy Configuration Code
  - ScoringModelType,
  - ExecutionSteps,
  - ExecutionModes,
  - BWCEExecStage,
  - QuestionType,
  - QuestionSubType
- Dependent lookup based on another selection
  - Pricing lookup - Based on decision, Pricing should have different behaviour based on decision.

This topic contains the following subtopics:

- [Create Lookup](#)  
This topic describes the systematic instructions to create lookup definitions by updating various details.
- [View Lookup](#)  
This topic describes the systematic instructions to view the list of configured lookup for Decision Service.

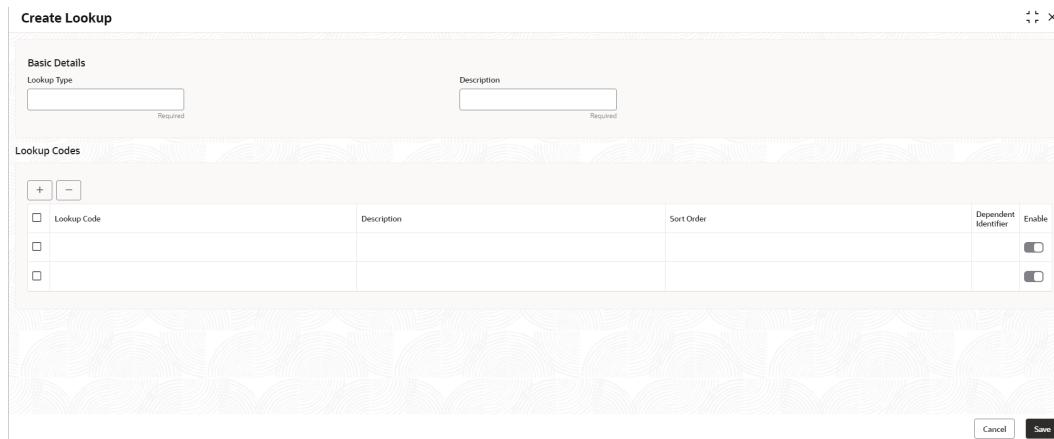
### 3.5.1 Create Lookup

This topic describes the systematic instructions to create lookup definitions by updating various details.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **Create Lookup**.

The **Create Lookup** screen displays.

**Figure 3-8 Create Lookup**

3. On **Create Lookup** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-6 Create Lookup - Field Description**

Field	Description
<b>Lookup Type</b>	Specify the unique lookup type name.
<b>Description</b>	Specify the short description for lookup.
<b>+ button</b>	Click to add a new row.
<b>- button</b>	Click to delete a row that is already added.
<b>Lookup Code</b>	Specify the unique lookup code.
<b>Description</b>	Specify the short description for lookup.
<b>Sort Order</b>	Specify the sort order.
<b>Dependent Identifier</b>	Specify the dependent Identifier.
<b>Enable</b>	By default this option is enabled. Indicates if the lookup is enabled or not.

4. Click **Save** to save the details.

The **Lookup** is successfully created and can be viewed using the [View Lookup](#) screen.

### 3.5.2 View Lookup

This topic describes the systematic instructions to view the list of configured lookup for Decision Service.

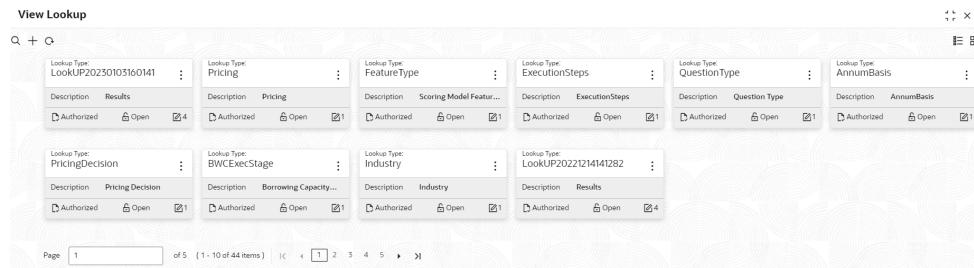
The user can configure the lookup using the [Create Lookup](#) screen. The status of the created lookup is displayed as **Unauthorized** and **Open**. Once the checker authorizes the lookup, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Lookup**, under **Lookup**, click **View Lookup**.

The **View Lookup** screen displays.

**Figure 3-9 View Lookup**



For more information on fields, refer to the field description table.

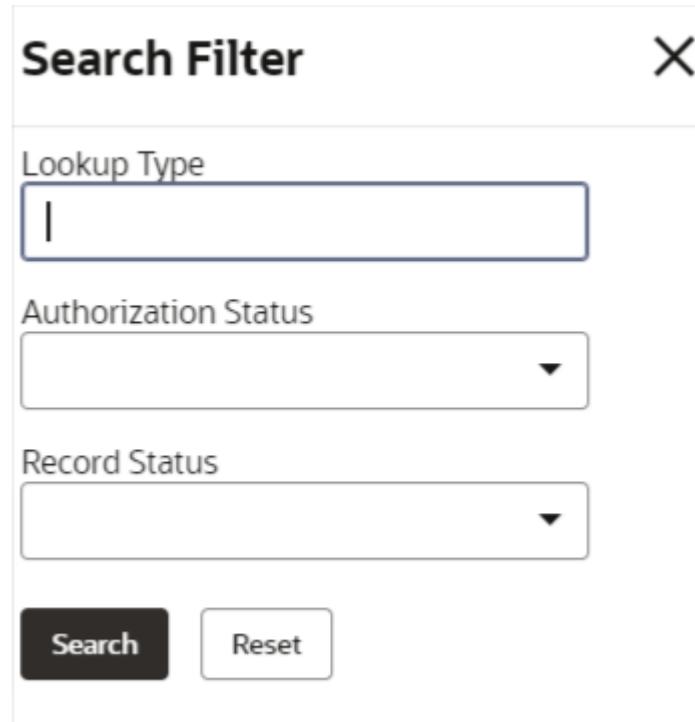
**Table 3-7 View Lookup - Field Description**

Field	Description
<b>Lookup Type</b>	Displays the lookup type.
<b>Description</b>	Displays the description of the lookup type.
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

3. On **View Lookup** screen, click  icon.

The **View Lookup - Search** screen displays.

Figure 3-10 View Lookup - Search



The screenshot shows a 'Search Filter' dialog box. At the top is a title bar with the text 'Search Filter' and a close button 'X'. Below the title are three dropdown menus: 'Lookup Type' (containing a single character 'I'), 'Authorization Status' (empty), and 'Record Status' (empty). At the bottom are two buttons: a dark 'Search' button and a light 'Reset' button.

4. On **View Lookup - Search** screen, specify the **Search Filter** to fetch the required lookup.

For more information on fields, refer to the field description table.

Table 3-8 View Lookup – Search – Field Description

Field	Description
<b>Lookup Type</b>	Specify the lookup type name.
<b>Authorization Status</b>	Select the authorization status of the lookup. The options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Select the record status of the lookup. The options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>

5. Click **Search** to display the required lookup.
6. On **View Lookup** screen, click  icon to **Unlock**, **Delete**, **Authorize** or **View** the created lookup.
7. Click **Unlock** to modify the created lookup.

The **Lookup Maintenance - Modify** screen displays.

**Figure 3-11** **Lookup Maintenance - Modify**

Lookup Code	Description	Sort Order	Dependent Identifier	Enable
Yes	Yes	1		<input checked="" type="checkbox"/>
No	No	2		<input checked="" type="checkbox"/>
STC86202365347	STC86202365347	10		<input checked="" type="checkbox"/>

For more information on fields, refer to the field description table.

**Table 3-9** **Lookup Maintenance - Modify - Field Description**

Field	Description
<b>Lookup Type</b>	Displays the created lookup type.
<b>Description</b>	Specify the description of the lookup type.
<b>Lookup Code</b>	Displays the lookup code for the created lookup.
<b>Description</b>	Displays the description for the created lookup.
<b>Sort Order</b>	Displays the sort order for the created lookup.
<b>Dependent Identifier</b>	Displays the dependent identifier for the created lookup.
<b>Enable</b>	Displays the lookup code if enabled for the created lookup.

8. Click **Save** to update the modified fields.
9. Click **View** to view the created lookup code.

The **Lookup Maintenance - View** screen displays.

**Figure 3-12** **Lookup Maintenance - View**

Lookup Code	Description	Sort Order	Dependent Identifier	Enable
Yes	Yes	1		<input type="checkbox"/>
No	No	2		<input type="checkbox"/>
STC86202365347	STC86202365347	10		<input type="checkbox"/>

For more information on fields, refer to the field description table.

**Table 3-10 Lookup Maintenance - View - Field Description**

Field	Description
<b>Lookup Type</b>	Displays the created lookup type.
<b>Description</b>	Displays the created lookup type description.
<b>Lookup Code</b>	Displays the lookup code for the created lookup.
<b>Description</b>	Displays the description for the created lookup.
<b>Sort Order</b>	Displays the sort order for the created lookup.
<b>Dependent Identifier</b>	Displays the dependent identifier for the created lookup.
<b>Enable</b>	Displays the lookup code if enabled for the created lookup.

## 3.6 Product Processor

This topic describes the information about the product processor.

The source system calling the decision system for decisioning the credit application is defined as product processor. There are multiple data segments like account information, customer details, collateral details, credit bureau information or any additional notes if any is received from the product processor for credit decisioning and pricing in decision service.

This topic contains the following subtopics:

- [Create Product Processor](#)  
This topic describes the systematic instructions to create product processor by updating various details.
- [View Product Processor](#)  
This topic describes the systematic instructions to view the list of product processor.
- [Create Product Processor](#)  
This topic describes the systematic instructions to create product processor by updating various details.
- [View Product Processor](#)  
This topic describes the systematic instructions to view the list of product processor.

### 3.6.1 Create Product Processor

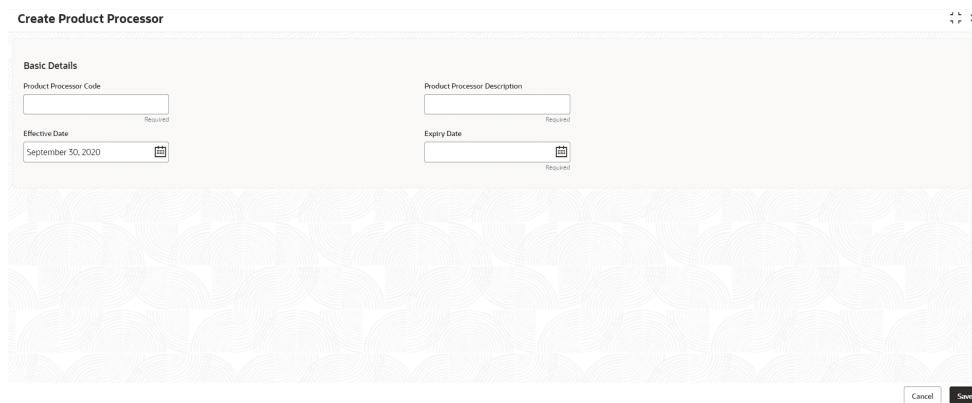
This topic describes the systematic instructions to create product processor by updating various details.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.
2. Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **Create Product Processor**.

The **Create Product Processor** screen displays.

Figure 3-13 Create Product Processor



3. On **Create Product Processor** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 3-11 Create Product Processor - Field Description

Field	Description
<b>Product Processor Code</b>	Specify the unique product processor code.
<b>Product Processor Description</b>	Specify the short description for product processor.
<b>Effective Date</b>	Specify the effective date.
<b>Expiry Date</b>	Specify the expiry date.

4. Click **Save** to save the details.

The **Product Processor** is successfully created and can be viewed using the [View Product Processor](#) screen.

### 3.6.2 View Product Processor

This topic describes the systematic instructions to view the list of product processor.

The user can create the product processor using the [Create Product Processor](#) screen. The status of the created system parameter is displayed as **Unauthorized** and **Open**. Once the checker authorizes the system parameter, the status is updated to **Authorized** and **Open**.

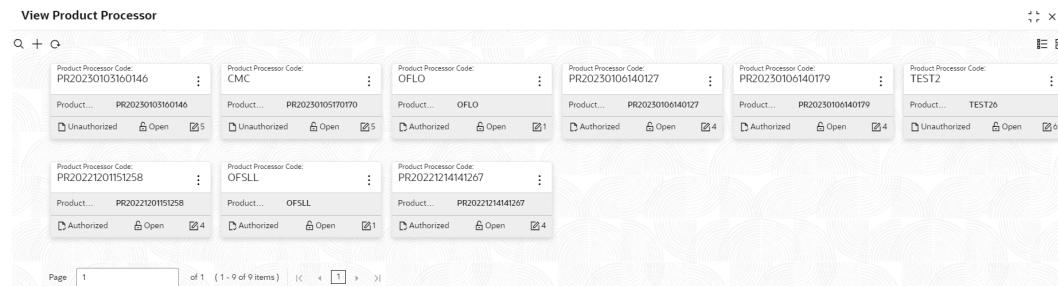
Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Bureau**.

- Under **Credit Bureau**, click **Maintenance**, under **Maintenance**, click **Product Processor**, under **Product Processor**, click **View Product Processor**.

The **View Product Processor** screen displays.

**Figure 3-14 View Product Processor**



For more information on fields, refer to the field description table.

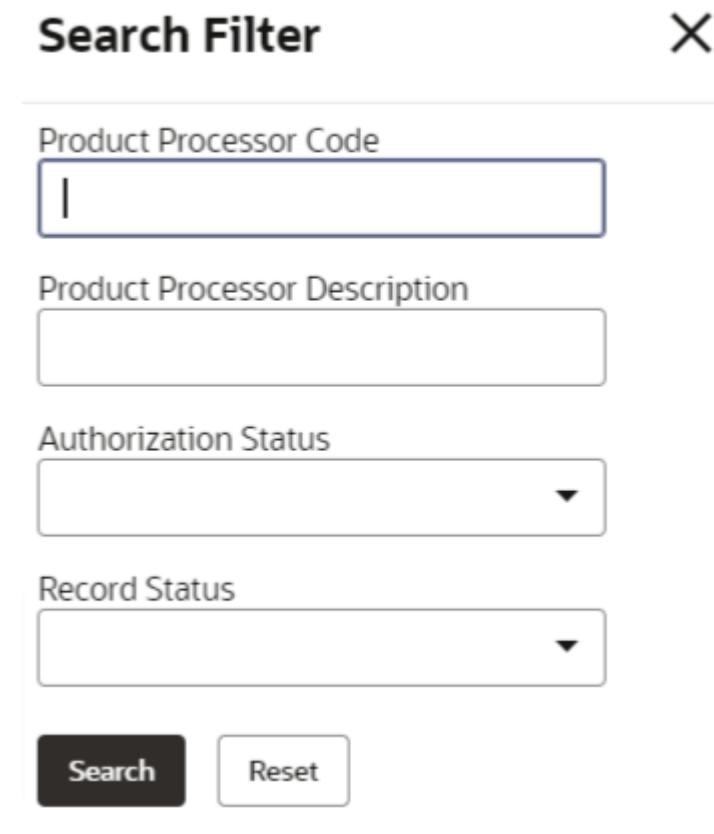
**Table 3-12 View Product Processor - Field Description**

Field	Description
<b>Product Processor Code</b>	Displays the product processor code.
<b>Product Processor Description</b>	Displays the description of the product processor.
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

- On **View Product Processor** screen, click  icon.

The **View Product Processor - Search** screen displays.

Figure 3-15 View Product Processor - Search



The image shows a 'Search Filter' dialog box. At the top right is a close button (X). The title 'Search Filter' is at the top left. Below the title are four input fields: 'Product Processor Code' (text input with placeholder '|'), 'Product Processor Description' (text input with placeholder ' '), 'Authorization Status' (dropdown menu with a downward arrow), and 'Record Status' (dropdown menu with a downward arrow). At the bottom are two buttons: a dark grey 'Search' button and a light grey 'Reset' button.

4. On **View Product Processor - Screen** screen, specify the **Search Filter** to fetch the required product processor.

For more information on fields, refer to the field description table.

Table 3-13 View Product Processor - Search - Field Description

Field	Description
<b>Product Processor Code</b>	Specify the product processor code.
<b>Product Processor Description</b>	Specify the product processor description.
<b>Authorization Status</b>	Select the authorization status of the product processor. The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Select the record status of the product processor. The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>

5. Click **Search** to display the required product processor.

- 6. On **View Product Processor** screen, click **⋮** icon to **Unlock, Delete, Authorize** or **View** the created product processor.
- 7. Click **Unlock** to modify the created product processor.

The **Product Processor Maintenance - Modify** screen displays.

**Figure 3-16 Product Processor Maintenance - Modify**

The screenshot shows the 'Product Processor Maintenance' interface. On the left, under 'Basic Details', there is a 'Product Processor Code' field containing 'OFLO', an 'Effective Date' field showing 'September 1, 2020' with a calendar icon, and an 'Expiry Date' field showing 'May 6, 2025' with a calendar icon. On the right, there is a 'Product Processor Description' field containing 'OFLO'. At the bottom of the screen are three buttons: 'Audit' (disabled), 'Cancel', and 'Save'.

For more information on fields, refer to the field description table.

**Table 3-14 Product Processor Maintenance - Modify - Field Description**

Field	Description
<b>Product Processor Code</b>	Displays the product processor code.
<b>Product Processor Description</b>	Displays the product processor description. User can modify the same.
<b>Effective Date</b>	Displays the effective date of the created product processor. User can modify the same before authorization if it is future dated.
<b>Expiry Date</b>	Displays the expiry date of the created product processor. User can modify the same.

- 8. Click **Save** to update the modified fields.
- 9. Click **View** to view the created product processor.

The **Product Processor Maintenance - View** screen displays.

**Figure 3-17 Product Processor Maintenance - View**



For more information on fields, refer to the field description table.

**Table 3-15 Product Processor Maintenance - View - Field Description**

Field	Description
<b>Product Processor Code</b>	Displays the product processor code.
<b>Product Processor Description</b>	Displays the product processor description.
<b>Effective Date</b>	Displays the effective date of the created product processor.
<b>Expiry Date</b>	Displays the expiry date of the created product processor.

## 3.7 Borrowing Capacity

This topic describes the information about the total amount the applicant is eligible to borrow.

Maximum loan amount are used for loans, credit cards, and line of credit accounts. The maximum credit amount depends on a number of factors including the borrower's credit worthiness, that is, financial profile and debt to income, loan term, loan purpose, whether the loan is supported by a collateral etc.

Using this screen, the user can link a rule for calculating borrowing capacity. The user can calculate the maximum lendable amount based on the various criteria of the lender such as debt to income ratio, credit score, credit history, etc.

A sample rule to calculate borrowing capacity is given below:

Scenario: Based on Income and FICO score

**Rule 1:**

IF MIN(FICO\_SCORE) >= 500 AND MIN(EMPLOYMENT\_PERIOD) < 1 YEAR

THEN MULTIPLIER = 5

ELSEIF MIN(FICO\_SCORE) < 500 AND MIN(EMPLOYMENT\_PERIOD) > 1 YEAR

THEN MULTIPLIER = 4

**Rule2:** Max Lendable Amount

$\text{MIN}(\text{Income}) * \text{Rule1}$

This topic contains the following subtopics:

- [Create Borrowing Capacity](#)

This topic describes the systematic instructions to define the borrowing capacity based on the various input.

- [View Borrowing Capacity](#)

This topic describes the systematic instructions to view the borrowing capacity.

### 3.7.1 Create Borrowing Capacity

This topic describes the systematic instructions to define the borrowing capacity based on the various input.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Borrowing Capacity**, under **Borrowing Capacity**, click **Create Borrowing Capacity**.

The **Create Borrowing Capacity** screen displays.

**Figure 3-18 Create Borrowing Capacity**

3. On **Create Borrowing Capacity** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-16 Create Borrowing Capacity - Field Description**

Field	Description
<b>Borrowing Capacity Code</b>	Specify the unique borrowing capacity code.
<b>Borrowing Capacity Description</b>	Specify a short description for the borrowing capacity.
<b>Effective Date</b>	Specify the effective date.
<b>Expiry Date</b>	Specify the expiry date.
<b>Product Processor</b>	Specify the product processor for which the borrowing capacity is being defined.
<b>Execution Stage</b>	<p>Select the required option for execution stage from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Before Decision:</b> If this option is selected, amount is calculated before scoring model resolution. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for scoring and pricing.</li> <li>• <b>After Decision:</b> If this option is selected, Amount is calculated after decision and before pricing. Loan amount is replaced with the minimum of requested loan amount and maximum lendable amount for pricing.</li> </ul>

4. On **Create Borrowing Capacity** screen, click **Selection Criteria** tab to define selection criteria rules.

The **Create Borrowing Capacity - Selection Criteria** screen displays.

Figure 3-19 Create Borrowing Capacity - Selection Criteria

The screenshot shows the 'Create Borrowing Capacity' dialog box with the 'Selection Criteria' tab selected. The 'Basic Details' section contains fields for 'Borrowing Capacity Code' (with a required indicator), 'Effective Date' (set to 'September 30, 2020'), and 'Product Processor' (set to 'OFLO'). The 'Borrowing Capacity Description' section contains fields for 'Description' (with a required indicator), 'Expiry Date' (with a required indicator), and 'Execution Stage' (set to 'Select'). The 'Selection Criteria' section has radio buttons for 'Use Existing Rule' (selected) and 'Create New Rule'. The 'Rules' section shows a list of rules with a 'Rule Code' dropdown set to 'APPL502' and a 'Rule Name' dropdown also set to 'APPL502'. Below this is a 'Rules' table with columns for 'Code', 'Description', 'Product Processor', and 'Tag'. The 'Expression' section contains an 'IF' block with 'Output Section1' and 'Else' branches.

For more information on fields, refer to the field description table.

Table 3-17 Create Borrowing Capacity - Selection Criteria - Field Description

Field	Description
<b>Use Existing Rule</b>	By default, this option is enabled. Indicates if the existing rule is linked.
<b>Rule Code</b>	Select the rule code from the drop down list.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name for the selected rule code.
<b>New</b>	Select this option to create new rule.
<b>Code</b>	Specify the rule code.
<b>Description</b>	Specify the rule description.
<b>+ icon</b>	Click this icon to add new expression.

**Table 3-17 (Cont.) Create Borrowing Capacity - Selection Criteria - Field Description**

Field	Description
<b>Fact / Rules</b>	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
<b>Operator</b>	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• NotIn</li> </ul>
<b>Data Type</b>	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul>
<b>Output</b>	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul>

**Table 3-17 (Cont.) Create Borrowing Capacity - Selection Criteria - Field Description**

Field	Description
<b>Expression</b>	Displays the expression updated in the expression builder.

5. On **Create Borrowing Capacity** screen, click the **Eligibility** to define eligibility.

The **Create Borrowing Capacity - Eligibility** screen displays.

**Figure 3-20 Create Borrowing Capacity - Eligibility**

The screenshot shows the 'Create Borrowing Capacity' screen with the 'Eligibility' tab selected. The 'Basic Details' section contains fields for 'Borrowing Capacity Code' (a required text input), 'Effective Date' (a date input set to 'September 30, 2020'), and 'Product Processor' (a dropdown menu with 'Select' as the default). The 'Selection Criteria' section has a table with two rows. The first row has columns for 'Actions' (checkbox), 'Fact ID' (dropdown menu with 'Select'), and 'Rule ID' (dropdown menu with 'Select'). The second row has the same structure. Below the table are '+' and '-' icons for adding or removing rows. At the bottom right are 'Cancel' and 'Save' buttons.

For more information on fields, refer to the field description table.

**Table 3-18 Create Borrowing Capacity - Eligibility - Field Description**

Field	Description
<b>+ icon</b>	Click this icon to add a new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Actions</b>	Select this check box corresponding to the row to be deleted.
<b>Fact ID</b>	Select the fact ID from the drop-down list.
<b>Rule ID</b>	Select the rule ID from the drop-down list.
	Click this icon to get the information about the rule.

6. Click **Save** to save the details.

The **Borrowing Capacity** is successfully created and can be viewed using the [View Borrowing Capacity](#) screen.

## 3.7.2 View Borrowing Capacity

This topic describes the systematic instructions to view the borrowing capacity.

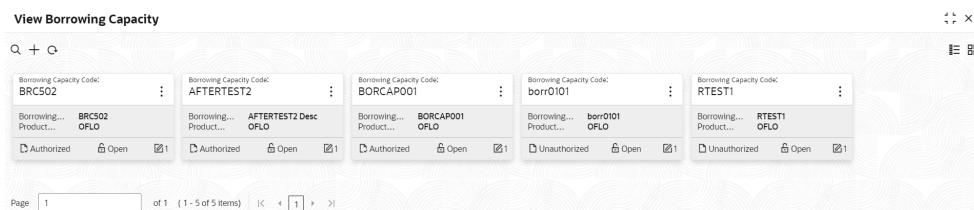
The user can configure the borrowing capacity using the [Create Borrowing Capacity](#) screen. The status of the created capacity is displayed as **Unauthorized** and **Open**. Once the checker authorizes the capacity, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Borrowing Capacity**, under **Borrowing Capacity**, click **View Borrowing Capacity**.

The **View Borrowing Capacity** screen displays.

**Figure 3-21 View Borrowing Capacity**



For more information on fields, refer to the field description table.

**Table 3-19 View Borrowing Capacity – Field Description**

Field	Description
<b>Borrowing Capacity Code</b>	Displays the borrowing capacity code.
<b>Borrowing Capacity Description</b>	Displays the borrowing capacity description.
<b>Product Processor</b>	Displays the product processor.
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

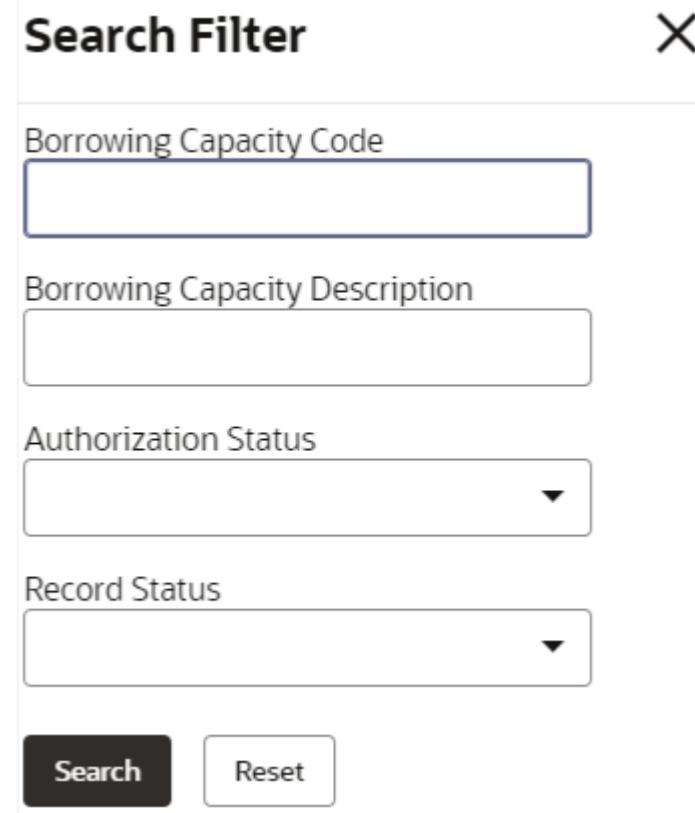
3. On **View Borrowing Capacity** screen, click



icon.

The **View Borrowing Capacity - Search** screen displays.

**Figure 3-22 View Borrowing Capacity - Search**



The image shows a 'Search Filter' dialog box. At the top left is the title 'Search Filter' and at the top right is a close button 'X'. Below the title are four input fields with dropdown arrows: 'Borrowing Capacity Code', 'Borrowing Capacity Description', 'Authorization Status', and 'Record Status'. At the bottom are two buttons: a dark grey 'Search' button and a white 'Reset' button.

4. On **View Borrowing Capacity - Search** screen, specify the **Search Filter** to fetch the required borrowing capacity.

For more information on fields, refer to the field description table.

**Table 3-20 View Borrowing Capacity - Search – Field Description**

Field	Description
<b>Borrowing Capacity Code</b>	Specify the borrowing capacity code.
<b>Borrowing Capacity Description</b>	Specify the borrowing capacity description.

**Table 3-20 (Cont.) View Borrowing Capacity - Search – Field Description**

Field	Description
<b>Authorization Status</b>	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

5. Click **Search** to display to required borrowing capacity.
6. On **View Borrowing Capacity** screen, click

•  
•  
•

icon to **Unlock**, **Delete**, **Authorize** or **View** the created borrowing capacity.

7. Click **Unlock** to modify the borrowing capacity.

The **Borrowing Capacity Maintenance - Modify** screen displays.

Figure 3-23 Borrowing Capacity Maintenance - Modify

The screenshot shows the 'Borrowing Capacity Maintenance' interface. The 'Basic Details' section contains fields for 'Borrowing Capacity Code' (BR502), 'Effective Date' (September 9, 2020), 'Product Processor' (OFLO), 'Borrowing Capacity Description' (BR502), 'Expiry Date' (July 31, 2025), and 'Execution Stage' (Before Decision). The 'Selection Criteria' section has radio buttons for 'Use Existing Rule' (selected) and 'Create New Rule'. The 'Rules' section shows a table with a single row for 'BR502'. The 'Expression' section contains the following code:

```

IF
  ( ( LoanTenure > 36 ) && ( marketValue < 800000 ) )
Output
  Section1 True
Else

```

**Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 3-21 Borrowing Capacity Maintenance - Modify - Field Description

Field	Description
<b>Borrowing Capacity Code</b>	Displays the model code for the created borrowing capacity.
<b>Borrowing Capacity Description</b>	The user can modify the model description for the created borrowing capacity.
<b>Effective Date</b>	The user can modify effective date for the borrowing capacity.
<b>Expiry Date</b>	The user can modify date of the created borrowing capacity.
<b>Product Processor</b>	Displays the product processor for the borrowing capacity.
<b>Execution Stage</b>	Displays execution stage for the borrowing capacity.

**Table 3-21 (Cont.) Borrowing Capacity Maintenance - Modify - Field Description**

Field	Description
<b>Use Existing Rule</b>	Indicates if the existing rule is linked.
<b>Rule Code</b>	The user can modify the rule code for the created borrowing capacity.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code for the created borrowing capacity.
<b>Create New Rule</b>	The user can modify the rule code for the created borrowing capacity.
<b>Code</b>	Specify the new rule code for borrowing capacity.
<b>Description</b>	Specify the rule description for the borrowing capacity.
<b>Fact / Rules</b>	Displays the fact or rule for the created borrowing capacity.
<b>Operator</b>	Displays the comparison operator for the created borrowing capacity.
<b>Data Type</b>	Displays the data type for the fact or rule for the created borrowing capacity.
<b>Output</b>	Displays the output for the created borrowing capacity.
<b>Expression</b>	Displays the expression updated in the expression builder for the created borrowing capacity.
<b>Fact ID</b>	The user can modify the fact ID of the created borrowing capacity.
<b>Rule ID</b>	The user can modify the rule ID of the created borrowing capacity.
	Click this icon to get the information about the rule.

8. Click **Save** to update the modified fields.
9. Click **View** to view the borrowing capacity.

The **Borrowing Capacity Maintenance – View** screen displays.

Figure 3-24 Borrowing Capacity Maintenance – View

For more information on fields, refer to the field description table.

Table 3-22 Borrowing Capacity Maintenance - View - Field Description

Field	Description
<b>Borrowing Capacity Code</b>	Displays the model code for the created borrowing capacity.
<b>Borrowing Capacity Description</b>	Displays the model description for the created borrowing capacity.
<b>Effective Date</b>	Displays effective date for the borrowing capacity.
<b>Expiry Date</b>	Displays date of the created borrowing capacity.
<b>Product Processor</b>	Displays the product processor for the borrowing capacity.
<b>Execution Stage</b>	Displays execution stage for the borrowing capacity.
<b>Use Existing Rule</b>	Indicates if the existing rule is linked.
<b>Rule Code</b>	Displays the rule code for the created borrowing capacity.
	Click this icon to get the information about the rule.

**Table 3-22 (Cont.) Borrowing Capacity Maintenance - View - Field Description**

Field	Description
<b>Rule Name</b>	Displays the rule name of the rule code for the created borrowing capacity.
<b>Create New Rule</b>	Displays the rule code for the created borrowing capacity.
<b>Code</b>	Displays the rule code for borrowing capacity.
<b>Description</b>	Displays the rule description for the borrowing capacity.
<b>Fact / Rules</b>	Displays the fact or rule for the created borrowing capacity.
<b>Operator</b>	Displays the comparison operator for the created borrowing capacity.
<b>Data Type</b>	Displays the data type for the fact or rule for the created borrowing capacity.
<b>Output</b>	Displays the output for the created borrowing capacity.
<b>Expression</b>	Displays the expression updated in the expression builder for the created borrowing capacity.
<b>Fact ID</b>	Displays the fact ID of the created borrowing capacity.
<b>Rule ID</b>	Displays the rule ID of the created borrowing capacity.
	Click this icon to get the information about the rule.

## 3.8 Strategy Configuration

This topic describes the information about the strategy configuration.

Decision service is used for multiple purposes such as borrowing capacity, borrowing capacity plus pricing, only pricing, only decision, logical plus decision etc. System should have an ability to configure the strategy like when the decision service is being called for borrowing capacity, should the request pass through the logical check. In addition, the product processor can configure different strategies for different product types or customer types. Strategy configuration allows the product processor to configure the strategy as per its requirements for all the modes for which decision service can be called. Separate strategy can be defined for origination, servicing or collection. In addition, multiple strategy can be defined for the same module like for origination i.e. multiple strategy can be defined. This maintenance allows the product processor to configure the strategy according to its need for all the modes for which the decision service can be called for.

This topic contains the following subtopics:

- [Create Strategy Configuration](#)  
This topic describes the systematic instructions to create strategy configuration as per the requirement.
- [View Strategy Configuration](#)  
This topic describes the systematic instructions to view the list of strategy configuration.

### 3.8.1 Create Strategy Configuration

This topic describes the systematic instructions to create strategy configuration as per the requirement.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Strategy Configuration**, under **Strategy Configuration**, click **Create Strategy Configuration**.

The **Create Strategy Configuration** screen displays.

**Figure 3-25 Create Strategy Configuration**

3. On **Create Strategy Configuration** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-23 Create Strategy Configuration - Field Description**

Field	Description
<b>Strategy Code</b>	Specify the unique strategy code.
<b>Strategy Code Description</b>	Specify the short description for the strategy code.
<b>Product Processor</b>	Specify the product processor for which the strategy is being configured.
<b>Product Processor Description</b>	Displays the product processor description.
<b>Industry</b>	Select the industry type from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"><li>• <b>Banking Industry</b></li><li>• <b>Insurance</b></li><li>• <b>Trade Finance</b></li></ul>
<b>Line Of Business</b>	Select the line of business type from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"><li>• <b>Corporate</b></li><li>• <b>Retail</b></li><li>• <b>SMEnt</b></li></ul>
<b>Account Category</b>	Indicates whether the strategy created is for asset or Liabilities.
<b>Module</b>	Select the module from the drop-down list . The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"><li>• <b>Collection</b></li><li>• <b>Origination</b></li><li>• <b>Servicing</b></li></ul>
<b>Effective Date</b>	Specify the effective date.
<b>Expiry Date</b>	Specify the expiry date.
<b>+ button</b>	Click to add a new facts.
<b>- button</b>	Click to delete a row that is already added.
<b>Type</b>	Select the fact type from the drop-down list.
<b>Value</b>	Select the value configured for the fact type from the drop-down list. The values are configurable based on the lookup values maintained.

**Table 3-23 (Cont.) Create Strategy Configuration - Field Description**

Field	Description
<b>Modes</b>	Select the modes from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Borrowing Capacity</b></li> <li>• <b>decision &amp; Grade</b></li> <li>• <b>Pricing</b></li> <li>• <b>Qualitative Score</b></li> <li>• <b>Quantitative Score</b></li> <li>• <b>Score</b></li> <li>• <b>Score and Decision</b></li> <li>• <b>Score, Decision &amp; Pricing</b></li> </ul> If the <b>Module</b> is selected as <b>Collection</b> , then below options are available. <ul style="list-style-type: none"> <li>• <b>Decision &amp; Grade</b></li> <li>• <b>Qualitative Score</b></li> <li>• <b>Quantitative Score</b></li> <li>• <b>Score</b></li> <li>• <b>Score and Decision</b></li> </ul>
<b>Steps</b>	Steps are defined based on the modes selected. Example: If <b>Borrowing Capacity</b> mode is selected, the check box for borrowing capacity is by default selected and disabled. You can select the other steps.

4. Click **Save** to save the details.

The **Strategy Configuration** is successfully created and can be viewed using the [View Strategy Configuration](#) screen.

### 3.8.2 View Strategy Configuration

This topic describes the systematic instructions to view the list of strategy configuration.

The user can create the strategy configuration using the [Create Strategy Configuration](#) screen. The status of the created strategy configuration is displayed as **Unauthorized** and **Open**. Once the checker authorizes the strategy configuration, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Strategy Configuration**, under **Strategy Configuration**, click [View Strategy Configuration](#).

The **View Strategy Configuration** screen displays.

**Figure 3-26 View Strategy Configuration**



For more information on fields, refer to the field description table.

**Table 3-24 View Strategy Configuration - Field Description**

Field	Description
<b>Strategy Code</b>	Displays the strategy code.
<b>Strategy Description</b>	Displays the description of the strategy.
<b>Product Processor</b>	Displays the product processor of the strategy.
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

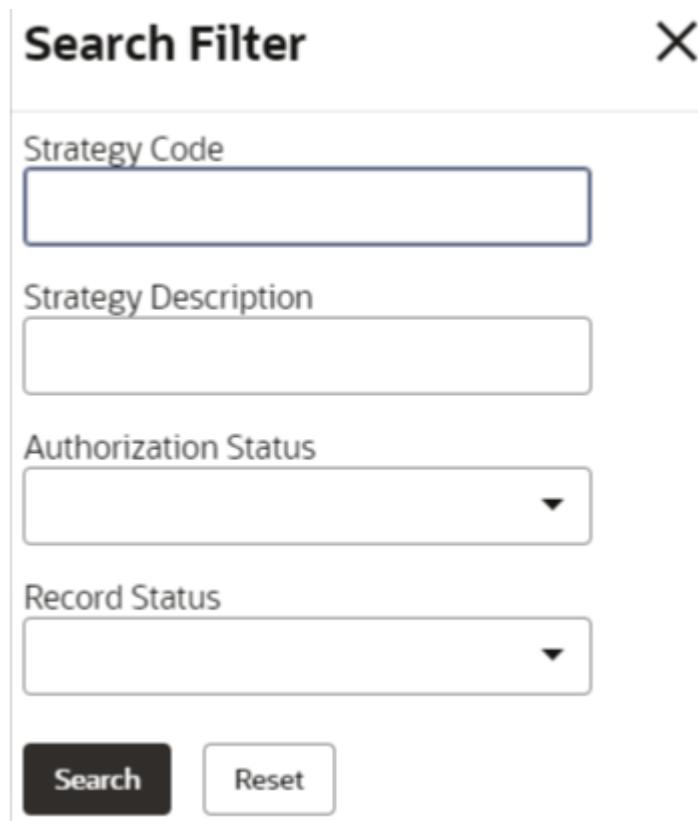
3. On View Strategy Configuration screen, click



icon.

The **View Strategy Configuration - Search** screen displays.

Figure 3-27 View Strategy Configuration - Search



The image shows a 'Search Filter' dialog box. At the top right is a close button (X). The dialog contains four input fields: 'Strategy Code' (empty), 'Strategy Description' (empty), 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom are two buttons: a dark grey 'Search' button and a light grey 'Reset' button.

4. On **View Strategy Configuration - Search** screen, specify the **Search Filter** to fetch the required strategy configuration.

For more information on fields, refer to the field description table.

Table 3-25 View Strategy Configuration - Search – Field Description

Field	Description
<b>Strategy Code</b>	Specify the strategy code.
<b>Strategy Description</b>	Specify the description of the strategy.
<b>Authorization Status</b>	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>

5. Click **Search** to display the required strategy configuration.
6. On **View Strategy Configuration** screen, Click



icon, to **Unlock**, **Delete**, **Authorize** or **View** the created strategy configuration.

7. Click **Unlock** to modify the created strategy configuration.

The **Strategy Configuration Maintenance - Modify** screen displays.

**Figure 3-28 Strategy Configuration Maintenance - Modify**

The screenshot shows the 'Strategy Configuration Maintenance' interface. The 'Basic Details' section includes fields for Strategy Code (OFL0035), Product Processor (OFL0), Industry (Banking), Account Category (Asset selected), Effective Date (September 30, 2020), Strategy Code Description (OFL0035), Product Processor Description (OFL0SS), Line of Business (Retail), Module (Origination), and Expiry Date (December 12, 2023). The 'Additional Information' section contains a table with rows for Type and Line of Business. The 'Modes' section lists various scoring and decision-making criteria with checkboxes. The 'Steps' section contains a note about mandatory vs optional steps. At the bottom are 'Audit', 'Cancel', and 'Save' buttons.

For more information on fields, refer to the field description table.

**Table 3-26 Strategy Configuration Maintenance - Modify - Field Description**

Field	Description
<b>Strategy Code</b>	Displays the created strategy code.
<b>Strategy Code Description</b>	Displays the created strategy code description.
<b>Product Processor</b>	Displays the product processor for the created strategy configuration.
<b>Product Processor Description</b>	Displays the product processor description for the created strategy configuration.
<b>Account Category</b>	Displays the account category for the created strategy configuration.
<b>Module</b>	Displays the module for the created strategy configuration.
<b>Effective Date</b>	Displays the effective date for the created strategy configuration.
<b>Expiry Date</b>	Select the expiry date for the created strategy configuration.

**Table 3-26 (Cont.) Strategy Configuration Maintenance - Modify - Field Description**

Field	Description
Type	Displays the fact type for the created strategy configuration.
Value	Displays the fact value for the created strategy configuration.
Steps	Specify the steps defined for the created strategy configuration.

8. Click **Save** to update the modified fields.
9. Click **View** to view the created strategy configuration.

The **Strategy Configuration Maintenance - View** screen displays.

**Figure 3-29 Strategy Configuration Maintenance - View**

The screenshot shows the 'Strategy Configuration Maintenance' interface. The 'Basic Details' section includes fields for Strategy Code (OFLO035), Product Processor (OFLO), Industry (Banking), Account Category (Asset), Effective Date (September 30, 2020), Strategy Code Description (OFLO035), Product Processor Description (OFLOSS), Line of Business (Retail), Module (Origination), and Expiry Date (December 12, 2023). The 'Additional Information' section contains a table with columns for Type and Value, showing entries for Type and Line of Business. The 'Modes' section lists various configuration options like Borrowing Capacity, Decision & Grade, Pricing, Qualitative Score, Quantitative Score, Score, Score & Decision, and Score, Decision & Pricing. The 'Steps' section includes a note about mandatory steps being checked by default. The bottom of the screen features an 'Audit' button.

For more information on fields, refer to the field description table.

**Table 3-27 Strategy Configuration Maintenance - View - Field Description**

Field	Description
<b>Strategy Code</b>	Displays the created strategy code.
<b>Strategy Code Description</b>	Displays the created strategy code description.
<b>Product Processor</b>	Displays the product processor for the created strategy configuration.
<b>Product Processor Description</b>	Displays the product processor description for the created strategy configuration.

**Table 3-27 (Cont.) Strategy Configuration Maintenance - View - Field Description**

Field	Description
<b>Account Category</b>	Displays the account category for the created strategy configuration.
<b>Module</b>	Displays the module for the created strategy configuration.
<b>Effective Date</b>	Displays the effective date for the created strategy configuration.
<b>Expiry Date</b>	Displays the expiry date for the created strategy configuration.
<b>Type</b>	Displays the fact type for the created strategy configuration.
<b>Value</b>	Displays the fact value for the created strategy configuration.
<b>Steps</b>	Displays the steps defined for the created strategy configuration.

## 3.9 Scoring Feature

This topic describes the information about the scoring feature in Decision service.

Lending institution have complex credit scoring models. The model uses the information contained in an application such as salary, credit commitments, and past loan performances to determine a credit score of an application or an existing customer. The model generates a score and based on that score, system takes the decision like approve, referred or to reject the application. To achieve these, in the decision service, you need to define maintenances of scoring feature. A feature can be either fact based or rule based. The features created in this maintenance can be linked in quantitative score model and decision grade matrix screen.

This topic contains the following subtopics:

- [Create Scoring Feature](#)  
This topic describes the systematic instructions to configure the scoring feature for determining the credit score.
- [View Scoring Feature](#)  
This topic describes the systematic instructions to view the list of scoring feature.

### 3.9.1 Create Scoring Feature

This topic describes the systematic instructions to configure the scoring feature for determining the credit score.

This score applies to applications during origination and based on the information received from the product processor.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Scoring Feature**, under **Scoring Feature**, click **Create Scoring Feature**.

The **Create Scoring Feature** screen displays.

Figure 3-30 Create Scoring Feature



3. On **Create Scoring Feature** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 3-28 Create Scoring Feature - Field Description

Field	Description
<b>Feature Code</b>	Specify the unique feature code.
<b>Feature Description</b>	Specify a short description for the feature.
<b>Product Processor</b>	Specify the product processor for which the feature is being created.
<b>Rule</b>	Select the rule, if it is required to define the feature. This option is used to decide whether the feature is rule based or fact based. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Fact Code</b>	Select the fact code to be mapped to the feature from the drop-down list. This field is enabled if the <b>Rule</b> is selected as <b>No</b> .
<b>Fact Name</b>	Specify the fact name of the feature. This field is enabled if the <b>Rule</b> is selected as <b>No</b> .
<b>Rule Code</b>	Select the rule code to be mapped to the feature from the drop-down list. This field is enabled if the <b>Rule</b> is selected as <b>Yes</b> .
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Specify the rule name for the selected rule. This field is enabled if the <b>Rule</b> is selected as <b>Yes</b> .

4. Click **Save** to save the details.

The **Scoring Feature** is successfully created and can be viewed using the [View Scoring Feature](#) screen.

## 3.9.2 View Scoring Feature

This topic describes the systematic instructions to view the list of scoring feature.

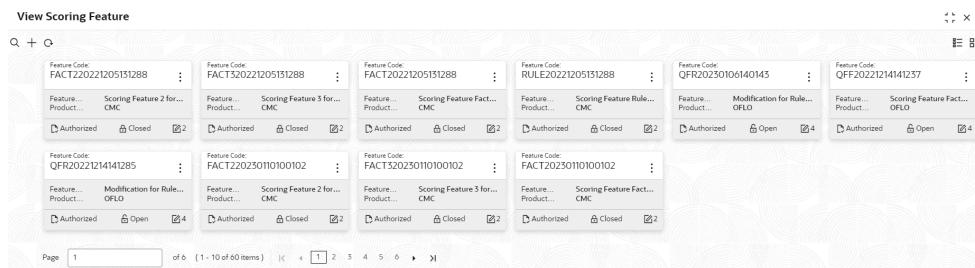
The user can configure the scoring feature using the [Create Scoring Feature](#) screen. The status of the created scoring feature is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance** under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Scoring Feature**, under **Scoring Feature**, click **View Scoring Feature**.

The **View Scoring Feature** screen displays.

**Figure 3-31 View Scoring Feature**



For more information on fields, refer to the field description table.

**Table 3-29 View Scoring Feature – Field Description**

Field	Description
<b>Feature Code</b>	Displays the feature code.
<b>Feature Description</b>	Displays the description of the feature.
<b>Product Processor</b>	Displays the product processor for which the feature is created.
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> <li>• <b>Authorized</b></li> <li>• <b>Rejected</b></li> <li>• <b>Unauthorized</b></li> </ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Closed</b></li> </ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

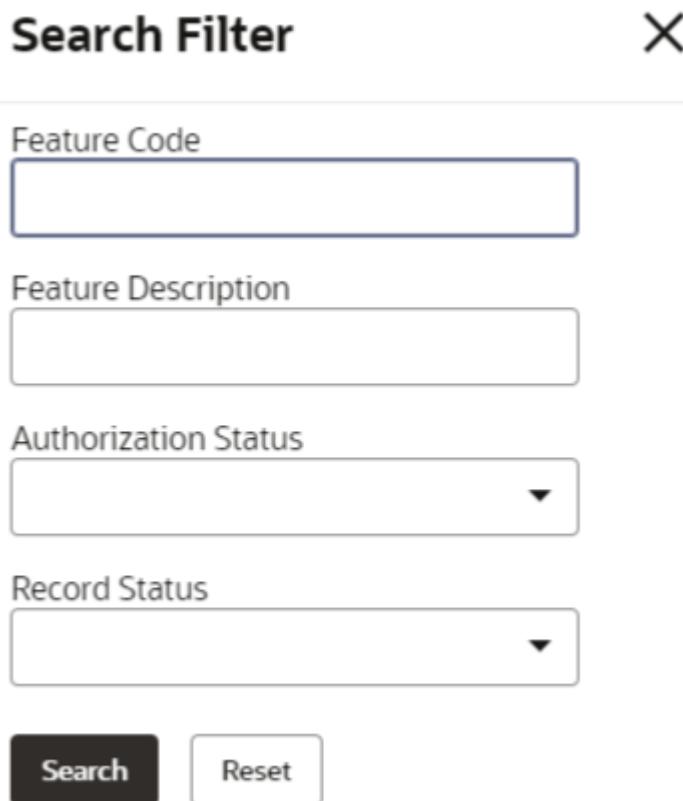
3. On **View Scoring Feature** screen, Click



icon.

The **View Scoring Feature - Search** screen displays.

**Figure 3-32 View Scoring Feature - Search**



The figure shows a search interface titled "Search Filter" with an "X" button in the top right corner. It contains four input fields: "Feature Code" (empty), "Feature Description" (empty), "Authorization Status" (a dropdown menu), and "Record Status" (a dropdown menu). At the bottom are two buttons: a dark "Search" button and a light "Reset" button.

For more information on fields, refer to the field description table.

**Table 3-30 View Scoring Feature - Search – Field Description**

Field	Description
<b>Feature Code</b>	Specify the feature code.
<b>Feature Description</b>	Specify the feature description.
<b>Authorization Status</b>	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>

Table 3-30 (Cont.) View Scoring Feature - Search – Field Description

Field	Description
<b>Record Status</b>	Select the record status from the drop-down list. The available options are: • Open • Closed

4. Click **Search** to display the required scoring feature.
5. On **View Scoring Feature** screen, click



icon to **Unlock**, **Delete**, **Authorize** or **View** the created scoring feature.

6. Click **Unlock** to modify the created scoring feature..

The **Scoring Feature Maintenance - Modify** screen displays.

Figure 3-33 Scoring Feature Maintenance - Modify

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 3-31 Scoring Feature Maintenance - Modify - Field Description

Field	Description
<b>Feature Code</b>	Displays the feature code.
<b>Feature Description</b>	The user can modify the feature description.
<b>Product Processor</b>	Displays the product processor for the created scoring feature.
<b>Rule</b>	The user can modify the rule defined to the feature.
<b>Rule Code</b>	The user can modify the rule code of the feature. This field is displayed, if the <b>Rule</b> is selected as <b>Yes</b> .

**Table 3-31 (Cont.) Scoring Feature Maintenance - Modify - Field Description**

Field	Description
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the feature. This field is displayed, if the <b>Rule</b> is selected as <b>Yes</b> .
<b>Fact Code</b>	The user can modify the fact code of the feature. This field is displayed, if the <b>Rule</b> is selected as <b>No</b> .
<b>Fact Name</b>	Displays the fact name of the feature. This field is displayed, if the <b>Rule</b> is selected as <b>No</b> .

- Click **Save** to update the modified fields.

## 3.10 Quantitative Scoring Model

This topic describes the information about the Quantitative scoring model for the Decision service.

Quantitative analysis involves, an assessment of the financial position based on the customer's income and monthly expenses. It may also include a cash flow analysis of the customer's accounts and credit history.

Banks usually grant loan based on a credit scoring model that combines quantitative and qualitative analysis.

This topic contains the following subtopics:

- [Create Quantitative Scoring Model](#)  
This topic describes the systematic instructions to configure the quantitative scoring model based on the various scoring parameters.
- [View Quantitative Scoring Model](#)  
This topic describes the systematic instructions to view the list of configured quantitative scoring model.

### 3.10.1 Create Quantitative Scoring Model

This topic describes the systematic instructions to configure the quantitative scoring model based on the various scoring parameters.

The parameters driving the scoring models are configurable. The user can create quantitative scoring model by updating various details.

Specify **User ID** and **Password**, and login to **Home** screen.

- On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
- Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Quantitative Scoring Model**, under **Quantitative Scoring Model**, click **Create Quantitative Scoring Model**.

The **Create Quantitative Scoring Model** screen displays.

**Figure 3-34 Create Quantitative Scoring Model**

3. On **Create Quantitative Scoring Model** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-32 Create Quantitative Scoring Model - Field Description**

Field	Description
<b>Scoring Model</b>	Select the scoring model from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Application Scoring Model</b></li> <li>• <b>Applicant Scoring Model</b></li> <li>• <b>Multi-Applicant Scoring Model</b></li> </ul>
<b>Scoring Model Code</b>	Specify the unique scoring model code.
<b>Scoring Model Description</b>	Specify a short description for the scoring model.
<b>Effective Date</b>	Specify the effective date.
<b>Expiry Date</b>	Specify the expiry date.
<b>Product Processor</b>	Specify the product processor for which the model is being created.
<b>Priority</b>	Specify the priority of the model.

4. Click the **Selection Criteria** to define quantitative scoring model.

The **Create Quantitative Scoring Model - Selection Criteria** screen displays.

Figure 3-35 Create Quantitative Scoring Model - Selection Criteria

For more information on fields, refer to the field description table.

Table 3-33 Create Quantitative Scoring Model - Selection Criteria - Field Description

Field	Description
<b>Use Existing Rule</b>	By default, this option is enabled. Indicates if the existing rule is linked.
<b>Rule Code</b>	Select the rule code from the drop down list.
	Click this icon to get the information about the existing rule.
<b>Rule Name</b>	Displays the rule name of the selected rule code.
<b>Create New Rule</b>	Select this option to create new rule.
<b>Code</b>	Specify the rule code.
<b>Description</b>	Specify the rule description.
<b>+ icon</b>	Click this icon to add new expression.

**Table 3-33 (Cont.) Create Quantitative Scoring Model - Selection Criteria - Field Description**

Field	Description
<b>Fact / Rules</b>	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
<b>Operator</b>	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• NotIn</li> </ul>
<b>Data Type</b>	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul>
<b>Output</b>	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul>

**Table 3-33 (Cont.) Create Quantitative Scoring Model - Selection Criteria - Field Description**

Field	Description
<b>Expression</b>	Displays the expression updated in the expression builder.

- Click the **Scoring Rule** to define the rules. This tab is enabled if **Application Scoring Model** is selected.

The **Create Quantitative Scoring Model - Scoring Rule** screen displays.

**Figure 3-36 Create Quantitative Scoring Model - Scoring Rule**

For more information on fields, refer to the field description table.

**Table 3-34 Create Quantitative Scoring Model - Scoring Rule - Field Description**

Field	Description
<b>Rule Code</b>	Select the rule code from the drop-down list.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code.

- Click the **Feature** tab to define the feature. This tab is enabled if **Applicant Scoring Model** and **Multiple Applicant Scoring Model** is selected.

The **Create Quantitative Scoring Model - Feature** screen displays.

Figure 3-37 Create Quantitative Scoring Model - Feature

For more information on fields, refer to the field description table.

Table 3-35 Create Quantitative Scoring Model - Feature - Field Description

Field	Description
<b>+ icon</b>	Click this icon to add a new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Feature</b>	Select the feature from the drop-down list.
<b>Weightage (%)</b>	Specify the weightage to be assigned to each feature code.
<b>Range Type</b>	Select the range type from the drop down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Max Value</b></li> <li>• <b>Param Percent%</b></li> <li>• <b>Value</b></li> </ul> For <b>Applicant Scoring Model</b> , this field is editable.
<b>Define Range/Value</b>	Click the <b>Define</b> link to define the score for the expected response.
<b>Enable</b>	By default, this option is enabled. Indicates if the scoring parameter is enabled or not.

7. Click the **Define** link to define a range or absolute values for each scoring feature to be considered for scoring model and score for that range or value.

In case the data type of feature is numeric such as Bureau score, the **Create Quantitative Scoring Model - Define Link - Numeric Feature** screen displays.

Figure 3-38 Create Quantitative Scoring Model - Define Link - Numeric Feature

For more information on fields, refer to the field description table.

Table 3-36 Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description

Field	Description
<b>Range Type</b>	Displays the range type selected.
<b>Max Value</b>	Specify the maximum value on which scoring has to be done, if range type ID is Max Value % or Param %.
<b>+ icon</b>	Click this icon to add a new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Range From</b>	Specify the minimum range of value based on which scoring is to be done.
<b>Range To</b>	Specify the maximum range of value based on which scoring is to be done.
<b>Score/Percentage</b>	Specify the percentage to be assigned for each range or value, if range type is Max value % or Param %. Specify the score to be assigned for each range or value, if range type is Value.

**Table 3-36 (Cont.) Create Quantitative Scoring Model - Define Link – Numeric Feature - Field Description**

Field	Description
<b>Category</b>	Specify the category for each range or value from the drop-down list. The values are configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"> <li>• <b>Strong</b></li> <li>• <b>Medium</b></li> <li>• <b>Weak</b></li> </ul>

If the data type of feature is alphanumeric such as Employment Category, the below screen appears.

**Figure 3-39 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature**

For more information on fields, refer to the field description table.

**Table 3-37 Create Quantitative Scoring Model - Define Link –Alphanumeric Feature - Field Description**

Field	Description
<b>Range Type</b>	Displays the range type selected. The default value for the same is <b>Value</b> .
<b>Max Value</b>	Specify the maximum value for the range type.

**Table 3-37 (Cont.) Create Quantitative Scoring Model - Define Link – Alphanumeric Feature - Field Description**

Field	Description
<b>+ icon</b>	Click this icon to add a new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Value</b>	Specify the value of the feature.
<b>Score</b>	Specify the score assigned for each range value.
<b>Category</b>	Specify the category for each range or value from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Strong</b></li><li>• <b>Medium</b></li><li>• <b>Weak</b></li></ul>

8. Click **Done** to save the data and close the range panel.
9. Click **Save** to save the details.

The **Quantitative Scoring Model** is successfully created and can be viewed using the [View Quantitative Scoring Model](#) screen.

### 3.10.2 View Quantitative Scoring Model

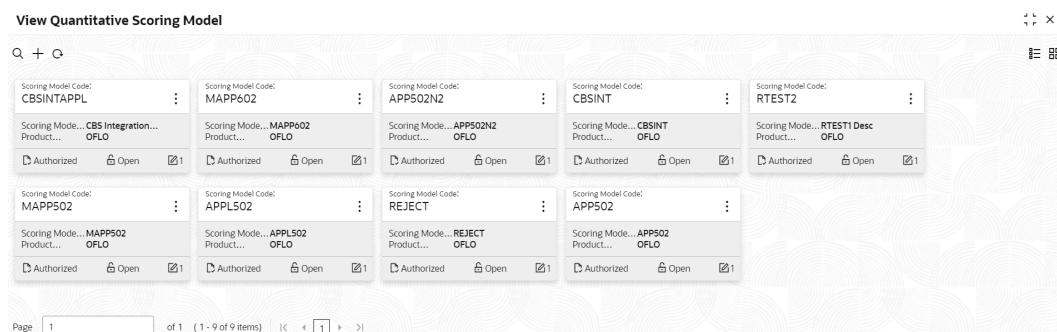
This topic describes the systematic instructions to view the list of configured quantitative scoring model.

The user can configure the qualitative scoring model using the [Create Quantitative Scoring Model](#) screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Quantitative Scoring**, under **Quantitative Scoring Model**, click [View Quantitative Scoring Model](#).

The **View Quantitative Scoring Model** screen displays.

**Figure 3-40 View Quantitative Scoring Model**


For more information on fields, refer to the field description table.

**Table 3-38 View Quantitative Scoring Model – Field Description**

Field	Description
<b>Scoring Model Code</b>	Displays the scoring model code.
<b>Scoring Model Description</b>	Displays the description of the scoring model.
<b>Product Processor Code</b>	Displays the product processor code
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>
<b>Modification Number</b>	Displays the number of modification performed on the record.

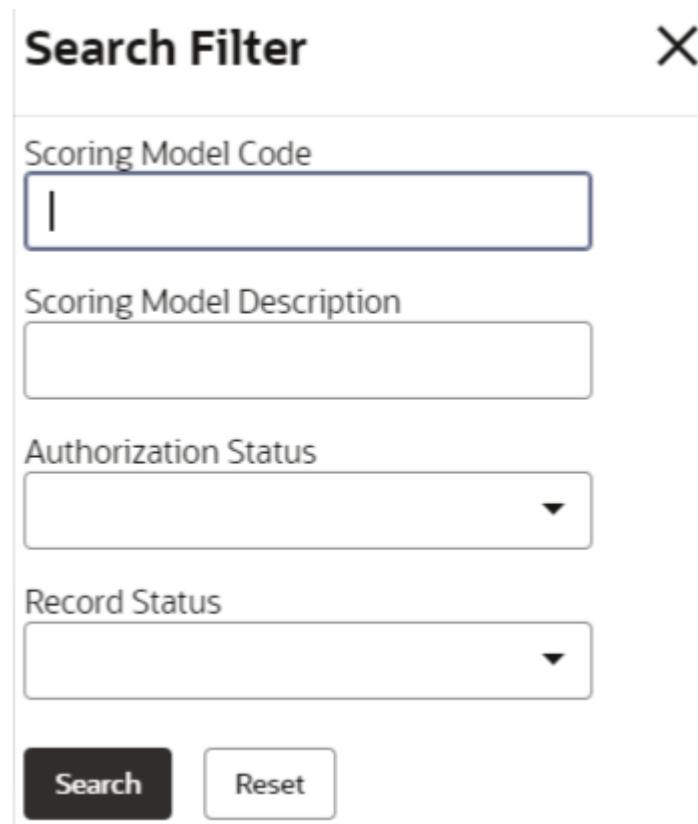
3. On **View Quantitative Scoring Model** screen, click



icon.

The **View Quantitative Scoring Model - Search** screen displays.

Figure 3-41 View Quantitative Scoring Model - Search



The image shows a 'Search Filter' interface for a Quantitative Scoring Model. It features a title 'Search Filter' at the top left and a close button 'X' at the top right. Below the title are four input fields: 'Scoring Model Code' (containing a placeholder 'I'), 'Scoring Model Description' (empty), 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom are two buttons: a dark 'Search' button and a light 'Reset' button.

For more information on fields, refer to the field description table.

Table 3-39 View Quantitative Scoring Model - Search – Field Description

Field	Description
<b>Scoring Model Code</b>	Specify the scoring model code.
<b>Scoring Model Description</b>	Specify the description of the scoring model.
<b>Authorization Status</b>	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>

4. On View Quantitative Scoring Model screen, click



icon to **Unlock**, **Delete**, **Authorize** or **View** the created quantitative scoring model.

5. Click **Unlock** to modify the created quantitative scoring model.

The **Quantitative Scoring Model Maintenance - Modify** screen displays.

**Figure 3-42 Quantitative Scoring Model Maintenance - Modify**

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-40 Quantitative Scoring Model Maintenance - Modify - Field Description**

Field	Description
<b>Application Scoring Model</b>	Displays the application scoring model.
<b>Scoring Model Code</b>	Displays the qualitative scoring model code for the created quantitative scoring model.

Table 3-40 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description

Field	Description
<b>Scoring Model Description</b>	The user can modify the quantitative scoring model description for the created quantitative scoring model.
<b>Effective Date</b>	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.
<b>Expiry Date</b>	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.
<b>Product Processor</b>	Displays the product processor for the created quantitative scoring model.
<b>Priority</b>	The user can modify the priority of the created quantitative scoring model.
<b>Use Existing Rule</b>	The user can modify the existing rule if linked.
<b>Rule Code</b>	Displays the rule code for the created quantitative scoring model.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code for the created quantitative scoring model.
<b>Code</b>	Displays the rule code.
<b>Description</b>	Displays the rule description.
<b>+ icon</b>	This icon can add new expression.
<b>Fact / Rules</b>	Displays the fact or rule of the created quantitative scoring model.
<b>Operator</b>	Displays the comparison operator of the created quantitative scoring model.
<b>Data Type</b>	Displays the data type for the fact or rule for the created quantitative scoring model.
<b>Output</b>	Displays the output for the created quantitative scoring model.
<b>Expression</b>	Displays the expression updated in the expression builder for the created quantitative scoring model.
<b>Feature</b>	This tab is enabled for the <b>Applicant Scoring Model</b> .
<b>+ icon</b>	This icon adds new row.
<b>- icon</b>	This icon deletes a row, which is already added.
<b>Feature</b>	Displays the feature for the created quantitative scoring model.
<b>Weightage (%)</b>	The user can modify the weightage assigned to each feature for the created quantitative scoring model.
<b>Range Type</b>	Displays the range type for the created quantitative scoring model.
<b>Define Range/Value</b>	Displays the range/value defined for the created quantitative scoring model.
<b>Range From</b>	The user can modify the minimum range of value based on which scoring is done.

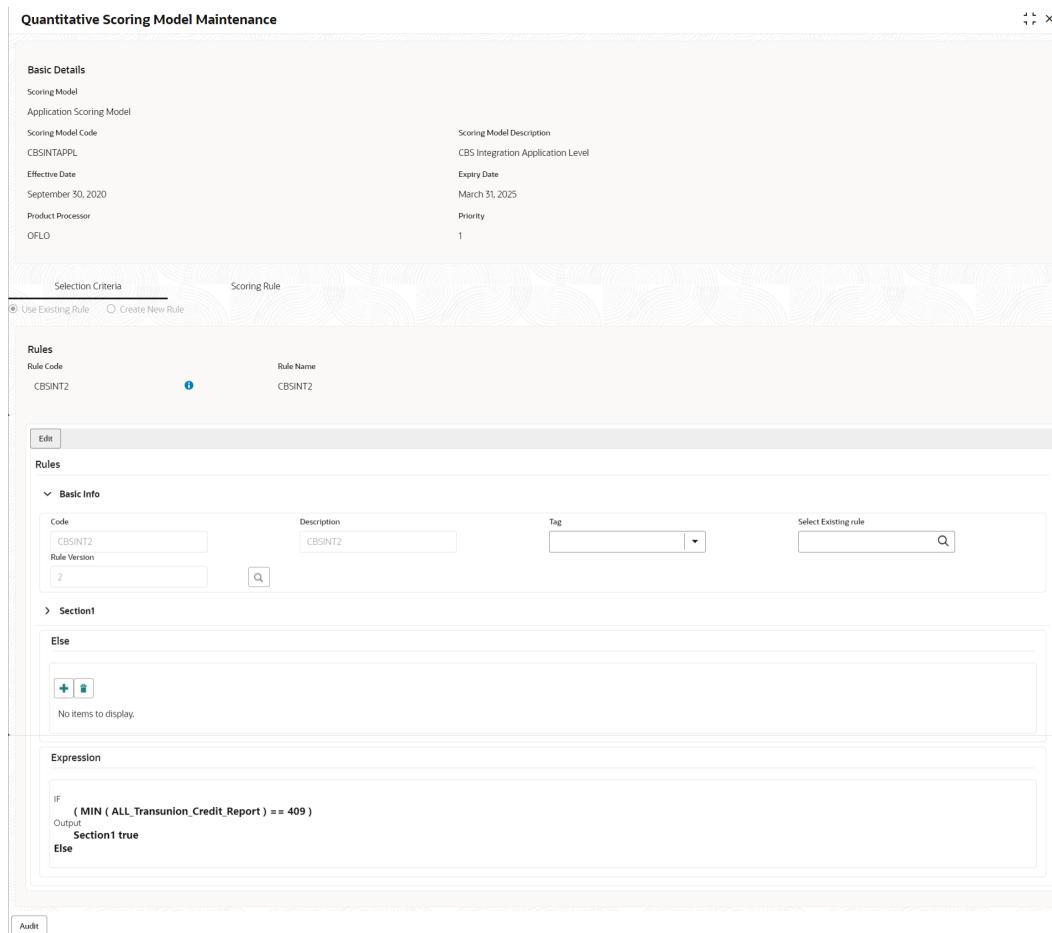
**Table 3-40 (Cont.) Quantitative Scoring Model Maintenance - Modify - Field Description**

Field	Description
<b>Range To</b>	The user can modify the maximum range of value based on which scoring is done
<b>Score</b>	The user can modify the score for each range or value.
<b>Category</b>	The user can modify the category for the created quantitative scoring model.
<b>Enable</b>	Displays parameter for the created quantitative scoring model.
<b>Scoring Rule</b>	This tab is enabled for the <b>Application Scoring Model</b> .
<b>Rule Code</b>	Displays the rule code for the created quantitative scoring model.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code for the created quantitative scoring model.

6. Click **Save** to update the modified fields.
7. Click **View** to view the created quantitative scoring model.

The **Quantitative Scoring Model Maintenance – View** screen displays.

Figure 3-43 Quantitative Scoring Model Maintenance – View



For more information on fields, refer to the field description table.

Table 3-41 Quantitative Scoring Model Maintenance - View - Field Description

Field	Description
<b>Scoring Model</b>	Displays the application scoring model.
<b>Scoring Model Code</b>	Displays the qualitative scoring model code for the created quantitative scoring model.
<b>Scoring Model Description</b>	Displays the quantitative scoring model description for the created quantitative scoring model.
<b>Effective Date</b>	Displays the effective date of the created quantitative scoring model. The user can modify the same before authorization.
<b>Expiry Date</b>	Displays the expiry date of the created quantitative scoring model. The user can modify the same before authorization.
<b>Product Processor</b>	Displays the product processor for the created quantitative scoring model.
<b>Priority</b>	The user can modify the priority of the created quantitative scoring model.
<b>Use Existing Rule</b>	The user can modify the existing rule if linked.

**Table 3-41 (Cont.) Quantitative Scoring Model Maintenance - View - Field Description**

Field	Description
<b>Rule Code</b>	Displays the rule code for the created quantitative scoring model.  
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code for the created quantitative scoring model.
<b>Create New Rule</b>	Displays the rule code for the created quantitative scoring model.
<b>Code</b>	Displays the rule code.
<b>Description</b>	Displays the rule description.
<b>+ icon</b>	This icon can add new expression.
<b>Fact / Rules</b>	Displays the fact or rule of the created quantitative scoring model.
<b>Operator</b>	Displays the comparison operator of the created quantitative scoring model.
<b>Data Type</b>	Displays the data type for the fact or rule for the created quantitative scoring model.
<b>Output</b>	Displays the output for the created quantitative scoring model.
<b>Expression</b>	Displays the expression updated in the expression builder for the created quantitative scoring model.
<b>Feature</b>	This tab is enabled for the <b>Applicant Scoring Model</b> .
<b>+ icon</b>	This icon adds new row.
<b>- icon</b>	This icon deletes a row, which is already added.
<b>Feature</b>	Displays the feature for the created quantitative scoring model.
<b>Weightage (%)</b>	Displays the weightage assigned to each feature for the created quantitative scoring model.
<b>Range Type</b>	Displays the range type for the created quantitative scoring model.
<b>Define Range/ Value</b>	Displays the range/value defined for the created quantitative scoring model.
<b>Range From</b>	The user can modify the minimum range of value based on which scoring is done.
<b>Range To</b>	The user can modify the maximum range of value based on which scoring is done
<b>Score</b>	Displays the score for each range or value.
<b>Category</b>	Displays the category for the created quantitative scoring model.
<b>Enable</b>	Displays parameter for the created quantitative scoring model.
<b>Scoring Rule</b>	This tab is enabled for the <b>Application Scoring Model</b> .
<b>Rule Code</b>	Displays the rule code for the created quantitative scoring model.  
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code for the created quantitative scoring model.

## 3.11 Decision Grade Matrix

This topic describes the information about the decision grade matrix feature.

The Decision Grade Matrix can define the decision and grade based on the score calculated by the scoring model.

This topic contains the following subtopics:

- [Create Decision Grade Matrix](#)  
This topic describes the systematic instructions to create decision and grade matrix by updating various details.
- [View Decision Grade Matrix](#)  
This topic describes the systematic instructions to view the decision grade matrix.

### 3.11.1 Create Decision Grade Matrix

This topic describes the systematic instructions to create decision and grade matrix by updating various details.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Decision Grade Matrix**, under **Decision Grade Matrix**, click **Create Decision Grade Matrix**.

The **Create Decision Grade Matrix** screen displays.

**Figure 3-44 Create Decision Grade Matrix**

3. On **Create Decision Grade Matrix** screen, specify the fields.

 **Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 3-42 Create Decision Grade Matrix - Field Description**

Field	Description
<b>Model Code</b>	Specify the unique model code.
<b>Model Description</b>	Specify a short description for the model.
<b>Effective Date</b>	Specify the effective date.
<b>Expiry Date</b>	Specify the expiry date.
<b>Product Processor</b>	Specify the product processor for which the decision and grade matrix is being created.
<b>Priority</b>	Specify the priority of the model.

- Click the **Selection Criteria** to configure the parameters based on which decision model is to be resolved.

The **Create Decision Grade Matrix - Selection Criteria** screen displays.

**Figure 3-45 Create Decision Grade Matrix - Selection Criteria**

For more information on fields, refer to the field description table.

Table 3-43 Create Decision Grade Matrix - Selection Criteria - Field Description

Field	Description
<b>Use Existing Rule</b>	By default, this option is enabled. Indicates if the existing rule is linked.
<b>Rule Code</b>	Select the rule code from the drop down list.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code.
<b>Create New Rule</b>	Select this option to create new rule.
<b>+ icon</b>	Click this icon to add new expression.
<b>Fact / Rules</b>	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
<b>Operator</b>	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• Contains</li> <li>• In</li> <li>• Matches</li> <li>• NotMatches</li> <li>• NotContains</li> <li>• Notin</li> </ul>
<b>Data Type</b>	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> <li>• Text</li> <li>• Number</li> <li>• Boolean</li> <li>• Date</li> <li>• Fact</li> <li>• Rules</li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• True</li> <li>• False</li> </ul>

**Table 3-43 (Cont.) Create Decision Grade Matrix - Selection Criteria - Field Description**

Field	Description
<b>Output</b>	<p>Select the output from the drop-down list.</p> <p>Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> <p>The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b>.</p> <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul>
<b>Expression</b>	Displays the expression updated in the expression builder.

5. Click the **Decision Matrix** to define decision on the application. The user can select the feature for which the decision needs to be maintained like Quantitative/Qualitative.

The **Create Decision Grade Matrix - Decision Matrix** screen displays.

**Figure 3-46 Create Decision Grade Matrix - Decision Matrix**

The screenshot shows the 'Create Decision Grade Matrix - Decision Matrix' interface. The 'Basic Details' section includes fields for Model Code, Model Description, Effective Date (September 30, 2020), Expiry Date, Product Processor (OFLO), and Priority. Below these are tabs for 'Selection Criteria', 'Decision Matrix' (selected), and 'Grade Matrix'. A note at the bottom of the 'Decision Matrix' tab explains that decimal numbers are considered for ranges. The 'Decision Matrix' section features a table for defining columns, with a row for 'AgeAggr' and columns for 'From', 'To', and 'Decision'. Buttons for 'Add Column' and 'Save' are located at the bottom right.

For more information on fields, refer to the field description table.

**Table 3-44 Create Decision Grade Matrix - Decision Matrix - Field Description**

Field	Description
<b>Add Column</b>	Click this button to add features for which decision has to be maintained. On click of <b>Add Column</b> , all the features are shown in the drop down list. Select the feature to be added. Click save to add the feature. If the feature is numeric type, two columns gets added in the table From and To. If the feature is character/alphanumeric type one column Value gets added. System should not save, if no feature have been added. User can click Cancel to close the window.
<b>Link a Rule?</b>	Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none"><li>• <b>Yes</b> - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.</li><li>• <b>No</b> - If this option is selected, the system displays the list of decision lookup values.</li></ul>
<b>+ icon</b>	Click this icon to add a new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Score From</b>	Specify the minimum range of score for the decision.
<b>Score To</b>	Specify the maximum range of score for the decision.
<b>Decision</b>	Specify the decision of an application from the drop-down list. The values are configurable based on the look up values maintained The available options are: <ul style="list-style-type: none"><li>• <b>Approved</b></li><li>• <b>Manual</b></li><li>• <b>Rejected</b></li></ul>
<b>Rule</b>	Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

6. Click the **Grade Matrix** to assign the grade to the application that is used during the pricing of the application. You can select the feature for which the grade needs to be maintained like Quantitative/Qualitative.

The **Create Decision Grade Matrix - Grade Matrix** screen displays.

Figure 3-47 Create Decision Grade Matrix - Grade Matrix

For more information on fields, refer to the field description table.

Table 3-45 Create Decision Grade Matrix - Grade Matrix - Field Description

Field	Description
<b>Add Column</b>	Click <b>Add Column</b> , for addition of features for which decision has to be maintained.
<b>Link a Rule?</b>	Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.</li> <li><b>No</b> - If this option is selected, the system displays the list of decision lookup values.</li> </ul>
	Click this icon to delete a column, which is already added.
<b>+ icon</b>	Click this icon to add a new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Score From</b>	Specify the minimum range of score for the grade.
<b>Score To</b>	Specify the maximum range of score for the grade.
<b>Grade</b>	Specify the grade of the application based on the score scored. The values are configurable based on the look up values maintained. The available options are: <ul style="list-style-type: none"> <li><b>A</b></li> <li><b>B</b></li> <li><b>C</b></li> </ul>

**Table 3-45 (Cont.) Create Decision Grade Matrix - Grade Matrix - Field Description**

Field	Description
<b>Value</b>	Specify the value for which the grade has to be maintained. This field appears only if the data type of feature is Numeric such as Age, FICO score.
<b>Rule</b>	Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

- Click **Save** to save the details.

The **Decision Grade Matrix** is successfully created and can be viewed using the [View Decision and Grade Matrix](#) screen.

### 3.11.2 View Decision Grade Matrix

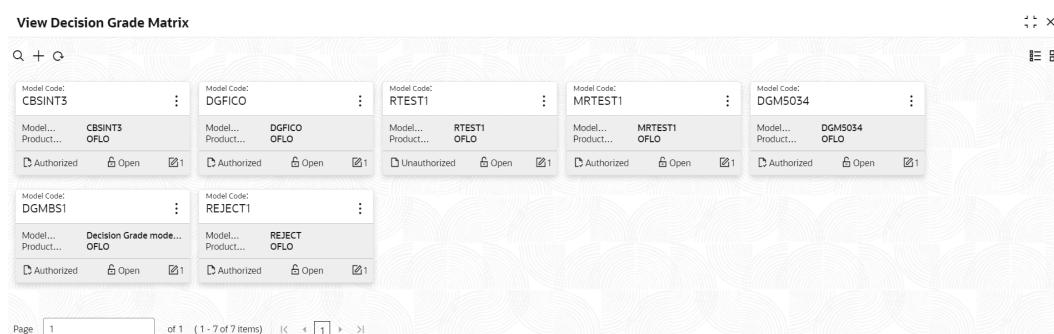
This topic describes the systematic instructions to view the decision grade matrix.

The user can create the decision grade matrix using the [Create Decision Grade Matrix](#) screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the matrix, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

- On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
- Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Decision Grade Matrix**, under **Decision Grade Matrix**, click **View Decision Grade Matrix**.

The **View Decision Grade Matrix** screen displays.

**Figure 3-48 View Decision Grade Matrix**


For more information on fields, refer to the field description table.

**Table 3-46 View Decision Grade Matrix – Field Description**

Field	Description
<b>Model Code</b>	Displays the model code.
<b>Model Description</b>	Displays the model description.

**Table 3-46 (Cont.) View Decision Grade Matrix – Field Description**

Field	Description
<b>Product Processor</b>	Displays the product processor for which the model is created.
<b>Record Status</b>	Displays the status of the record.
<b>Modification Number</b>	Displays the number of modification performed on the record.

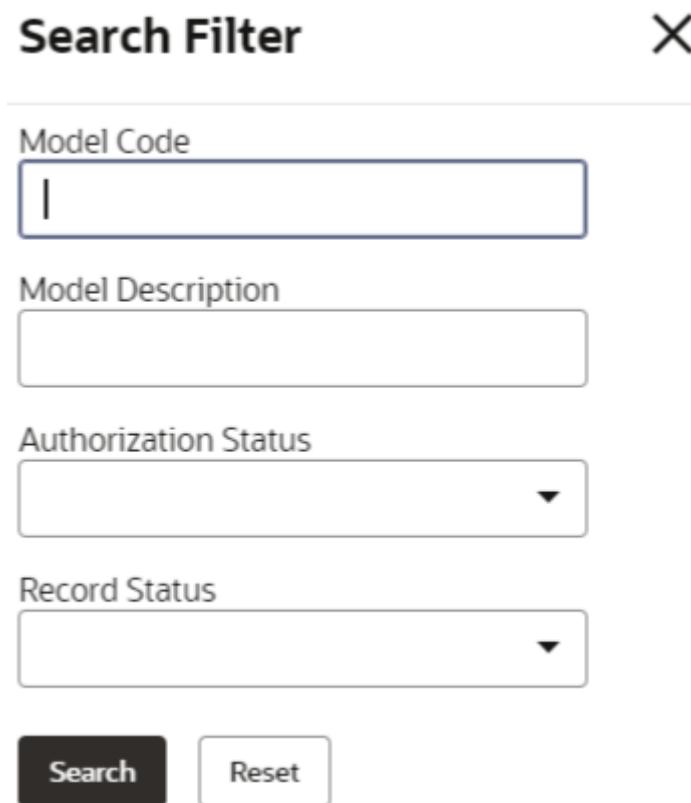
3. On View Decision Grade Matrix screen, click



icon.

The **View Decision Grade Matrix - Search** screen displays.

**Figure 3-49 View Decision Grade Matrix - Search**



The figure shows a search interface titled "Search Filter". It includes a close button (X) in the top right corner. Below the title are four search fields: "Model Code" (input field with placeholder '|'), "Model Description" (input field with placeholder ' '), "Authorization Status" (dropdown menu), and "Record Status" (dropdown menu). At the bottom are two buttons: a dark "Search" button and a light "Reset" button.

For more information on fields, refer to the field description table.

**Table 3-47 View Decision Grade Matrix - Search – Field Description**

Field	Description
<b>Model Code</b>	Specify the model code.
<b>Model Description</b>	Specify the model description.
<b>Authorization Status</b>	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>

4. On View Decision Grade Matrix screen, click



icon to **Unlock**, **Delete**, **Authorize** or **View** the created decision grade matrix.

5. Click **Unlock** to modify the created decision grade matrix.

The **Decision Grade Maintenance - Modify** screen displays.

Figure 3-50 Decision Grade Maintenance - Modify

The screenshot shows the Oracle Decision Grade Maintenance - Modify interface. The window is titled 'Decision Grade Maintenance'. In the 'Basic Details' section, the 'Model Code' is set to 'CBSINT3', 'Effective Date' is 'September 30, 2020', and 'Priority' is '1'. The 'Rules' section shows a rule named 'CBSINT3' with the following expression:

```

IF
  (MIN ( ALL_Equifax_Consumer_Credit_Report ) == 409)
Output
  Section1 true
Else

```

**Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 3-48 Decision Grade Maintenance - Modify - Field Description

Field	Description
<b>Model Code</b>	Displays the model code for the created decision grade matrix.
<b>Model Description</b>	The user can modify the model description for the created decision grade matrix.
<b>Effective Date</b>	The user can modify effective date for the decision grade matrix.
<b>Expiry Date</b>	The user can modify date of the created decision grade matrix.
<b>Product Processor</b>	Displays the product processor for the decision grade matrix.
<b>Priority</b>	The user can modify the priority of the created decision grade matrix.

**Table 3-49 Selection Criteria - Field Description**

Field	Description
<b>Use Existing Rule</b>	Indicates if the existing rule is linked.
<b>Rule Code</b>	The user can modify the rule code for the created decision grade matrix.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code for the created decision grade matrix.
<b>Create New Rule</b>	The user can modify the rule code for the created decision grade matrix.
<b>Description</b>	Specify the rule description for the decision grade matrix.
<b>Code</b>	Specify the new rule code for decision grade matrix.

**Table 3-50 Expression Builder - Field Description**

Field	Description
<b>+ icon</b>	This icon can add new expression.
<b>Fact / Rules</b>	Displays the fact or rule for the created decision grade matrix.
<b>Operator</b>	Displays the comparison operator for the created decision grade matrix.
<b>Data Type</b>	Displays the data type for the fact or rule for the created decision grade matrix.
<b>Output</b>	Displays the output for the created decision grade matrix.
<b>Expression</b>	Displays the expression updated in the expression builder for the created decision grade matrix.

**Table 3-51 Decision Matrix - Field Description**

Field	Description
<b>Add Column</b>	Click this button to add features for which decision has to be maintained.
<b>Link a Rule?</b>	Select the appropriate radio button to link a rule to the features. The options are: <ul style="list-style-type: none"> <li><b>Yes</b> - If this option is selected, the system displays the list of rules. Based on the rule mapped, the decision is provided.</li> <li><b>No</b> - If this option is selected, the system displays the list of decision lookup values.</li> </ul>
<b>+ icon</b>	Click this icon to add new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Score From</b>	Specify the minimum range of score for the decision.
<b>Score To</b>	Specify the maximum range of score for the decision.

**Table 3-51 (Cont.) Decision Matrix - Field Description**

Field	Description
<b>Decision</b>	Specify the decision of an application. The values configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"><li>• <b>Approved</b></li><li>• <b>Manual</b></li><li>• <b>Rejected</b></li></ul>
<b>Rule</b>	Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

**Table 3-52 Grade Matrix - Field Description**

Field	Description
<b>Add Column</b>	Click this button to add features for which grade has to be maintained.
<b>+ icon</b>	Click this icon to add new row.
<b>- icon</b>	Click this icon delete a row, which is already added.
<b>Score From</b>	Specify the minimum range of score for the grade.
<b>Score To</b>	Specify the maximum range of score for the grade.
<b>Grade</b>	Specify the grade of an application based on the score scored. The values configurable based on the lookup values maintained. The available options are: <ul style="list-style-type: none"><li>• <b>A</b></li><li>• <b>B</b></li><li>• <b>C</b></li></ul>

6. Click **Save** to update the modified fields.
7. Click **View** to view the decision grade matrix.

The **Decision Grade Maintenance – View** screen displays.

Figure 3-51 Decision Grade Maintenance – View

The screenshot shows the 'Decision Grade Maintenance' interface. At the top, there are 'Basic Details' and 'Model Description' sections. Below that is a navigation bar with tabs: 'Selection Criteria', 'Decision Matrix', and 'Grade Matrix'. A radio button for 'Use Existing Rule' is selected. The 'Rules' section shows a table with a single row for 'CBSINT3'. An 'Edit' button is available for this row. The 'Rules' section is expanded to show the 'Basic Info' and 'Expression' sections. The 'Basic Info' section contains fields for 'Code' (CBSINT3), 'Rule Version' (5), 'Description' (CBSINT3), and 'Tag'. The 'Expression' section contains an IF block: IF (MIN ( ALL\_Equifax\_Consumer\_Credit\_Report ) == 409) Output Section1 true Else. At the bottom is an 'Audit' button.

For more information on fields, refer to the field description table.

Table 3-53 Decision Grade Maintenance - View - Field Description

Field	Description
<b>Model Code</b>	Displays the model code for the created decision grade matrix.
<b>Model Description</b>	Displays the model description for the created decision grade matrix.
<b>Effective Date</b>	Displays the effective date for the decision grade matrix.
<b>Expiry Date</b>	Displays the expiry date of the created decision grade matrix.
<b>Product Processor</b>	Displays the product processor for the decision grade matrix.
<b>Priority</b>	Displays the priority of the created decision grade matrix.

Table 3-54 Selection Criteria - Field Description

Field	Description
<b>Use Existing Rule</b>	Indicates if the existing rule is linked.
<b>Rule Code</b>	Displays the rule code for the created decision grade matrix.

**Table 3-54 (Cont.) Selection Criteria - Field Description**

Field	Description
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name of the rule code for the created decision grade matrix.
<b>Create New Rule</b>	Displays the rule code for the created decision grade matrix.
<b>Code</b>	Specify the new rule code for decision grade matrix.
<b>Description</b>	Specify the rule description for the decision grade matrix.

**Table 3-55 Expression Builder - Field Description**

Field	Description
<b>+ icon</b>	Click this icon to add new expression.
<b>Fact / Rules</b>	Displays the fact or rule for the created decision grade matrix.
<b>Operator</b>	Displays the comparison operator for the created decision grade matrix.
<b>Data Type</b>	Displays the data type for the fact or rule for the created decision grade matrix.
<b>Output</b>	Displays the output for the created decision grade matrix.
<b>Expression</b>	Displays the expression updated in the expression builder for the created decision grade matrix.

**Table 3-56 Decision Matrix - Field Description**

Field	Description
<b>Add Column</b>	Click this button to add features for which decision has to be maintained.
<b>+ icon</b>	Click this icon to add new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Score From</b>	Displays the minimum range of score for the decision.
<b>Score To</b>	Displays the maximum range of score for the decision.
<b>Decision</b>	Displays the decision of an application. The values configurable based on the look up values maintained. The available options are: <ul style="list-style-type: none"><li>• <b>Approved</b></li><li>• <b>Manual</b></li><li>• <b>Rejected</b></li></ul>
<b>Rule</b>	Displays the rules based on which decision is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

**Table 3-57 Grade Matrix - Field Description**

Field	Description
<b>Add Column</b>	Click this button to add features for which grade has to be maintained.
<b>+ icon</b>	Click this icon to add new row.
<b>- icon</b>	Click this icon to delete a row, which is already added.
<b>Score From</b>	Displays the minimum range of score for the grade.
<b>Score To</b>	Displays the maximum range of score for the grade.
<b>Grade</b>	Displays the grade of an application based on the score scored. The values configurable based on the look up values maintained. The available options are: <ul style="list-style-type: none"><li>• <b>A</b></li><li>• <b>B</b></li><li>• <b>C</b></li></ul>
<b>Rule</b>	Displays the rules based on which grade is to be made. This field is enabled if <b>Link a Rule?</b> option is updated as <b>Yes</b> .

## 3.12 Pricing

This topic describes the information about the pricing feature in Decision service.

Risk-based pricing refers to the offering of different interest rates to different customers depending on their credit worthiness. Thus, not all borrowers for the same product receives the same interest rate and credit terms. This means that high-risk borrowers who are less likely to repay their loans in full and on time will be charged higher rate of interest. While the low risk borrowers, having greater capacity to make payments will be charged lower rate of interest.

This topic contains the following subtopics:

- [Create Pricing Model](#)  
This topic describes the systematic instructions to create pricing model based on various pricing parameter by updating various details.
- [View Pricing Model](#)  
This topic describes the systematic instructions to view the list of pricing model.

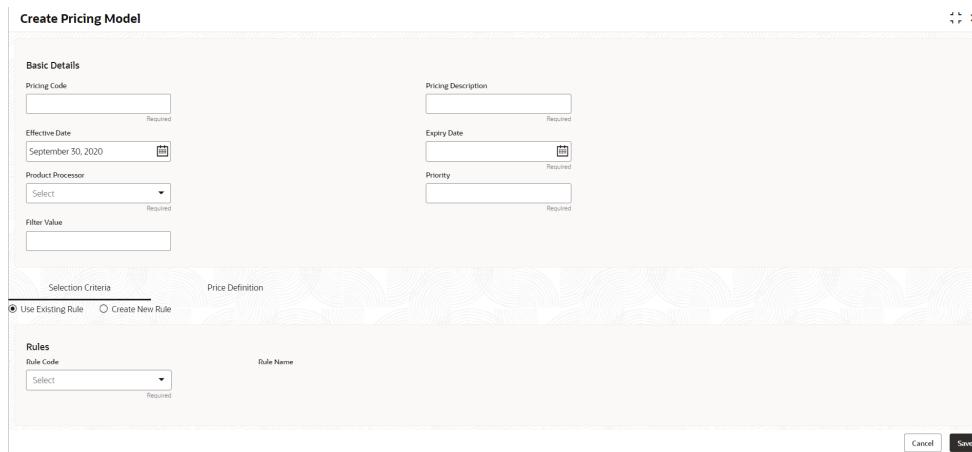
### 3.12.1 Create Pricing Model

This topic describes the systematic instructions to create pricing model based on various pricing parameter by updating various details.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **Pricing Model**, under **Pricing Model**, click **Create Pricing Model**.

The **Create Pricing Model** screen displays.

**Figure 3-52 Create Pricing Model**

3. On **Create Pricing Model** screen, specify the fields.

**Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

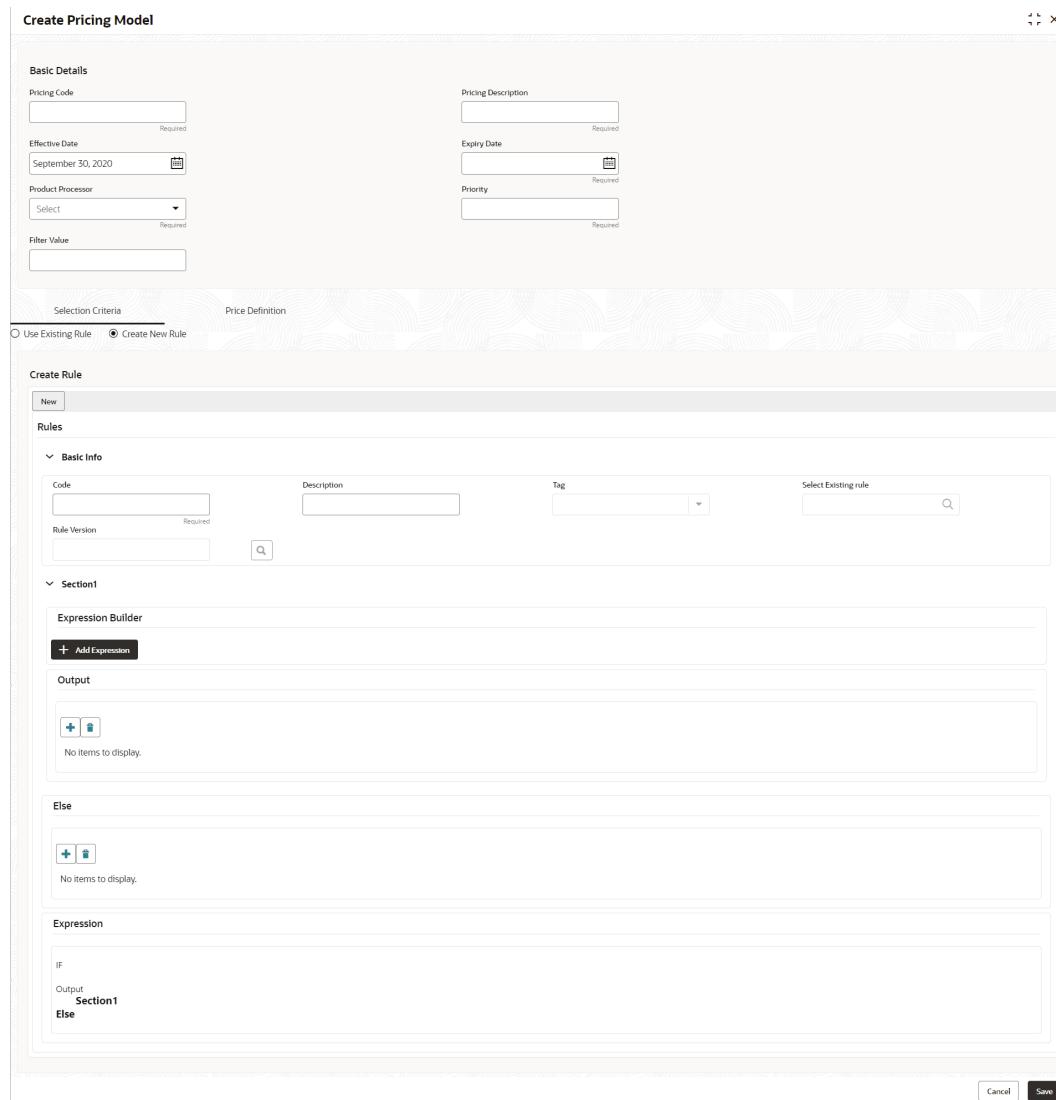
**Table 3-58 Create Pricing Model - Field Description**

Field	Description
<b>Pricing Code</b>	Specify the unique pricing code.
<b>Pricing Description</b>	Specify a short description for the pricing.
<b>Effective Date</b>	Specify the effective date.
<b>Expiry Date</b>	Specify the expiry date.
<b>Product Processor</b>	Specify the product processor for which the pricing is being created.
<b>Priority</b>	Specify the priority of the pricing.

4. Click the **Selection Criteria** to define pricing model.

The **Create Pricing Model - Selection Criteria** screen displays.

Figure 3-53 Create Pricing Model – Selection Criteria



The screenshot shows the 'Create Pricing Model' interface. In the 'Basic Details' section, fields include 'Pricing Code' (Required), 'Effective Date' (September 30, 2020), 'Product Processor' (Select), and 'Filter Value'. In the 'Pricing Description' section, fields include 'Pricing Description' (Required), 'Expiry Date' (Required), and 'Priority' (Required). Below these, a radio button for 'Use Existing Rule' is selected. In the 'Create Rule' section, a 'New' button is highlighted. The 'Rules' section contains a 'Basic Info' tab with fields for 'Code' (Required), 'Description', 'Tag', and a 'Select Existing rule' dropdown with a search icon. The 'Section1' tab is expanded, showing an 'Expression Builder' with a '+ Add Expression' button, an 'Output' section with a '+ < >' button and a message 'No items to display.', an 'Else' section with a '+ < >' button and a message 'No items to display.', and an 'Expression' section with an 'IF' block containing 'Output Section1' and 'Else'. At the bottom right are 'Cancel' and 'Save' buttons.

For more information on fields, refer to the field description table.

Table 3-59 Create Pricing Model – Selection Criteria - Field Description

Field	Description
Use Existing Rule	By default, this option is enabled. Indicates if the existing rule is linked.
Rule Code	Select the rule code from the drop-down list.
	Click this icon to get the information about the rule.
Rule Name	Displays the rule name of the rule code.

**Table 3-59 (Cont.) Create Pricing Model – Selection Criteria - Field Description**

Field	Description
<b>Create New Rule</b>	Select this option to create new rule.
<b>Code</b>	Specify the rule code.
<b>Description</b>	Specify the rule description.
<b>+ icon</b>	Click this icon to add new expression.
<b>Fact / Rules</b>	Select the fact or rule from the drop-down list. Once the user selects the fact/rules, one more field opens adjacent to the output, update the same based on the selected output option.
<b>Operator</b>	Select the comparison operator from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• &lt;</li> <li>• &gt;</li> <li>• +</li> <li>• =</li> <li>• %</li> <li>• !=</li> <li>• -</li> <li>• &gt;=</li> <li>• &lt;=</li> <li>• *</li> <li>• /</li> <li>• <b>Contains</b></li> <li>• <b>In</b></li> <li>• <b>Matches</b></li> <li>• <b>NotMatches</b></li> <li>• <b>NotContains</b></li> <li>• <b>Notin</b></li> </ul>
<b>Data Type</b>	Select the data type for the fact or rule. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul>

Table 3-59 (Cont.) Create Pricing Model – Selection Criteria - Field Description

Field	Description
<b>Output</b>	Select the output from the drop-down list. Once the user select the data type, one more field opens adjacent to the output, update the same based on the selected output option. The available options are: <ul style="list-style-type: none"> <li>• <b>Text</b></li> <li>• <b>Number</b></li> <li>• <b>Boolean</b></li> <li>• <b>Date</b></li> <li>• <b>Fact</b></li> <li>• <b>Rules</b></li> </ul> The below option appears if the <b>Data Type</b> is selected as <b>Boolean</b> . <ul style="list-style-type: none"> <li>• <b>True</b></li> <li>• <b>False</b></li> </ul>
<b>Expression</b>	Displays the expression updated in the expression builder.

5. Click **Price Definition** to define the pricing.
6. Select the **Rate Type** options as **Flat** to specify the flat rate.

The **Create Pricing Model – Price Definition (Flat)** screen displays.

Figure 3-54 Create Pricing Model – Price Definition (Flat)

For more information on fields, refer to the field description table.

Table 3-60 Create Pricing Model – Price Definition (Flat) - Field Description

Field	Description
<b>Minimum Rate</b>	Specify the minimum rate applicable for the defined pricing code.
<b>Maximum Rate</b>	Specify the maximum rate applicable for the defined pricing code.
<b>Rate Type</b>	Select the rate type from the drop-down list as <b>Flat</b> .

**Table 3-60 (Cont.) Create Pricing Model – Price Definition (Flat) - Field Description**

Field	Description
<b>Link a Rule?</b>	Select the option whether to link a rule to derive the price. The options are: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>
<b>Rate %</b>	Specify the interest rate application for the defined pricing. This field displays once you select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>No</b> .
<b>Rule</b>	Select the rule for the defined pricing from the drop-down list. This field appears once you select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b> .

7. Select the **Rate Type** options as **Tiered** to link the list of features.

8. Click **Add Columns** to select and link the features.

The **Add Features** screen displays.

**Figure 3-55 Add Features**

**Add Features**

Select relevant features as per order in which they will get displayed in the table

Select Feature Name from the list

Link a Rule?

Yes    No

Cancel    Save

9. Select the feature names from the list. ('n' number of features can be selected)

10. Select the option whether to link a rule for defining the interest rate.

11. Click **Save** to link the list of features for defining the tiered interest rate.

The **Create Pricing Model – Price Definition (Tiered)** screen displays.

**Figure 3-56 Create Pricing Model – Price Definition (Tiered)**

For more information on fields, refer to the field description table.

**Table 3-61 Create Pricing Model – Price Definition (Tiered) - Field Description**

Field	Description
<b>Minimum Rate</b>	Specify the minimum rate applicable for the defined pricing code.
<b>Maximum Rate</b>	Specify the maximum rate applicable for the defined pricing code.
<b>Rate Type</b>	Select the rate type from the drop-down list as <b>Tiered</b> .
<b>&lt;Numeric Feature&gt; From</b>	Specify the minimum numeric value of feature to which the interest rate is applicable.
<b>&lt;Numeric Feature&gt; To</b>	Specify the maximum numeric value of feature to which the interest rate is applicable.
<b>&lt;Character Feature&gt; Value</b>	Specify the alphabetic value for which the interest rate is applicable.
<b>Rate %</b>	Specify the interest rate applicable for the defined tier. This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>No</b> .

**Table 3-61 (Cont.) Create Pricing Model – Price Definition (Tiered) - Field Description**

Field	Description
<b>Rule</b>	Select the rule for the defined tier from the drop-down list. This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>Yes</b> .

12. Click **Save** to save the details.

The **Pricing Model** is successfully created and can be viewed using [View Pricing Model](#) screen.

### 3.12.2 View Pricing Model

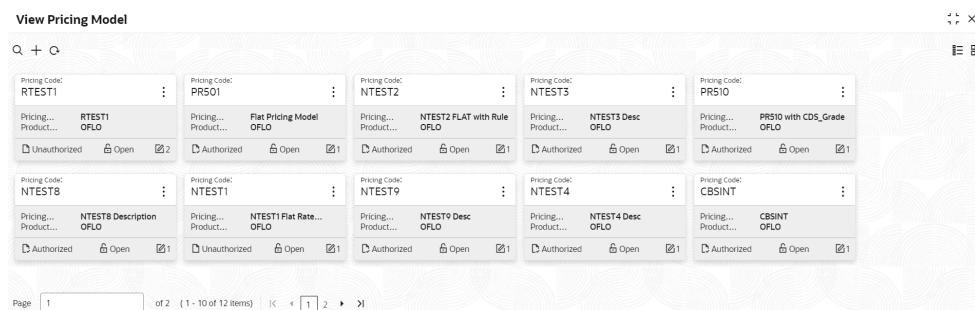
This topic describes the systematic instructions to view the list of pricing model.

The user can create the pricing model using the [Create Pricing Model](#) screen. The status of the uploaded model is displayed as **Unauthorized** and **Open**. Once the checker authorizes the model, the status is updated to **Authorized** and **Open**.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Core Maintenance**, under **Core Maintenance**, click **Credit Decision**.
2. Under **Credit Decision**, click **Maintenance**, under **Maintenance**, click **.Pricing**, under **Pricing**, click [View Pricing Model](#).

The **View Pricing Model** screen displays.

**Figure 3-57 View Pricing Model**


For more information on fields, refer to the field description table.

**Table 3-62 View Pricing Model – Field Description**

Field	Description
<b>Pricing Code</b>	Displays the pricing code.
<b>Pricing Description</b>	Displays the description of the pricing model.

Table 3-62 (Cont.) View Pricing Model – Field Description

Field	Description
<b>Authorization Status</b>	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Displays the status of the record. The options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>
<b>Modification Number</b>	Displays the number of modifications performed on the record.

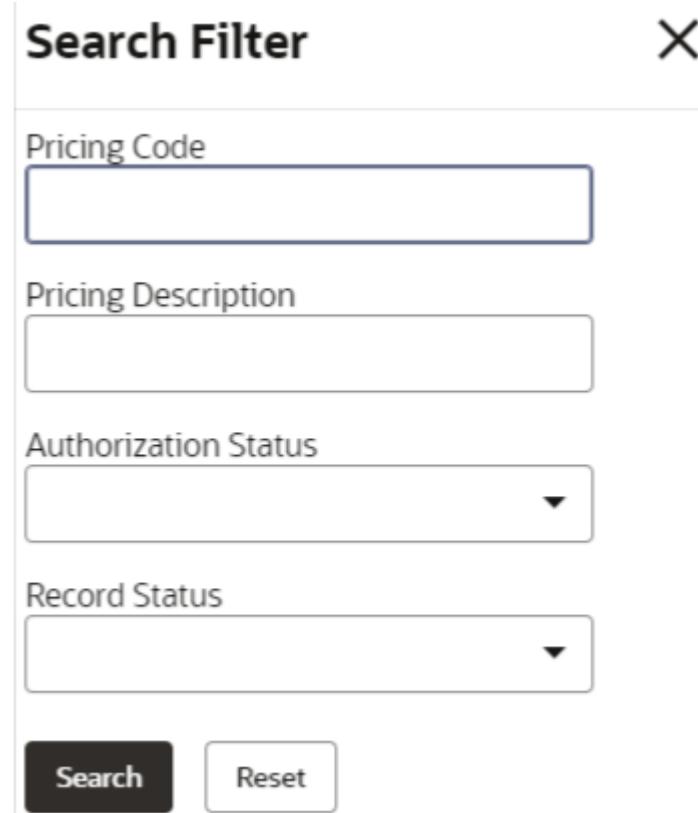
3. On View Pricing Model screen, click



icon.

The **View Pricing Model - Search** screen displays.

Figure 3-58 View Pricing Model - Search



The figure shows a search interface titled "Search Filter" with an "X" button in the top right corner. It contains four input fields: "Pricing Code" (empty), "Pricing Description" (empty), "Authorization Status" (a dropdown menu with a downward arrow), and "Record Status" (a dropdown menu with a downward arrow). At the bottom are two buttons: "Search" (black background, white text) and "Reset" (white background, black text).

For more information on fields, refer to the field description table.

**Table 3-63 View Pricing Model - Search – Field Description**

Field	Description
<b>Pricing Code</b>	Specify the pricing code.
<b>Pricing Description</b>	Specify the description of the pricing model.
<b>Authorization Status</b>	Select the authorization status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Authorized</b></li><li>• <b>Rejected</b></li><li>• <b>Unauthorized</b></li></ul>
<b>Record Status</b>	Select the record status from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Open</b></li><li>• <b>Closed</b></li></ul>

4. On View Pricing Model - Search screen, click



icon to **Unlock**, **Delete**, **Authorize** or **View** the created pricing model.

5. Click **Unlock** to modify the created pricing model.

The **Pricing Model Maintenance - Modify** screen displays.

Figure 3-59 Pricing Model Maintenance - Modify

The screenshot shows the Oracle Pricing Model Maintenance - Modify interface. The form is divided into several sections:

- Basic Details:** Includes fields for Pricing Code (PR501), Effective Date (September 15, 2020), Product Processor (OFL), and Priority (2).
- Selection Criteria:** A radio button for "Use Existing Rule" is selected.
- Price Definition:** Includes fields for Pricing Description (Flat Pricing Model), Expiry Date (November 30, 2025), and Priority (2).
- Rules:** Shows a rule named "PR501 Model Rule" linked to Rule Code "PR501".
- Expression:** Displays the following IF-THEN-ELSE statement:
 

```
IF
  ( ProductCode == HMLN50 )
Output
  Section1 True
Else
```

**Note:**

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 3-64 Pricing Model Maintenance - Modify - Field Description

Field	Description
<b>Pricing Code</b>	Displays the pricing code for the created quantitative pricing model.
<b>Pricing Description</b>	Specify the pricing description for the created pricing model.
<b>Effective Date</b>	Specify the effective date for the created pricing model.
<b>Expiry Date</b>	Specify the expiry date for the created pricing model.
<b>Product Processor</b>	Displays the product processor for the created pricing model.
<b>Priority</b>	Specify the priority of the created pricing model.
<b>Use Existing Rule</b>	Specify the existing rule if linked.
<b>Rule Code</b>	Specify the rule code for the created pricing model.

Table 3-64 (Cont.) Pricing Model Maintenance - Modify - Field Description

Field	Description
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name.
<b>Create New Rule</b>	Specify the new rule linked to the pricing model.
<b>Code</b>	Specify the new rule code for the created pricing model.
<b>Description</b>	Specify the rule description for the created pricing model.
<b>+ icon</b>	Click this icon can add new expression.
<b>Fact / Rules</b>	Displays the fact or rule of the created pricing model.
<b>Operator</b>	Displays the comparison operator of the created pricing model.
<b>Data Type</b>	Displays the data type for the fact or rule for the created pricing model.
<b>Output</b>	Displays the output for the created pricing model.
<b>Expression</b>	Displays the expression updated in the expression builder for the created pricing model.
<b>Pricing Definition</b>	The below listed fields appear in <b>Pricing Definition</b> tab.
<b>Minimum Rate</b>	Specify the minimum rate applicable for the defined pricing model.
<b>Maximum Rate</b>	Specify the maximum rate applicable for the defined pricing model.
<b>Rate Type</b>	Select the range type for the created pricing model from the drop-down list. The available options are: <ul style="list-style-type: none"><li>• <b>Flat</b></li><li>• <b>Tiered</b></li></ul>
<b>Rate%</b>	Specify the interest rate application for the defined pricing.  <div style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"><p> <b>Note:</b> This field appears once the user select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b>.</p></div>
<b>Rule</b>	Select the rule for the defined pricing.  <div style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"><p> <b>Note:</b> This field appears once the user select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b>.</p></div>

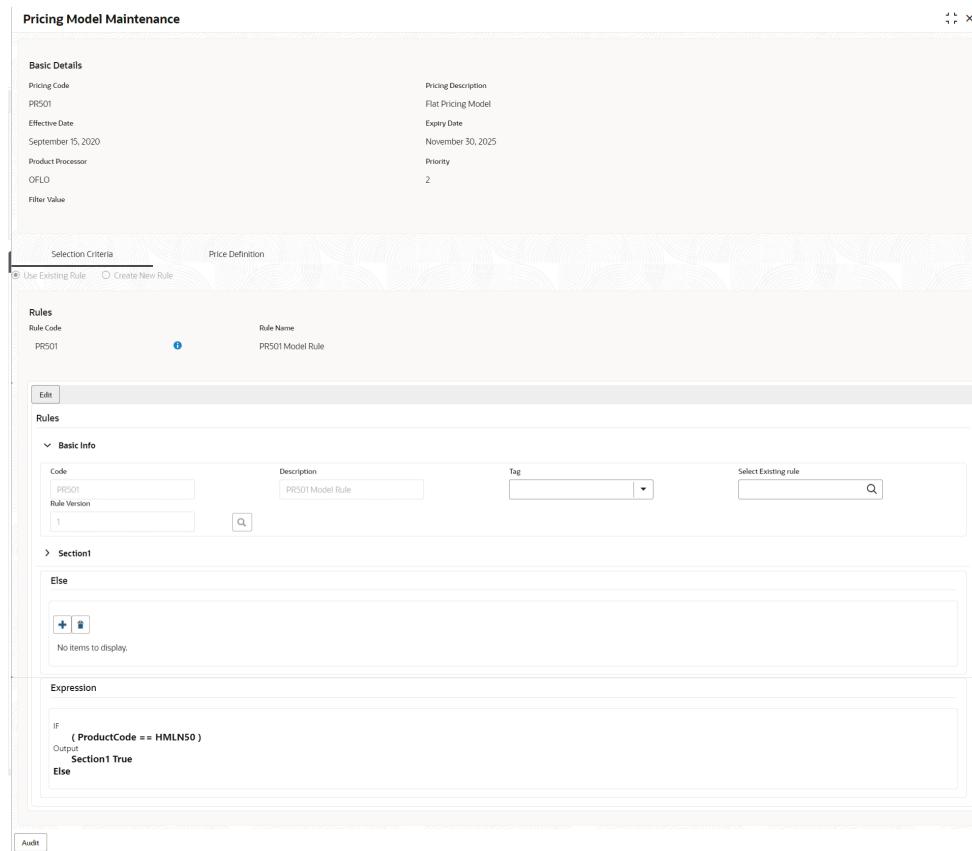
Table 3-64 (Cont.) Pricing Model Maintenance - Modify - Field Description

Field	Description
<b>&lt;Numeric Feature&gt; From</b>	Specify the minimum numeric value of feature to which the interest rate is applicable.  <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b> .
<b>&lt;Numeric Feature&gt; To</b>	Specify the maximum numeric value of feature to which the interest rate is applicable.  <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b> .
<b>&lt;Character Feature&gt; Value</b>	Specify the alphabetic value for which the interest rate is applicable.  <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b> .
<b>Rate%</b>	Specify the interest rate applicable for the defined tier.  <b>Note:</b> This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>No</b> .
<b>Rule</b>	Select the rule for the defined tier.  <b>Note:</b> This field appears once the user select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>Yes</b> .

6. Click **Save** to update the modified fields.
7. Click **View** to view the created quantitative scoring model.

The **Pricing Model Maintenance – View** screen displays.

Figure 3-60 Pricing Model Maintenance - View



For more information on fields, refer to the field description table.

Table 3-65 Pricing Model Maintenance - View - Field Description

Field	Description
<b>Pricing Code</b>	Displays the pricing code for the created quantitative pricing model.
<b>Pricing Description</b>	Displays the pricing description for the created pricing model.
<b>Effective Date</b>	Displays effective date for the created pricing model.
<b>Expiry Date</b>	Displays date for the created pricing model.
<b>Product Processor</b>	Displays the product processor for the created pricing model.
<b>Priority</b>	Displays the priority of the created pricing model.
<b>Use Existing Rule</b>	Displays the existing rule if linked.
<b>Rule Code</b>	Displays the rule code for the created pricing model.
	Click this icon to get the information about the rule.
<b>Rule Name</b>	Displays the rule name.
<b>Create New Rule</b>	Displays the new rule linked to the pricing model.

Table 3-65 (Cont.) Pricing Model Maintenance - View - Field Description

Field	Description
<b>Code</b>	Specify the new rule code for the created pricing model.
<b>Description</b>	Specify the rule description for the created pricing model.
<b>+ icon</b>	This icon can add new expression.
<b>Fact / Rules</b>	Displays the fact or rule of the created pricing model.
<b>Operator</b>	Displays the comparison operator of the created pricing model.
<b>Data Type</b>	Displays the data type for the fact or rule for the created pricing model.
<b>Output</b>	Displays the output for the created pricing model.
<b>Expression</b>	Displays the expression updated in the expression builder for the created pricing model.
<b>Pricing Definition</b>	The below fields appears in the <b>Pricing Definition</b> tab.
<b>Minimum Rate</b>	Displays the minimum rate applicable for the defined pricing model.
<b>Maximum Rate</b>	Displays the maximum rate applicable for the defined pricing model.
<b>Rate Type</b>	Displays the range type for the created pricing model from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Flat</b></li> <li>• <b>Tiered</b></li> </ul>
<b>Rate%</b>	Displays the interest rate application for the defined pricing. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">  <b>Note:</b>            This field appears once the user select the <b>Rate Type</b> as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b>.         </div>
<b>Rule</b>	Displays the rule for the defined pricing. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">  <b>Note:</b>            This field appears once you select the <b>Rate Type</b> option as <b>Flat</b> and <b>Link a Rule?</b> option as <b>Yes</b>.         </div>
<b>&lt;Numeric Feature&gt; From</b>	Displays the minimum numeric value of feature to which the interest rate is applicable. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;">  <b>Note:</b>            This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b>.         </div>

Table 3-65 (Cont.) Pricing Model Maintenance - View - Field Description

Field	Description
<Numeric Feature> To	<p>Displays the maximum numeric value of feature to which the interest rate is applicable.</p> <p> <b>Note:</b></p> <p>This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b>.</p>
<Character Feature> Value	<p>Displays the alphabetic value for which the interest rate is applicable.</p> <p> <b>Note:</b></p> <p>This field displays if the <b>Rate Type</b> is selected as <b>Tiered</b>.</p>
Rate%	<p>Displays the interest rate applicable for the defined tier.</p> <p> <b>Note:</b></p> <p>This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>No</b>.</p>
Rule	<p>Displays the rule for the defined tier.</p> <p> <b>Note:</b></p> <p>This field appears once you select the <b>Rate Type</b> option as <b>Tiered</b> and <b>Link a Rule?</b> option as <b>Yes</b>.</p>

## 3.13 Validation Model

This topic describes the information about the Validation model.

During credit decision, system evaluates a credit score that represents the creditworthiness of an individual. Banks also do an initial evaluation by using some rules to decide whether to proceed with credit decisioning process or not. A bank can perform this evaluation by maintaining a Validation model. Multiple levels of rule can be setup in Validation model. The system will process the next step of credit decisioning only if all the rules are satisfied. If any rule fails, then system will stop the processing and decline the request.

This topic contains the following subtopics: